



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 31 Mart 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan gelir tablosunun, konsolide olmayan özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı 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.4 (i)'de belirtildiği üzere, 31 Mart 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 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 Nisan 2018



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		42.072.743	70.674.044	112.746.787			
Cash and cash equivalents	(I-a)	7.088.308	38.825.664	45.913.972			
Cash and Cash Balances at Central Bank		4.500.489	31.629.540	36.130.029			
Banks	(I-d)	508.952	7.196.124	7.705.076			
Receivables From Money Markets		2.078.867	0	2.078.867			
Financial assets at fair value through profit or loss	(I-b)	18.849	92.924	111.773			
Public Debt Securities		0	0	0			
Equity instruments		0	92.924	92.924			
Other Financial Assets		18.849	0	18.849			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	23.253.864	21.028.314	44.282.178			
Public Debt Securities		23.028.749	15.645.797	38.674.546			
Equity instruments		12.848	353	13.201			
Other Financial Assets		212.267	5.382.164	5.594.431			
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		7.964.596	3.375.657	11.340.253			
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.814.641	3.126.013	10.940.654			
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 (-)		-50.352	0	-50.352			
LOANS (Net)	(I-f)	134.151.960	62.606.308	196.758.268			
Loans		136.655.783	62.606.308	199.262.091			
Loans Measured at Amortised Cost		136.655.783	62.606.308	199.262.091			
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)	0	0	0			
Finance lease receivables		0	0	0			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		0	0	0			
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		4,046,342	0	4,046,342		
Allowance for Expected Credit Losses (-)		-6,550,165	0	-6,550,165		
12-Month Expected Credit Losses (Stage 1)		-635,937	0	-635,937		
Significant Increase in Credit Risk (Stage 2)		-2,783,856	0	-2,783,856		
Credit-Impaired (Stage 3)		-3,130,372	0	-3,130,372		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-n)	66,214	0	66,214		
Held for Sale		66,214	0	66,214		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1,147,402	3,272,395	4,419,797		
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)	1,143,479	3,272,395	4,415,874		
Unconsolidated Financial Subsidiaries		1,143,479	3,272,395	4,415,874		
Unconsolidated Non-Financial Subsidiaries		0	0	0		
Jointly Controlled Partnerships (Joint Ventures) (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)		3,457,717	7,025	3,464,742		
INTANGIBLE ASSETS AND GOODWILL (Net)		475,828	12	475,840		
Goodwill		0	0	0		
Other		475,828	12	475,840		
INVESTMENT PROPERTY (Net)	(I-l)	0	0	0		
CURRENT TAX ASSETS		0	0	0		
DEFERRED TAX ASSET	(I-m)	121,589	0	121,589		
OTHER ASSETS	(I-o)	1,556,710	2,744,401	4,301,111		
TOTAL ASSETS		183,050,163	139,304,185	322,354,348		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	(II-a)	93,214,891	100,348,289	193,563,180		
LOANS RECEIVED	(II-c)	609,519	30,693,970	31,303,489		
MONEY MARKET FUNDS		4,539,039	19,948,799	24,487,838		
MARKETABLE SECURITIES (Net)	(II-d)	5,419,418	6,146,527	11,565,945		
Bills		3,775,606	0	3,775,606		
Asset-backed Securities		0	0	0		
Bonds		1,643,812	6,146,527	7,790,339		
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	(II-b)	4,420,849	1,761,371	6,182,220		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4,411,414	1,761,371	6,172,785		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		9.435	0	9.435		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(II-f)	65	0	65		
Finance Lease Payables		70	0	70		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		-5	0	-5		
PROVISIONS	(II-h)	1,215,452	634	1,216,086		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		295,059	0	295,059		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		920,393	634	921,027		
CURRENT TAX LIABILITIES	(II-i)	965,762	41,570	1,007,332		
DEFERRED TAX LIABILITY		0	0	0		
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		5,848,149	2,510,842	8,358,991		
EQUITY	(II-k)	39,768,565	1,373,176	41,141,741		
Issued capital		4,000,000	0	4,000,000		
Capital Reserves		3,686,298	0	3,686,298		
Equity Share Premiums		1,700,000	0	1,700,000		
Share Cancellation Profits		0	0	0		
Other Capital Reserves		1,986,298	0	1,986,298		
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2,792,785	1,465,641	4,258,426		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-648,864	-92,465	-741,329		
Profit Reserves		28,229,132	0	28,229,132		
Legal Reserves		1,532,027	0	1,532,027		
Statutory Reserves		0	0	0		
Extraordinary Reserves		26,429,072	0	26,429,072		
Other Profit Reserves		268,033	0	268,033		
Profit or Loss		1,709,214	0	1,709,214		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		1,709,214	0	1,709,214		
Total equity and liabilities		156,001,709	166,352,639	322,354,348		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		205.668.845	479.638.971	685.307.816			
GUARANTIES AND WARRANTIES	(III-2, 3)	22.053.895	32.080.829	54.134.724			
Letters of Guarantee		19.175.672	16.050.712	35.226.384			
Guarantees Subject to State Tender Law		499.542	2.577.566	3.077.108			
Guarantees Given for Foreign Trade Operations		0	3.226.145	3.226.145			
Other Letters of Guarantee		18.676.130	10.247.001	28.923.131			
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	7.736.261	7.738.513			
Documentary Letters of Credit		2.252	7.153.544	7.155.796			
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	3.623.580	3.654.107			
Other Collaterals		2.845.444	4.642	2.850.086			
COMMITMENTS	(III-1)	50.658.793	31.028.003	81.686.796			
Irrevocable Commitments		49.972.498	31.028.003	81.000.501			
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	3.246.744	10.609.386			
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	9,945,960	13,895,486		
Revocable Commitments		686,295	0	686,295		
Revocable Loan Granting Commitments		686,295	0	686,295		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		132,956,157	416,530,139	549,486,296		
Derivative Financial Instruments Held For Hedging		6,792,455	31,718,815	38,511,270		
Fair Value Hedges		2,497,225	12,577,001	15,074,226		
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		126,163,702	384,811,324	510,975,026		
Forward Foreign Currency Buy or Sell Transactions		14,170,787	20,831,250	35,002,037		
Forward Foreign Currency Buying Transactions		6,882,559	10,590,994	17,473,553		
Forward Foreign Currency Sale Transactions		7,288,228	10,240,256	17,528,484		
Currency and Interest Rate Swaps		87,615,644	258,198,617	345,814,261		
Currency Swap Buy Transactions		31,406,013	92,685,185	124,091,198		
Currency Swap Sell Transactions		52,420,631	66,479,226	118,899,857		
Interest Rate Swap Buy Transactions		1,894,500	49,517,103	51,411,603		
Interest Rate Swap Sell Transactions		1,894,500	49,517,103	51,411,603		
Currency, Interest Rate and Securities Options		24,287,066	90,631,344	114,918,410		
Currency Options Buy Transactions		11,200,682	14,736,696	25,937,378		
Currency Options Sell Transactions		13,086,384	13,030,110	26,116,494		
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		741,990,207	225,668,175	967,658,382		
ITEMS HELD IN CUSTODY		37,677,734	13,608,171	51,285,905		
Customer Fund and Portfolio Balances		4,661,026	0	4,661,026		
Securities Held in Custody		3,894,587	1,154,660	5,049,247		
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		157,031,811	69,514,601	226,546,412		
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		117,939,786	49,003,282	166,943,068		
Other Pledged Items		37,014,231	19,267,039	56,281,270		

