



**KAMUYU AYDINLATMA PLATFORMU**

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

**General Information About Financial Statements**



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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Akbank T.A.Ş. Genel Kurulu'na

### Giriş

Akbank T.A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2018 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2018 tarihinde sona eren dönem içinde iptal edilerek diğer faaliyet gelirlerine yansıtılmıştır. 30 Eylül 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 Eylül 2018 tarihi itibarıyla finansal durumunun ve aynı tarihte

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

### ***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, 24 Ekim 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 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		64.635.420	109.806.091	174.441.511			
Cash and cash equivalents		7.406.099	71.132.282	78.538.381			
Cash and Cash Balances at Central Bank	(I-a)	5.137.802	28.793.376	33.931.178			
Banks	(I-d)	399.743	36.551.199	36.950.942			
Receivables From Money Markets		1.868.554	5.787.707	7.656.261			
Financial assets at fair value through profit or loss	(I-b)	37.303	177.503	214.806			
Public Debt Securities		9.525	0	9.525			
Equity instruments		6.241	177.503	183.744			
Other Financial Assets		21.537	0	21.537			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	22.675.494	23.578.213	46.253.707			
Public Debt Securities		22.505.707	14.866.786	37.372.493			
Equity instruments		13.013	607	13.620			
Other Financial Assets		156.774	8.710.820	8.867.594			
Financial Assets Measured at Amortised Cost	(I-g)	4.317.311	6.621.376	10.938.687			
Public Debt Securities		4.317.311	4.695.913	9.013.224			
Other Financial Assets		0	1.925.463	1.925.463			
Derivative financial assets	(I-c, I-l)	30.273.371	8.335.375	38.608.746			
Derivative Financial Assets At Fair Value Through Profit Or Loss		27.248.671	7.882.108	35.130.779			
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		3.024.700	453.267	3.477.967			
Non-performing Financial Assets		0	0	0			
Allowance for Expected Credit Losses (-)		-74.158	-38.658	-112.816			
LOANS (Net)	(I-f)	131.944.385	106.681.788	238.626.173			
Loans		129.170.620	105.509.646	234.680.266			
Loans Measured at Amortised Cost		129.170.620	105.509.646	234.680.266			
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)	1.413.187	5.297.362	6.710.549			
Finance lease receivables		1.729.703	5.910.833	7.640.536			
Operating Lease Receivables		0	0	0			
Unearned Income (-)		-316.516	-613.471	-929.987			
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		7.839.243	0	7.839.243		
Allowance for Expected Credit Losses (-)		-6.478.665	-4.125.220	-10.603.885		
12-Month Expected Credit Losses (Stage 1)		-641.100	-217.050	-858.150		
Significant Increase in Credit Risk (Stage 2)		-1.298.766	-3.908.170	-5.206.936		
Credit-Impaired (Stage 3)		-4.538.799	0	-4.538.799		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(I-o)	260.327	0	260.327		
Held for Sale		260.327	0	260.327		
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)		3.640.865	8.048	3.648.913		
INTANGIBLE ASSETS AND GOODWILL (Net)		547.632	6.107	553.739		
Goodwill		0	0	0		
Other		547.632	6.107	553.739		
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0		
CURRENT TAX ASSETS		116.509	54.705	171.214		
DEFERRED TAX ASSET	(I-n)	179.411	13.203	192.614		
OTHER ASSETS	(I-p)	2.446.485	5.721.887	8.168.372		
<b>TOTAL ASSETS</b>		<b>203.776.555</b>	<b>222.291.829</b>	<b>426.068.384</b>		
<b>LIABILITY AND EQUITY ITEMS</b>						
DEPOSITS	(II-a)	88.884.545	156.095.839	244.980.384		
LOANS RECEIVED	(II-c)	763.503	49.797.619	50.561.122		
MONEY MARKET FUNDS		16.340.835	15.154.941	31.495.776		
MARKETABLE SECURITIES (Net)	(II-d)	4.087.354	9.285.069	13.372.423		
Bills		1.482.662	0	1.482.662		
Asset-backed Securities		0	0	0		
Bonds		2.604.692	9.285.069	11.889.761		
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)	22.206.690	3.126.500	25.333.190		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		20.945.935	3.126.500	24.072.435		

Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		1.260.755	0	1.260.755		
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)	955.788	249.910	1.205.698		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		314.869	198	315.067		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		640.919	249.712	890.631		
CURRENT TAX LIABILITIES	(II-i)	532.451	51.552	584.003		
DEFERRED TAX LIABILITY	(II-i)	0	153.869	153.869		
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	5.422.330	5.422.330		
Loans		0	0	0		
Other Debt Instruments		0	5.422.330	5.422.330		
OTHER LIABILITIES		6.386.069	3.427.470	9.813.539		
EQUITY	(II-k)	44.476.443	-1.330.393	43.146.050		
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		2.094.962	6.055	2.101.017		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		451.416	-1.336.448	-885.032		
Profit Reserves		28.961.397	0	28.961.397		
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		274.551	0	274.551		
Profit or Loss		5.360.980	0	5.360.980		
Prior Years' Profit or Loss		672.838	0	672.838		
Current Period Net Profit Or Loss		4.688.142	0	4.688.142		
Non-controlling Interests	(II-l)	137	0	137		
<b>Total equity and liabilities</b>		<b>184.633.678</b>	<b>241.434.706</b>	<b>426.068.384</b>		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		215.510.859	665.186.272	880.697.131			
GUARANTIES AND WARRANTIES	(III-2, 3)	23.211.467	41.132.660	64.344.127			
Letters of Guarantee		20.131.152	20.244.138	40.375.290			
Guarantees Subject to State Tender Law		418.807	2.716.083	3.134.890			
Guarantees Given for Foreign Trade Operations		0	3.778.492	3.778.492			
Other Letters of Guarantee		19.712.345	13.749.563	33.461.908			
Bank Acceptances		0	5.043.576	5.043.576			
Import Letter of Acceptance		0	5.043.576	5.043.576			
Other Bank Acceptances		0	0	0			
Letters of Credit		2.499	10.722.532	10.725.031			
Documentary Letters of Credit		2.499	9.893.588	9.896.087			
Other Letters of Credit		0	828.944	828.944			
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	17.480	17.480			
Other Guarantees		15.289	5.099.983	5.115.272			
Other Collaterals		3.062.527	4.951	3.067.478			
<b>COMMITMENTS</b>	(III-1)	45.959.599	16.420.799	62.380.398			
Irrevocable Commitments		45.137.812	15.283.596	60.421.408			
Forward Asset Purchase Commitments		7.446.572	10.974.270	18.420.842			
Time Deposit Purchase and Sales Commitments		0	0	0			
Share Capital Commitments to Associates and Subsidiaries		7.000	0	7.000			
Loan Granting Commitments		7.356.614	4.306.077	11.662.691			
Securities Issue Brokerage Commitments		0	0	0			
Commitments for Reserve Requirements		0	0	0			
Commitments for Cheque Payments		6.545.326	0	6.545.326			
Tax and Fund Liabilities Arised from Export Commitments		1.987	0	1.987			
Commitments for Credit Card Limits		19.361.640	0	19.361.640			
Commitments for Credit Cards and Banking Services Promotions		72.718	0	72.718			
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		4,345.955	3,249	4,349.204		
Revocable Commitments		821.787	1,137.203	1,958.990		
Revocable Loan Granting Commitments		777.913	859.680	1,637.593		
Other Revocable Commitments		43.874	277.523	321.397		
DERIVATIVE FINANCIAL INSTRUMENTS		146,339.793	607,632.813	753,972.606		
Derivative Financial Instruments Held For Hedging		11,626.205	49,884.069	61,510.274		
Fair Value Hedges		2,497.225	17,198.385	19,695.610		
Cash Flow Hedges		9,128.980	32,685.684	41,814.664		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		134,713.588	557,748.744	692,462.332		
Forward Foreign Currency Buy or Sell Transactions		13,494.919	23,974.567	37,469.486		
Forward Foreign Currency Buying Transactions		8,354.453	10,829.594	19,184.047		
Forward Foreign Currency Sale Transactions		5,140.466	13,144.973	18,285.439		
Currency and Interest Rate Swaps		87,300.311	377,540.044	464,840.355		
Currency Swap Buy Transactions		35,527.409	107,610.716	143,138.125		
Currency Swap Sell Transactions		48,545.682	91,333.490	139,879.172		
Interest Rate Swap Buy Transactions		1,613.610	89,297.919	90,911.529		
Interest Rate Swap Sell Transactions		1,613.610	89,297.919	90,911.529		
Currency, Interest Rate and Securities Options		33,853.274	129,996.592	163,849.866		
Currency Options Buy Transactions		15,654.348	23,301.302	38,955.650		
Currency Options Sell Transactions		18,198.926	20,619.506	38,818.432		
Interest Rate Options Buy Transactions		0	43,037.892	43,037.892		
Interest Rate Options Sell Transactions		0	43,037.892	43,037.892		
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		65.084	26,237.541	26,302.625		
CUSTODY AND PLEDGES RECEIVED		780,763.453	349,012.698	1,129,776.151		
ITEMS HELD IN CUSTODY		52,044.879	21,729.115	73,773.994		
Customer Fund and Portfolio Balances		4,008.475	0	4,008.475		
Securities Held in Custody		16,636.857	2,143.692	18,780.549		
Cheques Received for Collection		24,657.614	2,769.697	27,427.311		
Commercial Notes Received for Collection		6,248.038	4,198.032	10,446.070		
Other Assets Received for Collection		0	0	0		
Securities that will be Intermediated to Issue		0	0	0		
Other Items Under Custody		493.895	12,617.694	13,111.589		
Custodians		0	0	0		
PLEDGED ITEMS		162,142.369	110,734.775	272,877.144		
Securities		558.873	7,140.545	7,699.418		
Guarantee Notes		805.632	668.409	1,474.041		
Commodity		5.000	8.955	13.955		
Warrant		0	0	0		
Real Estate		123,132.364	74,099.115	197,231.479		
Other Pledged Items		37,640.500	28,817.751	66,458.251		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		566.576.205	216.548.808	783.125.013			
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>996.274.312</b>	<b>1.014.198.970</b>	<b>2.010.473.282</b>			

