



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİGORTA A.Ş. Insurance Companies Financial Report Consolidated 2024 - 3. 3 Monthly Notification

General Information About Financial Statements

2024 3 rd Quarter Consolidated Financial Statements





Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2024	Previous Period 31.12.2023
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	4.2 ve 14	24.525.043.446	31.546.849.088
Cash	14	0	0
Cheques Received		0	0
Banks	14	20.219.450.726	27.743.729.281
Cheques Given And Payment Orders (-)		0	0
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months	14	4.305.592.720	3.803.119.807
Other cash and cash equivalents		0	0
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	4.2 ve 11	30.960.379.289	21.923.957.985
Financial Assets Available For Sale	11	6.661.764.724	3.871.674.987
Financial Assets Held To Maturity	11	6.421.972.146	7.460.172.108
Financial Assets Held For Trading	11	17.876.642.419	10.592.110.890
Loans		0	0
Provision For Loans (-)		0	0
Financial Investments With Risks On Policyholders		0	0
Equity Shares		0	0
Impairment In Value of Financial Assests (-)		0	0
RECEIVABLES FROM MAIN OPERATIONS	4.2 ve 12	18.445.038.013	11.330.281.918
Receivables From Insurance Operations	12	17.004.889.607	9.723.631.241
Provision For Receivables From Insurance Operations (-)	12	-32.221.152	-21.417.917
Receivables From Reinsurance Operations	12	1.468.575.693	1.624.493.048
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		0	0
Doubtful Receivables From Main Operations	12	1.289.471.513	1.001.319.127
Provision For Doubtful Receivables From Main Operations (-)	12	-1.285.677.648	-997.743.581
RECEIVABLES FROM RELATED PARTIES		165.679.264	301.180
Receivables From Shareholders		0	0
Receivables From Associates		165.679.264	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		0	0
Receivables From Other Related Parties		0	301.180
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	4.2 ve 12	513.888.919	6.356.036
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		0	0
Other Miscellaneous Receivables	47	513.888.919	6.356.036
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		418.294	418.294
Provision For Other Doubtful Receivables (-)		-418.294	-418.294
PREPAID EXPENSES AND INCOME ACCRUALS	17	6.591.614.884	5.152.511.063
Deferred Acquisition Costs	17	6.380.655.799	4.748.819.864
Accrued Interest And Rent Income		0	0
Income Accruals		0	0
Other Prepaid Expenses		210.959.085	403.691.199
OTHER CURRENT ASSETS		471.894.534	230.309.471
Inventory For Future Months		0	0
Prepaid Taxes And Funds	4.2 ve 12	465.466.655	224.561.689

Deferred Tax Assets		0	0
Business Advances		0	0
Advances Given To Personnel	4.2	334.007	0
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		6.093.872	5.747.782
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		81.673.538.349	70.190.566.741
NON-CURRENT ASSETS			
RECEIVABLES FROM MAIN OPERATIONS		0	0
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		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations		0	0
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	4.2 ve 12	5.601.348	5.859.515
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	4.2 ve 12	5.601.348	5.859.515
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	9	4.362.473.091	4.234.300.725
Long Term Securities	9	4.118.012.269	4.115.460.388
Associates		0	0
Capital Commitments to Associates (-)		0	0
Subsidiaries	9	18.215.590	18.215.590
Capital Commitments to Subsidiaries (-)		0	0
Jointly-Controlled Companies	9	226.245.232	100.624.747
Capital Commitments To Jointly-Controlled Companies (-)		0	0
Financial Assets And Financial Investments With Risks On Policyholders		0	0
Other financial assets		0	0
Impairment in Value of Financial Assests (-)	9	0	0
TANGIBLE ASSETS		1.461.542.193	1.469.251.016
Investment Property	7	240.903.750	240.903.750
Impairment In Value Of Investment Properties (-)		0	0
Land And Buildings Held For Utilisation	6	1.065.101.001	1.065.101.001
Machinery And Equipments	6	153.043.664	142.872.381
Furnitures And Fixtures	6	51.763.450	27.507.883
Motor vehicles	6	13.367.927	13.367.927
Other Tangible Assets, Including Leasehold Improvements	6	22.329.986	14.156.546
Tangible Assets Acquired Through Finance Leases	6	104.190.414	104.190.414
Accumulated Amortisations (-)	6	-189.157.999	-138.848.886
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS		113.143.604	66.251.083
Rights	8	184.558.184	114.119.418
Goodwill		0	0
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	38.238.939	38.238.939
Accumulated Amortisations (-)	8	-109.653.519	-86.107.274
Advances For Intangible Assets		0	0

