



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Banka Finansal Rapor(en)**  
**Consolidated**  
**2017 - 1. 3 Monthly Notification**

**General Information About Financial Statements**

Independent Audit Company	PwC 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) 31 Mart 2017 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine 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 kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

### *Şartlı Sonucun Dayanađı*

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h .5 (i)'de belirtildiđi üzere, 31 Mart 2017 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek muhtemel gelişmeler dikkate alınarak ihtiyatlılık prensibi dahilinde tamamı önceki dönemlerde ayrılmış olan toplam 200.000 bin TL tutarında serbest karşılığı içermektedir.

### *Şartlı Sonuç*

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanađı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2017 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeđe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Diđer Husus*

Banka ve konsolidasyona tabi ortaklıklarının 31 Aralık 2016 tarihi itibarıyla düzenlenmiş konsolide finansal tablolarının bağımsız denetimi başka bir bağımsız denetim firması tarafından yapılmış olup, ilgili yıla ait konsolide finansal tabloların Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak 2014 yılından devreden 200.000 bin TL tutarında serbest karşılığı içermesi sebebiyle, söz konusu bağımsız denetim firması tarafından hazırlanan 31 Ocak 2017 tarihli bağımsız denetim raporunda şartlı görüş bildirilmiştir.

### *Mevzuattan Kaynaklanan Diđer Yükümlülüklerle İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gl, SMMM

Sorumlu Deneti

İstanbul, 25 Nisan 2017

## Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2017			Previous Period 31.12.2016		
		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)	2.634.207	30.629.985	33.264.192	5.363.604	29.648.681	35.012.285
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	4.612.363	3.000.666	7.613.029	4.264.928	3.419.931	7.684.859
Financial Assets Held For Trading		4.612.363	3.000.666	7.613.029	4.264.928	3.419.931	7.684.859
Public Debt Securities		9.794	0	9.794	9.865	0	9.865
Equity instruments		11.621	0	11.621	7.268	0	7.268
Derivatives Classified As Financial Assets Held For Trading		4.546.219	3.000.666	7.546.885	4.201.007	3.419.931	7.620.938
Other Securities		44.729	0	44.729	46.788	0	46.788
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)	237.327	7.732.452	7.969.779	150.527	10.235.651	10.386.178
RECEIVABLES FROM MONEY MARKETS		31.108	0	31.108	37	0	37
Receivables From Interbank Money Markets		354	0	354	37	0	37
Receivables From BIST Takasbank Money Market		30.754	0	30.754	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	18.988.130	19.574.415	38.562.545	18.145.438	16.661.619	34.807.057
Equity instruments		12.836	63.831	76.667	12.836	54.505	67.341
Public Debt Securities		18.649.851	12.832.631	31.482.482	17.912.731	11.328.132	29.240.863
Other Securities		325.443	6.677.953	7.003.396	219.871	5.278.982	5.498.853
LOANS AND RECEIVABLES	(I-e)	116.363.419	70.186.164	186.549.583	108.979.221	69.914.012	178.893.233
Loans and Receivables		116.208.253	70.186.164	186.394.417	108.824.251	69.914.012	178.738.263
Loans to Bank's Risk Group	(VI)	3.842.117	1.185.052	5.027.169	3.469.677	1.122.120	4.591.797
Public Debt Securities		0	0	0	0	0	0
Other		112.366.136	69.001.112	181.367.248	105.354.574	68.791.892	174.146.466
Non-performing Loans		4.494.452	0	4.494.452	4.267.191	0	4.267.191
Specific Provisions (-)		-4.339.286	0	-4.339.286	-4.112.221	0	-4.112.221
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	(I-f)	5.533.511	12.874.681	18.408.192	5.485.602	12.491.268	17.976.870
Public Debt Securities		5.533.511	10.267.634	15.801.145	5.485.602	9.976.303	15.461.905
Other Securities		0	2.607.047	2.607.047	0	2.514.965	2.514.965
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)	1.355.193	3.938.112	5.293.305	1.202.964	3.805.636	5.008.600
Finance lease receivables		1.708.527	4.475.470	6.183.997	1.528.271	4.334.700	5.862.971
Operating Lease Receivables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Unearned Income (-)		-353.334	-537.358	-890.692	-325.307	-529.064	-854.371
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(I-j)	818.614	127.267	945.881	682.966	124.908	807.874
Fair Value Hedges		818.614	28.187	846.801	682.966	30.570	713.536
Cash Flow Hedges		0	99.080	99.080	0	94.338	94.338
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(I-k)	3.323.980	7.770	3.331.750	878.932	2.428	881.360
INTANGIBLE ASSETS AND GOODWILL (Net)		353.206	917	354.123	360.570	957	361.527
Goodwill		0	0	0	0	0	0
Other		353.206	917	354.123	360.570	957	361.527
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0	0	0	0
TAX ASSETS		13.311	335	13.646	11.942	14.392	26.334
Current tax assets		2.837	0	2.837	2.561	0	2.561
Deferred Tax Asset	(I-m)	10.474	335	10.809	9.381	14.392	23.773
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-n)	72.606	0	72.606	74.188	0	74.188
Held for Sale		72.606	0	72.606	74.188	0	74.188
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-o)	1.591.666	1.904.708	3.496.374	1.186.816	1.389.682	2.576.498
<b>TOTAL ASSETS</b>		<b>155.932.564</b>	<b>149.977.472</b>	<b>305.910.036</b>	<b>146.791.658</b>	<b>147.709.165</b>	<b>294.500.823</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	84.842.957	94.510.440	179.353.397	84.428.188	89.539.616	173.967.804
Deposits from the Bank's Risk Group	(VI)	2.750.228	2.851.064	5.601.292	2.430.241	2.058.194	4.488.435
Other		82.092.729	91.659.376	173.752.105	81.997.947	87.481.422	169.479.369
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	4.067.829	858.900	4.926.729	3.648.925	950.922	4.599.847
LOANS RECEIVED	(II-c)	392.822	33.097.018	33.489.840	421.737	31.882.549	32.304.286
MONEY MARKET FUNDS		2.280.090	22.297.866	24.577.956	5.725.625	21.594.417	27.320.042
Funds From Interbank Money Market		1.570.079	0	1.570.079	1.222.174	0	1.222.174
Funds From Takasbank Money Market		0	0	0	55.199	0	55.199
Funds Provided Under Repurchase Agreements		710.011	22.297.866	23.007.877	4.448.252	21.594.417	26.042.669
MARKETABLE SECURITIES (Net)	(II-d)	2.792.139	10.248.230	13.040.369	2.556.267	9.977.034	12.533.301
Bills		1.133.814	19.617	1.153.431	776.911	0	776.911