## 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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	(IV-a)	24.841.512		9.638.041	
Interest Income on Loans	(IV-a-1)	19.142.807		7.101.322	
Interest Income on Reserve Deposits		333.057		133.276	
Interest Income on Banks	(IV-a-2)	548.754		241.238	
Interest Income on Money Market Placements		175.008		71.486	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	4.216.806		1.926.862	
Financial Assets At Fair Value Through Profit Loss		3.545		931	
Financial Assets At Fair Value Through Other Comprehensive Income		3.407.212		1.569.316	
Financial Assets Measured at Amortised Cost		806.049		356.615	
Finance Lease Income		389.857		148.644	
Other Interest Income		35.223		15.213	
INTEREST EXPENSES (-)	(IV-b)	-13.521.337		-5.529.777	
Interest Expenses on Deposits	(IV-b-4)	-9.974.409		-3.903.284	
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.177.776		-528.558	
Interest Expenses on Money Market Funds		-1.062.148		-587.953	
Interest Expenses on Securities Issued	(IV-b-3)	-1.236.115		-500.513	
Other Interest Expense		-70.889		-9.469	
NET INTEREST INCOME OR EXPENSE		11.320.175		4.108.264	
NET FEE AND COMMISSION INCOME OR EXPENSES		2.683.486		946.727	
Fees and Commissions Received		3.397.579		1.229.387	
From Noncash Loans		277.406		119.893	
Other		3.120.173		1.109.494	
Fees and Commissions Paid (-)		-714.093		-282.660	
Paid for Noncash Loans		-345		-134	
Other		-713.748		-282.526	
PERSONNEL EXPENSES (-)		-1.667.798		-575.263	
DIVIDEND INCOME		6.195		1.366	
TRADING INCOME OR LOSS (Net)	(IV-c)	292.552		564.989	
Gains (Losses) Arising from Capital Markets Transactions		-1.050.497		-1.040.682	
Gains (Losses) Arising From Derivative Financial Transactions		6.696.550		5.098.677	
Foreign Exchange Gains or Losses		-5.353.501		-3.493.006	
OTHER OPERATING INCOME	(IV-d)	828.121		106.519	
GROSS PROFIT FROM OPERATING ACTIVITIES		13.462.731		5.152.602	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)		-4.967.648		-2.469.523	
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.517.373		-867.181	
NET OPERATING INCOME (LOSS)		5.977.710		1.815.898	
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		5.977.710		1.815.898	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-h)	-1.289.569		-407.339	
Current Tax Provision		-1.079.557		-412.755	
Expense Effect of Deferred Tax		-1.497.962		-584.164	
Income Effect of Deferred Tax		1.287.950		589.580	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-i)	4.688.141		1.408.559	
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		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(IV-i)	4.688.141	1.408.559
Profit (Loss) Attributable to Group		4.688.142	1.408.566
Profit (loss), attributable to non-controlling interests	(IV-g)	-1	-7
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,01172000	0,00352000

