



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SİGORTA A.Ş. Insurance Companies Financial Report Consolidated 2022 - 3. 3 Monthly Notification

General Information About Financial Statements

2022 3rd Quarter Consolidated Financial Statements





Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2022	Previous Period 31.12.2021
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	4.2 ve 14	6.150.034.963	6.103.547.210
Cash		506	0
Cheques Received		0	0
Banks	14	5.117.155.362	5.314.977.287
Cheques Given And Payment Orders (-)		0	0
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months	14	1.032.879.095	788.569.923
Other cash and cash equivalents		0	0
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	4.2 ve 11	6.267.856.825	2.173.847.016
Financial Assets Available For Sale	4.2 ve 11	1.749.895.975	733.378.944
Financial Assets Held To Maturity	4.2 ve 11	576.941.619	149.676.608
Financial Assets Held For Trading	4.2 ve 11	3.941.019.231	1.290.791.464
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	3.731.399.880	3.376.909.487
Receivables From Insurance Operations	12	3.198.593.332	3.080.219.872
Provision For Receivables From Insurance Operations (-)	12	-18.971.608	-18.632.012
Receivables From Reinsurance Operations	12	548.120.722	311.526.634
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	665.675.588	586.368.685
Provision For Doubtful Receivables From Main Operations (-)	12	-662.018.154	-582.573.692
RECEIVABLES FROM RELATED PARTIES		106.214	399.831
Receivables From Shareholders		0	0
Receivables From Associates	45	0	0
Receivables From Subsidiaries		0	0
Receivables From Jointly-Controlled Companies		0	0
Receivables From Personnel		0	0
Receivables From Other Related Parties		106.214	399.831
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	7.799.133	14.949.108
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		0	0
Other Miscellaneous Receivables	47	7.799.133	14.949.108
Rediscount On Other Miscellaneous Receivables (-)		0	0
Other Doubtful Receivables		423.504	423.504
Provision For Other Doubtful Receivables (-)		-423.504	-423.504
PREPAID EXPENSES AND INCOME ACCRUALS	17	1.415.718.712	791.419.559
Deferred Acquisition Costs	17	1.333.217.432	747.591.142
Accrued Interest And Rent Income		0	0
Income Accruals		0	0
Other Prepaid Expenses	17	82.501.280	43.828.417
OTHER CURRENT ASSETS		36.462.766	49.619.497
Inventory For Future Months		0	0
Prepaid Taxes And Funds	4.2 ve 12	36.110.916	46.854.946

Deferred Tax Assets		0	0
Business Advances		0	660.098
Advances Given To Personnel	4.2	216.955	91.643
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		134.895	2.012.810
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		17.609.378.493	12.510.691.708
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	6.048.980	6.011.685
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	4.2 ve 12	6.048.980	6.011.685
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	1.304.805.390	1.400.984.175
Long Term Securities	9	1.230.260.968	1.356.863.258
Associates		0	0
Capital Commitments to Associates (-)		0	0
Subsidiaries	9	18.215.590	10.254.125
Capital Commitments to Subsidiaries (-)		0	0
Jointly-Controlled Companies	9	71.375.666	48.913.626
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	-15.046.834	-15.046.834
TANGIBLE ASSETS		421.381.209	404.203.629
Investment Property	7	51.300.737	51.300.737
Impairment In Value Of Investment Properties (-)		0	0
Land And Buildings Held For Utilisation	6	302.775.000	302.775.000
Machinery And Equipments	6	55.279.547	47.147.975
Furnitures And Fixtures	6	21.843.324	19.695.771
Motor vehicles	6	11.444.173	11.403.174
Other Tangible Assets, Including Leasehold Improvements	6	2.599.279	2.599.279
Tangible Assets Acquired Through Finance Leases	6	57.169.666	35.958.864
Accumulated Amortisations (-)	6	-81.030.517	-66.677.171
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS		36.952.397	27.628.749
Rights	8	66.398.337	49.310.640
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	-67.684.879	-59.920.830
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		182.032.803	37.978.441
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	182.032.803	37.978.441
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		1.951.220.779	1.876.806.679
Total assets		19.560.599.272	14.387.498.387
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	4.2	11.263.843	159.759
Borrowings from Financial Institutions		0	0
Finance Lease Liabilities	20	14.642.996	226.887
Deferred Finance Lease Costs (-)	20	-3.379.153	-67.128
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	4.2 ve 19	2.084.679.819	2.186.924.896
Payables From Insurance Operations		2.084.679.678	2.186.924.755
Payables From Reinsurance Operations		0	0
Deposits Received From Insurance and Reinsurance Companies		141	141
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	5.341.572	8.569.158
Payables To Shareholders	45	5.154.582	5.352.519
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel		186.990	3.216.639
Payables To Other Related Parties		0	0
OTHER PAYABLES	4.2	212.869.906	128.419.958
Deposits And Guarantees Received		0	0
Medical Treatment Payables To Social Security Institution	19	125.618.365	54.288.391
Other Miscellaneous Payables	19 ve 47	87.251.541	74.131.567
Rediscount On Other Miscellaneous Payables (-)		0	0
INSURANCE TECHNICAL PROVISIONS		11.596.531.608	6.738.721.353
Reserves for Unearned Premiums - Net	17	5.639.139.800	2.764.336.028
Reserves for Unexpired Risks - Net	2.23 ve 17	750.008.593	26.715.793
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net	4.2 ve 17	5.063.790.588	3.737.253.538
Provisions For Bonus and Discounts - net	17	10.029.321	10.029.321
Other Technical Provisions- Net	10 ve 17	133.563.306	200.386.673
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS	4.2	287.208.672	270.982.980
Taxes And Dues Payable		116.699.144	134.826.029
Social Security Premiums Payable		16.232.502	7.709.342
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		300.432.281	344.521.741
Prepaid Taxes And Other Liabilities On Period Profit (-)		-146.155.255	-216.074.132
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS		32.912.371	89.133.488
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs	23	32.912.371	89.133.488
DEFERRED INCOME AND EXPENSES ACCRUED		660.598.210	491.674.938

