ANADOLU SİGORTA

INVESTOR PRESENTATION

2026 Q2

CONTENT

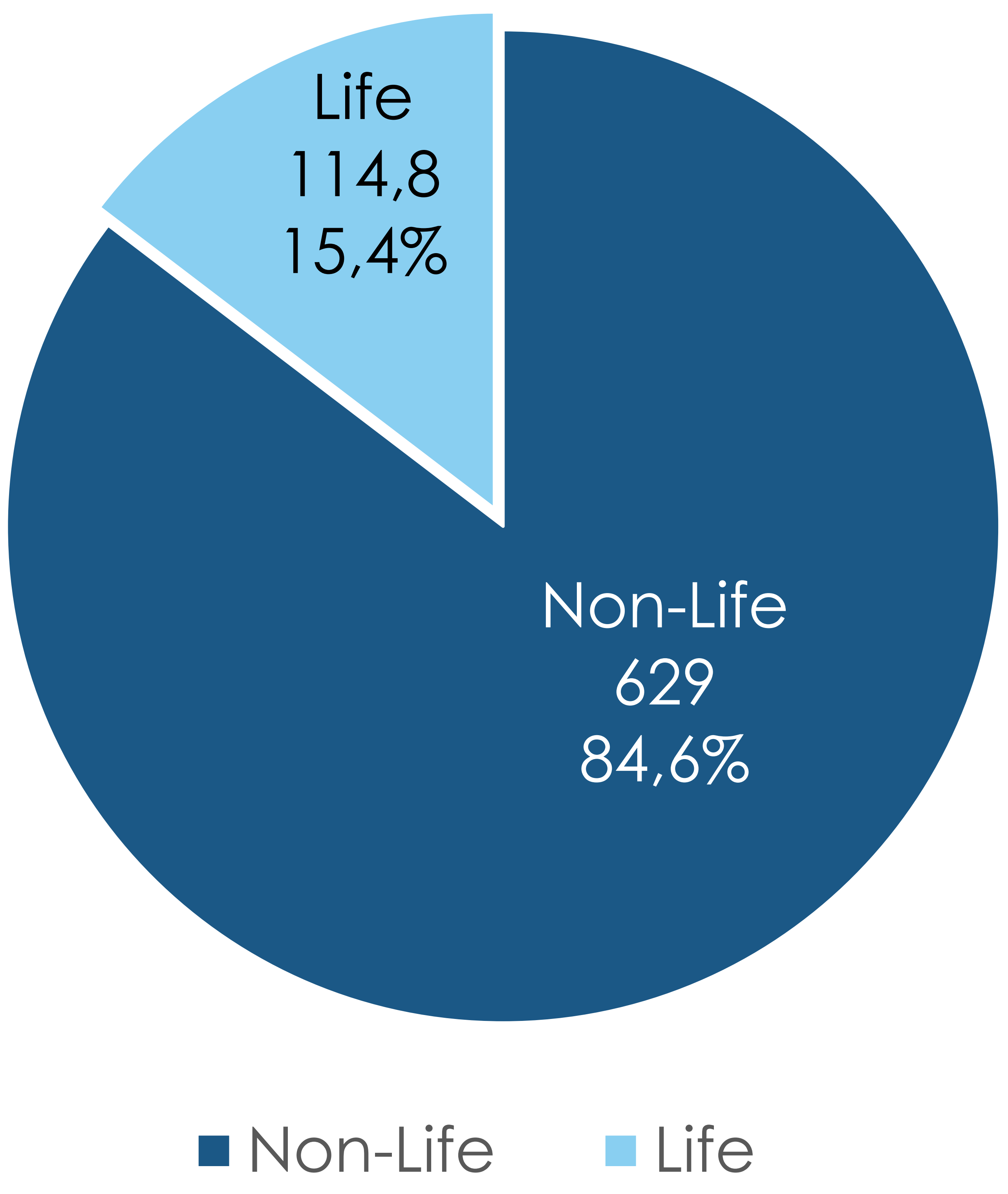
Market Overview

Sector Data[1]

