



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2018 - 1. 3 Monthly Notification

General Information About Financial Statements



Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

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

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar beşinci bölüm II. kısım h.4 (i)'de belirtildiği üzere, 31 Mart 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Banka yönetimi tarafından gelecek dönemlerde ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak 500.000 bin TL tutarındaki kısmı 2017 yılı içerisinde, 200.000 bin TL tutarındaki kısmı ise önceki dönemlerde ayrılmış olan toplam 700.000 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 31 Mart 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal

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

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 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 Nisan 2018

Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		42.051.055	74.547.620	116.598.675			
Cash and cash equivalents	(I-a)	7.221.361	40.611.215	47.832.576			
Cash and Cash Balances at Central Bank		4.500.491	31.629.558	36.130.049			
Banks	(I-d)	641.073	8.981.657	9.622.730			
Receivables From Money Markets		2.079.797	0	2.079.797			
Financial assets at fair value through profit or loss	(I-b)	64.412	92.924	157.336			
Public Debt Securities		9.969	0	9.969			
Equity instruments		27.153	92.924	120.077			
Other Financial Assets		27.290	0	27.290			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	23.254.029	22.821.696	46.075.725			
Public Debt Securities		23.028.749	15.645.797	38.674.546			
Equity instruments		13.013	353	13.366			
Other Financial Assets		212.267	7.175.546	7.387.813			
Financial Assets Measured at Amortised Cost	(I-g)	3.797.478	7.351.485	11.148.963			
Public Debt Securities		3.797.478	6.272.272	10.069.750			
Other Financial Assets		0	1.079.213	1.079.213			
Derivative financial assets		7.764.207	3.673.147	11.437.354			
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.614.252	3.423.503	11.037.755			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		149.955	249.644	399.599			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-50.432	-2.847	-53.279			
LOANS (Net)	(I-f)	138.415.322	84.156.982	222.572.304			
Loans		139.313.302	79.950.045	219.263.347			
Loans Measured at Amortised Cost		139.313.302	79.950.045	219.263.347			
Loans at Fair Value Through Profit or Loss		0	0	0			
Loans at Fair Value Through Other Comprehensive Income		0	0	0			
Receivables From Leasing Transactions	(I-j)	1.479.351	4.216.580	5.695.931			
Finance lease receivables		1.768.772	4.742.201	6.510.973			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-289.421	-525.621	-815.042			
Factoring Receivables		0	0	0			

