



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Eylül 2017 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı 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 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, 30 Eylül 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 etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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'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 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	Unconsolidated

	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)	4.086.428	30.814.180	34.900.608	5.363.602	29.648.670	35.012.272
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(I-b)	4.955.498	2.631.730	7.587.228	4.315.883	3.409.828	7.725.711
Financial Assets Held For Trading		4.955.498	2.631.730	7.587.228	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		4.955.498	2.631.730	7.587.228	4.315.883	3.409.828	7.725.711
Other Securities		0	0	0	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)	8.088	5.932.596	5.940.684	454.303	9.518.506	9.972.809
RECEIVABLES FROM MONEY MARKETS		481.367	0	481.367	0	0	0
Receivables From Interbank Money Markets		0	0	0	0	0	0
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)	21.013.416	16.519.620	37.533.036	18.145.273	14.378.191	32.523.464
Equity instruments		12.848	73.884	86.732	12.671	54.505	67.176
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	3.462.172	3.744.621	219.871	2.995.554	3.215.425
LOANS AND RECEIVABLES	(I-e)	124.499.427	53.449.674	177.949.101	107.163.212	54.664.696	161.827.908
Loans and Receivables		124.347.010	53.449.674	177.796.684	107.008.242	54.664.696	161.672.938
Loans to Bank's Risk Group	(VI)	3.327.811	2.106.926	5.434.737	3.732.856	1.210.614	4.943.470
Public Debt Securities		0	0	0	0	0	0
Other		121.019.199	51.342.748	172.361.947	103.275.386	53.454.082	156.729.468
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)	5.755.775	12.080.614	17.836.389	5.485.414	12.491.268	17.976.682
Public Debt Securities		5.755.775	9.499.549	15.255.324	5.485.414	9.976.303	15.461.717
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)	1.135.506	2.741.235	3.876.741	1.042.985	2.291.179	3.334.164
Unconsolidated Financial Subsidiaries		1.135.506	2.741.235	3.876.741	1.042.985	2.291.179	3.334.164
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)	715.220	92.394	807.614	682.966	123.770	806.736
Fair Value Hedges		715.220	18.383	733.603	682.966	29.432	712.398
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)	3.282.900	7.043	3.289.943	873.437	1.765	875.202
INTANGIBLE ASSETS AND GOODWILL (Net)		330.572	0	330.572	356.672	0	356.672
Goodwill		0	0	0	0	0	0
Other		330.572	0	330.572	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)	49.829	0	49.829	42.343	0	42.343
Held for Sale		49.829	0	49.829	42.343	0	42.343
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
OTHER ASSETS	(I-o)	1.046.900	1.431.476	2.478.376	980.616	1.371.896	2.352.512
TOTAL ASSETS		167.364.849	125.700.562	293.065.411	144.910.629	127.914.064	272.824.693
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	92.139.605	80.068.104	172.207.709	84.354.336	74.523.856	158.878.192
Deposits from the Bank's Risk Group	(VI)	2.562.543	3.103.470	5.666.013	2.955.265	2.263.798	5.219.063
Other		89.577.062	76.964.634	166.541.696	81.399.071	72.260.058	153.659.129
DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(II-b)	2.414.180	1.138.025	3.552.205	3.641.574	872.234	4.513.808
LOANS RECEIVED	(II-c)	192.120	27.938.983	28.131.103	177.224	29.889.712	30.066.936
MONEY MARKET FUNDS		1.370.424	22.067.129	23.437.553	5.453.900	19.929.117	25.383.017
Funds From Interbank Money Market		1.164.598	0	1.164.598	950.449	0	950.449
Funds From Takasbank Money Market		0	0	0	55.199	0	55.199
Funds Provided Under Repurchase Agreements		205.826	22.067.129	22.272.955	4.448.252	19.929.117	24.377.369
MARKETABLE SECURITIES (Net)	(II-d)	3.548.041	8.913.423	12.461.464	1.705.594	8.911.900	10.617.494
Bills		1.831.440	0	1.831.440	484.661	0	484.661

