TÜRKİYE SİGORTA 1Q23 FINANCIAL RESULTS

General Overview

Market leadership with a 115% premium growth

Türkiye Sigorta increased its total premium portfolio to TL 12.2 billion in the first quarter of 2023, which represents a 115% increase compared to the same period of the previous year. It continued to lead the non-life insurance market with a 13.2% market share. In the same period, the sector increased its premium production by 146% thanks to the annual growth of 176% in MOD and 171% in health branches. The main branches of growth in Türkiye Sigorta were Health with 259%, Accident with 214%, Fire and Natural Disasters with 186%. The increase in MOD branch was realized above the MTPL branch, which grew by 172% and 157% respectively.

Strengthened Technical Profitability with Improvement in Motor and Health Branches

The non-life insurance sector faced technical profitability pressure in 2022, especially in the motor branches due to the increase in exchange rates, minimum wage hikes, spare part and labor costs, vehicle prices, and the increase in damage frequency. The sector's net loss ratio increased by 11 percentage points, reaching 101%, and the combined ratio ended the year at 133%. Türkiye Sigorta completed the year with a 105% loss ratio and a 132% combined ratio parallel to sectoral trends.

In the first quarter of 2023, Türkiye Sigorta achieved a significant improvement in technical results thanks to the continued balancing trend on the cost side, our adherence to actuarial pricing in the competitive environment of the last quarter with scientifically constructed auto tariff infrastructure, transfer of targeted policies, successful claims management, strong reinsurance protection for catastrophic losses and the implementation of a new tariff structure focused on sustainable profitability. Türkiye Sigorta, which suffered a loss of TL 1.5 billion in the motor branch and TL 352 million in the health branch throughout 2022, closed this period with a technical profit of TL 928 million, earning TL 136 million in the motor branch and TL 26 million in the health branch in the first quarter of this year. With this strong performance, the net loss ratio improved from 105% at the end of 2022 to 73%, and the combined ratio improved from 132% to 97%

Operating expenses increased by 174% compared to the same period of the previous year. While net commission expenses increased by 212% annually with the increasing premium production, personnel expenses increased by 149%. Excluding net commission and personnel expenses, the expenses increased by 147% annually.

Investment portfolio

In the first quarter of 2023, the investment portfolio increased by 173% on an annual basis, reaching a level of TL 21.1 billion. Investment income grew by 64% yoy, while investment expenses increased by 89%. Including investment income transferred to the technical division, net investment income rose by 79% yoy, reaching TL 812 million.

Income from financial investments and valuation increased by 179% yoy. With the balanced trend in exchange rates during the quarter, net FX gains increased by 21%. Technical investment income transferred to the technical division increased by 125% annually.

Summary P&L *TL million*	1Q22	1Q23	YoY
Gross Written Premiums	5,669	12,175	115%
Technical Profit	330	928	182%
Net Investment Income	97	7	-92%
Net Profit	307	537	75%

Ratios	1Q22	1Q23
Loss Ratio	82%	73%
Commission Ratio	10%	11%
Expense Ratio	14%	13%
Combined Ratio	105%	97%
RoAA	8%	7%
RoAE	30%	33%
Effective Tax Rate	16%	22%
CAR*	182%	159%

*The measurement of the company's capital adequacy is conducted twice a year, following the months of June and December, in accordance with the Regulation on the Measurement and Evaluation of the Capital Adequacy of Insurance and Reinsurance Companies and Pension Companies. This measurement is carried out within two months following each of these periods.

Net Profit & Capital Adequacy

In 1Q23, Türkiye Sigorta reported a net profit of TL 537 million, marking a 75% increase compared to the previous year. The average return on equity was realized at 33%. According to data provided by the Insurance Association of Türkiye, the non-life insurance sector generated a net profit of TL 8 billion in 2022, with an average return on equity of 20%.

