

**AKBANK T.A.S.**
**I. UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2015 (STATEMENT OF FINANCIAL POSITION)**

(Amounts are expressed in thousands of Turkish Lira (TL).)

ASSETS	Note (Section Five)	CURRENT PERIOD (30/09/2015)			PRIOR PERIOD (31/12/2014)		
		TL	FC	Total	TL	FC	Total
<b>I. CASH AND BALANCES WITH CENTRAL BANK</b>	<b>(I-a)</b>	<b>2.093.683</b>	<b>26.962.014</b>	<b>29.055.697</b>	<b>3.518.600</b>	<b>16.921.441</b>	<b>20.440.041</b>
<b>II. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT or LOSS (Net)</b>	<b>(I-b)</b>	<b>1.853.325</b>	<b>1.797.050</b>	<b>3.650.375</b>	<b>550.537</b>	<b>856.473</b>	<b>1.407.010</b>
2.1 Trading Financial Assets		1.853.325	1.797.050	3.650.375	550.537	856.473	1.407.010
2.1.1 Government Debt Securities		1.506	394	1.900	2.705	2.491	5.196
2.1.2 Equity Securities		-	-	-	68	-	68
2.1.3 Trading Derivative Financial Assets		1.824.862	1.796.656	3.621.518	547.764	853.982	1.401.746
2.1.4 Other Marketable Securities		26.957	-	26.957	-	-	-
2.2 Financial Assets at Fair Value through Profit or Loss		-	-	-	-	-	-
2.2.1 Government Debt Securities		-	-	-	-	-	-
2.2.2 Equity Securities		-	-	-	-	-	-
2.2.3 Loans		-	-	-	-	-	-
2.2.4 Other Marketable Securities		-	-	-	-	-	-
<b>III. BANKS</b>	<b>(I-c)</b>	<b>305.793</b>	<b>7.442.162</b>	<b>7.747.955</b>	<b>394.111</b>	<b>4.361.986</b>	<b>4.756.097</b>
<b>IV. MONEY MARKETS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>700.215</b>	<b>-</b>	<b>700.215</b>
4.1 Interbank Money Market Placements		-	-	-	-	-	-
4.2 Istanbul Stock Exchange Money Market Placements		-	-	-	-	-	-
4.3 Receivables from Reverse Repurchase Agreements		-	-	-	700.215	-	700.215
<b>V. AVAILABLE-FOR-SALE FINANCIAL ASSETS (Net)</b>	<b>(I-d)</b>	<b>17.215.753</b>	<b>20.898.787</b>	<b>38.114.540</b>	<b>21.409.138</b>	<b>16.662.333</b>	<b>38.071.471</b>
5.1 Equity Securities		12.471	161	12.832	12.162	161	12.323
5.2 Government Debt Securities		17.006.997	15.392.353	32.399.350	21.283.380	11.154.528	32.437.908
5.3 Other Marketable Securities		196.085	5.506.273	5.702.358	113.596	5.507.644	5.621.240
<b>VI. LOANS and RECEIVABLES</b>	<b>(I-e)</b>	<b>91.574.313</b>	<b>49.477.083</b>	<b>141.051.396</b>	<b>86.195.794</b>	<b>39.782.190</b>	<b>125.977.984</b>
6.1 Loans and Receivables		91.429.215	49.477.083	140.906.298	86.044.468	39.782.190	125.826.658
6.1.1 Loans to Bank's Risk Group	<b>(VI)</b>	2.654.522	1.329.640	3.984.162	1.884.626	1.121.385	3.006.011
6.1.2 Government Debt Securities		-	-	-	-	-	-
6.1.3 Other		88.774.693	48.147.443	136.922.136	84.159.842	38.660.805	122.820.647
6.2 Loans under Follow-up		3.083.147	-	3.083.147	2.330.155	-	2.330.155
6.3 Specific Provisions [-]		2.938.049	-	2.938.049	2.178.829	-	2.178.829
<b>VII. FACTORING RECEIVABLES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. HELD-TO-MATURITY SECURITIES (Net)</b>	<b>(I-f)</b>	<b>5.057.402</b>	<b>5.718.028</b>	<b>10.775.430</b>	<b>5.790.449</b>	<b>5.009.456</b>	<b>10.799.905</b>
