



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Banka Finansal Rapor(en)
Consolidated
2017 - 2. 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) 30 Haziran 2017 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.5 (i)'de belirtildiği üzere, 30 Haziran 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 dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2017 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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 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 Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişkide 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 Gül, SMMM

Sorumlu Denetçi

İstanbul, 26 Temmuz 2017

Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSET ITEMS							
CASH AND CASH BALANCES AT CENTRAL BANK	(I-a)	9.202.532	30.621.102	39.823.634	5.363.604	29.648.681	35.012.285
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	4.507.338	2.532.110	7.039.448	4.264.928	3.419.931	7.684.859
Financial Assets Held For Trading		4.507.338	2.532.110	7.039.448	4.264.928	3.419.931	7.684.859
Public Debt Securities		9.998	0	9.998	9.865	0	9.865
Equity instruments		30.190	0	30.190	7.268	0	7.268
Derivatives Classified As Financial Assets Held For Trading		4.419.060	2.532.110	6.951.170	4.201.007	3.419.931	7.620.938
Other Securities		48.090	0	48.090	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)	119.594	7.135.368	7.254.962	150.527	10.235.651	10.386.178
RECEIVABLES FROM MONEY MARKETS		550.855	0	550.855	37	0	37
Receivables From Interbank Money Markets		4.519	0	4.519	37	0	37
Receivables From BIST Takasbank Money Market		546.336	0	546.336	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	19.639.112	18.936.576	38.575.688	18.145.438	16.661.619	34.807.057
Equity instruments		13.013	65.483	78.496	12.836	54.505	67.341
Public Debt Securities		19.314.932	12.229.051	31.543.983	17.912.731	11.328.132	29.240.863
Other Securities		311.167	6.642.042	6.953.209	219.871	5.278.982	5.498.853
LOANS AND RECEIVABLES	(I-e)	120.412.598	69.543.253	189.955.851	108.979.221	69.914.012	178.893.233
Loans and Receivables		120.260.181	69.543.253	189.803.434	108.824.251	69.914.012	178.738.263
Loans to Bank's Risk Group	(VI)	3.684.807	953.269	4.638.076	3.469.677	1.122.120	4.591.797
Public Debt Securities		0	0	0	0	0	0
Other		116.575.374	68.589.984	185.165.358	105.354.574	68.791.892	174.146.466
Non-performing Loans		3.952.780	0	3.952.780	4.267.191	0	4.267.191
Specific Provisions (-)		-3.800.363	0	-3.800.363	-4.112.221	0	-4.112.221
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	(I-f)	5.690.313	12.571.143	18.261.456	5.485.602	12.491.268	17.976.870
Public Debt Securities		5.690.313	10.033.207	15.723.520	5.485.602	9.976.303	15.461.905
Other Securities		0	2.537.936	2.537.936	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)	1.593.175	3.895.218	5.488.393	1.202.964	3.805.636	5.008.600
Finance lease receivables		1.966.915	4.402.310	6.369.225	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 (-)		-373.740	-507.092	-880.832	-325.307	-529.064	-854.371
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(I-j)	758.340	92.174	850.514	682.966	124.908	807.874
Fair Value Hedges		758.340	17.777	776.117	682.966	30.570	713.536
Cash Flow Hedges		0	74.397	74.397	0	94.338	94.338
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(I-k)	3.312.797	7.908	3.320.705	878.932	2.428	881.360
INTANGIBLE ASSETS AND GOODWILL (Net)		346.579	1.613	348.192	360.570	957	361.527
Goodwill		0	0	0	0	0	0
Other		346.579	1.613	348.192	360.570	957	361.527
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0	0	0	0
TAX ASSETS		10.482	164	10.646	11.942	14.392	26.334
Current tax assets		0	0	0	2.561	0	2.561
Deferred Tax Asset	(I-m)	10.482	164	10.646	9.381	14.392	23.773
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-n)	92.790	0	92.790	74.188	0	74.188
Held for Sale		92.790	0	92.790	74.188	0	74.188
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-o)	2.275.440	1.445.441	3.720.881	1.186.816	1.389.682	2.576.498
TOTAL ASSETS		168.515.868	146.782.070	315.297.938	146.791.658	147.709.165	294.500.823
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	87.783.101	100.261.378	188.044.479	84.428.188	89.539.616	173.967.804
Deposits from the Bank's Risk Group	(VI)	2.119.351	3.353.402	5.472.753	2.430.241	2.058.194	4.488.435
Other		85.663.750	96.907.976	182.571.726	81.997.947	87.481.422	169.479.369
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	3.132.618	856.619	3.989.237	3.648.925	950.922	4.599.847
LOANS RECEIVED	(II-c)	427.097	31.072.374	31.499.471	421.737	31.882.549	32.304.286
MONEY MARKET FUNDS		1.642.062	23.169.748	24.811.810	5.725.625	21.594.417	27.320.042
Funds From Interbank Money Market		1.473.284	0	1.473.284	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		168.778	23.169.748	23.338.526	4.448.252	21.594.417	26.042.669
MARKETABLE SECURITIES (Net)	(II-d)	3.827.725	9.908.229	13.735.954	2.556.267	9.977.034	12.533.301
Bills		2.024.942	20.366	2.045.308	776.911	0	776.911