Deferred Acquisition Income	10 ve 19	660.598.210	491.674.938
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		14.891.406.001	9.914.586.530
LONG TERM LIABILITIES			
FINANCIAL DEBTS	4.2 ve 20	19.895.764	13.221.630
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities	20	25.864.493	18.777.202
Deferred Finance Lease Costs (-)	20	-5.968.729	-5.555.572
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	4.2	35.573.368	26.812.458
Deposits And Guarantees Received	4.2	35.573.368	26.812.458
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	151.355.030	130.853.892
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	151.355.030	130.853.892
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		68.940.204	45.544.344
Provision for Employee Termination Benefits	23	68.940.204	45.544.344
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		275.764.366	216.432.324
EQUITY			
PAID IN CAPITAL	2.13 ve 15	1.161.523.363	1.161.523.363
(Nominal) Capital	2.13 ve 15	1.161.523.363	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	37.178.886	74.828.291
Equity Share Premiums	15	7.020.555	7.020.555
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		0	0

Foreign Currency Translation Differences		0	0
Other Capital Reserves	15	30.158.331	67.807.736
PROFIT RESERVES		2.617.426.758	1.924.577.800
Legal Reserves	15	324.063.778	241.811.386
Statutory Reserves		0	0
Extraordinary Reserves		753.350.209	307.517.679
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15	1.313.272.119	1.134.601.892
Other Profit Reserves	15	226.740.652	240.646.843
PRIOR YEARS' PROFITS		37.249.111	9.273.831
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		540.050.787	1.086.276.248
Net Profit For The Period		540.050.787	1.086.276.248
Net Loss For The Period (-)		0	0
Non Distributable Profits		0	0
MINORY INTERESTS		0	0
TOTAL EQUITY		4.393.428.905	4.256.479.533
TOTAL LIABILITIES AND EQUITY		19.560.599.272	14.387.498.387



Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021	Current Period 3 Months 01.07.2022 - 30.09.2022	Previous Period 3 Months 01.07.2021 - 30.09.2021
Income Statement					
I-TECHNICAL PART					
NON-LIFE TECHNICAL INCOME					
Earned Premiums (Net of Reinsurer Share)	5	4.701.809.229	3.018.505.436	2.180.128.010	1.059.002.273
Written Premiums (Net of Reinsurer Share)	5,17, 24	8.299.905.801	3.316.541.021	2.906.667.957	1.141.035.643
Gross Written Premiums (+)	17, 24	16.106.159.669	7.718.049.975	4.860.643.086	2.303.970.143
Ceded Premiums to Reinsurer (-)	10, 17, 24	-7.407.107.425	-4.279.048.007	-1.835.905.481	-1.117.250.593
Transferred Premiums to SSI (-)	4, 10, 17, 24	-399.146.443	-122.460.947	-118.069.648	-45.683.907
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	5 ve 17	-2.874.803.772	-293.048.011	-553.120.573	-74.661.107
Unearned Premiums Provision (-)	17	-3.866.765.481	-309.843.614	80.501.592	92.192.367
Reinsurer Share of Unearned Premiums Provision (+)	10, 17	828.080.766	-14.420.416	-635.616.956	-178.743.067
Social Security Institution Share of Unearned Premiums Provision (+/-)	10, 17	163.880.943	31.216.019	1.994.791	11.889.593
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17	-723.292.800	-4.987.574	-173.419.374	-7.372.263
Unexpired Risk Provision (-)	17	-915.492.253	-589.517.348	538.063.622	-547.103.555
Reinsurer Share of Unexpired Risk Provision (+)	10, 17	192.199.453	584.529.774	-711.482.996	539.731.292
Investment Income Transferred from Non Technical Part		1.483.528.044	661.675.204	719.589.597	231.457.994
Other Technical Income (Net of Reinsurer Share) (+/-)		4.915.357	8.002.187	1.316.085	747.619
Gross Other Technical Income (+/-)	5	4.915.357	8.002.187	1.316.085	747.619
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)	5	94.139.350	136.727.981	35.974.785	23.534.238
NON-LIFE TECHNICAL EXPENSE (-)		-5.937.819.704	-2.854.462.513	-2.767.203.589	-1.153.154.489
Incurring Losses (Net of Reinsurer Share) (+/-)		-4.722.723.635	-2.210.049.631	-2.232.868.680	-923.177.725
Claims Paid (Net of Reinsurer Share)		-3.396.186.585	-1.688.942.536	-1.364.016.383	-681.580.793
Gross Claims Paid (-)		-4.545.393.288	-2.474.083.575	-1.794.634.859	-908.797.394
Reinsurer Share of Claims Paid (+)	10	1.149.206.703	785.141.039	430.618.476	227.216.601
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)		-1.326.537.050	-521.107.095	-868.852.297	-241.596.932
Provisions for Outstanding Claims (-)		-2.431.020.366	-1.415.395.598	-1.545.840.243	-668.285.508
Reinsurer Share of Provision for Outstanding Claims (+)	10	1.104.483.316	894.288.503	676.987.946	426.688.576
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) (+/-)	17	-20.501.138	-13.386.385	-9.603.122	-5.136.596
Operating Expenses (-)	5, 32	-1.194.594.931	-631.026.497	-524.731.787	-224.840.168
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		346.572.276	970.448.295	169.804.888	161.587.635
LIFE TECHNICAL INCOME					
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		346.572.276	970.448.295	169.804.888	161.587.635
TECHNICAL PART BALANCE - LIFE		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
TECHNICAL PART BALANCE		346.572.276	970.448.295	169.804.888	161.587.635
INVESTMENT INCOME		2.548.286.117	1.221.532.632	1.025.003.481	368.983.248
Income from Financial Investments	26	1.129.603.528	788.807.773	514.604.151	285.565.961
Income from Sales of Financial Investments		0	0	0	0
Valuation of Financial Investments	26	306.738.412	60.071.985	164.085.953	28.774.794
Foreign Exchange Gains	26	809.130.947	307.505.258	172.728.851	50.848.005
Income from Associates	26	197.833.779	49.883.364	72.209.331	96.447
Income from Subsidiaries and Jointly Controlled Companies		22.462.040	14.856.083	19.101.293	3.503.230
Income from Land and Building	26	514.934	408.169	271.425	194.811
Income from Derivatives		82.002.477	0	82.002.477	0
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part		0	0	0	0
INVESTMENT EXPENSES (-)		-2.244.905.110	-986.887.564	-933.413.287	-307.898.233
Investment Management Expenses (including interest) (-)		-23.862.968	-5.648.034	-17.467.806	-2.478.951
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 (-)		-1.483.528.044	-661.675.204	-719.589.597	-231.457.994
Losses from Derivatives (-)		0	0	0	0
Foreign Exchange Losses (-)	26	-630.416.955	-249.570.612	-152.663.287	-49.865.078
Depreciation Expenses (-)	6, 8	-26.477.338	-21.752.625	-10.696.519	-7.512.000
Other Investment Expenses (-)		-80.619.805	-48.241.089	-32.996.078	-16.584.210
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		186.771.570	-156.301.705	93.970.064	-19.420.281
Provisions Account (+/-)	47	-28.027.859	-162.112.254	-31.163.698	-19.793.361
Rediscount		-8.905.089	5.764.505	7.516.025	5.884.955
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	21, 35	217.752.455	-1.092.742	115.375.734	-5.658.770
Deferred Tax Expense Account (-)		0	0	0	0
Other Income and Revenues		6.994.987	1.607.936	2.809.681	329.965
Other Expenses and Losses (-)		-1.042.924	-469.150	-567.678	-183.070
Prior Period Income		0	0	0	0
Prior Period Losses (-)		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	37	540.050.787	798.793.026	221.910.990	153.447.108
Profit or Loss Before Tax		836.724.853	1.048.791.658	355.365.146	203.252.369
Corporate Tax Liability Provision (-)		-296.674.066	-249.998.632	-133.454.156	-49.805.261
Profit (loss), attributable to [abstract]					
Owners of Parent	37	540.050.787	798.793.026	221.910.990	153.447.108
Minority Interests		0	0	0	0

Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2022 - 30.09.2022	Previous Period 01.01.2021 - 30.09.2021
Cash Flow Statement			
CASH FLOWS FROM OPERATING ACTIVITIES			
Cash Inflows from Insurance Operations		17.363.492.504	9.140.218.184
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		0	0
Cash Outflows due to Insurance Operations (-)		-14.728.415.239	-8.837.461.240
Cash Outflows due to Reinsurance Operations (-)		0	0
Cash Outflows due to Pension Operations (-)		0	0
Cash Generated from Operating Activities		2.635.077.265	302.756.944
Interest Payments (-)		0	0
Income Tax Payments (-)		-274.602.864	-195.277.848
Other Cash Inflows		813.114	2.771.820
Other Cash Outflows (-)		-344.223.412	-6.045.233
Net Cash Generated from Operating Activities		2.017.064.103	104.205.683
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		14.261.916	2.894.245
Purchase of Tangible Assets (-)	6 ve 8	-58.520.596	-35.851.978
Acquisition of Financial Assets (-)		-11.131.506.790	-2.308.832.359
Proceeds from Sales of Financial Assets		7.823.305.051	1.008.945.384
Interest received		1.136.370.340	1.206.268.381
Dividends received		92.916.092	49.883.364
Other Cash Inflows		514.934	408.169
Other Cash Outflows (-)		-129.635.368	-44.628.650
Net Cash Generated from Investing Activities		-2.252.294.421	-120.913.444
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)	20	-8.624.783	-5.360.076
Dividends Paid (-)	45	-530.216.046	-493.000.000
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Financing Activities		-538.840.829	-498.360.076
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		178.713.992	39.422.055
Net Increase In Cash and Cash Equivalents		-595.357.155	-475.645.782
Cash and Cash Equivalents at Beginning of the Period		5.531.095.652	5.474.472.433
Cash and Cash Equivalents at End of the Period	14	4.935.738.497	4.998.826.651



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	
Statement of Changes in Equity															
Statement of changes in equity (line items)															
Previous Period 01.01.2021 - 30.09.2021	Equity at End of Prior Period	1.161.523.363	0	1.010.715.148	0	0	165.610.126	0	467.474.857	1.161.457.615	-498.841.731	3.467.939.378		3.467.939.378	
	Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Restated Balance	1.161.523.363	0	1.010.715.148	0	0	165.610.126	0	467.474.857	1.161.457.615	-498.841.731	3.467.939.378		3.467.939.378	
	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	0	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	102.949.014	0	0	0	0	0	-1.388.724	0	0	101.560.290		101.560.290
	Increase in Value of Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Exchange Differences on Translation	0	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	0	0	0	0	0
	Inflation Adjustments	0	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	798.793.026	0	0	798.793.026		798.793.026
	Dividends Paid	45	0	0	0	0	0	0	0	0	0	-493.000.000	-493.000.000		-493.000.000
	Transfers To Reserves	0	0	0	0	0	0	76.201.260	0	84.976.278	-1.161.361.168	1.000.183.630	0		0
Equity at the End		1.161.523.363	0	1.113.664.162	0	0	241.811.386	0	551.062.411	798.889.473	8.341.899	3.875.292.694		3.875.292.694	
Statement of Changes in Equity															
Statement of changes in equity (line items)															
Current Period 01.01.2022 - 30.09.2022	Equity at End of Prior Period	1.161.523.363	0	1.134.601.892	0	0	241.811.386	0	622.992.813	1.086.276.248	9.273.831	4.256.479.533		4.256.479.533	
	Changes In Accounting Policy	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Restated Balance	1.161.523.363	0	1.134.601.892	0	0	241.811.386	0	622.992.813	1.086.276.248	9.273.831	4.256.479.533		4.256.479.533	
	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	0	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	0	-13.906.191	0	0	-13.906.191		-13.906.191
	Increase in Value of Assets	0	0	178.670.227	0	0	0	0	0	0	0	0	178.670.227		178.670.227
	Exchange Differences on Translation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Gains (Losses)	0	0	0	0	0	0	0	0	-37.649.405	0	0	-37.649.405		-37.649.405
	Inflation Adjustments	0	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	540.050.787	0	0	540.050.787		540.050.787
	Dividends Paid	45	0	0	0	0	0	0	0	0	0	-530.216.046	-530.216.046		-530.216.046
	Transfers To Reserves	0	0	0	0	0	0	82.252.392	0	445.832.530	-1.086.276.248	558.191.326	0		0
Equity at the End		1.161.523.363	0	1.313.272.119	0	0	324.063.778	0	1.017.269.747	540.050.787	37.249.111	4.393.428.905		4.393.428.905	