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KAMUYU AYDINLATMA PLATFORMU

AGESA HAYAT VE EMEKLİLİK A.Ş.
Insurance Companies Financial Report
Consolidated
2024 - 2. 3 Monthly Notification

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independet Audit Comment

Independent Audit Company	DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Agesa Hayat ve Emeklilik A.Ş. Genel Kurulu'na

Giriş

Agesa Hayat ve Emeklilik A.Ş. ("Şirket") ile bağlı ortaklıklarının ("Grup") 30 Haziran 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide gelir tablosunun, konsolide özsermaye değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin sigortacılık mevzuatı gereği yürürlükte bulunan muhasebe ve finansal raporlamaya ilişkin düzenlemeler ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standartları 34, "Ara Dönem Finansal Raporları" hükümlerini içeren; "Sigortacılık Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu konsolide ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, sigortacılık mevzuatı gereği yürürlükte bulunan sınırlı denetim ilkelerine ilişkin düzenlemelere ve Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem konsolide finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem konsolide finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartları'na uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem konsolide finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının Sigortacılık Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Diğer Husus

Grup'un 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ve 30 Haziran 2023 tarihinde sora eren altı aylık ara hesap dönemine ait konsolide finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup, 9 Şubat 2024 tarihli bağımsız denetim raporunda ve 7 Ağustos 2023 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Ferda Akkılınç Ilıca, SMMM

Sorumlu Denetçi

İstanbul, 2 Ağustos 2024

Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2024	Previous Period 31.12.2023
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	2.12, 14	3.284.936.785	2.195.408.741
Cash		0	0
Cheques Received		0	0
Banks	2.12, 14	1.358.096.027	740.256.025
Cheques Given And Payment Orders (-)	2.12, 14	-1.005.282	-1.759.443
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months		0	0
Other cash and cash equivalents	2.12, 14	1.927.846.040	1.456.912.159
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	4, 11.4	24.216.839.761	19.466.177.385
Financial Assets Available For Sale	4, 11.4	2.357.904.978	1.956.502.057
Financial Assets Held To Maturity	4, 11.4	1.152.134.245	1.129.087.860
Financial Assets Held For Trading	4, 11.4	1.983.986.450	1.017.341.747
Loans		0	0
Provision For Loans (-)		0	0
Financial Investments With Risks On Policyholders	4, 11.4	18.722.814.088	15.363.245.721
Equity Shares		0	0
Impairment In Value of Financial Assests (-)		0	0
RECEIVABLES FROM MAIN OPERATIONS	12.1	862.177.423	218.467.052
Receivables From Insurance Operations	12.1	126.099.799	102.121.330
Provision For Receivables From Insurance Operations (-)		0	0
Receivables From Reinsurance Operations	45	497.319.901	0
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits On Insurance And Reinsurance Companies		0	0
Loans To Policyholders		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations	12.1	238.757.723	116.345.722
Doubtful Receivables From Main Operations		0	0
Provision For Doubtful Receivables From Main Operations (-)		0	0
RECEIVABLES FROM RELATED PARTIES	12.1	17.686.537	4.606.494
Receivables From Shareholders		0	0
Receivables From Associates		0	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		97.422	149.556
Receivables From Other Related Parties	45	17.589.115	4.456.938
Rediscount On Receivables From Related Parties (-)		0	0
Doubtful Receivables From Related Parties		0	0
Provision For Doubtful Receivables From Related Parties (-)		0	0
OTHER RECEIVABLES	12.1	2.829.390	2.905.950
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		32.725	32.725
Other Miscellaneous Receivables		2.640.454	2.717.014
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		156.211	156.211
Provision For Other Doubtful Receivables (-)		0	0
PREPAID EXPENSES AND INCOME ACCRUALS		1.162.032.916	504.186.325
Deferred Acquisition Costs	2.20	946.699.909	418.789.340
Accrued Interest And Rent Income		0	0
Income Accruals		16.988.762	2.150.000
Other Prepaid Expenses	47.1	198.344.245	83.246.985
OTHER CURRENT ASSETS	47.1	4.426.373	3.574.734
Inventory For Future Months		0	0
Prepaid Taxes And Funds		0	0