PREPAID EXPENSES AND INCOME ACCRUALS		0	0
Deferred Acquisition Costs		0	0
Income Accruals		0	0
Other Prepaid Expenses		0	0
OTHER NON CURRENT ASSETS		202.111.489	331.071.584
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	202.111.489	331.071.584
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		6.144.871.725	6.106.733.923
Total assets		87.818.410.074	76.297.300.664
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	4.2	1.510.802.057	18.390.111.182
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	20	30.066.588	38.729.861
Deferred Finance Lease Costs (-)	20	-6.938.443	-8.937.660
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	20	1.487.673.912	18.360.318.981
PAYABLES FROM MAIN OPERATIONS	4.2 ve 19	10.662.995.865	3.972.798.387
Payables From Insurance Operations	19	10.662.995.865	3.972.798.387
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations		0	0
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES	4.2	9.109.553	5.884.815
Payables To Shareholders	45	5.178.145	5.178.112
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel		3.931.408	706.703
Payables To Other Related Parties		0	0
OTHER PAYABLES	4.2	742.504.323	639.492.883
Deposits And Guarantees Received		0	0
Medical Treatment Payables To Social Security Institution	19	314.467.998	329.901.774
Other Miscellaneous Payables	19 ve 47	428.036.325	309.591.109
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS		45.056.911.514	35.027.935.258
Reserves for Unearned Premiums - Net	17	23.512.843.004	20.446.207.375
Reserves for Unexpired Risks - Net	2.23 ve 17	1.262.494.178	1.777.902.352
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net	4.2 ve 17	20.036.324.054	12.591.602.573
Provisions For Bonus and Discounts - net	17	6.070.000	0
Other Technical Provisions- Net	10 ve 17	239.180.278	212.222.958
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS		2.045.821.713	902.470.127
Taxes And Dues Payable		576.250.446	555.339.221
Social Security Premiums Payable		68.370.059	66.317.451
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		2.800.609.663	1.498.523.130
Prepaid Taxes And Other Liabilities On Period Profit (-)		-1.399.408.455	-1.217.709.675
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS		694.850.089	427.102.295
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23	694.850.089	427.102.295
DEFERRED INCOME AND EXPENSES ACCRUED		3.361.107.381	2.099.357.527

Deferred Acquisition Income	10 ve 19	3.361.107.381	2.099.357.527
Prepaid Expenses		0	0
Other Deferred Income		0	0
OTHER SHORT TERM LIABILITIES		0	0
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities		0	0
TOTAL SHORT TERM LIABILITIES		64.084.102.495	61.465.152.474
LONG TERM LIABILITIES			
FINANCIAL DEBTS	4.2 ve 20	13.181.682	26.629.220
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	20	17.136.186	34.617.986
Deferred Finance Lease Costs (-)	20	-3.954.504	-7.988.766
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		0	0
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		0	0
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	19	65.043.183	56.617.074
Deposits And Guarantees Received	19	65.043.183	56.617.074
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		0	0
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	2.25 ve 17	438.862.312	206.353.327
Reserves for Unearned Premiums - Net		0	0
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net		0	0
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions - Net	2.25 ve 17	438.862.312	206.353.327
OTHER LIABILITIES AND RELEVANT PROVISIONS		0	0
Other Non-current Liabilities		0	0
Overdue, Deferred or By Installment Taxes and Other Liabilities		0	0
Other Liabilities And Expense Provisions		0	0
PROVISIONS FOR OTHER RISKS		147.184.259	147.469.021
Provision for Employee Termination Benefits	23	147.184.259	147.469.021
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		664.271.436	437.068.642
EQUITY			
PAID IN CAPITAL	2.13 ve 15	5.000.000.000	1.161.523.363
(Nominal) Capital	2.13 ve 15	5.000.000.000	1.161.523.363
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	714.845.297	707.775.261
Equity Share Premiums		678.174.883	671.104.847
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		0	0