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,658,325	10,228,613	11,886,938	1,779,356	9,977,034	11,756,390
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
MISCELLANEOUS PAYABLES		4,487,564	1,378,977	5,866,541	3,966,117	1,413,354	5,379,471
OTHER LIABILITIES	(II-e)	1,770,993	188,818	1,959,811	1,249,388	187,509	1,436,897
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)	0	98,064	98,064	0	98,991	98,991
Fair Value Hedges		0	98,064	98,064	0	98,645	98,645
Cash Flow Hedges		0	0	0	0	346	346
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,672,803	890,302	3,563,105	2,678,915	878,986	3,557,901
General Loan Loss Provisions		2,089,960	875,972	2,965,932	2,069,292	858,453	2,927,745
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		230,605	644	231,249	227,221	861	228,082
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		352,238	13,686	365,924	382,402	19,672	402,074
TAX LIABILITIES	(II-i)	1,124,918	132,699	1,257,617	692,521	117,495	810,016
Current tax liabilities		838,905	22,775	861,680	567,678	14,619	582,297
Deferred tax liabilities		286,013	109,924	395,937	124,843	102,876	227,719
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	(II-j)	0	1,796,095	1,796,095	0	0	0
EQUITY	(II-k)	36,254,537	-274,025	35,980,512	33,014,327	-522,060	32,492,267
Issued capital		4,000,000	0	4,000,000	4,000,000	0	4,000,000
Capital Reserves		4,714,568	-274,025	4,440,543	2,122,151	-522,060	1,600,091
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		-253,445	-337,371	-590,816	-587,935	-573,267	-1,161,202
Tangible Assets Revaluation Reserve		2,342,999	6,055	2,349,054	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)		-411,678	57,291	-354,387	-373,697	51,207	-322,490
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		1,332,797	0	1,332,797	1,332,782	0	1,332,782
Profit Reserves		25,334,741	0	25,334,741	21,492,133	0	21,492,133
Legal Reserves		1,469,241	0	1,469,241	1,386,657	0	1,386,657
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		22,724,398	0	22,724,398	19,199,849	0	19,199,849
Other Profit Reserves		1,141,102	0	1,141,102	905,627	0	905,627

