

ING BANK A.Ş.
Bank Financial Report
Unconsolidated
2018 - 3. 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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

ING Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

ING Bank Anonim Şirketi'nin ("Banka") 30 Eylül 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem 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 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 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 şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, ING Bank Anonim Şirketi'nin 30 Eylül 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık dönemine ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan 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

2 Kasım 2018

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2018			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)		11.085.588	12.275.573	23.361.161			
Cash and cash equivalents		2.213.765	11.725.760	13.939.525			
Cash and Cash Balances at Central Bank	(I-1)	709.771	10.100.225	10.809.996			
Banks	(I-3)	10.032	1.625.535	1.635.567			
Receivables From Money Markets		1.493.962	0	1.493.962			
Financial assets at fair value through profit or loss	(I-2)	17.038	29.785	46.823			
Public Debt Securities		16.959	29.785	46.744			
Equity instruments		35	0	35			
Other Financial Assets		44	0	44			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-4)	564.700	240	564.940			
Public Debt Securities		558.787	0	558.787			
Equity instruments		5.913	240	6.153			
Other Financial Assets		0	0	0			
Financial Assets Measured at Amortised Cost	(I-6)	1.204.958	0	1.204.958			
Public Debt Securities		1.204.958	0	1.204.958			
Other Financial Assets		0	0	0			
Derivative financial assets		7.090.654	519.788	7.610.442			
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-2)	2.309.792	519.788	2.829.580			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-11)	4.780.862	0	4.780.862			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)	(I-5)	-5.527	0	-5.527			
LOANS (Net)		32.362.577	11.520.679	43.883.256			
Loans	(I-5)	32.179.786	11.520.679	43.700.465			
Loans Measured at Amortised Cost		32.179.786	11.520.679	43.700.465			
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)	0	0	0			
Finance lease receivables		0	0	0			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	0	0			
Factoring Receivables		0	0	0			

Factoring Receivables Measured at Amortised Cost		0	0	0			
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		1.983.898	0	1.983.898			
Allowance for Expected Credit Losses (-)	(I-5)	-1.801.107	0	-1.801.107			
12-Month Expected Credit Losses (Stage 1)		-116.759	0	-116.759			
Significant Increase in Credit Risk (Stage 2)		-346.151	0	-346.151			
Credit-Impaired (Stage 3)		-1.338.197	0	-1.338.197			
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		95.573	334	95.907			
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)	95.573	334	95.907			
Unconsolidated Financial Subsidiaries		95.573	334	95.907			
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)	591.274	0	591.274			
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-13)	25.878	0	25.878			
Goodwill		0	0	0			
Other		25.878	0	25.878			
INVESTMENT PROPERTY (Net)	(I-14)	0	0	0			
CURRENT TAX ASSETS	(I-15)	73.134	0	73.134			
DEFERRED TAX ASSET		0	0	0			
OTHER ASSETS	(I-17)	440.586	10.450	451.036			
TOTAL ASSETS		44.675.270	23.807.036	68.482.306			
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	19.124.138	17.331.433	36.455.571			
LOANS RECEIVED	(II-3)	354.079	15.434.075	15.788.154			
MONEY MARKET FUNDS		1.886	23.433	25.319			
MARKETABLE SECURITIES (Net)	(II-4)	101.090	0	101.090			
Bills		101.090	0	101.090			
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		1.036.699	641.145	1.677.844			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	931.857	636.105	1.567.962			

