



**KAMUYU AYDINLATMA PLATFORMU**

**AKBANK T.A.Ş.**  
**Bank Financial Report**  
**Unconsolidated**  
**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") 31 Mart 2017 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

### *Şartlı Sonucun Dayanağı*

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.5 (i)'de belirtildiği üzere, 31 Mart 2017 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 dayanağı paragrafında açıklanan hususun konsolide olmayan finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş. 'nin 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 gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Diğer Husus*

Banka'nın 31 Aralık 2016 tarihi itibarıyla düzenlenmiş konsolide olmayan finansal tablolarının bağımsız denetimi başka bir bağımsız denetim firması tarafından yapılmış olup, ilgili yıla ait konsolide olmayan 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 Diğer Yükümlülüklerle İlişkin Rapor*

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Göl, SMMM

Sorumlu Denetçi

İstanbul, 25 Nisan 2017

## Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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	30.629.973	33.264.180	5.363.602	29.648.670	35.012.272
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	4.683.930	2.992.213	7.676.143	4.315.883	3.409.828	7.725.711
Financial Assets Held For Trading		4.683.930	2.992.213	7.676.143	4.315.883	3.409.828	7.725.711
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Derivatives Classified As Financial Assets Held For Trading		4.681.802	2.992.213	7.674.015	4.315.883	3.409.828	7.725.711
Other Securities		2.128	0	2.128	0	0	0
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)	269.671	6.449.640	6.719.311	454.303	9.518.506	9.972.809
RECEIVABLES FROM MONEY MARKETS		30.754	0	30.754	0	0	0
Receivables From Interbank Money Markets		0	0	0	0	0	0
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)	18.987.965	17.220.058	36.208.023	18.145.273	14.378.191	32.523.464
Equity instruments		12.671	63.831	76.502	12.671	54.505	67.176
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	4.323.596	4.649.039	219.871	2.995.554	3.215.425
LOANS AND RECEIVABLES	(I-e)	115.127.697	56.135.660	171.263.357	107.163.212	54.664.696	161.827.908
Loans and Receivables		114.972.531	56.135.660	171.108.191	107.008.242	54.664.696	161.672.938
Loans to Bank's Risk Group	(VI)	4.152.095	1.201.589	5.353.684	3.732.856	1.210.614	4.943.470
Public Debt Securities		0	0	0	0	0	0
Other		110.820.436	54.934.071	165.754.507	103.275.386	53.454.082	156.729.468
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)	5.533.319	12.874.681	18.408.000	5.485.414	12.491.268	17.976.682
Public Debt Securities		5.533.319	10.267.634	15.800.953	5.485.414	9.976.303	15.461.717
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)	347.316	1.228.769	1.576.085	347.316	1.178.625	1.525.941
Unconsolidated Financial Subsidiaries		347.316	1.228.769	1.576.085	347.316	1.178.625	1.525.941
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)	818.614	126.390	945.004	682.966	123.770	806.736
Fair Value Hedges		818.614	27.310	845.924	682.966	29.432	712.398
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)	3.318.658	7.071	3.325.729	873.437	1.765	875.202
INTANGIBLE ASSETS AND GOODWILL (Net)		349.104	0	349.104	356.672	0	356.672
Goodwill		0	0	0	0	0	0
Other		349.104	0	349.104	356.672	0	356.672
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0	0	0	0
TAX ASSETS		0	0	0	0	14.295	14.295
Current tax assets		0	0	0	0	0	0
Deferred Tax Asset	(I-m)	0	0	0	0	14.295	14.295
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-n)	43.995	0	43.995	42.343	0	42.343
Held for Sale		43.995	0	43.995	42.343	0	42.343
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-o)	1.285.883	1.880.756	3.166.639	980.616	1.371.896	2.352.512
<b>TOTAL ASSETS</b>		<b>153.435.036</b>	<b>129.545.211</b>	<b>282.980.247</b>	<b>144.214.960</b>	<b>126.801.510</b>	<b>271.016.470</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(II-a)	85.147.251	80.452.274	165.599.525	84.354.336	74.523.856	158.878.192
Deposits from the Bank's Risk Group	(VI)	3.521.102	3.061.891	6.582.993	2.955.265	2.263.798	5.219.063
Other		81.626.149	77.390.383	159.016.532	81.399.071	72.260.058	153.659.129
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	4.057.290	853.015	4.910.305	3.641.574	872.234	4.513.808
LOANS RECEIVED	(II-c)	189.414	30.769.741	30.959.155	177.224	29.889.712	30.066.936
MONEY MARKET FUNDS		1.874.310	20.741.184	22.615.494	5.453.900	19.929.117	25.383.017
Funds From Interbank Money Market		1.164.299	0	1.164.299	950.449	0	950.449
Funds From Takasbank Money Market		0	0	0	55.199	0	55.199
Funds Provided Under Repurchase Agreements		710.011	20.741.184	21.451.195	4.448.252	19.929.117	24.377.369
MARKETABLE SECURITIES (Net)	(II-d)	1.661.162	9.169.880	10.831.042	1.705.594	8.911.900	10.617.494
Bills		675.665	19.617	695.282	484.661	0	484.661