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,802,783	9,887,863	11,690,646	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		4,253,350	1,542,090	5,795,440	3,966,117	1,413,354	5,379,471
OTHER LIABILITIES	(II-e)	2,686,466	229,986	2,916,452	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	140,256	140,256	0	98,991	98,991
Fair Value Hedges		0	122,470	122,470	0	98,645	98,645
Cash Flow Hedges		0	17,786	17,786	0	346	346
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,737,269	850,601	3,587,870	2,678,915	878,986	3,557,901
General Loan Loss Provisions		2,168,057	842,558	3,010,615	2,069,292	858,453	2,927,745
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		233,665	72	233,737	227,221	861	228,082
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		335,547	7,971	343,518	382,402	19,672	402,074
TAX LIABILITIES	(II-i)	1,097,814	141,150	1,238,964	692,521	117,495	810,016
Current tax liabilities		641,452	28,050	669,502	567,678	14,619	582,297
Deferred tax liabilities		456,362	113,100	569,462	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	1,778,864	1,778,864	0	0	0
EQUITY	(II-k)	37,890,804	-131,663	37,759,141	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		4,687,963	-131,663	4,556,300	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		-246,152	-164,603	-410,755	-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)		-445,576	26,885	-418,691	-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		25,426,712	0	25,426,712	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		1,233,073	0	1,233,073	905,627	0	905,627

Profit or Loss		3.775.995	0	3.775.995	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		3.023.100	0	3.023.100	4.854.168	0	4.854.168
Non-controlling Interests		134	0	134	130	0	130
TOTAL EQUITY AND LIABILITIES		145.478.306	169.819.632	315.297.938	138.382.010	156.118.813	294.500.823