Factoring Receivables Measured at Amortised Cost		0	0	0		
Factoring Receivables at Fair Value Through Profit or Loss		0	0	0		
Factoring Receivables at Fair Value Through Other Comprehensive Income		0	0	0		
Non-performing Loans		4.430.388	0	4.430.388		
Allowance for Expected Credit Losses (-)		-6.807.719	-9.643	-6.817.362		
12-Month Expected Credit Losses (Stage 1)		-656.367	-9.643	-666.010		
Significant Increase in Credit Risk (Stage 2)		-2.810.658	0	-2.810.658		
Credit-Impaired (Stage 3)		-3.340.694	0	-3.340.694		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-n)	241.956	0	241.956		
Held for Sale		241.956	0	241.956		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		3.923	0	3.923		
Investments in Associates (Net)	(I-h)	3.923	0	3.923		
Associates Accounted for Using Equity Method		0	0	0		
Unconsolidated Associates		3.923	0	3.923		
Investments in Subsidiaries (Net)	(I-i)	0	0	0		
Unconsolidated Financial Subsidiaries		0	0	0		
Unconsolidated Non-Financial Subsidiaries		0	0	0		
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0		
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0		
Unconsolidated Jointly Controlled Partnerships		0	0	0		
TANGIBLE ASSETS (Net)		3.467.855	7.884	3.475.739		
INTANGIBLE ASSETS AND GOODWILL (Net)		480.691	2.036	482.727		
Goodwill		0	0	0		
Other		480.691	2.036	482.727		
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0		
CURRENT TAX ASSETS		0	0	0		
DEFERRED TAX ASSET	(I-m)	164.632	4.371	169.003		
OTHER ASSETS	(I-o)	2.116.933	2.793.048	4.909.981		
TOTAL ASSETS		186.942.367	161.511.941	348.454.308		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	(II-a)	93.464.478	117.708.469	211.172.947		
LOANS RECEIVED	(II-c)	725.787	34.685.152	35.410.939		
MONEY MARKET FUNDS		4.975.069	21.117.791	26.092.860		
MARKETABLE SECURITIES (Net)	(II-d)	6.355.106	7.155.925	13.511.031		
Bills		3.832.901	0	3.832.901		
Asset-backed Securities		0	0	0		
Bonds		2.522.205	7.155.925	9.678.130		
FUNDS		0	0	0		
Borrower funds		0	0	0		
Other		0	0	0		
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0		
DERIVATIVE FINANCIAL ASSETS		4.428.252	1.634.375	6.062.627		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.418.817	1.634.375	6.053.192		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-g)	9.435	0	9.435		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(II-f)	0	0	0		
Finance Lease Payables		0	0	0		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		0	0	0		
PROVISIONS	(II-h)	1.233.654	14.222	1.247.876		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		306.646	92	306.738		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		927.008	14.130	941.138		
CURRENT TAX LIABILITIES	(II-i)	1.011.210	91.690	1.102.900		
DEFERRED TAX LIABILITY	(II-i)	0	101.895	101.895		
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0		
Held For Sale		0	0	0		
Related to Discontinued Operations		0	0	0		
SUBORDINATED DEBT	(II-j)	0	3.527.461	3.527.461		
Loans		0	0	0		
Other Debt Instruments		0	3.527.461	3.527.461		
OTHER LIABILITIES		6.331.705	2.732.443	9.064.148		
EQUITY	(II-k)	41.303.974	-144.350	41.159.624		
Issued capital		4.000.000	0	4.000.000		
Capital Reserves		3.607.551	0	3.607.551		
Equity Share Premiums		1.700.000	0	1.700.000		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		1.907.551	0	1.907.551		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.093.817	6.055	2.099.872		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		278.975	-150.405	128.570		
Profit Reserves		28.956.789	0	28.956.789		
Legal Reserves		1.621.374	0	1.621.374		
Statutory Reserves		0	0	0		
Extraordinary Reserves		27.065.472	0	27.065.472		
Other Profit Reserves		269.943	0	269.943		
Profit or Loss		2.366.699	0	2.366.699		
Prior Years' Profit or Loss		672.839	0	672.839		
Current Period Net Profit Or Loss		1.693.860	0	1.693.860		
Non-controlling Interests	(II-l)	143	0	143		
Total equity and liabilities		159.829.235	188.625.073	348.454.308		

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		206.050.509	475.958.637	682.009.146			
GUARANTIES AND WARRANTIES	(III-a-2, 3)	22.032.249	31.470.718	53.502.967			
Letters of Guarantee		19.154.026	15.961.579	35.115.605			
Guarantees Subject to State Tender Law		499.542	2.577.566	3.077.108			
Guarantees Given for Foreign Trade Operations		0	3.226.777	3.226.777			
Other Letters of Guarantee		18.654.484	10.157.236	28.811.720			
Bank Acceptances		0	4.653.047	4.653.047			
Import Letter of Acceptance		0	4.653.047	4.653.047			
Other Bank Acceptances		0	0	0			
Letters of Credit		2.252	7.831.037	7.833.289			
Documentary Letters of Credit		2.252	7.248.320	7.250.572			
Other Letters of Credit		0	582.717	582.717			
Prefinancing Given as Guarantee		0	0	0			
Endorsements		0	0	0			
Endorsements to the Central Bank of Turkey		0	0	0			
Other Endorsements		0	0	0			
Purchase Guarantees for Securities Issued		0	0	0			
Factoring Guarantees		0	12.587	12.587			
Other Guarantees		30.527	3.007.826	3.038.353			
Other Collaterals		2.845.444	4.642	2.850.086			
COMMITMENTS	(III-a-1)	50.826.736	21.983.077	72.809.813			
Irrevocable Commitments		49.972.498	21.601.109	71.573.607			
Forward Asset Purchase Commitments		11.790.574	17.835.299	29.625.873			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		7.000	0	7.000			
Loan Granting Commitments		7.362.642	3.763.572	11.126.214			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		7.554.397	0	7.554.397			
Tax and Fund Liabilities Arised from Export Commitments		6.199	0	6.199			
Commitments for Credit Card Limits		19.228.211	0	19.228.211			
Commitments for Credit Cards and Banking Services Promotions		73.949	0	73.949			
Receivables from Short Sale Commitments of Marketable Securities		0	0	0			