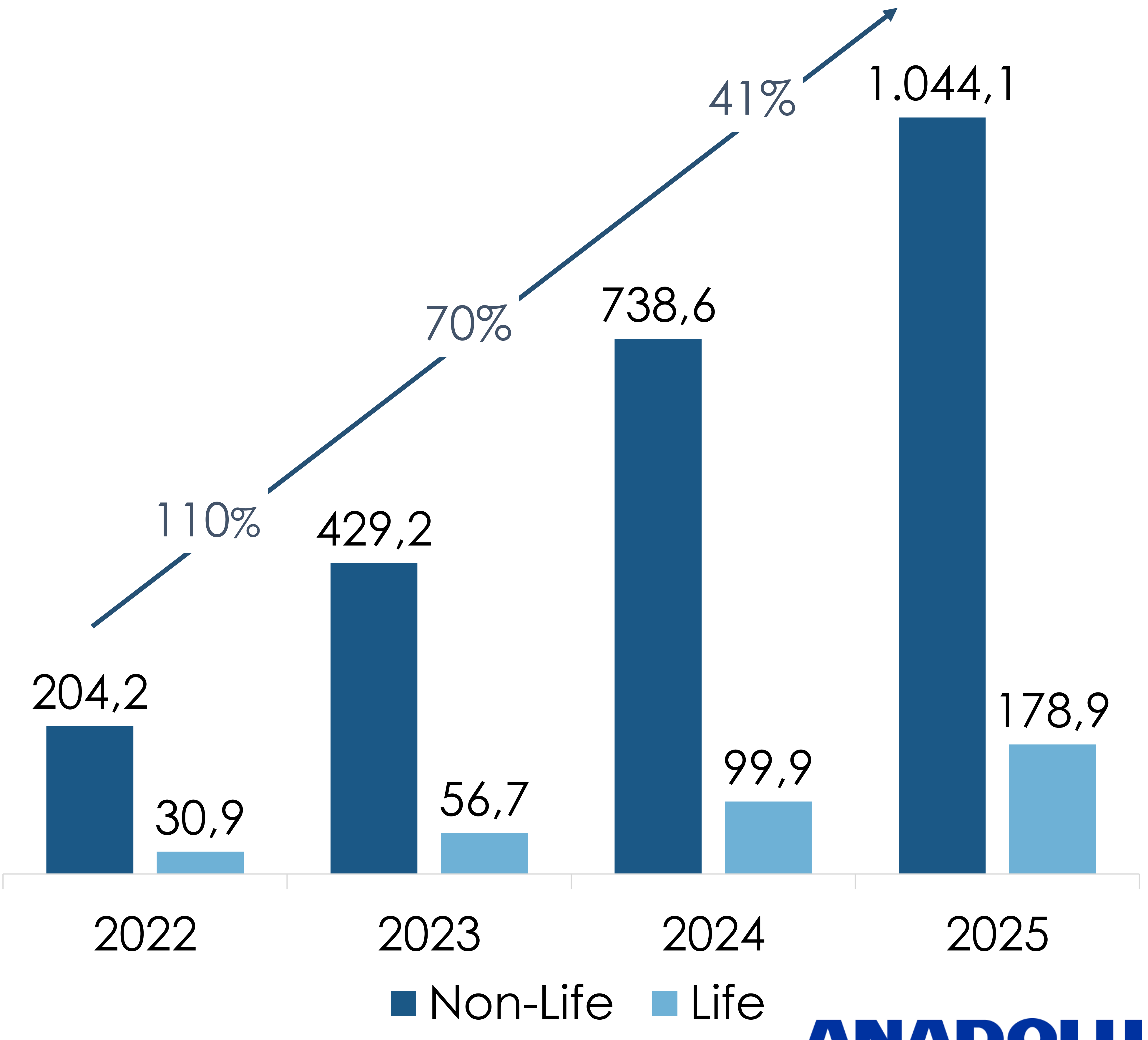
Number of Companies

Non Life	45
Life	19
Reinsurance	4
Total	68

Insurance Market 1H2026 (TL bn)



Premium Production (TL bn)



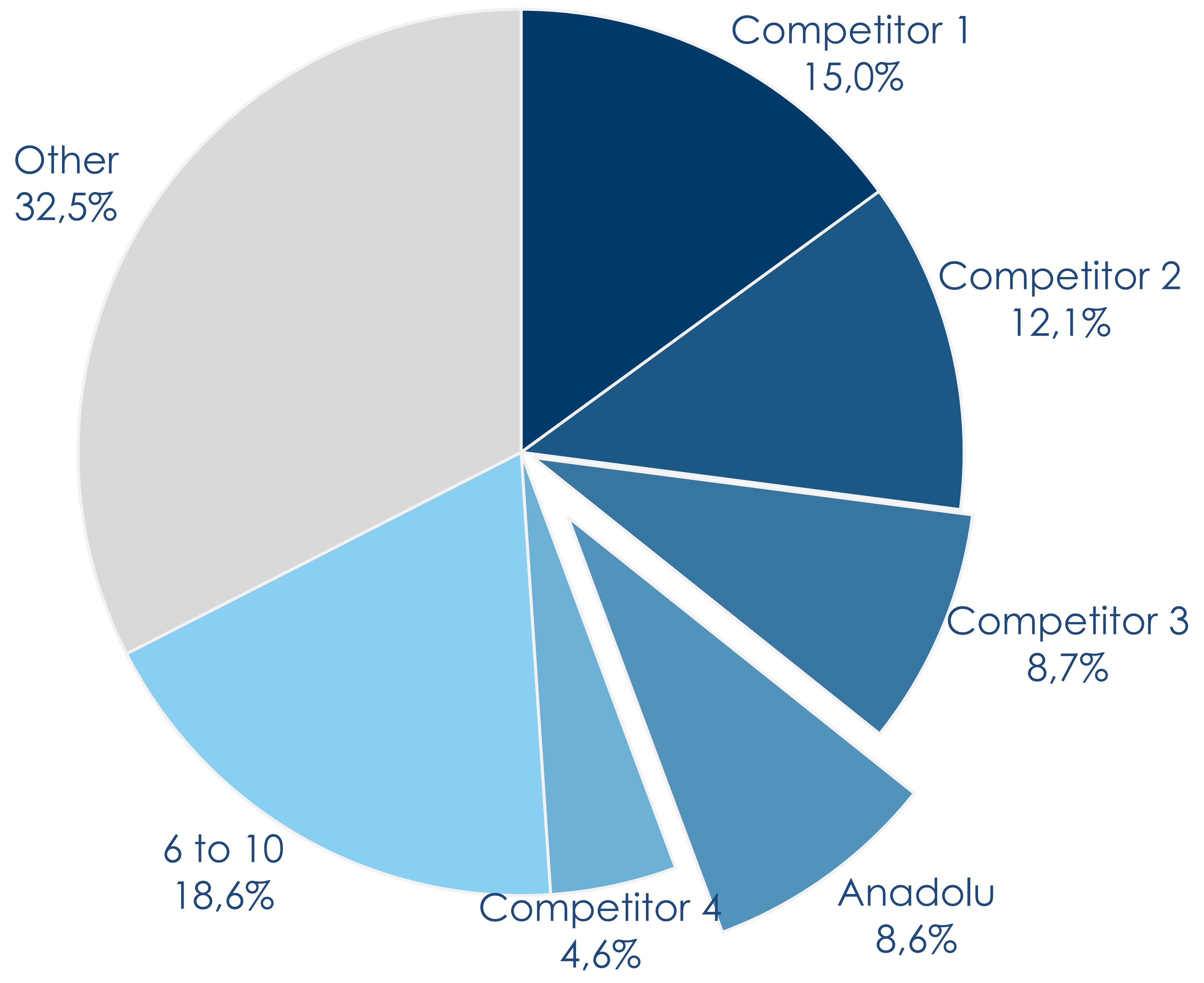
(1) Association of Insurance Companies, SEDDK

Non-Life Insurance Market

Premium Production[1] (TL mn)	6M26	6M25	Y/Y(%)
Competitor 1	94.213	72.679	29,6%
Competitor 2	76.033	54.722	38,9%
Competitor 3	54.418	39.622	37,3%
Anadolu Sigorta	**54.190**	**44.469**	**21,9%**
Competitor 4	28.992	23.105	25,5%
Top 5 Companies	**307.846**	**234.597**	**31,2%**
6 to 10	116.702	94.306	23,7%
Top 10 Companies	**424.548**	**328.903**	**29,1%**
Other	204.497	169.421	20,7%
Total	**629.044**	**498.324**	**26,2%**

(1) Association of Insurance Companies

Non-Life - Market Shares



Penetration Ratios[1]

EARTHQUAKE INSURANCE

- **~20 million** houses
- **58,2%** of houses are **insured**

HEALTH INSURANCE

- **86,3 million** Population
- **20,5%** of population has health insurance

TRAFFIC INSURANCE

- **35 million** vehicles
- **76,7%** of vehicles are **insured**

MOD INSURANCE

- **33 million** vehicles
- **26%** of vehicles are **insured**

(1) Source: DASK, Insurance Information and Monitoring Center

ANADOLU SİGORTA

Company Overview

Pioneering Turkish Insurance for a Century

- Established in 1925, on the initiative of **Mustafa Kemal Atatürk**, founder of Turkish Republic
- First national insurance company

TÜRKİYE İŞ BANKASI
Group Company

- 100-year journey continues with **digital transformation**, innovation and **customer focus**

Celebrated 100th year

1925 100 2025 ANADOLU SİGORTA

1949,
Karaköy headquarters

1956,
Computer automation introduced

1986,
First electronical device insuance

1987, Initiation of agricultural insurance

1996, First Legal Protection Insurance

2007,
First insurer to underwrite USD1bn premium annually

17 August1999
6 February 2023
Helped rebuilding after earthquakes

1991,
Demerging of life insurance and pension lines, Anadolu Hayat Formed

ANADOLU SİGORTA

Widespread National Network

10 Regional Branches

1 Overseas Branches

1 Sales Office

3,139 Professional Agencies
~16% working exclusively with Anadolu

997 Isbank Branches
Working exclusively with Anadolu

Sector Data[1]

