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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

MERKEZİ KAYIT İSTANBUL

Independedt 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 Eylül 2024 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme 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 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 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

Grup'un 31 Aralık 2023 tarihinde sona eren hesap dönemine ait konsolide finansal tablolarının bağımsız denetimi ve 30 Eylül 2023 tarihinde sora eren dokuz 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 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 Ilıca, SMMM

Sorumlu Denetçi

İstanbul, 1 Kasım 2024

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	2.12, 14	4.040.147.017	2.195.408.741
Cash		0	0
Cheques Received		0	0
Banks	2.12, 14	1.971.126.774	740.256.025
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	27.378.651.789	19.466.177.385
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	2.108.601.762	1.017.341.747
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	1.005.839.956	218.467.052
Receivables From Insurance Operations	12.1	123.048.743	102.121.330
Provision For Receivables From Insurance Operations (-)		0	0
Receivables From Reinsurance Operations	12.1,45	624.479.307	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	11.668.300	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		73.933	149.556
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	2.816.594	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		2.627.658	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		1.399.245.886	504.186.325
Deferred Acquisition Costs	2.20	1.176.040.202	418.789.340
Accrued Interest And Rent Income		0	0
Income Accruals		18.775.692	2.150.000
Other Prepaid Expenses	47.1	204.429.992	83.246.985
OTHER CURRENT ASSETS	47.1	7.049.054	3.574.734
Inventory For Future Months		0	0
Prepaid Taxes And Funds		0	0

Deferred Tax Assets		0	0
Business Advances	47.1	5.898.137	894.281
Advances Given To Personnel	47.1	1.150.917	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		**33.845.418.596**	**22.395.326.681**
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	176.075	136.478
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	12.1	176.075	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	270.987.961	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	63.372.052	64.843.832
Furnitures And Fixtures	6.3	49.099.727	37.690.783
Motor vehicles	6.3	12.879.112	12.879.112
Other Tangible Assets, Including Leasehold Improvements	6.3	43.597.830	35.904.357
Tangible Assets Acquired Through Finance Leases	6.3	229.194.576	78.363.027
Accumulated Amortisations (-)	6.3	-127.155.336	-96.185.731
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS	8	1.050.650.386	624.626.783
Rights		0	0
Goodwill		0	0
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	895.834.561	707.259.719
Accumulated Amortisations (-)	8	-394.601.913	-286.987.367
Advances For Intangible Assets	8	549.417.738	204.354.431

PREPAID EXPENSES AND INCOME ACCRUALS		843.943	4.130.284
Deferred Acquisition Costs		0	0
Income Accruals		0	0
Other Prepaid Expenses	47.1	843.943	4.130.284
OTHER NON CURRENT ASSETS	21, 35	313.452.520	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	313.452.520	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		**218.706.288.944**	**142.885.808.573**
Total assets		**252.551.707.540**	**165.281.135.254**
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	20	57.341.093	9.923.552
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	4,20	124.741.971	22.516.093
Deferred Finance Lease Costs (-)	20	-67.400.878	-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	2.413.980.529	1.701.535.074
Payables From Insurance Operations	4,19	548.818.068	244.780.048
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		0	0
Payables From Pension Operations	4,19	1.865.162.461	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	55.441.544	186.205.040
Payables To Shareholders	19	1.479.376	2.419.707
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel	19	4.024.002	2.760.156
Payables To Other Related Parties	19, 45	49.938.166	181.025.177
OTHER PAYABLES	4,19,47.1	100.910.319	166.705.606
Deposits And Guarantees Received		22.560	19.464
Medical Treatment Payables To Social Security Institution		0	0
Other Miscellaneous Payables		100.887.759	166.686.142
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS	17.15	4.115.825.461	1.278.263.655
Reserves for Unearned Premiums - Net	17.15	3.531.397.709	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	350.987.668	156.846.712
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions- Net		0	0
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS		632.668.937	351.808.990
Taxes And Dues Payable		235.732.028	150.179.267
Social Security Premiums Payable		54.133.878	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	913.591.687	594.687.157
Prepaid Taxes And Other Liabilities On Period Profit (-)	35	-570.788.656	-458.398.904
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS	23.2	357.290.158	275.447.332
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23.2	357.290.158	275.447.332
DEFERRED INCOME AND EXPENSES ACCRUED	19	511.708.403	160.013.355