The tax provision for the first quarter of 2023 was TL 148 million, indicating effective tax rate of around 22%

According to year-end 2022 data, capital adequacy ratio was at 159%, above the regulatory self-assessment level of 115% and profit distribution threshold of 135% despite TL 530 million dividend payment and increasing underwriting risk in 2022. At the beginning of the year the regulator issued a circular changing the coefficients used in the capital adequacy calculation which alleviated required capital level of the insurance companies. In addition, the revaluation of our financial assets under equity at the end of 2022 has contributed to our solvency metrics.

Unique distribution channel strength

With the exclusivity agreements it has signed, especially with the three state-owned banks, Türkiye Sigorta is the dominant player in premium production through bank channel, having direct access to a network of 3,722 branches throughout the country. Ziraat Bank has the largest branch network with 1,733 domestic branches in Turkey, while Halkbank ranks third with 1,044 branches, Vakıfbank is fourth with 945 branches. These three banks account for approximately 40% of the total branches that the deposit banks have.

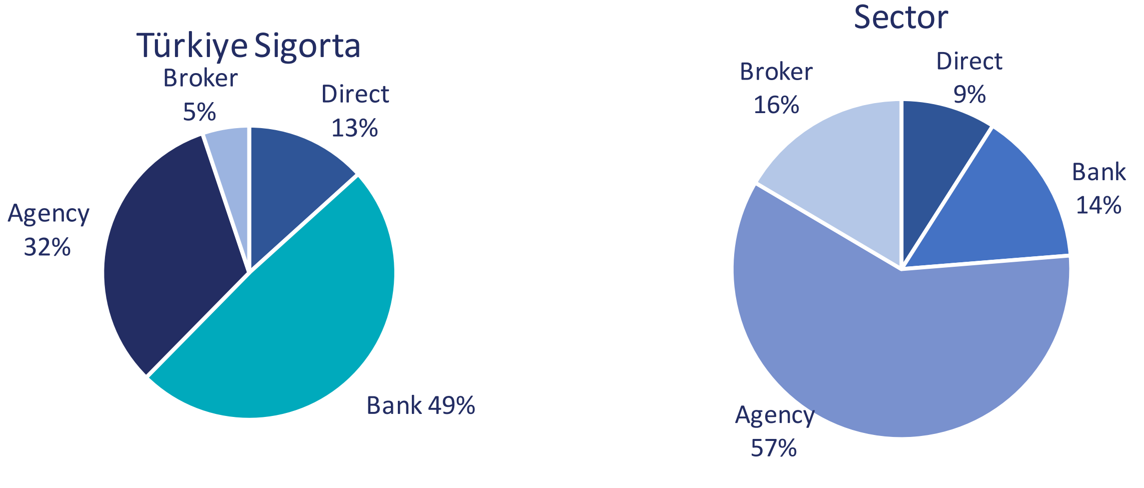
In 1Q23, Türkiye Sigorta growing its premiums produced through the bank channel by 121% yoy to TL 6 billion, had 46% of the banking channel production of the sector. The share of bank channel in Türkiye Sigorta's premium production is 49%.

Strengthening its dominant position on the bancassurance front, Türkiye Sigorta has also been focusing on efficiency increase in agency channel which stays at 3,725 by the end of 1Q23. Channel optimization is one of the focus areas in the agency network, which has become wider and well-spread. The capacity reached in the agency channel facilitates market share gains in branches such as health and motor and it makes important contributions in terms of diversification in the channel structure and brand awareness.

Depending on the pace of lending, premium production through bank channel may fluctuate over time and agency channel may bring in a more consistent production performance in such periods thanks to its stable nature and insurance expertise.

Premiums written through agency channel increased by 159% and reached TL 4 billion. The market share in the agency channel is 7.5% in 1Q23. The priority of Türkiye Sigorta in the agency channel will be to increase efficiency and optimize the channel structure.