Deferred Tax Assets		0	0
Business Advances	47.1	2.849.344	894.281
Advances Given To Personnel	47.1	1.577.029	2.680.453
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		0	0
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		**29.550.929.185**	**22.395.326.681**
NON-CURRENT ASSETS			
RECEIVABLES FROM MAIN OPERATIONS	12.1	196.096.303.805	141.916.400.655
Receivables From Insurance Operations		0	0
Provision For Receivables From Insurance Operations (-)		0	0
Receivables From Reinsurance Operations		0	0
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits on Insurance And Reinsurance Companies		0	0
Loans To Policyholders	2.20, 12.1,17.2,17.15	639.235.692	569.555.420
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations	4,12.1,17.5,17.6,19	195.457.068.113	141.346.845.235
Doubtful Receivables From Main Operations		0	0
Provision For Doubtful Receivables From Main Operations (-)		0	0
RECEIVABLES FROM RELATED PARTIES		0	0
Receivables From Shareholders		0	0
Receivables From Associates		0	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		0	0
Receivables From Other Related Parties		0	0
Rediscount On Receivables From Related Parties (-)		0	0
Doubtful Receivables From Related Parties		0	0
Provision For Doubtful Receivables From Related Parties (-)		0	0
OTHER RECEIVABLES	12.1	137.778	136.478
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	12.1	137.778	136.478
Other Miscellaneous Receivables		0	0
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		0	0
Provision For Other Doubtful Receivables (-)		0	0
FINANCIAL ASSETS	45.2	3.947.252	3.738.919
Long Term Securities		0	0
Associates		0	0
Capital Commitments to Associates (-)		0	0
Subsidiaries		0	0
Capital Commitments to Subsidiaries (-)		0	0
Jointly-Controlled Companies		0	0
Capital Commitments To Jointly-Controlled Companies (-)		0	0
Financial Assets And Financial Investments With Risks On Policyholders		0	0
Other financial assets	45.2	3.947.252	3.738.919
Impairment in Value of Financial Assests (-)		0	0
TANGIBLE ASSETS	6.3	279.776.204	133.495.380
Investment Property		0	0
Impairment In Value Of Investment Properties (-)		0	0
Land And Buildings Held For Utilisation		0	0
Machinery And Equipments	6.3	63.285.808	64.843.832
Furnitures And Fixtures	6.3	45.494.016	37.690.783
Motor vehicles	6.3	12.879.112	12.879.112
Other Tangible Assets, Including Leasehold Improvements	6.3	40.493.505	35.904.357
Tangible Assets Acquired Through Finance Leases	6.3	219.772.873	78.363.027
Accumulated Amortisations (-)	6.3	-102.149.110	-96.185.731
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS	8	900.102.839	624.626.783
Rights		0	0
Goodwill		0	0
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	811.703.933	707.259.719
Accumulated Amortisations (-)	8	-356.531.317	-286.987.367
Advances For Intangible Assets	8	444.930.223	204.354.431

