



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Banka Finansal Rapor(en)
Consolidated
2017 - 3. 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 Eylül 2017 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Resmî 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 Eylül 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 Eylül 2017 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal

Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

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, 25 Ekim 2017



Statement of financial position [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2017			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)	4.086.430	30.814.207	34.900.637	5.363.604	29.648.681	35.012.285
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	4.889.198	2.783.204	7.672.402	4.264.928	3.419.931	7.684.859
Financial Assets Held For Trading		4.889.198	2.783.204	7.672.402	4.264.928	3.419.931	7.684.859
Public Debt Securities		9.360	0	9.360	9.865	0	9.865
Equity instruments		29.591	0	29.591	7.268	0	7.268
Derivatives Classified As Financial Assets Held For Trading		4.833.880	2.783.204	7.617.084	4.201.007	3.419.931	7.620.938
Other Securities		16.367	0	16.367	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)	21.070	6.470.094	6.491.164	150.527	10.235.651	10.386.178
RECEIVABLES FROM MONEY MARKETS		483.199	0	483.199	37	0	37
Receivables From Interbank Money Markets		1.832	0	1.832	37	0	37
Receivables From BIST Takasbank Money Market		481.367	0	481.367	0	0	0
Receivables From Reverse Repo Transactions		0	0	0	0	0	0
AVAILABLE FOR SALE FINANCIAL ASSETS (Net)	(I-d)	21.013.581	18.419.281	39.432.862	18.145.438	16.661.619	34.807.057
Equity instruments		13.013	73.884	86.897	12.836	54.505	67.341
Public Debt Securities		20.718.119	12.983.564	33.701.683	17.912.731	11.328.132	29.240.863
Other Securities		282.449	5.361.833	5.644.282	219.871	5.278.982	5.498.853
LOANS AND RECEIVABLES	(I-e)	126.120.442	69.339.982	195.460.424	108.979.221	69.914.012	178.893.233
Loans and Receivables		125.968.025	69.339.982	195.308.007	108.824.251	69.914.012	178.738.263
Loans to Bank's Risk Group	(VI)	3.058.568	1.925.548	4.984.116	3.469.677	1.122.120	4.591.797
Public Debt Securities		0	0	0	0	0	0
Other		122.909.457	67.414.434	190.323.891	105.354.574	68.791.892	174.146.466
Non-performing Loans		4.140.679	0	4.140.679	4.267.191	0	4.267.191
Specific Provisions (-)		-3.988.262	0	-3.988.262	-4.112.221	0	-4.112.221
FACTORING RECEIVABLES		0	0	0	0	0	0
HELD TO MATURITY INVESTMENTS (Net)	(I-f)	5.755.957	12.080.614	17.836.571	5.485.602	12.491.268	17.976.870
Public Debt Securities		5.755.957	9.499.549	15.255.506	5.485.602	9.976.303	15.461.905
Other Securities		0	2.581.065	2.581.065	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)	1.603.408	4.102.426	5.705.834	1.202.964	3.805.636	5.008.600
Finance lease receivables		1.968.573	4.623.615	6.592.188	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 (-)		-365.165	-521.189	-886.354	-325.307	-529.064	-854.371
DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES	(I-j)	715.220	93.434	808.654	682.966	124.908	807.874
Fair Value Hedges		715.220	19.423	734.643	682.966	30.570	713.536
Cash Flow Hedges		0	74.011	74.011	0	94.338	94.338
Hedge of Net Investments In A Foreign Operation		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(I-k)	3.290.399	7.839	3.298.238	878.932	2.428	881.360
INTANGIBLE ASSETS AND GOODWILL (Net)		334.969	1.649	336.618	360.570	957	361.527
Goodwill		0	0	0	0	0	0
Other		334.969	1.649	336.618	360.570	957	361.527
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0	0	0	0
TAX ASSETS		11.378	110	11.488	11.942	14.392	26.334
Current tax assets		0	0	0	2.561	0	2.561
Deferred Tax Asset	(I-m)	11.378	110	11.488	9.381	14.392	23.773
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-n)	125.004	0	125.004	74.188	0	74.188
Held for Sale		125.004	0	125.004	74.188	0	74.188
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-o)	1.443.871	1.463.677	2.907.548	1.186.816	1.389.682	2.576.498
TOTAL ASSETS		169.898.049	145.576.517	315.474.566	146.791.658	147.709.165	294.500.823
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	92.086.439	95.789.833	187.876.272	84.428.188	89.539.616	173.967.804
Deposits from the Bank's Risk Group	(VI)	2.177.145	2.939.419	5.116.564	2.430.241	2.058.194	4.488.435
Other		89.909.294	92.850.414	182.759.708	81.997.947	87.481.422	169.479.369
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	2.423.391	1.088.007	3.511.398	3.648.925	950.922	4.599.847
LOANS RECEIVED	(II-c)	344.215	30.297.190	30.641.405	421.737	31.882.549	32.304.286
MONEY MARKET FUNDS		1.679.925	23.232.275	24.912.200	5.725.625	21.594.417	27.320.042
Funds From Interbank Money Market		1.474.637	0	1.474.637	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		205.288	23.232.275	23.437.563	4.448.252	21.594.417	26.042.669
MARKETABLE SECURITIES (Net)	(II-d)	4.525.940	9.957.455	14.483.395	2.556.267	9.977.034	12.533.301
Bills		2.059.312	0	2.059.312	776.911	0	776.911

