



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
2016 - 2. 3 Monthly Notification

General Information About Financial Statements

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Yönetim Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") 30 Haziran 2016 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

30 Haziran 2016 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak 2014 yılından devreden 200.000 Bin TL tutarındaki serbest karşılığı içermektedir.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 30 Haziran 2016 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

Metin Canođulları

Sorumlu Denetçi, SMMM

27 Temmuz 2016

İstanbul, Türkiye

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSET ITEMS							
CASH AND CASH BALANCES AT CENTRAL BANK	(I-a)	5.037.812	30.046.229	35.084.041	2.165.780	23.307.643	25.473.423
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	2.200.924	2.509.307	4.710.231	818.288	1.909.624	2.727.912
Financial Assets Held For Trading		2.200.924	2.509.307	4.710.231	818.288	1.909.624	2.727.912
Public Debt Securities		0	0	0	1.548	107	1.655
Equity instruments		0	0	0	0	0	0
Derivatives Classified As Financial Assets Held For Trading		2.186.206	2.509.307	4.695.513	806.782	1.909.517	2.716.299
Other Securities		14.718	0	14.718	9.958	0	9.958
Financial Assets Designated at Fair Value Through Profit or Loss		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Securities		0	0	0	0	0	0
BANKS	(I-c)	49.013	5.392.596	5.441.609	1.556.559	6.301.738	7.858.297
RECEIVABLES FROM MONEY MARKETS		0	0	0	0	0	0
Receivables From Interbank Money Markets		0	0	0	0	0	0
Receivables From BIST Takasbank Money Market		0	0	0	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	17.901.243	20.440.004	38.341.247	19.586.578	21.873.129	41.459.707
Equity instruments		12.671	42.318	54.989	12.671	115.958	128.629
Public Debt Securities		17.676.124	14.864.520	32.540.644	19.376.723	15.929.478	35.306.201
Other Securities		212.448	5.533.166	5.745.614	197.184	5.827.693	6.024.877
LOANS AND RECEIVABLES	(I-e)	100.366.433	47.584.746	147.951.179	92.888.955	48.874.528	141.763.483
Loans and Receivables		100.219.389	47.584.746	147.804.135	92.741.642	48.874.528	141.616.170
Loans to Bank's Risk Group	(VI)	2.961.691	1.176.841	4.138.532	2.603.899	1.383.311	3.987.210
Public Debt Securities		0	0	0	0	0	0
Other		97.257.698	46.407.905	143.665.603	90.137.743	47.491.217	137.628.960
Non-performing Loans		3.496.186	0	3.496.186	3.373.323	0	3.373.323
Specific Provisions (-)		-3.349.142	0	-3.349.142	-3.226.010	0	-3.226.010
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	(I-f)	5.348.693	5.400.581	10.749.274	5.184.561	5.503.681	10.688.242
Public Debt Securities		5.348.693	5.400.581	10.749.274	5.184.561	5.503.681	10.688.242
Other Securities		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES (Net)	(I-g)	3.923	0	3.923	3.923	0	3.923

