DECLARATION OF INDEPENDENCE

I am a candidate to serve on the Ray Sigorta A.Ş. Board of Directors as an "independent member" within the scope of the criteria determined in the legislation, the Articles of Association, and the Corporate Governance Principles announced by the Capital Markets Board, and in this context,

a) There has been no employment relationship in a managerial position that would take on significant duties and responsibilities in the last five years, no more than 5% of the capital or voting rights or privileged shares have been owned jointly or individually, or no significant commercial relationship has been established, between; The company, the partnerships over which the company has management control or significant influence, the partners who have management control of the company or have significant influence in the company, and the legal entities over which these partners have management control, and myself, my spouse, and my relatives by blood or marriage up to the second degree,

b) I was not a partner (5% or more), an employee in a managerial position that would undertake important duties and responsibilities, or a member of the board of directors; In the last five years, in companies where the company has purchased or sold services or products to a significant extent within the framework of agreements made, especially for the company's audit (including tax audit, legal audit, internal audit), rating and consultancy, services or products have been purchased or During the period when it was sold,

c) I have the professional training, knowledge and experience to properly fulfill the duties I will undertake as an independent member of the board of directors,

d) I will not work full-time in public institutions and organizations after being elected as a member, except as a university faculty member, provided that it complies with the relevant legislation,

e) I have strong ethical standards, professional reputation and experience to make positive contributions to the company's activities, to maintain my impartiality in conflicts of interest between the company and its shareholders, and to make decisions freely by taking into account the rights of stakeholders,

f) I commit to dedicating sufficient time to company affairs, overseeing the functioning of company activities, and conscientiously fulfilling the duties I undertake,

g) I have not served as a board member of the company for more than six years in the last ten years,

h) I do not serve as an independent member of the board of directors of the company or more than three of the companies where the partners who control the management of the company have management control, and in more than five of the companies traded on the stock exchange in total,

i) I have not been registered or announced as a representative of the legal entity elected as a member of the board of directors.

I declare in accordance with the regulations of the Capital Markets Board regarding corporate governance.

Kind Regards,

[ANDREAS HASCHKA]

DECLARATION OF INDEPENDENCE

I am a candidate to serve on the Ray Sigorta A.Ş. Board of Directors as an "independent member" within the scope of the criteria determined in the legislation, the Articles of Association, and the Corporate Governance Principles announced by the Capital Markets Board, and in this context,

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b) I was not a partner (5% or more), an employee in a managerial position that would undertake important duties and responsibilities, or a member of the board of directors; In the last five years, in companies where the company has purchased or sold services or products to a significant extent within the framework of agreements made, especially for the company's audit (including tax audit, legal audit, internal audit), rating and consultancy, services or products have been purchased or During the period when it was sold,

c) I have the professional training, knowledge and experience to properly fulfill the duties I will undertake as an independent member of the board of directors,

d) I will not work full-time in public institutions and organizations after being elected as a member, except as a university faculty member, provided that it complies with the relevant legislation,

e) I have strong ethical standards, professional reputation and experience to make positive contributions to the company's activities, to maintain my impartiality in conflicts of interest between the company and its shareholders, and to make decisions freely by taking into account the rights of stakeholders,

f) I commit to dedicating sufficient time to company affairs, overseeing the functioning of company activities, and conscientiously fulfilling the duties I undertake,

g) I have not served as a board member of the company for more than six years in the last ten years,

h) I do not serve as an independent member of the board of directors of the company or more than three of the companies where the partners who control the management of the company have management control, and in more than five of the companies traded on the stock exchange in total,

i) I have not been registered or announced as a representative of the legal entity elected as a member of the board of directors.

I declare in accordance with the regulations of the Capital Markets Board regarding corporate governance.

Kind Regards,

[SERKAN AKMAN]

DECLARATION OF INDEPENDENCE

I am a candidate to serve on the Ray Sigorta A.Ş. Board of Directors as an "independent member" within the scope of the criteria determined in the legislation, the Articles of Association, and the Corporate Governance Principles announced by the Capital Markets Board, and in this context,

a) There has been no employment relationship in a managerial position that would take on significant duties and responsibilities in the last five years, no more than 5% of the capital or voting rights or privileged shares have been owned jointly or individually, or no significant commercial relationship has been established, between; The company, the partnerships over which the company has management control or significant influence, the partners who have management control of the company or have significant influence in the company, and the legal entities over which these partners have management control, and myself, my spouse, and my relatives by blood or marriage up to the second degree,

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c) I have the professional training, knowledge and experience to properly fulfill the duties I will undertake as an independent member of the board of directors,

d) I will not work full-time in public institutions and organizations after being elected as a member, except as a university faculty member, provided that it complies with the relevant legislation,

e) I have strong ethical standards, professional reputation and experience to make positive contributions to the company's activities, to maintain my impartiality in conflicts of interest between the company and its shareholders, and to make decisions freely by taking into account the rights of stakeholders,

f) I commit to dedicating sufficient time to company affairs, overseeing the functioning of company activities, and conscientiously fulfilling the duties I undertake,

g) I have not served as a board member of the company for more than six years in the last ten years,

h) I do not serve as an independent member of the board of directors of the company or more than three of the companies where the partners who control the management of the company have management control, and in more than five of the companies traded on the stock exchange in total,

i) I am deemed to be a resident of Turkey according to the provisions of the Income Tax Law No. 193 dated 31/12/1960.

I declare in accordance with the regulations of the Capital Markets Board regarding corporate governance.

Kind Regards,

[M.SERHAT YÜCEL]

DECLARATION OF INDEPENDENCE

I am a candidate to serve on the Ray Sigorta A.Ş. Board of Directors as an "independent member" within the scope of the criteria determined in the legislation, the Articles of Association, and the Corporate Governance Principles announced by the Capital Markets Board, and in this context,

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c) I have the professional training, knowledge and experience to properly fulfill the duties I will undertake as an independent member of the board of directors,

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e) I have strong ethical standards, professional reputation and experience to make positive contributions to the company's activities, to maintain my impartiality in conflicts of interest between the company and its shareholders, and to make decisions freely by taking into account the rights of stakeholders,

f) I commit to dedicating sufficient time to company affairs, overseeing the functioning of company activities, and conscientiously fulfilling the duties I undertake,

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i) I have not been registered or announced as a representative of the legal entity elected as a member of the board of directors.

i) I am deemed to be a resident of Turkey according to the provisions of the Income Tax Law No. 193 dated 31/12/1960.

I declare in accordance with the regulations of the Capital Markets Board regarding corporate governance.

Kind Regards,

[KEMAL UZUNAKSU]