Asset-backed Securities		0	0	0	0	0	0
Bonds		1,716,601	8,913,423	10,630,024	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		4,200,191	2,245,487	6,445,678	3,855,099	1,321,275	5,176,374
OTHER LIABILITIES	(II-e)	944,328	161,392	1,105,720	1,241,240	158,756	1,399,996
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES	(II-f)	6,885	0	6,885	28,321	0	28,321
Finance Lease Payables		8,686	0	8,686	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 (-)		-1,801	0	-1,801	-9,393	0	-9,393
DERIVATIVE FINANCIAL LIABILITIES HELD FOR CASH FLOW HEDGES	(II-g)	0	118,406	118,406	0	98,645	98,645
Fair Value Hedges		0	107,715	107,715	0	98,645	98,645
Cash Flow Hedges		0	10,691	10,691	0	0	0
Foreign Net Investment Hedges		0	0	0	0	0	0
PROVISIONS	(II-h)	2,730,383	862,677	3,593,060	2,638,139	877,986	3,516,125
General Loan Loss Provisions		2,162,317	859,126	3,021,443	2,051,475	872,050	2,923,525
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		228,364	0	228,364	219,388	0	219,388
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		339,702	3,551	343,253	367,276	5,936	373,212
TAX LIABILITIES	(II-i)	1,267,772	8,285	1,276,057	755,309	14,818	770,127
Current tax liabilities		609,340	8,285	617,625	630,466	14,818	645,284
Deferred tax liabilities		658,432	0	658,432	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	1,757,497	1,757,497	0	0	0
EQUITY	(II-k)	37,951,411	1,020,663	38,972,074	32,008,342	367,316	32,375,658
Issued capital		4,000,000	0	4,000,000	4,000,000	0	4,000,000
Capital Reserves		5,646,501	1,020,663	6,667,164	3,026,536	367,316	3,393,852
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		268,327	980,307	1,248,634	-44,317	315,885	271,568
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)		6,440	0	6,440	4,895	0	4,895
Hedging Reserves (Effective Portion)		-5,729	34,301	28,572	-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		4.514.847	0	4.514.847	4.820.455	0	4.820.455
Prior Years' Profit/Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		4.514.847	0	4.514.847	4.820.455	0	4.820.455
Non-controlling Interests		0	0	0	0	0	0
TOTAL EQUITY AND LIABILITIES		146.765.340	146.300.071	293.065.411	135.859.078	136.965.615	272.824.693