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		3.923	0	3.923	3.923	0	3.923
Financial Associates		0	0	0	0	0	0
Non-Financial Associates		3.923	0	3.923	3.923	0	3.923
INVESTMENTS IN SUBSIDIARIES (Net)	(I-h)	347.316	1.014.177	1.361.493	347.316	1.003.425	1.350.741
Unconsolidated Financial Subsidiaries		347.316	1.014.177	1.361.493	347.316	1.003.425	1.350.741
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
JOINTLY CONTROLLED PARTNERSHIPS (JOINT VENTURES) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships (Joint Ventures)		0	0	0	0	0	0
Financial Joint Ventures		0	0	0	0	0	0
Non-Financial Joint Ventures		0	0	0	0	0	0
RECEIVABLES FROM LEASING TRANSACTIONS	(I-i)	0	0	0	0	0	0
Finance lease receivables		0	0	0	0	0	0
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(I-j)	180.886	0	180.886	648.858	0	648.858
Fair Value Hedges		180.886	0	180.886	648.858	0	648.858
Cash Flow Hedges		0	0	0	0	0	0
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		732.802	1.724	734.526	788.655	1.746	790.401
INTANGIBLE ASSETS AND GOODWILL (Net)		221.548	0	221.548	220.664	0	220.664
Goodwill		0	0	0	0	0	0
Other		221.548	0	221.548	220.664	0	220.664
INVESTMENT PROPERTY (Net)	(I-k)	0	0	0	0	0	0
TAX ASSETS		0	0	0	132.508	13.676	146.184
Current tax assets		0	0	0	0	0	0
Deferred Tax Asset	(I-l)	0	0	0	132.508	13.676	146.184
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-m)	31.148	0	31.148	179.537	0	179.537
Held for Sale		31.148	0	31.148	179.537	0	179.537
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-n)	1.403.524	1.138.020	2.541.544	929.214	568.402	1.497.616
TOTAL ASSETS		133.825.265	113.527.384	247.352.649	125.451.396	109.357.592	234.808.988
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	75.690.162	65.122.113	140.812.275	68.696.386	70.246.111	138.942.497
Deposits from the Bank's Risk Group	(VI)	3.201.505	2.165.517	5.367.022	2.552.668	2.182.629	4.735.297
Other		72.488.657	62.956.596	135.445.253	66.143.718	68.063.482	134.207.200
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	1.029.323	1.298.554	2.327.877	479.349	967.525	1.446.874
LOANS RECEIVED	(II-c)	182.300	26.065.254	26.247.554	193.130	23.520.208	23.713.338
MONEY MARKET FUNDS		10.262.840	17.008.768	27.271.608	6.169.189	16.659.919	22.829.108
Funds From Interbank Money Market		1.630.408	0	1.630.408	0	0	0
Funds From Takasbank Money Market		0	0	0	0	0	0
Funds Provided Under Repurchase Agreements		8.632.432	17.008.768	25.641.200	6.169.189	16.659.919	22.829.108
MARKETABLE SECURITIES (Net)	(II-d)	3.046.488	7.370.242	10.416.730	3.182.038	8.084.029	11.266.067
Bills		1.709.412	159.819	1.869.231	1.545.846	892.932	2.438.778

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,337,076	7,210,423	8,547,499	1,636,192	7,191,097	8,827,289
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
MISCELLANEOUS PAYABLES		3,611,603	959,397	4,571,000	3,508,887	952,862	4,461,749
OTHER LIABILITIES	(II-e)	2,134,942	166,327	2,301,269	1,350,110	118,766	1,468,876
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	(II-f)	35,073	0	35,073	63,970	0	63,970
Finance Lease Payables		44,394	0	44,394	82,124	0	82,124
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		-9,321	0	-9,321	-18,154	0	-18,154
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	(II-g)	108,688	339,453	448,141	0	157,528	157,528
Fair Value Hedges		108,688	317,710	426,398	0	157,528	157,528
Cash Flow Hedges		0	21,743	21,743	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,541,685	726,951	3,268,636	2,471,640	694,086	3,165,726
General Loan Loss Provisions		1,947,877	719,382	2,667,259	1,856,322	688,380	2,544,702
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		192,151	0	192,151	187,178	0	187,178
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		401,657	7,569	409,226	428,140	5,706	433,846
TAX LIABILITIES	(II-i)	626,033	5,453	631,486	593,181	10,897	604,078
Current tax liabilities		586,950	5,453	592,403	593,181	10,897	604,078
Deferred tax liabilities		39,083	0	39,083	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT		0	0	0	0	0	0
EQUITY	(II-j)	29,296,019	-275,019	29,021,000	27,199,518	-510,341	26,689,177
Issued capital		4,000,000	0	4,000,000	4,000,000	0	4,000,000
Capital Reserves		2,795,275	-275,019	2,520,256	2,438,167	-510,341	1,927,826
Equity Share Premiums		1,700,000	0	1,700,000	1,700,000	0	1,700,000
Share Cancellation Profits		0	0	0	0	0	0
Marketable Securities Value Increase Funds		-282,503	-233,268	-515,771	-627,540	-485,221	-1,112,761
Tangible Assets Revaluation Reserve		47,106	0	47,106	47,106	0	47,106
Intangible Assets Revaluation Reserve		0	0	0	0	0	0
Investment Property Revaluation Reserve		0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		4,895	0	4,895	4,895	0	4,895
Hedging Reserves (Effective Portion)		-23,186	-41,751	-64,937	-35,257	-25,120	-60,377
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0			0
Other Capital Reserves		1,348,963	0	1,348,963	1,348,963	0	1,348,963
Profit Reserves		20,161,351	0	20,161,351	17,766,503	0	17,766,503
Legal Reserves		1,322,027	0	1,322,027	1,282,027	0	1,282,027
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18,718,299	0	18,718,299	16,372,097	0	16,372,097
Other Profit Reserves		121,025	0	121,025	112,379	0	112,379

