



KAMUYU AYDINLATMA PLATFORMU

AKBANK T.A.Ş.
Bank Financial Report
Unconsolidated
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") 30 Eylül 2018 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 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 olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Akbank T.A.Ş.'nin 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 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, 24 Ekim 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 30.09.2018			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)		65.469.631	105.586.372	171.056.003			
Cash and cash equivalents		7.658.227	69.973.846	77.632.073			
Cash and Cash Balances at Central Bank	(I-a)	5.137.801	28.793.351	33.931.152			
Banks	(I-d)	652.523	35.392.788	36.045.311			
Receivables From Money Markets		1.867.903	5.787.707	7.655.610			
Financial assets at fair value through profit or loss	(I-b)	12.697	177.503	190.200			
Public Debt Securities		0	0	0			
Equity instruments		0	177.503	177.503			
Other Financial Assets		12.697	0	12.697			
Financial Assets at Fair Value Through Other Comprehensive Income	(I-e)	22.675.329	21.079.096	43.754.425			
Public Debt Securities		22.505.707	14.866.786	37.372.493			
Equity instruments		12.848	607	13.455			
Other Financial Assets		156.774	6.211.703	6.368.477			
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)	30.880.149	7.761.190	38.641.339			
Derivative Financial Assets At Fair Value Through Profit Or Loss		27.855.449	7.307.923	35.163.372			
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 (-)		-74.082	-26.639	-100.721			
LOANS (Net)	(I-f)	126.610.283	76.669.311	203.279.594			
Loans		125.697.238	80.706.308	206.403.546			
Loans Measured at Amortised Cost		125.697.238	80.706.308	206.403.546			
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		7,049.493	0	7,049.493		
Allowance for Expected Credit Losses (-)		-6,136.448	-4,036.997	-10,173.445		
12-Month Expected Credit Losses (Stage 1)		-636.824	-172.987	-809.811		
Significant Increase in Credit Risk (Stage 2)		-1,266.621	-3,864.010	-5,130.631		
Credit-Impaired (Stage 3)		-4,233.003	0	-4,233.003		
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-o)	86.248	0	86.248		
Held for Sale		86.248	0	86.248		
Non-Current Assets From Discontinued Operations		0	0	0		
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1,235.609	4,825.051	6,060.660		
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)	1,230.088	4,825.051	6,055.139		
Unconsolidated Financial Subsidiaries		1,230.088	4,825.051	6,055.139		
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)		3,636.257	7.005	3,643.262		
INTANGIBLE ASSETS AND GOODWILL (Net)		534.657	26	534.683		
Goodwill		0	0	0		
Other		534.657	26	534.683		
INVESTMENT PROPERTY (Net)	(I-m)	0	0	0		
CURRENT TAX ASSETS		116.509	0	116.509		
DEFERRED TAX ASSET	(I-n)	61.719	0	61.719		
OTHER ASSETS	(I-p)	1,640.569	5,977.985	7,618.554		
TOTAL ASSETS		199,391.482	193,065.750	392,457.232		
LIABILITY AND EQUITY ITEMS						
DEPOSITS	(II-a)	88,268.143	133,076.123	221,344.266		
LOANS RECEIVED	(II-c)	639.894	43,546.554	44,186.448		
MONEY MARKET FUNDS		15,746.583	14,323.062	30,069.645		
MARKETABLE SECURITIES (Net)	(II-d)	3,109.950	9,268.881	12,378.831		
Bills		1,471.229	0	1,471.229		
Asset-backed Securities		0	0	0		
Bonds		1,638.721	9,268.881	10,907.602		
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)	21,880.285	3,100.843	24,981.128		
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		20,619.530	3,100.843	23,720.373		

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)	9.821	0	9.821		
Finance Lease Payables		11.205	0	11.205		
Operating Lease Payables		0	0	0		
Other		0	0	0		
Deferred Finance Lease Expenses (-)		-1.384	0	-1.384		
PROVISIONS	(II-h)	925.924	218.809	1,144.733		
Provision for Restructuring		0	0	0		
Reserves for Employee Benefits		302.237	0	302.237		
Insurance Technical Reserves (Net)		0	0	0		
Other provisions		623.687	218.809	842.496		
CURRENT TAX LIABILITIES	(II-i)	462.066	49.441	511.507		
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	5,422.330	5,422.330		
Loans		0	0	0		
Other Debt Instruments		0	5,422.330	5,422.330		
OTHER LIABILITIES		5,719.367	3,500.576	9,219.943		
EQUITY	(II-k)	42,163.132	1,025.448	43,188.580		
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		2,950.162	587.545	3,537.707		
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1,345.910	437.903	-908.007		
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		4,638.843	0	4,638.843		
Prior Years' Profit or Loss		0	0	0		
Current Period Net Profit Or Loss		4,638.843	0	4,638.843		
Total equity and liabilities		178,925.165	213,532.067	392,457.232		

