

AKBANK T.A.Ş.
I. CONSOLIDATED 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
I. CASH AND BALANCES WITH CENTRAL BANK	(I-a)	2.093.683	26.962.031	29.055.714	3.518.600	16.921.457	20.440.057
II. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT or LOSS (Net)	(I-b)	1.832.156	1.803.599	3.635.755	599.900	865.803	1.465.703
2.1 Trading Financial Assets		1.832.156	1.803.599	3.635.755	599.900	865.803	1.465.703
2.1.1 Government Debt Securities		10.521	394	10.915	8.525	2.491	11.016
2.1.2 Equity Securities		3.390	-	3.390	68	-	68
2.1.3 Trading Derivative Financial Assets		1.775.371	1.803.205	3.578.576	547.427	863.312	1.410.739
2.1.4 Other Marketable Securities		42.874	-	42.874	43.880	-	43.880
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		-	-	-	-	-	-
III. BANKS	(I-c)	305.916	8.538.989	8.844.905	611.373	4.600.744	5.212.117
IV. MONEY MARKETS		500	-	500	700.215	-	700.215
4.1 Interbank Money Market Placements		-	-	-	-	-	-
4.2 Istanbul Stock Exchange Money Market Placements		-	-	-	-	-	-
4.3 Receivables from Reverse Repurchase Agreements		500	-	500	700.215	-	700.215
V. AVAILABLE-FOR-SALE FINANCIAL ASSETS (Net)	(I-d)	17.196.929	22.709.213	39.906.142	21.390.273	16.213.559	37.603.832
5.1 Equity Securities		12.836	161	12.997	12.326	161	12.487
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		177.096	7.316.699	7.493.795	94.567	5.058.870	5.153.437
VI. LOANS and RECEIVABLES	(I-e)	91.777.113	62.049.743	153.826.856	85.861.033	50.270.367	136.131.400
6.1 Loans and Receivables		91.632.015	62.049.743	153.681.758	85.709.707	50.270.367	135.980.074
6.1.1 Loans to Bank's Risk Group	(VI)	2.283.524	1.229.119	3.512.643	1.511.963	952.585	2.464.548
6.1.2 Government Debt Securities		-	-	-	-	-	-
6.1.3 Other		89.348.491	60.820.624	150.169.115	84.197.744	49.317.782	133.515.526
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
VII. FACTORING RECEIVABLES		-	-	-	-	-	-
VIII. HELD-TO-MATURITY SECURITIES (Net)	(I-f)	5.057.599	5.718.028	10.775.627	5.790.655	5.009.456	10.800.111
8.1 Government Debt Securities		5.057.599	5.718.028	10.775.627	5.790.655	5.009.456	10.800.111
8.2 Other Marketable Securities		-	-	-	-	-	-
IX. INVESTMENTS IN ASSOCIATES (Net)	(I-g)	3.923	-	3.923	3.923	-	3.923
9.1 Associates Consolidated Based on Equity Method		-	-	-	-	-	-
9.2 Associates Unconsolidated		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
X. SUBSIDIARIES (Net)	(I-h)	-	-	-	-	-	-
10.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
10.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
XI. JOINT VENTURES (Net)		-	-	-	-	-	-
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		-	-	-	-	-	-
XII. FINANCIAL LEASE RECEIVABLES (Net)	(I-i)	964.070	3.214.402	4.178.472	910.569	2.784.737	3.695.306