8.1 Government Debt Securities		5.057.402	5.718.028	10.775.430	5.790.449	5.009.456	10.799.905
8.2 Other Marketable Securities		-	-	-	-	-	-
<b>IX. INVESTMENTS IN ASSOCIATES (Net)</b>	<b>(I-g)</b>	<b>3.923</b>	<b>-</b>	<b>3.923</b>	<b>3.923</b>	<b>-</b>	<b>3.923</b>
9.1 Associates Consolidated Based on Equity Method		-	-	-	-	-	-
9.2 Unconsolidated Associates		3.923	-	3.923	3.923	-	3.923
9.2.1 Financial Investments in Associates		-	-	-	-	-	-
9.2.2 Non-Financial Investments in Associates		3.923	-	3.923	3.923	-	3.923
<b>X. SUBSIDIARIES (Net)</b>	<b>(I-h)</b>	<b>347.316</b>	<b>1.067.841</b>	<b>1.415.157</b>	<b>287.325</b>	<b>619.905</b>	<b>907.230</b>
10.1 Financial Subsidiaries		347.316	1.067.841	1.415.157	287.325	619.905	907.230
10.2 Non-Financial Subsidiaries		-	-	-	-	-	-
<b>XI. JOINT VENTURES (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
11.1 Joint Ventures Consolidated Based on Equity Method		-	-	-	-	-	-
11.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
11.2.1 Financial Joint Ventures		-	-	-	-	-	-
11.2.2 Non-Financial Joint Ventures		-	-	-	-	-	-
<b>XII. FINANCIAL LEASE RECEIVABLES (Net)</b>	<b>(I-i)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
12.1 Financial Lease Receivables		-	-	-	-	-	-
12.2 Operating Lease Receivables		-	-	-	-	-	-
12.3 Other		-	-	-	-	-	-
12.4 Unearned Income [-]		-	-	-	-	-	-
<b>XIII. HEDGING DERIVATIVE FINANCIAL ASSETS</b>	<b>(I-j)</b>	<b>911.970</b>	<b>-</b>	<b>911.970</b>	<b>284.135</b>	<b>-</b>	<b>284.135</b>
13.1 Fair Value Hedge		911.970	-	911.970	284.135	-	284.135
13.2 Cash Flow Hedge		-	-	-	-	-	-
13.3 Foreign Net Investment Hedge		-	-	-	-	-	-
<b>XIV. PROPERTY AND EQUIPMENT (Net)</b>		<b>781.066</b>	<b>1.758</b>	<b>782.824</b>	<b>858.420</b>	<b>1.768</b>	<b>860.188</b>
<b>XV. INTANGIBLE ASSETS (Net)</b>		<b>217.831</b>	<b>1</b>	<b>217.832</b>	<b>226.855</b>	<b>9</b>	<b>226.864</b>
15.1 Goodwill		-	-	-	-	-	-
15.2 Other		217.831	1	217.832	226.855	9	226.864
<b>XVI. INVESTMENT PROPERTY (Net)</b>	<b>(I-k)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XVII. TAX ASSET</b>		<b>164.401</b>	<b>-</b>	<b>164.401</b>	<b>10.041</b>	<b>1.608</b>	<b>11.649</b>
17.1 Current Tax Asset		-	-	-	-	-	-
17.2 Deferred Tax Asset	<b>(I-l)</b>	164.401	-	164.401	10.041	1.608	11.649
<b>XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	<b>(I-m)</b>	<b>174.291</b>	<b>-</b>	<b>174.291</b>	<b>158.294</b>	<b>-</b>	<b>158.294</b>
18.1 Held for Sale Purpose		174.291	-	174.291	158.294	-	158.294
18.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XIX. OTHER ASSETS</b>	<b>(I-n)</b>	<b>1.282.604</b>	<b>800.068</b>	<b>2.082.672</b>	<b>796.735</b>	<b>48.879</b>	<b>845.614</b>
<b>TOTAL ASSETS</b>		<b>121.983.671</b>	<b>114.164.792</b>	<b>236.148.463</b>	<b>121.184.572</b>	<b>84.266.048</b>	<b>205.450.620</b>