Asset-backed Securities		0	0	0	0	0	0
Bonds		2,466.628	9,957.455	12,424.083	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		4,402.253	2,452.034	6,854.287	3,966.117	1,413.354	5,379.471
OTHER LIABILITIES	(II-e)	972.860	233.671	1,206.531	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	118.406	118.406	0	98.991	98.991
Fair Value Hedges		0	107.715	107.715	0	98.645	98.645
Cash Flow Hedges		0	10.691	10.691	0	346	346
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,813.026	842.665	3,655.691	2,678.915	878.986	3,557.901
General Loan Loss Provisions		2,222.693	833.108	3,055.801	2,069.292	858.453	2,927.745
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		237.084	112	237.196	227.221	861	228.082
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		353.249	9.445	362.694	382.402	19.672	402.074
TAX LIABILITIES	(II-i)	1,172.958	147.119	1,320.077	692.521	117.495	810.016
Current tax liabilities		514.526	30.338	544.864	567.678	14.619	582.297
Deferred tax liabilities		658.432	116.781	775.213	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	1,757.497	1,757.497	0	0	0
EQUITY	(II-k)	39,270.689	-133.282	39,137.407	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		4,470.887	-133.282	4,337.605	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		-426.001	-173.442	-599.443	-587.935	-573.267	-1,161.202
Tangible Assets Revaluation Reserve		2,343.079	6.055	2,349.134	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)		-482.883	34.105	-448.778	-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		25,530.007	0	25,530.007	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		1,336.368	0	1,336.368	905.627	0	905.627