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		184.306.913	394.564.396	578.871.309	147.851.229	356.210.504	504.061.733
GUARANTIES AND WARRANTIES	(III-2, 3)	18.522.816	27.061.741	45.584.557	15.976.452	24.370.684	40.347.136
Letters of Guarantee		16.041.070	14.769.550	30.810.620	13.721.435	13.430.357	27.151.792
Guarantees Subject to State Tender Law		358.971	2.704.055	3.063.026	388.011	2.543.143	2.931.154
Guarantees Given for Foreign Trade Operations		0	3.322.990	3.322.990	0	3.219.372	3.219.372
Other Letters of Guarantee		15.682.099	8.742.505	24.424.604	13.333.424	7.667.842	21.001.266
Bank Acceptances		311	3.761.579	3.761.890	0	3.583.229	3.583.229
Import Letter of Acceptance		311	3.761.579	3.761.890	0	3.583.229	3.583.229
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		5.491	6.038.702	6.044.193	260	5.232.516	5.232.776
Documentary Letters of Credit		5.491	5.539.191	5.544.682	260	4.722.556	4.722.816
Other Letters of Credit		0	499.511	499.511	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	12.858	12.858	0	18.849	18.849
Other Guarantees		31.758	2.467.226	2.498.984	38.726	2.086.153	2.124.879
Other Collaterals		2.444.186	11.826	2.456.012	2.216.031	19.580	2.235.611
COMMITMENTS	(III-1)	42.815.326	13.278.560	56.093.886	41.336.640	13.619.711	54.956.351
Irrevocable Commitments		41.612.463	12.558.920	54.171.383	40.690.428	13.304.259	53.994.687
Forward Asset Purchase Commitments		6.206.182	9.196.007	15.402.189	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		6.716.249	3.360.946	10.077.195	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		6.627.631	0	6.627.631	6.200.426	0	6.200.426
Tax and Fund Liabilities Arised from Export Commitments		4.443	0	4.443	4.526	0	4.526
Commitments for Credit Card Limits		18.379.985	0	18.379.985	17.397.602	0	17.397.602
Commitments for Credit Cards and Banking Services Promotions		46.040	0	46.040	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		3.631.933	1.967	3.633.900	3.325.469	1.871	3.327.340
Revocable Commitments		1.202.863	719.640	1.922.503	646.212	315.452	961.664
Revocable Loan Granting Commitments		645.289	0	645.289	527.125	0	527.125
Other Revocable Commitments		557.574	719.640	1.277.214	119.087	315.452	434.539
DERIVATIVE FINANCIAL INSTRUMENTS		122.968.771	354.224.095	477.192.866	90.538.137	318.220.109	408.758.246
Derivative Financial Instruments Held For Hedging		2.497.225	29.607.104	32.104.329	2.497.225	20.894.823	23.392.048
Fair Value Hedges		2.497.225	15.878.641	18.375.866	2.497.225	15.885.640	18.382.865
Cash Flow Hedges		0	13.728.463	13.728.463	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		120.471.546	324.616.991	445.088.537	88.040.912	297.325.286	385.366.198
Forward Foreign Currency Buy or Sell Transactions		9.772.861	13.816.962	23.589.823	9.200.025	16.578.421	25.778.446
Forward Foreign Currency Buying Transactions		5.475.387	6.392.400	11.867.787	3.360.716	9.502.584	12.863.300
Forward Foreign Currency Sale Transactions		4.297.474	7.424.562	11.722.036	5.839.309	7.075.837	12.915.146
Currency and Interest Rate Swaps		94.669.448	217.677.607	312.347.055	67.936.685	192.861.386	260.798.071
Currency Swap Buy Transactions		39.687.236	79.310.689	118.997.925	35.263.207	52.719.664	87.982.871
Currency Swap Sell Transactions		52.331.132	61.815.994	114.147.126	29.765.278	57.044.998	86.810.276
Interest Rate Swap Buy Transactions		1.325.540	38.275.462	39.601.002	1.454.100	41.548.362	43.002.462
Interest Rate Swap Sell Transactions		1.325.540	38.275.462	39.601.002	1.454.100	41.548.362	43.002.462
Currency, Interest Rate and Securities Options		15.951.472	79.653.823	95.605.295	10.848.869	75.616.092	86.464.961
Currency Options Buy Transactions		7.140.098	11.010.618	18.150.716	5.594.038	8.759.955	14.353.993
Currency Options Sell Transactions		8.282.124	10.018.869	18.300.993	5.254.831	9.273.601	14.528.432
Interest Rate Options Buy Transactions		529.250	29.049.668	29.578.918	0	28.791.268	28.791.268
Interest Rate Options Sell Transactions		0	29.574.668	29.574.668	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		77.765	13.468.599	13.546.364	55.333	12.269.387	12.324.720
CUSTODY AND PLEDGES RECEIVED		803.365.009	201.644.979	1.005.009.988	732.086.398	194.315.315	926.401.713
ITEMS HELD IN CUSTODY		40.685.443	10.274.488	50.959.931	38.200.062	9.892.470	48.092.532
Customer Fund and Portfolio Balances		3.678.183	0	3.678.183	3.505.508	0	3.505.508
Securities Held in Custody		12.709.505	993.858	13.703.363	13.745.747	1.126.900	14.872.647
Cheques Received for Collection		19.140.767	1.318.415	20.459.182	16.330.556	1.218.160	17.548.716
Commercial Notes Received for Collection		4.673.831	1.868.372	6.542.203	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		483.157	6.093.843	6.577.000	482.846	5.748.157	6.231.003
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		275.333.416	70.781.954	346.115.370	261.084.649	67.444.634	328.529.283
Securities		133.225.188	524.530	133.749.718	126.605.044	514.939	127.119.983
Guarantee Notes		976.944	709.559	1.686.503	975.905	667.148	1.643.053
Commodity		67.024	198.738	265.762	65.766	24.531	90.297
Warrant		9.931	2.486	12.417	9.931	2.304	12.235
Real Estate		106.503.918	50.501.516	157.005.434	99.808.370	49.799.045	149.607.415
Other Pledged Items		34.544.469	18.814.734	53.359.203	33.617.244	16.409.120	50.026.364