The accompanying explanations and notes form an integral part of these financial statements.

**AKBANK T.A.S.**
**I. UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2015 (STATEMENT OF FINANCIAL POSITION)**

(Amounts are expressed in thousands of Turkish Lira (TL).)

LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/09/2015)			PRIOR PERIOD (31/12/2014)		
		TL	FC	Total	TL	FC	Total
<b>I. DEPOSITS</b>	<b>(II-a)</b>	<b>66.409.937</b>	<b>74.553.048</b>	<b>140.962.985</b>	<b>65.603.145</b>	<b>47.770.256</b>	<b>113.373.401</b>
1.1 Deposits of Bank's Risk Group	(VI)	2.858.859	2.431.336	5.290.195	2.465.830	1.415.992	3.881.822
1.2 Other		63.551.078	72.121.712	135.672.790	63.137.315	46.354.264	109.491.579
<b>II. TRADING DERIVATIVE FINANCIAL LIABILITIES</b>	<b>(II-b)</b>	<b>525.915</b>	<b>1.975.966</b>	<b>2.501.881</b>	<b>225.223</b>	<b>682.763</b>	<b>907.986</b>
<b>III. FUNDS BORROWED</b>	<b>(II-c)</b>	<b>243.535</b>	<b>25.176.630</b>	<b>25.420.165</b>	<b>301.761</b>	<b>20.686.965</b>	<b>20.988.726</b>
<b>IV. MONEY MARKETS</b>		<b>5.000.631</b>	<b>15.803.584</b>	<b>20.804.215</b>	<b>4.430.973</b>	<b>23.009.630</b>	<b>27.440.603</b>
4.1 Funds from Interbank Money Market		-	-	-	-	-	-
4.2 Funds from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3 Funds Provided Under Repurchase Agreements		5.000.631	15.803.584	20.804.215	4.430.973	23.009.630	27.440.603
<b>V. SECURITIES ISSUED (Net)</b>	<b>(II-d)</b>	<b>3.222.908</b>	<b>7.983.390</b>	<b>11.206.298</b>	<b>3.055.236</b>	<b>6.460.607</b>	<b>9.515.843</b>
5.1 Bills		1.664.151	672.122	2.336.273	1.485.525	769.015	2.254.540
5.2 Asset Backed Securities		-	-	-	-	-	-
5.3 Bonds		1.558.757	7.311.268	8.870.025	1.569.711	5.691.592	7.261.303
<b>VI. FUNDS</b>		-	-	-	-	-	-
6.1 Borrower Funds		-	-	-	-	-	-
6.2 Other		-	-	-	-	-	-
<b>VII. MISCELLANEOUS PAYABLES</b>		<b>3.211.682</b>	<b>1.110.690</b>	<b>4.322.372</b>	<b>2.845.919</b>	<b>451.454</b>	<b>3.297.373</b>
<b>VIII. OTHER LIABILITIES</b>	<b>(II-e)</b>	<b>1.983.672</b>	<b>181.274</b>	<b>2.164.946</b>	<b>1.319.540</b>	<b>127.756</b>	<b>1.447.296</b>
<b>IX. FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>X. FINANCIAL LEASE PAYABLES (Net)</b>	<b>(II-f)</b>	<b>65.887</b>	-	<b>65.887</b>	<b>109.431</b>	-	<b>109.431</b>
10.1 Financial Lease Payables		84.297	-	84.297	141.198	-	141.198
10.2 Operating Lease Payables		-	-	-	-	-	-
10.3 Other		-	-	-	-	-	-
10.4 Deferred Financial Lease Expenses ( - )		18.410	-	18.410	31.767	-	31.767
<b>XI. HEDGING DERIVATIVE FINANCIAL LIABILITIES</b>	<b>(II-g)</b>	-	<b>239.701</b>	<b>239.701</b>	-	<b>105.952</b>	<b>105.952</b>
11.1 Fair Value Hedge		-	239.701	239.701	-	105.952	105.952
11.2 Cash Flow Hedge		-	-	-	-	-	-
11.3 Foreign Net Investment Hedge		-	-	-	-	-	-
<b>XII. PROVISIONS</b>	<b>(II-h)</b>	<b>2.316.691</b>	<b>710.064</b>	<b>3.026.755</b>	<b>2.090.849</b>	<b>551.983</b>	<b>2.642.832</b>
12.1 General Loan Loss Provisions		1.788.000	705.652	2.493.652	1.581.266	541.678	2.122.944
12.2 Restructuring Provisions		-	-	-	-	-	-
12.3 Reserve for Employee Benefits		119.421	-	119.421	124.445	-	124.445
12.4 Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5 Other Provisions		409.270	4.412	413.682	385.138	10.305	395.443
<b>XIII. TAX LIABILITY</b>	<b>(II-i)</b>	<b>289.235</b>	<b>5.654</b>	<b>294.889</b>	<b>501.330</b>	<b>8.021</b>	<b>509.351</b>
13.1 Current Tax Liability		289.235	5.654	294.889	501.330	8.021	509.351
13.2 Deferred Tax Liability		-	-	-	-	-	-
<b>XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS</b>		-	-	-	-	-	-
14.1 Held for Sale Purpose		-	-	-	-	-	-
14.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XV. SUBORDINATED LOANS</b>		-	-	-	-	-	-
<b>XVI. SHAREHOLDERS' EQUITY</b>	<b>(II-j)</b>	<b>26.089.419</b>	<b>(951.050)</b>	<b>25.138.369</b>	<b>25.253.297</b>	<b>(141.471)</b>	<b>25.111.826</b>
16.1 Paid-in capital		4.000.000	-	4.000.000	4.000.000	-	4.000.000
16.2 Capital Reserves		2.237.386	(951.050)	1.286.336	2.923.097	(141.471)	2.781.626
16.2.1 Share Premium		1.700.000	-	1.700.000	1.700.000	-	1.700.000
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Marketable Securities Valuation Differences	(II-k)	(877.984)	(924.856)	(1.802.840)	(181.747)	(112.073)	(293.820)
16.2.4 Property and Equipment Revaluation Differences		47.106	-	47.106	47.106	-	47.106
16.2.5 Intangible Assets Revaluation Differences		-	-	-	-	-	-
16.2.6 Investment Properties Revaluation Differences		-	-	-	-	-	-
16.2.7 Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures		4.895	-	4.895	4.895	-	4.895
16.2.8 Hedging Funds (Effective portion)		(36.620)	(26.194)	(62.814)	(53.049)	(29.398)	(82.447)
16.2.9 Value Increase of Assets Held for Sale		-	-	-	-	-	-
16.2.10 Other Capital Reserves		1.399.989	-	1.399.989	1.405.892	-	1.405.892
16.3 Profit Reserves		17.766.503	-	17.766.503	15.170.522	-	15.170.522
16.3.1 Legal Reserves		1.282.027	-	1.282.027	1.245.067	-	1.245.067
16.3.2 Status Reserves		-	-	-	-	-	-
16.3.3 Extraordinary Reserves		16.372.097	-	16.372.097	13.823.484	-	13.823.484
16.3.4 Other Profit Reserves		112.379	-	112.379	101.971	-	101.971
16.4 Income or (Loss)		2.085.530	-	2.085.530	3.159.678	-	3.159.678
16.4.1 Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.4.2 Current Period Income or (Loss)		2.085.530	-	2.085.530	3.159.678	-	3.159.678
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>109.359.512</b>	<b>126.788.951</b>	<b>236.148.463</b>	<b>105.736.704</b>	<b>99.713.916</b>	<b>205.450.620</b>

The accompanying explanations and notes form an integral part of these financial statements.