PREPAID EXPENSES AND INCOME ACCRUALS		1.396.418	4.130.284
Deferred Acquisition Costs		0	0
Income Accruals		0	0
Other Prepaid Expenses	47.1	1.396.418	4.130.284
OTHER NON CURRENT ASSETS	21, 35	297.746.911	203.280.074
Effective Foreign Currency Accounts		0	0
Foreign Currency Accounts		0	0
Inventory For Future Years		0	0
Prepaid Taxes And Funds		0	0
Deferred Tax Assets	21, 35	297.746.911	203.280.074
Other Miscellaneous Non-Current Assets		0	0
Amortisation On Other Non-Current Assets (-)		0	0
Provision For Other Non-Current Assets (-)		0	0
TOTAL NON-CURRENT ASSETS		**197.579.411.207**	**142.885.808.573**
Total assets		**227.130.340.392**	**165.281.135.254**
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	20	50.472.285	9.923.552
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	4,20	119.466.602	22.516.093
Deferred Finance Lease Costs (-)	20	-68.994.317	-12.592.541
Current Portion Of Long Term Loans		0	0
Principal Installments And Interests On Issued Bonds (Bills)		0	0
Other Financial Assets Issued		0	0
Valuation Differences Of Other Financial Assets Issued (-)		0	0
Other Financial Liabilities		0	0
PAYABLES FROM MAIN OPERATIONS	4,19	2.056.419.258	1.701.535.074
Payables From Insurance Operations	4,19	432.035.899	244.780.048
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations	4,19	1.624.383.359	1.456.755.026
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES	4,19	55.720.949	186.205.040
Payables To Shareholders	19	1.939.490	2.419.707
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel	19	2.050.235	2.760.156
Payables To Other Related Parties	19, 45	51.731.224	181.025.177
OTHER PAYABLES	4,19,47.1	223.038.072	166.705.606
Deposits And Guarantees Received		21.704	19.464
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		223.016.368	166.686.142
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	17.15	3.247.806.126	1.278.263.655
Reserves for Unearned Premiums - Net	17.15	2.807.329.891	1.004.626.712
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net	17.15	172.366.445	116.790.231
Reserves for Outstanding Claims - Net	2.20, 17.15	268.109.790	156.846.712
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions- Net		0	0
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS		511.483.816	351.808.990
Taxes And Dues Payable		170.124.961	150.179.267
Social Security Premiums Payable		96.629.217	65.341.470
Overdue, Deferred Or By Installment Taxes And Other Liabilities		0	0
Other Taxes And Liabilities Payable		0	0
Corporate Tax Liability Provision On Period Profit	35	567.244.264	594.687.157
Prepaid Taxes And Other Liabilities On Period Profit (-)	35	-322.514.626	-458.398.904
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS	23.2	254.923.623	275.447.332
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23.2	254.923.623	275.447.332
DEFERRED INCOME AND EXPENSES ACCRUED	19	327.100.788	160.013.355

Deferred Acquisition Income	2.20, 19	6.264.397	3.285.928
Prepaid Expenses	19	320.836.391	156.727.427
Other Deferred Income		0	0
OTHER SHORT TERM LIABILITIES	23.2	33.808.565	20.228.538
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities	23.2	33.808.565	20.228.538
TOTAL SHORT TERM LIABILITIES		**6.760.773.482**	**4.150.131.142**
LONG TERM LIABILITIES			
FINANCIAL DEBTS	20	160.400.127	50.825.186
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	4, 20	237.318.669	86.943.615
Deferred Finance Lease Costs (-)	20	-76.918.542	-36.118.429
Bonds Issued		0	0
Other Financial Assets Issued		0	0
Valuation Differences Of Other Financial Assets Issued (-)		0	0
Other Financial Liabilities		0	0
PAYABLES FROM MAIN OPERATIONS	4, 17.5, 17.6,19	195.457.068.113	141.346.845.235
Payables From Insurance Operations		0	0
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations	4,17.5, 17.6,19	195.457.068.113	141.346.845.235
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES		0	0
Payables To Shareholders		0	0
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables to Jointly-controlled Companies		0	0
Payables To Personnel		0	0
Payables To Other Related Parties		0	0
OTHER PAYABLES		0	0
Deposits And Guarantees Received		0	0
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		0	0
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	17.15	20.606.636.551	16.529.566.333
Reserves for Unearned Premiums - Net		0	0
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net	17.15	20.511.074.020	16.456.804.753
Reserves for Outstanding Claims - Net		0	0
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions - Net	2.20, 17.15	95.562.531	72.761.580
OTHER LIABILITIES AND RELEVANT PROVISIONS		25.103.962	21.001.293
Other Non-current Liabilities		0	0
Overdue, Deferred or By Installment Taxes and Other Liabilities		0	0
Other Liabilities And Expense Provisions		25.103.962	21.001.293
PROVISIONS FOR OTHER RISKS	22	106.082.561	82.991.535
Provision for Employee Termination Benefits	22	106.082.561	82.991.535
Provision For Pension Fund Asset Deficits		0	0
DEFERRED INCOME AND EXPENSES ACCRUED		0	0
Deferred Acquisition Income		0	0
Prepaid Expenses		0	0
Other Deferred Income		0	0
OTHER LONG TERM LIABILITIES		0	0
Deferred Tax Liabilities		0	0
Other Miscellaneous Long Term Liabilities		0	0
TOTAL LONG TERM LIABILITIES		**216.355.291.314**	**158.031.229.582**
EQUITY			
PAID IN CAPITAL	2.13,15.3	180.000.000	280.000.000
(Nominal) Capital	2.13,15.3	180.000.000	280.000.000
Unpaid Capital (-)		0	0
Positive Inflation Adjustment On Capital		0	0
Negative Inflation Adjustment on Capital (-)		0	0
Register In Progress Capital		0	0
CAPITAL RESERVES	15.2	-67.582.326	-43.946.321
Equity Share Premiums		0	0
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		0	0

