



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Consolidated
2018 - 2. 3 Monthly Notification

General Information About Financial Statements



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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

Giriş

Akbank T.A.Ş'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide gelir tablosunun, konsolide özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı 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.4 (i)'de belirtildiği üzere, Banka yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek gelişmelerin olası etkileri dikkate alınarak tamamı önceki dönemlerde ayrılmış olan toplam 700.000 bin TL tutarındaki serbest karşılığın, 250.000 bin TL tutarındaki kısmı 30 Haziran 2018 tarihinde sona eren dönemde iptal edilerek diğer faaliyet gelirlerine yansıtılmıştır. 30 Haziran 2018 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda yer alan serbest karşılık tutarı 450.000 bin TL'dir.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Akbank T.A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte

sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

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 Temmuz 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 30.06.2018			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)		55.594.790	78.908.747	134.503.537			
Cash and cash equivalents		14.724.433	43.508.644	58.233.077			
Cash and Cash Balances at Central Bank	(I-a)	11.456.288	31.902.765	43.359.053			
Banks	(I-d)	1.785.298	11.605.879	13.391.177			
Receivables From Money Markets		1.482.847	0	1.482.847			
Financial assets at fair value through profit or loss	(I-b)	35.051	118.859	153.910			
Public Debt Securities		10.573	0	10.573			
Equity instruments		18.256	118.859	137.115			
Other Financial Assets		6.222	0	6.222			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	22.854.660	22.973.915	45.828.575			
Public Debt Securities		22.703.079	15.961.939	38.665.018			
Equity instruments		13.013	607	13.620			
Other Financial Assets		138.568	7.011.369	7.149.937			
Financial Assets Measured at Amortised Cost	(I-g)	3.932.752	7.317.715	11.250.467			
Public Debt Securities		3.932.752	6.018.123	9.950.875			
Other Financial Assets		0	1.299.592	1.299.592			
Derivative financial assets	(I-c, I-l)	14.117.183	4.992.607	19.109.790			
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.895.155	4.670.997	17.566.152			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		1.222.028	321.610	1.543.638			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-69.289	-2.993	-72.282			
LOANS (Net)	(I-f)	134.507.901	89.614.129	224.122.030			
Loans		135.525.738	85.118.984	220.644.722			
Loans Measured at Amortised Cost		135.525.738	85.118.984	220.644.722			
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-k)	1.455.315	4.504.881	5.960.196			
Finance lease receivables		1.775.814	5.040.813	6.816.627			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-320.499	-535.932	-856.431			
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		5.962.169	0	5.962.169		
Allowance for Expected Credit Losses (-)		-8.435.321	-9.736	-8.445.057		
12-Month Expected Credit Losses (Stage 1)		-752.585	-9.736	-762.321		
Significant Increase in Credit Risk (Stage 2)		-3.647.500	0	-3.647.500		
Credit-Impaired (Stage 3)		-4.035.236	0	-4.035.236		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	250.647	0	250.647		
Held for Sale		250.647	0	250.647		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5.521	0	5.521		
Investments in Associates (Net)	(I-h)	5.521	0	5.521		
Associates Accounted for Using Equity Method		0	0	0		
Unconsolidated Associates		5.521	0	5.521		
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)	(I-j)	0	0	0		
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0		
Unconsolidated Jointly Controlled Partnerships		0	0	0		
TANGIBLE ASSETS (Net)		3.525.343	7.852	3.533.195		
INTANGIBLE ASSETS AND GOODWILL (Net)		514.855	1.904	516.759		
Goodwill		0	0	0		
Other		514.855	1.904	516.759		
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0		
CURRENT TAX ASSETS		0	0	0		
DEFERRED TAX ASSET	(I-n)	430.303	4.811	435.114		
OTHER ASSETS	(I-p)	1.790.514	3.058.351	4.848.865		
TOTAL ASSETS		196.619.874	171.595.794	368.215.668		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	(II-a)	86.579.143	131.348.756	217.927.899		
LOANS RECEIVED	(II-c)	861.940	43.790.358	44.652.298		
MONEY MARKET FUNDS		619.197	22.105.383	22.724.580		
MARKETABLE SECURITIES (Net)	(II-d)	7.499.360	7.150.040	14.649.400		
Bills		4.802.042	0	4.802.042		
Asset-backed Securities		0	0	0		
Bonds		2.697.318	7.150.040	9.847.358		
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, II-g)	9.486.714	1.814.147	11.300.861		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9.465.375	1.814.147	11.279.522		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		21.339	0	21.339		
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)	1.027.662	15.274	1.042.936		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		319.300	164	319.464		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		708.362	15.110	723.472		