Fitch
National Insurer Financial Strength
Rating: AA+(tur)
Outlook: Stable

Fitch
Insurer Financial Strength
Rating: BB
Outlook: Stable

WORLD CORPORATE GOVERNANCE INDEX
Group 1

SAHA Corporate Governance
Rating 9,61/ 10

ISO 9001
Quality Management System
Certification

ISO 9001
Customer Satisfaction Management
System Certification

Sustainability
Sustainability Report 2024 is published
and certified by GRI Standards

ANADOLU SİGORTA

Shareholder Structure

	Paid-in Capital	Stake
Milli Reasürans Türk Anonim Şirketi	1.146.200.422,92	57,31%
Trakya Yatırım Holding A.Ş.	140.056.244	7,00%
Other	713.743.333,08	35,69%
Total	**2.000.000.000**	**100,0%**

IPO rate: **~48%**

Free float: **~35%**

Mcap (30.06.2026) : **TL54,7 bn**

Capital (30.06.2026): **TL2,00 bn**

Highlights

Profitability

- **Growth:** Premium volume increased at 24.6 bn TRY in Q1 2026, **(+21.9% y/y excl. MTPL)**
- **Real profitability:** Solo RoAE stands at **38,4% (Consolidated 39,1%)**

Technical Outlook

- Strong premium production increasing market share in the Health branch, together with a healthy portfolio structure, improvement in the combined ratio. **(+42.4% y/y; +0.6 pp vs. Q2'25 9.4%; -8.0 pp combined ratio)**
- Strong growth in the Bancassurance channel supporting profitability **(42% y/y; 15.7% vs Q2'25 13.5%)**

Assets Under Management (AuM)

- Growing porfolio size amid the Iran / US – Israel war: **TRY 6.1 bn** on a quarterly basis, **reaching TRY 88.9 bn**
- **Investment income continued to remain strong**: TRY 6.4 bn quarterly **(+14.3% y/y)**

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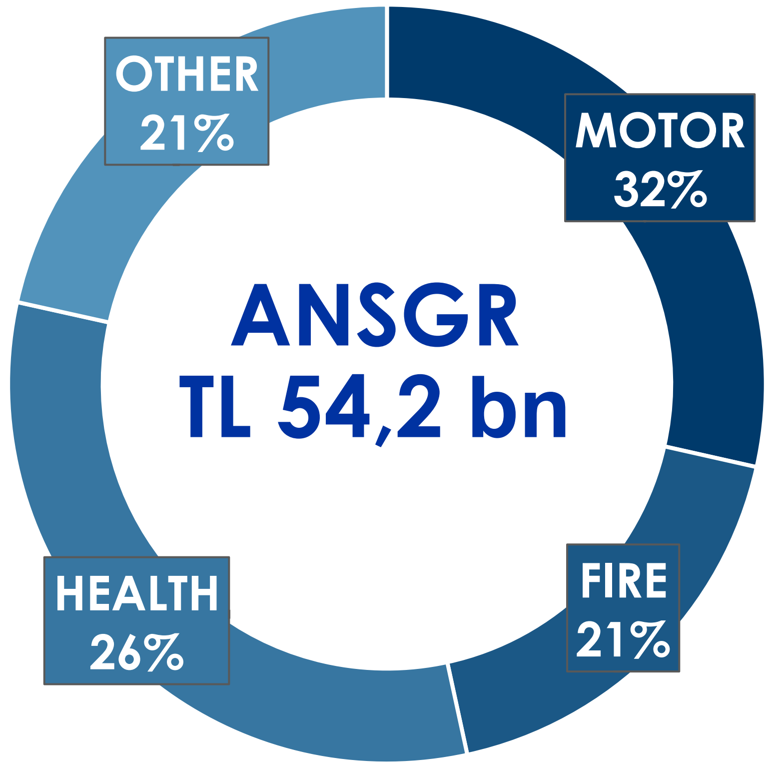
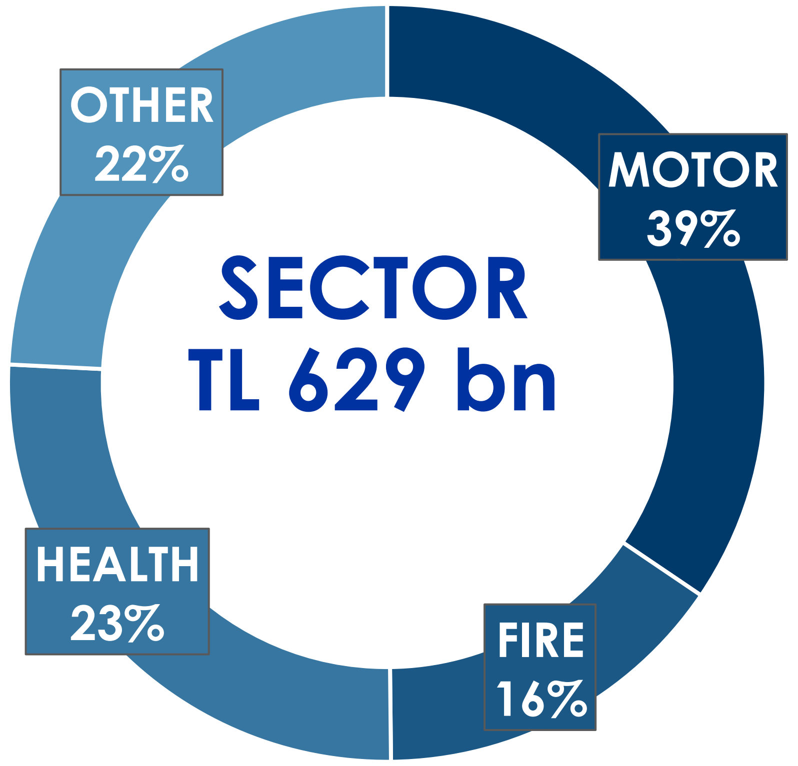
Premium Volume and Composition

Cumulative (TLmn)	Anadolu Sigorta			Non-Life Sector[1]		
	6M25	6M26	Y/Y (%)	6M25	6M26	Y/Y (%)
MOD	8.622	10.047	16,5	65.722	81.908	24,6
MTPL	8.016	7.426	-7,4	143.943	166.335	15,6
Health	10.087	14.363	42,4	107.552	145.001	34,8
Fire & Nat. Disasters	8.948	11.151	24,6	79.092	97.278	23,0
Other	8.795	11.203	27,4	102.008	138.522	35,8
Total	**44.469**	**54.190**	**21,9**	**498.324**	**629.044**	**26,2**



