

ANADOLU ANONİM TÜRK SİGORTA ŞİRKETİ
Insurance Companies Financial Report
Consolidated
2020 - 2. 3 Monthly Notification

General Information About Financial Statements

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

Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Anadolu Anonim Türk Sigorta Şirketi Yönetim Kurulu'na,

Giriş

Anadolu Anonim Türk Sigorta Şirketi'nin ("Şirket") 30 Haziran 2020 tarihli ilişikteki ara dönem konsolide finansal durum tablosunun ve aynı tarihte sona eren altı aylık ara hesap dönemine ait konsolide kâr veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket 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 Finansal Raporlama Standartları 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 tablolara ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal tabloların, Şirket'in 30 Haziran 2020 tarihi itibarıyla konsolide finansal durumunun, konsolide finansal performansının ve aynı tarihte sona eren 6 aylık döneme ilişkin konsolide 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Seda Akkuş Tecer, SMMM

Sorumlu Denetçi

29 Temmuz 2020

İstanbul, Türkiye

Balance Sheet

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2020	Previous Period 31.12.2019
Balance Sheet			
ASSETS			
CURRENT ASSETS			
CASH AND CASH EQUIVALENTS	14	3.200.624.999	4.636.399.852
Cash	14	43.541	57.552
Cheques Received		0	0
Banks	14	2.608.903.734	4.049.035.413
Cheques Given And Payment Orders (-)	14	-33.978	-35.083
Bank Guaranteed Credit Card Receivables With Maturities Less Than Three Months	14	591.711.702	587.341.970
Other cash and cash equivalents		0	0
FINANCIAL ASSETS AND FINANCIAL INVESTMENTS WITH RISKS ON POLICYHOLDERS	11	3.965.046.344	1.879.349.091
Financial Assets Available For Sale	11	2.672.422.670	1.719.898.375
Financial Assets Held To Maturity		1.011.350.518	0
Financial Assets Held For Trading	11	281.273.156	159.450.716
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	2.259.235.511	1.843.388.811
Receivables From Insurance Operations	12	1.847.839.867	1.487.843.012
Provision For Receivables From Insurance Operations (-)	2.21, 12	-32.194.209	-28.174.144
Receivables From Reinsurance Operations	12	272.226.451	239.692.491
Provision For Receivables From Reinsurance Operations (-)		0	0
Cash Deposits On Insurance And Reinsurance Companies	12	171.363.402	144.027.452
Loans To Policyholders		0	0
Provision For Loans To Policyholders (-)		0	0
Receivables From Pension Operations		0	0
Doubtful Receivables From Main Operations	12	410.178.421	360.768.832
Provision For Doubtful Receivables From Main Operations (-)	12	-410.178.421	-360.768.832
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	59.347.426	30.411.193
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits And Guarantees Given		11.124	5.838
Other Miscellaneous Receivables		59.336.302	30.406.295
Rediscount On Other Miscellaneous Receivables (-)		0	-940
Other Doubtful Receivables		0	0
Provision For Other Doubtful Receivables (-)		0	0
PREPAID EXPENSES AND INCOME ACCRUALS		532.747.062	461.396.275
Deferred Acquisition Costs	17	506.552.087	434.608.716
Accrued Interest And Rent Income		0	0
Income Accruals	12	26.194.975	26.787.559
Other Prepaid Expenses		0	0
OTHER CURRENT ASSETS		2.480.658	1.010.793
Inventory For Future Months		755.010	1.010.793
Prepaid Taxes And Funds	19	0	0

Deferred Tax Assets		0	0
Business Advances	4.2, 12	1.059.437	0
Advances Given To Personnel	4.2, 12	666.211	0
Inventory Count Deficiency		0	0
Other Miscellaneous Current Assets		0	0
Provision For Other Miscellaneous Current Assets (-)		0	0
TOTAL CURRENT ASSETS		10.019.482.000	8.851.956.015
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	12	326.931	326.932
Financial Leasing Receivables		0	0
Unearned Financial Leasing Interest Income (-)		0	0
Deposits and Guarantees Given	12	326.931	326.932
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	255.699.696	257.177.864
Long Term Securities		0	0
Associates	9	255.699.696	257.177.864
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	174.977.988	180.203.693
Investment Property	6, 7	66.885.000	66.885.000
Impairment In Value Of Investment Properties (-)		0	0
Land And Buildings Held For Utilisation	6	15.672.000	15.672.000
Machinery And Equipments	6	88.132.511	91.841.231
Furnitures And Fixtures	6	15.533.563	14.899.853
Motor vehicles	6	4.593.622	4.593.622
Other Tangible Assets, Including Leasehold Improvements	6	29.399.766	28.826.269
Tangible Assets Acquired Through Finance Leases	6	66.698.576	62.419.133
Accumulated Amortisations (-)	6	-111.937.050	-104.933.415
Advances For Tangible Assets, Including Construction In Progress		0	0
INTANGIBLE ASSETS	8	111.658.739	100.241.244
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	228.716.761	217.145.084
Accumulated Amortisations (-)	8	-156.092.714	-137.838.791
Advances For Intangible Assets	8	22.784.692	4.684.951

