



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Haziran 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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, 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 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 Temmuz 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 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)		55.552.890	75.555.759	131.108.649			
Cash and cash equivalents		14.432.461	42.274.111	56.706.572			
Cash and Cash Balances at Central Bank	(I-a)	11.456.288	31.902.751	43.359.039			
Banks	(I-d)	1.510.450	10.371.360	11.881.810			
Receivables From Money Markets		1.465.723	0	1.465.723			
Financial assets at fair value through profit or loss	(I-b)	2.311	118.859	121.170			
Public Debt Securities		0	0	0			
Equity instruments		0	118.859	118.859			
Other Financial Assets		2.311	0	2.311			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	22.854.495	21.019.927	43.874.422			
Public Debt Securities		22.703.079	15.961.939	38.665.018			
Equity instruments		12.848	607	13.455			
Other Financial Assets		138.568	5.057.381	5.195.949			
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)	14.400.120	4.825.147	19.225.267			
Derivative Financial Assets At Fair Value Through Profit Or Loss		13.178.092	4.503.537	17.681.629			
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 (-)		-69.249	0	-69.249			
LOANS (Net)	(I-f)	129.813.594	66.362.707	196.176.301			
Loans		132.360.306	66.362.707	198.723.013			
Loans Measured at Amortised Cost		132.360.306	66.362.707	198.723.013			
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)	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		5,574,443	0	5,574,443		
Allowance for Expected Credit Losses (-)		-8,121,155	0	-8,121,155		
12-Month Expected Credit Losses (Stage 1)		-721,620	0	-721,620		
Significant Increase in Credit Risk (Stage 2)		-3,592,957	0	-3,592,957		
Credit-Impaired (Stage 3)		-3,806,578	0	-3,806,578		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	82,099	0	82,099		
Held for Sale		82,099	0	82,099		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1,246,774	3,622,512	4,869,286		
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)	1,241,253	3,622,512	4,863,765		
Unconsolidated Financial Subsidiaries		1,241,253	3,622,512	4,863,765		
Unconsolidated Non-Financial Subsidiaries		0	0	0		
Jointly Controlled Partnerships (Joint Ventures) (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)		3,514,103	7,019	3,521,122		
INTANGIBLE ASSETS AND GOODWILL (Net)		510,159	28	510,187		
Goodwill		0	0	0		
Other		510,159	28	510,187		
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0		
CURRENT TAX ASSETS		0	0	0		
DEFERRED TAX ASSET	(I-n)	351,488	0	351,488		
OTHER ASSETS	(I-p)	1,236,581	3,079,841	4,316,422		
TOTAL ASSETS		192,307,688	148,627,866	340,935,554		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	(II-a)	86,499,673	111,946,609	198,446,282		
LOANS RECEIVED	(II-c)	647,770	39,386,832	40,034,602		
MONEY MARKET FUNDS		183,017	21,305,995	21,489,012		
MARKETABLE SECURITIES (Net)	(II-d)	6,439,866	7,138,015	13,577,881		
Bills		4,790,669	0	4,790,669		
Asset-backed Securities		0	0	0		
Bonds		1,649,197	7,138,015	8,787,212		
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)	9,524,529	1,701,775	11,226,304		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		9,503,190	1,701,775	11,204,965		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		21.339	0	21.339		
FACTORING PAYABLES		0	0	0		
LEASE PAYABLES	(II-f)	57	0	57		
Finance Lease Payables		60	0	60		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		-3	0	-3		
