



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

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

Giriş

Agesa Hayat ve Emeklilik A.Ş. ("Şirket") 30 Eylül 2024 tarihli ilişikteki bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait gelir tablosunun, özsermaye değişim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem 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 ara dönem 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 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 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 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 finansal bilgilerin, Şirket'in 30 Eylül 2024 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz 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

Şirket'in 31 Aralık 2023 tarihinde sona eren hesap dönemine ait finansal tablolarının bağımsız denetimi ve 30 Eylül 2023 tarihinde sora eren dokuz aylık ara hesap dönemine ait finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetçi tarafından gerçekleştirilmiş olup, 9 Şubat 2024 tarihli bağımsız denetim raporunda ve 7 Kasım 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 İllica, SMMM

Sorumlu Denetçi

İstanbul, 1 Kasım 2024



Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2024	Previous Period 31.12.2023
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	2.12, 14	3.330.891.650	2.081.913.384
Cash		0	0
Cheques Received		0	0
Banks	2.12, 14	1.261.871.407	626.760.668
Cheques Given And Payment Orders (-)	2.12, 14	-1.998.968	-1.759.443
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months		0	0
Other cash and cash equivalents	2.12, 14	2.071.019.211	1.456.912.159
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	4, 11.4	27.063.125.769	19.448.746.884
Financial Assets Available For Sale	4, 11.4	2.971.871.731	1.956.502.057
Financial Assets Held To Maturity	4, 11.4	1.183.678.752	1.129.087.860
Financial Assets Held For Trading	4, 11.4	1.793.075.742	999.911.246
Loans		0	0
Provision For Loans (-)		0	0
Financial Investments With Risks On Policyholders	4, 11.4	21.114.499.544	15.363.245.721
Equity Shares		0	0
Impairment In Value of Financial Assests (-)		0	0
RECEIVABLES FROM MAIN OPERATIONS	12.1	379.995.775	202.664.601
Receivables From Insurance Operations	12.1	121.683.869	86.318.879
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	12.1	258.311.906	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	11.634.535	4.958.101
Receivables From Shareholders		0	0
Receivables From Associates		0	0
Receivables From Subsidiaries	12.2	0	409.036
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		40.168	92.127
Receivables From Other Related Parties	45	11.594.367	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	2.778.048	2.896.526
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		32.725	32.725
Other Miscellaneous Receivables		2.589.112	2.707.590
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		1.182.825.100	498.902.247
Deferred Acquisition Costs	2.20	967.700.897	418.789.340
Accrued Interest And Rent Income		0	0
Income Accruals		18.376.216	0
Other Prepaid Expenses	47.1	196.747.987	80.112.907
OTHER CURRENT ASSETS	47.1	6.763.366	1.308.631
Inventory For Future Months		0	0
Prepaid Taxes And Funds		0	0

Deferred Tax Assets		0	0
Business Advances	47.1	5.760.822	236.941
Advances Given To Personnel	47.1	1.002.544	1.071.690
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		0	0
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		31.978.014.243	22.241.390.374
NON-CURRENT ASSETS			
RECEIVABLES FROM MAIN OPERATIONS	12.1	217.066.230.807	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	658.468.791	569.555.420
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations	4,12.1,17.5,17.6,19	216.407.762.016	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	159.353	30.379
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	12.1	159.353	30.379
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	634.947.252	5.738.919
Long Term Securities		0	0
Associates		0	0
Capital Commitments to Associates (-)		0	0
Subsidiaries	9,45.2	631.000.000	2.000.000
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	250.016.595	87.923.928
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	62.464.130	63.503.577
Furnitures And Fixtures	6.3	41.577.192	26.531.395
Motor vehicles	6.3	5.870.700	5.870.700
Other Tangible Assets, Including Leasehold Improvements	6.3	41.865.439	13.145.284
Tangible Assets Acquired Through Finance Leases	6.3	216.568.628	51.184.568
Accumulated Amortisations (-)	6.3	-118.329.494	-72.311.596
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS	8	846.953.920	549.484.170
Rights		0	0
Goodwill		0	0
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	874.635.857	706.796.172
Accumulated Amortisations (-)	8	-393.133.674	-286.735.173
Advances For Intangible Assets	8	365.451.737	129.423.171