**AKBANK T.A.Ş.**
**II. UNCONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2015**

(Amounts are expressed in thousands of Turkish Lira (TL).)

INCOME AND EXPENSE ITEMS		Note	CURRENT PERIOD	PRIOR PERIOD	CURRENT PERIOD	PRIOR PERIOD
		(Section Five)	(01/01-30/09/2015)	(01/01-30/09/2014)	(01/07-30/09/2015)	(01/07-30/09/2014)
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(III-a)</b>	<b>11.132.144</b>	<b>10.488.466</b>	<b>3.866.526</b>	<b>3.539.601</b>
1.1	Interest on Loans	(III-a-1)	8.741.217	7.558.725	3.068.755	2.624.471
1.2	Interest on Reserve Requirements		-	-	-	-
1.3	Interest on Banks	(III-a-2)	72.589	5.744	37.003	2.328
1.4	Interest on Money Market Transactions		93.682	16.437	7.259	9.187
1.5	Interest on Marketable Securities Portfolio	(III-a-3)	2.201.380	2.876.912	745.285	897.977
1.5.1	Trading Financial Assets		231	353	54	133
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3	Available-for-sale Financial Assets		1.706.018	2.339.712	580.336	712.011
1.5.4	Held- to- maturity Investments		495.131	536.847	164.895	185.833
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income		23.276	30.648	8.224	5.638
<b>II.</b>	<b>INTEREST EXPENSE</b>	<b>(III-b)</b>	<b>5.754.820</b>	<b>5.388.311</b>	<b>2.071.624</b>	<b>1.750.287</b>
2.1	Interest on Deposits	(III-b-4)	4.328.150	3.969.872	1.560.726	1.331.171
2.2	Interest on Funds Borrowed	(III-b-1)	293.913	236.596	102.928	86.648
2.3	Interest Expense on Money Market Transactions		591.984	732.690	227.412	175.654
2.4	Interest on Securities Issued	(III-b-3)	513.472	423.787	174.352	147.039
2.5	Other Interest Expenses		27.301	25.366	6.206	9.775
<b>III.</b>	<b>NET INTEREST INCOME (I - II)</b>		<b>5.377.324</b>	<b>5.100.155</b>	<b>1.794.902</b>	<b>1.789.314</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME</b>		<b>1.750.037</b>	<b>1.780.202</b>	<b>607.212</b>	<b>615.126</b>
4.1	Fees and Commissions Received		2.095.684	2.066.470	733.297	719.255
4.1.1	Non-cash Loans		129.227	115.379	43.928	39.397
4.1.2	Other		1.966.457	1.951.091	689.369	679.858
4.2	Fees and Commissions Paid		345.647	286.268	126.085	104.129
4.2.1	Non-cash Loans		238	250	83	78
4.2.2	Other		345.409	286.018	126.002	104.051
<b>V.</b>	<b>DIVIDEND INCOME</b>		<b>13.336</b>	<b>27.552</b>	<b>-</b>	<b>-</b>
<b>VI.</b>	<b>TRADING INCOME/(LOSS) (Net)</b>	<b>(III-c)</b>	<b>74.854</b>	<b>(148.312)</b>	<b>1.571</b>	<b>21.965</b>
6.1	Trading Gains / (Losses) on Securities		197.197	509.305	(8.589)	178.149
6.2	Gains / (Losses) on Derivative Financial Transactions		69.408	(1.181.833)	305.477	65.262
6.3	Foreign Exchange Gains / (Losses)		(191.751)	524.216	(295.317)	(221.446)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(III-d)</b>	<b>516.971</b>	<b>481.780</b>	<b>93.481</b>	<b>69.894</b>
<b>VIII.</b>	<b>TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>7.732.522</b>	<b>7.241.377</b>	<b>2.497.166</b>	<b>2.496.299</b>
<b>IX.</b>	<b>PROVISION FOR LOAN LOSSES AND OTHER RECEIVABLES (-)</b>	<b>(III-e)</b>	<b>1.925.167</b>	<b>1.618.864</b>	<b>625.810</b>	<b>609.589</b>
<b>X.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(III-f)</b>	<b>3.144.654</b>	<b>2.725.241</b>	<b>1.021.991</b>	<b>940.276</b>
<b>XI.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X)</b>		<b>2.662.701</b>	<b>2.897.272</b>	<b>849.365</b>	<b>946.434</b>
<b>XII.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XIII.</b>	<b>INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XIV.</b>	<b>INCOME/(LOSS) ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XV.</b>	<b>PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XI+...+XIV)</b>		<b>2.662.701</b>	<b>2.897.272</b>	<b>849.365</b>	<b>946.434</b>
<b>XVI.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(III-g)</b>	<b>577.171</b>	<b>631.927</b>	<b>177.719</b>	<b>225.518</b>
16.1	Current Tax Provision		482.203	748.100	122.980	129.978
16.2	Deferred Tax Provision		94.968	(116.173)	54.739	95.540
<b>XVII.</b>	<b>CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XV±XVI)</b>		<b>2.085.530</b>	<b>2.265.345</b>	<b>671.646</b>	<b>720.916</b>
<b>XVIII.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
18.1	Income from Non-current Assets Held for Sale		-	-	-	-
18.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
18.3	Income from Other Discontinued Operations		-	-	-	-
<b>XIX.</b>	<b>EXPENSES FOR DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
19.1	Expenses for Non-current Assets Held for Sale		-	-	-	-
19.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-	-	-
19.3	Expenses for Other Discontinued Operations		-	-	-	-
<b>XX.</b>	<b>PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII-XIX)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXI.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
21.1	Current Tax Provision		-	-	-	-
21.2	Deferred Tax Provision		-	-	-	-
<b>XXII.</b>	<b>CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>XXIII.</b>	<b>NET INCOME/(LOSS) (XVII+XXII)</b>	<b>(III-h)</b>	<b>2.085.530</b>	<b>2.265.345</b>	<b>671.646</b>	<b>720.916</b>
Earnings per share (in full TL)			0,00521	0,00566	0,00168	0,00180