Distribution Channel Structure Comparison (By Premium Production, March 2023)

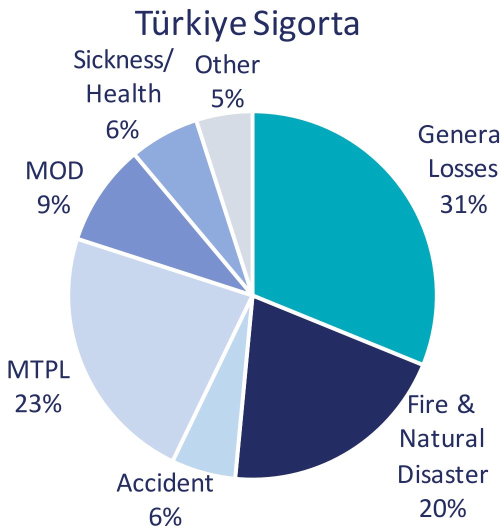


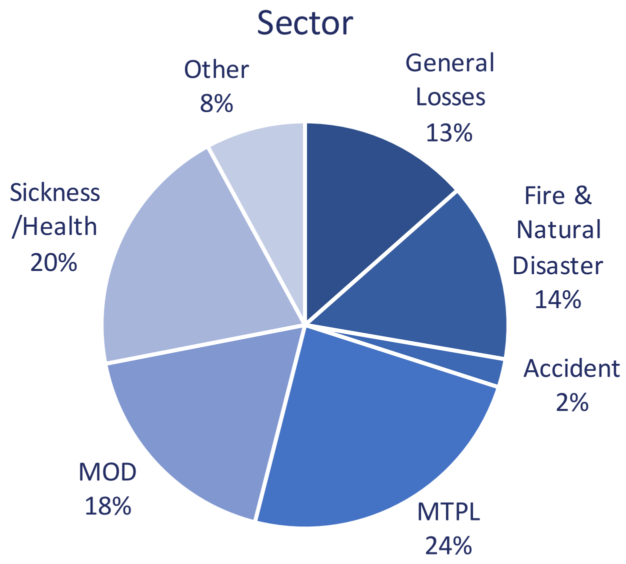
Leadership in niche businesses and profitability-driven portfolio structure

Türkiye Sigorta continued to capitalize on its product and distribution channel diversity effectively, maintaining its leadership in the non-life insurance sector with a premium production market share of 13.2%. In the branches where the bank dominance pays off, a market share of 31% in the general losses, 19% in the fire and natural disasters and 33% in the accident were successfully attained. The share of these three branches in total premiums, whose claims were low compared to other main branches, turned out to be at 57% (sector average is 30%).

Motor branches MTPL and MOD grew by 157% and 172% yoy, reaching market shares of 12.6% and 6.6%, respectively. The share of motor branches in total premium portfolio, with 32%, remained below the sector average of 42%. In sickness/health branch; 154% yoy growth in complementary and 104% in private health insurances led to an increase of 259% in the branch.

Branch Mix (March 2023)





Premium Production by Major Branches (March 2023)

Major Branches	GWP *TL million*	YoY Change	Share in Total	Market Share	Sector Ranking
General Losses	3,795	49%	31%	31%	1
Fire & Natural Disaster	2,477	186%	20%	19%	1
Accident	687	214%	6%	33%	1
MTPL	2,780	157%	23%	13%	1
MOD	1,087	172%	9%	7%	6
Sickness/Health	748	259%	6%	4%	6
Other	602	72%	5%	8%	3
TOTAL	**12,175**	**115%**	100%	13%	**1**

Strong technical profitability with successful risk management

In the first quarter of 2023, Türkiye Sigorta achieved a technical profit of TL 928 million maintaining the foundation of its optimally structured bank-non-bank distribution channel and product diversification strategy for motor/non-motor products. As per the data compiled by Insurance Association of Türkiye, non-life insurance sector registered TL 5,914 million technical profit.

In 1Q23, general losses, accident and fire & natural disasters branches, in which Türkiye Sigorta has 31%, 33% and 19% market shares, respectively, generated TL 712 million technical profit (up 98% yoy). Thanks to the balancing of fundamental cost factors such as exchange rates and inflation, strong premium increases, policy renewals, and effective risk management, a profit of TL 162 million was achieved in the first quarter of this year in the motor and health branches, which incurred a total loss of TL 1.9 billion in 2022, and significant improvements were observed in the loss ratios.