12.1 Financial Lease Receivables		1.247.385	3.687.227	4.934.612	1.182.008	3.237.330	4.419.338
12.2 Operating Lease Receivables		-	-	-	-	-	-
12.3 Other		-	-	-	-	-	-
12.4 Unearned Income [-]		283.315	472.825	756.140	271.439	452.593	724.032
XIII. HEDGING DERIVATIVE FINANCIAL ASSETS	(I-j)	911.970	606	912.576	284.135	406	284.541
13.1 Fair Value Hedge		911.970	606	912.576	284.135	406	284.541
13.2 Cash Flow Hedge		-	-	-	-	-	-
13.3 Foreign Net Investment Hedge		-	-	-	-	-	-
XIV. PROPERTY AND EQUIPMENT (Net)		785.553	2.593	788.146	860.758	2.596	863.354
XV. INTANGIBLE ASSETS (Net)		220.165	546	220.711	228.548	456	229.004
15.1 Goodwill		-	-	-	-	-	-
15.2 Other		220.165	546	220.711	228.548	456	229.004
XVI. INVESTMENT PROPERTY (Net)	(I-k)	-	-	-	-	-	-
XVII. TAX ASSET		176.417	9.394	185.811	11.497	9.548	21.045
17.1 Current Tax Asset		-	-	-	-	-	-
17.2 Deferred Tax Asset	(I-l)	176.417	9.394	185.811	11.497	9.548	21.045
XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-m)	181.531	-	181.531	158.652	-	158.652
18.1 Held for Sale Purpose		181.531	-	181.531	158.652	-	158.652
18.2 Related to Discontinued Operations		-	-	-	-	-	-
XIX. OTHER ASSETS	(I-n)	1.560.118	849.288	2,409,406	993.288	94.050	1,087,338
TOTAL ASSETS		123,067,643	131,858,432	254,926,075	121,923,419	96,773,179	218,696,598

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

AKBANK T.A.S.
I. CONSOLIDATED 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
I. DEPOSITS	(II-a)	66.821.620	85.599.477	152.421.097	65.253.709	57.040.367	122.294.076
1.1 Deposits of Bank's Risk Group	(VI)	2.807.747	2.007.431	4.815.178	2.093.788	1.358.897	3.452.685
1.2 Other		64.013.873	83.592.046	147.605.919	63.159.921	55.681.470	118.841.391
II. TRADING DERIVATIVE FINANCIAL LIABILITIES	(II-b)	525.859	2.270.904	2.796.763	222.368	984.865	1.207.213
III. FUNDS BORROWED	(II-c)	404.127	27.723.011	28.127.138	454.961	20.814.400	21.269.361
IV. MONEY MARKETS		5.027.790	17.055.795	22.083.585	4.872.461	23.978.899	28.851.360
4.1 Funds from Interbank Money Market		27.159	-	27.159	441.722	-	441.722
4.2 Funds from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3 Funds Provided Under Repurchase Agreements		5.000.631	17.055.795	22.056.426	4.430.739	23.978.899	28.409.638
V. SECURITIES ISSUED (Net)	(II-d)	3.387.628	9.200.048	12.587.676	3.172.404	7.368.020	10.540.424
5.1 Bills		1.668.074	672.122	2.340.196	1.485.149	769.015	2.254.164
5.2 Asset Backed Securities		-	-	-	-	-	-
5.3 Bonds		1.719.554	8.527.926	10.247.480	1.687.255	6.599.005	8.286.260
VI. FUNDS		-	-	-	-	-	-
6.1 Borrower Funds		-	-	-	-	-	-
6.2 Other		-	-	-	-	-	-
VII. MISCELLANEOUS PAYABLES		3.432.063	1.129.596	4.561.659	3.027.706	471.106	3.498.812
VIII. OTHER LIABILITIES	(II-e)	2.001.391	249.874	2.251.265	1.327.744	200.986	1.528.730
