



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Banka Finansal Rapor(en)
Consolidated
2016 - 3. 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2016 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider 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 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 Eylül 2016 tarihi itibarıyla hazırlanan ilişikteki konsolide 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 finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin 30 Eylül 2016 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Ayşe Zeynep Deldağ

Sorumlu Denetçi, SMMM

21 Ekim 2016

İstanbul, Türkiye

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2016			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)	5.162.027	29.501.590	34.663.617	2.165.780	23.307.659	25.473.439
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	1.972.150	2.490.821	4.462.971	816.680	1.920.990	2.737.670
Financial Assets Held For Trading		1.972.150	2.490.821	4.462.971	816.680	1.920.990	2.737.670
Public Debt Securities		9.184	0	9.184	9.996	107	10.103
Equity instruments		10.257	0	10.257	6.532	0	6.532
Derivatives Classified As Financial Assets Held For Trading		1.931.298	2.490.821	4.422.119	776.274	1.920.883	2.697.157
Other Securities		21.411	0	21.411	23.878	0	23.878
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)	1.713.121	6.211.056	7.924.177	1.586.889	7.228.274	8.815.163
RECEIVABLES FROM MONEY MARKETS		2.476.880	0	2.476.880	98	0	98
Receivables From Interbank Money Markets		323	0	323	98	0	98
Receivables From BIST Takasbank Money Market		0	0	0	0	0	0
Receivables From Reverse Repo Transactions		2.476.557	0	2.476.557	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	17.497.150	21.405.615	38.902.765	19.567.662	23.816.778	43.384.440
Equity instruments		12.836	49.543	62.379	12.836	115.958	128.794
Public Debt Securities		17.273.599	14.043.777	31.317.376	19.376.723	15.929.478	35.306.201
Other Securities		210.715	7.312.295	7.523.010	178.103	7.771.342	7.949.445
LOANS AND RECEIVABLES	(I-e)	105.051.943	64.066.127	169.118.070	93.013.626	60.452.870	153.466.496
Loans and Receivables		104.906.553	64.066.127	168.972.680	92.866.313	60.452.870	153.319.183
Loans to Bank's Risk Group	(VI)	3.056.315	1.209.069	4.265.384	2.247.912	1.173.863	3.421.775
Public Debt Securities		0	0	0	0	0	0
Other		101.850.238	62.857.058	164.707.296	90.618.401	59.279.007	149.897.408
Non-performing Loans		3.851.463	0	3.851.463	3.373.323	0	3.373.323
Specific Provisions (-)		-3.706.073	0	-3.706.073	-3.226.010	0	-3.226.010
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	(I-f)	5.394.059	5.539.175	10.933.234	5.184.759	5.503.681	10.688.440
Public Debt Securities		5.394.059	5.539.175	10.933.234	5.184.759	5.503.681	10.688.440
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)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)	1.113.496	3.305.567	4.419.063	994.415	2.981.366	3.975.781
Finance lease receivables		1.375.175	3.773.316	5.148.491	1.278.004	3.421.676	4.699.680
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		-261.679	-467.749	-729.428	-283.589	-440.310	-723.899
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(I-j)	148.350	2.495	150.845	648.858	2.510	651.368
Fair Value Hedges		148.350	2.495	150.845	648.858	575	649.433
Cash Flow Hedges		0	0	0	0	1.935	1.935
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		736.341	2.278	738.619	793.600	2.530	796.130
INTANGIBLE ASSETS AND GOODWILL (Net)		225.335	862	226.197	223.486	619	224.105
Goodwill		0	0	0	0	0	0
Other		225.335	862	226.197	223.486	619	224.105
INVESTMENT PROPERTY (Net)	(I-k)	0	0	0	0	0	0
TAX ASSETS		4.526	4.665	9.191	139.013	23.140	162.153
Current tax assets		2.513	0	2.513	0	0	0
Deferred Tax Asset	(I-l)	2.013	4.665	6.678	139.013	23.140	162.153
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-m)	66.366	0	66.366	179.866	0	179.866
Held for Sale		66.366	0	66.366	179.866	0	179.866
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-n)	2.220.462	1.046.387	3.266.849	1.327.027	581.081	1.908.108
TOTAL ASSETS		143.786.129	133.576.638	277.362.767	126.645.682	125.821.498	252.467.180
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	86.428.920	77.596.773	164.025.693	68.978.602	80.492.216	149.470.818
Deposits from the Bank's Risk Group	(VI)	2.402.421	1.954.163	4.356.584	2.435.612	1.848.224	4.283.836
Other		84.026.499	75.642.610	159.669.109	66.542.990	78.643.992	145.186.982
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	596.850	1.012.852	1.609.702	479.349	1.288.502	1.767.851
LOANS RECEIVED	(II-c)	410.943	29.199.733	29.610.676	303.083	25.873.792	26.176.875
MONEY MARKET FUNDS		7.451.287	18.853.197	26.304.484	6.249.039	18.000.200	24.249.239
Funds From Interbank Money Market		156.773	0	156.773	80.031	0	80.031
Funds From Takasbank Money Market		0	0	0	0	0	0
Funds Provided Under Repurchase Agreements		7.294.514	18.853.197	26.147.711	6.169.008	18.000.200	24.169.208
MARKETABLE SECURITIES (Net)	(II-d)	3.424.841	8.521.631	11.946.472	3.373.821	9.036.968	12.410.789
Bills		1.695.336	60.008	1.755.344	1.548.685	892.932	2.441.617