Profit or Loss		2.205.095	0	2.205.095	5.399.913	0	5.399.913
Prior Years' Profit/Loss		752.895	0	752.895	545.745	0	545.745
Current Period Net Profit Or Loss		1.452.200	0	1.452.200	4.854.168	0	4.854.168
Non-controlling Interests		133	0	133	130	0	130
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>140.686.652</b>	<b>165.223.384</b>	<b>305.910.036</b>	<b>138.382.010</b>	<b>156.118.813</b>	<b>294.500.823</b>

## OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
<b>STATEMENT OF OFF-BALANCE SHEET ITEMS</b>							
OFF-BALANCE SHEET COMMITMENTS		163.494.925	384.153.290	547.648.215	147.851.229	356.210.504	504.061.733
GUARANTIES AND WARRANTIES	(IV-2, 3)	16.784.254	26.879.720	43.663.974	15.976.452	24.370.684	40.347.136
Letters of Guarantee		14.402.790	14.849.272	29.252.062	13.721.435	13.430.357	27.151.792
Guarantees Subject to State Tender Law		366.983	2.854.001	3.220.984	388.011	2.543.143	2.931.154
Guarantees Given for Foreign Trade Operations		0	3.263.829	3.263.829	0	3.219.372	3.219.372
Other Letters of Guarantee		14.035.807	8.731.442	22.767.249	13.333.424	7.667.842	21.001.266
Bank Acceptances		0	3.964.299	3.964.299	0	3.583.229	3.583.229
Import Letter of Acceptance		0	3.964.299	3.964.299	0	3.583.229	3.583.229
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	6.356.015	6.356.015	260	5.232.516	5.232.776
Documentary Letters of Credit		0	5.883.670	5.883.670	260	4.722.556	4.722.816
Other Letters of Credit		0	472.345	472.345	0	509.960	509.960
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	12.626	12.626	0	18.849	18.849
Other Guarantees		49.005	1.685.582	1.734.587	38.726	2.086.153	2.124.879
Other Collaterals		2.332.459	11.926	2.344.385	2.216.031	19.580	2.235.611
COMMITMENTS	(IV-1)	40.452.203	11.936.060	52.388.263	41.336.640	13.619.711	54.956.351
Irrevocable Commitments		39.649.453	11.527.200	51.176.653	40.690.428	13.304.259	53.994.687
Forward Asset Purchase Commitments		5.570.402	7.845.513	13.415.915	7.444.452	9.261.461	16.705.913
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		6.322.392	3.679.745	10.002.137	6.195.974	4.040.927	10.236.901
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.609.408	0	6.609.408	6.200.426	0	6.200.426
Tax and Fund Liabilities Arised from Export Commitments		4.120	0	4.120	4.526	0	4.526
Commitments for Credit Card Limits		17.675.092	0	17.675.092	17.397.602	0	17.397.602
Commitments for Credit Cards and Banking Services Promotions		109.993	0	109.993	121.979	0	121.979
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		3,358,046	1,942	3,359,988	3,325,469	1,871	3,327,340
Revocable Commitments		802,750	408,860	1,211,610	646,212	315,452	961,664
Revocable Loan Granting Commitments		605,348	0	605,348	527,125	0	527,125
Other Revocable Commitments		197,402	408,860	606,262	119,087	315,452	434,539
DERIVATIVE FINANCIAL INSTRUMENTS		106,258,468	345,337,510	451,595,978	90,538,137	318,220,109	408,758,246
Derivative Financial Instruments Held For Hedging		2,497,225	21,436,282	23,933,507	2,497,225	20,894,823	23,392,048
