

# 5-Year Summary Financial Information Including the Reporting Period

## Financial Highlights and Key Ratios

Financial Highlights (TL thousand)	2014	2015	2016	2017	2018
Total Premium and Contribution Production*	1,529,967	1,736,762	1,859,336	2,208,463	2,019,010
Total Technical Profit	67,461	108,259	133,012	199,189	237,576
Total Assets	10,247,750	11,889,176	14,391,682	17,877,195	20,221,515
Nominal Capital	380,000	410,000	430,000	430,000	430,000
Shareholders' Equity	701,951	778,205	860,855	926,560	940,618
Financial Income	79,070	87,545	123,363	124,324	133,742
Pretax Profit	134,769	175,845	229,804	279,810	322,207
Net Profit	106,654	145,067	190,274	224,703	253,600

  

Key Ratios	(%)	(%)	(%)	(%)	(%)
Net Profit/Average Shareholders' Equity (ROAE)	16	20	23	25	27
Premium and Contribution Production/Total Assets	15	15	13	12	10
Shareholders' Equity/Total Assets	7	7	6	5	5

\* Total premium figures include gross written premiums of personal accident and life branch.

## Premium and Private Pension Contribution Production (TL thousand)

### Private Pension Contribution Production

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
1,164,288	1,334,210	15	1,357,936	2	1,632,789	20	1,378,814	-16

### Life /Non-Life Premium Production

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
365,679	402,552	10	501,400	25	575,673	15	640,196	11

### Premium and Private Pension Contribution Production

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
1,529,967	1,736,762	14	1,859,336	7	2,208,463	19	2,019,010	-9

### Mathematical Reserves

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
1,841,516	1,700,163	-8	1,682,434	-1	1,725,733	3	1,740,281	1

### Pension Funds

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
7,384,777	8,933,550	21	11,359,421	27	14,712,834	30	16,937,635	15

### Policy Maturity and Death/Disability Benefit Payments (TL thousand)

#### Policy Maturity

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
280,822	182,417	-35	120,607	-34	106,973	-11	137,738	29

#### Death/Disability Benefit Payments

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
35,631	35,326	-1	49,942	41	52,255	5	62,340	19

#### Total

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
316,453	217,743	-31	170,549	-22	159,228	-7	200,078	26

### Technical Results (TL thousand)

#### Life Insurance

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
63,802	86,478	36	112,486	30	132,610	18	151,096	14

#### Non-Life Insurance

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
-33	-240	(-)	-566	(-)	-546	-4	-1,076	97

#### Private Pension

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
3,692	22,021	(+)	21,091	-4	67,125	218	87,556	30

#### Total Technical Profit

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
67,461	108,259	60	133,011	23	199,189	50	237,576	19

#### Financial Income (TL thousand)

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
79,070	87,545	11	123,363	41	124,324	1	133,742	8

#### Financial Expenses and Other Expenses

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
-11,762	-19,958	70	-26,570	33	-43,704	64	-49,111	12

#### Pretax Profit

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
134,769	175,845	30	229,804	31	279,810	22	322,207	15

#### Shareholders' Equity

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
701,951	778,205	11	860,855	11	926,560	8	940,618	2

#### Total Assets

2014	2015	Change (%)	2016	Change (%)	2017	Change (%)	2018	Change (%)
10,247,750	11,889,176	16	14,391,682	21	17,877,195	24	20,221,515	13