Asset-backed Securities		0	0	0	0	0	0
Bonds		985.497	9.150.263	10.135.760	1.220.933	8.911.900	10.132.833
FUNDS		0	0	0	0	0	0
Borrower funds		0	0	0	0	0	0
Other		0	0	0	0	0	0
MISCELLANEOUS PAYABLES		4.285.228	1.276.356	5.561.584	3.855.099	1.321.275	5.176.374
OTHER LIABILITIES	(II-e)	1.745.250	162.636	1.907.886	1.241.240	158.756	1.399.996
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	(II-f)	18.927	0	18.927	28.321	0	28.321
Finance Lease Payables		24.675	0	24.675	37.714	0	37.714
Operating Lease Payables		0	0	0	0	0	0
Other		0	0	0	0	0	0
Deferred Finance Lease Expenses (-)		-5.748	0	-5.748	-9.393	0	-9.393
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	(II-g)	0	98.064	98.064	0	98.645	98.645
Fair Value Hedges		0	98.064	98.064	0	98.645	98.645
Cash Flow Hedges		0	0	0	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2.637.723	895.042	3.532.765	2.638.139	877.986	3.516.125
General Loan Loss Provisions		2.067.945	890.048	2.957.993	2.051.475	872.050	2.923.525
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		222.347	0	222.347	219.388	0	219.388
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		347.431	4.994	352.425	367.276	5.936	373.212
TAX LIABILITIES	(II-i)	1.103.815	15.309	1.119.124	668.162	14.818	682.980
Current tax liabilities		817.802	15.309	833.111	543.319	14.818	558.137
Deferred tax liabilities		286.013	0	286.013	124.843	0	124.843
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)	34.310.265	-279.984	34.030.281	31.172.981	-518.399	30.654.582
Issued capital		4.000.000	0	4.000.000	4.000.000	0	4.000.000
Capital Reserves		5.115.435	-279.984	4.835.451	2.482.918	-518.399	1.964.519
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	-343.545	-596.990	-587.935	-569.830	-1.157.765
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)		4.895	0	4.895	4.895	0	4.895
Hedging Reserves (Effective Portion)		-13.398	57.506	44.108	-15.532	51.431	35.899
Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations		0	0	0	0	0	0
Other Capital Reserves		1.334.384	0	1.334.384	1.334.384	0	1.334.384
Profit Reserves		23.790.063	0	23.790.063	20.161.351	0	20.161.351
Legal Reserves		1.392.027	0	1.392.027	1.322.027	0	1.322.027
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		22.137.126	0	22.137.126	18.718.299	0	18.718.299
Other Profit Reserves		260.910	0	260.910	121.025	0	121.025