Payables for Short Sale Commitments of Marketable Securities		0	0	0		
Other Irrevocable Commitments		3,949.526	2,238	3,951.764		
Revocable Commitments		854.238	381.968	1,236.206		
Revocable Loan Granting Commitments		686.295	0	686.295		
Other Revocable Commitments		167.943	381.968	549.911		
DERIVATIVE FINANCIAL INSTRUMENTS		133,191.524	422,504.842	555,696.366		
Derivative Financial Instruments Held For Hedging		6,792.455	31,818.132	38,610.587		
Fair Value Hedges		2,497.225	12,676.318	15,173.543		
Cash Flow Hedges		4,295.230	19,141.814	23,437.044		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		126,399.069	390,686.710	517,085.779		
Forward Foreign Currency Buy or Sell Transactions		14,034.967	20,688.998	34,723.965		
Forward Foreign Currency Buying Transactions		6,765.146	10,567.209	17,332.355		
Forward Foreign Currency Sale Transactions		7,269.821	10,121.789	17,391.610		
Currency and Interest Rate Swaps		87,987.430	264,216.255	352,203.685		
Currency Swap Buy Transactions		30,812.161	95,826.565	126,638.726		
Currency Swap Sell Transactions		53,386.269	67,886.176	121,272.445		
Interest Rate Swap Buy Transactions		1,894.500	50,251.757	52,146.257		
Interest Rate Swap Sell Transactions		1,894.500	50,251.757	52,146.257		
Currency, Interest Rate and Securities Options		24,286.467	90,631.344	114,917.811		
Currency Options Buy Transactions		11,200.383	14,736.696	25,937.079		
Currency Options Sell Transactions		13,086.084	13,030.110	26,116.194		
Interest Rate Options Buy Transactions		0	31,432.269	31,432.269		
Interest Rate Options Sell Transactions		0	31,432.269	31,432.269		
Securities Options Buy Transactions		0	0	0		
Securities Options Sell Transactions		0	0	0		
Currency Futures		0	0	0		
Currency Futures Buy Transactions		0	0	0		
Currency Futures Sell Transactions		0	0	0		
Interest Rate Futures Buy and Sell Transactions		0	0	0		
Interest Rate Futures Buy Transactions		0	0	0		
Interest Rate Futures Sell Transactions		0	0	0		
Other		90.205	15,150.113	15,240.318		
CUSTODY AND PLEDGES RECEIVED		754,521.838	229,903.617	984,425.455		
ITEMS HELD IN CUSTODY		49,522.448	13,608.171	63,130.619		
Customer Fund and Portfolio Balances		4,661.026	0	4,661.026		
Securities Held in Custody		15,739.301	1,154.660	16,893.961		
Cheques Received for Collection		23,018.472	1,756.642	24,775.114		
Commercial Notes Received for Collection		5,609.677	2,778.614	8,388.291		
Other Assets Received for Collection		0	0	0		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		493.972	7,918.255	8,412.227		
Custodians		0	0	0		
PLEDGED ITEMS		157,718.728	73,750.043	231,468.771		
Securities		999.028	638.478	1,637.506		
Guarantee Notes		1,078.766	599.922	1,678.688		
Commodity		0	5.880	5.880		
Warrant		0	0	0		
Real Estate		118,227.263	51,120.734	169,347.997		
Other Pledged Items		37,413.671	21,385.029	58,798.700		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		547.280.662	142.545.403	689.826.065			
TOTAL OFF-BALANCE SHEET ACCOUNTS		960.572.347	705.862.254	1.666.434.601			

