

# Earnings Presentation

## 1Q26 Results

20 April 2026

Investor Relations, Türkiye Sigorta

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This presentation does not include any changes in definitions compared to the 2025 year-end presentation.

## 1. 1Q26 Key Takeaways



2. 1Q26 Performance Overview

3. Premium Production

4. Financial Results

5. Appendix

# 1Q26 Key Takeaways: Record Profitability with a 9-Point Combined Ratio Improvement

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**Resilient & Scalable Growth:** Real growth and profitability in both TL and USD terms  
1Q26 net income **TL6.4 bn (+42% yoy)** beat consensus by **8%**  
Combined ratio **90%** beat consensus by **500 bps**

## 1. Record Profitability, Meaningfully Above Consensus

- Net income TL6.4 bn (+42% yoy): **8%** above consensus of **TL5.9 bn**
- In USD terms, **USD148 mn (+18% yoy)**: **8%** above consensus of **USD136 mn**
- Technical income **TL2.0 bn** (excluding investment income), **USD46 mn**
- 9th consecutive quarter with combined ratio **below 100%**

## 2. Combined Ratio 90%: Best Print Since 2022

- Combined ratio (COR) **90%** vs. consensus **95%**: **500 bps** beat; **900 bps** improvement yoy (**99% → 90%**)
- Excluding MTPL COR **81%**: comparable with best-in-class global non-life peers
- Loss ratio **67%** (**-900 bps** yoy): Main drivers are General Losses and Motor claims discipline

## 3. Market Leadership

- #1 position maintained at **16%** market share in 1Q26
- **TL53.8 bn** GWP (**+30%** yoy, **+11%** real above insurance CPI of **17%**, **+8%** in USD) in 1Q26
- 1Q26 gap over #2: TL11 bn
- #1 in non-motor segments; #1 overall

## 4. Capital and Assets: Scale Without Stretch

- CAR **216%**, well above the **135%** dividend threshold
- Equity **TL57 bn (+71% yoy)**, **USD1.3 bn (+46% yoy)**
- AuM (excluding arbitrage) **TL80.5 bn (+33% yoy)**, **USD1.8 bn (+14% yoy)**
- ROAE **48%** in both TL and USD terms
- Dividend **TL3 bn**, 100% bonus share issue
- Only insurance company in **BIST 50** index

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## Strong Profitability & Technical Excellence

- **Record quarterly net income** driven by strong contribution from General Losses, Motor and Fire & Natural Disasters segments
- **Sustainable technical profitability** supported by prudent reserving, **effective claims management**, and unique premium portfolio structure

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## Türkiye Sigorta

## Türkiye Hayat Emeklilik (Affiliate)

## Market Leadership & Disciplined Growth

- Maintained **market leadership** while delivering growth **above insurance inflation**
- Growth momentum in retail supported by **increased penetration** and targeted **health insurance campaigns**
- **Türkiye Hayat Emeklilik:** Maintained market leadership in both life and pension segments

Türkiye Hayat Emeklilik	1Q26	Market Share	Gap with #2 Player
Life Premium	TL10.6 bn	18.8%	TL3.5 bn
Pension AuM	TL525.1 bn	22.3%	TL83.5 bn

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## Health Segment Momentum & Customer Focus

- Disinflation in health insurance premium is observed in 1Q26
- Agency-driven health production increased by **59%** yoy, delivering on our **retail health growth commitment**
- Technical income compression reflects timing of pricing adjustments and a high 1Q25 base

Health Segment	1Q25	1Q26	yoy
Premium Production (TL mn)	6,603	5,652	-14%
Technical Income (TL mn)	1,598	171	-89%
Insurance Inflation Rate (%)	49%	17%	-32pp

1. 1Q26 Key Takeaways

**2. 1Q26 Performance Overview**



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# Key Operational and Financial Metrics - 1Q26 (TL Based)

## OPERATIONAL PERFORMANCE

Premium Production

up **30%**  
yoy

**TL53.8 bn**

Technical Income\*

up **244%**  
yoy

**TL2.0 bn**

Combined Ratio

below  
**100%**

**90%**

## FINANCIAL STRENGTH & GROWTH

Net Income

up **42%**  
yoy

**TL6.4 bn**

AuM Size\*\*

up **33%**  
yoy

**TL80.5 bn**

AuM Yield\*\*

tracking  
inflation

**31%**

## STRONG MOMENTUM IN CAPITAL

Equity

up **71%**  
yoy

**TL57 bn**

CAR

above legal  
and dividend  
threshold  
(135%)

**216%**

ROAE

above inflation

**48%**

\*Excluding investment income \*\*Excluding arbitrage

# Key Operational and Financial Metrics - 1Q26 (USD Based)

## OPERATIONAL PERFORMANCE

Premium Production

up 8%  
yoy

USD1.2 bn

Technical Income\*

up 185%  
yoy

USD46 mn

Combined Ratio

below  
100%

90%

## FINANCIAL STRENGTH & GROWTH

Net Income

up 18%  
yoy

USD148 mn

AuM Size\*\*

up 14%  
yoy

USD1.8 bn

AuM Yield\*\*

tracking  
inflation

31%

## STRONG MOMENTUM IN CAPITAL

Equity

up 42%  
yoy

USD1.3 bn

CAR

above legal  
and dividend  
threshold  
(135%)

216%

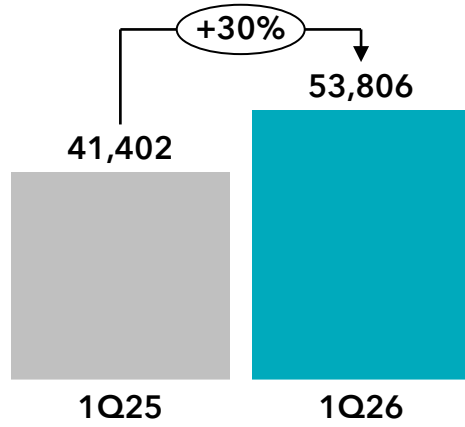
ROAE

48%

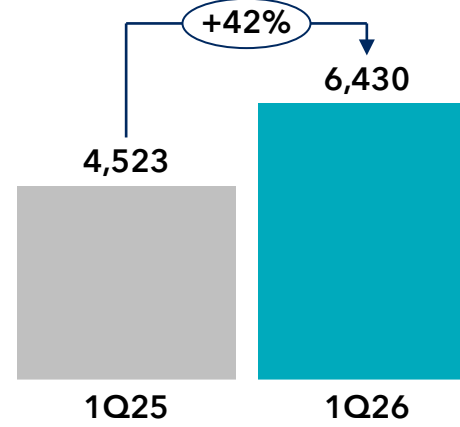
Balance sheet items are calculated using the period-end exchange rate, while income statement items are calculated using the average exchange rate for the period, based on CBRT data \*Excluding investment income \*\*Excluding arbitrage

# Key Metrics in a Nutshell

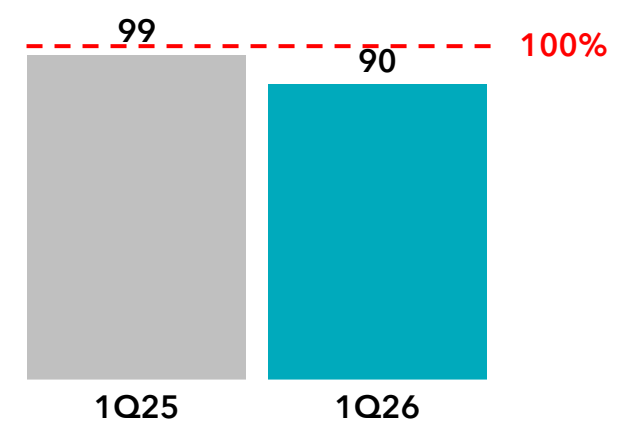
**GWP Production (TL mn) → Real Growth**