PREPAID EXPENSES AND INCOME ACCRUALS	17	1.054.428	1.444.448
Deferred Acquisition Costs	17	1.054.428	1.444.448
Income Accruals		0	0
Other Prepaid Expenses		0	0
OTHER NON CURRENT ASSETS	21	43.794.000	48.255.857
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	43.794.000	48.255.857
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		587.511.782	587.650.038
Total assets		10.606.993.782	9.439.606.053
LIABILITIES AND EQUITY			
LIABILITIES			
CURRENT LIABILITIES			
FINANCIAL DEBTS	20	56.898.622	61.701.226
Borrowings from Financial Institutions		0	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	56.898.622	61.701.226
PAYABLES FROM MAIN OPERATIONS	19	1.043.028.083	754.579.442
Payables From Insurance Operations	19	839.968.000	529.985.548
Payables From Reinsurance Operations	19	9.219.443	3.914.287
Deposits Received From Insurance and Reinsurance Companies	10, 19	5.374.091	4.871.763
Payables From Pension Operations		0	0
Other Payables From Main Operations	19	192.228.777	219.094.708
Rediscount On Other Payables From Main Operations (-)		-3.762.228	-3.286.864
PAYABLES TO RELATED PARTIES	19	187.888	227.287
Payables To Shareholders		25.191	15.362
Payables To Associates		0	0
Payables To Subsidiaries		0	0
Payables To Jointly-controlled Companies		0	0
Payables To Personnel		162.697	211.925
Payables To Other Related Parties		0	0
OTHER PAYABLES	19	131.555.500	131.300.458
Deposits And Guarantees Received		10.754.524	9.550.921
Medical Treatment Payables To Social Security Institution		37.376.895	40.724.732
Other Miscellaneous Payables		84.005.948	81.769.605
Rediscount On Other Miscellaneous Payables (-)		-581.867	-744.800
INSURANCE TECHNICAL PROVISIONS	17	6.726.749.402	5.984.640.844
Reserves for Unearned Premiums - Net	17	2.409.591.386	2.232.139.839
Reserves for Unexpired Risks - Net	2.26, 17	61.956.986	50.185.283
Mathematical Provisions - Net		0	0
Reserves for Outstanding Claims - Net	4.1,17	4.255.201.030	3.702.315.722
Provisions For Bonus and Discounts - net		0	0
Other Technical Provisions- Net		0	0
TAXES AND OTHER LIABILITIES AND RELEVANT PROVISIONS	19	86.091.609	134.326.972
Taxes And Dues Payable		49.568.914	57.790.970
Social Security Premiums Payable		6.614.045	5.392.985
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	80.102.754	164.686.276
Prepaid Taxes And Other Liabilities On Period Profit (-)	19	-50.194.104	-93.543.259
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		199.982.790	232.614.776

Deferred Acquisition Income	19	152.566.946	127.057.883
Prepaid Expenses	23	47.411.191	105.542.934
Other Deferred Income		4.653	13.959
OTHER SHORT TERM LIABILITIES	23	4.901.572	2.905.069
Deferred Tax Liabilities		0	0
Inventory Count Surplus		0	0
Other Miscellaneous Short Term Liabilities	23	4.901.572	2.905.069
TOTAL SHORT TERM LIABILITIES		8.249.395.466	7.302.296.074
LONG TERM LIABILITIES			
FINANCIAL DEBTS	6,20	57.210.480	54.555.236
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	57.210.480	54.555.236
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	251.285.121	227.781.807
Reserves for Unearned Premiums - Net	17	1.846.188	2.003.959
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	249.438.933	225.777.848
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	31.147.470	27.298.621
Provision for Employee Termination Benefits	23	31.147.470	27.298.621
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		339.643.071	309.635.664
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	36.243.792	35.290.304
Equity Share Premiums		0	0
Profit On Equity Shares Cancelled		0	0
Sales Profit Transferrable To Capital		1.136.153	838.049