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		175.208.312	395.813.702	571.022.014	148.198.416	356.810.685	505.009.101
GUARANTIES AND WARRANTIES	(III-2, 3)	19.930.360	29.998.903	49.929.263	15.989.523	24.636.039	40.625.562
Letters of Guarantee		17.230.935	15.882.986	33.113.921	13.734.506	13.518.180	27.252.686
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	3.399.981	3.399.981	0	3.211.347	3.211.347
Other Letters of Guarantee		16.848.555	9.750.652	26.599.207	13.346.495	7.763.690	21.110.185
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	6.111.954	6.120.182	260	5.188.592	5.188.852
Documentary Letters of Credit		8.228	5.568.123	5.576.351	260	4.678.632	4.678.892
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	4.218.995	4.252.970	38.726	2.307.609	2.346.335
Other Collaterals		2.656.826	8.389	2.665.215	2.216.031	19.580	2.235.611
COMMITMENTS	(III-1)	40.065.946	20.030.688	60.096.634	41.217.553	20.503.104	61.720.657
Irrevocable Commitments		39.394.049	20.030.688	59.424.737	40.690.428	20.503.104	61.193.532
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	2.847.251	9.882.313	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		6.622.294	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	8,712,044	12,507,375	3,325,469	7,394,460	10,719,929
Revocable Commitments		671,897	0	671,897	527,125	0	527,125
Revocable Loan Granting Commitments		671,897	0	671,897	527,125	0	527,125
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		115,212,006	345,784,111	460,996,117	90,991,340	311,671,542	402,662,882
Derivative Financial Instruments Held For Hedging		2,497,225	29,515,631	32,012,856	2,497,225	20,737,803	23,235,028
Fair Value Hedges		2,497,225	15,869,634	18,366,859	2,497,225	15,779,465	18,276,690
Cash Flow Hedges		0	13,645,997	13,645,997	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		112,714,781	316,268,480	428,983,261	88,494,115	290,933,739	379,427,854
Forward Foreign Currency Buy or Sell Transactions		9,199,746	13,952,759	23,152,505	9,200,025	16,578,421	25,778,446
Forward Foreign Currency Buying Transactions		4,998,689	6,610,760	11,609,449	3,360,716	9,502,584	12,863,300
Forward Foreign Currency Sale Transactions		4,201,057	7,341,999	11,543,056	5,839,309	7,075,837	12,915,146
Currency and Interest Rate Swaps		84,395,488	206,160,493	290,555,981	68,389,888	186,469,839	254,859,727
Currency Swap Buy Transactions		35,192,017	70,910,833	106,102,850	35,669,987	50,455,860	86,125,847
Currency Swap Sell Transactions		46,689,791	53,533,350	100,223,141	29,811,701	54,958,787	84,770,488
Interest Rate Swap Buy Transactions		1,256,840	40,858,155	42,114,995	1,454,100	40,527,596	41,981,696
Interest Rate Swap Sell Transactions		1,256,840	40,858,155	42,114,995	1,454,100	40,527,596	41,981,696
Currency, Interest Rate and Securities Options		19,034,207	82,176,083	101,210,290	10,848,869	75,616,092	86,464,961
Currency Options Buy Transactions		10,048,598	11,758,422	21,807,020	5,594,038	8,759,955	14,353,993
Currency Options Sell Transactions		8,985,609	12,955,899	21,941,508	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		685,126,216	199,647,524	884,773,740	593,366,024	192,951,797	786,317,821
ITEMS HELD IN CUSTODY		31,074,736	10,882,755	41,957,491	26,200,935	9,892,470	36,093,405
Customer Fund and Portfolio Balances		3,823,201	0	3,823,201	3,505,508	0	3,505,508
Securities Held in Custody		1,919,469	1,013,462	2,932,931	1,746,620	1,126,900	2,873,520
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		145,148,091	65,084,041	210,232,132	134,363,402	66,081,116	200,444,518
Securities		968,626	526,417	1,495,043	301,052	514,939	815,991
Guarantee Notes		1,045,737	523,638	1,569,375	947,082	510,214	1,457,296
Commodity		0	23,560	23,560	0	21,485	21,485
Warrant		0	0	0	0	0	0
Real Estate		108,030,236	47,182,697	155,212,933	99,608,760	49,047,015	148,655,775
Other Pledged Items		35,103,492	16,827,729	51,931,221	33,506,508	15,987,463	49,493,971

Depositories Receiving Pledged Items		0	0	0	0	0	0
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		860.334.528	595.461.226	1.455.795.754	741.564.440	549.762.482	1.291.326.922