Profit or Loss		1.404.767	0	1.404.767	4.528.712	0	4.528.712
Prior Years' Profit/Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.404.767	0	1.404.767	4.528.712	0	4.528.712
Non-controlling Interests		0	0	0	0	0	0
<b>TOTAL EQUITY AND LIABILITIES</b>		<b>137.030.635</b>	<b>145.949.612</b>	<b>282.980.247</b>	<b>134.936.570</b>	<b>136.079.900</b>	<b>271.016.470</b>

## OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		163.570.854	385.704.369	549.275.223	148.198.416	356.810.685	505.009.101
GUARANTIES AND WARRANTIES	(IV-2, 3)	16.797.303	27.122.184	43.919.487	15.989.523	24.636.039	40.625.562
Letters of Guarantee		14.415.839	14.927.239	29.343.078	13.734.506	13.518.180	27.252.686
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	3.255.462	3.255.462	0	3.211.347	3.211.347
Other Letters of Guarantee		14.048.856	8.817.776	22.866.632	13.346.495	7.763.690	21.110.185
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	6.306.845	6.306.845	260	5.188.592	5.188.852
Documentary Letters of Credit		0	5.834.500	5.834.500	260	4.678.632	4.678.892
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	1.899.249	1.948.254	38.726	2.307.609	2.346.335
Other Collaterals		2.332.459	11.926	2.344.385	2.216.031	19.580	2.235.611
COMMITMENTS	(IV-1)	40.254.801	19.506.880	59.761.681	41.217.553	20.503.104	61.720.657
Irrevocable Commitments		39.649.453	19.506.880	59.156.333	40.690.428	20.503.104	61.193.532
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	3.487.403	9.809.795	6.195.974	3.847.183	10.043.157
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	8,173,964	11,532,010	3,325,469	7,394,460	10,719,929
Revocable Commitments		605,348	0	605,348	527,125	0	527,125
Revocable Loan Granting Commitments		605,348	0	605,348	527,125	0	527,125
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		106,518,750	339,075,305	445,594,055	90,991,340	311,671,542	402,662,882
Derivative Financial Instruments Held For Hedging		2,497,225	21,330,312	23,827,537	2,497,225	20,737,803	23,235,028
Fair Value Hedges		2,497,225	16,230,307	18,727,532	2,497,225	15,779,465	18,276,690
Cash Flow Hedges		0	5,100,005	5,100,005	0	4,958,338	4,958,338
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		104,021,525	317,744,993	421,766,518	88,494,115	290,933,739	379,427,854
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		80,507,206	207,491,309	287,998,515	68,389,888	186,469,839	254,859,727
Currency Swap Buy Transactions		36,583,297	65,149,734	101,733,031	35,669,987	50,455,860	86,125,847
Currency Swap Sell Transactions		40,352,829	56,289,817	96,642,646	29,811,701	54,958,787	84,770,488
Interest Rate Swap Buy Transactions		1,785,540	43,025,879	44,811,419	1,454,100	40,527,596	41,981,696
Interest Rate Swap Sell Transactions		1,785,540	43,025,879	44,811,419	1,454,100	40,527,596	41,981,696
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		754,231,093	201,408,032	955,639,125	719,670,016	192,951,797	912,621,813
ITEMS HELD IN CUSTODY		27,635,398	9,795,586	37,430,984	26,200,935	9,892,470	36,093,405
Customer Fund and Portfolio Balances		3,822,637	0	3,822,637	3,505,508	0	3,505,508
Securities Held in Custody		1,746,723	1,037,814	2,784,537	1,746,620	1,126,900	2,873,520
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		270,357,978	69,917,355	340,275,333	260,667,394	66,081,116	326,748,510
Securities		133,230,208	576,079	133,806,287	126,605,044	514,939	127,119,983
Guarantee Notes		927,606	530,962	1,458,568	947,082	510,214	1,457,296
Commodity		0	22,324	22,324	0	21,485	21,485
Warrant		0	0	0	0	0	0
Real Estate		103,323,733	50,199,395	153,523,128	99,608,760	49,047,015	148,655,775
Other Pledged Items		32,876,431	18,588,595	51,465,026	33,506,508	15,987,463	49,493,971

