



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**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") 30 Eylül 2016 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 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 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	Unconsolidated

	Footnote Reference	Current Period 30.09.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
<b>Balance Sheet (Statement of Financial Position)</b>							
<b>ASSET ITEMS</b>							
CASH AND CASH BALANCES AT CENTRAL BANK	(I-a)	5.162.026	29.501.577	34.663.603	2.165.780	23.307.643	25.473.423
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	1.979.201	2.488.365	4.467.566	818.288	1.909.624	2.727.912
Financial Assets Held For Trading		1.979.201	2.488.365	4.467.566	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		1.962.954	2.488.365	4.451.319	806.782	1.909.517	2.716.299
Other Securities		16.247	0	16.247	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)	1.677.094	6.111.621	7.788.715	1.556.559	6.301.738	7.858.297
RECEIVABLES FROM MONEY MARKETS		2.476.557	0	2.476.557	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		2.476.557	0	2.476.557	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	17.496.985	19.428.111	36.925.096	19.586.578	21.873.129	41.459.707
Equity instruments		12.671	49.543	62.214	12.671	115.958	128.629
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	5.334.791	5.545.506	197.184	5.827.693	6.024.877
LOANS AND RECEIVABLES	(I-e)	103.707.973	50.267.117	153.975.090	92.888.955	48.874.528	141.763.483
Loans and Receivables		103.562.583	50.267.117	153.829.700	92.741.642	48.874.528	141.616.170
Loans to Bank's Risk Group	(VI)	3.335.473	1.258.573	4.594.046	2.603.899	1.383.311	3.987.210
Public Debt Securities		0	0	0	0	0	0
Other		100.227.110	49.008.544	149.235.654	90.137.743	47.491.217	137.628.960
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)	5.393.854	5.539.175	10.933.029	5.184.561	5.503.681	10.688.242
Public Debt Securities		5.393.854	5.539.175	10.933.029	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	1.071.457	1.418.773	347.316	1.003.425	1.350.741
Unconsolidated Financial Subsidiaries		347.316	1.071.457	1.418.773	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)	148.350	1.786	150.136	648.858	0	648.858
Fair Value Hedges		148.350	1.786	150.136	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)		730.969	1.717	732.686	788.655	1.746	790.401
INTANGIBLE ASSETS AND GOODWILL (Net)		222.230	0	222.230	220.664	0	220.664
Goodwill		0	0	0	0	0	0
Other		222.230	0	222.230	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)	42.394	0	42.394	179.537	0	179.537
Held for Sale		42.394	0	42.394	179.537	0	179.537
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-n)	1.675.999	1.037.897	2.713.896	929.214	568.402	1.497.616
<b>TOTAL ASSETS</b>		<b>141.064.871</b>	<b>115.448.823</b>	<b>256.513.694</b>	<b>125.451.396</b>	<b>109.357.592</b>	<b>234.808.988</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	86.356.100	64.949.893	151.305.993	68.696.386	70.246.111	138.942.497
Deposits from the Bank's Risk Group	(VI)	3.135.144	2.175.520	5.310.664	2.552.668	2.182.629	4.735.297
Other		83.220.956	62.774.373	145.995.329	66.143.718	68.063.482	134.207.200
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	601.994	906.381	1.508.375	479.349	967.525	1.446.874
LOANS RECEIVED	(II-c)	182.813	27.460.330	27.643.143	193.130	23.520.208	23.713.338
MONEY MARKET FUNDS		7.294.514	17.200.506	24.495.020	6.169.189	16.659.919	22.829.108
Funds From Interbank Money Market		0	0	0	0	0	0
Funds From Takasbank Money Market		0	0	0	0	0	0
Funds Provided Under Repurchase Agreements		7.294.514	17.200.506	24.495.020	6.169.189	16.659.919	22.829.108
MARKETABLE SECURITIES (Net)	(II-d)	2.390.917	7.609.193	10.000.110	3.182.038	8.084.029	11.266.067
Bills		1.149.903	60.008	1.209.911	1.545.846	892.932	2.438.778