IX. FACTORING PAYABLES		-	-	-	-	-	-
X. FINANCIAL LEASE PAYABLES (Net)	(II-f)	-	-	-	-	-	-
10.1 Financial Lease Payables		-	-	-	-	-	-
10.2 Operating Lease Payables		-	-	-	-	-	-
10.3 Other		-	-	-	-	-	-
10.4 Deferred Financial Lease Expenses (-)		-	-	-	-	-	-
XI. HEDGING DERIVATIVE FINANCIAL LIABILITIES	(II-g)	-	240.416	240.416	-	105.952	105.952
11.1 Fair Value Hedge		-	240.184	240.184	-	105.952	105.952
11.2 Cash Flow Hedge		-	232	232	-	-	-
11.3 Foreign Net Investment Hedge		-	-	-	-	-	-
XII. PROVISIONS	(II-h)	2.342.356	707.522	3.049.878	2.108.801	544.825	2.653.626
12.1 General Loan Loss Provisions		1.799.446	692.127	2.491.573	1.588.276	515.988	2.104.264
12.2 Restructuring Provisions		-	-	-	-	-	-
12.3 Reserve for Employee Benefits		124.294	608	124.902	127.450	187	127.637
12.4 Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5 Other Provisions		418.616	14.787	433.403	393.075	28.650	421.725
XIII. TAX LIABILITY	(II-i)	313.499	75.690	389.189	528.243	78.757	607.000
13.1 Current Tax Liability		313.499	19.364	332.863	522.289	31.129	553.418
13.2 Deferred Tax Liability		-	56.326	56.326	5.954	47.628	53.582
XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS		-	-	-	-	-	-
14.1 Held for Sale Purpose		-	-	-	-	-	-
14.2 Related to Discontinued Operations		-	-	-	-	-	-
XV. SUBORDINATED LOANS		-	-	-	-	-	-
XVI. SHAREHOLDERS' EQUITY	(II-j)	27.379.337	(961.928)	26.417.409	26.257.874	(117.830)	26.140.044
16.1 Paid-in capital		4.000.000	-	4.000.000	4.000.000	-	4.000.000
16.2 Capital Reserves		1.966.848	(961.928)	1.004.920	2.772.404	(117.830)	2.654.574
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)	(935.928)	(1.813.912)	(181.747)	(88.432)	(270.179)
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		3.895	-	3.895	3.895	-	3.895
16.2.8 Hedging Funds (Effective portion)		(306.158)	(26.000)	(332.158)	(202.742)	(29.398)	(232.140)
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		18.787.516	-	18.787.516	15.845.847	-	15.845.847
16.3.1 Legal Reserves		1.336.311	-	1.336.311	1.295.468	-	1.295.468
16.3.2 Status Reserves		-	-	-	-	-	-
16.3.3 Extraordinary Reserves		16.772.396	-	16.772.396	14.150.654	-	14.150.654
16.3.4 Other Profit Reserves		678.809	-	678.809	399.725	-	399.725
16.4 Income or (Loss)		2.624.857	-	2.624.857	3.639.523	-	3.639.523
16.4.1 Prior Periods' Income or (Loss)		402.833	-	402.833	260.884	-	260.884
16.4.2 Current Year Income or (Loss)		2.222.024	-	2.222.024	3.378.639	-	3.378.639
16.5 Minority Interest		116	-	116	100	-	100
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		111.635.670	143.290.405	254.926.075	107.226.251	111.470.347	218.696.598

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

AKBANK T.A.Ş.