Income Statement

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	16.453.870	13.361.471	5.808.365	4.604.293
Interest Income on Loans	(IV-a-1)	13.321.915	10.658.004	4.710.670	3.723.660
Interest Income on Reserve Deposits		176.905	150.613	71.219	55.053
Interest Income on Banks	(IV-a-2)	147.200	57.992	57.720	34.684
Interest Income on Money Market Placements		15.172	18.961	7.357	16.594
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.782.672	2.451.494	958.477	765.980
Financial Assets Held for Trading		0	25	0	0
Financial Assets Designated At Fair Value Through Profit and Loss		0	0	0	0
Financial Assets Available for Sale		2.046.438	1.981.642	713.580	608.233
Held to Maturity Investments		736.234	469.827	244.897	157.747
Finance Lease Income		0	0	0	0
Other Interest Income		10.006	24.407	2.922	8.322
INTEREST EXPENSES	(IV-b)	-9.005.551	-7.473.456	-3.318.852	-2.528.086
Interest Expenses on Deposits	(IV-b-4)	-7.274.196	-5.824.812	-2.712.513	-2.019.518
Interest Expenses on Funds Borrowed	(IV-b-1)	-554.318	-355.560	-182.419	-138.466
Interest Expenses on Money Market Funds		-542.149	-752.710	-185.365	-203.013
Interest Expenses on Securities Issued	(IV-b-3)	-592.410	-504.697	-234.178	-157.132
Other Interest Expense		-42.478	-35.677	-4.377	-9.957
NET INTEREST INCOME OR EXPENSE		7.448.319	5.888.015	2.489.513	2.076.207
NET FEE AND COMMISSION INCOME OR EXPENSES		2.021.472	1.788.582	688.848	575.843
Fees and Commissions Received		2.519.108	2.171.270	875.888	711.214
From Noncash Loans		191.516	151.214	64.962	52.967
Other		2.327.592	2.020.056	810.926	658.247
Fees and Commissions Paid		-497.636	-382.688	-187.040	-135.371
Paid for Noncash Loans		-336	-238	-127	-58
Other		-497.300	-382.450	-186.913	-135.313
DIVIDEND INCOME		1.822	656	0	0
TRADING INCOME OR LOSS (Net)	(IV-c)	-222.889	560.773	-91.827	275.724
Gains (Losses) Arising from Capital Markets Transactions		216.372	213.931	77.017	56.361
Gains (Losses) Arising From Derivative Financial Transactions		246.731	471.297	725.861	509.520
Foreign Exchange Gains or Losses		-685.992	-124.455	-894.705	-290.157
OTHER OPERATING INCOME	(IV-d)	591.763	774.010	144.915	121.564
TOTAL OPERATING INCOME (EXPENSE)		9.840.487	9.012.036	3.231.449	3.049.338
PROVISION FOR LOSSES ON LOANS AND OTHER RECEIVABLES (-)	(IV-e)	-1.166.457	-1.562.984	-354.520	-534.487
OTHER OPERATING EXPENSES (-)	(IV-f)	-3.366.841	-3.138.922	-1.138.666	-1.101.515
NET OPERATING INCOME (LOSS)		5.307.189	4.310.130	1.738.263	1.413.336
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		289.840	256.195	114.869	93.056
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.597.029	4.566.325	1.853.132	1.506.392
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.082.182	-900.482	-354.602	-320.168
Current Tax Provision		-803.331	-792.451	-134.079	-200.266
Deferred Tax Provision		-278.851	-108.031	-220.523	-119.902
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.514.847	3.665.843	1.498.530	1.186.224
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-h)	4.514.847	3.665.843	1.498.530	1.186.224
Profit (Loss) Attributable to Group		4.514.847	3.665.843	1.498.530	1.186.224
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
<i>Hisse Başına Kar (Zarar)</i>		0,01129000	0,00916000	0,00375000	0,00297000

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 - 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		1.221.333	1.817.412		
TANGIBLE ASSETS REVALUATION DIFFERENCES		2.461.164	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)		-9.159	15.199		
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		-401.570	-100.463		
NET INCOME OR EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY		3.271.768	1.732.148		
PROFIT (LOSS)		4.514.847	3.665.843		
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		-29.447	-28.436		
The Part of Derivative Financial Assets Held for Net Foreign Investment Hedges Reclassified and Presented in Income Statement		0	0		
Other		4.438.285	3.500.278		
TOTAL PROFIT OR LOSS ACCOUNTED FOR THE PERIOD		7.786.615	5.397.991		

