

**ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ**  
**Insurance Companies Financial Report**  
**Consolidated**  
**2019 - 3. 3 Monthly Notification**

General Information About Financial Statements

# Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2019	Previous Period 31.12.2018
<b>Balance Sheet</b>			
<b>ASSETS</b>			
<b>CURRENT ASSETS</b>			
CASH AND CASH EQUIVALENTS	14	4.796.107.612	4.073.578.282
Cash	14	55.277	50.393
Cheques Received		0	0
Banks	14	4.296.570.559	3.622.011.617
Cheques Given And Payment Orders (-)	14	-34.923	-79.251
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months	14	499.516.699	451.595.523
Other cash and cash equivalents		0	0
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	11	1.268.713.512	1.027.605.968
Financial Assets Available For Sale	11	884.176.656	848.053.222
Financial Assets Held To Maturity		0	0
Financial Assets Held For Trading	11	384.536.856	179.552.746
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	12	1.448.396.579	1.537.481.807
Receivables From Insurance Operations	12	1.172.200.239	1.312.946.060
Provision For Receivables From Insurance Operations (-)	2.21, 12	-26.670.382	-16.172.744
Receivables From Reinsurance Operations	12	221.389.828	178.909.631
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits On Insurance And Reinsurance Companies	12	81.476.894	61.798.860
Loans To Policyholders		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations		0	0
Doubtful Receivables From Main Operations	12	339.587.040	296.775.530
Provision For Doubtful Receivables From Main Operations (-)	12	-339.587.040	-296.775.530
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	32.342.246	27.284.163
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		5.838	5.838
Other Miscellaneous Receivables		32.363.448	27.278.325
Rediscount On Other Miscellaneous Receivables (-)		-27.040	0
Other Doubtful Receivables		0	0
Provision For Other Doubtful Receivables (-)		0	0
PREPAID EXPENSES AND INCOME ACCRUALS		685.940.921	446.034.042
Deferred Acquisition Costs	17	406.883.074	366.819.267
Accrued Interest And Rent Income		0	0
Income Accruals	12	279.057.847	79.214.775
Other Prepaid Expenses		0	0
OTHER CURRENT ASSETS		2.843.908	40.471.523
Inventory For Future Months		1.319.000	1.144.629
Prepaid Taxes And Funds	19	0	38.869.531

Deferred Tax Assets		0	0
Business Advances	4,2, 12	1.089.347	457.363
Advances Given To Personnel	12	435.561	0
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		0	0
Provision For Other Miscellaneous Current Assets ( - )		0	0
<b>TOTAL CURRENT ASSETS</b>		<b>8.234.344.778</b>	<b>7.152.455.785</b>
<b>NON-CURRENT ASSETS</b>			
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	12	326.932	1.627.433
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income ( - )		0	0
Deposits and Guarantees Given		326.932	332.552
Other Miscellaneous Receivables		0	1.419.890
Rediscount On Other Miscellaneous Receivables ( - )		0	-125.009
Other Doubtful Receivables		0	0
Provision For Other Doubtful Receivables ( - )		0	0
FINANCIAL ASSETS	9	218.450.404	189.816.218
Long Term Securities		0	0
Associates	9	218.450.404	189.816.218
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		0	0
Impairment in Value of Financial Assests ( - )		0	0
TANGIBLE ASSETS	6	173.528.679	119.925.667
Investment Property	6, 7	63.595.000	63.680.000
Impairment In Value Of Investment Properties ( - )		0	0
Land And Buildings Held For Utilisation	6	14.956.000	14.956.000
Machinery And Equipments	6	85.185.240	80.830.314
Furnitures And Fixtures	6	14.754.978	14.507.592
Motor vehicles	6	4.593.622	1.777.765
Other Tangible Assets, Including Leasehold Improvements	6	28.492.178	26.004.573
Tangible Assets Acquired Through Finance Leases	6	62.910.958	3.858.074
Accumulated Amortisations ( - )	6	-100.959.297	-85.688.651
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS	8	83.225.328	72.803.483
Rights		0	0
Goodwill	8	16.250.000	16.250.000
Start-Up Costs		0	0
Research And Development Costs		0	0
Other Intangible Assets	8	184.599.760	141.722.051
Accumulated Amortisations ( - )	8	-130.701.713	-113.739.685
Advances For Intangible Assets	8	13.077.281	28.571.117