Profit or Loss		2.339.393	0	2.339.393	2.994.848	0	2.994.848
Prior Years' Profit/Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		2.339.393	0	2.339.393	2.994.848	0	2.994.848
Non-controlling Interests		0	0	0	0	0	0
TOTAL EQUITY AND LIABILITIES		128.565.156	118.787.493	247.352.649	113.907.398	120.901.590	234.808.988

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		120.921.127	280.645.943	401.567.070	97.042.850	225.281.018	322.323.868
GUARANTIES AND WARRANTIES	(IV-2, 3)	14.697.225	20.833.665	35.530.890	13.762.203	18.913.025	32.675.228
Letters of Guarantee		12.751.255	10.957.621	23.708.876	11.862.428	10.764.100	22.626.528
Guarantees Subject to State Tender Law		343.065	1.767.226	2.110.291	489.460	1.799.894	2.289.354
Guarantees Given for Foreign Trade Operations		0	3.613.499	3.613.499	0	4.114.385	4.114.385
Other Letters of Guarantee		12.408.190	5.576.896	17.985.086	11.372.968	4.849.821	16.222.789
Bank Acceptances		0	3.241.174	3.241.174	0	933.230	933.230
Import Letter of Acceptance		0	3.241.174	3.241.174	0	933.230	933.230
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		396	4.600.656	4.601.052	396	5.326.265	5.326.661
Documentary Letters of Credit		396	4.169.976	4.170.372	396	4.846.143	4.846.539
Other Letters of Credit		0	430.680	430.680	0	480.122	480.122
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	18.760	18.760	0	22.866	22.866
Other Guarantees		48.575	1.999.828	2.048.403	115.520	1.852.899	1.968.419
Other Collaterals		1.896.999	15.626	1.912.625	1.783.859	13.665	1.797.524
COMMITMENTS	(IV-1)	39.596.196	16.623.512	56.219.708	35.082.215	12.341.070	47.423.285
Irrevocable Commitments		39.164.162	16.623.512	55.787.674	34.577.080	12.341.070	46.918.150
Forward Asset Purchase Commitments		5.970.194	8.254.322	14.224.516	2.190.531	2.963.600	5.154.131
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		6.090.859	3.646.602	9.737.461	5.643.211	4.333.444	9.976.655
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.133.694	0	6.133.694	5.764.751	0	5.764.751
Tax and Fund Liabilities Arised from Export Commitments		3.447	0	3.447	2.956	0	2.956
Commitments for Credit Card Limits		17.637.562	0	17.637.562	17.672.898	0	17.672.898
Commitments for Credit Cards and Banking Services Promotions		83.581	0	83.581	95.366	0	95.366
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		3,244.825	4,722.588	7,967.413	3,207.367	5,044.026	8,251.393
Revocable Commitments		432.034	0	432.034	505.135	0	505.135
Revocable Loan Granting Commitments		432.034	0	432.034	505.135	0	505.135
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		66,627.706	243,188.766	309,816.472	48,198.432	194,026.923	242,225.355
Derivative Financial Instruments Held For Hedging		2,721.663	16,875.048	19,596.711	1,228.638	11,197.395	12,426.033
Fair Value Hedges		2,721.663	14,019.048	16,740.711	1,228.638	11,197.395	12,426.033
Cash Flow Hedges		0	2,856.000	2,856.000	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		63,906.043	226,313.718	290,219.761	46,969.794	182,829.528	229,799.322
Forward Foreign Currency Buy or Sell Transactions		6,092.947	10,905.982	16,998.929	6,128.480	8,958.219	15,086.699
Forward Foreign Currency Buying Transactions		3,049.657	5,410.060	8,459.717	2,647.607	4,845.645	7,493.252
Forward Foreign Currency Sale Transactions		3,043.290	5,495.922	8,539.212	3,480.873	4,112.574	7,593.447
Currency and Interest Rate Swaps		45,935.726	134,366.179	180,301.905	29,738.415	104,406.055	134,144.470
Currency Swap Buy Transactions		23,882.239	37,503.318	61,385.557	11,246.658	28,538.905	39,785.563
Currency Swap Sell Transactions		18,725.287	36,390.053	55,115.340	15,671.757	20,415.368	36,087.125
Interest Rate Swap Buy Transactions		1,664.100	30,236.404	31,900.504	1,410.000	27,725.891	29,135.891
Interest Rate Swap Sell Transactions		1,664.100	30,236.404	31,900.504	1,410.000	27,725.891	29,135.891
Currency, Interest Rate and Securities Options		11,554.524	64,901.124	76,455.648	10,274.802	58,882.918	69,157.720
Currency Options Buy Transactions		5,462.243	9,490.588	14,952.831	4,938.312	7,023.471	11,961.783
Currency Options Sell Transactions		6,092.281	9,060.388	15,152.669	5,336.490	6,753.791	12,090.281
Interest Rate Options Buy Transactions		0	23,175.074	23,175.074	0	22,552.828	22,552.828
Interest Rate Options Sell Transactions		0	23,175.074	23,175.074	0	22,552.828	22,552.828
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		322.846	16,140.433	16,463.279	828.097	10,582.336	11,410.433
CUSTODY AND PLEDGES RECEIVED		663,260.596	161,765.698	825,026.294	611,006.886	159,670.572	770,677.458
ITEMS HELD IN CUSTODY		27,969.213	8,026.765	35,995.978	26,860.299	11,806.667	38,666.966
Customer Fund and Portfolio Balances		3,116.873	0	3,116.873	2,820.657	0	2,820.657
Securities Held in Custody		4,717.296	908.295	5,625.591	5,230.194	818.636	6,048.830
Cheques Received for Collection		15,828.700	931.401	16,760.101	14,928.116	876.770	15,804.886
Commercial Notes Received for Collection		3,823.498	1,428.674	5,252.172	3,395.579	1,454.631	4,850.210
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		482.846	4,758.395	5,241.241	485.753	8,656.630	9,142.383
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		226,571.334	54,935.973	281,507.307	201,367.218	48,499.397	249,866.615
Securities		105,050.353	409.194	105,459.547	93,300.273	443.023	93,743.296
Guarantee Notes		762.284	360.868	1,123.152	737.605	408.356	1,145.961
Commodity		0	23.830	23.830	0	34.884	34.884
Warrant		0	0	0	0	0	0
Real Estate		89,225.385	40,083.039	129,308.424	78,442.536	35,614.821	114,057.357
Other Pledged Items		31,533.312	14,059.042	45,592.354	28,886.804	11,998.313	40,885.117