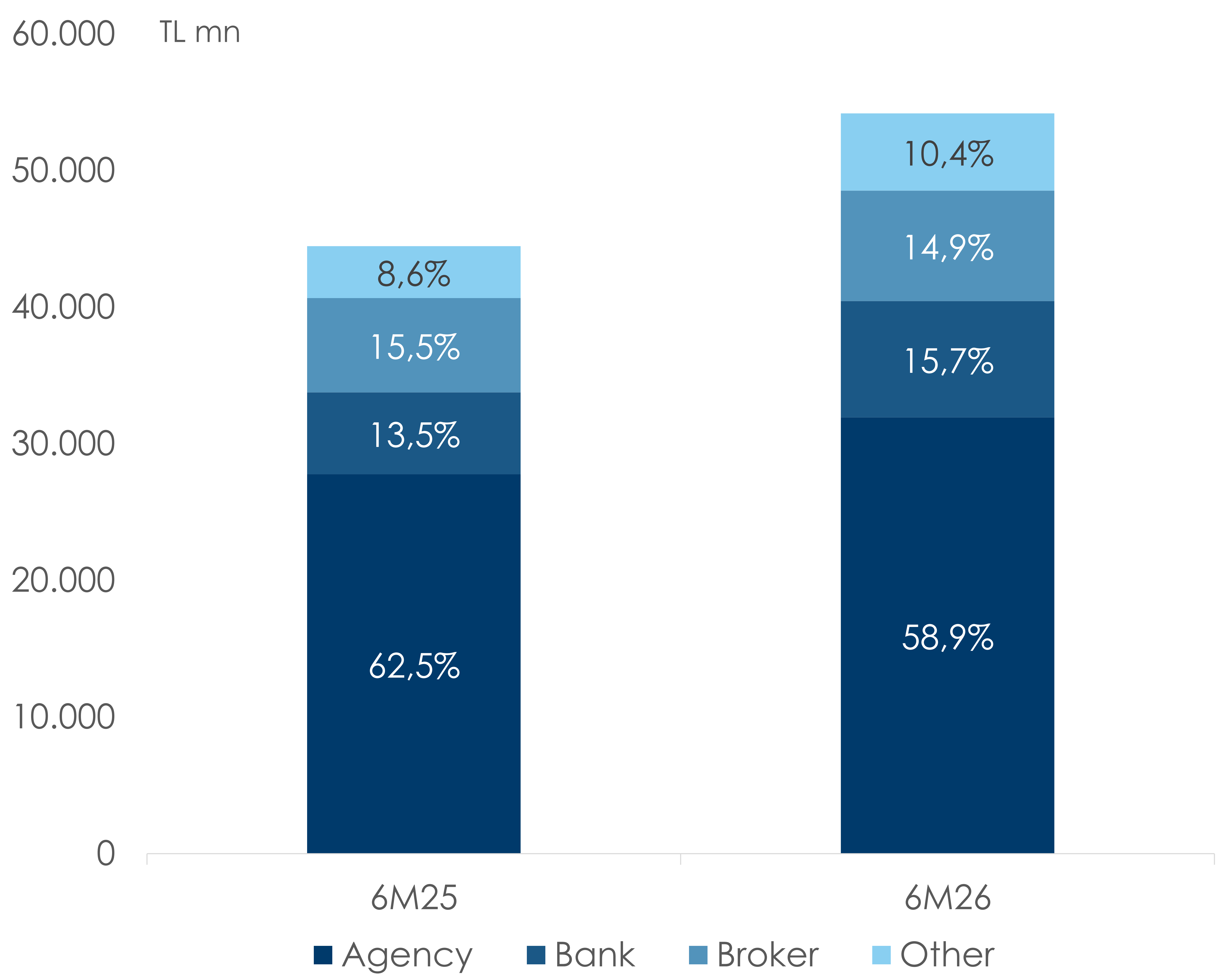
Quarterly (TLmn)	2Q26	Y/Y (%)	Q/Q (%)	2Q26	Y/Y (%)	Q/Q (%)
MOD	5.216	18,4	8,0	42.092	27,2	5,7
MTPL	3.826	-9,3	6,3	88.893	18,2	14,8
Health	4.938	34,9	-47,6	56.816	36,8	-35,6
Fire & Nat. Disasters	5.804	23,6	8,5	45.044	25,6	-13,8
Other	4.836	12,5	-24,0	56.181	22,2	-31,8
Total	**24.620**	**15,7**	**-16,7**	**289.026**	**24,7**	**-15,0**



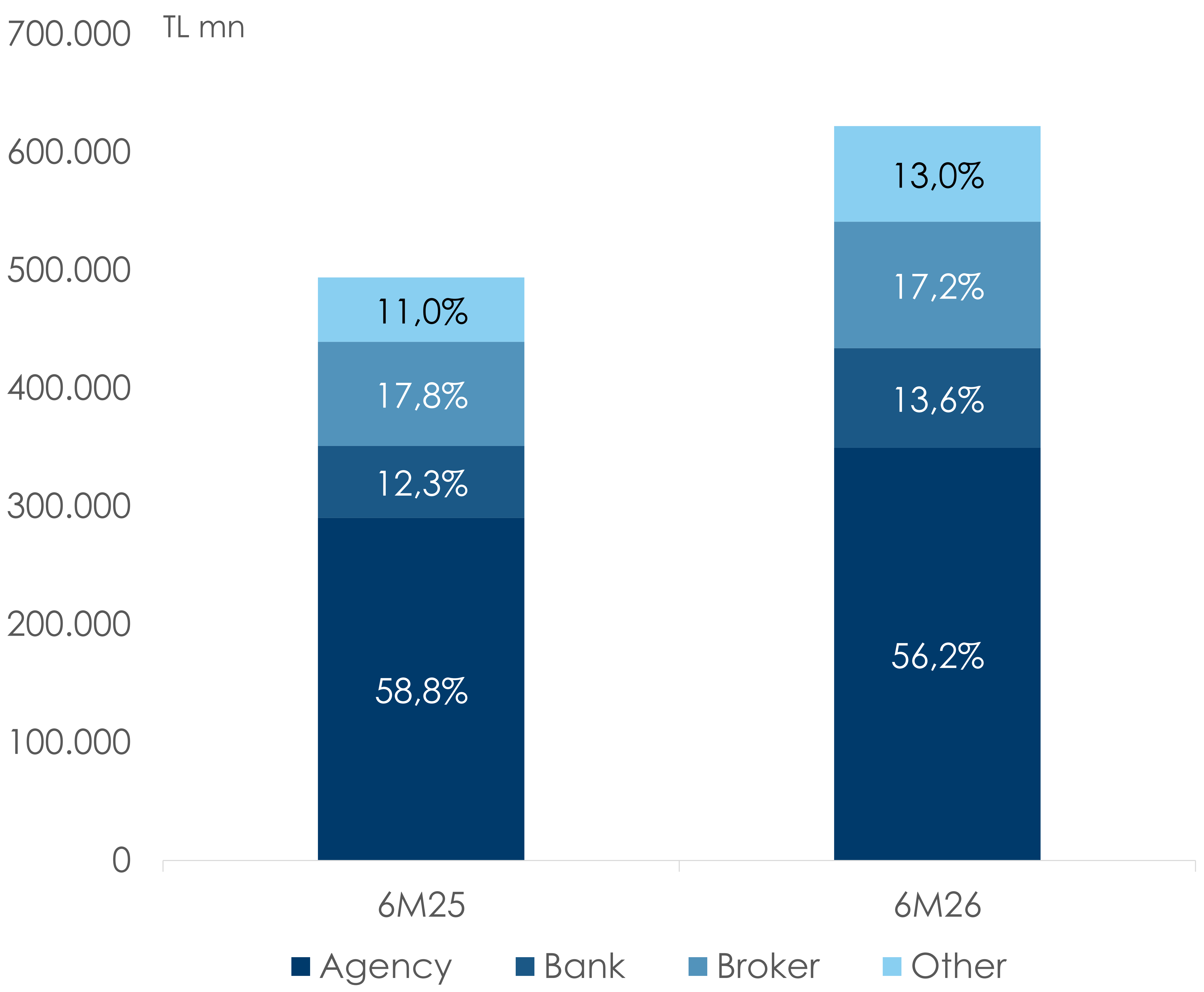
(1) Source: Association of Insurance Companies