Foreign Currency Translation Differences		0	0
Other Capital Reserves	15.2	-67.582.326	-43.946.321
PROFIT RESERVES		2.536.346.242	1.479.878.992
Legal Reserves	15.2	138.739.901	109.639.901
Statutory Reserves	15.2	11.494	11.494
Extraordinary Reserves	15.2	2.487.569.191	1.392.065.691
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15.2	42.446.002	55.579.038
Other Profit Reserves	15.2	-132.420.346	-77.417.132
PRIOR YEARS' PROFITS		0	0
PRIOR YEARS' LOSSES (-)		-40.761.641	-6.196.687
NET PROFIT/ LOSS FOR THE YEAR		1.274.590.188	1.390.038.546
Net Profit For The Period		1.274.590.188	1.390.038.546
Net Loss For The Period (-)		0	0
Non Distributable Profits		0	0
MINORY INTERESTS		131.683.133	0
TOTAL EQUITY		**4.014.275.596**	**3.099.774.530**
TOTAL LIABILITIES AND EQUITY		**227.130.340.392**	**165.281.135.254**

Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023	Current Period 3 Months 01.04.2024 - 30.06.2024	Previous Period 3 Months 01.04.2023 - 30.06.2023
Income Statement					
I-TECHNICAL PART					
NON-LIFE TECHNICAL INCOME		254.765.882	56.543.700	216.886.339	29.761.551
Earned Premiums (Net of Reinsurer Share)		211.879.652	46.672.026	175.859.473	25.230.151
Written Premiums (Net of Reinsurer Share)	5,24	926.468.466	67.948.378	849.478.266	27.921.313
Gross Written Premiums (+)	5,24	926.917.522	67.959.367	849.688.995	28.033.916
Ceded Premiums to Reinsurer (-)	5,10,24	-449.056	-10.989	-210.729	-112.603
Transferred Premiums to SSI (-)		0	0	0	0
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17.15,47.4	-714.588.814	-21.276.352	-673.618.793	-2.691.162
Unearned Premiums Provision (-)	17.15	-714.578.369	-21.105.947	-673.618.793	-2.692.144
Reinsurer Share of Unearned Premiums Provision (+)	10,17.15	-10.445	-170.405	0	982
Social Security Institution Share of Unearned Premiums Provision (+/-)		0	0	0	0
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unexpired Risk Provision (-)		0	0	0	0
Reinsurer Share of Unexpired Risk Provision (+)		0	0	0	0
Investment Income Transferred from Non Technical Part		37.854.039	0	37.854.039	0
Other Technical Income (Net of Reinsurer Share) (+/-)		5.032.191	9.871.674	3.172.827	4.531.400
Gross Other Technical Income (+/-)		5.032.191	9.871.674	3.172.827	4.531.400
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)		0	0	0	0
NON-LIFE TECHNICAL EXPENSE (-)		-300.934.258	-68.004.798	-214.040.455	-35.054.942
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-116.798.927	-807.795	-113.516.041	837.423
Claims Paid (Net of Reinsurer Share)	17.15	-70.658.671	-2.224.762	-69.223.592	-392.754
Gross Claims Paid (-)	17.15	-70.809.057	-4.267.762	-69.241.592	-2.430.754
Reinsurer Share of Claims Paid (+)	10,17.15	150.386	2.043.000	18.000	2.038.000
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17.15,47.4	-46.140.256	1.416.967	-44.292.449	1.230.177
Provisions for Outstanding Claims (-)	17.15	-46.680.909	-2.710.355	-44.809.833	-1.479.576
Reinsurer Share of Provision for Outstanding Claims (+)	10,17.15	540.653	4.127.322	517.384	2.709.753
Change In Provision for Bonus and Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision for Bonus and Rebates (-)		0	0	0	0
Reinsurer Share of Provision For Bonus and Rebates (+)		0	0	0	0
Change In Other Technical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17.15,47.4	-1.240.746	-713.335	-423.089	-294.927
Operating Expenses (-)	31	-182.892.983	-66.478.460	-100.099.723	-35.592.230
Change In Mathematical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Mathematical Provisions (-)		0	0	0	0
Reinsurer Share of Mathematical Provisions (+)		0	0	0	0
Other Technical Expenses (-)		-1.602	-5.208	-1.602	-5.208
Gross Other Technical Expenses (-)		-1.602	-5.208	-1.602	-5.208
Reinsurer Share of Other Technical Expenses (+)		0	0	0	0
TECHNICAL PART BALANCE - NON LIFE		-46.168.376	-11.461.098	2.845.884	-5.293.391
LIFE TECHNICAL INCOME		7.194.861.711	5.981.012.769	3.212.651.097	4.440.741.716
Earned Premiums (Net of Reinsurer Share)		5.051.764.395	2.642.546.978	2.644.925.567	1.343.215.560
Written Premiums (Net of Reinsurer Share)	5,24	6.139.712.374	3.046.978.231	3.105.608.003	1.593.360.360
Gross Written Premiums (+)	5,24	6.364.515.501	3.131.954.064	3.223.968.488	1.644.257.009
Ceded Premiums to Reinsurer (-)	5,10,24	-224.803.127	-84.975.833	-118.360.485	-50.896.649
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17.15,47.4	-1.087.947.979	-404.431.253	-460.682.436	-250.144.800
Unearned Premiums Provision (-)	17.15	-1.092.935.740	-401.926.552	-462.945.003	-250.869.479
Reinsurer Share of Unearned Premiums Provision (+)	10,17.15	4.987.761	-2.504.701	2.262.567	724.679
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unexpired Risk Provision (-)		0	0	0	0
Reinsurer Share of Unexpired Risk Provision (+)		0	0	0	0

