

ING BANK A.Ş.
Bank Financial Report
Consolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

ING Bank Anonim Şirketi Yönetim Kurulu'na:

Giriş

ING Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK 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 bilgilere 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 konsolide 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 konsolide 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 konsolide finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, ING Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2018 tarihi itibarıyla finansal konsolide durumunun, aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of KPMG International Cooperative

Funda Aslanoglu, SMMM

Sorumlu Denetçi

6 Ağustos 2018

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		5.982.392	11.251.046	17.233.438			
Cash and cash equivalents		902.428	10.865.009	11.767.437			
Cash and Cash Balances at Central Bank	(I-1)	650.757	7.768.412	8.419.169			
Banks	(I-3)	83.423	3.096.597	3.180.020			
Receivables From Money Markets		168.248	0	168.248			
Financial assets at fair value through profit or loss	(I-2)	11.226	13.760	24.986			
Public Debt Securities		11.161	13.760	24.921			
Equity instruments		35	0	35			
Other Financial Assets		30	0	30			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-4)	474.909	183	475.092			
Public Debt Securities		466.832	0	466.832			
Equity instruments		8.077	183	8.260			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	(I-6)	1.179.416	0	1.179.416			
Public Debt Securities		1.179.416	0	1.179.416			
Other Financial Assets		0	0	0			
Derivative financial assets		3.436.847	372.094	3.808.941			
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-2)	604.050	372.094	976.144			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-11)	2.832.797	0	2.832.797			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)	(I-5)	-22.434	0	-22.434			
LOANS (Net)		32.919.065	17.931.087	50.850.152			
Loans	(I-5)	31.793.915	16.526.059	48.319.974			
Loans Measured at Amortised Cost		31.793.915	16.526.059	48.319.974			
Loans at Fair Value Through Profit or Loss		0	0	0			
Loans at Fair Value Through Other Comprehensive Income		0	0	0			
Receivables From Leasing Transactions	(I-10)	65.002	1.035.590	1.100.592			
Finance lease receivables		77.511	1.105.363	1.182.874			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-12.509	-69.773	-82.282			
Factoring Receivables		876.496	369.438	1.245.934			

Factoring Receivables Measured at Amortised Cost		876.496	369.438	1.245.934			
Factoring Receivables at Fair Value Through Profit or Loss		0	0	0			
Factoring Receivables at Fair Value Through Other Comprehensive Income		0	0	0			
Non-performing Loans		1.784.066	0	1.784.066			
Allowance for Expected Credit Losses (-)	(I-5)	-1.600.414	0	-1.600.414			
12-Month Expected Credit Losses (Stage 1)		-141.875	0	-141.875			
Significant Increase in Credit Risk (Stage 2)		-219.321	0	-219.321			
Credit-Impaired (Stage 3)		-1.239.218	0	-1.239.218			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-16)	660	0	660			
Held for Sale		660	0	660			
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0			
Investments in Associates (Net)	(I-7)	0	0	0			
Associates Accounted for Using Equity Method		0	0	0			
Unconsolidated Associates		0	0	0			
Investments in Subsidiaries (Net)	(I-8)	0	0	0			
Unconsolidated Financial Subsidiaries		0	0	0			
Unconsolidated Non-Financial Subsidiaries		0	0	0			
Jointly Controlled Partnerships (JointVentures) (Net)	(I-9)	0	0	0			
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0			
Unconsolidated Jointly Controlled Partnerships		0	0	0			
TANGIBLE ASSETS (Net)	(I-12)	558.310	8	558.318			
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-13)	32.213	0	32.213			
Goodwill		0	0	0			
Other		32.213	0	32.213			
INVESTMENT PROPERTY (Net)	(I-14)	0	0	0			
CURRENT TAX ASSETS	(I-15)	69.424	0	69.424			
DEFERRED TAX ASSET	(II-9)	6.905	0	6.905			
OTHER ASSETS	(I-17)	460.173	39.663	499.836			
TOTAL ASSETS		40.029.142	29.221.804	69.250.946			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	19.346.844	12.512.832	31.859.676			
LOANS RECEIVED	(II-3)	892.863	22.822.792	23.715.655			
MONEY MARKET FUNDS		91.490	6.091	97.581			
MARKETABLE SECURITIES (Net)	(II-4)	254.712	0	254.712			
Bills		254.712	0	254.712			
Asset-backed Securities		0	0	0			
Bonds		0	0	0			
FUNDS		0	0	0			
Borrower funds		0	0	0			
Other		0	0	0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL ASSETS		411.305	393.948	805.253			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	359.019	389.589	748.608			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-7)	52.286	4.359	56.645		
FACTORING PAYABLES		118	987	1.105		
LEASE PAYABLES	(II-6)	0	0	0		
Finance Lease Payables		0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS	(II-8)	181.564	27	181.591		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		50.363	0	50.363		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		131.201	27	131.228		
CURRENT TAX LIABILITIES	(II-9)	90.819	307	91.126		
DEFERRED TAX LIABILITY	(II-9)	562.639	0	562.639		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(II-10)	0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	(II-11)	209.997	3.334.605	3.544.602		
Loans		209.997	3.334.605	3.544.602		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	(II-5)	753.380	120.375	873.755		
EQUITY	(II-11)	7.267.631	-4.380	7.263.251		
Issued capital		3.486.268	0	3.486.268		
Capital Reserves		0	0	0		
Equity Share Premiums		0	0	0		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		0	0	0		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		140.025	0	140.025		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		748.587	-4.380	744.207		
Profit Reserves		2.297.792	0	2.297.792		
Legal Reserves		201.819	0	201.819		
Statutory Reserves		0	0	0		
Extraordinary Reserves		2.095.973	0	2.095.973		
Other Profit Reserves		0	0	0		
Profit or Loss		594.959	0	594.959		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		594.959	0	594.959		
Non-controlling Interests		0	0	0		
Total equity and liabilities		30.063.362	39.187.584	69.250.946		