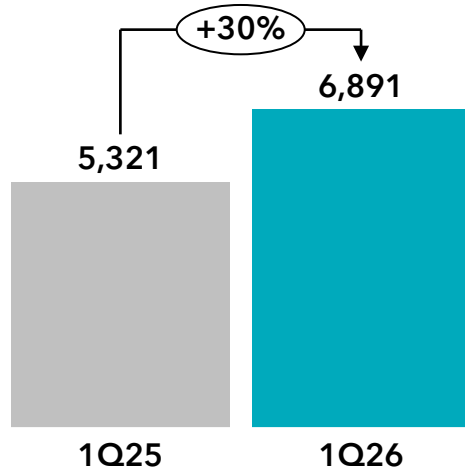
**Net Income (TL mn) → Robust**



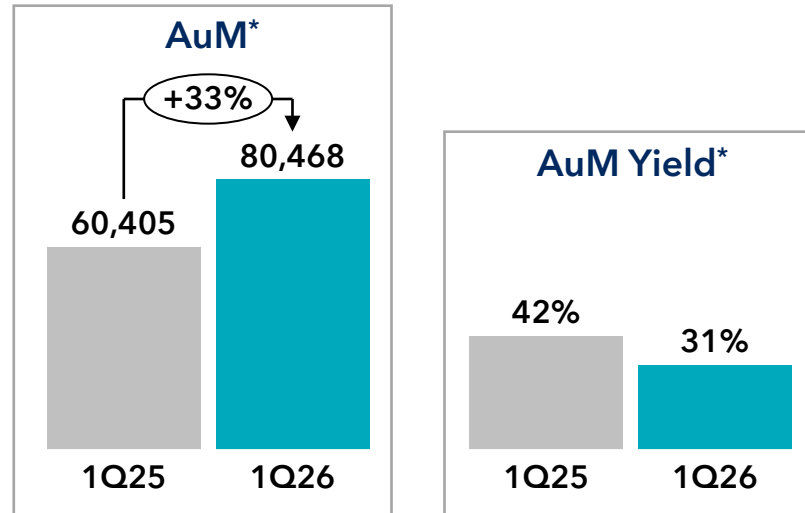
**Combined Ratio (%) → Sustained <100%**



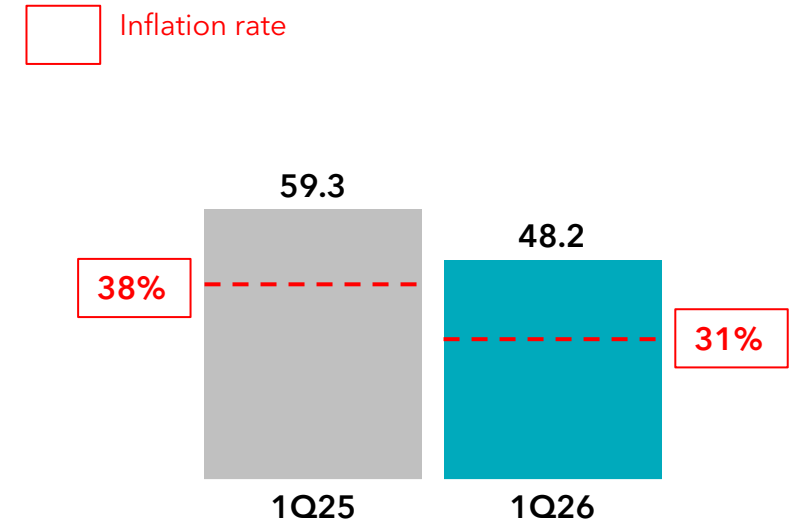
**Technical Income (TL mn) → Cost Efficient**



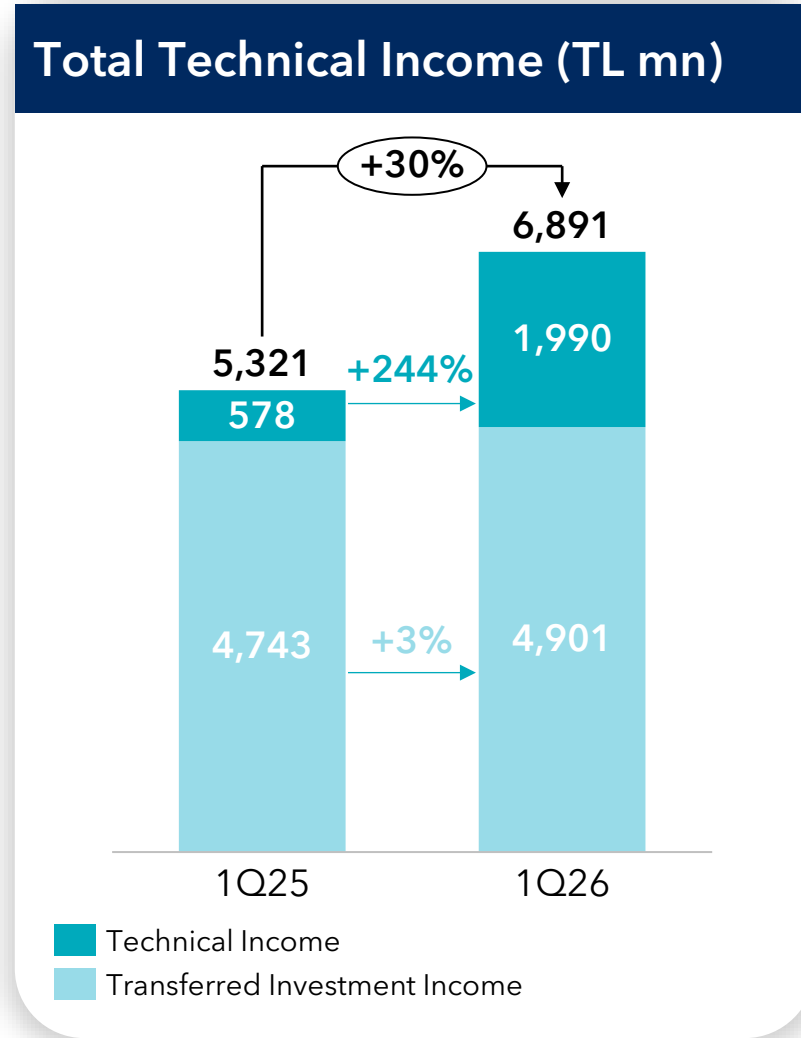
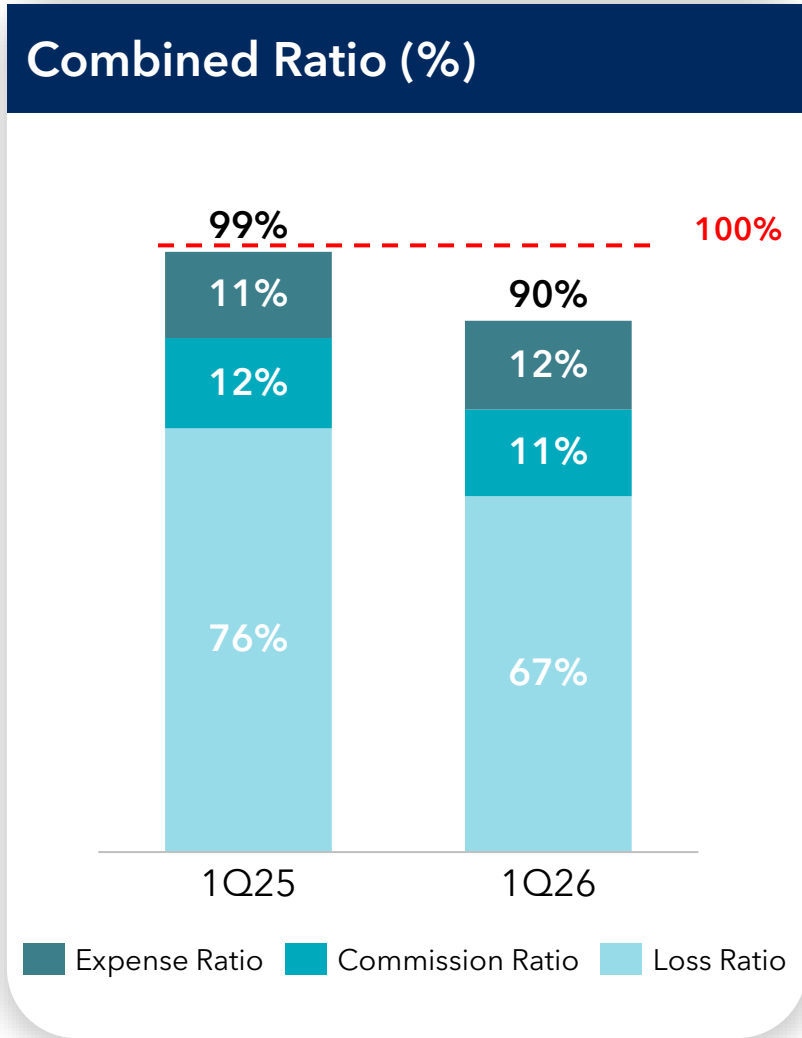
**AuM & Yield (TL mn, %) → Tracking Inflation**