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,729,505	8,461,623	10,191,128	1,825,136	8,144,036	9,969,172
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
MISCELLANEOUS PAYABLES		4,165,331	1,178,037	5,343,368	3,832,655	1,010,762	4,843,417
OTHER LIABILITIES	(II-e)	2,357,336	209,891	2,567,227	1,358,302	134,559	1,492,861
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	(II-f)	0	0	0	0	0	0
Finance Lease Payables		0	0	0	0	0	0
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	(II-g)	54,162	272,298	326,460	0	158,960	158,960
Fair Value Hedges		54,162	261,450	315,612	0	157,528	157,528
Cash Flow Hedges		0	10,848	10,848	0	1,432	1,432
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,591,959	771,282	3,363,241	2,500,234	695,462	3,195,696
General Loan Loss Provisions		2,012,298	754,816	2,767,114	1,868,060	675,132	2,543,192
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		202,795	604	203,399	192,286	620	192,906
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		376,866	15,862	392,728	439,888	19,710	459,598
TAX LIABILITIES	(II-i)	593,124	96,112	689,236	607,179	78,604	685,783
Current tax liabilities		496,256	34,773	531,029	607,179	21,152	628,331
Deferred tax liabilities		96,868	61,339	158,207	0	57,452	57,452
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)	31,984,286	-408,078	31,576,208	28,527,127	-512,236	28,014,891
Issued capital		4,000,000	0	4,000,000	4,000,000	0	4,000,000
Capital Reserves		2,471,309	-408,078	2,063,231	2,219,173	-512,236	1,706,937
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	(II-k)	-339,162	-376,621	-715,783	-627,540	-486,868	-1,114,408
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)		3,895	0	3,895	3,895	0	3,895
Hedging Reserves (Effective Portion)		-289,504	-31,457	-320,961	-253,262	-25,368	-278,630
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		1,348,974	0	1,348,974	1,348,974	0	1,348,974
Profit Reserves		21,285,462	0	21,285,462	18,675,645	0	18,675,645
Legal Reserves		1,386,657	0	1,386,657	1,336,311	0	1,336,311
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		19,199,849	0	19,199,849	16,772,396	0	16,772,396
Other Profit Reserves		698,956	0	698,956	566,938	0	566,938

Profit or Loss		4.227.387	0	4.227.387	3.632.190	0	3.632.190
Prior Years' Profit/Loss		545.745	0	545.745	402.833	0	402.833
Current Period Net Profit Or Loss		3.681.642	0	3.681.642	3.229.357	0	3.229.357
Non-controlling Interests		128	0	128	119	0	119
TOTAL EQUITY AND LIABILITIES		140.059.039	137.303.728	277.362.767	116.209.391	136.257.789	252.467.180