Sales Channels

Premium Production – Anadolu



Premium Production[1] – Sector



(1) Association of Insurance Companies

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Market Share & Rank[1]

BRANCHES	Rank 6M26	Market Share 6M26	Market Share 6M25
Watercraft	1	26,1%	26,5%
MOD	1	12,3%	13,1%
Transportation	1	15,0%	16,0%
Aircraft	2	15,4%	12,3%
Aircraft Liability	2	15,5%	13,7%
General Liability	2	14,2%	12,8%
Fire	3	11,5%	11,3%
Health	3	9,9%	9,4%
General Losses	3	5,7%	6,2%
Accident	4	8,9%	8,7%
TOTAL	**4**	**8,6%**	**8,9%**

(1) Association of Insurance Companies

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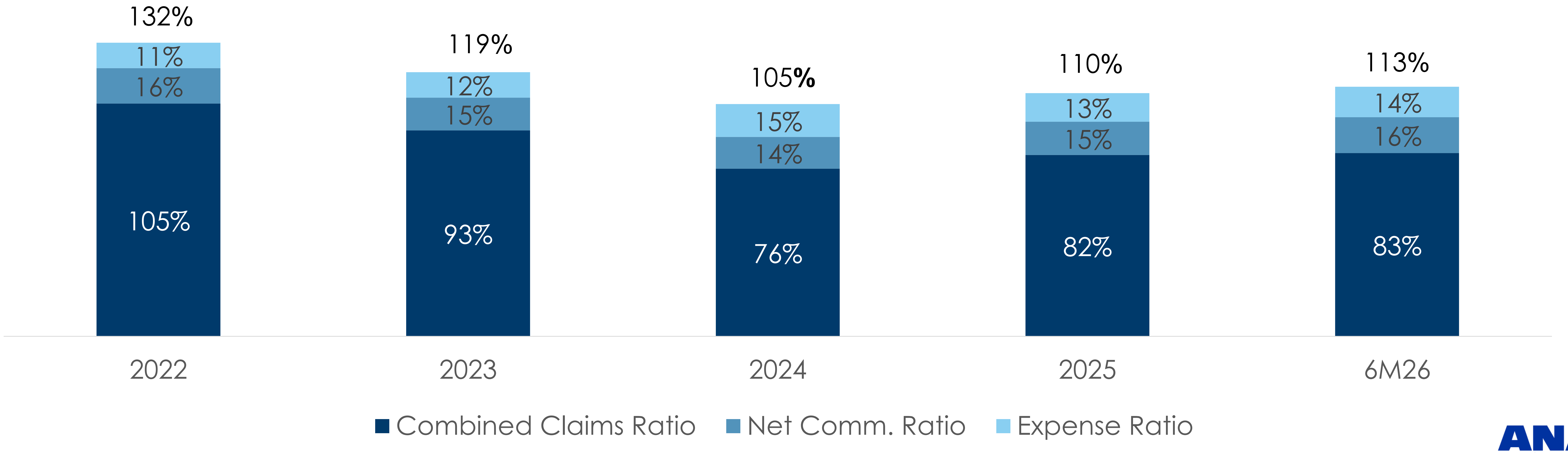
Technical Profitability – Long-term Perspective[1]

Claims Ratio (%)	6M25	6M26
MOD	53,9%	69,9%
MTPL	111,4%	111,9%
Fire	69,0%	59,0%
Health	84,9%	84,6%
Accident	12,1%	9,5%
General Losses	70,2%	54,4%
Total	**79,5%**	**79,2%**

Combined Ratio (%)	6M25	6M26
MOD	83,1%	102,7%
MTPL	140,3%	142,9%
Fire	122,0%	116,8%
Health	108,0%	110,9%
Accident	66,9%	67,1%
General Losses	98,1%	95,4%
Total	**109,6%**	**112,5%**