PREPAID EXPENSES AND INCOME ACCRUALS	17	2.871.308	9.445.638
Deferred Acquisition Costs	17	2.871.308	9.445.638
Income Accruals		0	0
Other Prepaid Expenses		0	0
OTHER NON CURRENT ASSETS	21	0	30.913.525
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	0	30.913.525
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		478.402.651	424.531.964
Total assets		8.712.747.429	7.576.987.749
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	20	312.763.445	53.578.314
Borrowings from Financial Institutions	20	305.299.444	0
Finance Lease Liabilities		0	0
Deferred Finance Lease Costs (-)		0	0
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	6,20	7.464.001	53.578.314
PAYABLES FROM MAIN OPERATIONS	19	570.646.738	652.398.576
Payables From Insurance Operations	19	361.022.819	434.090.965
Payables From Reinsurance Operations	19	5.773.721	5.179.090
Deposits Received From Insurance and Reinsurance Companies	10, 19	7.660.118	8.527.925
Payables From Pension Operations		0	0
Other Payables From Main Operations	19	200.513.448	210.877.517
Rediscount On Other Payables From Main Operations (-)		-4.323.368	-6.276.921
PAYABLES TO RELATED PARTIES	19	390.494	261.029
Payables To Shareholders		15.362	8.081
Payables To Associates		0	38.024
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel		375.132	214.924
Payables To Other Related Parties		0	0
OTHER PAYABLES	19	105.030.555	95.240.548
Deposits And Guarantees Received		9.510.210	9.454.992
Medical Treatment Payables To Social Security Institution		32.114.979	32.118.883
Other Miscellaneous Payables		64.241.381	54.917.816
Rediscount On Other Miscellaneous Payables (-)		-836.015	-1.251.143
INSURANCE TECHNICAL PROVISIONS	17	5.575.507.448	5.000.323.117
Reserves for Unearned Premiums - Net	17	1.969.147.451	1.882.729.609
Reserves for Unexpired Risks - Net	2.26, 17	47.443.436	60.191.140
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net	4.1,17	3.558.916.561	3.057.402.368
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions- Net		0	0
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS	19	23.591.204	51.729.635
Taxes And Dues Payable		31.537.669	47.639.759
Social Security Premiums Payable		5.174.532	4.089.876
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	66.942.044	79.313.444
Prepaid Taxes And Other Liabilities On Period Profit (-)	19	-80.063.041	-79.313.444
Provisions For Other Taxes And Liabilities		0	0
PROVISIONS FOR OTHER RISKS		0	0
Provision For Employee Termination Benefits		0	0
Provision For Pension Fund Asset Deficits		0	0
Provisions For Costs		0	0
DEFERRED INCOME AND EXPENSES ACCRUED		200.972.862	191.781.489

Deferred Acquisition Income	19	116.901.574	117.840.030
Prepaid Expenses	23	84.071.288	73.916.295
Other Deferred Income		0	25.164
OTHER SHORT TERM LIABILITIES	23	13.519.756	2.399.183
Deferred Tax Liabilities		10.775.044	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities	23	2.744.712	2.399.183
TOTAL SHORT TERM LIABILITIES		6.802.422.502	6.047.711.891
LONG TERM LIABILITIES			
FINANCIAL DEBTS	6,20	55.604.997	0
Borrowings From Financial Institutions		0	0
Finance Lease Liabilities		0	0
Deferred Finance Lease Costs (-)		0	0
Bonds Issued		0	0
Other Financial Assets Issued		0	0
Valuation Differences Of Other Financial Assets Issued (-)		0	0
Other Financial Liabilities	6,20	55.604.997	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		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	212.864.489	184.257.505
Reserves for Unearned Premiums - Net	17	1.647.591	808.205
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	17	211.216.898	183.449.300
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	23	26.812.783	25.856.081
Provision for Employee Termination Benefits	23	26.812.783	25.856.081
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		295.282.269	210.113.586
EQUITY			
PAID IN CAPITAL		500.000.000	500.000.000
(Nominal) Capital	2.13, 15	500.000.000	500.000.000
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	34.390.954	31.686.857
Equity Share Premiums		0	0
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		838.049	838.049