Deferred Acquisition Income	2.20, 19	7.588.222	3.285.928
Prepaid Expenses	19	504.120.181	156.727.427
Other Deferred Income		0	0
OTHER SHORT TERM LIABILITIES	23.2	24.584.346	20.228.538
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities	23.2	24.584.346	20.228.538
TOTAL SHORT TERM LIABILITIES		**8.269.750.790**	**4.150.131.142**
LONG TERM LIABILITIES			
FINANCIAL DEBTS	20	151.624.361	50.825.186
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	4, 20	219.807.172	86.943.615
Deferred Finance Lease Costs (-)	20	-68.182.811	-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, 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		28.326.913	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		28.326.913	21.001.293
PROVISIONS FOR OTHER RISKS	22	112.443.153	82.991.535
Provision for Employee Termination Benefits	22	112.443.153	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		**239.435.235.539**	**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	-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		2.661.994.876	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	169.534.969	55.579.038
Other Profit Reserves	15.2	-133.860.679	-77.417.132
PRIOR YEARS' PROFITS		0	0
PRIOR YEARS' LOSSES (-)		-40.761.641	-6.196.687
NET PROFIT/ LOSS FOR THE YEAR		1.990.143.638	1.390.038.546
Net Profit For The Period		1.990.143.638	1.390.038.546
Net Loss For The Period (-)		0	0
Non Distributable Profits		0	0
MINORY INTERESTS		130.159.650	0
TOTAL EQUITY		**4.846.721.211**	**3.099.774.530**
TOTAL LIABILITIES AND EQUITY		**252.551.707.540**	**165.281.135.254**