PREPAID EXPENSES AND INCOME ACCRUALS		784.239	4.032.198
Deferred Acquisition Costs		0	0
Income Accruals		0	0
Other Prepaid Expenses	47.1	784.239	4.032.198
OTHER NON CURRENT ASSETS	21, 35	273.356.286	168.274.465
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	273.356.286	168.274.465
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		219.072.448.452	142.731.884.714
Total assets		251.050.462.695	164.973.275.088
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	20	52.399.398	2.985.622
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	4,20	115.138.648	11.052.587
Deferred Finance Lease Costs (-)	20	-62.739.250	-8.066.965
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	2.419.187.898	1.836.200.370
Payables From Insurance Operations	4,19	552.225.061	313.933.085
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations	4,19	1.866.962.837	1.522.267.285
Other Payables From Main Operations		0	0
Rediscount On Other Payables From Main Operations (-)		0	0
PAYABLES TO RELATED PARTIES	4,19	48.214.278	60.353.243
Payables To Shareholders	19	1.479.376	2.419.707
Payables To Associates		0	0
Payables To Subsidiaries	12.2,19	386.036	1.111.689
Payables To Jointly-controlled Companies		0	0
Payables To Personnel	19	3.998.109	1.792.223
Payables To Other Related Parties	19, 45	42.350.757	55.029.624
OTHER PAYABLES	4,19,47.1	88.365.905	138.762.043
Deposits And Guarantees Received		22.560	19.464
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		88.343.345	138.742.579
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	17.15	2.981.206.433	1.278.263.655
Reserves for Unearned Premiums - Net	17.15	2.508.611.823	1.004.626.712
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net	17.15	233.440.084	116.790.231
Reserves for Outstanding Claims - Net	2.20, 17.15	239.154.526	156.846.712
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions- Net		0	0
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS		628.663.239	297.853.106
Taxes And Dues Payable		230.820.769	139.961.687
Social Security Premiums Payable		51.362.013	42.738.596
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	874.069.827	560.728.698
Prepaid Taxes And Other Liabilities On Period Profit (-)	35	-527.589.370	-445.575.875
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS	23.2	344.323.744	236.523.054
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23.2	344.323.744	236.523.054
DEFERRED INCOME AND EXPENSES ACCRUED	19	454.100.973	152.325.428

Deferred Acquisition Income	2.20, 19	7.588.222	3.285.928
Prepaid Expenses	19	446.512.751	149.039.500
Other Deferred Income		0	0
OTHER SHORT TERM LIABILITIES	23.2	18.295.694	17.839.726
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities	23.2	18.295.694	17.839.726
TOTAL SHORT TERM LIABILITIES		7.034.757.562	4.021.106.247
LONG TERM LIABILITIES			
FINANCIAL DEBTS	20	142.264.547	38.569.344
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	4,20	203.373.607	70.894.973
Deferred Finance Lease Costs (-)	20	-61.109.060	-32.325.629
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	4,12.1,17.5,17.6,19	216.407.762.016	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, 12.1,17.5,17.6,19	216.407.762.016	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	22.735.079.096	16.529.566.333
Reserves for Unearned Premiums - Net		0	0
Reserves for Unexpired Risks - Net		0	0
Mathematical Provisions - Net	17.15	22.626.049.338	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	109.029.758	72.761.580
OTHER LIABILITIES AND RELEVANT PROVISIONS		27.340.595	20.078.368
Other Non-current Liabilities		0	0
Overdue, Deferred or By Installment Taxes and Other Liabilities		0	0
Other Liabilities And Expense Provisions		27.340.595	20.078.368
PROVISIONS FOR OTHER RISKS	22	93.335.862	66.056.065
Provision for Employee Termination Benefits	22	93.335.862	66.056.065
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		239.405.782.116	158.001.115.345
EQUITY			
PAID IN CAPITAL	2.13,15.3	180.000.000	180.000.000
(Nominal) Capital	2.13,15.3	180.000.000	180.000.000
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	-74.815.312	-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	-74.815.312	-43.946.321
PROFIT RESERVES		2.603.902.480	1.441.290.765
Legal Reserves	15.2	138.339.901	109.239.901
Statutory Reserves	15.2	11.494	11.494
Extraordinary Reserves	15.2	2.383.438.086	1.338.829.034
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15.2	169.534.969	55.579.038
Other Profit Reserves	15.2	-87.421.970	-62.368.702
PRIOR YEARS' PROFITS		0	0
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		1.900.835.849	1.373.709.052
Net Profit For The Period		1.900.835.849	1.373.709.052
Net Loss For The Period (-)			0
Non Distributable Profits		0	0
MINORY INTERESTS		0	0
TOTAL EQUITY		4.609.923.017	2.951.053.496
TOTAL LIABILITIES AND EQUITY		251.050.462.695	164.973.275.088