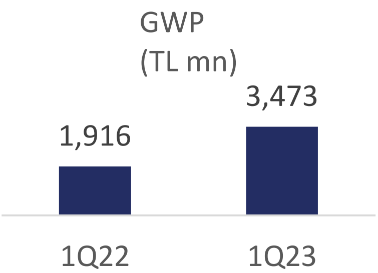
As a result of the improvement in the loss ratios, significant reductions were observed in unexpired risk reserves calculated based on the loss ratio. In 2022, due to the high loss ratio, reserves were allocated for unexpired risks amounting to TL 1.1 billion, mainly in MTPL and health branches, while in the first quarter of 2023, unexpired risks reserves amounting to TL 44 million were set aside, all belonging to the MTPL branch.

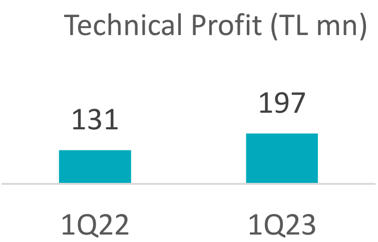
Technical Results by Major Branches

Technical Profit	1Q22	1Q23	YoY
General Losses (Agriculture, Engineering	143	213	50%
Fire & Natural Disaster	88	172	95%
Accident	128	326	155%
MTPL	-24	-255	954%
MOD	-5	391	N.A.
Sickness/Health	-39	26	N.A.
Other	39	55	43%
TOTAL	**330**	**928**	**182%**

Leader in Agriculture on solid bancassurance capacity

Ziraat Bank operates almost unrivaled in agricultural banking in line with its mission. With a cash loan size amounting to TL 234 billion, its market share in agricultural loans is 70%. With this superiority in the banking channel, Türkiye Sigorta produced 83% of its premium in the agricultural branch through the bank channel. A 43% market share was achieved with a total premium production of TL 3.5 billion, which is more than doubling that of its closest competitor. With its strong bank channel dominating the agricultural field, Türkiye Sigorta continues to solidify its leadership.



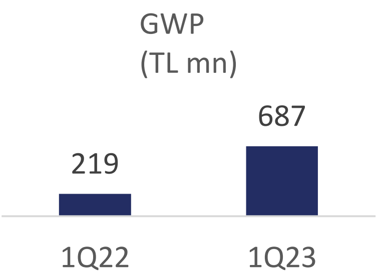


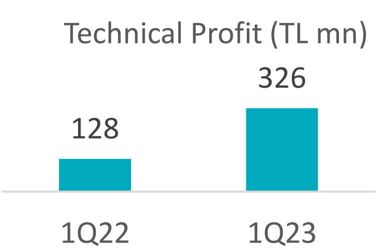
In the agriculture branch, insurance companies mostly work as an agency of the "Agricultural Insurance Pool (Tarsim)" with state-subsidized insurance products. Tarsim is an insurance pool system established in 2005 to support the dissemination of agricultural insurance in our country. Through the insurance companies authorized to issue policies on behalf of Tarsim, farmers registered in the system are written policies with the support of the state, which varies between 50% and 67% depending on the product to be insured.

In the model, which runs quite efficiently, insurance companies also have the opportunity to provide reinsurance support to Tarsim if they wish. Türkiye Sigorta, as one of the most active companies in reinsurance support, takes part in Tarsim reinsurance panel as a retrocessionary. Additional profit is obtained through indirect agricultural production written hereby. For risks transferred to the pool, commission income is received and shared with the bank in accordance with the bancassurance agreement. Technical profit in agriculture branch came in at TL 197 million.

Increasing profitability and market share in Accident branch

Accident insurances, especially personal accident, is produced mainly through the bank channel in connection with lending activities. With effective use of the bank channel, Türkiye Sigorta increased its premium production in the accident branch by 214% yoy from TL 219 million to TL 687 million. The market share rose from 26% to 33% in the same period and the market leader position in the branch further strengthened. The sector, on the other hand, increase its premiums by 149%.