Foreign Currency Translation Differences		0	0
Other Capital Reserves		36.670.414	36.670.414
PROFIT RESERVES		7.595.612.129	6.276.665.994
Legal Reserves	15	418.256.161	324.063.778
Statutory Reserves		0	0
Extraordinary Reserves	15	2.409.904.900	1.187.238.111
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15	3.462.452.722	3.442.641.570
Other Profit Reserves	15	1.304.998.346	1.322.722.535
PRIOR YEARS' PROFITS		93.779.121	63.065.443
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		9.665.799.596	6.186.049.487
Net Profit For The Period		9.665.799.596	6.186.049.487
Net Loss For The Period (-)		0	0
Non Distributable Profits		0	0
MINORY INTERESTS		0	0
TOTAL EQUITY		23.070.036.143	14.395.079.548
TOTAL LIABILITIES AND EQUITY		87.818.410.074	76.297.300.664



Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023	Current Period 3 Months 01.07.2024 - 30.09.2024	Previous Period 3 Months 01.07.2023 - 30.09.2023
Income Statement					
I-TECHNICAL PART					
NON-LIFE TECHNICAL INCOME		42.972.225.627	19.969.492.817	15.919.992.490	8.201.726.971
Earned Premiums (Net of Reinsurer Share)	5	30.889.576.024	13.825.567.758	11.335.219.361	5.503.756.372
Written Premiums (Net of Reinsurer Share)	5,17, 24	33.440.803.477	21.886.013.758	12.229.899.026	8.508.901.275
Gross Written Premiums (+)	17, 24	72.580.263.501	38.697.247.528	22.169.706.100	14.294.888.198
Ceded Premiums to Reinsurer (-)	10, 17, 24	-38.384.163.844	-15.996.544.335	-9.616.760.474	-5.527.473.719
Transferred Premiums to SSI (-)	24	-755.296.180	-814.689.435	-323.046.600	-258.513.204
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5 ve 17	-3.066.635.628	-7.971.419.399	-1.314.671.038	-2.799.391.686
Unearned Premiums Provision (-)	17	-13.053.033.198	-11.495.165.167	-307.299.428	-3.364.284.915
Reinsurer Share of Unearned Premiums Provision (+)	10, 17	10.033.773.758	3.299.003.165	-1.064.965.925	536.313.556
Social Security Institution Share of Unearned Premiums Provision (+/-)	10, 17	-47.376.188	224.742.603	57.594.315	28.579.673
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17	515.408.175	-89.026.601	419.991.373	-205.753.217
Unexpired Risk Provision (-)	17	760.794.523	200.564.311	676.095.581	-39.265.165
Reinsurer Share of Unexpired Risk Provision (+)	10 ve 17	-245.386.348	-289.590.912	-256.104.208	-166.488.052
Investment Income Transferred from Non Technical Part		11.495.898.451	5.906.690.713	4.418.855.644	2.576.105.590
Other Technical Income (Net of Reinsurer Share) (+/-)		6.423.560	14.152.729	3.196.999	6.918.067
Gross Other Technical Income (+/-)	5	6.423.560	14.152.729	3.196.999	6.918.067
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)	5	580.327.592	223.081.617	162.720.486	114.946.942
NON-LIFE TECHNICAL EXPENSE (-)		-30.477.699.542	-13.609.580.574	-11.413.116.126	-5.727.247.979
Incurred Losses (Net of Reinsurer Share) (+/-)		-23.671.528.930	-10.504.195.306	-8.918.494.340	-4.496.719.799
Claims Paid (Net of Reinsurer Share)		-16.226.807.449	-6.424.515.394	-6.281.976.725	-2.615.134.334
Gross Claims Paid (-)		-21.767.361.867	-17.422.725.502	-8.050.854.565	-7.109.577.773
Reinsurer Share of Claims Paid (+)	10	5.540.554.418	10.998.210.108	1.768.877.840	4.494.443.439
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)		-7.444.721.481	-4.079.679.912	-2.636.517.615	-1.881.585.465
Provisions for Outstanding Claims (-)	10	-10.850.711.971	-10.587.668.736	-3.925.031.306	-5.008.171.933
Reinsurer Share of Provision for Outstanding Claims (+)		3.405.990.490	6.507.988.824	1.288.513.691	3.126.586.468
Change In Provision for Bonus and Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		-6.070.000	0	-1.395.000	0
Provision for Bonus and Rebates (-)		-6.070.000	0	-1.395.000	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) (+/-)	17	-232.508.985	-37.506.939	-88.515.241	14.114.785
Operating Expenses (-)	5, 32	-6.567.591.627	-3.067.878.329	-2.404.711.545	-1.244.642.965
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 (-)		0	0	0	0
Gross Other Technical Expenses (-)		0	0	0	0
Reinsurer Share of Other Technical Expenses (+)		0	0	0	0
TECHNICAL PART BALANCE - NON LIFE		12.494.526.085	6.359.912.243	4.506.876.364	2.474.478.992
LIFE TECHNICAL INCOME		0	0	0	0
Earned Premiums (Net of Reinsurer Share)		0	0	0	0
Written Premiums (Net of Reinsurer Share)		0	0	0	0
Gross Written Premiums (+)		0	0	0	0
Ceded Premiums to Reinsurer (-)		0	0	0	0
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unearned Premiums Provision (-)		0	0	0	0
Reinsurer 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