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		60.549.858	71.952.943	132.502.801			
GUARANTIES AND WARRANTIES	(III-1)	2.688.075	6.737.693	9.425.768			
Letters of Guarantee		2.622.432	3.944.568	6.567.000			
Guarantees Subject to State Tender Law		23.847	0	23.847			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		2.598.585	3.944.568	6.543.153			
Bank Acceptances		0	75.752	75.752			
Import Letter of Acceptance		0	75.752	75.752			
Other Bank Acceptances		0	0	0			
Letters of Credit		417	2.112.077	2.112.494			
Documentary Letters of Credit		417	2.112.077	2.112.494			
Other Letters of Credit		0	0	0			
Prefinancing Given as Guarantee		0	0	0			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		64.503	252.212	316.715			
Other Guarantees		0	247.085	247.085			
Other Collaterals		723	105.999	106.722			
COMMITMENTS	(III-1)	8.178.678	3.306.502	11.485.180			
Irrevocable Commitments		8.178.678	3.306.502	11.485.180			
Forward Asset Purchase Commitments		1.222.668	3.173.839	4.396.507			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		2.069.617	131.029	2.200.646			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		3.129.331	0	3.129.331			
Tax and Fund Liabilities Arised from Export Commitments		16.055	0	16.055			
Commitments for Credit Card Limits		1.733.895	0	1.733.895			
Commitments for Credit Cards and Banking Services Promotions		5.345	0	5.345			
Receivables from Short Sale Commitments of Marketable Securities		0	0	0			

Payables for Short Sale Commitments of Marketable Securities		0	0	0			
Other Irrevocable Commitments		1.767	1.634	3.401			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS	(III-2)	49.683.105	61.908.748	111.591.853			
Derivative Financial Instruments Held For Hedging		24.958.322	5.188.161	30.146.483			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		24.958.322	5.188.161	30.146.483			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		24.724.783	56.720.587	81.445.370			
Forward Foreign Currency Buy or Sell Transactions		3.382.203	12.274.876	15.657.079			
Forward Foreign Currency Buying Transactions		2.376.980	5.440.485	7.817.465			
Forward Foreign Currency Sale Transactions		1.005.223	6.834.391	7.839.614			
Currency and Interest Rate Swaps		20.896.220	42.650.799	63.547.019			
Currency Swap Buy Transactions		7.440.032	19.873.868	27.313.900			
Currency Swap Sell Transactions		12.796.188	14.444.485	27.240.673			
Interest Rate Swap Buy Transactions		330.000	4.166.223	4.496.223			
Interest Rate Swap Sell Transactions		330.000	4.166.223	4.496.223			
Currency, Interest Rate and Securities Options		414.268	1.794.912	2.209.180			
Currency Options Buy Transactions		207.134	897.456	1.104.590			
Currency Options Sell Transactions		207.134	897.456	1.104.590			
Interest Rate Options Buy Transactions		0	0	0			
Interest Rate Options Sell Transactions		0	0	0			
Securities Options Buy Transactions		0	0	0			
Securities Options Sell Transactions		0	0	0			
Currency Futures		0	0	0			
Currency Futures Buy Transactions		0	0	0			
Currency Futures Sell Transactions		0	0	0			
Interest Rate Futures Buy and Sell Transactions		0	0	0			
Interest Rate Futures Buy Transactions		0	0	0			
Interest Rate Futures Sell Transactions		0	0	0			
Other		32.092	0	32.092			
CUSTODY AND PLEDGES RECEIVED		234.794.317	39.334.151	274.128.468			
ITEMS HELD IN CUSTODY		1.110.058	1.783.352	2.893.410			
Customer Fund and Portfolio Balances		731.806	0	731.806			
Securities Held in Custody		85.847	257.272	343.119			
Cheques Received for Collection		98.745	418.724	517.469			
Commercial Notes Received for Collection		181.178	1.015.952	1.197.130			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		12.482	91.404	103.886			
Custodians		0	0	0			
PLEDGED ITEMS		37.694.180	8.318.017	46.012.197			
Securities		229.431	7.832	237.263			
Guarantee Notes		7.351.741	1.699.081	9.050.822			
Commodity		910	0	910			
Warrant		0	0	0			
Real Estate		26.007.404	5.428.783	31.436.187			
Other Pledged Items		4.104.694	1.182.321	5.287.015			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		195.990.079	29.232.782	225.222.861			
TOTAL OFF-BALANCE SHEET ACCOUNTS		295.344.175	111.287.094	406.631.269			