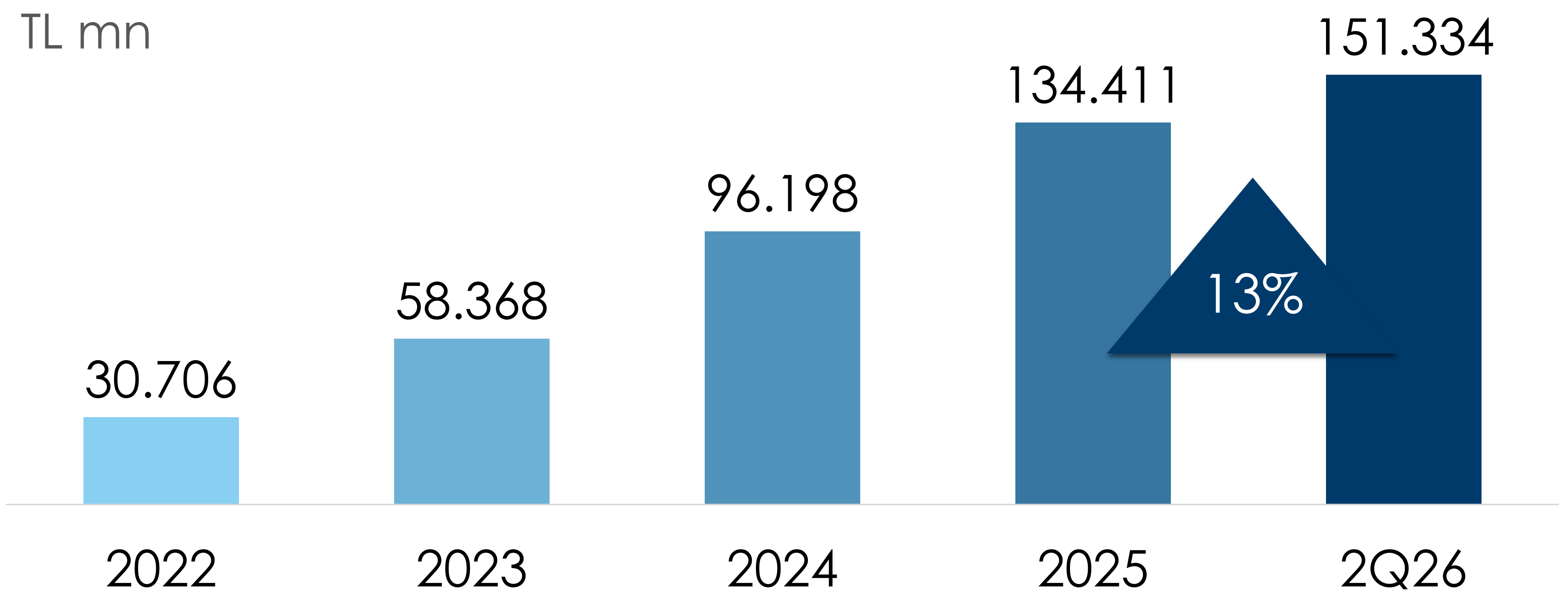


(1)The difference between the claims ratio and the combined claims ratio stems from the addition of some accounts that are not included in the claims ratio calculation.