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		126.499.481	307.202.578	433.702.059	97.206.807	228.649.384	325.856.191
GUARANTIES AND WARRANTIES	(IV-2, 3)	15.358.332	18.155.273	33.513.605	13.762.954	18.593.766	32.356.720
Letters of Guarantee		13.455.841	11.233.525	24.689.366	11.863.179	10.688.085	22.551.264
Guarantees Subject to State Tender Law		347.104	2.089.614	2.436.718	489.460	1.799.894	2.289.354
Guarantees Given for Foreign Trade Operations		0	2.911.202	2.911.202	0	4.121.220	4.121.220
Other Letters of Guarantee		13.108.737	6.232.709	19.341.446	11.373.719	4.766.971	16.140.690
Bank Acceptances		0	1.186.789	1.186.789	0	933.230	933.230
Import Letter of Acceptance		0	1.186.789	1.186.789	0	933.230	933.230
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		520	4.135.045	4.135.565	396	5.358.740	5.359.136
Documentary Letters of Credit		520	3.717.479	3.717.999	396	4.846.143	4.846.539
Other Letters of Credit		0	417.566	417.566	0	512.597	512.597
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	15.387	15.387	0	22.866	22.866
Other Guarantees		51.184	1.570.935	1.622.119	115.520	1.577.180	1.692.700
Other Collaterals		1.850.787	13.592	1.864.379	1.783.859	13.665	1.797.524
COMMITMENTS	(IV-1)	40.017.606	10.296.161	50.313.767	35.121.845	7.466.643	42.588.488
Irrevocable Commitments		39.397.987	10.029.423	49.427.410	34.577.080	7.298.052	41.875.132
Forward Asset Purchase Commitments		6.378.771	5.853.850	12.232.621	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		6.131.671	4.174.553	10.306.224	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		6.028.416	0	6.028.416	5.764.751	0	5.764.751
Tax and Fund Liabilities Arised from Export Commitments		3.990	0	3.990	2.956	0	2.956
Commitments for Credit Card Limits		17.458.809	0	17.458.809	17.672.898	0	17.672.898
Commitments for Credit Cards and Banking Services Promotions		102.740	0	102.740	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		3,293.590	1,020	3,294.610	3,207.367	1,008	3,208.375
Revocable Commitments		619.619	266.738	886.357	544.765	168.591	713.356
Revocable Loan Granting Commitments		551.818	0	551.818	505.135	0	505.135
Other Revocable Commitments		67.801	266.738	334.539	39.630	168.591	208.221
DERIVATIVE FINANCIAL INSTRUMENTS		71,123.543	278,751.144	349,874.687	48,322.008	202,588.975	250,910.983
Derivative Financial Instruments Held For Hedging		2,497.225	18,472.271	20,969.496	1,228.638	11,575.795	12,804.433
Fair Value Hedges		2,497.225	15,421.973	17,919.198	1,228.638	11,298.317	12,526.955
Cash Flow Hedges		0	3,050.298	3,050.298	0	277.478	277.478
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		68,626.318	260,278.873	328,905.191	47,093.370	191,013.180	238,106.550
Forward Foreign Currency Buy or Sell Transactions		5,809.756	11,468.358	17,278.114	6,129.024	8,981.501	15,110.525
Forward Foreign Currency Buying Transactions		2,909.985	5,698.713	8,608.698	2,647.607	4,857.383	7,504.990
Forward Foreign Currency Sale Transactions		2,899.771	5,769.645	8,669.416	3,481.417	4,124.118	7,605.535
Currency and Interest Rate Swaps		54,682.560	167,978.235	222,660.795	29,861.447	112,566.425	142,427.872
Currency Swap Buy Transactions		27,820.160	48,663.729	76,483.889	11,458.152	31,255.612	42,713.764
Currency Swap Sell Transactions		23,642.200	48,326.258	71,968.458	15,583.295	23,734.909	39,318.204
Interest Rate Swap Buy Transactions		1,610.100	35,494.124	37,104.224	1,410.000	28,787.952	30,197.952
Interest Rate Swap Sell Transactions		1,610.100	35,494.124	37,104.224	1,410.000	28,787.952	30,197.952
Currency, Interest Rate and Securities Options		7,906.869	66,739.282	74,646.151	10,274.802	58,882.918	69,157.720
Currency Options Buy Transactions		3,737.874	8,327.871	12,065.745	4,938.312	7,023.471	11,961.783
Currency Options Sell Transactions		4,168.995	8,091.389	12,260.384	5,336.490	6,753.791	12,090.281
Interest Rate Options Buy Transactions		0	25,160.011	25,160.011	0	22,552.828	22,552.828
Interest Rate Options Sell Transactions		0	25,160.011	25,160.011	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		227.133	14,092.998	14,320.131	828.097	10,582.336	11,410.433
CUSTODY AND PLEDGES RECEIVED		703,633.613	165,514.378	869,147.991	623,498.370	160,734.015	784,232.385
ITEMS HELD IN CUSTODY		39,982.855	8,449.128	48,431.983	38,949.600	11,806.667	50,756.267
Customer Fund and Portfolio Balances		3,366.562	0	3,366.562	2,820.657	0	2,820.657
Securities Held in Custody		16,570.821	904.955	17,475.776	17,319.495	818.636	18,138.131
Cheques Received for Collection		15,666.308	970.165	16,636.473	14,928.116	876.770	15,804.886
Commercial Notes Received for Collection		3,896.318	1,486.500	5,382.818	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	5,087.508	5,570.354	485.753	8,656.630	9,142.383
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		243,139.650	56,008.272	299,147.922	201,769.401	49,562.840	251,332.241
Securities		116,627.351	464.544	117,091.895	93,300.273	443.023	93,743.296
Guarantee Notes		821.717	523.617	1,345.334	764.035	596.171	1,360.206
Commodity		65.004	27.876	92.880	63.620	37.493	101.113
Warrant		8.180	2.088	10.268	277	0	277
Real Estate		93,011.039	43,112.107	136,123.146	78,618.442	36,241.798	114,860.240
Other Pledged Items		32,600.556	11,852.151	44,452.707	29,019.718	12,223.598	41,243.316