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	3.138.900		1.630.672	
Interest Income on Loans		2.803.809		1.460.162	
Interest Income on Reserve Deposits		33.587		18.262	
Interest Income on Banks		24.112		14.649	
Interest Income on Money Market Placements		86.258		43.253	
Interest Income on Marketable Securities Portfolio		117.794		54.044	
Financial Assets At Fair Value Through Profit Loss		20.903		3.421	
Financial Assets At Fair Value Through Other Comprehensive Income		25.663		13.757	
Financial Assets Measured at Amortised Cost		71.228		36.866	
Finance Lease Income		24.961		13.006	
Other Interest Income		48.379		27.296	
INTEREST EXPENSES (-)	(IV-2)	-1.454.436		-778.466	
Interest Expenses on Deposits		-1.141.442		-607.265	
Interest Expenses on Funds Borrowed		-287.600		-157.864	
Interest Expenses on Money Market Funds		-6.935		-3.108	
Interest Expenses on Securities Issued		-11.344		-8.759	
Other Interest Expense		-7.115		-1.470	
NET INTEREST INCOME OR EXPENSE		1.684.464		852.206	
NET FEE AND COMMISSION INCOME OR EXPENSES		227.682		116.564	
Fees and Commissions Received		342.559		165.945	
From Noncash Loans		65.754		34.943	
Other	(IV-12)	276.805		131.002	
Fees and Commissions Paid (-)		-114.877		-49.381	
Paid for Noncash Loans		-238		-79	
Other	(IV-12)	-114.639		-49.302	
PERSONNEL EXPENSES (-)	(IV-7)	-316.428		-134.958	
DIVIDEND INCOME	(IV-3)	2		0	
TRADING INCOME OR LOSS (Net)	(IV-4)	-222.628		-79.730	
Gains (Losses) Arising from Capital Markets Transactions		-23.621		-7.338	
Gains (Losses) Arising From Derivative Financial Transactions		1.406.601		1.202.005	
Foreign Exchange Gains or Losses		-1.605.608		-1.274.397	
OTHER OPERATING INCOME	(IV-5)	581.660		141.779	
GROSS PROFIT FROM OPERATING ACTIVITIES		1.954.752		895.861	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-6)	-648.702		-204.774	
OTHER OPERATING EXPENSES (-)	(IV-7)	-537.979		-279.545	
NET OPERATING INCOME (LOSS)		768.071		411.542	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(IV-8)	768.071		411.542	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-9)	-173.112		-85.431	
Current Tax Provision		-4.568		65.320	
Expense Effect of Deferred Tax		-171.996		-151.800	
Income Effect of Deferred Tax		3.452		1.049	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-10)	594.959		326.111	
INCOME ON DISCONTINUED OPERATIONS		0		0	
Income on Assets Held for Sale		0		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Income on Discontinued Operations		0		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0		0	
Expense on Assets Held for Sale		0		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Expenses on Discontinued Operations		0		0	

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0		0	
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0		0	
Current Tax Provision		0		0	
Expense Effect of Deferred Tax		0		0	
Income Effect of Deferred Tax		0		0	
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0		0	
NET PROFIT OR LOSS FOR THE PERIOD	(IV-11)	594.959		326.111	
Profit (Loss) Attributable to Group		594.959		326.111	
Profit (loss), attributable to non-controlling interests		0		0	
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,17065786		0,09354158	