Life Business Investment Income	5	2.060.404.031	3.196.245.994	544.816.397	2.969.489.442
Unrealized Gains on Investments		0	0	0	0
Other Technical Income (Net of Reinsurer Share) (+/-)	5	82.693.285	142.219.797	22.909.133	128.036.714
Gross Other Technical Income (+/-)	5	82.693.285	142.219.797	22.909.133	128.036.714
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation Income (+)		0	0	0	0
LIFE TECHNICAL EXPENSE		-6.538.081.607	-5.752.458.656	-2.733.155.819	-4.334.865.199
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-654.975.985	-352.947.124	-355.532.873	-174.336.510
Claims Paid (Net of Reinsurer Share) (-)	17.15	-589.853.163	-340.965.978	-314.674.828	-153.194.787
Gross Claims Paid (-)	17.15	-623.601.912	-398.314.894	-328.052.468	-204.740.718
Reinsurer Share of Gross Claims Paid (+)	10,17.15	33.748.749	57.348.916	13.377.640	51.545.931
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17.15,47.4	-65.122.822	-11.981.146	-40.858.045	-21.141.723
Provision for Outstanding Claims (-)	17.15	-93.863.851	-36.743.931	-65.609.434	35.745.764
Reinsurer Share of Provision for Outstanding Claims (+)	10,17.15	28.741.029	24.762.785	24.751.389	-56.887.487
Change In Provision for Bonus And Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision For Bonus and Rebates (-)		0	0	0	0
Reinsurer Share of Provision for Bonus and Rebates (+)		0	0	0	0
Change In Mathematical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,47.4	-4.123.084.611	-4.601.761.372	-1.402.981.215	-3.786.015.798
Mathematical Provisions (-)	17.15	-4.117.952.337	-4.596.587.993	-1.403.056.741	-3.771.006.023
Actuarial Mathematical Provisions (+/-)		-4.117.952.337	-4.596.708.075	-1.403.056.741	-3.771.105.371
Provision for Profit Share, Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk		0	120.082	0	99.348
Reinsurer Share of Mathematical Provisions (+)		-5.132.274	-5.173.379	75.526	-15.009.775
Reinsurer Share of Actuarial Mathematical Provisions (+)	10, 17.15	-5.132.274	-5.173.379	75.526	-15.009.775
Reinsurer Share of Provision for Profit Share (Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk) (+)		0	0	0	0
Change In Other Technical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17.15,47.4	-21.560.206	3.864.101	-11.383.536	-5.358.640
Operating Expenses (-)	31	-1.532.859.865	-748.958.090	-757.658.127	-344.245.312
Investment Expenses (-)	5,36	-205.600.940	-54.412.328	-205.600.068	-26.764.581
Unrealized Losses On Investments (-)		0	0	0	0
Investment Income Transferred To Non Technical Part (-)	5,26	0	1.756.157	0	1.855.642
TECHNICAL PART BALANCE - LIFE		656.780.104	228.554.113	479.495.278	105.876.517
PENSION BUSINESS TECHNICAL INCOME	25	1.804.971.022	802.445.563	814.528.952	378.061.044
Fund Management Income	25	1.168.314.341	567.418.530	634.397.217	303.624.340
Company Management Charges	25	549.024.455	211.949.595	134.969.868	61.416.512
Entrance Fees	25	87.631.905	23.076.318	45.161.867	13.019.534
Company Management Charges In Case Of Temporary Suspension	25	321	1.120	0	658
Special Service Charge		0	0	0	0
Increase In Market Value of Capital Commitment Advances		0	0	0	0
Other Technical Income		0	0	0	0
PENSION BUSINESS TECHNICAL EXPENSE		-2.255.864.036	-1.075.690.562	-1.187.221.169	-574.726.210
