



**KAMUYU AYDINLATMA PLATFORMU**

**ING BANK A.Ş.  
Bank Financial Report  
Consolidated  
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 FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

ING Bank Anonim Şirketi Yönetim Kurulu'na

### Giriş

ING Bank Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 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 finansal bilgilerin, ING Bank Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık dönemine 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.

### Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

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.

A member firm of KPMG International Cooperative

Funda Aslanođlu, SMMM

*Sorumlu Denetçi*

2 Kasım 2018

İstanbul, Türkiy

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		11.355.555	13.042.488	24.398.043			
Cash and cash equivalents		2.486.782	12.493.250	14.980.032			
Cash and Cash Balances at Central Bank	(I-1)	709.772	10.100.228	10.810.000			
Banks	(I-3)	85.476	2.393.022	2.478.498			
Receivables From Money Markets		1.691.534	0	1.691.534			
Financial assets at fair value through profit or loss	(I-2)	17.140	29.785	46.925			
Public Debt Securities		17.061	29.785	46.846			
Equity instruments		35	0	35			
Other Financial Assets		44	0	44			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-4)	566.865	240	567.105			
Public Debt Securities		558.787	0	558.787			
Equity instruments		8.078	240	8.318			
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		7.088.318	519.213	7.607.531			
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-2)	2.307.456	519.213	2.826.669			
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)	-8.508	0	-8.508			
LOANS (Net)		32.815.024	22.332.234	55.147.258			
Loans	(I-5)	32.123.285	20.546.012	52.669.297			
Loans Measured at Amortised Cost		32.123.285	20.546.012	52.669.297			
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)	59.714	1.358.137	1.417.851			
Finance lease receivables		70.694	1.454.915	1.525.609			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-10.980	-96.778	-107.758			
Factoring Receivables		485.141	428.085	913.226			

Factoring Receivables Measured at Amortised Cost		485.141	428.085	913.226		
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		2.006.652	0	2.006.652		
Allowance for Expected Credit Losses (-)	(I-5)	-1.859.768	0	-1.859.768		
12-Month Expected Credit Losses (Stage 1)		-154.786	0	-154.786		
Significant Increase in Credit Risk (Stage 2)		-355.234	0	-355.234		
Credit-Impaired (Stage 3)		-1.349.748	0	-1.349.748		
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)	592.148	9	592.157		
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-13)	26.806	0	26.806		
Goodwill		0	0	0		
Other		26.806	0	26.806		
INVESTMENT PROPERTY (Net)	(I-14)	0	0	0		
CURRENT TAX ASSETS	(I-15)	73.134	0	73.134		
DEFERRED TAX ASSET	(II-9)	9.590	0	9.590		
OTHER ASSETS	(I-17)	470.953	41.121	512.074		
<b>TOTAL ASSETS</b>		<b>45.343.870</b>	<b>35.415.852</b>	<b>80.759.722</b>		
<b>LIABILITY AND EQUITY ITEMS</b>						
DEPOSITS	(II-1)	19.089.433	17.316.874	36.406.307		
LOANS RECEIVED	(II-3)	594.814	27.019.239	27.614.053		
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		41	815	856		
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)	195.491	0	195.491		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		47.956	0	47.956		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		147.535	0	147.535		
CURRENT TAX LIABILITIES	(II-9)	97.702	2.291	99.993		
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)	801.635	167.703	969.338		
EQUITY	(II-11)	8.246.414	-5.001	8.241.413		
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		139.271	0	139.271		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.357.653	-5.001	1.352.652		
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		965.430	0	965.430		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		965.430	0	965.430		
Non-controlling Interests		0	0	0		
<b>Total equity and liabilities</b>		<b>31.208.025</b>	<b>49.551.697</b>	<b>80.759.722</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		57.585.282	85.376.346	142.961.628			
GUARANTIES AND WARRANTIES	(III-1)	2.629.078	8.315.079	10.944.157			
Letters of Guarantee		2.574.317	5.240.721	7.815.038			
Guarantees Subject to State Tender Law		20.806	0	20.806			
Guarantees Given for Foreign Trade Operations		0	0	0			
Other Letters of Guarantee		2.553.511	5.240.721	7.794.232			
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		50.622	393.325	443.947			
Other Guarantees		0	325.163	325.163			
Other Collaterals		3.326	100.524	103.850			
COMMITMENTS	(III-1)	5.367.208	2.672.912	8.040.120			
Irrevocable Commitments		5.367.208	2.672.912	8.040.120			
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		1.950.757	60.215	2.010.972			
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		1,772	2,129	3,901		
Revocable Commitments		0	0	0		
Revocable Loan Granting Commitments		0	0	0		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS	(III-2)	49,588,996	74,388,355	123,977,351		
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		24,403,796	68,392,814	92,796,610		
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		20,455,267	51,761,476	72,216,743		
Currency Swap Buy Transactions		5,518,130	26,244,913	31,763,043		
Currency Swap Sell Transactions		14,277,137	16,329,501	30,606,638		
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		236,584,819	52,461,854	289,046,673		
ITEMS HELD IN CUSTODY		867,873	2,302,118	3,169,991		
Customer Fund and Portfolio Balances		504,776	0	504,776		
Securities Held in Custody		90,730	338,242	428,972		
Cheques Received for Collection		73,859	509,386	583,245		
Commercial Notes Received for Collection		186,026	1,333,010	1,519,036		
Other Assets Received for Collection		0	0	0		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		12,482	121,480	133,962		
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			
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>294.170.101</b>	<b>137.838.200</b>	<b>432.008.301</b>			