Profit or Loss		5.269.654	0	5.269.654	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		4.516.759	0	4.516.759	4.854.168	0	4.854.168
Non-controlling Interests		141	0	141	130	0	130
TOTAL EQUITY AND LIABILITIES		149.691.696	165.782.870	315.474.566	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 30.09.2017			Previous Period 31.12.2016		
		TL	FC	Total	TL	FC	Total
STATEMENT OF OFF-BALANCE SHEET ITEMS							
OFF-BALANCE SHEET COMMITMENTS		175.538.726	393.175.212	568.713.938	147.851.229	356.210.504	504.061.733
GUARANTIES AND WARRANTIES	(III-2, 3)	19.913.558	29.778.055	49.691.613	15.976.452	24.370.684	40.347.136
Letters of Guarantee		17.214.133	15.799.048	33.013.181	13.721.435	13.430.357	27.151.792
Guarantees Subject to State Tender Law		382.380	2.732.353	3.114.733	388.011	2.543.143	2.931.154
Guarantees Given for Foreign Trade Operations		0	3.404.114	3.404.114	0	3.219.372	3.219.372
Other Letters of Guarantee		16.831.753	9.662.581	26.494.334	13.333.424	7.667.842	21.001.266
Bank Acceptances		396	3.764.630	3.765.026	0	3.583.229	3.583.229
Import Letter of Acceptance		396	3.764.630	3.765.026	0	3.583.229	3.583.229
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		8.228	6.190.251	6.198.479	260	5.232.516	5.232.776
Documentary Letters of Credit		8.228	5.646.420	5.654.648	260	4.722.556	4.722.816
Other Letters of Credit		0	543.831	543.831	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	11.949	11.949	0	18.849	18.849
Other Guarantees		33.975	4.003.788	4.037.763	38.726	2.086.153	2.124.879
Other Collaterals		2.656.826	8.389	2.665.215	2.216.031	19.580	2.235.611
COMMITMENTS	(III-1)	40.310.780	11.950.030	52.260.810	41.336.640	13.619.711	54.956.351
Irrevocable Commitments		39.394.049	11.616.053	51.010.102	40.690.428	13.304.259	53.994.687
Forward Asset Purchase Commitments		3.570.172	8.471.393	12.041.565	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		7.035.062	3.142.717	10.177.779	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		6.622.294	0	6.622.294	6.200.426	0	6.200.426
Tax and Fund Liabilities Arised from Export Commitments		5.143	0	5.143	4.526	0	4.526
Commitments for Credit Card Limits		18.310.326	0	18.310.326	17.397.602	0	17.397.602
Commitments for Credit Cards and Banking Services Promotions		55.721	0	55.721	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		3,795,331	1,943	3,797,274	3,325,469	1,871	3,327,340
Revocable Commitments		916,731	333,977	1,250,708	646,212	315,452	961,664
Revocable Loan Granting Commitments		671,897	0	671,897	527,125	0	527,125
Other Revocable Commitments		244,834	333,977	578,811	119,087	315,452	434,539
DERIVATIVE FINANCIAL INSTRUMENTS		115,314,388	351,447,127	466,761,515	90,538,137	318,220,109	408,758,246
Derivative Financial Instruments Held For Hedging		2,497,225	29,612,562	32,109,787	2,497,225	20,894,823	23,392,048
Fair Value Hedges		2,497,225	15,966,565	18,463,790	2,497,225	15,885,640	18,382,865
Cash Flow Hedges		0	13,645,997	13,645,997	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		112,817,163	321,834,565	434,651,728	88,040,912	297,325,286	385,366,198
Forward Foreign Currency Buy or Sell Transactions		9,122,163	13,846,831	22,968,994	9,200,025	16,578,421	25,778,446
Forward Foreign Currency Buying Transactions		4,998,689	6,521,728	11,520,417	3,360,716	9,502,584	12,863,300
Forward Foreign Currency Sale Transactions		4,123,474	7,325,103	11,448,577	5,839,309	7,075,837	12,915,146
Currency and Interest Rate Swaps		84,575,673	211,832,506	296,408,179	67,936,685	192,861,386	260,798,071
Currency Swap Buy Transactions		34,803,368	73,618,564	108,421,932	35,263,207	52,719,664	87,982,871
Currency Swap Sell Transactions		47,258,625	55,226,068	102,484,693	29,765,278	57,044,998	86,810,276
Interest Rate Swap Buy Transactions		1,256,840	41,493,937	42,750,777	1,454,100	41,548,362	43,002,462
Interest Rate Swap Sell Transactions		1,256,840	41,493,937	42,750,777	1,454,100	41,548,362	43,002,462
Currency, Interest Rate and Securities Options		19,033,987	82,176,083	101,210,070	10,848,869	75,616,092	86,464,961
Currency Options Buy Transactions		10,048,488	11,758,422	21,806,910	5,594,038	8,759,955	14,353,993
Currency Options Sell Transactions		8,985,499	12,955,899	21,941,398	5,254,831	9,273,601	14,528,432
Interest Rate Options Buy Transactions		0	28,730,881	28,730,881	0	28,791,268	28,791,268
Interest Rate Options Sell Transactions		0	28,730,881	28,730,881	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		85,340	13,979,145	14,064,485	55,333	12,269,387	12,324,720
CUSTODY AND PLEDGES RECEIVED		700,350,007	202,152,643	902,502,650	605,782,406	194,315,315	800,097,721
ITEMS HELD IN CUSTODY		45,615,854	10,882,755	56,498,609	38,200,062	9,892,470	48,092,532
Customer Fund and Portfolio Balances		3,823,201	0	3,823,201	3,505,508	0	3,505,508
Securities Held in Custody		16,460,587	1,013,462	17,474,049	13,745,747	1,126,900	14,872,647
Cheques Received for Collection		20,003,687	1,402,679	21,406,366	16,330,556	1,218,160	17,548,716
Commercial Notes Received for Collection		4,839,548	2,060,432	6,899,980	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		488,831	6,406,182	6,895,013	482,846	5,748,157	6,231,003
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		145,830,764	67,589,160	213,419,924	134,780,657	67,444,634	202,225,291
Securities		968,626	526,417	1,495,043	301,052	514,939	815,991
Guarantee Notes		1,068,555	639,574	1,708,129	975,905	667,148	1,643,053
Commodity		66,843	269,194	336,037	65,766	24,531	90,297
Warrant		9,931	2,604	12,535	9,931	2,304	12,235
Real Estate		108,311,126	48,596,900	156,908,026	99,808,370	49,799,045	149,607,415
Other Pledged Items		35,402,915	17,526,221	52,929,136	33,617,244	16,409,120	50,026,364