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		408.720.049	98.802.960	507.523.009	382.779.369	99.364.508	482.143.877
TOTAL OFF-BALANCE SHEET ACCOUNTS		784.181.723	442.411.641	1.226.593.364	708.049.736	384.951.590	1.093.001.326

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015	Current Period 3 Months 01.04.2016 - 30.06.2016	Previous Period 3 Months 01.04.2015 - 30.06.2015
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(III-a)	8.922.395	7.265.618	4.543.054	3.682.920
Interest Income on Loans	(III-a-1)	6.934.344	5.672.462	3.553.367	2.890.692
Interest Income on Reserve Deposits		95.560	9.793	47.604	6.937
Interest Income on Banks	(III-a-2)	23.308	25.793	12.691	17.816
Interest Income on Money Market Placements		2.367	86.423	2.284	38.496
Interest Income on Marketable Securities Portfolio	(III-a-3)	1.850.731	1.456.095	919.816	721.209
Financial Assets Held for Trading		25	177	3	76
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.450.644	1.125.682	716.722	568.140
Held to Maturity Investments		400.062	330.236	203.091	152.993
Finance Lease Income		0	0	0	0
Other Interest Income		16.085	15.052	7.292	7.770
INTEREST EXPENSES	(III-b)	-4.945.370	-3.683.196	-2.500.790	-1.878.604
Interest Expenses on Deposits	(III-b-4)	-3.805.294	-2.767.424	-1.937.427	-1.399.981
Interest Expenses on Funds Borrowed	(III-b-1)	-217.094	-190.985	-107.503	-98.211
Interest Expenses on Money Market Funds		-549.697	-364.572	-275.922	-189.936
Interest Expenses on Securities Issued	(III-b-3)	-347.565	-339.120	-172.617	-183.841
Other Interest Expense		-25.720	-21.095	-7.321	-6.635
NET INTEREST INCOME OR EXPENSE		3.977.025	3.582.422	2.042.264	1.804.316
NET FEE AND COMMISSION INCOME OR EXPENSES		1.212.739	1.142.825	618.682	627.803
Fees and Commissions Received		1.460.056	1.362.387	754.261	745.059
From Noncash Loans		98.247	85.299	49.218	44.663
Other		1.361.809	1.277.088	705.043	700.396
Fees and Commissions Paid		-247.317	-219.562	-135.579	-117.256
Paid for Noncash Loans		-180	-155	-88	-84
Other		-247.137	-219.407	-135.491	-117.172
DIVIDEND INCOME		21.419	13.336	0	509
TRADING INCOME OR LOSS (Net)	(III-c)	285.049	73.283	242.232	-20.188
Gains (Losses) Arising from Capital Markets Transactions		157.570	205.786	131.328	39.162
Gains (Losses) Arising From Derivative Financial Transactions		-38.223	-236.069	60.467	-398.206
Foreign Exchange Gains or Losses		165.702	103.566	50.437	338.856
OTHER OPERATING INCOME	(III-d)	652.446	423.490	369.875	162.424
TOTAL OPERATING INCOME (EXPENSE)		6.148.678	5.235.356	3.273.053	2.574.864
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(III-e)	-1.193.714	-1.299.357	-593.101	-630.039
OTHER OPERATING EXPENSES (-)	(III-f)	-2.037.407	-2.122.663	-1.025.319	-1.077.117
NET OPERATING INCOME (LOSS)		2.917.557	1.813.336	1.654.633	867.708
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.917.557	1.813.336	1.654.633	867.708
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(III-g)	-578.164	-399.452	-322.425	-185.625
Current Tax Provision		-590.035	-359.223	-347.113	-212.131
Deferred Tax Provision		11.871	-40.229	24.688	26.506
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		2.339.393	1.413.884	1.332.208	682.083
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Deferred Tax Provision		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT (LOSS)	(III-h)	2.339.393	1.413.884	1.332.208	682.083
Profit (Loss) Attributable to Group		2.339.393	1.413.884	1.332.208	682.083
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00585000	0,00353000	0,00333000	0,00171000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015	Current Period 3 Months 01.04.2016 - 30.06.2016	Previous Period 3 Months 01.04.2015 - 30.06.2015