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		947.659.052	705.307.146	1.652.966.198			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	6.757.647	
Interest Income on Loans	(IV-a-1)	5.489.913	
Interest Income on Reserve Deposits		92.176	
Interest Income on Banks	(IV-a-2)	74.515	
Interest Income on Money Market Placements		41.438	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	1.055.356	
Financial Assets At Fair Value Through Profit Loss		0	
Financial Assets At Fair Value Through Other Comprehensive Income		809.016	
Financial Assets Measured at Amortised Cost		246.340	
Finance Lease Income		0	
Other Interest Income		4.249	
INTEREST EXPENSES (-)	(IV-b)	-3.658.621	
Interest Expenses on Deposits	(IV-b-4)	-2.885.478	
Interest Expenses on Funds Borrowed	(IV-b-1)	-227.321	
Interest Expenses on Money Market Funds		-215.102	
Interest Expenses on Securities Issued	(IV-b-3)	-304.582	
Other Interest Expense		-26.138	
NET INTEREST INCOME OR EXPENSE		3.099.026	
NET FEE AND COMMISSION INCOME OR EXPENSES		742.716	
Fees and Commissions Received		938.112	
From Noncash Loans		74.126	
Other		863.986	
Fees and Commissions Paid (-)		-195.396	
Paid for Noncash Loans		-113	
Other		-195.283	
PERSONNEL EXPENSES (-)		-535.242	
DIVIDEND INCOME		1.333	
TRADING INCOME OR LOSS (Net)	(IV-c)	-143.513	
Gains (Losses) Arising from Capital Markets Transactions		-742	
Gains (Losses) Arising From Derivative Financial Transactions		779.250	
Foreign Exchange Gains or Losses		-922.021	
OTHER OPERATING INCOME	(IV-d)	294.519	
GROSS PROFIT FROM OPERATING ACTIVITIES		3.458.839	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-698.162	
OTHER OPERATING EXPENSES (-)	(IV-f)	-764.319	
NET OPERATING INCOME (LOSS)		1.996.358	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		119.170	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		2.115.528	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-406.314	
Current Tax Provision		-223.705	
Expense Effect of Deferred Tax		-319.621	
Income Effect of Deferred Tax		137.012	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.709.214	
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 (+/-)		0
Current Tax Provision		0
Expense Effect of Deferred Tax		0
Income Effect of Deferred Tax		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-h)	1.709.214
Profit (Loss) Attributable to Group		1.709.214
Profit (loss), attributable to non-controlling interests		0
Profit (loss) per share		
Profit (Loss) per Share		
Profit (Loss) per Share		
<i>Hisse Başına Kar (Zarar)</i>		0,00427000