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,241,014	7,549,185	8,790,199	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		3,724,575	1,128,425	4,853,000	3,508,887	952,862	4,461,749
OTHER LIABILITIES	(II-e)	2,337,759	152,194	2,489,953	1,350,110	118,766	1,468,876
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	(II-f)	37,857	0	37,857	63,970	0	63,970
Finance Lease Payables		49,636	0	49,636	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 (-)		-11,779	0	-11,779	-18,154	0	-18,154
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	(II-g)	54,162	271,388	325,550	0	157,528	157,528
Fair Value Hedges		54,162	260,992	315,154	0	157,528	157,528
Cash Flow Hedges		0	10,396	10,396	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,559,095	778,080	3,337,175	2,471,640	694,086	3,165,726
General Loan Loss Provisions		1,995,735	771,979	2,767,714	1,856,322	688,380	2,544,702
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		197,285	0	197,285	187,178	0	187,178
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		366,075	6,101	372,176	428,140	5,706	433,846
TAX LIABILITIES	(II-i)	576,736	5,735	582,471	593,181	10,897	604,078
Current tax liabilities		480,707	5,735	486,442	593,181	10,897	604,078
Deferred tax liabilities		96,029	0	96,029	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)	30,350,097	-415,050	29,935,047	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		2,744,729	-415,050	2,329,679	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	(II-k)	-339,162	-383,905	-723,067	-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)		-17,073	-31,145	-48,218	-35,257	-25,120	-60,377
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	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		3.444.017	0	3.444.017	2.994.848	0	2.994.848
Prior Years' Profit/Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.444.017	0	3.444.017	2.994.848	0	2.994.848
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>136.466.619</b>	<b>120.047.075</b>	<b>256.513.694</b>	<b>113.907.398</b>	<b>120.901.590</b>	<b>234.808.988</b>

## OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2016			Previous Period 31.12.2015		
		TL	FC	Total	TL	FC	Total
<b>STATEMENT OF OFF-BALANCE SHEET ITEMS</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		126.485.822	306.148.032	432.633.854	97.042.850	225.281.018	322.323.868
<b>GUARANTIES AND WARRANTIES</b>	(IV-2, 3)	15.360.711	18.347.173	33.707.884	13.762.203	18.913.025	32.675.228
Letters of Guarantee		13.458.220	11.281.145	24.739.365	11.862.428	10.764.100	22.626.528
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	2.903.905	2.903.905	0	4.114.385	4.114.385
Other Letters of Guarantee		13.111.116	6.287.626	19.398.742	11.372.968	4.849.821	16.222.789
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	4.091.135	4.091.655	396	5.326.265	5.326.661
Documentary Letters of Credit		520	3.673.569	3.674.089	396	4.846.143	4.846.539
Other Letters of Credit		0	417.566	417.566	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	15.387	15.387	0	22.866	22.866
Other Guarantees		51.184	1.759.125	1.810.309	115.520	1.852.899	1.968.419
Other Collaterals		1.850.787	13.592	1.864.379	1.783.859	13.665	1.797.524
<b>COMMITMENTS</b>	(IV-1)	39.949.805	16.175.193	56.124.998	35.082.215	12.341.070	47.423.285
Irrevocable Commitments		39.397.987	16.175.193	55.573.180	34.577.080	12.341.070	46.918.150
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	3.993.508	10.125.179	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	6,327.835	9,621.425	3,207.367	5,044.026	8,251.393
Revocable Commitments		551.818	0	551.818	505.135	0	505.135
Revocable Loan Granting Commitments		551.818	0	551.818	505.135	0	505.135
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		71,175.306	271,625.666	342,800.972	48,198.432	194,026.923	242,225.355
Derivative Financial Instruments Held For Hedging		2,497.225	18,327.699	20,824.924	1,228.638	11,197.395	12,426.033
Fair Value Hedges		2,497.225	15,327.299	17,824.524	1,228.638	11,197.395	12,426.033
Cash Flow Hedges		0	3,000.400	3,000.400	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		68,678.081	253,297.967	321,976.048	46,969.794	182,829.528	229,799.322
Forward Foreign Currency Buy or Sell Transactions		5,809.756	11,468.358	17,278.114	6,128.480	8,958.219	15,086.699
Forward Foreign Currency Buying Transactions		2,909.985	5,698.713	8,608.698	2,647.607	4,845.645	7,493.252
Forward Foreign Currency Sale Transactions		2,899.771	5,769.645	8,669.416	3,480.873	4,112.574	7,593.447
Currency and Interest Rate Swaps		54,734.323	160,997.329	215,731.652	29,738.415	104,406.055	134,144.470
Currency Swap Buy Transactions		27,900.427	46,095.783	73,996.210	11,246.658	28,538.905	39,785.563
Currency Swap Sell Transactions		23,613.696	45,756.322	69,370.018	15,671.757	20,415.368	36,087.125
Interest Rate Swap Buy Transactions		1,610.100	34,572.612	36,182.712	1,410.000	27,725.891	29,135.891
Interest Rate Swap Sell Transactions		1,610.100	34,572.612	36,182.712	1,410.000	27,725.891	29,135.891
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		691,226.807	164,186.660	855,413.467	611,006.886	159,670.572	770,677.458
ITEMS HELD IN CUSTODY		27,993.865	8,449.128	36,442.993	26,860.299	11,806.667	38,666.966
Customer Fund and Portfolio Balances		3,366.562	0	3,366.562	2,820.657	0	2,820.657
Securities Held in Custody		4,581.831	904.955	5,486.786	5,230.194	818.636	6,048.830
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		242,721.834	54,680.554	297,402.388	201,367.218	48,499.397	249,866.615
Securities		116,627.351	464.544	117,091.895	93,300.273	443.023	93,743.296
Guarantee Notes		794.932	385.093	1,180.025	737.605	408.356	1,145.961
Commodity		0	25.116	25.116	0	34.884	34.884
Warrant		0	0	0	0	0	0
Real Estate		92,811.189	42,416.395	135,227.584	78,442.536	35,614.821	114,057.357
Other Pledged Items		32,488.362	11,389.406	43,877.768	28,886.804	11,998.313	40,885.117