Statement of Income and Expense Items Accounted Under Shareholders' Equity					
Income and Expense Items Accounted Under Shareholders' Equity					
ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS		746.238	-630.804		
TANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		0	0		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		-5.700	16.125		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		0	0		
EFFECTS OF CHANGES IN ACCOUNTING POLICIES AND CORRECTIONS OF ERRORS		0	0		
OTHER INCOME OR EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY IN ACCORDANCE WITH TURKISH ACCOUNTING STANDARDS		0	0		
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-148.108	122.936		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		592.430	-491.743		
PROFIT (LOSS)		2.339.393	1.413.884		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		217.011	73.860		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		-18.437	-12.900		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		2.140.819	1.352.924		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		2.931.823	922.141		



Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.06.2016	Previous Period 01.01.2015 - 30.06.2015
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.488.934	1.290.922
Interest Received		8.788.702	7.337.666
Interest Paid		-4.778.633	-3.677.368
Dividends received		21.419	13.336
Fees and Commissions Received		1.456.298	1.319.382
Other Gains		-917.134	-480.241
Collections from Previously Written Off Loans and Other Receivables		359.184	340.689
Cash Payments to Personnel and Service Suppliers		-1.841.576	-1.917.089
Taxes Paid		-834.996	-468.806
Other		235.670	-1.176.647
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.286.291	-783.636
Net (Increase) Decrease in Financial Assets Held for Trading		-3.478	-2.510
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		1.001.784	501.877
Net (Increase) Decrease in Loans		-6.565.510	-8.832.978
Net (Increase) Decrease in Other Assets		-10.680.453	-3.462.596
Net Increase (Decrease) in Bank Deposits		-579.974	914.363
Net Increase (Decrease) in Other Deposits		5.096.751	11.423.014
Net Increase (Decrease) in Funds Borrowed		4.162.572	1.181.782
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.282.017	-2.506.588
Net Cash Provided From Banking Operations		-3.797.357	507.286
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		3.145.719	1.502.765
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-358.121
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-60.650	-70.599
Cash Obtained from Tangible and Intangible Asset Sales		159.172	7.909
Cash Paid for Purchase of Financial Assets Available for Sale		-9.393.697	-17.622.013
Cash Obtained from Sale of Financial Assets Available for Sale		13.023.650	18.947.538
Cash Paid for Purchase of Investment Securities Held to Maturity		0	0
Cash Obtained from Sale of Investment Securities Held to Maturity		1.971	1.112.448
Other		-584.727	-514.397
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.463.525	3.003.883
Cash Obtained from Loans and Securities Issued		2.530.528	7.720.181
Cash Outflow Arised From Loans and Securities Issued		-3.365.158	-4.107.454
Equity Instruments Issued		0	0
Dividends paid		-600.000	-569.600
Payments of finance lease liabilities		-28.895	-39.244
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-22.809	342.898
Net Increase (Decrease) in Cash and Cash Equivalents		-2.137.972	5.356.832
Cash and Cash Equivalents at Beginning of the Period	(V)	6.152.472	4.808.291
Cash and Cash Equivalents at End of the Period	(V)	4.014.500	10.165.123