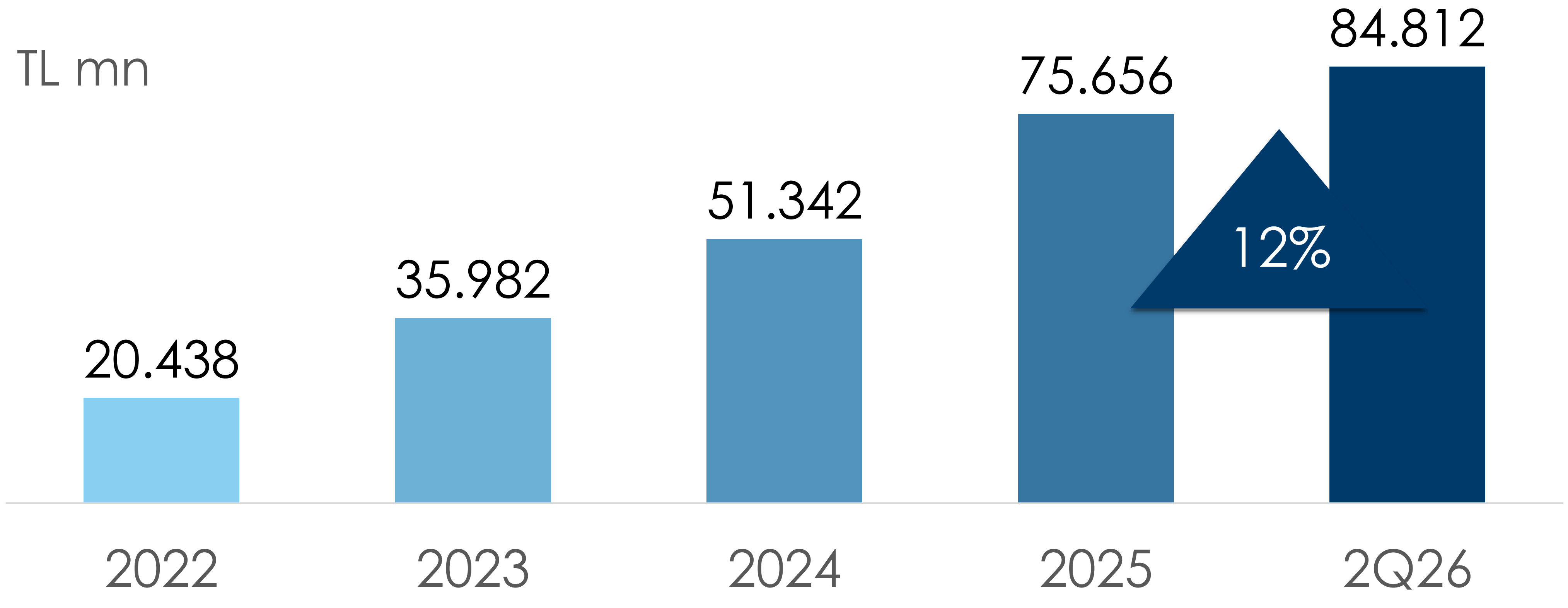
Financial Highlights

Growth Performance

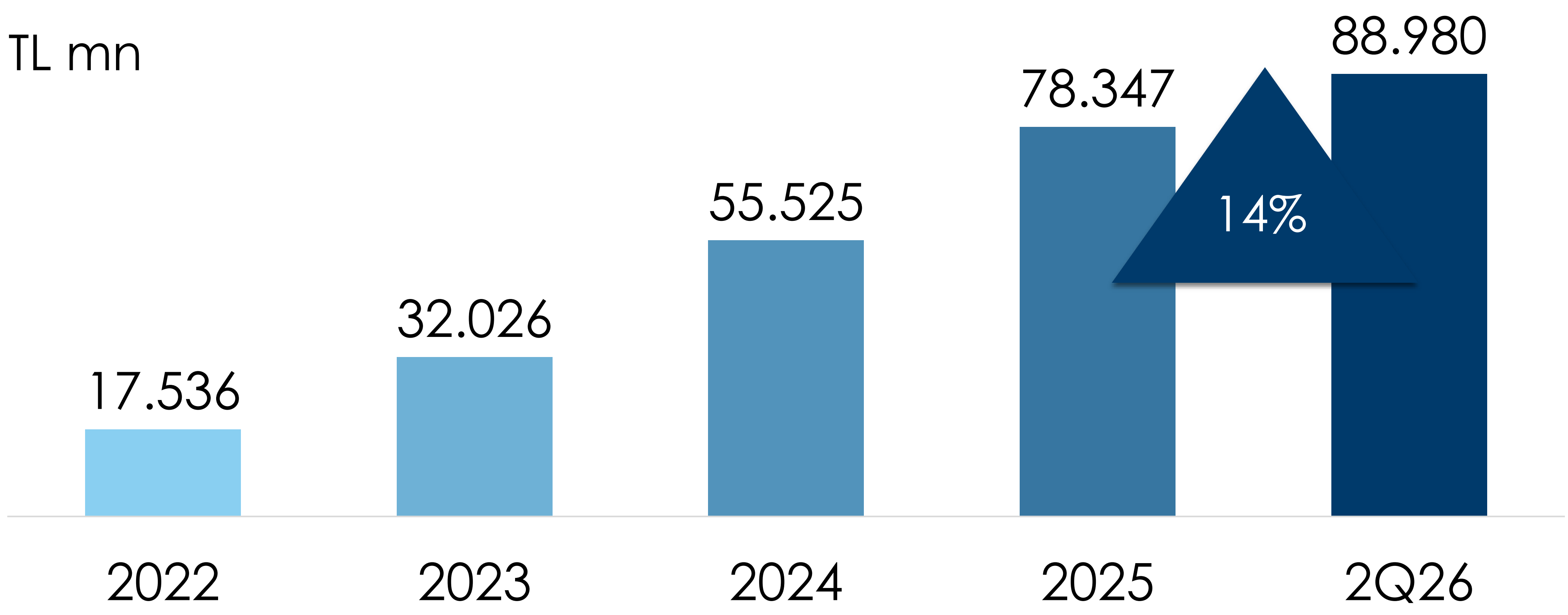
Total Assets



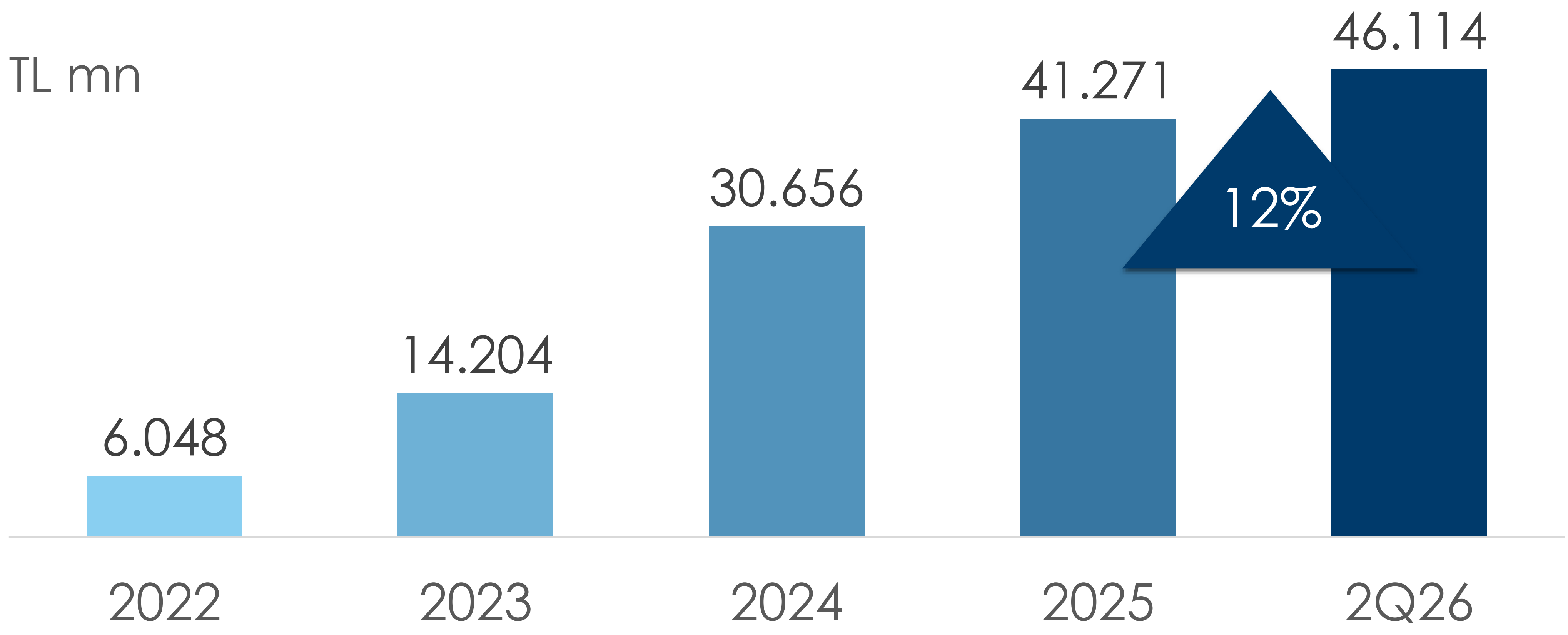
Technical Reserves



Assets Under Management

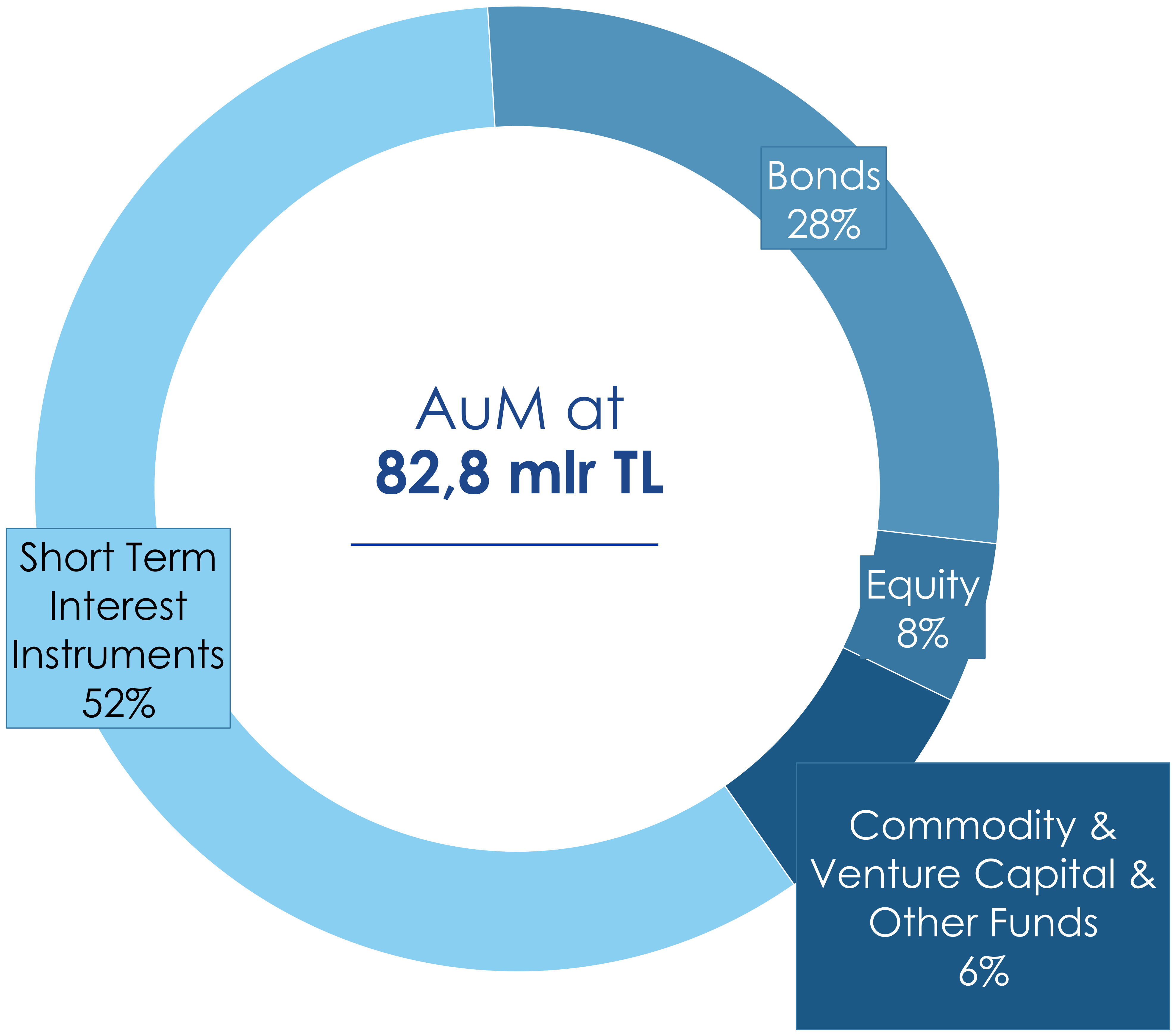


Shareholders' Equity



(1) Association of Insurance Companies, SEDDK

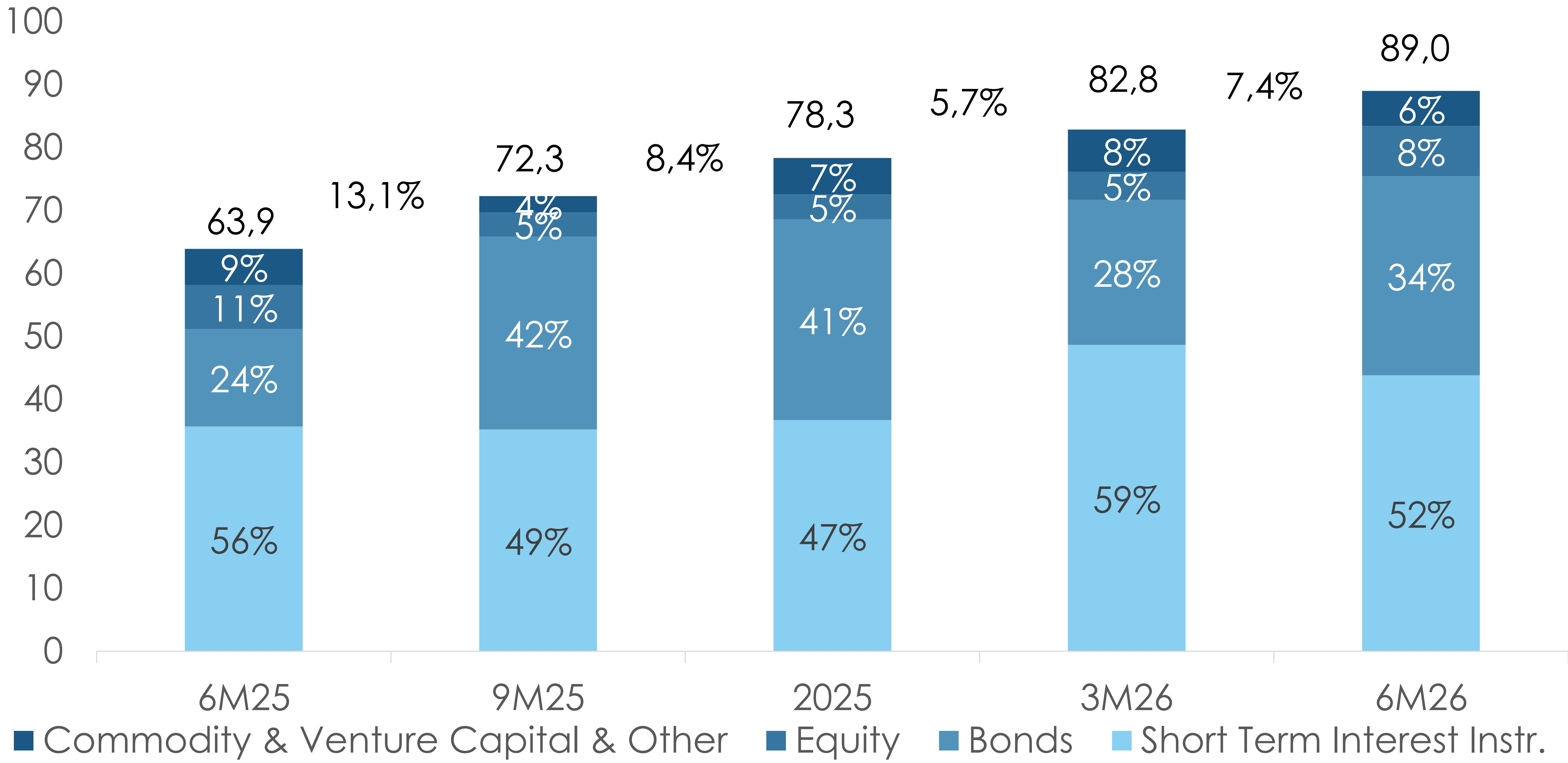
Investment Portfolio[1]



6M2026:

Investment Income[2] Quarterly TL 6,4 bn

Portfolio Yield Quarterly 8,7% (34,6% simp. ann.)



(1) Funds distributed acccordingly to the relevant asset class

(2) Excludes TL 700 mn Anadolu Hayat dividend income and revaluation gains of financial assets booked under equity.

Income Statement – 2Q26

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Income Statement (TL mn)	2Q25	1Q26	2Q26	Q/Q (%)	Y/Y (%)	2Q25 (Cons.)	1Q26 (Cons.)	2Q26 (Cons.)	Q/Q (%)	Y/Y (%)
Tech. Income (1)	15.427	19.442	21.151	9	37	15.427	19.442	21.151	9	37
Tech. Expenses	-16.762	-22.285	-23.318	5	39	-16.762	-22.285	-23.318	5	39