PROVISIONS	(II-h)	1.003.060	1.174	1.004.234		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		306.639	0	306.639		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		696.421	1.174	697.595		
CURRENT TAX LIABILITIES	(II-i)	723.895	37.507	761.402		
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	4.127.282	4.127.282		
Loans		0	0	0		
Other Debt Instruments		0	4.127.282	4.127.282		
OTHER LIABILITIES		5.284.309	3.095.903	8.380.212		
EQUITY	(II-k)	41.104.203	784.083	41.888.286		
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		2.787.835	1.615.448	4.403.283		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-915.278	-831.365	-1.746.643		
Profit Reserves		28.233.739	0	28.233.739		
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		272.640	0	272.640		
Profit or Loss		3.311.609	0	3.311.609		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		3.311.609	0	3.311.609		
Total equity and liabilities		151.410.379	189.525.175	340.935.554		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		246.420.939	587.457.515	833.878.454			
GUARANTIES AND WARRANTIES	(III-2, 3)	22.795.086	36.113.374	58.908.460			
Letters of Guarantee		19.761.738	16.771.077	36.532.815			
Guarantees Subject to State Tender Law		466.680	2.526.529	2.993.209			
Guarantees Given for Foreign Trade Operations		0	3.619.856	3.619.856			
Other Letters of Guarantee		19.295.058	10.624.692	29.919.750			
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	10.022.971	10.025.159			
Documentary Letters of Credit		2.188	9.395.224	9.397.412			
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	3.921.044	3.942.786			
Other Collaterals		3.009.418	5.282	3.014.700			
COMMITMENTS	(III-1)	51.478.668	27.913.949	79.392.617			
Irrevocable Commitments		50.731.078	27.261.629	77.992.707			
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	3.355.953	10.876.108			
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	10,398,930	14,676,361		
Revocable Commitments		747,590	652,320	1,399,910		
Revocable Loan Granting Commitments		747,590	652,320	1,399,910		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		172,147,185	523,430,192	695,577,377		
Derivative Financial Instruments Held For Hedging		11,331,205	40,854,866	52,186,071		
Fair Value Hedges		2,497,225	14,534,136	17,031,361		
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		160,815,980	482,575,326	643,391,306		
Forward Foreign Currency Buy or Sell Transactions		16,946,411	24,961,750	41,908,161		
Forward Foreign Currency Buying Transactions		7,582,503	13,408,452	20,990,955		
Forward Foreign Currency Sale Transactions		9,363,908	11,553,298	20,917,206		
Currency and Interest Rate Swaps		111,312,927	327,981,721	439,294,648		
Currency Swap Buy Transactions		37,338,903	114,961,450	152,300,353		
Currency Swap Sell Transactions		70,673,024	78,381,203	149,054,227		
Interest Rate Swap Buy Transactions		1,650,500	67,319,534	68,970,034		
Interest Rate Swap Sell Transactions		1,650,500	67,319,534	68,970,034		
Currency, Interest Rate and Securities Options		32,480,919	109,982,048	142,462,967		
Currency Options Buy Transactions		14,739,620	20,142,238	34,881,858		
Currency Options Sell Transactions		17,741,299	17,382,564	35,123,863		
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		764,221,510	258,560,204	1,022,781,714		
ITEMS HELD IN CUSTODY		41,076,682	16,440,837	57,517,519		
Customer Fund and Portfolio Balances		4,731,407	0	4,731,407		
Securities Held in Custody		5,395,138	1,514,254	6,909,392		
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		161,311,332	77,953,221	239,264,553		
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		120,374,067	54,043,159	174,417,226		
Other Pledged Items		38,340,759	22,662,265	61,003,024		