Life Business Investment Income		0	0	0	0
Unrealized Gains on Investments		0	0	0	0
Other Technical Income (Net of Reinsurer Share) (+/-)		0	0	0	0
Gross Other Technical Income (+/-)		0	0	0	0
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation Income (+)		0	0	0	0
LIFE TECHNICAL EXPENSE		0	0	0	0
Incurred Losses (Net of Reinsurer Share) (+/-)		0	0	0	0
Claims Paid (Net of Reinsurer Share) (-)		0	0	0	0
Gross Claims Paid (-)		0	0	0	0
Reinsurer Share of Gross Claims Paid (+)		0	0	0	0
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision for Outstanding Claims (-)		0	0	0	0
Reinsurer Share of Provision for Outstanding Claims (+)		0	0	0	0
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) (+/-)		0	0	0	0
Mathematical Provisions (-)		0	0	0	0
Actuarial Mathematical Provisions (+/-)		0	0	0	0
Provision for Profit Share, Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk		0	0	0	0
Reinsurer Share of Mathematical Provisions (+)		0	0	0	0
Reinsurer Share of Actuarial Mathematical Provisions (+)		0	0	0	0
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) (+/-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Investment Expenses (-)		0	0	0	0
Unrealized Losses On Investments (-)		0	0	0	0
Investment Income Transferred To Non Technical Part (-)		0	0	0	0
TECHNICAL PART BALANCE - LIFE		0	0	0	0
PENSION BUSINESS TECHNICAL INCOME		0	0	0	0
Fund Management Income		0	0	0	0
Company Management Charges		0	0	0	0
Entrance Fees		0	0	0	0
Company Management Charges In Case Of Temporary Suspension		0	0	0	0
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		0	0	0	0
Fund Management Expenses (-)		0	0	0	0
Decrease In Market Value of Capital Commitment Advances (-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Other Technical Expenses (-)		0	0	0	0
Fines (-)		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		12.494.526.085	6.359.912.243	4.506.876.364	2.474.478.992
TECHNICAL PART BALANCE - LIFE		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
TECHNICAL PART BALANCE		12.494.526.085	6.359.912.243	4.506.876.364	2.474.478.992
INVESTMENT INCOME		17.600.539.602	9.330.487.559	6.376.134.657	4.306.640.558
Income from Financial Investments	26	10.931.382.524	3.994.526.822	3.565.353.405	1.613.414.596
Income from Sales of Financial Investments		0	0	0	0
Valuation of Financial Investments	26	3.460.701.676	2.233.495.126	1.893.213.690	1.533.720.783
Foreign Exchange Gains	26	1.850.283.545	2.415.159.386	721.122.341	652.025.973
Income from Associates	26	165.679.264	33.406.199	0	33.242.841
Income from Subsidiaries and Jointly Controlled Companies		25.620.485	44.271.853	10.588.698	9.417.878
Income from Land and Building	26	3.735.083	828.230	1.461.929	377.854
Income from Derivatives	26	1.163.137.025	608.799.943	184.394.594	464.440.633
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part		0	0	0	0
INVESTMENT EXPENSES (-)		-16.762.042.888	-8.758.566.499	-6.307.754.475	-3.898.447.879
Investment Management Expenses (including interest) (-)		-3.187.316.115	-1.505.520.963	-1.072.710.992	-773.110.600
Diminution In Value of Investments (-)		0	0	0	0
Losses from Realization of Investment (-)		0	0	0	0
Investment Income Transferred to Non-Life Technical Part (-)		-11.495.898.451	-5.906.690.713	-4.418.855.644	-2.576.105.590
Losses from Derivatives (-)		0	0	0	0
Foreign Exchange Losses (-)	26	-1.328.199.113	-1.040.484.874	-569.514.348	-415.208.729
Depreciation Expenses (-)	6 ve 8	-77.243.384	-43.069.323	-27.271.708	-16.440.943
Other Investment Expenses (-)		-673.385.825	-262.800.626	-219.401.783	-117.582.017
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		-866.613.540	-435.007.508	-385.788.265	-86.343.530
Provisions Account (+/-)	47	-941.989.008	-278.363.805	-660.634.564	-102.107.801
Rediscount		196.084.112	-95.375.209	179.664.918	-33.901.775
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	21 ve 35	-130.570.215	25.736.222	91.435.938	47.134.852
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues		14.258.295	14.903.164	5.063.260	4.491.423
Other Expenses and Losses (-)		-4.396.724	-101.907.880	-1.317.817	-1.960.229
Prior Period Income		0	0	0	0
Prior Period Losses (-)		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	37	9.665.799.596	5.146.360.337	3.081.678.093	2.241.606.210
Profit or Loss Before Tax		12.466.409.259	6.496.825.795	4.189.468.281	2.796.328.141
Corporate Tax Liability Provision (-)		-2.800.609.663	-1.350.465.458	-1.107.790.188	-554.721.931
Profit (loss), attributable to [abstract]					
Owners of Parent	37	9.665.799.596	5.146.360.337	3.081.678.093	2.241.606.210
Minority Interests		0	0	0	0



Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2024 - 30.09.2024	Previous Period 01.01.2023 - 30.09.2023
Cash Flow Statement			
CASH FLOWS FROM OPERATING ACTIVITIES			
Cash Inflows from Insurance Operations		40.541.343.937	45.714.590.321
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		0	0
Cash Outflows due to Insurance Operations (-)		-37.133.884.146	-37.470.036.148
Cash Outflows due to Reinsurance Operations (-)		0	0
Cash Outflows due to Pension Operations (-)		0	0
Cash Generated from Operating Activities		3.407.459.791	8.244.554.173
Interest Payments (-)		0	0
Income Tax Payments (-)		-2.897.931.585	-1.399.933.280
Other Cash Inflows		2.435.784.974	14.903.164
Other Cash Outflows (-)		-7.110.573.474	-2.384.836.368
Net Cash Generated from Operating Activities		-4.165.260.294	4.474.687.689
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		3.843.372	2.208.261
Purchase of Tangible Assets (-)	6,8	-116.882.428	-95.106.849
Acquisition of Financial Assets (-)		-4.810.809.513	-16.920.015.965
Proceeds from Sales of Financial Assets		3.507.125.781	8.440.054.811
Interest received		10.931.382.524	5.512.607.105
Dividends received		0	0
Other Cash Inflows		0	4.780.339
Other Cash Outflows (-)		0	3.330.673.165
Net Cash Generated from Investing Activities		9.514.659.736	275.200.867
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		7.070.036	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-25.724.248	-28.177.477
Dividends Paid (-)		0	-155.555.555
Other Cash Inflows		0	8.858.651.753
Other Cash Outflows (-)		-16.872.645.070	0
Net Cash Generated from Financing Activities		-16.891.299.282	8.674.918.721
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		730.306.433	6.170.574
Net Increase In Cash and Cash Equivalents		-10.811.593.407	13.430.977.851
Cash and Cash Equivalents at Beginning of the Period		26.166.442.164	7.675.370.336
Cash and Cash Equivalents at End of the Period	14	15.354.848.757	21.106.348.187