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2018			Previous Period 31.12.2017		
		TL	FC	Total	TL	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		215.402.025	672.538.829	887.940.854			
GUARANTIES AND WARRANTIES	(III-2, 3)	23.223.631	41.638.262	64.861.893			
Letters of Guarantee		20.143.316	20.363.207	40.506.523			
Guarantees Subject to State Tender Law		418.807	2.716.083	3.134.890			
Guarantees Given for Foreign Trade Operations		0	3.777.313	3.777.313			
Other Letters of Guarantee		19.724.509	13.869.811	33.594.320			
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	10.672.502	10.675.001			
Documentary Letters of Credit		2.499	9.843.558	9.846.057			
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	5.536.546	5.551.835			
Other Collaterals		3.062.527	4.951	3.067.478			
COMMITMENTS	(III-1)	45.915.725	27.455.786	73.371.511			
Irrevocable Commitments		45.137.812	26.596.106	71.733.918			
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	4.038.296	11.394.910			
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	11,583.540	15,929.495		
Revocable Commitments		777.913	859.680	1,637.593		
Revocable Loan Granting Commitments		777.913	859.680	1,637.593		
Other Revocable Commitments		0	0	0		
DERIVATIVE FINANCIAL INSTRUMENTS		146,262.669	603,444.781	749,707.450		
Derivative Financial Instruments Held For Hedging		11,626.205	49,750.442	61,376.647		
Fair Value Hedges		2,497.225	17,064.759	19,561.984		
Cash Flow Hedges		9,128.980	32,685.683	41,814.663		
Hedges of Net Investment in Foreign Operations		0	0	0		
Derivative Financial Instruments Held For Trading		134,636.464	553,694.339	688,330.803		
Forward Foreign Currency Buy or Sell Transactions		13,689.133	24,289.975	37,979.108		
Forward Foreign Currency Buying Transactions		8,489.256	10,975.555	19,464.811		
Forward Foreign Currency Sale Transactions		5,199.877	13,314.420	18,514.297		
Currency and Interest Rate Swaps		87,028.147	373,170.231	460,198.378		
Currency Swap Buy Transactions		36,125.293	104,690.875	140,816.168		
Currency Swap Sell Transactions		47,675.634	90,369.548	138,045.182		
Interest Rate Swap Buy Transactions		1,613.610	89,054.904	90,668.514		
Interest Rate Swap Sell Transactions		1,613.610	89,054.904	90,668.514		
Currency, Interest Rate and Securities Options		33,854.100	129,996.592	163,850.692		
Currency Options Buy Transactions		15,654.761	23,301.302	38,956.063		
Currency Options Sell Transactions		18,199.339	20,619.506	38,818.845		
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		766,031.783	342,193.747	1,108,225.530		
ITEMS HELD IN CUSTODY		37,978.682	21,729.115	59,707.797		
Customer Fund and Portfolio Balances		4,008.475	0	4,008.475		
Securities Held in Custody		2,570.660	2,143.692	4,714.352		
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		161,476.896	103,915.824	265,392.720		
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		122,856.533	71,033.744	193,890.277		
Other Pledged Items		37,250.858	25,064.171	62,315.029		