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		639.931.918	89.975.857	385.166.036	33.432.157
Earned Premiums (Net of Reinsurer Share)		536.985.407	75.249.484	325.105.755	28.577.458
Written Premiums (Net of Reinsurer Share)	5,24	1.619.176.146	103.803.845	692.707.680	35.855.467
Gross Written Premiums (+)	5,24	1.620.115.361	103.931.547	693.197.839	35.972.180
Ceded Premiums to Reinsurer (-)	5,10,24	-939.215	-127.702	-490.159	-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	-1.082.190.739	-28.554.361	-367.601.925	-7.278.009
Unearned Premiums Provision (-)	17.15	-1.082.180.294	-28.384.819	-367.601.925	-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		95.213.631	0	57.359.592	0
Other Technical Income (Net of Reinsurer Share) (+/-)		7.732.880	14.726.373	2.700.689	4.854.699
Gross Other Technical Income (+/-)		7.732.880	14.726.373	2.700.689	4.854.699
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)		0	0	0	0
NON-LIFE TECHNICAL EXPENSE (-)		-706.014.147	-95.392.834	-405.079.889	-27.388.036
Incurred Losses (Net of Reinsurer Share) (+/-)	5	-326.260.133	-2.074.663	-209.461.206	-1.266.868
Claims Paid (Net of Reinsurer Share)	17.15	-213.914.326	-2.989.216	-143.255.655	-764.454
Gross Claims Paid (-)	17.15	-214.064.712	-5.728.216	-143.255.655	-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	-112.345.807	914.553	-66.205.551	-502.414
Provisions for Outstanding Claims (-)	17.15	-112.442.175	-2.547.623	-65.761.266	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	-377.776.510	-92.217.689	-194.883.527	-25.739.229
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		-66.082.229	-5.416.977	-19.913.853	6.044.121
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		-10.206.699.605	-8.081.304.702	-3.668.617.998	-2.328.846.046
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	-2.480.657.103	-1.162.287.754	-947.797.238	-413.329.664
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		1.224.403.721	500.393.154	567.623.617	271.839.041
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		-3.579.853.855	-1.932.331.839	-1.323.989.819	-856.641.277
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	-3.060.899.199	-1.681.235.852	-1.112.772.630	-746.363.245
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		-832.173.298	-621.931.097	-381.280.284	-348.686.098
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		-66.082.229	-5.416.977	-19.913.853	6.044.121
TECHNICAL PART BALANCE - LIFE		1.224.403.721	500.393.154	567.623.617	271.839.041
TECHNICAL PART BALANCE - PENSION BUSINESS		-832.173.298	-621.931.097	-381.280.284	-348.686.098
TECHNICAL PART BALANCE		326.148.194	-126.954.920	166.429.480	-70.802.936
INVESTMENT INCOME		2.803.327.031	1.793.785.133	996.144.984	624.941.239
Income from Financial Investments	26	2.049.396.401	857.595.418	921.683.110	388.994.125
Income from Sales of Financial Investments	26	31.761.681	166.192.323	13.950.327	51.798.359
Valuation of Financial Investments	27	381.688.705	73.131.922	-17.479.148	-25.838.442
Foreign Exchange Gains	36	338.326.653	698.013.363	77.987.095	210.148.819
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 (-)		-392.496.409	-240.843.923	-150.455.443	-151.810.423
Investment Management Expenses (including interest) (-)		-76.962.348	-13.840.891	-26.316.905	-4.656.862
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 (-)		-95.213.631	0	-57.359.592	0
Losses from Derivatives (-)	13,26,36	-6.618.000	-10.335.750	-3.331.100	-2.261.800
Foreign Exchange Losses (-)	36	-37.372.512	-108.420.553	-357.093	-102.824.833
Depreciation Expenses (-)	6.1	-176.276.603	-105.161.240	-63.090.753	-38.981.878
Other Investment Expenses (-)	8	-11.749	-72.757	0	-72.318
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		165.166.038	112.307.031	53.310.893	72.437.627
Provisions Account (+/-)		-3.679.300	21.044.013	1.904.202	3.661.424
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	208.138.272	123.407.822	74.398.549	72.110.094
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues	47.1	99.912.760	75.853.602	26.624.746	30.821.925
Other Expenses and Losses (-)	47.1	-141.385.744	-97.301.434	-51.214.756	-30.400.019
Prior Period Income	47.3	10.147.614	5.240.725	1.655.128	89.767
Prior Period Losses (-)	47.3	-7.967.564	-15.937.697	-56.976	-3.845.564
NET PROFIT OR LOSS FOR THE PERIOD		1.989.661.914	1.051.436.878	714.037.257	273.997.844
Profit or Loss Before Tax		2.902.144.854	1.538.293.321	1.065.429.914	474.765.507
Corporate Tax Liability Provision (-)	35,47.4	-912.482.940	-486.856.443	-351.392.657	-200.767.663
Profit (loss), attributable to [abstract]					
Owners of Parent		1.990.143.638	1.051.436.878	715.553.450	273.997.844
Minority Interests		-481.724	0	-1.516.193	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		10.236.731.717	5.194.869.705
Cash Inflows from Reinsurance Operations		2.596.414.449	0
Cash Inflows from Pension Operations		45.692.117.069	22.137.457.081
Cash Outflows due to Insurance Operations (-)		-3.544.974.177	-1.980.451.400
Cash Outflows due to Reinsurance Operations (-)		-2.387.916.853	-23.424.647
Cash Outflows due to Pension Operations (-)		-42.495.410.919	-20.321.787.291
Cash Generated from Operating Activities		10.096.961.286	5.006.663.448
Interest Payments (-)		-16.087.497	0
Income Tax Payments (-)		-654.951.244	-274.130.896
Other Cash Inflows		146.781.157	80.199.002
Other Cash Outflows (-)		-4.777.647.930	-2.071.191.576
Net Cash Generated from Operating Activities		4.795.055.772	2.741.539.978
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		802.105	184.554
Purchase of Tangible Assets (-)	6.3.1	-584.012.602	-296.086.547
Acquisition of Financial Assets (-)	11.4	-11.483.693.200	-8.027.040.860
Proceeds from Sales of Financial Assets		6.942.856.076	5.113.252.644
Interest received		2.171.978.362	1.086.046.987
Dividends received		0	0
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Investing Activities		-2.952.069.259	-2.123.643.222
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-82.718.826	-17.933.205
Dividends Paid (-)		-281.809.142	-141.112.764
Other Cash Inflows		0	40.000.000
Other Cash Outflows (-)		-30.868.991	-23.203.713
Net Cash Generated from Financing Activities		-395.396.959	-142.249.682
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		87.034	50.646.550
Net Increase In Cash and Cash Equivalents		1.447.676.588	526.293.624
Cash and Cash Equivalents at Beginning of the Period	2.12	2.058.442.163	1.138.360.351
Cash and Cash Equivalents at End of the Period	2.12	3.506.118.751	1.664.653.975

Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Consolidated

Period		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		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	-23.203.713	0	0	0	0	0	0	0	0	-23.203.713	0	-23.203.713
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-3.398.275	0	0	-3.398.275	0	-3.398.275
	Increase in Value of Assets		0	0	-68.883.317	0	0	0	0	0	0	0	-68.883.317	0	-68.883.317
	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	1.051.436.878	0	1.051.436.878	0	1.051.436.878
	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	-23.203.713	-81.249.852	0	0	109.639.901	11.494	1.295.668.168	1.051.436.878	-6.196.687	2.626.106.189	0	2.626.106.189
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	109.639.901	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	-30.868.991	0	0	0	0	0	0	0	0	-30.868.991	0	-30.868.991
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	-25.790.777	0	0	-25.790.777	-11.396	-25.802.173
	Increase in Value of Assets		0	0	113.955.931	0	0	0	0	0	0	0	113.955.931	0	113.955.931
	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	1.990.143.638	0	1.990.143.638	-481.724	1.989.661.914
	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	-75.652.407	169.534.969	0	0	138.739.901	11.494	2.354.545.607	1.990.143.638	-40.761.641	4.716.561.561	130.159.650	4.846.721.211