II. CONSOLIDATED 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)
I.	INTEREST INCOME	(III-a)	11.665.329	10.943.224	4.058.642	3.698.978
1.1	Interest on Loans	(III-a-1)	9.004.029	7.773.986	3.157.893	2.707.805
1.2	Interest on Reserve Requirements		-	-	-	-
1.3	Interest on Banks	(III-a-2)	81.403	26.003	38.821	8.342
1.4	Interest on Money Market Transactions		117.391	38.174	15.566	17.059
1.5	Interest on Marketable Securities Portfolio	(III-a-3)	2.215.043	2.902.896	758.597	900.870
1.5.1	Trading Financial Assets		6.363	5.444	2.510	1.667
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3	Available-for-sale Financial Assets		1.713.549	2.360.605	591.192	713.370
1.5.4	Held- to- maturity Investments		495.131	536.847	164.895	185.833
1.6	Financial Lease Income		221.121	169.862	77.810	58.700
1.7	Other Interest Income		26.342	32.303	9.955	6.202
II.	INTEREST EXPENSE	(III-b)	5.997.422	5.625.905	2.160.202	1.828.781
2.1	Interest on Deposits	(III-b-4)	4.455.630	4.072.721	1.603.215	1.367.851
2.2	Interest on Funds Borrowed	(III-b-1)	306.242	291.250	108.679	100.359
2.3	Interest Expense on Money Market Transactions		655.102	789.035	251.716	195.198
2.4	Interest on Securities Issued	(III-b-3)	560.964	454.722	192.597	157.760
2.5	Other Interest Expenses		19.484	18.177	3.994	7.613
III.	NET INTEREST INCOME (I - II)		5.667.907	5.317.319	1.898.440	1.870.197
IV.	NET FEES AND COMMISSIONS INCOME		1.832.986	1.841.518	636.464	641.226
4.1	Fees and Commissions Received		2.181.468	2.114.005	762.916	738.470
4.1.1	Non-cash Loans		129.393	115.586	43.973	39.437
4.1.2	Other		2.052.075	1.998.419	718.943	699.033
4.2	Fees and Commissions Paid		348.482	272.487	126.452	97.244
4.2.1	Non-cash Loans		2.309	2.042	434	723
4.2.2	Other		346.173	270.445	126.018	96.521
V.	DIVIDEND INCOME		2.264	1.381	-	-
VI.	TRADING INCOME/(LOSS) (Net)	(III-c)	75.128	(125.370)	(1.223)	30.677
6.1	Trading Gains / (Losses) on Securities		201.013	515.930	(8.841)	180.729
6.2	Gains / (Losses) on Derivative Financial Transactions		(6.564)	(1.149.889)	253.488	56.697
6.3	Foreign Exchange Gains / (Losses)		(119.321)	508.589	(245.870)	(206.749)
VII.	OTHER OPERATING INCOME	(III-d)	526.500	494.163	95.845	87.535
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		8.104.785	7.529.011	2.629.526	2.629.635
IX.	PROVISION FOR LOAN LOSSES AND OTHER RECEIVABLES (-)	(III-e)	1.962.781	1.635.642	633.338	614.234
X.	OTHER OPERATING EXPENSES (-)	(III-f)	3.244.325	2.791.432	1.060.053	963.064
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)		2.897.679	3.101.937	936.135	1.052.337
XII.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XIII.	INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-	-	-
XIV.	INCOME/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XV.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XI+...+XIV)		2.897.679	3.101.937	936.135	1.052.337
XVI.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(III-h)	675.649	686.078	225.987	248.091
16.1	Current Tax Provision		598.699	796.496	183.695	153.550
16.2	Deferred Tax Provision		76.950	(110.418)	42.292	94.541
XVII.	CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XV±XVI)		2.222.030	2.415.859	710.148	804.246
XVIII.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
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		-	-	-	-
XIX.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		-	-	-	-
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		-	-	-	-
XX.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII-XIX)		-	-	-	-
XXI.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
21.1	Current Tax Provision		-	-	-	-
21.2	Deferred Tax Provision		-	-	-	-
XXII.	CURRENT YEAR PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)		-	-	-	-
XXIII.	NET INCOME/(LOSS) (XVII+XXII)	(III-i)	2.222.030	2.415.859	710.148	804.246
23.1	Income/(Loss) from the Group		2.222.024	2.415.854	710.144	804.244
23.2	Income/(Loss) from Minority Interest	(III-g)	6	5	2	2
	Earning/(Loss) per share (in TL full)		0,00556	0,00604	0,00178	0,00201

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

AKBANK T.A.Ş.