Depositories Receiving Pledged Items		2.768	28.250	31.018	2.389	27.547	29.936
ACCEPTED BILL, GUARANTIES AND WARRANTEES		508.903.389	123.680.728	632.584.117	432.801.687	116.978.211	549.779.898
TOTAL OFF-BALANCE SHEET ACCOUNTS		875.888.733	595.327.855	1.471.216.588	753.633.635	550.525.819	1.304.159.454



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016	Current Period 3 Months 01.07.2017 - 30.09.2017	Previous Period 3 Months 01.07.2016 - 30.09.2016
Income Statement					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	17.385.789	14.033.881	6.141.505	4.838.975
Interest Income on Loans	(IV-a-1)	13.857.618	11.016.009	4.909.495	3.855.377
Interest Income on Reserve Deposits		176.905	150.613	71.219	55.053
Interest Income on Banks	(IV-a-2)	171.581	80.705	60.890	35.835
Interest Income on Money Market Placements		15.189	18.962	7.357	16.595
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.837.825	2.500.801	974.649	782.167
Financial Assets Held for Trading		5.840	8.737	1.649	2.453
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		2.095.738	2.022.237	728.098	621.967
Held to Maturity Investments		736.247	469.827	244.902	157.747
Finance Lease Income		300.002	233.967	108.642	82.457
Other Interest Income		26.669	32.824	9.253	11.491
INTEREST EXPENSES	(IV-b)	-9.399.199	-7.757.341	-3.455.781	-2.630.314
Interest Expenses on Deposits	(IV-b-4)	-7.410.334	-5.946.372	-2.758.270	-2.061.738
Interest Expenses on Funds Borrowed	(IV-b-1)	-617.577	-414.365	-205.067	-157.719
Interest Expenses on Money Market Funds		-581.936	-767.225	-197.130	-208.663
Interest Expenses on Securities Issued	(IV-b-3)	-746.263	-598.561	-290.776	-193.213
Other Interest Expense		-43.089	-30.818	-4.538	-8.981
NET INTEREST INCOME OR EXPENSE		7.986.590	6.276.540	2.685.724	2.208.661
NET FEE AND COMMISSION INCOME OR EXPENSES		2.166.496	1.905.776	741.523	618.814
Fees and Commissions Received		2.682.218	2.292.188	933.873	755.964
From Noncash Loans		192.004	151.378	65.281	53.019
Other		2.490.214	2.140.810	868.592	702.945
Fees and Commissions Paid		-515.722	-386.412	-192.350	-137.150
Paid for Noncash Loans		-336	-238	-127	-58
Other		-515.386	-386.174	-192.223	-137.092
DIVIDEND INCOME		2.640	2.599	83	0
TRADING INCOME OR LOSS (Net)	(IV-c)	-292.084	557.499	-123.780	278.370
Gains (Losses) Arising from Capital Markets Transactions		244.194	237.881	90.820	63.778
Gains (Losses) Arising From Derivative Financial Transactions		102.395	434.989	678.136	488.018
Foreign Exchange Gains or Losses		-638.673	-115.371	-892.736	-273.426
OTHER OPERATING INCOME	(IV-d)	603.566	795.392	147.008	130.692
TOTAL OPERATING INCOME (EXPENSE)		10.467.208	9.537.806	3.450.558	3.236.537
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(IV-e)	-1.227.246	-1.585.800	-368.114	-537.136
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.521.789	-3.271.817	-1.191.731	-1.145.315
NET OPERATING INCOME (LOSS)		5.718.173	4.680.189	1.890.713	1.554.086
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		5.718.173	4.680.189	1.890.713	1.554.086
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-1.201.403	-998.538	-397.047	-357.042
Current Tax Provision		-923.152	-880.344	-178.016	-234.063
Deferred Tax Provision		-278.251	-118.194	-219.031	-122.979
NET PERIOD PROFIT (LOSS) FROM CONTUNING OPERATIONS		4.516.770	3.681.651	1.493.666	1.197.044
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)	4.516.770	3.681.651	1.493.666	1.197.044
Profit (Loss) Attributable to Group		4.516.759	3.681.642	1.493.659	1.197.041
Profit (loss), attributable to non-controlling interests	(IV-g)	11	9	7	3
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,01129000	0,00920000	0,00373000	0,00299000