## 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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017	Current Period 3 Months 01.07.2018 - 30.09.2018	Previous Period 3 Months 01.07.2017 - 30.09.2017
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		4.688.141			
OTHER COMPREHENSIVE INCOME		-1.031.469			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		5.742			
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		7.362			
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		-1.620			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.037.211			
Exchange Differences on Translation		1.680.654			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.866.362			
Income (Loss) Related with Cash Flow Hedges		1.165.857			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-783.937			
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		766.577			
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>3.656.672</b>			

## 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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		6.621.208	
Interest Received		20.576.493	
Interest Paid		-12.829.471	
Dividends received		3.382	
Fees and Commissions Received		3.422.071	
Other Gains		-453.068	
Collections from Previously Written Off Loans and Other Receivables		1.226.766	
Cash Payments to Personnel and Service Suppliers		-1.832.734	
Taxes Paid		-886.204	
Other		-2.606.027	
Changes in Operating Assets and Liabilities Subject to Banking Operations		23.260.447	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-171.482	
Net (Increase) Decrease in Due From Banks		-1.293.002	
Net (Increase) Decrease in Loans		-25.664.756	
Net (Increase) Decrease in Other Assets		-23.798.427	
Net Increase (Decrease) in Bank Deposits		-5.640.663	
Net Increase (Decrease) in Other Deposits		48.570.411	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		19.593.230	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		11.665.136	
Net Cash Provided From Banking Operations		29.881.655	
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-2.411.179	
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)		1.214	
Cash Paid For Tangible And Intangible Asset Purchases		-731.117	
Cash Obtained from Tangible and Intangible Asset Sales		45.712	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.775.319	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.965.927	
Cash Paid for Purchase of Financial Assets At Amortised Cost		-124.364	
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.206.768	
Other		0	
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-504.570	
Cash Obtained from Loans and Securities Issued		21.780.895	
Cash Outflow Arised From Loans and Securities Issued		-20.685.465	
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		4.598.984	
Net Increase (Decrease) in Cash and Cash Equivalents		31.564.890	
Cash and Cash Equivalents at Beginning of the Period	(V)	12.697.466	
Cash and Cash Equivalents at End of the Period	(V)	44.262.356	

## Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity		
						Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)								
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																			
<b>CHANGES IN EQUITY ITEMS</b>																			
<b>Equity at beginning of period</b>																			
Adjustments Related to TMS 8																			
Effect Of Corrections																			
Effect Of Changes In Accounting Policy																			
Adjusted Beginning Balance																			
Total Comprehensive Income (Loss)																			
Capital Increase in Cash																			
Capital Increase Through Internal Reserves																			
Issued Capital Inflation Adjustment Difference																			
Convertible Bonds																			
Subordinated Debt																			
Increase (decrease) through other changes, equity																			
Profit Distributions																			
Dividends Paid																			
Transfers To Reserves																			
Other																			
<b>Equity at end of period</b>																			
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>																			
<b>CHANGES IN EQUITY ITEMS</b>																			
<b>Equity at beginning of period</b>		4.000.000	1.700.000	0	1.405.892	2.348.962	-116.153	3.895	2.236.704	1.287.933	-770.120	-476.604	41.209	24.456.460	752.895	6.020.273	40.613.433	139	40.613.572
Adjustments Related to TMS 8		0	0	0	501.659	0	0	0	0	0	110.969	0	110.969	0	0	0	612.628	0	612.628
Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Effect Of Changes In Accounting Policy		0	0	0	501.659	0	0	0	0	0	110.969	0	110.969	0	0	0	612.628	0	612.628
Adjusted Beginning Balance		4.000.000	1.700.000	0	1.907.551	2.348.962	-116.153	3.895	2.236.704	1.287.933	-659.151	-476.604	152.178	24.456.460	752.895	6.020.273	41.226.061	139	41.226.200
Total Comprehensive Income (Loss)		0	0	0	0	0	5.742	0	5.742	1.680.654	-3.015.762	297.898	1.037.210	-	4.688.142	3.656.674	-2	3.656.672	
Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) through other changes, equity		0	0	0	0	-141.429	0	0	-141.429	0	0	0	84.664	-80.057	0	-136.822	0	-136.822	
Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	4.420.273	0	6.020.273	-1.600.000	0	-1.600.000	
Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	1.600.000	-1.600.000	0	-1.600.000	
Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	4.420.273	0	4.420.273	0	0	0	
Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Equity at end of period</b>		4.000.000	1.700.000	0	1.907.551	2.207.533	-110.411	3.895	2.101.017	2.968.587	-3.674.913	-178.706	-885.032	28.961.397	672.838	4.688.142	43.145.913	137	43.146.050

Previous Period  
01.01.2017 - 30.09.2017

Current Period  
01.01.2018 - 30.09.2018