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		420.511.108	101.056.978	521.568.086	382.779.369	99.364.508	482.143.877
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>817.712.629</b>	<b>470.334.692</b>	<b>1.288.047.321</b>	<b>708.049.736</b>	<b>384.951.590</b>	<b>1.093.001.326</b>

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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
<b>Income Statement</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(III-a)	13.364.938	10.981.361	4.607.760	3.830.372
Interest Income on Loans	(III-a-1)	10.658.004	8.741.217	3.723.660	3.068.755
Interest Income on Reserve Deposits		150.613	30.369	55.053	20.576
Interest Income on Banks	(III-a-2)	57.992	42.220	34.684	16.427
Interest Income on Money Market Placements		18.961	93.682	16.594	7.259
Interest Income on Marketable Securities Portfolio	(III-a-3)	2.454.961	2.050.597	769.447	709.131
Financial Assets Held for Trading		25	231	0	54
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.981.642	1.625.076	608.233	566.698
Held to Maturity Investments		473.294	425.290	161.214	142.379
Finance Lease Income		0	0	0	0
Other Interest Income		24.407	23.276	8.322	8.224
INTEREST EXPENSES	(III-b)	-7.473.456	-5.754.820	-2.528.086	-2.071.624
Interest Expenses on Deposits	(III-b-4)	-5.824.812	-4.328.150	-2.019.518	-1.560.726
Interest Expenses on Funds Borrowed	(III-b-1)	-355.560	-293.913	-138.466	-102.928
Interest Expenses on Money Market Funds		-752.710	-591.984	-203.013	-227.412
Interest Expenses on Securities Issued	(III-b-3)	-504.697	-513.472	-157.132	-174.352
Other Interest Expense		-35.677	-27.301	-9.957	-6.206
NET INTEREST INCOME OR EXPENSE		5.891.482	5.226.541	2.079.674	1.758.748
NET FEE AND COMMISSION INCOME OR EXPENSES		1.788.582	1.750.037	575.843	607.212
Fees and Commissions Received		2.171.270	2.095.684	711.214	733.297
From Noncash Loans		151.214	129.227	52.967	43.928
Other		2.020.056	1.966.457	658.247	689.369
Fees and Commissions Paid		-382.688	-345.647	-135.371	-126.085
Paid for Noncash Loans		-238	-238	-58	-83
Other		-382.450	-345.409	-135.313	-126.002
DIVIDEND INCOME		21.419	13.336	0	0
TRADING INCOME OR LOSS (Net)	(III-c)	560.773	74.854	275.724	1.571
Gains (Losses) Arising from Capital Markets Transactions		213.931	197.197	56.361	-8.589
Gains (Losses) Arising From Derivative Financial Transactions		471.297	69.408	509.520	305.477
Foreign Exchange Gains or Losses		-124.455	-191.751	-290.157	-295.317
OTHER OPERATING INCOME	(III-d)	774.010	516.971	121.564	93.481
<b>TOTAL OPERATING INCOME (EXPENSE)</b>		<b>9.036.266</b>	<b>7.581.739</b>	<b>3.052.805</b>	<b>2.461.012</b>
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(III-e)	-1.566.451	-1.774.384	-537.954	-589.656
OTHER OPERATING EXPENSES (-)	(III-f)	-3.138.922	-3.144.654	-1.101.515	-1.021.991
NET OPERATING INCOME (LOSS)		4.330.893	2.662.701	1.413.336	849.365
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		4.330.893	2.662.701	1.413.336	849.365
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(III-g)	-886.876	-577.171	-308.712	-177.719
Current Tax Provision		-778.845	-482.203	-188.810	-122.980
Deferred Tax Provision		-108.031	-94.968	-119.902	-54.739
NET PERIOD PROFIT (LOSS) FROM CONTUNING OPERATIONS		3.444.017	2.085.530	1.104.624	671.646
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)		3.444.017	2.085.530	1.104.624	671.646
Profit (Loss) Attributable to Group	(III-h)	3.444.017	2.085.530	1.104.624	671.646
Profit (loss), attributable to non-controlling interests		0	0	0	0
<b>Profit (loss) per share</b>					
<b>Profit (Loss) per Share</b>					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00861000	0,00521000	0,00276000	0,00168000