**ROAE (%) → Strong Value Generation**



\*Excluding arbitrage



### Key Results

- In 1Q25, the **combined ratio** was elevated due to a once-in-a-decade frost event in the general losses segment, which has a significant share in the portfolio, while in 1Q26 it improved on a favorable base effect as this impact **normalized**
- The strong growth in technical income is supported by an **effective** and strategically **optimized** premium mix, alongside **disciplined claims management**

1. 1Q26 Key Takeaways
2. 1Q26 Performance Overview

### **3. Premium Production**



4. Financial Results
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# 16% Market Share, TL11 Bn Lead Over The #2 Player (1Q26)

## Insurance Companies: 68

- 45 Non-life
- 19 life/pension
- 4 reinsurance

## Sector Premium Production:

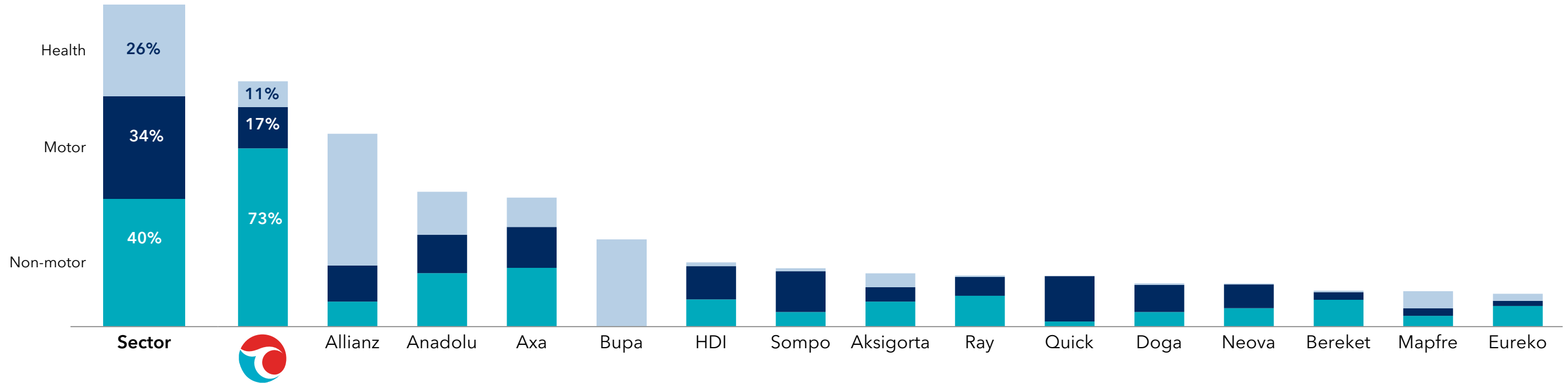
- TL340 bn
- USD7.7 bn

## Türkiye Sigorta #1 in sector


- Top 5: 51% of sector
- Top 10: 69% of sector

### Market Share & Portfolio Breakdown as of 1Q26

Premium (TL bn)	340	53.8	42.3	29.6	28.3	19.0	14.1	12.8	11.7	11.2	11.1	9.5	9.4	7.9	7.8	7.2
Market Share	100%	16%	12%	9%	8%	6%	4%	4%	3%	3%	3%	3%	3%	2%	2%	2%