Depositories Receiving Pledged Items		0	0	0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES		566.576.205	216.548.808	783.125.013			
TOTAL OFF-BALANCE SHEET ACCOUNTS		981.433.808	1.014.732.576	1.996.166.384			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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
Statement of Profit or Loss (IFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(IV-a)	23.402.694		9.064.706	
Interest Income on Loans	(IV-a-1)	18.249.642		6.743.726	
Interest Income on Reserve Deposits		333.057		133.276	
Interest Income on Banks	(IV-a-2)	468.297		204.792	
Interest Income on Money Market Placements		175.007		71.487	
Interest Income on Marketable Securities Portfolio	(IV-a-3)	4.162.709		1.905.966	
Financial Assets At Fair Value Through Profit Loss		0		0	
Financial Assets At Fair Value Through Other Comprehensive Income		3.356.660		1.549.351	
Financial Assets Measured at Amortised Cost		806.049		356.615	
Finance Lease Income		0		0	
Other Interest Income		13.982		5.459	
INTEREST EXPENSES (-)	(IV-b)	-12.868.743		-5.269.893	
Interest Expenses on Deposits	(IV-b-4)	-9.688.966		-3.788.653	
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.051.291		-469.841	
Interest Expenses on Money Market Funds		-977.404		-552.505	
Interest Expenses on Securities Issued	(IV-b-3)	-1.078.851		-439.552	
Other Interest Expense		-72.231		-19.342	
NET INTEREST INCOME OR EXPENSE		10.533.951		3.794.813	
NET FEE AND COMMISSION INCOME OR EXPENSES		2.475.942		881.267	
Fees and Commissions Received		3.171.232		1.157.510	
From Noncash Loans		276.576		119.099	
Other		2.894.656		1.038.411	
Fees and Commissions Paid (-)		-695.290		-276.243	
Paid for Noncash Loans		-345		-134	
Other		-694.945		-276.109	
PERSONNEL EXPENSES (-)		-1.567.381		-540.569	
DIVIDEND INCOME		4.405		1.355	
TRADING INCOME OR LOSS (Net)	(IV-c)	485.321		643.363	
Gains (Losses) Arising from Capital Markets Transactions		-1.077.626		-1.049.126	
Gains (Losses) Arising From Derivative Financial Transactions		7.142.337		5.339.602	
Foreign Exchange Gains or Losses		-5.579.390		-3.647.113	
OTHER OPERATING INCOME	(IV-d)	799.681		106.731	
GROSS PROFIT FROM OPERATING ACTIVITIES		12.731.919		4.886.960	
ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)	(IV-e)	-4.794.575		-2.350.192	
OTHER OPERATING EXPENSES (-)	(IV-f)	-2.420.048		-832.875	
NET OPERATING INCOME (LOSS)		5.517.296		1.703.893	
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		279.872		53.887	
NET MONETARY POSITION GAIN (LOSS)		0		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		5.797.168		1.757.780	
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-g)	-1.158.325		-430.546	
Current Tax Provision		-729.203		-233.533	
Expense Effect of Deferred Tax		-1.679.897		-766.099	
Income Effect of Deferred Tax		1.250.775		569.086	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		4.638.843		1.327.234	
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)	4.638.843	1.327.234
Profit (Loss) Attributable to Group		4.638.843	1.327.234
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>		0,01160000	0,00332000

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 - 30.09.2018	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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.638.843			
OTHER COMPREHENSIVE INCOME		-770.998			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		389.517			
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		7.486			
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		383.678			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.647			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.160.515			
Exchange Differences on Translation		1.428.623			
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.708.335			
Income (Loss) Related with Cash Flow Hedges		1.172.863			
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-783.936			
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		730.270			
TOTAL COMPREHENSIVE INCOME (LOSS)		3.867.845			

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 - 30.09.2018	Previous Period 01.01.2017 - 30.09.2017
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		6.009.469	
Interest Received		19.235.801	
Interest Paid		-12.265.576	
Dividends received		1.593	
Fees and Commissions Received		3.195.724	
Other Gains		-480.197	
Collections from Previously Written Off Loans and Other Receivables		1.155.124	
Cash Payments to Personnel and Service Suppliers		-1.730.280	
Taxes Paid		-476.839	
Other		-2.625.881	
Changes in Operating Assets and Liabilities Subject to Banking Operations		23.888.323	
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-186.051	
Net (Increase) Decrease in Due From Banks		-1.442.927	
Net (Increase) Decrease in Loans		-15.976.010	
Net (Increase) Decrease in Other Assets		-23.676.073	
Net Increase (Decrease) in Bank Deposits		-4.965.349	
Net Increase (Decrease) in Other Deposits		40.864.861	
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	
Net Increase (Decrease) in Funds Borrowed		17.124.787	
Net Increase (Decrease) in Matured Payables		0	
Net Increase (Decrease) Other Liabilities		12.145.085	
Net Cash Provided From Banking Operations		29.897.792	
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.652.522	
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		-695.840	
Cash Obtained from Tangible and Intangible Asset Sales		34.035	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-10.936.679	
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.918.558	
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	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		492.355	
Cash Obtained from Loans and Securities Issued		22.781.741	
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		-3.921	
Other		0	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		3.684.277	
Net Increase (Decrease) in Cash and Cash Equivalents		32.421.902	
Cash and Cash Equivalents at Beginning of the Period	(V)	10.935.232	
Cash and Cash Equivalents at End of the Period	(V)	43.357.134	