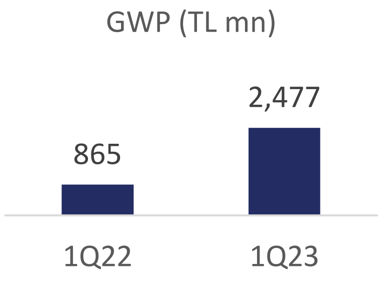


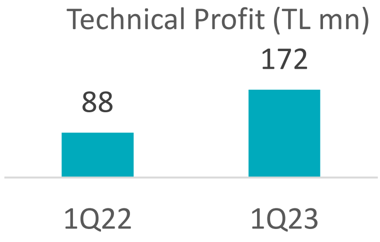
Türkiye Sigorta grew its technical profit by 155% to TL 326 million, with a combined ratio of 47%. Branch profitability has remained quite strong due to high conservation and significantly lower combined ratios.

After the singularization regarding personal accident products of the companies that constituted Türkiye Sigorta with the merger, the scope of coverage was expanded and while strong growth trend from 2022 continues, the strong results achieved in this field is aimed to be sustained.

Effective risk management and excessive capacity in Fire and Natural Disasters

Premium growth in the fire and natural disasters branch was 186% yoy, the total premium volume reached TL 2.5 billion. With a 19% market share, Türkiye Sigorta achieved sector leadership in this branch. Due to housing and compulsory earthquake insurances, bank channel accounts for 63% of branch premium production. Technical profit increased by 95% yoy and reached TL 172 million. The branch's retention ratio increased from 27% in the first quarter of 2022 to 34% in the first quarter of this year, while the combined ratio increased from 77% in the previous year to 85% (sector average is 111% as of 2022). Effective risk management and risk selection policies on the reinsurance side stand out in the strong technical performance achieved by Türkiye Sigorta.





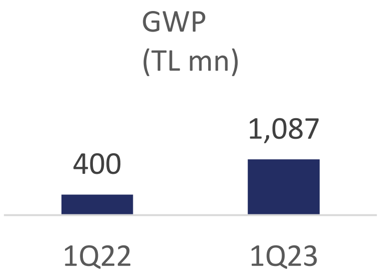
Fire and natural disaster insurance policies are mainly offered in bundle in the commercial and corporate segments. In this branch, channels such as brokers, agencies and direct sales make a significant contribution to the production. Given excessive policy and coverage size in most cases, strong capital adequacy and reinsurance capacity are required for high premium production and profitability. Türkiye Sigorta is the sector leader in both areas and has qualified teams to smoothly execute insurance process from beginning to end in niche products that special expertise is essential for. Due to the aforementioned requirements, many insurance companies in the sector, especially small and medium-sized that face capacity problems, cannot operate effectively in this field.

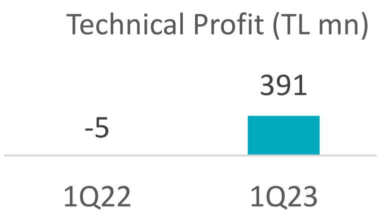
Strong growth and positive technical profitability in motor branches

In the first quarter of the year, Türkiye Sigorta continued to demonstrate strong performance in the motor branches with a 172% yoy growth in MOD outperforming the growth in MTPL growing by 157% in the same period. Türkiye Sigorta reached market shares of 12.6% in MTPL and 6.6% in MOD branches.

As a result of the stabilization of fundamental cost factors, particularly exchange rates and inflation, the loss ratios improved bringing about the decrease in unexpired risk reserves. As a consequence, Türkiye Sigorta achieved a technical profit of TL 136 million in 1Q23 in motor branches compared to a loss of TL 29 million in the same period last year.