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		3.294.525	2.924.579
Interest Received		15.491.111	12.741.559
Interest Paid		-8.898.558	-7.268.371
Dividends received		1.822	656
Fees and Commissions Received		2.636.022	2.171.725
Other Gains		330.946	-691.479
Collections from Previously Written Off Loans and Other Receivables		708.422	510.031
Cash Payments to Personnel and Service Suppliers		-1.510.173	-1.353.055
Taxes Paid		-1.251.729	-1.258.505
Other		-4.213.338	-1.927.982
Changes in Operating Assets and Liabilities Subject to Banking Operations		-9.939.318	4.560.793
Net (Increase) Decrease in Financial Assets Held for Trading		0	-5.007
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		770.329	8.487.375
Net (Increase) Decrease in Loans		-15.985.355	-12.775.121
Net (Increase) Decrease in Other Assets		-5.546.587	-10.536.672
Net Increase (Decrease) in Bank Deposits		3.015.549	-3.131.599
Net Increase (Decrease) in Other Deposits		10.215.725	15.308.856
Net Increase (Decrease) in Funds Borrowed		-1.779.409	3.916.170
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-629.570	3.296.791
Net Cash Provided From Banking Operations		-6.644.793	7.485.372
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net cash flows from (used in) investing activities		-4.169.501	4.481.951
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-6.455	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Tangible And Intangible Asset Purchases		-129.040	-105.936
Cash Obtained from Tangible and Intangible Asset Sales		28.300	164.413
Cash Paid for Purchase of Financial Assets Available for Sale		-12.834.200	-10.799.065
Cash Obtained from Sale of Financial Assets Available for Sale		9.128.365	15.897.057
Cash Paid for Purchase of Investment Securities Held to Maturity		-226	0
Cash Obtained from Sale of Investment Securities Held to Maturity		1.049.377	130.051
Other		-1.405.622	-804.569
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.743.782	-1.852.177
Cash Obtained from Loans and Securities Issued		6.360.314	4.049.332
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		-21.436	-46.778
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		410.418	127.175
Net Increase (Decrease) in Cash and Cash Equivalents		-7.660.094	10.242.321
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)	4.753.830	16.394.793



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
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	1.282.027	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	252.004	0	1.025.126	0	0	0	0	0	0	0 1.277.130
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	252.004	0	1.025.126	0	0	0	0	0	0	0 1.277.130
Adjusted Beginning Balance		4.000.000	1.405.892	1.700.000	0	1.282.027	0	16.372.097	55.450	3.246.852	0	-87.635	47.106	4.895	-60.377	0	0	0	0 27.966.307
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 0
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	442.859	0	0	0	0	0	0	0 442.859
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	12.159	0	0	0	0 12.159
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	12.159	0	0	0	0 12.159
Net Foreign Investment Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Tangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Intangible Assets Revaluation Reserve		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Bonus Shares Obtained from Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Translation Differences		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised from the disposal of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Changes Arised From the reclassification of Assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
The Effects Of Changes In Partipication Equity On Bank Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issue of equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Cash Increase		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Issuance Premium		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Share Cancellation Profit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
Other		0	0	0	0	0	0	0	0	-252.004	0	252.004	0	0	0	0	0	0	0 0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	3.665.843	0	0	0	0	0	0	0	0	0 3.665.843
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	40.000	0	2.346.202	8.646	-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	3.665.843	0	607.228	47.106	4.895	-48.218	0	0	0	0 31.487.168
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	1.322.027	0	18.718.299	49.517	4.820.455	0	271.568	47.106	4.895	35.899	0	0	0	0 32.375.658
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	4.820.455	0	271.568	47.106	4.895	35.899	0	0	0	0 32.375.658
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 0
Marketable Securities Value Increase Funds	(II-k-8)	0	0	0	0	0	0	0	0	0	0	685.323	0	0	0	0	0	0	0 685.323
Hedge Reserves (Effective Portion)		0	0	0	0	0	0	0	0	0	0	0	0	0	-7.327	0	0	0	0 -7.327
Cash Flow Hedges		0	0	0	0	0	0	0	0	0	0	0	0	0	-7.327	0	0	0	0 -7.327
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	2.302.028	0	0	0	0	0	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 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	1.545	0	0	0	0	0 1.545
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	-291.743	0	291.743	0	0	0	0	0	0	0 0
Profit (loss) for the Period		0	0	0	0	0	0	0	0	4.514.847	0	4.514.847	0	0	0	0	0	0	0 4.514.847
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 - 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
Transfers To Reserves	0	0	0	0	70.000	0	3.418.827	139.885	-3.628.712	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
Equity at end of period	4.000.000	1.405.892	1.700.000	0	1.392.027	0	22.137.126	189.402	4.514.847	0	1.248.634	2.349.134	6.440	28.572	0	0	0	38.972.074