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		1.010.642.449	846.017.719	1.856.660.168			

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 - 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)	14.337.988		7.580.341	
Interest Income on Loans	(IV-a-1)	11.505.916		6.016.003	
Interest Income on Reserve Deposits		199.781		107.605	
Interest Income on Banks	(IV-a-2)	263.505		188.990	
Interest Income on Money Market Placements		103.520		62.082	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	2.256.743		1.201.387	
Financial Assets At Fair Value Through Profit Loss		0		0	
Financial Assets At Fair Value Through Other Comprehensive Income		1.807.309		998.293	
Financial Assets Measured at Amortised Cost		449.434		203.094	
Finance Lease Income		0		0	
Other Interest Income		8.523		4.274	
INTEREST EXPENSES (-)	(IV-b)	-7.598.850		-3.940.229	
Interest Expenses on Deposits	(IV-b-4)	-5.900.313		-3.014.835	
Interest Expenses on Funds Borrowed	(IV-b-1)	-581.450		-354.129	
Interest Expenses on Money Market Funds		-424.899		-209.797	
Interest Expenses on Securities Issued	(IV-b-3)	-639.299		-334.717	
Other Interest Expense		-52.889		-26.751	
NET INTEREST INCOME OR EXPENSE		6.739.138		3.640.112	
NET FEE AND COMMISSION INCOME OR EXPENSES		1.594.675		851.959	
Fees and Commissions Received		2.013.722		1.075.610	
From Noncash Loans		157.477		83.351	
Other		1.856.245		992.259	
Fees and Commissions Paid (-)		-419.047		-223.651	
Paid for Noncash Loans		-211		-98	
Other		-418.836		-223.553	
PERSONNEL EXPENSES (-)		-1.026.812		-491.570	
DIVIDEND INCOME		3.050		1.717	
TRADING INCOME OR LOSS (Net)	(IV-c)	-158.042		-14.529	
Gains (Losses) Arising from Capital Markets Transactions		-28.500		-27.758	
Gains (Losses) Arising From Derivative Financial Transactions		1.802.735		1.023.485	
Foreign Exchange Gains or Losses		-1.932.277		-1.010.256	
OTHER OPERATING INCOME	(IV-d)	692.950		398.431	
GROSS PROFIT FROM OPERATING ACTIVITIES		7.844.959		4.386.120	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-2.444.383		-1.746.221	
OTHER OPERATING EXPENSES (-)	(IV-f)	-1.587.173		-822.854	
NET OPERATING INCOME (LOSS)		3.813.403		1.817.045	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		225.985		106.815	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		4.039.388		1.923.860	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-727.779		-321.465	
Current Tax Provision		-495.670		-271.965	
Expense Effect of Deferred Tax		-913.798		-594.177	
Income Effect of Deferred Tax		681.689		544.677	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.311.609		1.602.395	
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 (+/-)		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		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-h)	3.311.609	1.602.395
Profit (Loss) Attributable to Group		3.311.609	1.602.395
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00828000	0,00401000

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 - 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)		3.311.609			
OTHER COMPREHENSIVE INCOME		-880.880			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		282.972			
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		-301			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		538.499			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-255.226			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.163.852			
Exchange Differences on Translation		0			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.310.294			
Income (Loss) Related with Cash Flow Hedges		818.176			
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		328.266			
TOTAL COMPREHENSIVE INCOME (LOSS)		2.430.729			

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 - 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		-504.071	
Interest Received		13.205.779	
Interest Paid		-7.405.242	
Dividends received		1.452	
Fees and Commissions Received		2.026.643	
Other Gains		-1.543.177	
Collections from Previously Written Off Loans and Other Receivables		825.796	
Cash Payments to Personnel and Service Suppliers		-1.135.986	
Taxes Paid		-477.263	
Other		-6.002.073	
Changes in Operating Assets and Liabilities Subject to Banking Operations		6.618.682	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-121.169	
Net (Increase) Decrease in Due From Banks		4.729.219	
Net (Increase) Decrease in Loans		-9.002.829	
Net (Increase) Decrease in Other Assets		-8.616.000	
Net Increase (Decrease) in Bank Deposits		3.566.676	
Net Increase (Decrease) in Other Deposits		9.823.579	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		10.321.200	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		-4.081.994	
Net Cash Provided From Banking Operations		6.114.611	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.486.554	
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-55.000	
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	
Cash Paid For Tangible And Intangible Asset Purchases		-313.999	
Cash Obtained from Tangible and Intangible Asset Sales		23.672	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.287.821	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.982.668	
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		-1.302.664	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		386.516	
Cash Obtained from Loans and Securities Issued		13.813.170	
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		-5.843	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		789.411	
Net Increase (Decrease) in Cash and Cash Equivalents		5.803.984	
Cash and Cash Equivalents at Beginning of the Period	(V)	10.935.232	
Cash and Cash Equivalents at End of the Period	(V)	16.739.216	