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		594.959			
OTHER COMPREHENSIVE INCOME		502.651			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-820			
Gains (Losses) on Revaluation of Property, Plant and Equipment		0			
Gains (Losses) on Revaluation of Intangible Assets		0			
Gains (Losses) on Remeasurements of Defined Benefit Plans		-1.030			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-4			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		214			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		503.471			
Exchange Differences on Translation		6.973			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-23.175			
Income (Loss) Related with Cash Flow Hedges		653.869			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0			
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0			
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-134.196			
TOTAL COMPREHENSIVE INCOME (LOSS)		1.097.610			

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-231.953	
Interest Received		3.108.217	
Interest Paid		-1.459.833	
Dividends received		2	
Fees and Commissions Received		342.559	
Other Gains		44.571	
Collections from Previously Written Off Loans and Other Receivables		314.169	
Cash Payments to Personnel and Service Suppliers		-59.559	
Taxes Paid		-100.269	
Other		-2.421.810	
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.294.238	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		17.110	
Net (Increase) Decrease in Due From Banks		-92.232	
Net (Increase) Decrease in Loans		-3.887.920	
Net (Increase) Decrease in Other Assets		-2.202.568	
Net Increase (Decrease) in Bank Deposits		1.739.420	
Net Increase (Decrease) in Other Deposits		2.522.954	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		1.912.274	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		1.285.200	
Net Cash Provided From Banking Operations		1.062.285	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-54.643	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-127.575	
Cash Obtained from Tangible and Intangible Asset Sales		1.820	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-67.153	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		142.041	
Other		-3.776	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		95.250	
Cash Obtained from Loans and Securities Issued	(II-4)	265.000	
Cash Outflow Arised From Loans and Securities Issued	(II-4)	-1.000	
Equity Instruments Issued		0	
Dividends paid	(II-12)	-168.750	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		578.379	
Net Increase (Decrease) in Cash and Cash Equivalents		1.681.271	
Cash and Cash Equivalents at Beginning of the Period		5.183.052	
Cash and Cash Equivalents at End of the Period		6.864.323	



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2017 - 30.06.2017	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period																	
	Adjustments Related to TMS 8																	
	Effect Of Corrections																	
	Effect Of Changes In Accounting Policy																	
	Adjusted Beginning Balance																	
	Total Comprehensive Income (Loss)																	
	Capital Increase in Cash																	
	Capital Increase Through Internal Reserves																	
	Issued Capital Inflation Adjustment Difference																	
	Convertible Bonds																	
	Subordinated Debt																	
	Increase (decrease) through other changes, equity																	
	Profit Distributions																	
Dividends Paid																		
Transfers To Reserves																		
Other																		
Equity at end of period																		
Current Period 01.01.2018 - 30.06.2018	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		3.486.268	0	0	0	46.732	161	143 0	26.338	-16.548	250.288 0	1.232.863	0 888.155	5.914.400	0 5.914.400		
	Adjustments Related to TMS 8		0	0	0	0	0	0	-399 0	0	11.951	0 0	408.439	0 0	419.991	0 419.991		
	Effect Of Corrections		0	0	0	0	0	0	0 0	0	0	0 0	0	0 0	0	0	0	0
	Effect Of Changes In Accounting Policy	(XXV)	0	0	0	0	0	0	-399 0	0	11.951	0 0	408.439	0 0	419.991	0 419.991		
	Adjusted Beginning Balance		3.486.268	0	0	0	46.732	161	-256 0	26.338	-4.597	250.288 0	1.641.302	0 888.155	6.334.391	0 6.334.391		
	Total Comprehensive Income (Loss)		0	0	0	0	0	-816	15 0	0	-17.598	514.077 0	0	0 594.959	1.090.637	0 1.090.637		
	Capital Increase in Cash		0	0	0	0	0	0	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	0 0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0 0	0	0	0 0	0	0 0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0 0	0	0	0 0	0	0 0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0 0	0	0	0 0	0	0 0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	-24.301	0	0 0	31.274	0 0	6.973	0 6.973		
	Profit Distributions		0	0	0	0	94.189	0	0 0	0	0	0 0	625.216	0 888.155	-168.750	0 -168.750		
	Dividends Paid	(II-12)	0	0	0	0	0	0	0 0	0	0	0 0	-168.750	0 0	-168.750	0 -168.750		
	Transfers To Reserves		0	0	0	0	94.189	0	0 0	0	0	0 0	793.966	0 888.155	0	0	0	0
	Other		0	0	0	0	0	0	0 0	0	0	0 0	0	0 0	0	0	0	0
	Equity at end of period		3.486.268	0	0	0	140.921	-655	-241 0	2.037	-22.195	764.365 0	2.297.792	0 594.959	7.263.251	0 7.263.251		