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(IV-a)	7.158.466	
Interest Income on Loans	(IV-a-1)	5.741.880	
Interest Income on Reserve Deposits		92.176	
Interest Income on Banks	(IV-a-2)	93.585	
Interest Income on Money Market Placements		41.440	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	1.071.321	
Financial Assets At Fair Value Through Profit Loss		1.210	
Financial Assets At Fair Value Through Other Comprehensive Income		823.771	
Financial Assets Measured at Amortised Cost		246.340	
Finance Lease Income		108.757	
Other Interest Income		9.307	
INTEREST EXPENSES (-)	(IV-b)	-3.835.700	
Interest Expenses on Deposits	(IV-b-4)	-2.963.977	
Interest Expenses on Funds Borrowed	(IV-b-1)	-257.764	
Interest Expenses on Money Market Funds		-239.117	
Interest Expenses on Securities Issued	(IV-b-3)	-348.769	
Other Interest Expense		-26.073	
NET INTEREST INCOME OR EXPENSE		3.322.766	
NET FEE AND COMMISSION INCOME OR EXPENSES		810.264	
Fees and Commissions Received		1.012.215	
From Noncash Loans		74.147	
Other		938.068	
Fees and Commissions Paid (-)		-201.951	
Paid for Noncash Loans		-113	
Other		-201.838	
PERSONNEL EXPENSES (-)		-567.052	
DIVIDEND INCOME		1.666	
TRADING INCOME OR LOSS (Net)	(IV-c)	-197.217	
Gains (Losses) Arising from Capital Markets Transactions		7.344	
Gains (Losses) Arising From Derivative Financial Transactions		697.169	
Foreign Exchange Gains or Losses		-901.730	
OTHER OPERATING INCOME	(IV-d)	304.050	
GROSS PROFIT FROM OPERATING ACTIVITIES		3.674.477	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)		-703.365	
OTHER OPERATING EXPENSES (-)	(IV-f)	-794.735	
NET OPERATING INCOME (LOSS)		2.176.377	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.176.377	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-482.512	
Current Tax Provision		-309.870	
Expense Effect of Deferred Tax		-320.565	
Income Effect of Deferred Tax		147.923	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	1.693.865	
INCOME ON DISCONTINUED OPERATIONS		0	
Income on Assets Held for Sale		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Income on Discontinued Operations		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	
Expense on Assets Held for Sale		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Other Expenses on Discontinued Operations		0	
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	

TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(IV-h)	0
Current Tax Provision		0
Expense Effect of Deferred Tax		0
Income Effect of Deferred Tax		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(IV-i)	0
NET PROFIT OR LOSS FOR THE PERIOD		1.693.865
Profit (Loss) Attributable to Group		1.693.860
Profit (loss), attributable to non-controlling interests	(IV-g)	5
Profit (loss) per share		
Profit (Loss) per Share		
Profit (Loss) per Share		
<i>Hisse Başına Kar (Zarar)</i>		0,00423000



Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.693.865	
OTHER COMPREHENSIVE INCOME		-49.471	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-136.832	
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	
Gains (Losses) on Revaluation of Intangible Assets		0	
Gains (Losses) on Remeasurements of Defined Benefit Plans		-12	
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-136.820	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		87.361	
Exchange Differences on Translation		237.750	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-284.882	
Income (Loss) Related with Cash Flow Hedges		92.076	
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		42.417	
TOTAL COMPREHENSIVE INCOME (LOSS)		1.644.394	

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2018 - 31.03.2018	Previous Period 01.01.2017 - 31.03.2017
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		97.878	
Interest Received		6.386.312	
Interest Paid		-3.793.961	
Dividends received		1.666	
Fees and Commissions Received		1.007.768	
Other Gains		-695.583	
Collections from Previously Written Off Loans and Other Receivables		403.210	
Cash Payments to Personnel and Service Suppliers		-618.083	
Taxes Paid		-666.244	
Other		-1.927.207	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.295.627	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-117.321	
Net (Increase) Decrease in Due From Banks		884.196	
Net (Increase) Decrease in Loans		-10.838.733	
Net (Increase) Decrease in Other Assets		-4.239.149	
Net Increase (Decrease) in Bank Deposits		-979.397	
Net Increase (Decrease) in Other Deposits		10.631.148	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		1.720.046	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-356.417	
Net Cash Provided From Banking Operations		-3.197.749	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.951.332	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-139.703	
Cash Obtained from Tangible and Intangible Asset Sales		14.235	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.642.183	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.615.040	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.191.978	
Other		-1.088.035	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.245.748	
Cash Obtained from Loans and Securities Issued		6.500.971	
Cash Outflow Arised From Loans and Securities Issued		-7.146.719	
Equity Instruments Issued		0	
Dividends paid		-1.600.000	
Payments of finance lease liabilities		0	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		463.629	
Net Increase (Decrease) in Cash and Cash Equivalents		-2.028.536	
Cash and Cash Equivalents at Beginning of the Period	(V)	12.697.466	
Cash and Cash Equivalents at End of the Period	(V)	10.668.930	