The accompanying explanations and notes form an integral part of these financial statements.

**AKBANK T.A.S.**
**III. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 30 SEPTEMBER 2015**

(Amounts are expressed in thousands of Turkish Lira (TL).)

	Note (Section Five)	CURRENT PERIOD (30/09/2015)			PRIOR PERIOD (31/12/2014)		
		TL	FC	Total	TL	FC	Total
<b>A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>105.813.028</b>	<b>229.792.781</b>	<b>335.605.809</b>	<b>86.440.890</b>	<b>164.804.370</b>	<b>251.245.260</b>
<b>I. GUARANTEES AND WARRANTIES</b>	<b>(IV-2, 3)</b>	<b>14.104.135</b>	<b>21.454.120</b>	<b>35.558.255</b>	<b>14.835.627</b>	<b>18.116.064</b>	<b>32.951.691</b>
1.1 Letters of Guarantee		12.516.736	11.318.285	23.835.021	13.274.640	9.169.549	22.444.189
1.1.1 Guarantees Subject to State Tender Law		415.399	1.817.841	2.233.240	303.407	1.575.448	1.878.855
1.1.2 Guarantees Given for Foreign Trade Operations		-	4.318.666	4.318.666	-	3.458.994	3.458.994
1.1.3 Other Letters of Guarantee		12.101.337	5.181.778	17.283.115	12.971.233	4.135.107	17.106.340
1.2 Bank Acceptances		-	2.148.468	2.148.468	-	1.131.505	1.131.505
1.2.1 Import Letter of Acceptance		-	2.148.468	2.148.468	-	1.131.505	1.131.505
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		-	6.479.269	6.479.269	-	5.904.981	5.904.981
1.3.1 Documentary Letters of Credit		-	5.929.235	5.929.235	-	5.362.816	5.362.816
1.3.2 Other Letters of Credit		-	550.034	550.034	-	542.165	542.165
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7 Factoring Guarantees		-	29.021	29.021	-	22.745	22.745
1.8 Other Guarantees		46.783	1.460.757	1.507.540	76.813	1.870.893	1.947.706
1.9 Other Collaterals		1.540.616	18.320	1.558.936	1.484.174	16.391	1.500.565
<b>II. COMMITMENTS</b>	<b>(IV-1)</b>	<b>38.760.259</b>	<b>15.945.345</b>	<b>54.705.604</b>	<b>38.732.972</b>	<b>13.433.516</b>	<b>52.166.488</b>
2.1 Irrevocable Commitments		38.244.033	15.945.345	54.189.378	38.346.513	13.433.516	51.780.029
2.1.1 Asset Purchase Commitments		5.063.897	6.302.322	11.366.219	2.533.905	7.214.306	9.748.211
2.1.2 Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		5.540.522	4.389.184	9.929.706	5.397.158	1.723.655	7.120.813
2.1.5 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheque Payments		5.746.255	-	5.746.255	5.409.062	-	5.409.062
2.1.8 Tax and Fund Liabilities from Export Commitments		2.644	-	2.644	2.196	-	2.196
2.1.9 Commitments for Credit Card Limits		18.581.687	-	18.581.687	21.109.490	-	21.109.490
2.1.10 Commitments for Credit Cards and Banking Services Promotions		88.218	-	88.218	126.962	-	126.962
2.1.11 Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13 Other Irrevocable Commitments		3.220.810	5.253.839	8.474.649	3.767.740	4.495.555	8.263.295
2.2 Revocable Commitments		516.226	-	516.226	386.459	-	386.459
2.2.1 Revocable Loan Granting Commitments		516.226	-	516.226	386.459	-	386.459
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>52.948.634</b>	<b>192.393.316</b>	<b>245.341.950</b>	<b>32.872.291</b>	<b>133.254.790</b>	<b>166.127.081</b>
3.1 Hedging Derivative Financial Instruments		1.598.325	12.181.209	13.779.534	871.688	8.754.550	9.626.238
3.1.1 Fair Value Hedges		1.598.325	12.181.209	13.779.534	871.688	8.754.550	9.626.238
3.1.2 Cash Flow Hedges		-	-	-	-	-	-
3.1.3 Foreign Net Investment Hedges		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		51.350.309	180.212.107	231.562.416	32.000.603	124.500.240	156.500.843
3.2.1 Forward Foreign Currency Buy/Sell Transactions		6.630.615	9.243.635	15.874.250	4.072.104	4.952.130	9.024.234