Income Statement

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	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		127.154.831	75.249.484	48.959.864	28.577.458
Earned Premiums (Net of Reinsurer Share)		127.154.831	75.249.484	48.959.864	28.577.458
Written Premiums (Net of Reinsurer Share)	5,24	186.559.684	103.803.845	69.236.546	35.855.467
Gross Written Premiums (+)	5,24	187.239.803	103.931.547	69.467.609	35.972.180
Ceded Premiums to Reinsurer (-)	5,10,24	-680.119	-127.702	-231.063	-116.713
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	-59.404.853	-28.554.361	-20.276.682	-7.278.009
Unearned Premiums Provision (-)	17,15	-59.394.408	-28.384.819	-20.276.682	-7.278.872
Reinsurer Share of Unearned Premiums Provision (+)	10,17,15	-10.445	-169.542	0	863
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		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 and Salvage Income (+)		0	0	0	0
NON-LIFE TECHNICAL EXPENSE (-)		-105.803.548	-58.342.654	-40.494.544	-15.276.491
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-4.144.294	-2.074.663	-2.135.620	-1.266.868
Claims Paid (Net of Reinsurer Share)	17,15	-3.631.629	-2.989.216	-1.113.619	-764.454
Gross Claims Paid (-)	17,15	-3.782.015	-5.728.216	-1.113.619	-1.460.454
Reinsurer Share of Claims Paid (+)	10,17,15	150.386	2.739.000	0	696.000
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17,15,47.4	-512.665	914.553	-1.022.001	-502.414
Provisions for Outstanding Claims (-)	17,15	-609.033	-2.547.623	-577.716	162.732
Reinsurer Share of Provision for Outstanding Claims (+)	10,17,15	96.368	3.462.176	-444.285	-665.146
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	-1.975.902	-1.094.056	-735.156	-380.721
Operating Expenses (-)	31	-99.681.750	-55.167.509	-37.623.768	-13.627.684
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	-6.426	0	-1.218
Gross Other Technical Expenses (-)		-1.602	-6.426	0	-1.218
Reinsurer Share of Other Technical Expenses (+)		0	0	0	0
TECHNICAL PART BALANCE - NON LIFE		21.351.283	16.906.830	8.465.320	13.300.967
LIFE TECHNICAL INCOME		11.431.103.326	8.581.697.856	4.236.241.615	2.600.685.087
Earned Premiums (Net of Reinsurer Share)		8.277.088.671	4.338.905.738	3.225.324.276	1.696.358.760
Written Premiums (Net of Reinsurer Share)	5,24	9.721.502.543	4.932.048.094	3.581.790.169	1.885.069.863
Gross Written Premiums (+)	5,24	10.089.762.068	5.080.212.955	3.725.246.567	1.948.258.891
Ceded Premiums to Reinsurer (-)	5,10,24	-368.259.525	-148.164.861	-143.456.398	-63.189.028
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5,17,15,47.4	-1.444.413.872	-593.142.356	-356.465.893	-188.711.103
Unearned Premiums Provision (-)	17,15	-1.452.075.735	-591.267.874	-359.139.995	-189.341.322
Reinsurer Share of Unearned Premiums Provision (+)	10,17,15	7.661.863	-1.874.482	2.674.102	630.219
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	3.040.667.786	4.064.052.147	980.263.755	867.806.153