Foreign Currency Translation Differences		0	0
Other Capital Reserves	15	35.107.639	34.452.255
PROFIT RESERVES		1.106.067.043	770.723.618
Legal Reserves	15	152.083.853	114.278.982
Statutory Reserves	15	100.114.475	65.330.876
Extraordinary Reserves	15	624.570.915	442.672.379
Special Funds, Reserves	15	29.130.000	0
Revaluation Of Financial Assets	15	162.467.402	110.742.905
Other Profit Reserves	15	37.700.398	37.698.476
PRIOR YEARS' PROFITS		103.009.696	72.459.667
PRIOR YEARS' LOSSES (-)		0	0
NET PROFIT/ LOSS FOR THE YEAR		272.634.714	449.200.726
Net Profit For The Period		272.634.714	444.126.158
Net Loss For The Period (-)		0	0
Non Distributable Profits	15	0	5.074.568
MINORY INTERESTS		0	0
TOTAL EQUITY		2.017.955.245	1.827.674.315
TOTAL LIABILITIES AND EQUITY		10.606.993.782	9.439.606.053

Income Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019	Current Period 3 Months 01.04.2020 - 30.06.2020	Previous Period 3 Months 01.04.2019 - 30.06.2019
Income Statement					
I-TECHNICAL PART					
NON-LIFE TECHNICAL INCOME		2.844.003.605	2.638.729.779	1.416.164.428	1.371.818.982
Earned Premiums (Net of Reinsurer Share)		2.287.605.753	1.999.461.324	1.143.228.320	1.036.649.725
Written Premiums (Net of Reinsurer Share)	17	2.476.671.232	2.180.314.074	1.132.911.370	1.073.023.750
Gross Written Premiums (+)	17	3.836.929.596	3.259.951.561	1.887.149.305	1.651.286.936
Ceded Premiums to Reinsurer (-)	10, 17	-1.284.679.286	-1.016.409.141	-716.861.039	-545.471.770
Transferred Premiums to SSI (-)	17	-75.579.078	-63.228.346	-37.376.896	-32.791.416
Change In Unearned Premiums Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17, 29	-177.293.776	-195.833.236	12.840.943	-64.514.299
Unearned Premiums Provision (-)	17	-447.158.890	-337.576.962	-170.942.433	-152.826.319
Reinsurer Share of Unearned Premiums Provision (+)	17	264.268.265	140.619.415	181.478.142	87.170.861
Social Security Institution Share of Unearned Premiums Provision (+/-)		5.596.849	1.124.311	2.305.234	1.141.159
Change In Unexpired Risk Provision (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17,29	-11.771.703	14.980.486	-2.523.993	28.140.274
Unexpired Risk Provision (-)	17	-62.540.999	43.543.669	-42.927.725	67.362.431
Reinsurer Share of Unexpired Risk Provision (+)	17	50.769.296	-28.563.183	40.403.732	-39.222.157
Investment Income Transferred from Non Technical Part		511.268.246	616.641.002	239.680.059	322.868.617
Other Technical Income (Net of Reinsurer Share) (+/-)		2.400.916	4.465.096	1.122.129	2.139.063
Gross Other Technical Income (+/-)		2.400.916	4.465.096	1.122.129	2.139.063
Reinsurer Share of Gross Other Technical Income (+/-)		0	0	0	0
Accrued Subrogation and Salvage Income (+)		42.728.690	18.162.357	32.133.920	10.161.577
NON-LIFE TECHNICAL EXPENSE (-)		-2.429.948.725	-2.280.622.393	-1.225.111.581	-1.185.352.228
Incurred Losses (Net of Reinsurer Share) (+/-)	17	-1.816.933.789	-1.691.090.896	-924.887.805	-876.243.515
Claims Paid (Net of Reinsurer Share)	17, 29	-1.264.048.481	-1.379.331.655	-536.296.909	-646.679.580
Gross Claims Paid (-)	17	-1.581.738.460	-1.861.015.059	-712.905.501	-925.300.873
Reinsurer Share of Claims Paid (+)	10, 17	317.689.979	481.683.404	176.608.592	278.621.293
Change In Provision For Outstanding Claims (Net of Reinsurer Share and Provision Carried Forward) (+/-)	17, 29	-552.885.308	-311.759.241	-388.590.896	-229.563.935
Provisions for Outstanding Claims (-)	17	-1.013.381.561	-434.582.275	-783.295.685	-384.231.160
Reinsurer Share of Provision for Outstanding Claims (+)	17	460.496.253	122.823.034	394.704.789	154.667.225
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	-23.661.085	-19.391.961	-11.959.068	-9.591.884
Operating Expenses (-)	32	-530.432.184	-502.082.353	-261.888.451	-271.711.721
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	-58.921.667	-68.057.183	-26.376.257	-27.805.108
Gross Other Technical Expenses (-)	47	-62.331.670	-70.790.843	-28.150.796	-29.204.386
Reinsurer Share of Other Technical Expenses (+)		3.410.003	2.733.660	1.774.539	1.399.278
TECHNICAL PART BALANCE - NON LIFE		414.054.880	358.107.386	191.052.847	186.466.754
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		414.054.880	358.107.386	191.052.847	186.466.754
TECHNICAL PART BALANCE - LIFE		0	0	0	0
TECHNICAL PART BALANCE - PENSION BUSINESS		0	0	0	0
TECHNICAL PART BALANCE		414.054.880	358.107.386	191.052.847	186.466.754
INVESTMENT INCOME		938.143.585	823.343.739	441.484.402	466.728.594
Income from Financial Investments	4.2	122.051.539	119.682.953	76.516.917	60.148.248
Income from Sales of Financial Investments	4.2	65.753.631	61.041.516	42.472.973	48.776.454
Valuation of Financial Investments	4.2	61.199.591	44.698.736	31.034.050	10.224.704
Foreign Exchange Gains	4.2	340.989.395	411.658.910	175.333.313	238.219.589
Income from Associates	4.2,9	50.495.759	28.281.382	25.910.717	14.281.340
Income from Subsidiaries and Jointly Controlled Companies		0	0	0	0
Income from Land and Building	7	1.420.907	1.416.526	717.342	660.246
Income from Derivatives	4.2	296.232.763	156.563.716	89.499.090	94.418.013
Other Investments		0	0	0	0