3.2.1.1 Forward Foreign Currency Transactions-Buy		2.757.579	5.089.565	7.847.144	1.889.739	2.578.466	4.468.205
3.2.1.2 Forward Foreign Currency Transactions-Sell		3.873.036	4.154.070	8.027.106	2.182.365	2.373.664	4.556.029
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		30.265.608	99.477.209	129.742.817	20.001.968	67.094.608	87.096.576
3.2.2.1 Foreign Currency Swap-Buy		12.328.014	25.794.669	38.122.683	4.509.779	22.111.132	26.620.911
3.2.2.2 Foreign Currency Swap-Sell		15.318.428	18.980.750	34.299.178	13.173.023	8.912.914	22.085.937
3.2.2.3 Interest Rate Swap-Buy		1.309.583	27.350.895	28.660.478	1.159.583	18.035.281	19.194.864
3.2.2.4 Interest Rate Swap-Sell		1.309.583	27.350.895	28.660.478	1.159.583	18.035.281	19.194.864
3.2.3 Foreign Currency, Interest Rate and Securities Options		13.754.827	60.560.926	74.315.753	7.776.789	46.175.887	53.952.676
3.2.3.1 Foreign Currency Options-Buy		7.133.776	8.568.906	15.702.682	3.802.404	5.939.815	9.742.219
3.2.3.2 Foreign Currency Options-Sell		6.621.051	9.314.482	15.935.533	3.974.385	5.754.002	9.728.387
3.2.3.3 Interest Rate Options-Buy		-	21.338.769	21.338.769	-	17.241.035	17.241.035
3.2.3.4 Interest Rate Options-Sell		-	21.338.769	21.338.769	-	17.241.035	17.241.035
3.2.3.5 Securities Options-Buy		-	-	-	-	-	-
3.2.3.6 Securities Options-Sell		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6 Other		699.259	10.930.337	11.629.596	149.742	6.277.615	6.427.357
<b>B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>587.000.323</b>	<b>177.544.314</b>	<b>764.544.637</b>	<b>554.544.585</b>	<b>130.774.658</b>	<b>685.319.243</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>25.781.002</b>	<b>14.487.578</b>	<b>40.268.580</b>	<b>48.966.169</b>	<b>10.755.475</b>	<b>59.721.644</b>
4.1 Customer Fund and Portfolio Balances		2.948.388	-	2.948.388	2.883.149	-	2.883.149
4.2 Investment Securities Held in Custody		5.132.822	833.876	5.966.698	12.796.644	957.671	13.754.315
4.3 Cheques Received for Collection		14.000.382	818.067	14.818.449	29.969.396	690.016	30.659.412
4.4 Commercial Notes Received for Collection		3.211.410	1.429.180	4.640.590	2.828.122	1.084.489	3.912.611
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		488.000	11.406.455	11.894.455	488.858	8.023.299	8.512.157
4.8 Custodians		-	-	-	-	-	-
<b>V. PLEDGES RECEIVED</b>		<b>187.315.770</b>	<b>60.937.802</b>	<b>248.253.572</b>	<b>157.707.934</b>	<b>40.898.480</b>	<b>198.606.414</b>
5.1 Marketable Securities		82.708.615	461.496	83.170.111	59.432.194	128.592	59.560.786
5.2 Guarantee Notes		754.199	359.818	1.114.017	738.869	279.498	1.018.367
5.3 Commodity		7.000	21.339	28.339	6.000	27.541	33.541
5.4 Warranty		-	-	-	-	-	-
5.5 Immovables		74.948.296	44.697.911	119.646.207	63.812.173	29.788.502	93.600.675
5.6 Other Pledged Items		28.897.660	15.397.238	44.294.898	33.718.698	10.674.347	44.393.045
5.7 Pledged Items-Depository		-	-	-	-	-	-
<b>VI. ACCEPTED BILL, GUARANTEES AND WARRANTIES</b>		<b>373.903.551</b>	<b>102.118.934</b>	<b>476.022.485</b>	<b>347.870.482</b>	<b>79.120.703</b>	<b>426.991.185</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>692.813.351</b>	<b>407.337.095</b>	<b>1.100.150.446</b>	<b>640.985.475</b>	<b>295.579.028</b>	<b>936.564.503</b>

The accompanying explanations and notes form an integral part of these financial statements.

**AKBANK T.A.Ş.****IV. UNCONSOLIDATED STATEMENT OF INCOME AND EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY  
FOR THE PERIOD ENDED 30 SEPTEMBER 2015**

(Amounts are expressed in thousands of Turkish Lira (TL).)