Unrealized Gains on Investments		0	0	0	0
Other Technical Income (Net of Reinsurer Share) (+/-)	5	113.346.869	178.739.971	30.653.584	36.520.174
Gross Other Technical Income (+/-)	5	113.346.869	178.739.971	30.653.584	36.520.174
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation Income (+)		0	0	0	0
LIFE TECHNICAL EXPENSE		-10.299.431.553	-8.140.062.738	-3.670.209.439	-2.356.011.824
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-1.081.348.273	-567.627.576	-426.372.288	-214.680.452
Claims Paid (Net of Reinsurer Share) (-)	17.15	-999.553.123	-537.330.763	-409.699.960	-196.364.785
Gross Claims Paid (-)	17.15	-1.057.466.178	-616.207.143	-433.864.266	-217.892.249
Reinsurer Share of Gross Claims Paid (+)	10,17.15	57.913.055	78.876.380	24.164.306	21.527.464
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17.15,47.4	-81.795.150	-30.296.813	-16.672.328	-18.315.667
Provision for Outstanding Claims (-)	17.15	-140.569.106	-63.642.674	-46.705.255	-26.898.743
Reinsurer Share of Provision for Outstanding Claims (+)	10,17.15	58.773.956	33.345.861	30.032.927	8.583.076
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	-6.221.893.092	-6.167.050.660	-2.098.808.481	-1.565.289.288
Mathematical Provisions (-)	17.15	-6.217.238.196	-6.152.702.990	-2.099.285.859	-1.556.114.997
Actuarial Mathematical Provisions (+/-)		-6.217.238.196	-6.152.774.753	-2.099.285.859	-1.556.066.678
Provision for Profit Share, Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk		0	71.763	0	-48.319
Reinsurer Share of Mathematical Provisions (+)	10,17.15	-4.654.896	-14.347.670	477.378	-9.174.291
Reinsurer Share of Actuarial Mathematical Provisions (+)	10,17.15	-4.654.896	-14.347.670	477.378	-9.174.291
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	-34.292.276	-1.870.370	-12.732.070	-5.734.471
Operating Expenses (-)	31	-2.573.389.051	-1.221.045.790	-949.388.679	-440.495.442
Investment Expenses (-)	5,36	-388.508.861	-184.415.621	-182.907.921	-130.003.293
Unrealized Losses On Investments (-)		0	0	0	0
Investment Income Transferred To Non Technical Part (-)	5,26	0	1.947.279	0	191.122
TECHNICAL PART BALANCE - LIFE		1.131.671.773	441.635.118	566.032.176	244.673.263
PENSION BUSINESS TECHNICAL INCOME	25	2.747.680.557	1.310.400.742	942.709.535	507.955.179
Fund Management Income	25	1.878.793.795	976.633.915	710.479.454	409.215.385
Company Management Charges	25	716.485.302	294.420.652	167.460.847	82.471.057
Entrance Fees	25	152.401.139	39.344.208	64.769.234	16.267.890
Company Management Charges In Case Of Temporary Suspension	25	321	1.967	0	847
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		-3.619.645.640	-1.934.801.104	-1.320.349.627	-852.338.806
Fund Management Expenses (-)		-320.864.427	-144.475.451	-138.182.932	-60.154.729
Decrease In Market Value of Capital Commitment Advances (-)		0	0	0	0
Operating Expenses (-)	31	-3.100.690.984	-1.683.705.117	-1.109.132.438	-742.060.774