Investment Income Transferred from Life Technical Part		0	0	0	0
INVESTMENT EXPENSES (-)		-978.935.055	-854.619.794	-433.238.374	-473.676.645
Investment Management Expenses (including interest) (-)	4.2	-7.055.542	-14.216.218	-3.404.116	-10.618.155
Diminution In Value of Investments (-)	4.2	-7.413.807	-4.505.725	9.628.351	3.343.646
Losses from Realization of Investment (-)	4.2	-17.194.933	-9.104.953	-9.442.688	-7.808.964
Investment Income Transferred to Non-Life Technical Part (-)		-511.268.246	-616.641.002	-239.680.059	-322.868.617
Losses from Derivatives (-)	4.2	-276.573.300	-83.496.268	-98.706.910	-70.697.085
Foreign Exchange Losses (-)	4.2	-129.776.634	-105.897.882	-76.655.039	-53.755.988
Depreciation Expenses (-)	6, 8	-29.652.593	-20.757.746	-14.977.913	-11.271.482
Other Investment Expenses (-)		0	0	0	0
INCOME AND EXPENSES FROM OTHER AND EXTRAORDINARY OPERATIONS (+/-)		-20.525.942	-21.860.962	-5.301.831	-38.432.404
Provisions Account (+/-)	47	-49.644.927	-21.844.264	-36.303.154	-14.988.065
Rediscount	47	6.268.705	-19.854.305	17.307.178	-20.109.430
Specified Insurance Accounts (+/-)		0	0	0	0
Inflation Adjustment Account (+/-)		0	0	0	0
Deferred Tax Asset Account (+/-)	35	23.043.493	16.448.554	13.742.097	0
Deferred Tax Expense Account (-)		0	0	0	-3.477.341
Other Income and Revenues		404.797	3.481.330	197.572	175.043
Other Expenses and Losses (-)		-598.010	-92.277	-245.524	-32.611
Prior Period Income		0	0	0	0
Prior Period Losses (-)		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		272.634.714	232.353.506	153.732.001	119.724.637
Profit or Loss Before Tax		352.737.468	304.970.369	193.997.044	141.086.299
Corporate Tax Liability Provision (-)	35	-80.102.754	-72.616.863	-40.265.043	-21.361.662
Profit (loss), attributable to [abstract]					
Owners of Parent		272.634.714	232.353.506	153.732.001	119.724.637
Minority Interests		0	0	0	0