# Market Leadership with Margin-Accretive Growth

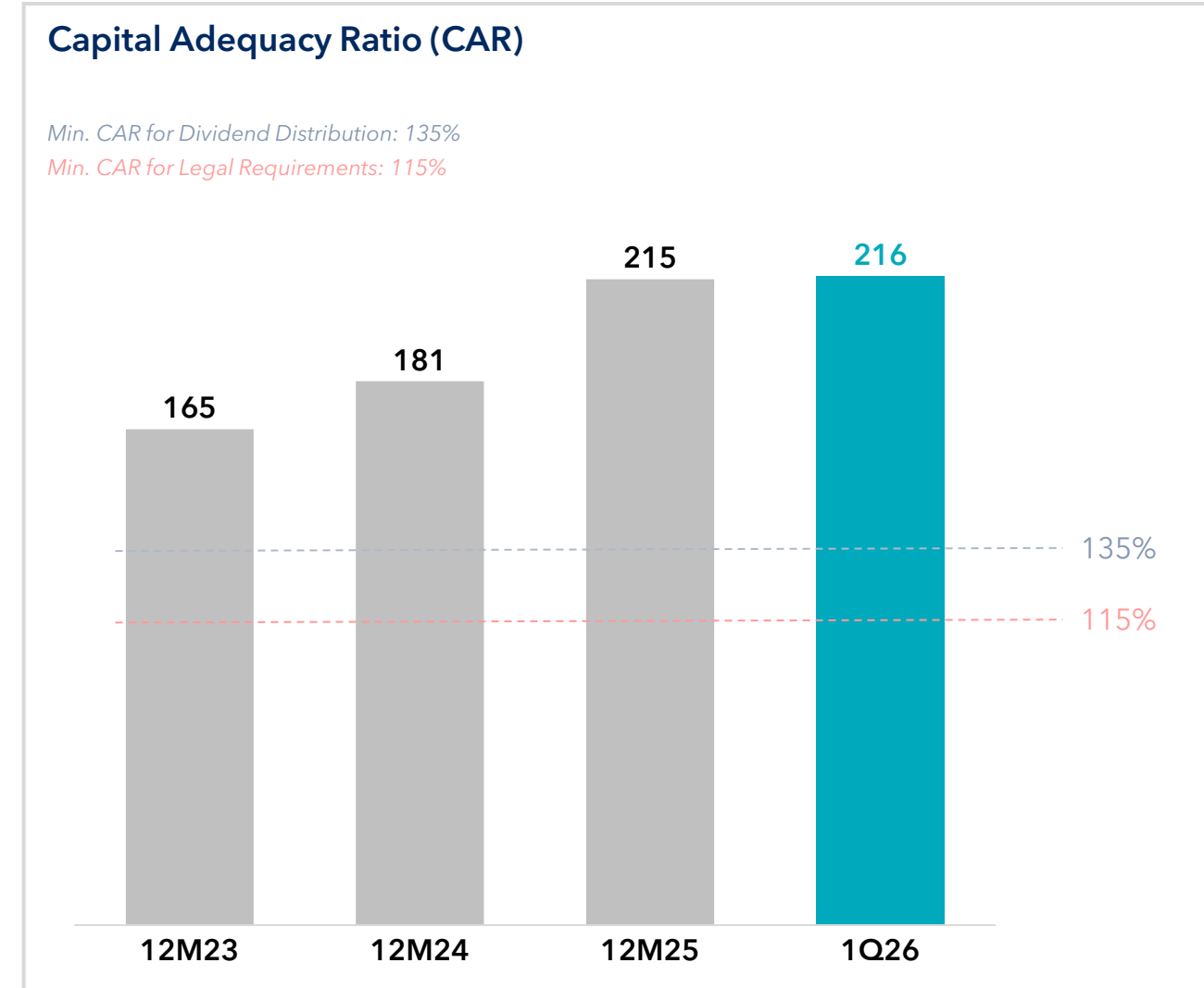
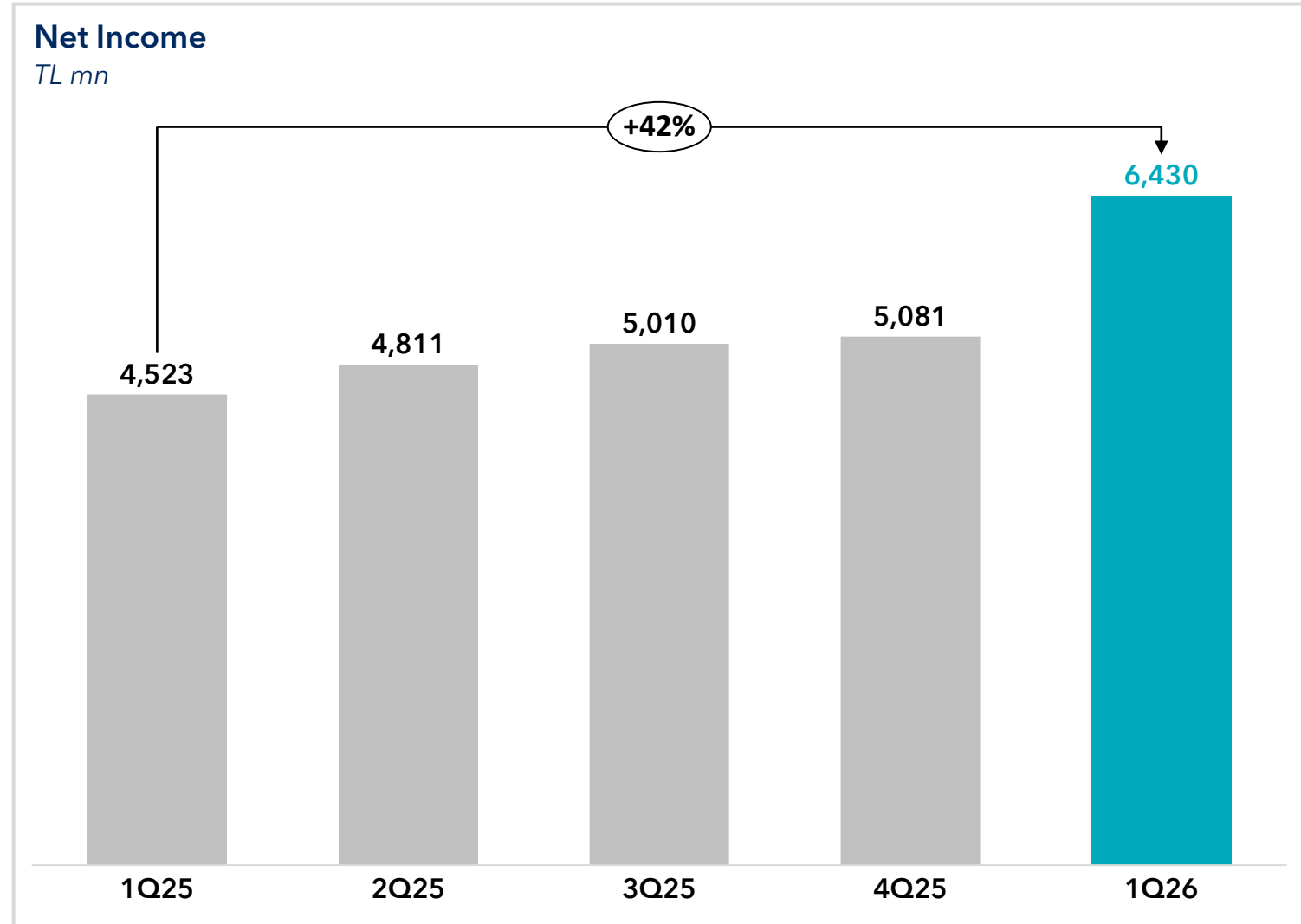
Main Segments		Türkiye Sigorta					Türkiye Sigorta		Sector		
		1Q25		1Q26			1Q26		1Q26		
		GWP (TL bn)	Share in total	GWP (TL bn)	Share in total	yoy change	Sector Ranking	Market Share	GWP (TL bn)	Share in total	yoy change
	<b>TOTAL</b>	<b>41.4</b>	<b>100%</b>	<b>53.8</b>	<b>100%</b>	<b>30%</b>		<b>16%</b>	<b>340.0</b>	<b>100%</b>	<b>28%</b>
	General Losses	12.6	30%	21.1	39%	68%	#1	39%	53.9	16%	68%
	Agriculture	10.7	26%	18.1	34%	70%	#1	47%	38.7	11%	92%
	Other	1.9	5%	3.0	6%	59%	#1	18%	15.2	4%	-98%
<b>Non-motor</b>	Fire & Natural Disaster (F&ND)	10.3	25%	12.4	23%	21%	#1	24%	52.2	15%	21%
	Accident	1.5	4%	1.6	3%	5%	#1	26%	6.1	2%	11%
	Other	3.3	8%	4.0	7%	22%	#1	18%	22.3	7%	21%
	<b>NON-MOTOR TOTAL</b>	<b>27.6</b>	<b>67%</b>	<b>39.1</b>	<b>73%</b>	<b>41%</b>	<b>#1</b>	<b>29%</b>	<b>134.6</b>	<b>40%</b>	<b>36%</b>
	Motor own Damage (MOD)	3.9	9%	5.3	10%	36%	#1	13%	39.8	12%	22%
<b>Motor</b>	Motor Third Party Liabilities (MTPL)	3.3	8%	3.8	7%	16%	#9	5%	77.4	23%	13%
	<b>MOTOR TOTAL</b>	<b>7.2</b>	<b>17%</b>	<b>9.1</b>	<b>17%</b>	<b>27%</b>	<b>#2</b>	<b>8%</b>	<b>117.2</b>	<b>34%</b>	<b>16%</b>
<b>Health</b>	<b>HEALTH TOTAL</b>	<b>6.6</b>	<b>16%</b>	<b>5.7</b>	<b>11%</b>	<b>-14%</b>	<b>#5</b>	<b>6%</b>	<b>88.2</b>	<b>26%</b>	<b>34%</b>

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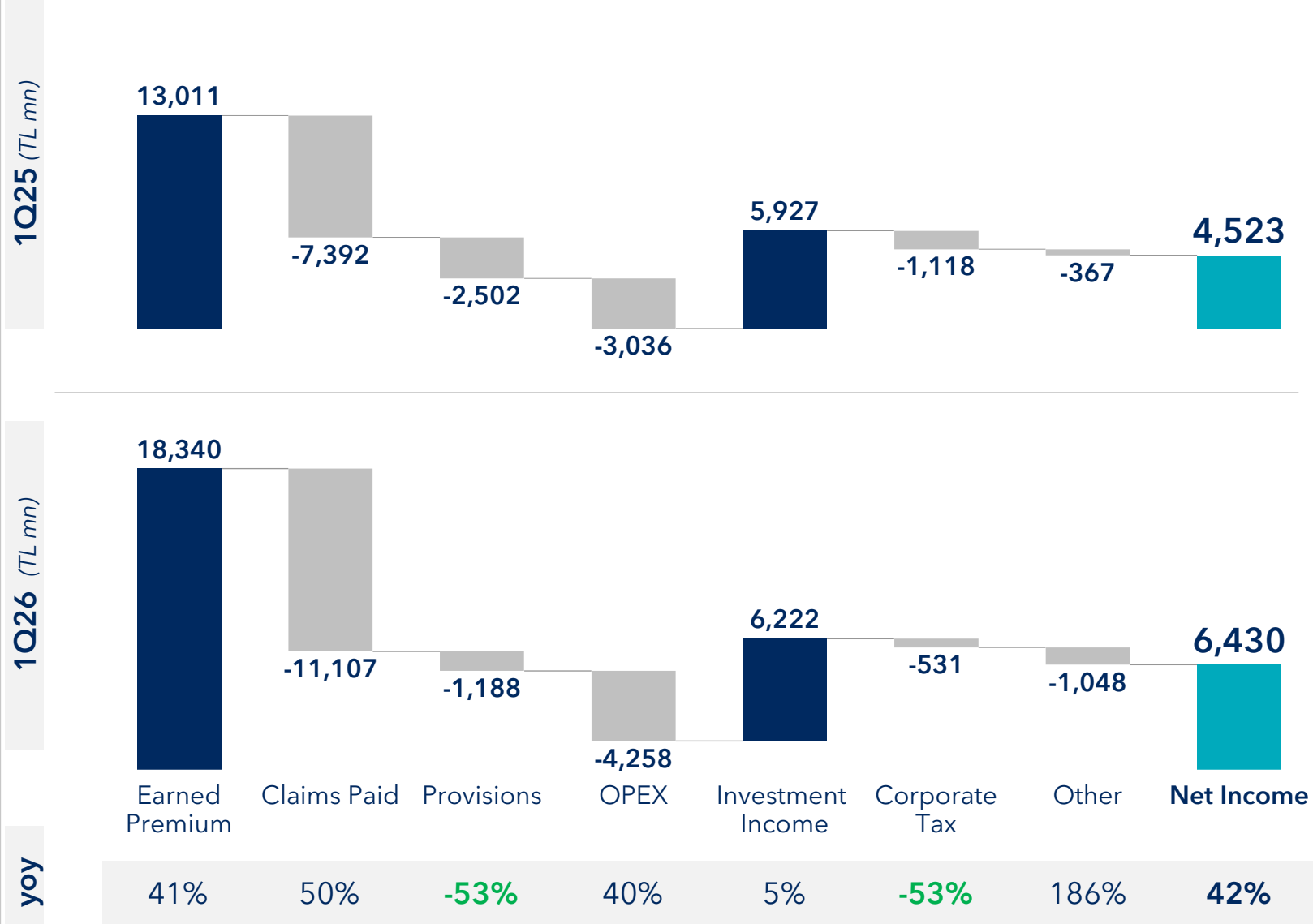