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 - 30.09.2023	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		1.161.523.363	-85.634.312	2.106.935.939	0	0	324.063.778	0	1.242.604.239	962.400.801	38.853.101	5.750.746.909		5.750.746.909
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0		0
	Restated Balance		1.161.523.363	-85.634.312	2.106.935.939	0	0	324.063.778	0	1.242.604.239	962.400.801	38.853.101	5.750.746.909		5.750.746.909
	Issue of equity		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
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0		0
	Treasury Share Transactions		0	0	0	0	0	0	0	0	0	0	0		0
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-120.738	0	0	-120.738		-120.738
	Increase in Value of Assets		0	0	169.903.710	0	0	0	0	351.959.911	0	0	521.863.621		521.863.621
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0		0
	Other Gains (Losses)		0	42.168.859	0	0	0	0	0	1.094.193.934	0	-764.850.360	371.512.433		371.512.433
	Inflation Adjustments		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	5.125.362.894	0	5.125.362.894		5.125.362.894
	Dividends Paid		0	0	0	0	0	0	0	0	0	-155.555.555	-155.555.555		-155.555.555
	Transfers To Reserves		0	0	0	0	0	0	0	0	-941.403.358	941.403.358	0		0
	Equity at the End		1.161.523.363	-43.465.453	2.276.839.649	0	0	324.063.778	0	2.688.637.346	5.146.360.337	59.850.544	11.613.809.564		11.613.809.564
Current Period 01.01.2024 - 30.09.2024	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		1.161.523.363	-43.465.453	3.442.641.570	0	0	324.063.778	0	3.261.201.360	6.186.049.487	63.065.443	14.395.079.548		14.395.079.548
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0		0
	Restated Balance		1.161.523.363	-43.465.453	3.442.641.570	0	0	324.063.778	0	3.261.201.360	6.186.049.487	63.065.443	14.395.079.548		14.395.079.548
	Issue of equity		3.838.476.637	0	0	0	0	0	0	0	0	-3.838.476.637	0		0
	Cash Capital Increase		0	0	0	0	0	0	0	0	0	0	0		0
	Capital Increase Through Internal Reserves		3.838.476.637	0	0	0	0	0	0	0	0	-3.838.476.637	0		0
	Treasury Share Transactions		0	7.070.036	0	0	0	0	0	0	0	0	7.070.036		7.070.036
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-17.724.189	0	0	-17.724.189		-17.724.189
	Increase in Value of Assets		0	0	19.811.152	0	0	0	0	1	0	0	19.811.153		19.811.153
	Exchange Differences on Translation		0	0	0	0	0	0	0	0	0	0	0		0
	Other Gains (Losses)		0	0	0	0	0	0	0	0	0	0	0		0
	Inflation Adjustments		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	9.665.799.596	0	9.665.799.596		9.665.799.596
	Dividends Paid		0	0	0	0	0	0	0	0	0	-1.000.000.000	-1.000.000.000		-1.000.000.000
	Transfers To Reserves		0	0	0	0	0	94.192.383	0	1.222.666.789	-6.186.049.487	4.869.190.315	0		0
	Equity at the End		5.000.000.000	-36.395.417	3.462.452.722	0	0	418.256.161	0	4.466.143.960	9.665.799.596	93.779.121	23.070.036.143		23.070.036.143