Foreign Currency Translation Differences		0	0
Other Capital Reserves	15	33.552.905	30.848.808
PROFIT RESERVES		677.180.710	382.648.917
Legal Reserves	15	114.278.982	87.080.174
Statutory Reserves	15	65.330.876	40.734.515
Extraordinary Reserves	15	442.672.379	264.671.937
Special Funds, Reserves		0	0
Revaluation Of Financial Assets	15	16.728.642	-48.003.535
Other Profit Reserves	15	38.169.831	38.165.826
PRIOR YEARS' PROFITS		72.459.667	80.319.522
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		331.011.327	324.506.976
Net Profit For The Period		331.011.327	321.802.879
Net Loss For The Period (-)		0	0
Non Distributable Profits	15	0	2.704.097
MINORY INTERESTS		0	0
TOTAL EQUITY		1.615.042.658	1.319.162.272
TOTAL LIABILITIES AND EQUITY		8.712.747.429	7.576.987.749

# Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018	Current Period 3 Months 01.07.2019 - 30.09.2019	Previous Period 3 Months 01.07.2018 - 30.09.2018
<b>Income Statement</b>					
<b>I-TECHNICAL PART</b>					
NON-LIFE TECHNICAL INCOME		3.984.619.852	3.418.177.480	1.345.890.073	1.331.797.934
Earned Premiums (Net of Reinsurer Share)		3.090.176.798	2.629.556.003	1.090.715.474	933.131.552
Written Premiums (Net of Reinsurer Share)	17	3.164.686.322	2.712.758.233	984.372.248	883.396.132
Gross Written Premiums (+)	17	4.635.820.096	4.077.565.218	1.375.868.535	1.217.857.774
Ceded Premiums to Reinsurer (-)	10, 17	-1.375.790.448	-1.276.775.032	-359.381.306	-306.514.204
Transferred Premiums to SSI (-)	17	-95.343.326	-88.031.953	-32.114.981	-27.947.438
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17, 29	-87.257.228	-77.296.711	108.576.008	60.158.168
Unearned Premiums Provision (-)	17	-118.679.673	-192.151.564	218.897.289	182.022.981
Reinsurer Share of Unearned Premiums Provision (+)	17	28.883.750	112.447.747	-111.735.666	-120.159.282
Social Security Institution Share of Unearned Premiums Provision (+/-)		2.538.695	2.407.106	1.414.385	-1.705.531
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17,29	12.747.704	-5.905.519	-2.232.782	-10.422.748
Unexpired Risk Provision (-)	17	46.219.355	4.874.598	2.675.686	-4.612.874
Reinsurer Share of Unexpired Risk Provision (+)	17	-33.471.651	-10.780.117	-4.908.468	-5.809.874
Investment Income Transferred from Non Technical Part		853.429.757	736.523.450	236.788.755	343.357.064
Other Technical Income (Net of Reinsurer Share) (+/-)		5.846.463	6.043.104	1.381.367	2.630.855
Gross Other Technical Income (+/-)		5.846.463	6.043.104	1.381.367	2.630.855
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)		35.166.834	46.054.923	17.004.477	52.678.463
NON-LIFE TECHNICAL EXPENSE (-)		-3.484.695.671	-3.037.184.221	-1.204.073.278	-1.178.997.182
Incurred Losses (Net of Reinsurer Share) (+/-)	17	-2.604.386.990	-2.306.713.209	-913.296.095	-923.546.683
Claims Paid (Net of Reinsurer Share)	17, 29	-2.102.872.797	-1.846.198.696	-723.541.142	-655.439.813
Gross Claims Paid (-)	17	-2.763.382.281	-2.283.809.180	-902.367.222	-819.461.801
Reinsurer Share of Claims Paid (+)	10, 17	660.509.484	437.610.484	178.826.080	164.021.988
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17, 29	-501.514.193	-460.514.513	-189.754.953	-268.106.870
Provisions for Outstanding Claims (-)	17	-852.551.288	-971.621.601	-417.969.013	-596.050.849
Reinsurer Share of Provision for Outstanding Claims (+)	17	351.037.095	511.107.088	228.214.060	327.943.979
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) (+/-)	17,29	-27.767.598	-24.030.018	-8.375.637	-8.016.170
Operating Expenses (-)	32	-747.569.518	-601.742.108	-245.487.164	-212.544.347
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 (-)	47	-104.971.565	-104.698.886	-36.914.382	-34.889.982
Gross Other Technical Expenses (-)	47	-109.003.059	-108.060.111	-38.212.216	-35.866.953
Reinsurer Share of Other Technical Expenses (+)		4.031.494	3.361.225	1.297.834	976.971
TECHNICAL PART BALANCE - NON LIFE		499.924.181	380.993.259	141.816.795	152.800.752
LIFE TECHNICAL INCOME		0	0	0	0
Earned Premiums (Net of Reinsurer Share)		0	0	0	0
Written Premiums (Net of Reinsurer Share)		0	0	0	0
Gross Written Premiums (+)		0	0	0	0
Ceded Premiums to Reinsurer (-)		0	0	0	0
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unearned Premiums Provision (-)		0	0	0	0
Reinsurer Share of Unearned Premiums Provision (+)		0	0	0	0
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Unexpired Risk Provision (-)		0	0	0	0
Reinsurer Share of Unexpired Risk Provision (+)		0	0	0	0