# All-Time High Net Income, Solid Capital Adequacy, Comfortably Above 135% Threshold

Recorded a new net income high, with **real premium growth** continuing without interruption



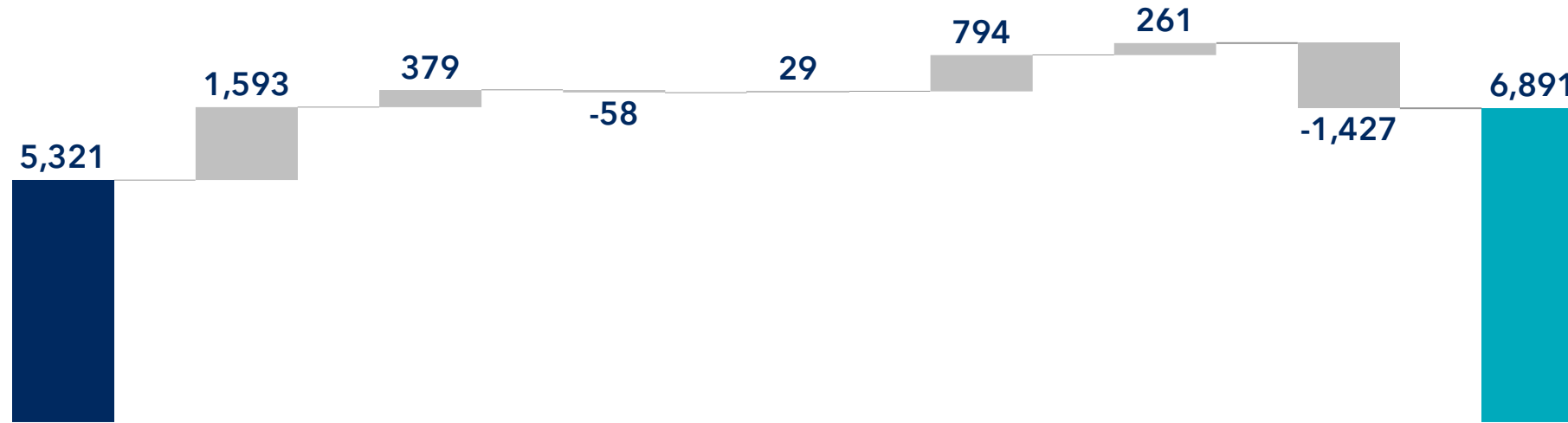
# Earnings Mix: Resilience by Design



- In 1Q26 insurance inflation was **17%** while gross premium production grew **30%** on an annual basis
- Strong technical results supported profitability, with a **42%** yoy increase in net income
- Reduction in provisions: Due to frost event in 1Q25 and further MTPL developments in 1Q26
- Decrease in tax expenses: Due to rediscount adjustments which in turn led to deferred tax liabilities
- Investment income tracked flat due to slower than anticipated disinflation

# Technical Income: +30% yoy

Main segments  
TL mn

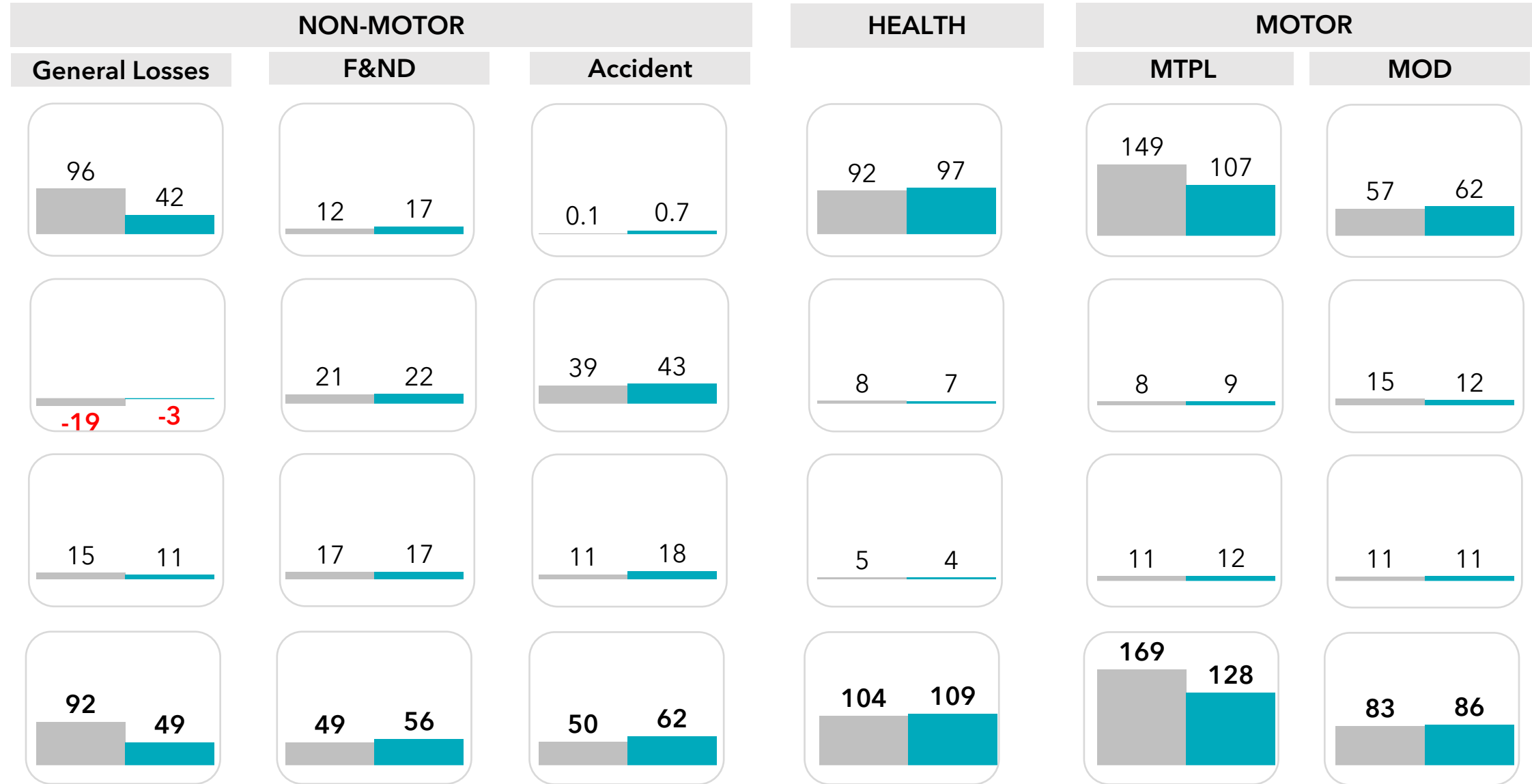


	General Losses	F&ND	Accident	Other	MTPL	MOD	Health	
	Non-motor				Motor		Health	
1Q26	2,304	2,092	1,114	245	-816	1,781	171	6,891
1Q25	711	1,713	1,172	216	-1,609	1,520	1,598	5,321
Δyoy	224%	22%	-5%	13%	-49%	17%	-89%	30%