Net Financial Inc. + Other Exp. (2)	4.986	7.187	6.445	-10	29	5.269	6.810	6.848	1	30
Gross Profit	3.651	4.344	4.278	-2	17	3.934	3.967	4.681	18	19
Tax & Deferred Tax	-691	-502	-749	49	8	-691	-502	-749	49	8
Net Profit	**2.960**	**3.842**	**3.528**	**-8**	**19**	**3.243**	**3.465**	**3.932**	**13**	**21**

(1) Financial income transferred to technical division excl.
(2) Deferred tax excl.

Income Statement – 6M26

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Income Statement (TL mn)	6M25	6M26	Y/Y (%)	6M25 (Cons.)	6M26 (Cons.)	Y/Y (%)
Tech. Income (1)	28.452	40.593	43	28.452	40.593	43
Tech. Expenses	-31.154	-45.603	46	-31.154	-45.603	46
Net Financial Inc. + Other Exp. (2)	9.074	13.632	50	9.078	13.658	50
Gross Profit	6.372	8.622	35	6.376	8.648	36
Tax & Deferred Tax	-1.156	-1.251	8	-1.156	-1.251	8
Net Profit	**5.216**	**7.371**	**41**	**5.220**	**7.397**	**42**

(1) Financial income transferred to technical division excl.
(2) Deferred tax excl.

Disclaimer

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THANKS