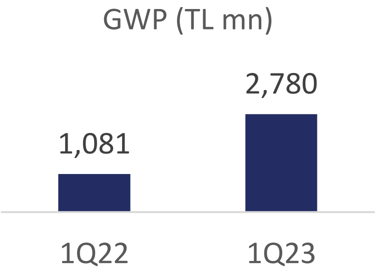
In MOD branch, Türkiye Sigorta achieved a strong momentum in the first quarter of the year, with an annual increase of 172% in premium production. With this growth, the market share, which was 4.0% at the end of the year, increased to 6.6%.

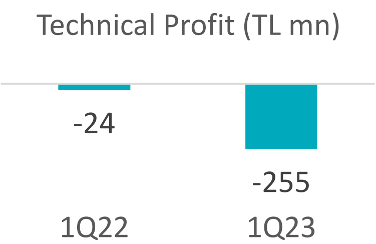




The loss ratio in MOD branch, which ended 2022 at a level of 75% on a cumulative basis, closed the first quarter of 2023 at 36%. Strong premium production, an increase in earned premiums, relatively stable trend in claims costs and actuarial pricing discipline resulted in an improvement in the net loss ratio. The combined ratio was at 100% at the end of 2022, while it was realized at 62% in the first quarter of this year. The branch recorded a technical loss of TL 5 million in the first quarter of last year, while it achieved a technical profit of TL 391 million in the first quarter of this year.

In MTPL branch, the market share, which rose to a peak level of 18% especially in the second quarter of last year, normalized as expected and reached 11.5% by the end of the year. In the first quarter of this year, it continued to lag behind the total market share of 13.2% with a market share of 12.6%.





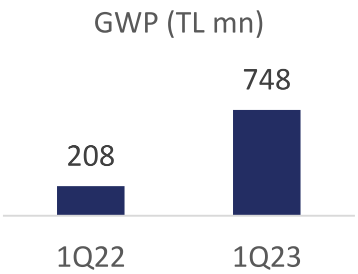
The monthly ceiling price increase rate of 4.75% implemented since September 2022 and the stabilized cost environment have brought about an improvement in the loss ratio of the branch. The net loss ratio, which was at 218% at the end of 2022, was realized at 122% in the first quarter of this year. As a direct result of the improvement in the loss ratio, a significant improvement was also observed in the unexpired risk reserves for the branch; while TL 985 million was allocated as unexpired risks last year, only TL 44 million was allocated n the first quarter of this year. The branch, which ended 2022 with a technical loss of TL 2 billion, recorded a technical loss of TL 255 million in the first quarter of this year.

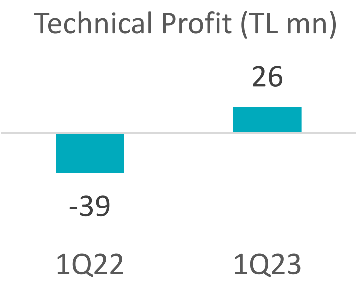
The regulatory authority SEDDK reduced the ceiling price increase rate from 4.75% to 2% starting from May. Additionally, the regulatory authority published a circular earlier this year addressing the supply issues in the sector related to MTPL insurances by specifying the circumstances regarding the avoidance of MTPL policy issuances.

On the other hand, according to the Constitutional Court decision numbered 32104 published in the Official Gazette on February 1, 2023, the provision in Article 90 of the Highway Traffic Act regarding the calculation of compensation for loss of vehicle value, loss of support, and permanent disability compensation under the scope of MTPL insurance, as well as the provision granting the authority to regulate the application of the article to SEDDK, were annulled on the grounds of being unconstitutional. Since the related criteria have not been reflected in the calculation of the actuarial reserves included in our financials, no negative impact on the financials is expected from this nullification. In addition, we continue to allocate the necessary reserves in line with strong reserve practices that cover all possible scenarios (such as additional minimum wage increases or additional coverage limit increases).

<u>Strong growth in Health</u>

Emergency health insurance, Complementary health insurance (TSS) and Private health insurance (ÖSS) products are the main products in the Sickness/health branch. With its customer and product portfolios, Türkiye Sigorta posted 257% yoy growth in TSS and 272% in ÖSS segments. Total premiums in the branch came in TL 748 million, up by 259%.