Life Business Investment Income		0	0	0	0
Unrealized Gains on Investments		0	0	0	0
Other Technical Income (Net of Reinsurer Share) (+/-)		0	0	0	0
Gross Other Technical Income (+/-)		0	0	0	0
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation Income (+)		0	0	0	0
LIFE TECHNICAL EXPENSE		0	0	0	0
Incurred Losses (Net of Reinsurer Share) (+/-)		0	0	0	0
Claims Paid (Net of Reinsurer Share) (-)		0	0	0	0
Gross Claims Paid (-)		0	0	0	0
Reinsurer Share of Gross Claims Paid (+)		0	0	0	0
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision for Outstanding Claims (-)		0	0	0	0
Reinsurer Share of Provision for Outstanding Claims (+)		0	0	0	0
Change In Provision for Bonus And Rebates (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Provision For Bonus and Rebates (-)		0	0	0	0
Reinsurer Share of Provision for Bonus and Rebates (+ )		0	0	0	0
Change In Mathematical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Mathematical Provisions (-)		0	0	0	0
Actuarial Mathematical Provisions (+/-)		0	0	0	0
Provision for Profit Share, Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk		0	0	0	0
Reinsurer Share of Mathematical Provisions (+)		0	0	0	0
Reinsurer Share of Actuarial Mathematical Provisions (+)		0	0	0	0
Reinsurer Share of Provision for Profit Share ( Provision for Investments for the Benefit of Life-Assurance Policyholders who Bear the Investment Risk) (+)		0	0	0	0
Change In Other Technical Provisions (Net of Reinsurer Share and Provision Carried Forward) (+/-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Investment Expenses (-)		0	0	0	0
Unrealized Losses On Investments (-)		0	0	0	0
Investment Income Transferred To Non Technical Part (-)		0	0	0	0
TECHNICAL PART BALANCE - LIFE		0	0	0	0
PENSION BUSINESS TECHNICAL INCOME		0	0	0	0
Fund Management Income		0	0	0	0
Company Management Charges		0	0	0	0
Entrance Fees		0	0	0	0
Company Management Charges In Case Of Temporary Suspension		0	0	0	0
Special Service Charge		0	0	0	0
Increase In Market Value of Capital Commitment Advances		0	0	0	0
Other Technical Income		0	0	0	0
PENSION BUSINESS TECHNICAL EXPENSE		0	0	0	0
Fund Management Expenses (-)		0	0	0	0
Decrease In Market Value of Capital Commitment Advances (-)		0	0	0	0
Operating Expenses (-)		0	0	0	0
Other Technical Expenses (-)		0	0	0	0
Fines (-)		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
II- NON TECHNICAL PART					
TECHNICAL PART BALANCE - NON LIFE		499.924.181	380.993.259	141.816.795	152.800.752
TECHNICAL PART BALANCE - LIFE		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
TECHNICAL PART BALANCE		499.924.181	380.993.259	141.816.795	152.800.752
INVESTMENT INCOME		1.117.735.322	1.236.771.235	294.391.583	364.473.983
Income from Financial Investments	4.2	180.695.611	161.891.940	61.012.658	59.129.840
Income from Sales of Financial Investments	4.2	71.802.416	38.820.214	10.760.900	11.048.315
Valuation of Financial Investments	4.2	80.724.052	60.788.974	36.025.316	38.097.655
Foreign Exchange Gains	4.2	220.752.885	896.804.120	-190.906.025	266.052.165
Income from Associates	4.2,9	47.494.440	39.799.868	19.213.058	12.721.956
Income from Subsidiaries and Jointly Controlled Companies		0	0	0	0
Income from Land and Building		2.117.366	1.001.842	700.840	16.064
Income from Derivatives	4.2	514.148.552	37.664.277	357.584.836	-22.592.012
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part		0	0	0	0
INVESTMENT EXPENSES (-)		-1.144.527.350	-1.251.454.397	-289.907.556	-362.015.456
Investment Management Expenses (including interest) (-)	4.2	-17.579.082	-319.434	-3.362.864	-109.755
Diminution In Value of Investments (-)	4.2	-4.335.532	-13.972.642	170.193	-4.562.578
Losses from Realization of Investment (-)	4.2	-60.625.779	-23.681.844	-51.520.826	-7.569.281
Investment Income Transferred to Non-Life Technical Part (-)		-853.429.757	-736.523.450	-236.788.755	-343.357.064
Losses from Derivatives (-)	4.2	-27.709.171	-40.192.013	55.787.097	261.213.833
Foreign Exchange Losses (-)	4.2	-148.023.277	-415.622.999	-42.125.395	-259.798.989
Depreciation Expenses (-)	6, 8	-32.824.752	-21.142.015	-12.067.006	-7.831.622
Other Investment Expenses (-)		0	0	0	0
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		-75.178.782	-11.021.814	-53.317.820	-16.480.985
Provisions Account (+/-)	47	-28.344.600	-59.148.472	-20.588.537	-58.716.822
Rediscount	47	-23.408.440	-8.045.943	-3.554.135	-6.497.932
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	35	0	55.180.636	-2.360.353	48.614.732
Deferred Tax Expense Account (-)	35	-26.700.883	0	-26.700.883	0
Other Income and Revenues		3.718.830	1.173.779	237.500	220.196
Other Expenses and Losses (-)		-443.689	-181.814	-351.412	-101.159
Prior Period Income		0	0	0	0
Prior Period Losses (-)		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		331.011.327	237.927.638	98.657.821	72.773.655
Profit or Loss Before Tax		397.953.371	355.288.283	92.983.002	138.778.294
Corporate Tax Liability Provision (-)	35	-66.942.044	-117.360.645	5.674.819	-66.004.639
Profit (loss), attributable to [abstract]					
Owners of Parent		331.011.327	237.927.638	98.657.821	72.773.655
Minority Interests		0	0	0	0

# Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2019 - 30.09.2019	Previous Period 01.01.2018 - 30.09.2018
<b>Cash Flow Statement</b>			
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Cash Inflows from Insurance Operations		5.184.054.081	4.823.323.486
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		0	0
Cash Outflows due to Insurance Operations (-)		-5.138.427.374	-4.375.257.894
Cash Outflows due to Reinsurance Operations (-)		-62.158.231	-135.565.032
Cash Outflows due to Pension Operations (-)		0	0
Cash Generated from Operating Activities		-16.531.524	312.500.560
Interest Payments (-)		0	0
Income Tax Payments (-)	19	-41.193.510	-65.966.926
Other Cash Inflows		-9.565.344	-7.944.297
Other Cash Outflows (-)		-17.446.775	-53.789.481
Net Cash Generated from Operating Activities		-84.737.153	184.799.856
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Proceeds from Sales of Tangible Assets		267.499	146.658
Purchase of Tangible Assets (-)	6, 8	-97.074.637	-39.719.116
Acquisition of Financial Assets (-)	11	-2.823.236.618	-1.334.578.038
Proceeds from Sales of Financial Assets	11	3.038.715.154	1.380.677.424
Interest received		252.498.027	194.673.899
Dividends received		26.000.000	34.000.000
Other Cash Inflows		860.399.926	680.494.319
Other Cash Outflows (-)		-495.683.227	-309.212.389
Net Cash Generated from Investing Activities		761.886.124	606.482.757
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)		0	0
Dividends Paid (-)	2.23	-106.382.031	-64.083.155
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Financing Activities		-106.382.031	-64.083.155
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		-123.381.123	254.975.921
Net Increase In Cash and Cash Equivalents		447.385.817	982.175.379
Cash and Cash Equivalents at Beginning of the Period	14	1.852.398.838	2.121.236.256
Cash and Cash Equivalents at End of the Period	14	2.299.784.655	3.103.411.635