Depositories Receiving Pledged Items		5.942	30.391	36.333	2.389	27.547	29.936
ACCEPTED BILL, GUARANTIES AND WARRANTEES		487.346.150	120.588.537	607.934.687	432.801.687	116.978.211	549.779.898
TOTAL OFF-BALANCE SHEET ACCOUNTS		987.671.922	596.209.375	1.583.881.297	879.937.627	550.525.819	1.430.463.446

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016	Current Period 3 Months 01.04.2017 - 30.06.2017	Previous Period 3 Months 01.04.2016 - 30.06.2016
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	11.244.284	9.194.906	5.865.763	4.673.873
Interest Income on Loans	(IV-a-1)	8.948.123	7.160.632	4.629.272	3.673.376
Interest Income on Reserve Deposits		105.686	95.560	56.228	47.604
Interest Income on Banks	(IV-a-2)	110.691	44.870	71.797	22.003
Interest Income on Money Market Placements		7.832	2.367	381	2.284
Interest Income on Marketable Securities Portfolio	(IV-a-3)	1.863.176	1.718.634	1.002.400	841.989
Financial Assets Held for Trading		4.191	6.284	1.756	3.269
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		1.367.640	1.400.270	740.953	682.973
Held to Maturity Investments		491.345	312.080	259.691	155.747
Finance Lease Income		191.360	151.510	97.447	76.422
Other Interest Income		17.416	21.333	8.238	10.195
INTEREST EXPENSES	(IV-b)	-5.943.418	-5.127.027	-3.116.840	-2.594.064
Interest Expenses on Deposits	(IV-b-4)	-4.652.064	-3.884.634	-2.456.030	-1.972.167
Interest Expenses on Funds Borrowed	(IV-b-1)	-412.510	-256.646	-210.262	-128.887
Interest Expenses on Money Market Funds		-384.806	-558.562	-192.367	-280.877
Interest Expenses on Securities Issued	(IV-b-3)	-455.487	-405.348	-253.852	-206.793
Other Interest Expense		-38.551	-21.837	-4.329	-5.340
NET INTEREST INCOME OR EXPENSE		5.300.866	4.067.879	2.748.923	2.079.809
NET FEE AND COMMISSION INCOME OR EXPENSES		1.424.973	1.286.962	744.894	654.910
Fees and Commissions Received		1.748.345	1.536.224	912.876	791.920
From Noncash Loans		126.723	98.359	67.605	47.231
Other		1.621.622	1.437.865	845.271	744.689
Fees and Commissions Paid		-323.372	-249.262	-167.982	-137.010
Paid for Noncash Loans		-209	-180	-187	-88
Other		-323.163	-249.082	-167.795	-136.922
DIVIDEND INCOME		2.557	2.599	1.649	1.943
TRADING INCOME OR LOSS (Net)	(IV-c)	-168.304	279.129	-152.521	239.705
Gains (Losses) Arising from Capital Markets Transactions		153.374	174.103	116.773	142.969
Gains (Losses) Arising From Derivative Financial Transactions		-575.741	-53.029	-199.892	58.927
Foreign Exchange Gains or Losses		254.063	158.055	-69.402	37.809
OTHER OPERATING INCOME	(IV-d)	456.558	664.700	214.730	370.349
TOTAL OPERATING INCOME (EXPENSE)		7.016.650	6.301.269	3.557.675	3.346.716
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(IV-e)	-859.132	-1.048.664	-386.191	-508.408
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.330.058	-2.126.502	-1.183.371	-1.070.740
NET OPERATING INCOME (LOSS)		3.827.460	3.126.103	1.988.113	1.767.568
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		3.827.460	3.126.103	1.988.113	1.767.568
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-804.356	-641.496	-417.212	-353.706
Current Tax Provision		-745.136	-646.281	-301.083	-373.615
Deferred Tax Provision		-59.220	4.785	-116.129	19.909
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.023.104	2.484.607	1.570.901	1.413.862
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)	(IV-i)	3.023.104	2.484.607	1.570.901	1.413.862
Profit (Loss) Attributable to Group		3.023.100	2.484.601	1.570.900	1.413.859
Profit (loss), attributable to non-controlling interests	(IV-g)	4	6	1	3
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,00756000	0,00621000	0,00393000	0,00353000