Fair Value Hedges		2,497,225	16,336,277	18,833,502	2,497,225	15,885,640	18,382,865
Cash Flow Hedges		0	5,100,005	5,100,005	0	5,009,183	5,009,183
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		103,761,243	323,901,228	427,662,471	88,040,912	297,325,286	385,366,198
Forward Foreign Currency Buy or Sell Transactions		9,127,626	14,479,870	23,607,496	9,200,025	16,578,421	25,778,446
Forward Foreign Currency Buying Transactions		4,494,995	7,313,931	11,808,926	3,360,716	9,502,584	12,863,300
Forward Foreign Currency Sale Transactions		4,632,631	7,165,939	11,798,570	5,839,309	7,075,837	12,915,146
Currency and Interest Rate Swaps		80,246,924	213,647,544	293,894,468	67,936,685	192,861,386	260,798,071
Currency Swap Buy Transactions		36,364,305	67,164,599	103,528,904	35,263,207	52,719,664	87,982,871
Currency Swap Sell Transactions		40,311,539	58,261,193	98,572,732	29,765,278	57,044,998	86,810,276
Interest Rate Swap Buy Transactions		1,785,540	44,110,876	45,896,416	1,454,100	41,548,362	43,002,462
Interest Rate Swap Sell Transactions		1,785,540	44,110,876	45,896,416	1,454,100	41,548,362	43,002,462
Currency, Interest Rate and Securities Options		14,323,187	79,806,615	94,129,802	10,848,869	75,616,092	86,464,961
Currency Options Buy Transactions		6,554,694	10,864,780	17,419,474	5,594,038	8,759,955	14,353,993
Currency Options Sell Transactions		7,678,243	9,854,595	17,532,838	5,254,831	9,273,601	14,528,432
Interest Rate Options Buy Transactions		0	29,588,620	29,588,620	0	28,791,268	28,791,268
Interest Rate Options Sell Transactions		90,250	29,498,620	29,588,870	0	28,791,268	28,791,268
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		63,506	15,967,199	16,030,705	55,333	12,269,387	12,324,720
CUSTODY AND PLEDGES RECEIVED		768,305,120	203,090,509	971,395,629	732,086,398	194,315,315	926,401,713
ITEMS HELD IN CUSTODY		41,094,496	9,795,586	50,890,082	38,200,062	9,892,470	48,092,532
Customer Fund and Portfolio Balances		3,822,637	0	3,822,637	3,505,508	0	3,505,508
Securities Held in Custody		15,205,821	1,037,814	16,243,635	13,745,747	1,126,900	14,872,647
Cheques Received for Collection		17,293,337	1,238,662	18,531,999	16,330,556	1,218,160	17,548,716
Commercial Notes Received for Collection		4,289,855	1,859,100	6,148,955	4,135,405	1,799,253	5,934,658
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	5,660,010	6,142,856	482,846	5,748,157	6,231,003
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		270,972,907	71,599,832	342,572,739	261,084,649	67,444,634	328,529,283
Securities		133,230,208	576,079	133,806,287	126,605,044	514,939	127,119,983
Guarantee Notes		953,924	679,378	1,633,302	975,905	667,148	1,643,053
Commodity		66,657	146,783	213,440	65,766	24,531	90,297
Warrant		9,931	2,428	12,359	9,931	2,304	12,235
Real Estate		103,528,193	51,085,444	154,613,637	99,808,370	49,799,045	149,607,415
Other Pledged Items		33,181,754	19,078,229	52,259,983	33,617,244	16,409,120	50,026,364