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-7)	104.842	5.040	109.882		
FACTORING PAYABLES		0	0	0		
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)	212.717	0	212.717		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		45.476	0	45.476		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		167.241	0	167.241		
CURRENT TAX LIABILITIES	(II-9)	86.969	0	86.969		
DEFERRED TAX LIABILITY	(II-9)	831.365	0	831.365		
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)	211.455	4.385.198	4.596.653		
Loans		211.455	4.385.198	4.596.653		
Other Debt Instruments		0	0	0		
OTHER LIABILITIES	(II-5)	578.791	99.248	678.039		
EQUITY	(II-11)	8.033.586	-5.001	8.028.585		
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		139.511	0	139.511		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.345.646	-5.001	1.340.645		
Profit Reserves		2.146.000	0	2.146.000		
Legal Reserves		190.604	0	190.604		
Statutory Reserves		0	0	0		
Extraordinary Reserves		1.955.396	0	1.955.396		
Other Profit Reserves		0	0	0		
Profit or Loss		916.161	0	916.161		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		916.161	0	916.161		
Non-controlling Interests		0	0	0		
Total equity and liabilities		30.572.775	37.909.531	68.482.306		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		57.587.992	94.033.436	151.621.428			
GUARANTIES AND WARRANTIES	(III-1)	2.580.877	16.774.408	19.355.285			
Letters of Guarantee		2.576.738	5.975.114	8.551.852			
Guarantees Subject to State Tender Law		20.806	0	20.806			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		2.555.932	5.975.114	8.531.046			
Bank Acceptances		0	80.759	80.759			
Import Letter of Acceptance		0	80.759	80.759			
Other Bank Acceptances		0	0	0			
Letters of Credit		813	2.174.587	2.175.400			
Documentary Letters of Credit		813	2.174.587	2.175.400			
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		0	0	0			
Other Guarantees		0	8.443.424	8.443.424			
Other Collaterals		3.326	100.524	103.850			
COMMITMENTS	(III-1)	5.365.614	2.672.912	8.038.526			
Irrevocable Commitments		5.365.614	2.672.912	8.038.526			
Forward Asset Purchase Commitments		1.350.266	2.610.568	3.960.834			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		0	0	0			
Loan Granting Commitments		1.950.907	60.215	2.011.122			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		416.594	0	416.594			
Tax and Fund Liabilities Arised from Export Commitments		17.582	0	17.582			
Commitments for Credit Card Limits		1.625.007	0	1.625.007			
Commitments for Credit Cards and Banking Services Promotions		5.230	0	5.230			
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		28	2.129	2.157			
Revocable Commitments		0	0	0			
Revocable Loan Granting Commitments		0	0	0			
Other Revocable Commitments		0	0	0			
DERIVATIVE FINANCIAL INSTRUMENTS	(III-2)	49.641.501	74.586.116	124.227.617			
Derivative Financial Instruments Held For Hedging		25.185.200	5.995.541	31.180.741			
Fair Value Hedges		0	0	0			
Cash Flow Hedges		25.185.200	5.995.541	31.180.741			
Hedges of Net Investment in Foreign Operations		0	0	0			
Derivative Financial Instruments Held For Trading		24.456.301	68.590.575	93.046.876			
Forward Foreign Currency Buy or Sell Transactions		3.708.141	14.949.436	18.657.577			
Forward Foreign Currency Buying Transactions		2.947.505	6.324.784	9.272.289			
Forward Foreign Currency Sale Transactions		760.636	8.624.652	9.385.288			
Currency and Interest Rate Swaps		20.507.772	51.959.237	72.467.009			
Currency Swap Buy Transactions		5.570.635	26.319.506	31.890.141			
Currency Swap Sell Transactions		14.277.137	16.452.669	30.729.806			
Interest Rate Swap Buy Transactions		330.000	4.593.531	4.923.531			
Interest Rate Swap Sell Transactions		330.000	4.593.531	4.923.531			
Currency, Interest Rate and Securities Options		239.572	1.681.902	1.921.474			
Currency Options Buy Transactions		119.786	840.951	960.737			
Currency Options Sell Transactions		119.786	840.951	960.737			
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		816	0	816			
CUSTODY AND PLEDGES RECEIVED		236.531.761	52.428.011	288.959.772			
ITEMS HELD IN CUSTODY		814.815	2.268.275	3.083.090			
Customer Fund and Portfolio Balances		504.776	0	504.776			
Securities Held in Custody		90.730	338.242	428.972			
Cheques Received for Collection		33.545	506.522	540.067			
Commercial Notes Received for Collection		185.763	1.315.292	1.501.055			
Other Assets Received for Collection		0	0	0			
Securities that will be Intermediated to Issue		0	0	0			
Other Items Under Custody		1	108.219	108.220			
Custodians		0	0	0			
PLEDGED ITEMS		37.306.539	10.795.283	48.101.822			
Securities		223.731	10.318	234.049			
Guarantee Notes		7.329.548	2.231.661	9.561.209			
Commodity		910	0	910			
Warrant		0	0	0			
Real Estate		25.869.727	7.059.901	32.929.628			
Other Pledged Items		3.882.623	1.493.403	5.376.026			