<b>INCOME AND EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY</b>	<b>CURRENT PERIOD (30/09/2015)</b>	<b>PRIOR PERIOD (30/09/2014)</b>
<b>I. ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS</b>	<b>(1.886.275)</b>	<b>921.709</b>
<b>II. PROPERTY AND EQUIPMENT REVALUATION DIFFERENCES</b>	-	-
<b>III. INTANGIBLE ASSETS REVALUATION DIFFERENCES</b>	-	-
<b>IV. TRANSLATION DIFFERENCES FROM FOREIGN CURRENCY TRANSACTIONS</b>	-	-
<b>V. PROFIT/LOSS FROM CASH FLOW HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion)</b>	<b>24.541</b>	<b>25.236</b>
<b>VI. PROFIT/LOSS FROM FOREIGN NET INVESTMENT HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion)</b>	-	-
<b>VII. EFFECTS OF CHANGES IN ACCOUNTING POLICY AND CORRECTIONS</b>	-	-
<b>VIII. OTHER INCOME/EXPENSE ACCOUNTED UNDER SHAREHOLDERS' EQUITY AS PER TAS</b>	-	-
<b>IX. TAX RELATED TO VALUATION DIFFERENCES</b>	<b>372.347</b>	<b>(189.389)</b>
<b>X. NET INCOME/EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)</b>	<b>(1.489.387)</b>	<b>757.556</b>
<b>XI. CURRENT PERIOD INCOME / LOSS</b>	<b>2.085.530</b>	<b>2.265.345</b>
11.1 Net Change in Fair Value of Marketable Securities (Transfer to Profit/Loss)	109.065	369.852
11.2 Part of Cash Flow Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	(19.633)	(20.188)
11.3 Part of Foreign Net Investment Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	-	-
11.4 Other	1.996.098	1.915.681
<b>XII. TOTAL INCOME / LOSS ACCOUNTED FOR THE PERIOD (X±XI)</b>	<b>596.143</b>	<b>3.022.901</b>

The accompanying explanations and notes form an integral part of these financial statements.

AKBANK T.A.S.

V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2015

(Amounts are expressed in thousands of Turkish Lira (TL)).

	Note (Section Five)	Paid-in Capital	Adjustment to Share Capital(*)	Share Premiums	Share Cancellation Profits	Legal Reserves	Status Reserves	Extraordinary Reserves	Other Reserves	Current Period Net Income (Loss)	Prior Period Net Income (Loss)	Marketable Securities Value Increase Fund	Revaluation Fund	Bonus Shares from Invest. in Ass., Subs. and J.V.	Hedging Transactions	Val. Chan. in Prop. and Eq. HFS Purp./ Disc. Opr.	Total Shareholders' Equity
<b>PRIOR PERIOD</b>																	
<b>(30/09/2014)</b>																	
I.	Beginning Balance	4.000.000	1.405.892	1.700.000	-	1.218.319	-	11.378.405	103.867	2.942.042	-	(1.355.414)	47.106	2.729	(103.768)	-	21.339.178
II.	Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Adjusted Beginning Balance (I+II)	(II-I)	4.000.000	1.405.892	1.700.000	-	1.218.319	-	11.378.405	103.867	2.942.042	-	(1.355.414)	47.106	2.729	(103.768)	21.339.178
<b>Changes in the period</b>																	
IV.	Increase/Decrease due to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	737.367	-	-	-	-	737.367
VI.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	20.189	-	20.189
4.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	20.189	-	20.189
4.2	Foreign Net Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Property and Equipment Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Intangible Assets Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	2.166	-	-	2.166
X.	Translation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Changes due to the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII.	Changes due to the reclassification of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.	Effects of changes in equity of investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Capital Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1	Cash Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.2	Internal Resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.	Share Issuance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Share Cancellation Profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	2.265.345	-	-	-	-	-	-	2.265.345
XX.	Profit Distribution	-	-	-	-	26.748	-	2.445.079	2.732	(2.942.042)	-	-	-	-	-	-	(667.483)
20.1	Dividends paid	-	-	-	-	26.748	-	2.445.079	2.732	(667.483)	-	-	-	-	-	-	(667.483)
20.2	Transfers to Reserves	-	-	-	-	-	-	-	-	(2.474.559)	-	-	-	-	-	-	-
20.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ending Balance (III+IV+V+...+XVIII+XIX+XX)</b>		<b>4.000.000</b>	<b>1.405.892</b>	<b>1.700.000</b>	<b>-</b>	<b>1.245.067</b>	<b>-</b>	<b>13.823.484</b>	<b>106.599</b>	<b>2.265.345</b>	<b>-</b>	<b>(618.047)</b>	<b>47.106</b>	<b>4.895</b>	<b>(83.579)</b>	<b>-</b>	<b>23.896.762</b>
<b>CURRENT PERIOD</b>																	
<b>(30/09/2015)</b>																	
I.	Prior Period End Balance	4.000.000	1.405.892	1.700.000	-	1.245.067	-	13.823.484	101.971	3.159.678	-	(293.820)	47.106	4.895	(82.447)	-	25.111.826
<b>Changes in the period</b>																	
II.	Increase/Decrease due to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Marketable Securities Valuation Differences	(II-k)	-	-	-	-	-	-	-	-	-	(1.509.020)	-	-	-	-	(1.509.020)
IV.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	19.633	-	19.633
4.1	Cash flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	19.633	-	19.633
4.2	Foreign Net Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Property and Equipment Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Intangible Assets Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Translation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Changes due to the disposal of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Changes due to the reclassification of assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Effects of changes in equity of investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII.	Capital Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1	Cash Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2	Internal Resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.	Share Issuance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Share Cancellation Profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	2.085.530	-	-	-	-	-	-	2.085.530
XVIII.	Profit Distribution	-	-	-	-	36.960	-	2.548.613	4.505	(3.159.678)	-	-	-	-	-	-	(569.600)
18.1	Dividends paid	-	-	-	-	36.960	-	2.548.613	4.505	(569.600)	-	-	-	-	-	-	(569.600)
18.2	Transfers to Reserves	-	-	-	-	-	-	-	-	(2.590.078)	-	-	-	-	-	-	-
18.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ending Balance (I+II+III+...+XVI+XVII+XVIII)</b>		<b>4.000.000</b>	<b>1.405.892</b>	<b>1.700.000</b>	<b>-</b>	<b>1.282.027</b>	<b>-</b>	<b>16.372.097</b>	<b>106.476</b>	<b>2.085.530</b>	<b>-</b>	<b>(1.802.840)</b>	<b>47.106</b>	<b>4.895</b>	<b>(62.814)</b>	<b>-</b>	<b>25.138.369</b>