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 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016	Current Period 3 Months 01.04.2017 - 30.06.2017	Previous Period 3 Months 01.04.2016 - 30.06.2016
Statement of Income and Expense Items Accounted Under Shareholders' Equity					
Income and Expense Items Accounted Under Shareholders' Equity					
ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS		938.059	767.131		
TANGIBLE ASSETS REVALUATION DIFFERENCES		2.465.549	0		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		187.561	16.655		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		-23.068	-5.846		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		-97.184	-10.752		
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		-327.167	-150.107		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		3.143.769	617.081		
PROFIT (LOSS)		3.023.104	2.484.607		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		56.567	217.011		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		-16.154	-18.903		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		2.982.691	2.286.499		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		6.166.873	3.101.688		

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.06.2017	Previous Period 01.01.2016 - 30.06.2016
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.624.084	2.475.601
Interest Received		10.800.287	9.226.470
Interest Paid		-5.859.038	-4.978.186
Dividends received		2.557	2.599
Fees and Commissions Received		1.876.051	1.532.467
Other Gains		-507.724	-1.080.753
Collections from Previously Written Off Loans and Other Receivables		457.858	359.184
Cash Payments to Personnel and Service Suppliers		-2.060.259	-1.905.388
Taxes Paid		-1.054.235	-915.097
Other		-1.031.413	234.305
Changes in Operating Assets and Liabilities Subject to Banking Operations		-6.673.588	-7.210.057
Net (Increase) Decrease in Financial Assets Held for Trading		-24.035	-30.858
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		2.887.537	1.005.275
Net (Increase) Decrease in Loans		-10.736.690	-6.980.658
Net (Increase) Decrease in Other Assets		-12.277.922	-10.849.309
Net Increase (Decrease) in Bank Deposits		6.488.497	-1.064.174
Net Increase (Decrease) in Other Deposits		7.532.708	2.276.068
Net Increase (Decrease) in Funds Borrowed		-629.069	4.235.045
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		85.386	4.198.554
Net Cash Provided From Banking Operations		-4.049.504	-4.734.456
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-3.092.976	3.310.020
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		-97.424	-64.207
Cash Obtained from Tangible and Intangible Asset Sales		17.423	159.185
Cash Paid for Purchase of Financial Assets Available for Sale		-8.456.276	-9.943.895
Cash Obtained from Sale of Financial Assets Available for Sale		6.369.512	13.733.736
Cash Paid for Purchase of Investment Securities Held to Maturity		-164	0
Cash Obtained from Sale of Investment Securities Held to Maturity		25.218	1.971
Other		-951.265	-576.770
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.088.436	-636.591
Cash Obtained from Loans and Securities Issued		4.383.449	3.328.567
Cash Outflow Arised From Loans and Securities Issued		-1.395.013	-3.365.158
Equity Instruments Issued		0	0
Dividends paid		-900.000	-600.000
Payments of finance lease liabilities		0	0
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		457.741	-15.290
Net Increase (Decrease) in Cash and Cash Equivalents		-4.596.303	-2.076.317
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)	8.231.148	5.033.124