The branch's loss ratio was at 143% in 2022 due to medical inflation and the return of healthcare expenditures delayed by the pandemic, but it improved to 90% in the first quarter of this year due to balanced cost factors, strong premium production, low loss ratio for the group ÖSS and TSS renewals and actuarial pricing discipline. The net combined ratio also declined from 193% at the end of 2022 to113% as of the first quarter. With the improvement in loss ratios, there were no unexpired risk reserves this quarter (URR was TL 160 million throughout 2022), and the technical loss of the branch turned into a technical profit of TL 26 million from a loss of TL 39 million in the same period last year.

It is expected that the rapid growth trend in this branch will continue in the upcoming period. Türkiye Sigorta aims to take a significant share from this growth owing to its enhanced product, digital infrastructure and distribution channel structure after the merger. The steps to enrich customer experience like the improvement in provisioning process and further integrating healthcare functions to our mobile app will strengthen the competitiveness of Türkiye Sigorta. With the bancassurance capacity of Türkiye Sigorta, there is a strong desire to grow in the retail TSS segment in the upcoming period.

Expanding investment portfolio

In the first quarter of 2023, the investment portfolio grew by an annual rate of 173% to reach TL 21.1 billion, up from TL 7.7 billion. The net investment income, including investment income transferred to the technical division, increased by 79% to TL 812 million.

With the expanding investment portfolio and product diversity, income from financial investments and the valuation of financial investments increased by 179%, rising from the level of TL 347 million in the first quarter of 2022 to TL 967 million in the same period of 2023.

Net foreign exchange income came in at TL 170 million in 1Q23 with USD 170 million long position (w/o FX protected deposits) in the balance sheet.

In the AUM, which reached TL 21.1 billion in size, the TL deposit/participation account, which was at around 69% in 1Q22, has decreased to 41% in 1Q23 with a diversification approach, while the share of foreign currency deposits in the total portfolio has reached 9%. FX-protected deposits had a 3% share in the total portfolio. Turkish government bonds and private sector bonds had weights of 11% and 7%, respectively, while the Eurobond portfolio reached a share of 5% in the total portfolio.

Buyback of TURSG shares

By our company's Board of Directors; it has been decided to revise the 35 million shares subject to repurchase, as determined by the Board of Directors Decision dated 28 June 2022, to 60 million shares and the allocated fund of TL 300 million to TL 600 million. Within this scope, the number of shares bought back reached 29 million representing 2.51% of the capital, while the average cost of the purchases was 9.03 TL. Türkiye Sigorta has become the only company in its sector that conducts share buybacks and paying out dividends. In addition to its financial and strong operational performance, Türkiye Sigorta continues to provide value to its stakeholders with subsequent buybacks.

Innovations Continue in Our Digital Services!

We continued to serve our customers in all our digital channels during the earthquake disaster in our country. We have made it possible for our customers to submit their damage notification leads in the fastest way through our mobile application and website. In this process, we forwarded ~11.4 thousand customer requests to the damage teams.

With the ongoing productions on our sales platform called ROTA, we have finally achieved a policy number of 320 thousand. With these productions, we have digitalized our sales processes and provided positive value in terms of operational and financial savings throughout the company. Through the creation of 320 thousand contracts, we were able to generate significant cost savings, with a reduction of TL 9 million in cargo expenses, as well as a substantial reduction in paper usage amounting to TL 2.45 million (equivalent to 12.8 million pieces of paper). Additionally, our commitment to sustainable and eco-friendly production enabled us to preserve 175 trees.

As part of our ongoing endeavors to enhance customer satisfaction, we have recently introduced our chatbot service and implemented 13 new survey modules. Through our chatbot, we were able to address and resolve 28 thousand customer requests out of the 100 thousand conversations we had, thereby reducing the need for direct customer service interaction. In addition, we have been consistently measuring customer experience at every stage of our service through the aforementioned survey modules. We are pleased to report a 70% satisfaction rate among our customers for transactions conducted via our mobile application.