Depositories Receiving Pledged Items		5.803	25.889	31.692	3.036	20.757	23.793
ACCEPTED BILL, GUARANTIES AND WARRANTEES		420.511.108	101.056.978	521.568.086	382.779.369	99.364.508	482.143.877
TOTAL OFF-BALANCE SHEET ACCOUNTS		830.133.094	472.716.956	1.302.850.050	720.705.177	389.383.399	1.110.088.576

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2016 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015	Current Period 3 Months 01.07.2016 - 30.09.2016	Previous Period 3 Months 01.07.2015 - 30.09.2015
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(III-a)	14.037.348	11.514.546	4.842.442	4.022.488
Interest Income on Loans	(III-a-1)	11.016.009	9.004.029	3.855.377	3.157.893
Interest Income on Reserve Deposits		150.613	30.369	55.053	20.576
Interest Income on Banks	(III-a-2)	80.705	51.034	35.835	18.245
Interest Income on Money Market Placements		18.962	117.391	16.595	15.566
Interest Income on Marketable Securities Portfolio	(III-a-3)	2.504.268	2.064.260	785.634	722.443
Financial Assets Held for Trading		8.737	6.363	2.453	2.510
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		2.022.237	1.632.607	621.967	577.554
Held to Maturity Investments		473.294	425.290	161.214	142.379
Finance Lease Income		233.967	221.121	82.457	77.810
Other Interest Income		32.824	26.342	11.491	9.955
INTEREST EXPENSES	(III-b)	-7.757.341	-5.997.422	-2.630.314	-2.160.202
Interest Expenses on Deposits	(III-b-4)	-5.946.372	-4.455.630	-2.061.738	-1.603.215
Interest Expenses on Funds Borrowed	(III-b-1)	-414.365	-306.242	-157.719	-108.679
Interest Expenses on Money Market Funds		-767.225	-655.102	-208.663	-251.716
Interest Expenses on Securities Issued	(III-b-3)	-598.561	-560.964	-193.213	-192.598
Other Interest Expense		-30.818	-19.484	-8.981	-3.994
NET INTEREST INCOME OR EXPENSE		6.280.007	5.517.124	2.212.128	1.862.286
NET FEE AND COMMISSION INCOME OR EXPENSES		1.905.776	1.832.986	618.814	636.464
Fees and Commissions Received		2.292.188	2.181.468	755.964	762.916
From Noncash Loans		151.378	129.393	53.019	43.973
Other		2.140.810	2.052.075	702.945	718.943
Fees and Commissions Paid		-386.412	-348.482	-137.150	-126.452
Paid for Noncash Loans		-238	-2.309	-58	-434
Other		-386.174	-346.173	-137.092	-126.018
DIVIDEND INCOME		2.599	2.264	0	0
TRADING INCOME OR LOSS (Net)	(III-c)	557.499	75.128	278.370	-1.223
Gains (Losses) Arising from Capital Markets Transactions		237.881	201.013	63.778	-8.841
Gains (Losses) Arising From Derivative Financial Transactions		434.989	-6.564	488.018	253.488
Foreign Exchange Gains or Losses		-115.371	-119.321	-273.426	-245.870
OTHER OPERATING INCOME	(III-d)	795.392	526.500	130.692	95.845
TOTAL OPERATING INCOME (EXPENSE)		9.541.273	7.954.002	3.240.004	2.593.372
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(III-e)	-1.589.267	-1.811.998	-540.603	-597.184
OTHER OPERATING EXPENSES (-)	(III-f)	-3.271.817	-3.244.325	-1.145.315	-1.060.053
NET OPERATING INCOME (LOSS)		4.680.189	2.897.679	1.554.086	936.135
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		4.680.189	2.897.679	1.554.086	936.135
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(III-h)	-998.538	-675.649	-357.042	-225.987
Current Tax Provision		-880.344	-598.699	-234.063	-183.695
Deferred Tax Provision		-118.194	-76.950	-122.979	-42.292
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.681.651	2.222.030	1.197.044	710.148
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-i)	3.681.651	2.222.030	1.197.044	710.148
Profit (Loss) Attributable to Group		3.681.642	2.222.024	1.197.041	710.146
Profit (loss), attributable to non-controlling interests	(III-g)	9	6	3	2
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00920000	0,00556000	0,00299000	0,00178000

Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2016 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015	Current Period 3 Months 01.07.2016 - 30.09.2016	Previous Period 3 Months 01.07.2015 - 30.09.2015
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		498.281	-1.929.667		
TANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		123.372	268.676		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		15.119	24.784		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		-68.033	-149.806		
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		-89.073	410.938		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		479.666	-1.375.075		
PROFIT (LOSS)		3.681.651	2.222.030		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		194.001	109.065		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		-29.014	-19.633		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		3.516.664	2.132.598		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		4.161.317	846.955		

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2016 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.782.303	-728.409
Interest Received		13.420.663	10.196.604
Interest Paid		-7.580.322	-5.947.307
Dividends received		2.599	2.264
Fees and Commissions Received		2.292.644	2.135.806
Other Gains		-914.558	-899.579
Collections from Previously Written Off Loans and Other Receivables		510.031	485.180
Cash Payments to Personnel and Service Suppliers		-2.904.244	-2.892.370
Taxes Paid		-1.424.720	-763.745
Other		-619.790	-3.045.262
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.168.616	2.963.627
Net (Increase) Decrease in Financial Assets Held for Trading		-392	-2.306
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		8.855.824	-949.981
Net (Increase) Decrease in Loans		-16.225.161	-18.362.100
Net (Increase) Decrease in Other Assets		-11.122.423	-9.603.951
Net Increase (Decrease) in Bank Deposits		-2.858.108	-682.047
Net Increase (Decrease) in Other Deposits		17.251.386	30.776.470
Net Increase (Decrease) in Funds Borrowed		3.500.644	6.407.870
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.766.846	-4.620.328
Net Cash Provided From Banking Operations		5.950.919	2.235.218
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		4.700.821	-3.383.585
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-154.670	-123.814
Cash Obtained from Tangible and Intangible Asset Sales		165.281	13.218
Cash Paid for Purchase of Financial Assets Available for Sale		-11.314.161	-21.072.127
Cash Obtained from Sale of Financial Assets Available for Sale		16.373.431	17.030.596
Cash Paid for Purchase of Investment Securities Held to Maturity		0	-189
Cash Obtained from Sale of Investment Securities Held to Maturity		130.051	1.112.654
Other		-499.111	-343.923
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.020.287	1.499.494
Cash Obtained from Loans and Securities Issued		4.834.444	10.027.683
Cash Outflow Arised From Loans and Securities Issued		-5.254.731	-7.958.589
Equity Instruments Issued		0	0
Dividends paid		-600.000	-569.600
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		158.109	850.723
Net Increase (Decrease) in Cash and Cash Equivalents		9.789.562	1.201.850
Cash and Cash Equivalents at Beginning of the Period	(V)	7.109.441	5.345.529
Cash and Cash Equivalents at End of the Period	(V)	16.899.003	6.547.379