Statement of Changes in Equity

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Issued Capital Inflation Adjustment Difference	Share Premium	Share Cancellation Profit	Legal Reserves	Statutory Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Profit (Loss)	Prior Years' Profits or Losses	Marketable Securities Revaluation Differences	Tangible and Intangible Assets Revaluation Reserve	Bonus Shares from Investments	Hedge Reserves	Accumulated Revaluation Reserves on Assets Held for Sale and Discontinued Operations	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		4.000.000	1.405.892	1.700.000	0	1.336.311	0	16.772.396	510.020	3.229.357	402.833	-1.114.408	47.106	3.895	-278.630	0	28.014.772	119	28.014.891
Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjusted Beginning Balance		4.000.000	1.405.892	1.700.000	0	1.336.311	0	16.772.396	510.020	3.229.357	402.833	-1.114.408	47.106	3.895	-278.630	0	28.014.772	119	28.014.891
CHANGES IN THE PERIOD																			
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	613.705	0	0	0	0	613.705	0	613.705
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-13.279	0	-13.279	0	-13.279
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-4.677	0	-4.677	0	-4.677
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-8.602	0	-8.602	0	-8.602
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	16.655	0	0	0	0	0	0	0	0	16.655	0	16.655
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	2.484.601	0	0	0	0	0	0	2.484.601	6	2.484.607
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
Equity at end of period		4.000.000	1.405.892	1.700.000	0	1.386.657	0	19.199.849	535.321	2.484.601	545.745	-500.703	47.106	3.895	-291.909	0	30.516.454	125	30.516.579
Statement of Changes in Equity																			
Statement of Changes in Equity																			
Equity at beginning of period		4.000.000	1.405.892	1.700.000	0	1.386.657	0	19.199.849	832.517	4.854.168	545.745	-1.161.202	47.106	3.895	-322.490	0	32.492.137	130	32.492.267
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	130	32.492.267
CHANGES IN THE PERIOD																			
Increase/Decrease due to Mergers		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	750.447	0	0	0	0	750.447	0	750.447
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-96.201	0	-96.201	0	-96.201
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-18.454	0	-18.454	0	-18.454
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-77.747	0	-77.747	0	-77.747
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	187.561	0	0	0	0	0	0	0	0	187.561	0	187.561
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	3.023.100	0	0	0	0	0	0	3.023.100	4	3.023.104
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 - 30.06.2016

Current Period
01.01.2017 - 30.06.2017

Dividends Paid	0	0	0	0	0	0	0	0	0	-900.000	0	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	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity at end of period	4.000.000	1.405.892	1.700.000	0	1.469.241	0	22.724.398	1.159.978	3.023.100	752.895	-410.755	2.349.054	3.895	-418.691	0	37.759.007	134	37.759.141			