CURRENT TAX LIABILITIES	(II-i)	778.525	67.499	846.024		
DEFERRED TAX LIABILITY	(II-i)	0	116.671	116.671		
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	4.127.282	4.127.282		
Loans		0	0	0		
Other Debt Instruments		0	4.127.282	4.127.282		
OTHER LIABILITIES		5.752.458	3.190.973	8.943.431		
EQUITY	(II-k)	42.812.617	-928.331	41.884.286		
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		2.088.795	6.055	2.094.850		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		202.315	-934.386	-732.071		
Profit Reserves		28.961.396	0	28.961.396		
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		274.550	0	274.550		
Profit or Loss		3.952.415	0	3.952.415		
Prior Years' Profit or Loss		672.839	0	672.839		
Current Period Net Profit Or Loss		3.279.576	0	3.279.576		
Non-controlling Interests	(II-l)	145	0	145		
Total equity and liabilities		155.417.616	212.798.052	368.215.668		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		244.987.659	580.439.705	825.427.364			
GUARANTIES AND WARRANTIES	(III-2, 3)	22.774.057	35.498.799	58.272.856			
Letters of Guarantee		19.740.709	16.671.361	36.412.070			
Guarantees Subject to State Tender Law		466.680	2.526.529	2.993.209			
Guarantees Given for Foreign Trade Operations		0	3.620.753	3.620.753			
Other Letters of Guarantee		19.274.029	10.524.079	29.798.108			
Bank Acceptances		0	5.381.518	5.381.518			
Import Letter of Acceptance		0	5.381.518	5.381.518			
Other Bank Acceptances		0	0	0			
Letters of Credit		2.188	10.101.069	10.103.257			
Documentary Letters of Credit		2.188	9.473.322	9.475.510			
Other Letters of Credit		0	627.747	627.747			
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	11.482	11.482			
Other Guarantees		21.742	3.328.087	3.349.829			
Other Collaterals		3.009.418	5.282	3.014.700			
COMMITMENTS	(III-1)	51.622.838	18.820.026	70.442.864			
Irrevocable Commitments		50.731.078	17.812.069	68.543.147			
Forward Asset Purchase Commitments		11.672.420	13.506.746	25.179.166			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		7.000	0	7.000			
Loan Granting Commitments		7.520.155	4.302.851	11.823.006			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		7.527.119	0	7.527.119			
Tax and Fund Liabilities Arised from Export Commitments		7.003	0	7.003			
Commitments for Credit Card Limits		19.657.804	0	19.657.804			
Commitments for Credit Cards and Banking Services Promotions		62.146	0	62.146			
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		4,277,431	2,472	4,279,903		
Revocable Commitments		891,760	1,007,957	1,899,717		
Revocable Loan Granting Commitments		747,590	652,320	1,399,910		
Other Revocable Commitments		144,170	355,637	499,807		
DERIVATIVE FINANCIAL INSTRUMENTS		170,590,764	526,120,880	696,711,644		
Derivative Financial Instruments Held For Hedging		11,331,205	40,962,061	52,293,266		
Fair Value Hedges		2,497,225	14,641,331	17,138,556		
Cash Flow Hedges		8,833,980	26,320,730	35,154,710		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		159,259,559	485,158,819	644,418,378		
Forward Foreign Currency Buy or Sell Transactions		16,868,828	24,676,928	41,545,756		
Forward Foreign Currency Buying Transactions		7,582,503	13,221,064	20,803,567		
Forward Foreign Currency Sale Transactions		9,286,325	11,455,864	20,742,189		
Currency and Interest Rate Swaps		109,834,319	330,850,036	440,684,355		
Currency Swap Buy Transactions		35,484,320	116,836,562	152,320,882		
Currency Swap Sell Transactions		71,048,999	77,984,710	149,033,709		
Interest Rate Swap Buy Transactions		1,650,500	68,014,382	69,664,882		
Interest Rate Swap Sell Transactions		1,650,500	68,014,382	69,664,882		
Currency, Interest Rate and Securities Options		32,480,689	109,982,048	142,462,737		
Currency Options Buy Transactions		14,739,505	20,142,238	34,881,743		
Currency Options Sell Transactions		17,741,184	17,382,564	35,123,748		
Interest Rate Options Buy Transactions		0	36,228,623	36,228,623		
Interest Rate Options Sell Transactions		0	36,228,623	36,228,623		
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		75,723	19,649,807	19,725,530		
CUSTODY AND PLEDGES RECEIVED		780,753,768	263,561,801	1,044,315,569		
ITEMS HELD IN CUSTODY		56,923,643	16,440,837	73,364,480		
Customer Fund and Portfolio Balances		4,731,407	0	4,731,407		
Securities Held in Custody		21,242,099	1,514,254	22,756,353		
Cheques Received for Collection		24,437,806	2,120,245	26,558,051		
Commercial Notes Received for Collection		6,018,436	3,388,776	9,407,212		
Other Assets Received for Collection		0	0	0		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		493,895	9,417,562	9,911,457		
Custodians		0	0	0		
PLEDGED ITEMS		161,996,629	82,954,818	244,951,447		
Securities		1,732,691	712,565	2,445,256		
Guarantee Notes		863,815	528,437	1,392,252		
Commodity		0	6,795	6,795		
Warrant		0	0	0		
Real Estate		120,657,613	56,409,375	177,066,988		
Other Pledged Items		38,742,510	25,297,646	64,040,156		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		561.833.496	164.166.146	725.999.642			
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.025.741.427	844.001.506	1.869.742.933			