(\*) The amounts for the "Paid-in Capital Inflation Adjustment Difference" and "Actuarial Loss/Gain" which is in the "Other Reserves" are presented under "Other Capital Reserves" in the financial statements.

The accompanying explanations and notes form an integral part of these financial statements.

**AKBANK T.A.Ş.****VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2015**

(Amounts are expressed in thousands of Turkish Lira (TL)).

	Note (Section Five)	CURRENT PERIOD (30/09/2015)	PRIOR PERIOD (30/09/2014)
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1</b>	Operating Profit before changes in operating assets and liabilities	(884.344)	4.558.013
<b>1.1.1</b>	Interest received	9.814.584	10.828.212
<b>1.1.2</b>	Interest paid	(5.703.249)	(5.325.001)
<b>1.1.3</b>	Dividend received	13.336	27.552
<b>1.1.4</b>	Fees and commissions received	2.050.022	1.984.019
<b>1.1.5</b>	Other income	(873.934)	(142.963)
<b>1.1.6</b>	Collections from previously written-off loans and other receivables	485.180	374.909
<b>1.1.7</b>	Payments to personnel and service suppliers	(2.845.399)	(2.442.728)
<b>1.1.8</b>	Taxes paid	(629.700)	(876.282)
<b>1.1.9</b>	Other	(3.195.184)	130.295
<b>1.2</b>	Changes in operating assets and liabilities	1.355.616	(2.946.053)
<b>1.2.1</b>	Net decrease in trading securities	(23.684)	56.677
<b>1.2.2</b>	Net (increase) / decrease in fair value through profit/(loss) financial assets	-	-
<b>1.2.3</b>	Net (increase) / decrease in due from banks and other financial institutions	(868.734)	357.988
<b>1.2.4</b>	Net (increase) / decrease in loans	(15.735.148)	(14.289.268)
<b>1.2.5</b>	Net (increase) / decrease in other assets	(9.035.758)	(2.853.274)
<b>1.2.6</b>	Net increase / (decrease) in bank deposits	(7.605.977)	1.297.753
<b>1.2.7</b>	Net increase / (decrease) in other deposits	28.536.173	10.041.213
<b>1.2.8</b>	Net increase / (decrease) in funds borrowed	4.402.868	1.408.054
<b>1.2.9</b>	Net increase / (decrease) in payables	-	-
<b>1.2.10</b>	Net increase / (decrease) in other liabilities	1.685.876	1.034.804
<b>I.</b>	Net cash provided from banking operations	471.272	1.611.960
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II.</b>	Net cash provided from investing activities	(1.645.911)	(3.097.797)
<b>2.1</b>	Cash paid for acquisition of investments, associates and subsidiaries	(358.121)	(49.993)
<b>2.2</b>	Cash obtained from disposal of investments, associates and subsidiaries	-	-
<b>2.3</b>	Purchases of property and equipment	(94.773)	(115.230)
<b>2.4</b>	Disposals of property and equipment	13.467	4.731
<b>2.5</b>	Cash paid for purchase of investments available-for-sale	(20.731.231)	(23.092.961)
<b>2.6</b>	Cash obtained from sale of investments available-for-sale	18.906.101	18.766.726
<b>2.7</b>	Cash paid for purchase of investment securities	-	(1.728)
<b>2.8</b>	Cash obtained from sale of investment securities	1.112.448	1.793.179
<b>2.9</b>	Other	(493.802)	(402.521)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III.</b>	Net cash provided from financing activities	1.082.025	1.615.655
<b>3.1</b>	Cash obtained from funds borrowed and securities issued	9.670.886	6.632.856
<b>3.2</b>	Cash used for repayment of funds borrowed and securities issued	(7.958.589)	(4.488.435)
<b>3.3</b>	Issued equity instruments	-	-
<b>3.4</b>	Dividends paid	(569.600)	(467.483)
<b>3.5</b>	Payments for finance leases	(60.672)	(61.283)
<b>3.6</b>	Other	-	-
<b>IV.</b>	Effect of change in foreign exchange rate on cash and cash equivalents	734.746	117.693
<b>V.</b>	Net increase in cash and cash equivalents (I+II+III+IV)	642.132	247.511
<b>VI.</b>	Cash and cash equivalents at beginning of the period	<b>(M)</b> 4.808.291	4.038.935
<b>VII.</b>	Cash and cash equivalents at end of the period	<b>(M)</b> 5.450.423	4.286.446

The accompanying explanations and notes form an integral part of these financial statements