Our commitment to making a difference in the industry remains steadfast as we forge ahead with new brand and business partnerships in our business partnerships module. Through this module, we have successfully connected our customers with 85 services offered by our 35 business partners across four distinct branches. These services have been met with enthusiastic reception from both our partners and customers, resulting in a total benefit of TL 1.1 million for our valued customers. Furthermore, our efforts have generated a new volume of TL 4.4 million for our business partners, thanks to the patronage of Türkiye Sigorta customers.

At Türkiye Hayat Emeklilik, we have been actively promoting the benefits of our funds to the 1.6 million individuals who are eligible for retirement under the EYT law that came into effect in March and can now evaluate their funds through the personal pension (BES) program. We anticipate that this effort will result in a new volume of TL 100 million in this area by the end of the year. In addition, we have recently launched the BES Savings Gift, which allows individuals to send savings gifts to Türkiye Hayat Emeklilik customers' BES contracts, regardless of whether they are a customer or not. With this new feature, our customers can now easily receive payment from their loved ones when requesting payment for their BES contracts. We anticipate that this initiative will result in a new volume of TL 10 million in the system, as individuals send gifts for occasions such as birthdays, weddings, congratulations, or pocket money.

In an effort to enhance our BES persuasion processes, we conducted research and leveraged the power of machine learning technology. Thanks to this initiative, we have been able to reduce our manpower requirements by 33% while maintaining the same level of customer persuasion. Our revamped structure has enabled our persuasion teams to reach the same number of customers with fewer calls, resulting in a more efficient and effective process overall.

The customer platform has been updated with improved damage processes and BES Savings Certificate services. The user base has reached 2.3 million, which is 65% of the year-end target. Through potential customer form collection areas, 41K leads have been generated with a 28% sales conversion rate. There are plans to optimize exit processes with the Churn & Experience model, introduce an advanced chat module, and bring new business partnerships and services. Robotic Process Automation (RPA) will be used to enhance overall process efficiency. New services such as customer trust score service, alternative sales models, insurance provision improvements, the use of ML technology in sales-performance measurement, and push notifications will be launched by year-end.

Summary Financial Statements

Balance Sheet, Million ₺	3M22	3M23	YoY Change
Cash and Cash Equivalents	6,808	13,202	94%
Receivables from Main Operations	4,342	6,359	46%
Financial Assets	3,458	13,611	294%
Tangible and Intangible Assets	436	768	76%
Other Assets	1,281	3,006	135%
TOTAL ASSETS	16,326	36,945	126%
Financial Liabilities	15	6,301	N.M
Payables Arising from Main Operations	2,777	2,969	7%
Technical Provisions	7,776	18,163	134%
Other Liabilities	1,743	2,769	59%
TOTAL LIABILITIES	12,312	30,202	145%
Paid in Capital	1,162	1,162	0%
Capital and Profit Reserves	2,545	4,101	61%
Accumulated Profit/Losses	1	944	N.M
Net Profit/Loss for the Period	307	537	75%
TOTAL EQUITY	4,014	6,744	68%
TOTAL EQUITY AND LIABILITIES	16,326	36,945	126%

Income Statement, Million ₺	3M22	3M23	YoY Change
Gross Written Premiums	5,669	12,175	115%
Technical Balance (Technical Profit)	**330**	**928**	**182%**
Earned Premiums (Net of Reinsurer Share)	1,261	3,374	167%
Incurred Losses (Net of Reinsurer Share)	-1,031	-2,456	138%
Other Technical Income & Expenses (Net of Reinsurer Share)	37	18	-52%
Financial Income - Transferred from Non-Technical Section	358	805	125%
Operating Expenses	-296	-812	174%
Financial Profit	**97**	**7**	**-92%**
Financial Income	707	1,162	64%
Financial Expenses	-610	-1,154	89%
Income and Expenses From Other Operations	**-63**	**-251**	**302%**
Tax	**-57**	**-148**	**157%**
Net Profit/Loss	**307**	**537**	**75%**

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