- **General Losses: TL2.3 bn (+224% yoy)**  
1Q25 frost-event provisions normalized; base effect accounts for the majority of the yoy swing in total technical income
- **MTPL: Loss narrowed to TL816 mn from TL1.6 bn, TL800 mn improvement yoy;** largest positive contribution after General Losses
- **Health: TL171 mn (-89% yoy)** insurance inflation collapsed 32pp (49% → 17%); 2026 pricing and portfolio composition changes are gradually phasing in

# Underwriting: Combined Ratio Below 100% for 9th Consecutive Quarter, Sector Average 111%\*

■ 1Q25  
■ 1Q26

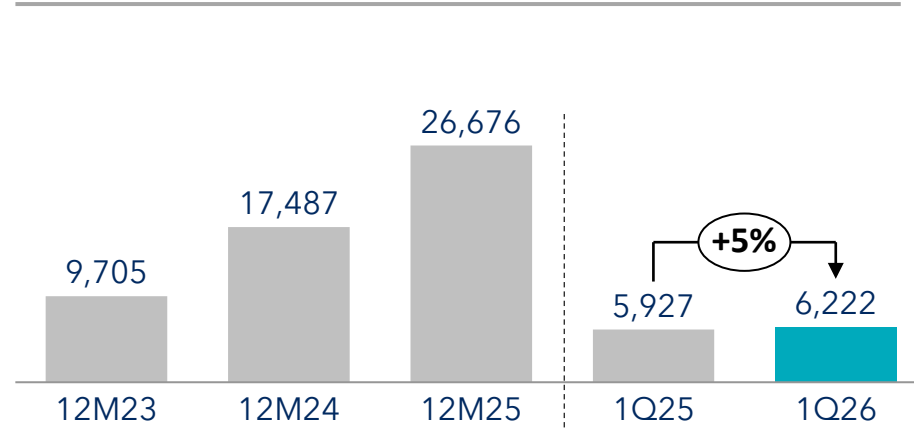


\*2025 Year-end, 1Q26 figures are not available yet as of 20 April 2026

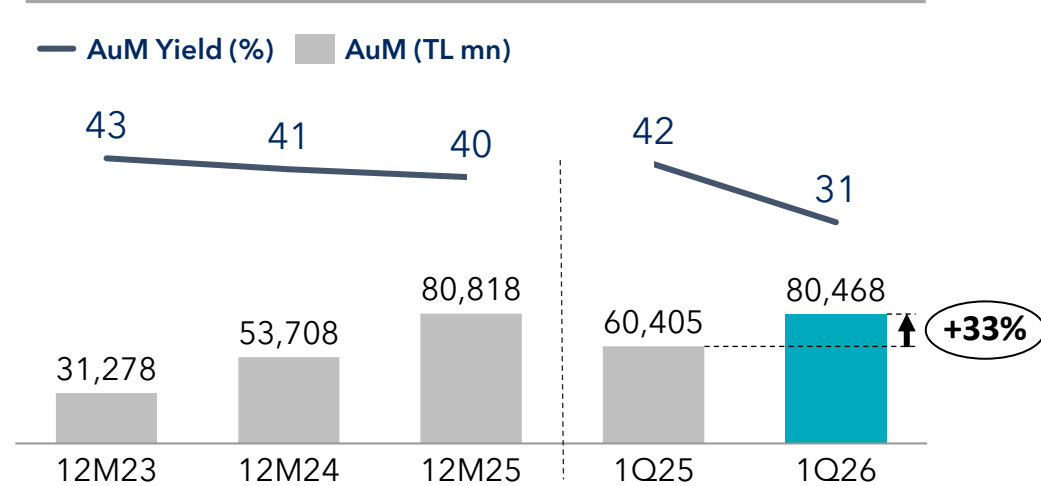
# AuM and Investment Overview

Rotated FX bank deposits into TL government securities

## Investment Income (TL mn)

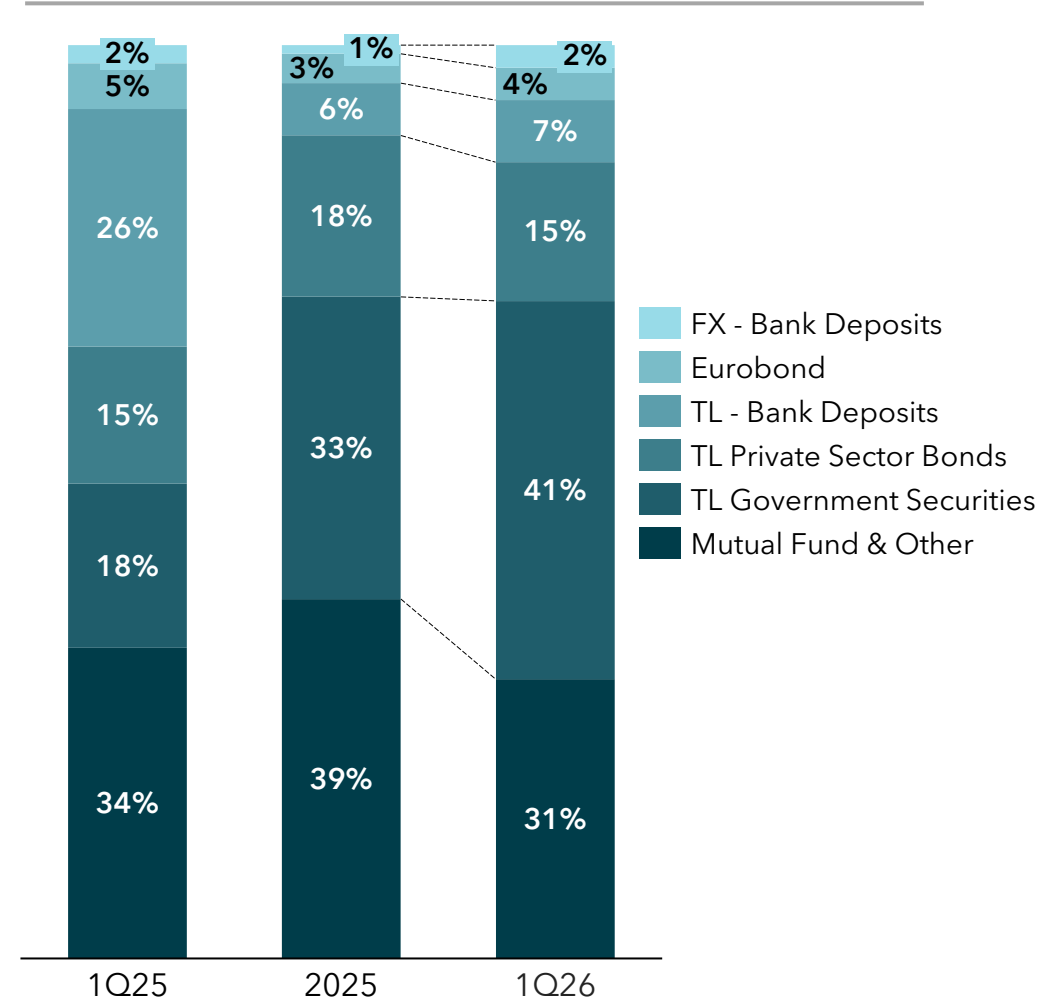


## Asset Under Management & Yield\*



\*Excluding arbitrage

## AuM Breakdown\*



- CBRT policy rate declined from **45%** to **37%**, while CPI moderated from **38%** to **31%** between 1Q25 and 1Q26
- Asset allocation shifted towards TL government securities, increasing from **18%** in 1Q25 to **41%** in 1Q26
- Portfolio size (excluding arbitrage) increased by **33%** yoy in 1Q26
- Investment income reached **TL6.2 bn**, with an AUM yield of **31%**