Statement of Changes in Equity

Presentation Currency	TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Entity's Own Shares (-)	Increase in Value of Assets	Inflation Adjustments to Equity	Reserve of Exchange Differences on Translation	Legal Reserves	Statutory Reserves	Other Reserves and Undistributed Profits	Net Profit ( Loss)	Prior Years' Profits ( Losses)	Equity Attributable to Owners of Parent	Non-controlling Interests	Total
Previous Period 01.01.2018 - 30.09.2018	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		500.000.000	0	32.328.394	0	0	68.264.694	25.840.740	233.126.095	201.514.988	75.051.095	1.136.126.006	0	1.136.126.006
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		500.000.000	0	32.328.394	0	0	68.264.694	25.840.740	233.126.095	201.514.988	75.051.095	1.136.126.006	0	1.136.126.006
	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
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	1.460.736	4.000.000	0	5.460.736	0	5.460.736
	Increase in Value of Assets	11, 15	0	0	-113.728.257	0	0	0	0	0	0	0	-113.728.257	0	-113.728.257
	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	-144.356	0	-144.356	0	-144.356
	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	237.927.638	0	237.927.638	0	237.927.638
Current Period 01.01.2019 - 30.09.2019	Dividends Paid	2,23	0	0	0	0	0	0	0	0	-64.083.155	0	-64.083.155	0	-64.083.155
	Transfers To Reserves	15	0	0	0	0	0	18.815.480	14.893.775	102.309.796	-141.287.477	5.268.426	0	0	0
	Equity at the End		500.000.000	0	-81.399.863	0	0	87.080.174	40.734.515	336.896.627	237.927.638	80.319.521	1.201.558.612	0	1.201.558.612
	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		500.000.000	0	-48.003.535	0	0	87.080.174	40.734.515	334.524.620	324.506.976	80.319.522	1.319.162.272	0	1.319.162.272
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		500.000.000	0	-48.003.535	0	0	87.080.174	40.734.515	334.524.620	324.506.976	80.319.522	1.319.162.272	0	1.319.162.272
	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
	Gains (Losses) That Will Not Be Reclassified To Profit Or Loss		0	0	0	0	0	0	0	0	6.500.000	0	6.500.000	0	6.500.000
	Increase in Value of Assets	11, 15	0	0	64.732.177	0	0	0	0	0	0	0	64.732.177	0	64.732.177
	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	19.574	0	19.574	0	19.574
	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	331.011.327	0	331.011.327	0	331.011.327
	Dividends Paid	2,23	0	0	0	0	0	0	0	0	-106.382.031	0	-106.382.031	0	-106.382.031
	Transfers To Reserves	15	0	0	0	0	0	27.198.808	24.596.361	180.708.544	-224.644.519	-7.859.855	-661	0	-661
	Equity at the End		500.000.000	0	16.728.642	0	0	114.278.982	65.330.876	515.233.164	331.011.327	72.459.667	1.615.042.658	0	1.615.042.658