Depositories Receiving Pledged Items		2.240	31.491	33.731	2.389	27.547	29.936
ACCEPTED BILL, GUARANTIES AND WARRANTEES		456.237.717	121.695.091	577.932.808	432.801.687	116.978.211	549.779.898
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>931.800.045</b>	<b>587.243.799</b>	<b>1.519.043.844</b>	<b>879.937.627</b>	<b>550.525.819</b>	<b>1.430.463.446</b>

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
<b>Income Statement</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	(III-a)	5.378.521	4.521.033
Interest Income on Loans	(III-a-1)	4.318.851	3.487.256
Interest Income on Reserve Deposits		49.458	47.956
Interest Income on Banks	(III-a-2)	38.894	22.867
Interest Income on Money Market Placements		7.451	83
Interest Income on Marketable Securities Portfolio	(III-a-3)	860.776	876.645
Financial Assets Held for Trading		2.435	3.015
Financial Assets Designated At Fair Value Through Profit and Loss		0	0
Financial Assets Available for Sale		626.687	717.297
Held to Maturity Investments		231.654	156.333
Finance Lease Income		93.913	75.088
Other Interest Income		9.178	11.138
INTEREST EXPENSES	(III-b)	-2.826.578	-2.532.963
Interest Expenses on Deposits	(III-b-4)	-2.196.034	-1.912.467
Interest Expenses on Funds Borrowed	(III-b-1)	-202.248	-127.759
Interest Expenses on Money Market Funds		-192.439	-277.685
Interest Expenses on Securities Issued	(III-b-3)	-201.635	-198.555
Other Interest Expense		-34.222	-16.497
NET INTEREST INCOME OR EXPENSE		2.551.943	1.988.070
NET FEE AND COMMISSION INCOME OR EXPENSES		680.079	632.052
Fees and Commissions Received		835.469	744.304
From Noncash Loans		59.118	51.128
Other		776.351	693.176
Fees and Commissions Paid		-155.390	-112.252
Paid for Noncash Loans		-22	-92
Other		-155.368	-112.160
DIVIDEND INCOME		908	656
TRADING INCOME OR LOSS (Net)	(III-c)	-15.783	39.424
Gains (Losses) Arising from Capital Markets Transactions		36.601	31.134
Gains (Losses) Arising From Derivative Financial Transactions		-375.849	-111.956
Foreign Exchange Gains or Losses		323.465	120.246
OTHER OPERATING INCOME	(III-d)	241.828	294.351
<b>TOTAL OPERATING INCOME (EXPENSE)</b>		<b>3.458.975</b>	<b>2.954.553</b>
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(III-e)	-472.941	-540.256
OTHER OPERATING EXPENSES (-)	(III-f)	-1.146.687	-1.055.762
NET OPERATING INCOME (LOSS)		1.839.347	1.358.535
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		1.839.347	1.358.535
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(III-h)	-387.144	-287.790
Current Tax Provision		-444.053	-272.666
Deferred Tax Provision		56.909	-15.124
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.452.203	1.070.745
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Deferred Tax Provision		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT (LOSS)	(III-i)	1.452.203	1.070.745
Profit (Loss) Attributable to Group		1.452.200	1.070.742
Profit (loss), attributable to non-controlling interests	(III-g)	3	3
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00363000	0,00268000

## Statement of Income and Expense Items Accounted Under Shareholders' Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
<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		712.983	506.721
TANGIBLE ASSETS REVALUATION DIFFERENCES		2.465.549	0
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		95.590	13.502
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		10.273	6.018
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		-50.144	-8.704
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		19	0
DEFERRED TAX RELATED TO VALUATION DIFFERENCES		-298.229	-100.807
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		2.936.041	416.730
<b>PROFIT (LOSS)</b>		<b>1.452.203</b>	<b>1.070.745</b>
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		-8.767	90.909
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		-5.566	-4.843
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0
Other		1.466.536	984.679
<b>TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD</b>		<b>4.388.244</b>	<b>1.487.475</b>

## Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 31.03.2017	Previous Period 01.01.2016 - 31.03.2016
<b>Statement of Cash Flow</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		768.784	795.980
Interest Received		4.983.162	4.516.811
Interest Paid		-2.833.943	-2.483.394
Dividends received		908	656
Fees and Commissions Received		904.871	720.269
Other Gains		-682.689	-727.792
Collections from Previously Written Off Loans and Other Receivables		212.246	178.273
Cash Payments to Personnel and Service Suppliers		-1.013.291	-934.729
Taxes Paid		-323.608	-563.084
Other		-478.872	88.970
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.229.379	-2.846.898
Net (Increase) Decrease in Financial Assets Held for Trading		-2.153	-19.597
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		2.306.383	1.209.666
Net (Increase) Decrease in Loans		-7.724.542	-1.182.135
Net (Increase) Decrease in Other Assets		-5.007.967	-7.721.583
Net Increase (Decrease) in Bank Deposits		912.778	-9.556
Net Increase (Decrease) in Other Deposits		4.479.143	1.285.508
Net Increase (Decrease) in Funds Borrowed		3.266.121	1.379.803
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-2.459.142	2.210.996
Net Cash Provided From Banking Operations		-3.460.595	-2.050.918
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net cash flows from (used in) investing activities		-2.586.019	65.989
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		-22.986	-30.351
Cash Obtained from Tangible and Intangible Asset Sales		8.725	3.262
Cash Paid for Purchase of Financial Assets Available for Sale		-5.703.697	-10.055.993
Cash Obtained from Sale of Financial Assets Available for Sale		3.231.322	10.103.395
Cash Paid for Purchase of Investment Securities Held to Maturity		-24.564	0
Cash Obtained from Sale of Investment Securities Held to Maturity		25.063	1.972
Other		-99.882	43.704
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		163.279	-216.008
Cash Obtained from Loans and Securities Issued		1.250.166	1.789.812
Cash Outflow Arised From Loans and Securities Issued		-697.913	-1.746.504
Equity Instruments Issued		0	0
Dividends paid		-388.974	-259.316
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		457.621	-76.925
Net Increase (Decrease) in Cash and Cash Equivalents		-5.425.714	-2.277.862
Cash and Cash Equivalents at Beginning of the Period	(V)	12.827.451	7.109.441
Cash and Cash Equivalents at End of the Period	(V)	7.401.737	4.831.579