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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		1.709.214	
OTHER COMPREHENSIVE INCOME		27.615	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		75.184	
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		0	
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		271.803	
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-196.619	
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-47.569	
Exchange Differences on Translation		0	
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-266.459	
Income (Loss) Related with Cash Flow Hedges		205.473	
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		13.417	
TOTAL COMPREHENSIVE INCOME (LOSS)		1.736.829	

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		294.548	
Interest Received		6.003.883	
Interest Paid		-3.633.041	
Dividends received		1.333	
Fees and Commissions Received		933.666	
Other Gains		-248.738	
Collections from Previously Written Off Loans and Other Receivables		299.452	
Cash Payments to Personnel and Service Suppliers		-585.499	
Taxes Paid		-380.041	
Other		-2.096.467	
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.204.900	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-111.773	
Net (Increase) Decrease in Due From Banks		702.352	
Net (Increase) Decrease in Loans		-9.758.308	
Net (Increase) Decrease in Other Assets		-4.377.390	
Net Increase (Decrease) in Bank Deposits		-730.538	
Net Increase (Decrease) in Other Deposits		9.337.539	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		1.640.859	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		92.359	
Net Cash Provided From Banking Operations		-2.910.352	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.416.671	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-5.000	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-137.163	
Cash Obtained from Tangible and Intangible Asset Sales		13.783	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.623.984	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.400.261	
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		-1.423.204	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-2.184.991	
Cash Obtained from Loans and Securities Issued		6.567.563	
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		-5.835	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		463.629	
Net Increase (Decrease) in Cash and Cash Equivalents		-2.215.043	
Cash and Cash Equivalents at Beginning of the Period	(V)	10.935.232	
Cash and Cash Equivalents at End of the Period	(V)	8.720.189	