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		198.410.407	39.364.453	237.774.860			
TOTAL OFF-BALANCE SHEET ACCOUNTS		294.119.753	146.461.447	440.581.200			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-1)	4.829.721		1.883.589	
Interest Income on Loans		4.392.512		1.703.642	
Interest Income on Reserve Deposits		53.665		20.078	
Interest Income on Banks		49.933		30.534	
Interest Income on Money Market Placements		142.966		56.708	
Interest Income on Marketable Securities Portfolio		190.350		72.567	
Financial Assets At Fair Value Through Profit Loss		31.426		10.534	
Financial Assets At Fair Value Through Other Comprehensive Income		47.452		21.789	
Financial Assets Measured at Amortised Cost		111.472		40.244	
Finance Lease Income		0		0	
Other Interest Income		295		60	
INTEREST EXPENSES (-)	(IV-2)	-2.311.082		-928.496	
Interest Expenses on Deposits		-1.905.393		-763.057	
Interest Expenses on Funds Borrowed		-369.747		-154.891	
Interest Expenses on Money Market Funds		-10.231		-3.296	
Interest Expenses on Securities Issued		-17.721		-6.377	
Other Interest Expense		-7.990		-875	
NET INTEREST INCOME OR EXPENSE		2.518.639		955.093	
NET FEE AND COMMISSION INCOME OR EXPENSES		416.058		145.304	
Fees and Commissions Received		566.272		190.859	
From Noncash Loans		160.315		53.036	
Other	(IV-12)	405.957		137.823	
Fees and Commissions Paid (-)		-150.214		-45.555	
Paid for Noncash Loans		-236		-33	
Other	(IV-12)	-149.978		-45.522	
PERSONNEL EXPENSES (-)	(IV-7)	-458.957		-154.492	
DIVIDEND INCOME	(IV-3)	68.830		0	
TRADING INCOME OR LOSS (Net)	(IV-4)	-197.354		22.383	
Gains (Losses) Arising from Capital Markets Transactions		-37.227		-13.611	
Gains (Losses) Arising From Derivative Financial Transactions		4.960.197		3.535.683	
Foreign Exchange Gains or Losses		-5.120.324		-3.499.689	
OTHER OPERATING INCOME	(IV-5)	584.114		36.539	
GROSS PROFIT FROM OPERATING ACTIVITIES		2.931.330		1.004.827	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-6)	-948.801		-299.775	
OTHER OPERATING EXPENSES (-)	(IV-7)	-799.162		-265.412	
NET OPERATING INCOME (LOSS)		1.183.367		439.640	
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)	1.183.367		439.640	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-9)	-267.206		-107.324	
Current Tax Provision		0		0	
Expense Effect of Deferred Tax		-267.206		-107.324	
Income Effect of Deferred Tax		0		0	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-10)	916.161		332.316	
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)	916.161		332.316	
Profit (Loss) Attributable to Group		916.161		332.316	
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)		0,26280000		0,09530000	

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		916.161			
OTHER COMPREHENSIVE INCOME		1.094.426			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.453			
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		-1.854			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		15			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		386			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.095.879			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-56.204			
Income (Loss) Related with Cash Flow Hedges		1.447.856			
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		-295.773			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.010.587			

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2018 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
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		5.184.273	
Interest Received		4.475.452	
Interest Paid		-2.287.007	
Dividends received		68.830	
Fees and Commissions Received		568.605	
Other Gains		64.711	
Collections from Previously Written Off Loans and Other Receivables		458.598	
Cash Payments to Personnel and Service Suppliers		-1.028.940	
Taxes Paid		-110.919	
Other		2.974.943	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-884.348	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.804	
Net (Increase) Decrease in Due From Banks		-158.742	
Net (Increase) Decrease in Loans		-2.614.704	
Net (Increase) Decrease in Other Assets		-3.163.328	
Net Increase (Decrease) in Bank Deposits		2.228.231	
Net Increase (Decrease) in Other Deposits		764.376	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-1.091.433	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		3.156.056	
Net Cash Provided From Banking Operations		4.299.925	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-180.533	
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		-190.929	
Cash Obtained from Tangible and Intangible Asset Sales		90.151	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-218.609	
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		-3.187	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-64.750	
Cash Obtained from Loans and Securities Issued	(II-4)	265.000	
Cash Outflow Arised From Loans and Securities Issued	(II-4)	-161.000	
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		1.202.276	
Net Increase (Decrease) in Cash and Cash Equivalents		5.256.918	
Cash and Cash Equivalents at Beginning of the Period		4.885.190	
Cash and Cash Equivalents at End of the Period		10.142.108	



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		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 - 30.09.2017	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 - 30.09.2018	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	299	143	326	-17.799	250.288	1.158.736	0 843.752	5.768.745	0 5.768.745		
	Adjustments Related to TMS 8		0	0	0	0	0	0	-399	0	11.951	0	406.451	0	0	418.003	0	418.003
	Effect Of Corrections		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	11.951	0	406.451	0	0	418.003	0	418.003
	Adjusted Beginning Balance		3.486.268	0	0	0	46.732	299	-256	326	-5.848	250.288	1.565.187	0 843.752	6.186.748	0 6.186.748		
	Total Comprehensive Income (Loss)		0	0	0	0	0	-1.468	15	0	-43.916	1.139.795	0	0 916.161	2.010.587	0 2.010.587		
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	94.189	0	0	0	0	0	580.813	0 843.752	-168.750	0	-168.750	
	Dividends Paid	(II-12)	0	0	0	0	0	0	0	0	0	0	-168.750	0	0	-168.750	0	-168.750
	Transfers To Reserves	(II-12)	0	0	0	0	94.189	0	0	0	0	0	749.563	0 843.752	0	0	0	
	Other		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	-1.169	-241	326	-49.764	1.390.083	2.146.000	0 916.161	8.028.585	0 8.028.585		