Other Technical Expenses (-)		-183.720.224	-87.412.107	-69.706.735	-35.683.023
Fines (-)		-14.370.005	-19.208.429	-3.327.522	-14.440.280
TECHNICAL PART BALANCE - PENSION BUSINESS		-871.965.083	-624.400.362	-377.640.092	-344.383.627
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		21.351.283	16.906.830	8.465.320	13.300.967
TECHNICAL PART BALANCE - LIFE		1.131.671.773	441.635.118	566.032.176	244.673.263
TECHNICAL PART BALANCE - PENSION BUSINESS		-871.965.083	-624.400.362	-377.640.092	-344.383.627
TECHNICAL PART BALANCE		281.057.973	-165.858.414	196.857.404	-86.409.397
INVESTMENT INCOME		2.587.837.483	1.760.383.613	885.866.507	613.295.098
Income from Financial Investments	26	1.904.612.932	839.122.733	844.027.700	380.888.851
Income from Sales of Financial Investments	26	11.219.873	166.192.323	1.838.495	51.798.359
Valuation of Financial Investments	27	332.212.922	68.979.310	-37.808.975	-27.761.977
Foreign Exchange Gains	36	337.638.165	687.237.140	77.805.687	208.531.487
Income from Associates		0	0	0	0
Income from Subsidiaries and Jointly Controlled Companies	26	2.149.991	0	0	0
Income from Land and Building		0	0	0	0
Income from Derivatives	13,26,36	3.600	799.386	3.600	29.500
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part	5,26	0	-1.947.279	0	-191.122
INVESTMENT EXPENSES (-)		-258.941.398	-227.316.834	-88.440.193	-148.221.008
Investment Management Expenses (including interest) (-)		-52.187.785	-10.100.337	-24.571.713	-3.321.403
Diminution In Value of Investments (-)		0	0	0	0
Losses from Realization of Investment (-)		-41.566	-3.012.732	0	-3.012.732
Investment Income Transferred to Non-Life Technical Part (-)		0	0	0	0
Losses from Derivatives (-)	13,36,26	-6.618.000	-10.335.750	-3.331.100	-2.261.800
Foreign Exchange Losses (-)	36	-35.831.844	-107.516.199	-1.195	-103.729.188
Depreciation Expenses (-)	6.1	-164.250.454	-96.279.059	-60.536.185	-35.823.567
Other Investment Expenses (-)	8	-11.749	-72.757	0	-72.318
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		163.842.871	114.494.864	52.943.152	70.251.663
Provisions Account (+/-)		792.391	15.989.942	4.866.530	1.099.957
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	193.829.154	116.586.310	70.620.104	68.035.516
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues	47.1	103.835.351	87.688.334	26.907.946	34.560.710
Other Expenses and Losses (-)	47.1	-136.540.964	-95.965.854	-51.072.919	-29.859.965
Prior Period Income	47.3	9.620.611	4.963.645	1.588.345	70.266
Prior Period Losses (-)	47.3	-7.693.672	-14.767.513	33.146	-3.654.821
NET PROFIT OR LOSS FOR THE PERIOD		1.900.835.849	1.010.197.572	702.457.112	256.400.886
Profit or Loss Before Tax		2.773.796.929	1.481.703.229	1.047.226.870	448.916.356
Corporate Tax Liability Provision (-)	35,47.4	-872.961.080	-471.505.657	-344.769.758	-192.515.470
Profit (loss), attributable to [abstract]					
Owners of Parent		1.900.835.849	1.010.197.572	702.457.112	256.400.886
Minority Interests		0	0		



Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

	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		10.213.708.278	5.178.998.291
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		45.692.117.069	22.137.457.081
Cash Outflows due to Insurance Operations (-)		-3.759.704.468	-2.123.755.538
Cash Outflows due to Reinsurance Operations (-)		0	0
Cash Outflows due to Pension Operations (-)		-42.712.376.899	-20.510.432.848
Cash Generated from Operating Activities		9.433.743.980	4.682.266.986
Interest Payments (-)		0	0
Income Tax Payments (-)		-600.080.293	-261.739.718
Other Cash Inflows		145.001.125	42.907.571
Other Cash Outflows (-)		-4.399.058.699	-1.757.015.926
Net Cash Generated from Operating Activities		4.579.606.113	2.706.418.913
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		569.687	126.766
Purchase of Tangible Assets (-)	6.3.1	-448.116.764	-253.671.125
Acquisition of Financial Assets (-)	11.4	-10.145.818.252	-7.664.962.821
Proceeds from Sales of Financial Assets		5.857.900.412	4.824.712.889
Interest received		2.022.321.782	1.068.124.709
Dividends received		0	0
Other Cash Inflows		0	0
Other Cash Outflows (-)	9	-629.000.000	0
Net Cash Generated from Investing Activities		-3.342.143.135	-2.025.669.582
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-68.856.376	-8.342.235
Dividends Paid (-)		-281.809.142	-141.112.764
Other Cash Inflows		0	0
Other Cash Outflows (-)		-30.868.991	-23.203.713
Net Cash Generated from Financing Activities		-381.534.509	-172.658.712
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		938.710	40.861.137
Net Increase In Cash and Cash Equivalents		856.867.179	548.951.756
Cash and Cash Equivalents at Beginning of the Period	2.12	1.949.761.321	1.077.533.597
Cash and Cash Equivalents at End of the Period	2.12	2.806.628.500	1.626.485.353



Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Unconsolidated

		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		180.000.000	0	-12.366.535	0	0	95.139.901	11.494	594.011.931	834.036.068	0			1.690.832.859
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0			0
	Restated Balance		180.000.000	0	-12.366.535	0	0	95.139.901	11.494	594.011.931	834.036.068	0			1.690.832.859
	Issue of equity		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
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0			0
	Treasury Share Transactions		0	-23.203.713	0	0	0	0	0	0	0	0			-23.203.713
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-1.904.493	0	0			-1.904.493
	Increase in Value of Assets		0	0	-68.883.317	0	0	0	0	0	0	0			-68.883.317
	Exchange Differences on Translation		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
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0			0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.010.197.572	0			1.010.197.572
	Dividends Paid		0	0	0	0	0	0	0	0	-150.000.000	0			-150.000.000
	Transfers To Reserves		0	0	0	0	0	14.100.000	0	669.936.068	-684.036.068	0			0
	Equity at the End		180.000.000	-23.203.713	-81.249.852	0	0	109.239.901	11.494	1.262.043.506	1.010.197.572	0			2.457.038.908
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		180.000.000	-44.783.416	55.579.038	0	0	109.239.901	11.494	1.277.297.427	1.373.709.052	0			2.951.053.496
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0			0
	Restated Balance		180.000.000	-44.783.416	55.579.038	0	0	109.239.901	11.494	1.277.297.427	1.373.709.052	0			2.951.053.496
	Issue of equity		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
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0			0
	Treasury Share Transactions		0	-30.868.991	0	0	0	0	0	0	0	0			-30.868.991
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-25.053.268	0	0			-25.053.268
	Increase in Value of Assets		0	0	113.955.931	0	0	0	0	0	0	0			113.955.931
	Exchange Differences on Translation		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
	Inflation Adjustments		0	0	0	0	0	0	0	0	0	0			0
	Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.900.835.849	0			1.900.835.849
	Dividends Paid		0	0	0	0	0	0	0	0	-300.000.000	0			-300.000.000
	Transfers To Reserves		0	0	0	0	0	29.100.000	0	1.044.609.052	-1.073.709.052	0			0
	Equity at the End		180.000.000	-75.652.407	169.534.969	0	0	138.339.901	11.494	2.296.853.211	1.900.835.849	0			4.609.923.017