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# Income Statement

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Income Statement (TL mn)	2023	2024	2025	1Q25	1Q26	yoy
<b>Non-life Technical Income</b>	<b>29,850</b>	<b>59,460</b>	<b>81,116</b>	<b>18,297</b>	<b>23,528</b>	<b>29%</b>
Earned Premiums	20,258	42,317	59,892	13,011	18,340	41%
<i>Written Premiums (Net of Reinsurer Share)</i>	33,801	48,170	73,470	19,064	22,649	19%
<i>Written Premiums (Gross)</i>	59,518	101,366	147,117	41,402	53,806	30%
Change in Reserve for Unearned Premiums	-12,944	-6,319	-13,581	-6,249	-4,629	-26%
Change in Reserve for Unexpired Risks	-599	466	4	197	320	62%
Investment Income Transferred from Non-Technical Section	9,198	16,371	19,224	4,743	4,901	3%
Other Technical Income	395	773	2,000	543	287	-47%
<b>Non-life Technical Expense (-)</b>	<b>-21,945</b>	<b>-42,201</b>	<b>-58,421</b>	<b>-12,976</b>	<b>-16,637</b>	<b>28%</b>
Incurring Losses	-16,700	-32,626	-42,571	-9,895	-12,295	24%
<i>Claims Paid (Net of Reinsurer Share)</i>	-10,007	-24,554	-38,531	-7,392	-11,107	50%
<i>Claims Paid (Gross)</i>	-23,196	-33,089	-54,321	-10,283	-14,505	41%
<i>Change in Provisions for Outstanding Claims</i>	-6,693	-8,072	-4,040	-2,502	-1,188	-53%
Operating Expenses	-5,209	-9,264	-15,560	-3,036	-4,258	40%
Other Technical Expenses	-36	-311	-290	-46	-84	81%
<b>Net Technical Income</b>	<b>7,905</b>	<b>17,260</b>	<b>22,695</b>	<b>5,321</b>	<b>6,891</b>	<b>30%</b>
Investment Income	14,722	23,520	34,072	6,954	7,996	15%
Investment Expenses	-14,215	-22,404	-26,620	-5,770	-6,676	16%
<b>Net Investment Income</b>	<b>507</b>	<b>1,116</b>	<b>7,452</b>	<b>1,184</b>	<b>1,321</b>	<b>12%</b>
Corporate Tax*	-1,499	-3,901	-7,529	-1,118	-531	-53%
<b>Net Income</b>	<b>6,155</b>	<b>12,720</b>	<b>19,425</b>	<b>4,523</b>	<b>6,430</b>	<b>42%</b>

\*1Q26 effective tax rate: 27% (Effective tax rate: (Corporate tax+ deferred tax) / Income before tax). Further details are explained in footnote 35 of the audit report.

# Balance Sheet & Key Ratios

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Summary Balance Sheet (TL mn)	2023	2024	2025	1Q25	1Q26	yoy
Cash and Cash Equivalents	31,547	25,228	11,163	27,886	13,591	-51%
<i>Banks</i>	27,744	20,602	5,420	23,434	7,450	-68%
Financial Assets	21,924	34,327	86,507	43,313	92,469	113%
Receivables from Main Operations	11,330	19,005	31,482	30,430	47,236	55%
Tangible and Intangible Assets	1,536	3,272	3,969	3,261	3,942	21%
Other Assets	10,991	14,699	23,854	19,215	26,908	40%
<b>Total Assets</b>	<b>77,328</b>	<b>96,531</b>	<b>156,976</b>	<b>124,104</b>	<b>184,146</b>	<b>48%</b>
Financial Liabilities	18,390	1,222	11,109	6,342	19,451	207%
Payables from Main Operations	3,973	8,205	12,673	15,438	21,955	42%
Technical Provisions	35,028	48,951	66,608	57,522	72,082	25%
Other Liabilities	4,511	9,430	14,981	11,671	13,969	20%
<b>Total Liabilities</b>	<b>61,902</b>	<b>67,808</b>	<b>105,371</b>	<b>90,973</b>	<b>127,457</b>	<b>40%</b>
Paid in Capital	1,162	5,000	10,000	5,000	10,000	100%
Capital and Profit Reserves	14,264	23,723	41,605	28,131	46,689	66%
<b>Total Equity</b>	<b>15,426</b>	<b>28,723</b>	<b>51,605</b>	<b>33,131</b>	<b>56,689</b>	<b>71%</b>
Ratios	2023	2024	2025	1Q25	1Q26	
<b>ROAA</b>	<b>12%</b>	<b>15%</b>	<b>15%</b>	<b>17%</b>	<b>15%</b>	
<b>ROAE</b>	<b>56%</b>	<b>58%</b>	<b>48%</b>	<b>59%</b>	<b>48%</b>	
<b>Capital Adequacy Ratio</b>	<b>165%</b>	<b>181%</b>	<b>215%</b>	<b>188%</b>	<b>216%</b>	
<b>Combined Ratio</b>	<b>108%</b>	<b>99%</b>	<b>97%</b>	<b>99%</b>	<b>90%</b>	
Loss Ratio	82%	77%	71%	76%	67%	
Commission Ratio	14%	12%	12%	12%	11%	
Expense Ratio	12%	10%	14%	11%	12%	

## Quarterly GWP Production (TL mn)

## Cumulative GWP Production (TL mn)

Premium Production		1Q25	2Q25	3Q25	4Q25	1Q26	qoq	3M25	6M25	9M25	2025	3M26	yoy
Non-motor	General Losses	12,572	9,348	7,036	14,189	21,132	49%	12,572	21,921	28,957	43,146	21,132	68%
	F&ND	10,259	8,017	7,781	8,057	12,369	54%	10,259	18,276	26,057	34,114	12,369	21%
	Accident	1,515	1,380	1,461	1,619	1,593	-2%	1,515	2,894	4,355	5,975	1,593	5%
	Other	3,289	2,487	2,420	1,840	3,997	117%	3,289	5,776	8,196	10,037	3,997	22%
Motor	MTPL	3,280	3,525	5,188	5,164	3,794	-27%	3,280	6,805	11,993	17,157	3,794	16%
	MOD	3,884	3,686	4,585	4,318	5,269	22%	3,884	7,570	12,154	16,473	5,269	36%
Health		6,603	2,835	3,984	6,794	5,652	-17%	6,603	9,438	13,422	20,215	5,652	-14%
<b>Total</b>		<b>41,402</b>	<b>31,277</b>	<b>32,456</b>	<b>41,982</b>	<b>53,806</b>	<b>28%</b>	<b>41,402</b>	<b>72,679</b>	<b>105,135</b>	<b>147,117</b>	<b>53,806</b>	<b>30%</b>

## Quarterly Technical Income (TL mn)

Technical Income		1Q25	2Q25	3Q25	4Q25	1Q26	qoq
Non-motor	General Losses	711	122	107	169	2,304	1265%
	F&ND	1,713	2,991	2,832	2,357	2,092	-11%
	Accident	1,172	1,484	1,485	939	1,114	19%
	Other	216	210	255	177	245	38%
Motor	MTPL	-1,609	-442	-1,499	147	-816	-654%
	MOD	1,520	2,205	1,983	963	1,781	85%
Health		1,598	490	114	284	171	-40%
<b>Total</b>		<b>5,321</b>	<b>7,061</b>	<b>5,277</b>	<b>5,036</b>	<b>6,891</b>	<b>37%</b>

## Cumulative Technical Income (TL mn)

3M25	6M25	9M25	2025	3M26	yoy
711	833	939	1,108	2,304	224%
1,713	4,705	7,537	9,893	2,092	22%
1,172	2,656	4,142	5,081	1,114	-5%
216	426	681	859	245	13%
-1,609	-2,051	-3,550	-3,403	-816	-49%
1,520	3,725	5,708	6,671	1,781	17%
1,598	2,088	2,203	2,487	171	-89%
<b>5,321</b>	<b>12,382</b>	<b>17,659</b>	<b>22,695</b>	<b>6,891</b>	<b>30%</b>