Depositories Receiving Pledged Items		0	0	0	0	0	0
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>917.801.947</b>	<b>587.112.401</b>	<b>1.504.914.348</b>	<b>867.868.432</b>	<b>549.762.482</b>	<b>1.417.630.914</b>

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	5.085.041	4.308.161
Interest Income on Loans	(III-a-1)	4.151.291	3.380.977
Interest Income on Reserve Deposits		49.458	47.956
Interest Income on Banks	(III-a-2)	31.573	10.617
Interest Income on Money Market Placements		7.434	83
Interest Income on Marketable Securities Portfolio	(III-a-3)	840.923	859.735
Financial Assets Held for Trading		0	22
Financial Assets Designated At Fair Value Through Profit and Loss		0	0
Financial Assets Available for Sale		609.269	703.380
Held to Maturity Investments		231.654	156.333
Finance Lease Income		0	0
Other Interest Income		4.362	8.793
INTEREST EXPENSES	(III-b)	-2.698.693	-2.444.580
Interest Expenses on Deposits	(III-b-4)	-2.145.551	-1.867.867
Interest Expenses on Funds Borrowed	(III-b-1)	-181.124	-109.591
Interest Expenses on Money Market Funds		-179.617	-273.775
Interest Expenses on Securities Issued	(III-b-3)	-158.143	-174.948
Other Interest Expense		-34.258	-18.399
NET INTEREST INCOME OR EXPENSE		2.386.348	1.863.581
NET FEE AND COMMISSION INCOME OR EXPENSES		632.156	594.057
Fees and Commissions Received		782.322	705.795
From Noncash Loans		59.056	49.029
Other		723.266	656.766
Fees and Commissions Paid		-150.166	-111.738
Paid for Noncash Loans		-22	-92
Other		-150.144	-111.646
DIVIDEND INCOME		45.686	21.419
TRADING INCOME OR LOSS (Net)	(III-c)	-743	42.817
Gains (Losses) Arising from Capital Markets Transactions		32.336	26.242
Gains (Losses) Arising From Derivative Financial Transactions		-329.658	-98.690
Foreign Exchange Gains or Losses		296.579	115.265
OTHER OPERATING INCOME	(III-d)	235.837	282.571
<b>TOTAL OPERATING INCOME (EXPENSE)</b>		<b>3.299.284</b>	<b>2.804.445</b>
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(III-e)	-460.243	-529.433
OTHER OPERATING EXPENSES (-)	(III-f)	-1.097.065	-1.012.088
NET OPERATING INCOME (LOSS)		1.741.976	1.262.924
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		1.741.976	1.262.924
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(III-g)	-337.209	-255.739
Current Tax Provision		-395.623	-242.922
Deferred Tax Provision		58.414	-12.817
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.404.767	1.007.185
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-h)	1.404.767	1.007.185
Profit (Loss) Attributable to Group		1.404.767	1.007.185
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00351000	0,00252000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2017 - 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		700.969	490.861
TANGIBLE ASSETS REVALUATION DIFFERENCES		2.465.549	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)		10.261	6.141
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		-305.847	-99.400
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		2.870.932	397.602
<b>PROFIT (LOSS)</b>		<b>1.404.767</b>	<b>1.007.185</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		-5.557	-4.714
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0
Other		1.419.091	920.990
<b>TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD</b>		<b>4.275.699</b>	<b>1.404.787</b>

## Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		897.405	919.355
Interest Received		4.672.283	4.280.712
Interest Paid		-2.699.163	-2.374.651
Dividends received		45.686	21.419
Fees and Commissions Received		806.040	681.761
Other Gains		-524.491	-500.107
Collections from Previously Written Off Loans and Other Receivables		212.246	218.573
Cash Payments to Personnel and Service Suppliers		-984.897	-916.635
Taxes Paid		-88.943	-512.694
Other		-541.356	20.977
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.450.657	-2.116.791
Net (Increase) Decrease in Financial Assets Held for Trading		-2.128	3.638
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		2.274.039	1.259.288
Net (Increase) Decrease in Loans		-9.479.835	-801.520
Net (Increase) Decrease in Other Assets		-4.605.452	-7.558.459
Net Increase (Decrease) in Bank Deposits		1.281.184	298.547
Net Increase (Decrease) in Other Deposits		5.437.761	1.172.584
Net Increase (Decrease) in Funds Borrowed		1.047.632	1.262.819
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-2.403.858	2.246.312
Net Cash Provided From Banking Operations		-5.553.252	-1.197.436
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net cash flows from (used in) investing activities		-2.771.542	26.899
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		-24.493	-29.068
Cash Obtained from Tangible and Intangible Asset Sales		4.357	3.217
Cash Paid for Purchase of Financial Assets Available for Sale		-5.565.718	-9.540.897
Cash Obtained from Sale of Financial Assets Available for Sale		3.134.275	9.554.440
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		-320.462	37.235
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		1.670.050	-895.113
Cash Obtained from Loans and Securities Issued		2.766.331	1.125.097
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		-9.394	-14.390
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		359.631	-83.137
Net Increase (Decrease) in Cash and Cash Equivalents		-6.295.113	-2.148.787
Cash and Cash Equivalents at Beginning of the Period	(V)	12.413.924	6.152.472
Cash and Cash Equivalents at End of the Period	(V)	6.118.811	4.003.685



# 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	1.282.027	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-8)	0	0	0	0	0	0	0	0	0	0	392.689	0	0	0	0	0	0	0 392.689
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	4.913	0	0	0	0 4.913
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	4.913	0	0	0	0 4.913
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.007.185	0	0	0	0	0	0	0	0	0 1.007.185
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
Dividends Paid		0	0	0	0	0	0	0	0	-600.000	0	0	0	0	0	0	0	0	0 -600.000
Transfers To Reserves		0	0	0	0	40.000	0	2.346.202	8.646	-2.394.848	0	0	0	0	0	0	0	0	0 0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Equity at end of period		4.000.000	1.405.892	1.700.000	0	1.322.027	0	18.718.299	64.096	1.007.185	0	-720.072	47.106	4.895	-55.464	0	0	0	0 27.493.964
<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	1.322.027	0	18.718.299	49.517	4.528.712	0	-1.157.765	47.106	4.895	35.899	0	0	0	0 30.654.582
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	1.322.027	0	18.718.299	49.517	4.528.712	0	-1.157.765	47.106	4.895	35.899	0	0	0	0 30.654.582
<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-8)	0	0	0	0	0	0	0	0	0	0	560.775	0	0	0	0	0	0	0 560.775
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	8.209	0	0	0	0 8.209
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	8.209	0	0	0	0 8.209
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	2.301.948	0	0	0	0	0	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 0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	1.404.767	0	0	0	0	0	0	0	0	0 1.404.767
Profit Distributions		0	0	0	0	70.000	0	3.418.827	139.885	-4.528.712	0	0	0	0	0	0	0	0	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
Transfers To Reserves	0	0	0	0	70.000	3.418.827	139.885	-3.628.712	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
<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>1.392.027</b>	<b>0</b>	<b>22.137.126</b>	<b>189.402</b>	<b>1.404.767</b>	<b>0</b>	<b>-596.990</b>	<b>2.349.054</b>	<b>4.895</b>	<b>44.108</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34.030.281</b>