## 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 - 30.09.2016	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
<b>Statement of Income and Expense Items Accounted Under Shareholders' Equity</b>					
<b>Income and Expense Items Accounted Under Shareholders' Equity</b>					
ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS		487.117	-1.886.275		
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)		15.199	24.541		
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		-100.463	372.347		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		401.853	-1.489.387		
<b>PROFIT (LOSS)</b>		<b>3.444.017</b>	<b>2.085.530</b>		
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		-28.436	-19.633		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		3.278.452	1.996.098		
<b>TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD</b>		<b>3.845.870</b>	<b>596.143</b>		



# Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2016 - 30.09.2016	Previous Period 01.01.2015 - 30.09.2015
<b>Statement of Cash Flow</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		2.689.146	-965.285
Interest Received		12.741.559	9.663.802
Interest Paid		-7.268.371	-5.703.249
Dividends received		21.419	13.336
Fees and Commissions Received		2.171.725	2.050.022
Other Gains		-691.479	-873.934
Collections from Previously Written Off Loans and Other Receivables		510.031	485.180
Cash Payments to Personnel and Service Suppliers		-2.847.769	-2.845.399
Taxes Paid		-1.258.505	-629.700
Other		-689.464	-3.125.343
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.560.793	1.355.616
Net (Increase) Decrease in Financial Assets Held for Trading		-5.007	-23.684
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		8.487.375	-868.734
Net (Increase) Decrease in Loans		-12.775.121	-15.735.148
Net (Increase) Decrease in Other Assets		-10.536.672	-9.035.758
Net Increase (Decrease) in Bank Deposits		-3.131.599	-420.635
Net Increase (Decrease) in Other Deposits		15.308.856	27.970.858
Net Increase (Decrease) in Funds Borrowed		3.916.170	4.402.868
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.296.791	-4.934.151
Net Cash Provided From Banking Operations		7.249.939	390.331
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net cash flows from (used in) investing activities		4.717.384	-1.564.970
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		-105.936	-94.773
Cash Obtained from Tangible and Intangible Asset Sales		164.413	13.467
Cash Paid for Purchase of Financial Assets Available for Sale		-10.799.065	-20.650.290
Cash Obtained from Sale of Financial Assets Available for Sale		15.897.057	18.906.101
Cash Paid for Purchase of Investment Securities Held to Maturity		0	0
Cash Obtained from Sale of Investment Securities Held to Maturity		130.051	1.112.448
Other		-569.136	-493.802
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-1.852.177	1.082.025
Cash Obtained from Loans and Securities Issued		4.049.332	9.670.886
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		-46.778	-60.672
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		127.175	734.746
Net Increase (Decrease) in Cash and Cash Equivalents		10.242.321	642.132
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)	16.394.793	5.450.423



# 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	
<b>Statement of Changes in Equity</b>																				
<b>Statement of Changes in Equity</b>																				
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	
<b>CHANGES IN THE PERIOD</b>																				
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	-1.509.020	0	0	0	0	0	0	0	0
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	19.633	0	0	0	0	-1.509.020
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	19.633	0	0	0	0	19.633
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19.633
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	2.085.530	0	0	0	0	0	0	0	0	0	2.085.530
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	0	0	0	0	-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	2.085.530	0	-1.802.840	47.106	4.895	-62.814	0	0	0	0 25.138.369	
<b>Statement of Changes in Equity</b>																				
<b>Statement of Changes in Equity</b>																				
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	
<b>CHANGES IN THE PERIOD</b>																				
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	389.694	0	0	0	0	0	0	0	389.694
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	12.159	0	0	0	0	12.159
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	12.159	0	0	0	0	12.159
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	3.444.017	0	0	0	0	0	0	0	0	0	3.444.017
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 - 30.09.2015

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
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
<b>Equity at end of period</b>	<b>4.000.000</b>	<b>1.405.892</b>	<b>1.700.000</b>	<b>0</b>	<b>1.322.027</b>	<b>0</b>	<b>18.718.299</b>	<b>64.096</b>	<b>3.444.017</b>	<b>0</b>	<b>-723.067</b>	<b>47.106</b>	<b>4.895</b>	<b>-48.218</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29.935.047</b>