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 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016	Current Period 3 Months 01.07.2017 - 30.09.2017	Previous Period 3 Months 01.07.2016 - 30.09.2016
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		702.199	498.281		
TANGIBLE ASSETS REVALUATION DIFFERENCES		2.461.164	0		
INTANGIBLE ASSETS REVALUATION DIFFERENCES		0	0		
FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS		290.856	123.372		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES (Effective Part Of Fair Value Changes)		-9.124	15.119		
PROFIT OR LOSS ON DERIVATIVE FINANCIAL ASSETS HELD FOR CASH FLOW HEDGES OF NET FOREIGN INVESTMENT RISK (Effective Part Of Fair Value Changes)		-148.736	-68.033		
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		-268.009	-89.073		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		3.028.369	479.666		
PROFIT (LOSS)		4.516.770	3.681.651		
Net Change in Fair Value of Securities (Transfer to Profit Or Loss)		106.009	194.001		
Part of Derivative Financial Assets Held for Cash Flow Hedges Reclassified and Presented in Income Statement		-29.474	-29.014		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		4.440.235	3.516.664		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		7.545.139	4.161.317		

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2017 - 30.09.2017	Previous Period 01.01.2016 - 30.09.2016
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		3.363.957	2.782.303
Interest Received		16.435.574	13.420.663
Interest Paid		-9.303.838	-7.580.322
Dividends received		2.640	2.599
Fees and Commissions Received		2.799.132	2.292.644
Other Gains		-115.878	-914.558
Collections from Previously Written Off Loans and Other Receivables		708.422	510.031
Cash Payments to Personnel and Service Suppliers		-1.591.232	-1.423.778
Taxes Paid		-1.656.011	-1.429.666
Other		-3.914.852	-2.095.310
Changes in Operating Assets and Liabilities Subject to Banking Operations		-10.615.621	3.168.616
Net (Increase) Decrease in Financial Assets Held for Trading		8.550	-392
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		814.285	8.855.824
Net (Increase) Decrease in Loans		-16.452.445	-16.225.161
Net (Increase) Decrease in Other Assets		-6.471.081	-11.122.423
Net Increase (Decrease) in Bank Deposits		2.951.775	-2.858.108
Net Increase (Decrease) in Other Deposits		10.869.857	17.251.386
Net Increase (Decrease) in Funds Borrowed		-1.470.158	3.500.644
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-866.404	3.766.846
Net Cash Provided From Banking Operations		-7.251.664	5.950.919
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-3.483.864	4.700.821
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		-135.457	-154.670
Cash Obtained from Tangible and Intangible Asset Sales		32.773	165.281
Cash Paid for Purchase of Financial Assets Available for Sale		-13.217.513	-11.314.161
Cash Obtained from Sale of Financial Assets Available for Sale		9.946.691	16.373.431
Cash Paid for Purchase of Investment Securities Held to Maturity		-407	0
Cash Obtained from Sale of Investment Securities Held to Maturity		766.197	130.051
Other		-876.148	-499.111
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.847.502	-1.020.287
Cash Obtained from Loans and Securities Issued		6.442.598	4.834.444
Cash Outflow Arised From Loans and Securities Issued		-2.695.096	-5.254.731
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		410.418	158.109
Net Increase (Decrease) in Cash and Cash Equivalents		-7.477.608	9.789.562
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)	5.349.843	16.899.003

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	398.625	0	0	0	0	398.625	0	398.625
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-42.331	0	-42.331	0	-42.331
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	12.095	0	12.095	0	12.095
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-54.426	0	-54.426	0	-54.426
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Translation Differences		0	0	0	0	0	0	123.372	0	0	0	0	0	0	0	0	123.372	0	123.372
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	3.681.642	0	0	0	0	0	0	3.681.642	9	3.681.651
Profit Distributions		0	0	0	0	50.346	0	2.427.453	8.646	-3.229.357	142.912	0	0	0	0	0	-600.000	0	-600.000
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	642.038	3.681.642	545.745	-715.783	47.106	3.895	-320.961	0	31.576.080	128	31.576.208
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	561.759	0	0	0	0	561.759	0	561.759
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-126.288	0	-126.288	0	-126.288
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-7.299	0	-7.299	0	-7.299
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-118.989	0	-118.989	0	-118.989
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	2.302.028	0	0	0	2.302.028	0	2.302.028
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	290.856	0	0	0	0	0	0	0	0	290.856	0	290.856
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	4.516.759	0	0	0	0	0	0	4.516.759	11	4.516.770
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 - 30.09.2016

Current Period
01.01.2017 - 30.09.2017

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
Equity at end of period	4.000.000	1.405.892	1.700.000	0	1.469.241	0	22.724.398	1.263.273	4.516.759	752.895	-599.443	2.349.134	3.895	-448.778	0	39.137.266	141	39.137.407		