AVIVASA EMEKLİLİK VE HAYAT ANONİM ŞİRKETİ

THE CONSOLIDATED FINANCIAL REPORT FOR THE PERIOD ENDED 30 SEPTEMBER 2019

We assure you that our consolidated financial report and the related disclosures and notes prepared as of 30 September 2019 in accordance with the requirements set out by Republic of Turkey Prime Ministry Undersecretariat of the Treasury are in compliance with the provisions of the Decree on "Financial Reporting of Insurance and Reinsurance Companies and Private Pension Companies" and our Company's accounting records.

Istanbul, 25 October 2019

M. Fırat Kuruca Member of the Board of

Directors, General Manager

Erkan Şahinler

Assistant General Manager

Finance

Zeliha Ersen Altınok Group Manager

Accounting & Finance

Nevin Mermer Actuary