Cash Flow Statement

Presentation Currency	TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.06.2020	Previous Period 01.01.2019 - 30.06.2019
Cash Flow Statement			
CASH FLOWS FROM OPERATING ACTIVITIES			
Cash Inflows from Insurance Operations		4.168.737.549	3.768.935.719
Cash Inflows from Reinsurance Operations		0	0
Cash Inflows from Pension Operations		0	0
Cash Outflows due to Insurance Operations (-)		-3.761.337.774	-3.591.034.585
Cash Outflows due to Reinsurance Operations (-)		-59.869.910	-40.074.432
Cash Outflows due to Pension Operations (-)		0	0
Cash Generated from Operating Activities		347.529.865	137.826.702
Interest Payments (-)		0	0
Income Tax Payments (-)	19	-121.337.121	-20.312.340
Other Cash Inflows		8.797.142	-9.693.297
Other Cash Outflows (-)		-137.307.844	-24.695.015
Net Cash Generated from Operating Activities		97.682.042	83.126.050
CASH FLOWS FROM INVESTING ACTIVITIES			
Proceeds from Sales of Tangible Assets		157.553	106.837
Purchase of Tangible Assets (-)	6, 8	-31.588.518	-29.124.295
Acquisition of Financial Assets (-)	11	-4.857.493.508	-1.630.045.477
Proceeds from Sales of Financial Assets	11	3.108.501.232	1.847.223.720
Interest received		276.641.997	85.816.571
Dividends received		56.000.000	26.000.000
Other Cash Inflows		1.957.217.634	397.627.909
Other Cash Outflows (-)		-434.879.852	-676.912.954
Net Cash Generated from Investing Activities		74.556.538	20.692.311
CASH FLOWS FROM FINANCING ACTIVITIES			
Issue of Shares		0	0
Cash Inflows from Loans to Policyholders		0	0
Payments of Financial Leases (-)		0	0
Dividends Paid (-)	2.23	-144.092.140	-106.382.031
Other Cash Inflows		0	0
Other Cash Outflows (-)		0	0
Net Cash Generated from Financing Activities		-144.092.140	-106.382.031
EFFECTS OF EXCHANGE RATE DIFFERENCES ON CASH AND CASH EQUIVALENTS		32.488.545	36.201.224
Net Increase In Cash and Cash Equivalents		60.634.985	33.637.554
Cash and Cash Equivalents at Beginning of the Period	14	2.169.604.542	1.852.398.838
Cash and Cash Equivalents at End of the Period	14	2.230.239.527	1.886.036.392



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 01.01.2019 - 30.06.2019	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	3.838.349	0	0	0	0	0	0	0	3.838.349	0	3.838.349
	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	232.353.506	0	232.353.506	0	232.353.506
	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	180.814.123	-224.644.519	-7.964.773	0	0	0
	Equity at the End		500.000.000	0	-44.165.186	0	0	114.278.982	65.330.876	515.338.743	232.353.506	72.354.749	1.455.491.670	0	1.455.491.670
Current Period 01.01.2020 - 30.06.2020	Statement of Changes in Equity														
	Statement of changes in equity [line items]														
	Equity at End of Prior Period		500.000.000	0	110.742.905	0	0	114.278.982	65.330.876	515.661.159	449.200.726	72.459.667	1.827.674.315	0	1.827.674.315
	Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0
	Restated Balance		500.000.000	0	110.742.905	0	0	114.278.982	65.330.876	515.661.159	449.200.726	72.459.667	1.827.674.315	0	1.827.674.315
	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	10.000.000	0	10.000.000	0	10.000.000
	Increase in Value of Assets	11, 15	0	0	51.724.497	0	0	0	0	0	0	0	51.724.497	0	51.724.497
	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	13.859	0	13.859	0	13.859
	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	272.634.714	0	272.634.714	0	272.634.714
	Dividends Paid	2,23	0	0	0	0	0	0	0	0	-144.092.140	0	-144.092.140	0	-144.092.140
	Transfers To Reserves	15	0	0	0	0	0	37.804.871	34.783.599	211.983.946	-315.122.445	30.550.029	0	0	0
	Equity at the End		500.000.000	0	162.467.402	0	0	152.083.853	100.114.475	727.645.105	272.634.714	103.009.696	2.017.955.245	0	2.017.955.245