# 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
<b>Statement of Changes in Equity</b>																			
<b>Statement of Changes in Equity</b>																			
<b>Equity at beginning of period</b>		<b>4.000.000</b>	<b>1.405.892</b>	<b>1.700.000</b>	<b>0</b>	<b>1.336.311</b>	<b>0</b>	<b>16.772.396</b>	<b>510.020</b>	<b>3.229.357</b>	<b>402.833</b>	<b>-1.114.408</b>	<b>47.106</b>	<b>3.895</b>	<b>-278.630</b>	<b>0</b>	<b>28.014.772</b>	<b>0</b>	<b>119 28.014.891</b>
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
<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
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	405.377	0	0	0	0	405.377	0	405.377
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-2.149	0	-2.149	0	-2.149
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	4.814	0	4.814	0	4.814
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-6.963	0	-6.963	0	-6.963
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	13.502	0	0	0	0	0	0	0	0	13.502	0	13.502
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	1.070.742	0	0	0	0	0	0	1.070.742	3	1.070.745
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
Dividends Paid		0	0	0	0	0	0	0	0	-600.000	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
Other		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>1.386.657</b>	<b>0</b>	<b>19.199.849</b>	<b>532.168</b>	<b>1.070.742</b>	<b>545.745</b>	<b>-709.031</b>	<b>47.106</b>	<b>3.895</b>	<b>-280.779</b>	<b>0</b>	<b>28.902.244</b>	<b>0</b>	<b>122 28.902.366</b>
<b>Statement of Changes in Equity</b>																			
<b>Statement of Changes in Equity</b>																			
<b>Equity at beginning of period</b>		<b>4.000.000</b>	<b>1.405.892</b>	<b>1.700.000</b>	<b>0</b>	<b>1.386.657</b>	<b>0</b>	<b>19.199.849</b>	<b>832.517</b>	<b>4.854.168</b>	<b>545.745</b>	<b>-1.161.202</b>	<b>47.106</b>	<b>3.895</b>	<b>-322.490</b>	<b>0</b>	<b>32.492.137</b>	<b>0</b>	<b>130 32.492.267</b>
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	1.386.657	0	19.199.849	832.517	4.854.168	545.745	-1.161.202	47.106	3.895	-322.490	0	32.492.137	0	130 32.492.267
<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
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	570.386	0	0	0	0	570.386	0	570.386
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-31.897	0	-31.897	0	-31.897
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	8.218	0	8.218	0	8.218
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-40.115	0	-40.115	0	-40.115
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	2.301.948	0	0	0	2.301.948	0	2.301.948
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	95.590	0	0	0	0	0	0	0	0	95.590	0	95.590
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	15	0	0	0	0	0	0	0	15	0	15
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.452.200	0	0	0	0	0	0	1.452.200	3	1.452.203
Profit Distributions		0	0	0	0	82.584	0	3.524.549	139.885	-4.854.168	207.150	0	0	0	0	0	-900.000	0	-900.000

Previous Period  
01.01.2016 - 31.03.2016

Current Period  
01.01.2017 - 31.03.2017

Dividends Paid	0	0	0	0	0	0	0	0	0	-900.000	0	0	0	0	0	0	0	-900.000	0	-900.000
Transfers To Reserves	0	0	0	0	82.584	0	3.524.549	139.885	-3.954.168	207.150	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
<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>1.469.241</b>	<b>0</b>	<b>22.724.398</b>	<b>1.068.007</b>	<b>1.452.200</b>	<b>752.895</b>	<b>-590.816</b>	<b>2.349.054</b>	<b>3.895</b>	<b>-354.387</b>	<b>0</b>	<b>35.980.379</b>	<b>133</b>	<b>35.980.512</b>		