Statement of Changes in Equity

Presentation Currency 1.000 TL
Nature of Financial Statements Unconsolidated

	Footnote Reference	Issued Capital	Issued Capital Inflation Adjustment Difference	Share Premium	Share Cancellation Profit	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit (Loss)	Prior Years' Profits or Losses	Marketable Securities Revaluation Differences	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Investments	Hedge Reserves	Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
Statement of Changes in Equity																				
Statement of Changes in Equity																				
Equity at beginning of period		4.000.000	1.405.892	1.700.000	0	1.245.067	0	13.823.484	101.971	3.159.678	0	-293.820	47.106	4.895	-82.447	0	0	0	0 25.111.826	
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance	(II-j)	4.000.000	1.405.892	1.700.000	0	1.245.067	0	13.823.484	101.971	3.159.678	0	-293.820	47.106	4.895	-82.447	0	0	0	0 25.111.826	
CHANGES IN THE PERIOD																				
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds		0	0	0	0	0	0	0	0	0	0	-504.643	0	0	0	0	0	0	0	-504.643
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	12.900	0	0	0	0	12.900
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	12.900	0	0	0	0	12.900
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		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
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		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
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.413.884	0	0	0	0	0	0	0	0	0	1.413.884
Profit Distributions		0	0	0	0	36.960	0	2.548.613	4.505	-3.159.678	0	0	0	0	0	0	0	0	0	-569.600
Dividends Paid		0	0	0	0	36.960	0	2.548.613	4.505	-569.600	0	0	0	0	0	0	0	0	0	-569.600
Transfers To Reserves		0	0	0	0	36.960	0	2.548.613	4.505	-2.590.078	0	0	0	0	0	0	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		4.000.000	1.405.892	1.700.000	0	1.282.027	0	16.372.097	106.476	1.413.884	0	-798.463	47.106	4.895	-69.547	0	0	0	0 25.464.367	
Statement of Changes in Equity																				
Statement of Changes in Equity																				
Equity at beginning of period		4.000.000	1.405.892	1.700.000	0	1.282.027	0	16.372.097	55.450	2.994.848	0	-1.112.761	47.106	4.895	-60.377	0	0	0	0 26.689.177	
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		4.000.000	1.405.892	1.700.000	0	1.282.027	0	16.372.097	55.450	2.994.848	0	-1.112.761	47.106	4.895	-60.377	0	0	0	0 26.689.177	
CHANGES IN THE PERIOD																				
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds	(II-k)	0	0	0	0	0	0	0	0	0	0	596.990	0	0	0	0	0	0	0	596.990
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-4.560	0	0	0	0	-4.560
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-4.560	0	0	0	0	-4.560
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		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
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		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
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	2.339.393	0	0	0	0	0	0	0	0	0	2.339.393
Profit Distributions		0	0	0	0	40.000	0	2.346.202	8.646	-2.994.848	0	0	0	0	0	0	0	0	0	-600.000

Previous Period
01.01.2015 - 30.06.2015

Current Period
01.01.2016 - 30.06.2016

Dividends Paid	0	0	0	0	0	0	0	0	0	-600.000	0	0	0	0	0	0	0	0	-600.000
Transfers To Reserves	0	0	0	0	40.000	0	2.346.202	8.646	-2.394.848	0	0	0	0	0	0	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	4.000.000	1.405.892	1.700.000	0	1.322.027	0	18.718.299	64.096	2.339.393	0	-515.771	47.106	4.895	-64.937	0	0	0	0	29.021.000