## Statement of Profit or Loss (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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
<b>Statement of Profit or Loss (IFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-1)	5.164.363		2.025.463	
Interest Income on Loans		4.591.010		1.787.201	
Interest Income on Reserve Deposits		53.665		20.078	
Interest Income on Banks		58.199		34.087	
Interest Income on Money Market Placements		142.966		56.708	
Interest Income on Marketable Securities Portfolio		190.363		72.569	
Financial Assets At Fair Value Through Profit Loss		31.439		10.536	
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		41.683		16.722	
Other Interest Income		86.477		38.098	
INTEREST EXPENSES (-)	(IV-2)	-2.437.370		-982.934	
Interest Expenses on Deposits		-1.903.205		-761.763	
Interest Expenses on Funds Borrowed		-498.224		-210.624	
Interest Expenses on Money Market Funds		-10.230		-3.295	
Interest Expenses on Securities Issued		-17.721		-6.377	
Other Interest Expense		-7.990		-875	
NET INTEREST INCOME OR EXPENSE		2.726.993		1.042.529	
NET FEE AND COMMISSION INCOME OR EXPENSES		358.808		131.126	
Fees and Commissions Received		523.272		180.713	
From Noncash Loans		104.588		38.834	
Other	(IV-12)	418.684		141.879	
Fees and Commissions Paid (-)		-164.464		-49.587	
Paid for Noncash Loans		-276		-38	
Other	(IV-12)	-164.188		-49.549	
PERSONNEL EXPENSES (-)	(IV-7)	-476.796		-160.368	
DIVIDEND INCOME	(IV-3)	2		0	
TRADING INCOME OR LOSS (Net)	(IV-4)	-206.156		16.472	
Gains (Losses) Arising from Capital Markets Transactions		-37.231		-13.610	
Gains (Losses) Arising From Derivative Financial Transactions		4.941.496		3.534.895	
Foreign Exchange Gains or Losses		-5.110.421		-3.504.813	
OTHER OPERATING INCOME	(IV-5)	605.410		23.750	
GROSS PROFIT FROM OPERATING ACTIVITIES		3.008.261		1.053.509	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-6)	-949.758		-301.056	
OTHER OPERATING EXPENSES (-)	(IV-7)	-805.316		-267.337	
NET OPERATING INCOME (LOSS)		1.253.187		485.116	
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)	1.253.187		485.116	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-9)	-287.757		-114.645	
Current Tax Provision		-14.575		-10.007	
Expense Effect of Deferred Tax		-284.639		-112.643	
Income Effect of Deferred Tax		11.457		8.005	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-10)	965.430		370.471	
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)	965.430	370.471
Profit (Loss) Attributable to Group		965.430	370.471
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,27690000	0,10630000

## 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 - 30.09.2018	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
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		965.430			
OTHER COMPREHENSIVE INCOME		1.110.342			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.555			
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		-1.981			
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		411			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		1.111.897			
Exchange Differences on Translation		15.820			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-55.983			
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		-295.796			
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>2.075.772</b>			

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		5.266.229	
Interest Received		4.810.175	
Interest Paid		-2.413.295	
Dividends received		2	
Fees and Commissions Received		525.605	
Other Gains		64.162	
Collections from Previously Written Off Loans and Other Receivables		465.906	
Cash Payments to Personnel and Service Suppliers		-1.049.856	
Taxes Paid		-119.362	
Other		2.982.892	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-195.492	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.804	
Net (Increase) Decrease in Due From Banks		-219.289	
Net (Increase) Decrease in Loans		-2.432.892	
Net (Increase) Decrease in Other Assets		-3.476.127	
Net Increase (Decrease) in Bank Deposits		2.228.231	
Net Increase (Decrease) in Other Deposits		816.852	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		-344.925	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		3.237.462	
Net Cash Provided From Banking Operations		5.070.737	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-181.896	
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		-191.619	
Cash Obtained from Tangible and Intangible Asset Sales		90.151	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-218.817	
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		-3.652	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
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		1.175.196	
Net Increase (Decrease) in Cash and Cash Equivalents		5.999.287	
Cash and Cash Equivalents at Beginning of the Period		5.183.052	
Cash and Cash Equivalents at End of the Period		11.182.339	