Statement of Changes in Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	1.295.468	0	14.150.654	399.725	3.378.639	260.884	-270.179	47.106	3.895	-232.140	0	26.139.944	0	100 26.140.044
Adjustments Related to TMS 8		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
Effect Of Changes In Accounting Policy		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	1.295.468	0	14.150.654	399.725	3.378.639	260.884	-270.179	47.106	3.895	-232.140	0	26.139.944	0	100 26.140.044
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
Marketable Securities Value Increase Funds		0	0	0	0	0	0	0	0	0	0	-1.543.733	0	0	0	0	-1.543.733	0	-1.543.733
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	-100.018	0	0	-100.018	0	-100.018
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	19.827	0	19.827	0	19.827
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	-119.845	0	-119.845	0	-119.845	
Tangible Assets Revaluation Reserve		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
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
Translation Differences		0	0	0	0	0	0	0	268.676	0	0	0	0	0	0	0	268.676	0	268.676
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
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
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
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Capital Increase Through Internal Reserves		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
Share Cancellation Profit		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
Other		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	2.222.024	0	0	0	0	0	0	2.222.024	6	2.222.030
Profit Distributions		0	0	0	0	40.843	0	2.621.742	4.505	-3.378.639	141.949	0	0	0	0	0	-569.600	0	-569.600
Dividends Paid		0	0	0	0	0	0	0	0	-569.600	0	0	0	0	0	0	-569.600	0	-569.600
Transfers To Reserves		0	0	0	0	40.843	0	2.621.742	4.505	-2.809.039	141.949	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
Equity at end of period		4.000.000	1.405.892	1.700.000	0	1.336.311	0	16.772.396	672.906	2.222.024	402.833	-1.813.912	47.106	3.895	-332.158	0	26.417.293	0	116 26.417.409
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	1.336.311	0	16.772.396	510.020	3.229.357	402.833	-1.114.408	47.106	3.895	-278.630	0	28.014.772	0	119 28.014.891
Adjustments Related to TMS 8		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
Effect Of Changes In Accounting Policy		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	1.336.311	0	16.772.396	510.020	3.229.357	402.833	-1.114.408	47.106	3.895	-278.630	0	28.014.772	0	119 28.014.891
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
Marketable Securities Value Increase Funds	(II-k)	0	0	0	0	0	0	0	0	0	0	398.625	0	0	0	0	398.625	0	398.625
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	-42.331	0	-42.331	0	-42.331	
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	12.095	0	12.095	0	12.095
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	-54.426	0	-54.426	0	-54.426	
Tangible Assets Revaluation Reserve		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
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
Translation Differences		0	0	0	0	0	0	0	123.372	0	0	0	0	0	0	0	123.372	0	123.372
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
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
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
Issue of equity		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
Capital Increase Through Internal Reserves		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
Share Cancellation Profit		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
Other		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	3.681.642	0	0	0	0	0	0	3.681.642	9	3.681.651
Profit Distributions		0	0	0	0	50.346	0	2.427.453	8.646	-3.229.357	142.912	0	0	0	0	0	-600.000	0	-600.000

Previous Period
01.01.2015 - 30.09.2015

Current Period
01.01.2016 - 30.09.2016

Dividends Paid	0	0	0	0	0	0	0	0	0	-600.000	0	0	0	0	0	0	0	0	-600.000	0	-600.000
Transfers To Reserves	0	0	0	0	50.346	0	2.427.453	8.646	-2.629.357	142.912	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	0	0
Equity at end of period	4.000.000	1.405.892	1.700.000	0	1.386.657	0	19.199.849	642.038	3.681.642	545.745	-715.783	47.106	3.895	-320.961	0	31.576.080	128	31.576.208			