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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	15.203.471		8.045.005	
Interest Income on Loans	(IV-a-1)	12.041.485		6.299.605	
Interest Income on Reserve Deposits		199.781		107.605	
Interest Income on Banks	(IV-a-2)	307.516		213.931	
Interest Income on Money Market Placements		103.522		62.082	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.289.944		1.218.623	
Financial Assets At Fair Value Through Profit Loss		2.614		1.404	
Financial Assets At Fair Value Through Other Comprehensive Income		1.837.896		1.014.125	
Financial Assets Measured at Amortised Cost		449.434		203.094	
Finance Lease Income		241.213		132.456	
Other Interest Income		20.010		10.703	
INTEREST EXPENSES (-)	(IV-b)	-7.991.560		-4.155.860	
Interest Expenses on Deposits	(IV-b-4)	-6.071.125		-3.107.148	
Interest Expenses on Funds Borrowed	(IV-b-1)	-649.218		-391.454	
Interest Expenses on Money Market Funds		-474.195		-235.078	
Interest Expenses on Securities Issued	(IV-b-3)	-735.602		-386.833	
Other Interest Expense		-61.420		-35.347	
NET INTEREST INCOME OR EXPENSE		7.211.911		3.889.145	
NET FEE AND COMMISSION INCOME OR EXPENSES		1.736.759		926.495	
Fees and Commissions Received		2.168.192		1.155.977	
From Noncash Loans		157.513		83.366	
Other		2.010.679		1.072.611	
Fees and Commissions Paid (-)		-431.433		-229.482	
Paid for Noncash Loans		-211		-98	
Other		-431.222		-229.384	
PERSONNEL EXPENSES (-)		-1.092.535		-525.483	
DIVIDEND INCOME		4.829		3.163	
TRADING INCOME OR LOSS (Net)	(IV-c)	-272.437		-75.220	
Gains (Losses) Arising from Capital Markets Transactions		-9.815		-17.159	
Gains (Losses) Arising From Derivative Financial Transactions		1.597.873		900.704	
Foreign Exchange Gains or Losses		-1.860.495		-958.765	
OTHER OPERATING INCOME	(IV-d)	721.602		417.552	
GROSS PROFIT FROM OPERATING ACTIVITIES		8.310.129		4.635.652	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)		-2.498.125		-1.794.760	
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.650.192		-855.457	
NET OPERATING INCOME (LOSS)		4.161.812		1.985.435	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0		0	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		4.161.812		1.985.435	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-882.230		-399.718	
Current Tax Provision		-666.802		-356.932	
Expense Effect of Deferred Tax		-913.798		-592.647	
Income Effect of Deferred Tax		698.370		549.861	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	3.279.582		1.585.717	
INCOME ON DISCONTINUED OPERATIONS		0		0	
Income on Assets Held for Sale		0		0	
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Income on Discontinued Operations		0		0	
EXPENSES ON DISCONTINUED OPERATIONS (-)		0		0	
Expense on Assets Held for Sale		0		0	
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0		0	
Other Expenses on Discontinued Operations		0		0	