Segments	Loss Ratio (Cumulative)			Expense Ratio (Cumulative)			Commission Ratio (Cumulative)			Combined Ratio (Cumulative)			
	3M25	2025	3M26	3M25	2025	3M26	3M25	2025	3M26	3M25	2025	3M26	
Non-motor	General Losses	96.2%	95.3%	41.6%	14.6%	17.5%	10.6%	-19.2%	-17.8%	-3.3%	91.6%	94.9%	48.9%
	F&ND	11.8%	10.9%	17.3%	16.6%	15.7%	17.3%	21.0%	19.9%	21.6%	49.4%	46.6%	56.1%
	Accident	0.1%	0.5%	0.7%	11.4%	18.4%	18.4%	39.0%	43.5%	42.6%	50.5%	62.4%	61.7%
Motor	MTPL	148.9%	124.2%	106.9%	11.4%	9.4%	12.0%	8.3%	9.4%	8.9%	168.6%	142.9%	127.8%
	MOD	57.4%	64.2%	62.3%	11.1%	10.2%	11.3%	14.9%	14.2%	12.1%	83.3%	88.6%	85.8%
Health		92.0%	92.5%	97.1%	4.9%	12.3%	4.5%	7.6%	8.3%	7.1%	104.4%	113.0%	108.6%
<b>Total</b>		<b>76.0%</b>	<b>71.1%</b>	<b>67.0%</b>	<b>11.4%</b>	<b>13.5%</b>	<b>11.7%</b>	<b>11.9%</b>	<b>12.4%</b>	<b>11.5%</b>	<b>99.4%</b>	<b>97.1%</b>	<b>90.3%</b>

# Key Operational Metrics



Employees  
**1,500+**



Mobile App Users  
**4.6M+**



Agencies  
**3,800+**



Bank Branches  
**4,900+**



Individual Customers  
**5.6M+**



PTT Branches  
**3,500+**



Contracted Providers  
**5,800+**



**BIST 50**  
Inclusion

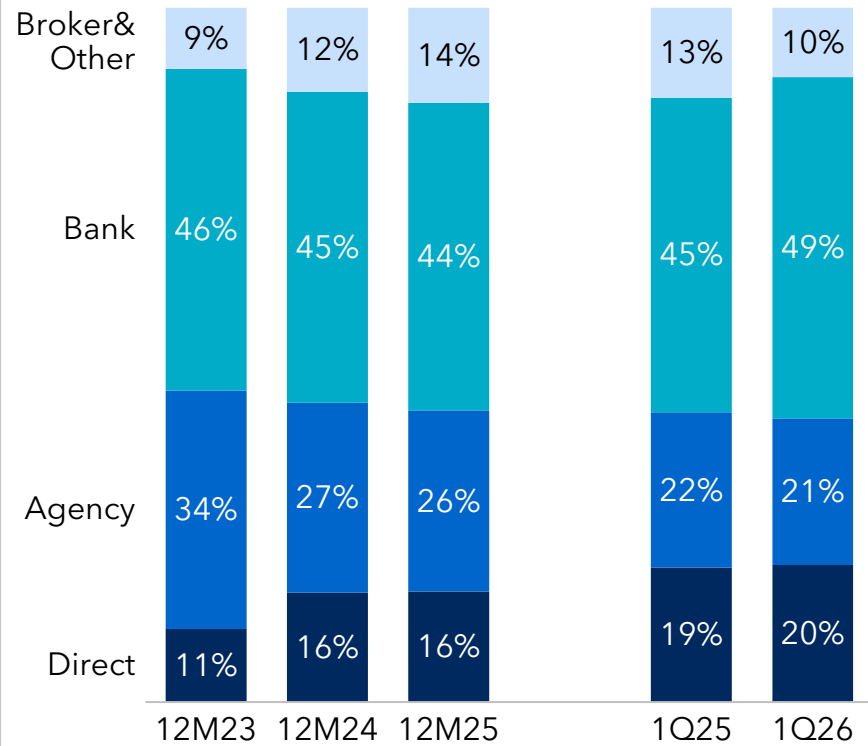


Corporate Governance Rating  
**9.66/10**

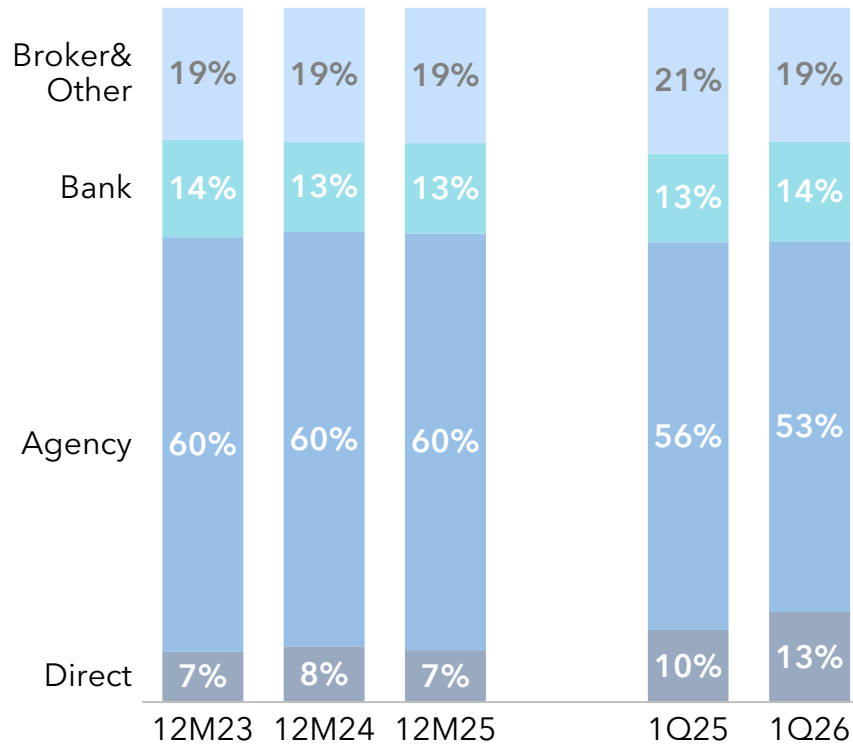


JCR Credit Rating  
**AAA+**

# Differentiated Multi-Channel Distribution Platform



## Sector



General Losses, Fire & Natural Disasters and Motor Own Damage (MOD) segments saw an increased share of production through the bancassurance within the portfolio compared to 1Q25

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Türkiye'nin lider sigorta şirketi olarak  
**güveni,**  
ihtiyaç duyulan her alanda  
ve her anda inşa ederiz.

**Saygı;** sizi olduğunuz gibi  
kabullenmek  
ve düşüncelerinizin  
dinlenmeye  
değer olduğunu size  
hissettirmektir.

**Sizin**  
Kıymetinizi biliyoruz

Tıpkı bir  
**aile**  
gibi...

Biz Sigortacılığın Milli Takımıyız.  
Aynı amaç için  
**takım ruhu**  
ile çalışırız.

Kaynaklarımızı  
**yenilikçi**  
bakış açımızla sürekli  
geliştiriyor ve bu gelişimi  
**sürdürülebilir**  
kılıyoruz.

# TÜRKİYE SİGORTA

Çünkü çalışanlarımızın, müşterilerimizin  
ve paydaşlarımızın hayatına  
**duyarlılıkla huzurlu**  
yaklaşırız.  
olmanızı önemsiyoruz.

Birbirimize temas ettiğimiz ilk andan  
itibaren gönül rahatlığınızı ve

Ülkemizin milli ve manevi değerlerini korumak  
hep hedefimizdedir. Çünkü biz

**vatanseveriz.**

**Adaletli** olmayı savunur,  
eşitlik ilkesinde  
buluşuruz.

Fark yaratıyor, örnek oluyor,

**ekol** olmanın  
gururunu  
taşıyoruz.