Fund Management Expenses (-)		-182.681.495	-84.320.722	-100.255.255	-36.229.957
Decrease In Market Value of Capital Commitment Advances (-)		0	0	0	0
Operating Expenses (-)	31	-1.948.126.569	-934.872.607	-1.017.918.404	-508.530.931
Other Technical Expenses (-)		-114.013.489	-51.729.084	-64.599.490	-27.322.002
Fines (-)		-11.042.483	-4.768.149	-4.448.020	-2.643.320
TECHNICAL PART BALANCE - PENSION BUSINESS		-450.893.014	-273.244.999	-372.692.217	-196.665.166
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		-46.168.376	-11.461.098	2.845.884	-5.293.391
TECHNICAL PART BALANCE - LIFE		656.780.104	228.554.113	479.495.278	105.876.517
TECHNICAL PART BALANCE - PENSION BUSINESS		-450.893.014	-273.244.999	-372.692.217	-196.665.166
TECHNICAL PART BALANCE		159.718.714	-56.151.984	109.648.945	-96.082.040
INVESTMENT INCOME		1.807.182.047	1.168.843.894	882.136.005	914.630.120
Income from Financial Investments	26	1.127.713.291	468.601.293	464.903.181	220.594.123
Income from Sales of Financial Investments	26	17.811.354	114.393.964	15.205.254	112.982.326
Valuation of Financial Investments	27	399.167.853	98.970.364	338.422.555	119.202.901
Foreign Exchange Gains	36	260.339.558	487.864.544	61.455.024	463.185.912
Income from Associates		0	0	0	0
Income from Subsidiaries and Jointly Controlled Companies		2.149.991	0	2.149.991	0
Income from Land and Building		0	0	0	0
Income from Derivatives	13, 26	0	769.886	0	520.500
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part	5, 26	0	-1.756.157	0	-1.855.642
INVESTMENT EXPENSES (-)		-242.040.966	-89.033.500	-147.031.144	-53.145.250
Investment Management Expenses (including interest) (-)		-50.645.443	-9.184.029	-17.841.057	-4.688.184
Diminution In Value of Investments (-)		0	0	0	0
Losses from Realization of Investment (-)		-41.566	0	0	0
Investment Income Transferred to Non-Life Technical Part (-)		-37.854.039	0	-37.854.039	0
Losses from Derivatives (-)	13	-3.286.900	-8.073.950	-181.500	-7.568.950
Foreign Exchange Losses (-)	36	-37.015.419	-5.595.720	-31.701.079	-5.456.140
Depreciation Expenses (-)	6.1	-113.185.850	-66.179.362	-59.449.934	-35.431.976
Other Investment Expenses (-)	8	-11.749	-439	-3.535	0
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		111.855.145	39.869.404	23.336.862	3.775.149
Provisions Account (+/-)		-5.583.502	17.382.589	1.970.685	-6.824.729
Rediscount		0	0	0	0
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	35,47.4	133.739.723	51.297.728	35.627.004	33.957.664
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues	47.1	73.288.014	45.031.677	32.338.599	28.295.512
Other Expenses and Losses (-)	47.1	-90.170.988	-66.901.415	-43.286.984	-48.093.518
Prior Period Income	47.3	8.492.486	5.150.958	448.244	70.150
Prior Period Losses (-)	47.3	-7.910.588	-12.092.133	-3.760.686	-3.629.930
NET PROFIT OR LOSS FOR THE PERIOD		1.275.624.657	777.439.034	622.526.984	566.785.057
Profit or Loss Before Tax		1.836.714.940	1.063.527.814	868.090.668	769.177.979
Corporate Tax Liability Provision (-)	35,47.4	-561.090.283	-286.088.780	-245.563.684	-202.392.922
Profit (loss), attributable to [abstract]					
Owners of Parent		1.274.590.188	777.439.034	621.492.515	566.785.057
Minority Interests		1.034.469	0	1.034.469	

Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.06.2024	Previous Period 01.01.2023 - 30.06.2023
Cash Flow Statement			
CASH FLOWS FROM OPERATING ACTIVITIES			
Cash Inflows from Insurance Operations		6.439.037.938	3.195.268.024
Cash Inflows from Reinsurance Operations		1.538.244.914	0
Cash Inflows from Pension Operations		29.849.633.074	12.577.422.429
Cash Outflows due to Insurance Operations (-)		-2.142.795.371	-1.259.388.607
Cash Outflows due to Reinsurance Operations (-)		-1.481.868.617	0
Cash Outflows due to Pension Operations (-)		-28.003.801.009	-11.594.940.577
Cash Generated from Operating Activities		6.198.450.929	2.918.361.269
Interest Payments (-)		0	0
Income Tax Payments (-)		-406.675.892	-86.663.598
Other Cash Inflows		117.305.281	32.145.281
Other Cash Outflows (-)		-2.980.172.667	-1.354.953.028
Net Cash Generated from Operating Activities		2.928.907.651	1.508.889.924
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		801.889	76.938
Purchase of Tangible Assets (-)	6.3.1	-388.556.627	-196.740.393
Acquisition of Financial Assets (-)	11.4	-7.143.108.830	-5.295.578.321
Proceeds from Sales of Financial Assets	11.4	4.734.875.095	3.719.236.173
Interest received		1.232.623.931	612.828.841
Dividends received		0	0
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Investing Activities		-1.563.364.542	-1.160.176.762
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-51.234.404	-11.153.355
Dividends Paid (-)		-281.809.142	-141.112.764
Other Cash Inflows		0	40.000.000
Other Cash Outflows (-)		-39.635.579	-16.267.787
Net Cash Generated from Financing Activities		-372.679.125	-128.533.906
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		-186.956	42.282.060
Net Increase In Cash and Cash Equivalents		992.677.028	262.461.316
Cash and Cash Equivalents at Beginning of the Period	2.12	2.058.442.162	1.138.360.351
Cash and Cash Equivalents at End of the Period	2.12	3.051.119.190	1.400.821.667

Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Entity's Own Shares (-)	Increase in Value of Assets	Inflation Adjustments to Equity	Reserve of Exchange Differences on Translation	Legal Reserves	Statutory Reserves	Other Reserves and Undistributed Profits	Net Profit (Loss)	Prior Years' Profits (Losses)	Equity Attributable to Owners of Parent	Non-controlling Interests	Total
Previous Period 01.01.2023 - 30.06.2023	**Statement of Changes in Equity**														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		240.000.000	0	-12.366.535	0	0	95.539.901	11.494	588.582.248	868.387.508	0	1.780.154.616	0	1.780.154.616
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		240.000.000	0	-12.366.535	0	0	95.539.901	11.494	588.582.248	868.387.508	0	1.780.154.616	0	1.780.154.616
	Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Capital Increase		40.000.000	0	0	0	0	0	0	0	0	0	40.000.000	0	40.000.000
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0
	Treasury Share Transactions		0	-16.267.787	0	0	0	0	0	0	0	0	-16.267.787	0	-16.267.787
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-18.983.304	0	0	-18.983.304	0	-18.983.304
	Increase in Value of Assets		0	0	-80.401.737	0	0	0	0	0	0	0	-80.401.737	0	-80.401.737
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Gains (Losses)			0	0	0	0	0	0		0	0			0
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	777.439.034	0	777.439.034	0	777.439.034
	Dividends Paid		0	0	0	0	0	0	0	0	-150.000.000	0	-150.000.000	0	-150.000.000
	Transfers To Reserves		0	0	0	0	0	14.100.000	0	710.484.195	-718.387.508	-6.196.687	0	0	0
	Equity at the End		280.000.000	-16.267.787	-92.768.272	0	0	109.639.901	11.494	1.280.083.139	777.439.034	-6.196.687	2.331.940.822	0	2.331.940.822
Current Period 01.01.2024 - 30.06.2024	**Statement of Changes in Equity**														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		180.000.000	-44.783.416	55.579.038	0	0	109.639.901	11.494	1.315.471.300	1.424.603.500	0	3.040.521.817	0	3.040.521.817
	Changes In Accounting Policy		100.000.000	0	0	0	0	0	0	14.354	-34.564.954	-6.196.687	59.252.713	0	59.252.713
	Restated Balance		280.000.000	-44.783.416	55.579.038	0	0	109.639.901	11.494	1.315.485.654	1.390.038.546	-6.196.687	3.099.774.530	0	3.099.774.530
	Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0
	Cash Capital Increase		0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0
	Treasury Share Transactions		0	-23.636.005	0	0	0	0	0	0	0	0	-23.636.005	0	-23.636.005
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-24.350.444	0	0	-24.350.444	-4.106	-24.354.550
	Increase in Value of Assets		0	0	-13.133.036	0	0	0	0	0	0	0	-13.133.036	0	-13.133.036
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Gains (Losses)		-100.000.000	0	0	0	0	0	0	-30.652.770	0	0	-130.652.770	130.652.770	0
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.274.590.188	0	1.274.590.188	1.034.469	1.275.624.657
	Dividends Paid		0	0	0	0	0	0	0	0	-300.000.000	0	-300.000.000	0	-300.000.000
	Transfers To Reserves		0	0	0	0	0	29.100.000	0	1.095.503.500	-1.090.038.546	-34.564.954	0	0	0
	Equity at the End		180.000.000	-68.419.421	42.446.002	0	0	138.739.901	11.494	2.355.985.940	1.274.590.188	-40.761.641	3.882.592.463	131.683.133	4.014.275.596