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(IV-h)	0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(IV-i)	0	0
NET PROFIT OR LOSS FOR THE PERIOD		3.279.582	1.585.717
Profit (Loss) Attributable to Group		3.279.576	1.585.716
Profit (loss), attributable to non-controlling interests	(IV-g)	6	1
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00820000	0,00396000



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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017	Current Period 3 Months 01.04.2018 - 30.06.2018	Previous Period 3 Months 01.04.2017 - 30.06.2017
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		3.279.582			
OTHER COMPREHENSIVE INCOME		-1.021.496			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-137.247			
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		-545			
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		-136.702			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-884.249			
Exchange Differences on Translation		537.777			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.386.526			
Income (Loss) Related with Cash Flow Hedges		818.200			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-254.784			
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		401.084			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.258.086			

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 - 30.06.2018	Previous Period 01.01.2017 - 30.06.2017
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		-585.363	
Interest Received		14.118.511	
Interest Paid		-7.757.755	
Dividends received		3.231	
Fees and Commissions Received		2.181.112	
Other Gains		-1.695.478	
Collections from Previously Written Off Loans and Other Receivables		838.109	
Cash Payments to Personnel and Service Suppliers		-1.203.307	
Taxes Paid		-878.412	
Other		-6.191.374	
Changes in Operating Assets and Liabilities Subject to Banking Operations		6.344.189	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-114.201	
Net (Increase) Decrease in Due From Banks		4.885.206	
Net (Increase) Decrease in Loans		-12.007.526	
Net (Increase) Decrease in Other Assets		-8.596.834	
Net Increase (Decrease) in Bank Deposits		3.086.959	
Net Increase (Decrease) in Other Deposits		13.201.894	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		10.901.922	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-5.013.231	
Net Cash Provided From Banking Operations		5.758.826	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-737.497	
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		-318.540	
Cash Obtained from Tangible and Intangible Asset Sales		35.548	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.861.868	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.461.735	
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.466.590	
Other		-520.962	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-532.575	
Cash Obtained from Loans and Securities Issued		12.888.236	
Cash Outflow Arised From Loans and Securities Issued		-11.820.811	
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		1.083.712	
Net Increase (Decrease) in Cash and Cash Equivalents		5.572.466	
Cash and Cash Equivalents at Beginning of the Period	(V)	12.697.466	
Cash and Cash Equivalents at End of the Period	(V)	18.269.932	