III. CONSOLIDATED 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
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)		105.731.788	234.870.035	340.601.823	86.440.978	167.542.323	253.983.301
I. GUARANTEES AND WARRANTIES	(IV-2, 3)	14.105.245	20.672.377	34.777.622	14.838.169	17.405.294	32.243.463
1.1 Letters of Guarantee		12.517.846	11.237.113	23.754.959	13.277.182	9.085.634	22.362.816
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		-	4.325.938	4.325.938	-	3.467.645	3.467.645
1.1.3 Other Letters of Guarantee		12.102.447	5.093.334	17.195.781	12.973.775	4.042.541	17.016.316
1.2 Bank Acceptances		-	2.147.224	2.147.224	-	1.130.533	1.130.533
1.2.1 Import Letter of Acceptance		-	2.147.224	2.147.224	-	1.130.533	1.130.533
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		-	6.001.684	6.001.684	-	5.463.720	5.463.720
1.3.1 Documentary Letters of Credit		-	5.451.650	5.451.650	-	4.921.555	4.921.555
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	1.239.015	1.285.798	76.813	1.686.271	1.763.084
1.9 Other Collaterals		1.540.616	18.320	1.558.936	1.484.174	16.391	1.500.565
II. COMMITMENTS	(IV-1)	38.808.602	11.095.240	49.903.842	38.752.269	9.062.927	47.815.196
2.1 Irrevocable Commitments		38.244.033	11.009.669	49.253.702	38.331.261	8.998.603	47.329.864
2.1.1 Asset Purchase Commitments		5.063.897	6.302.322	11.366.219	2.523.406	7.203.835	9.727.241
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	4.705.753	10.246.275	5.397.158	1.793.569	7.190.727
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	1.594	3.222.404	3.762.987	1.199	3.764.186
2.2 Revocable Commitments		564.569	85.571	650.140	421.008	64.324	485.332
2.2.1 Revocable Loan Granting Commitments		516.226	-	516.226	386.459	-	386.459
2.2.2 Other Revocable Commitments		48.343	85.571	133.914	34.549	64.324	98.873
III. DERIVATIVE FINANCIAL INSTRUMENTS		52.817.941	203.102.418	255.920.359	32.850.540	141.074.102	173.924.642
3.1 Hedging Derivative Financial Instruments		1.598.325	12.589.292	14.187.617	871.688	8.767.178	9.638.866
3.1.1 Fair Value Hedges		1.598.325	12.290.480	13.888.805	871.688	8.767.178	9.638.866
3.1.2 Cash Flow Hedges		-	298.812	298.812	-	-	-
3.1.3 Foreign Net Investment Hedges		-	-	-	-	-	-
3.2 Trading Derivative Financial Instruments		51.219.616	190.513.126	241.732.742	31.978.852	132.306.924	164.285.776
3.2.1 Forward Foreign Currency Buy/Sell Transactions		6.630.665	9.315.550	15.946.215	4.072.104	5.019.986	9.092.090
3.2.1.1 Forward Foreign Currency Transactions-Buy		2.757.579	5.125.668	7.883.247	1.889.739	2.611.651	4.501.390
3.2.1.2 Forward Foreign Currency Transactions-Sell		3.873.086	4.189.882	8.062.968	2.182.365	2.408.335	4.590.700
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		30.134.865	109.706.313	139.841.178	19.980.217	74.833.436	94.813.653
3.2.2.1 Foreign Currency Swap-Buy		12.426.136	29.468.569	41.894.705	4.575.643	24.769.928	29.345.571
3.2.2.2 Foreign Currency Swap-Sell		15.089.563	23.281.176	38.370.739	13.085.408	11.984.784	25.070.192
3.2.2.3 Interest Rate Swap-Buy		1.309.583	28.478.284	29.787.867	1.159.583	19.039.362	20.198.945
3.2.2.4 Interest Rate Swap-Sell		1.309.583	28.478.284	29.787.867	1.159.583	19.039.362	20.198.945
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. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		595.830.333	182.254.304	778.084.637	556.134.233	134.930.774	691.065.007
IV. ITEMS HELD IN CUSTODY		33.750.732	14.487.578	48.238.310	50.211.717	10.755.475	60.967.192
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		13.102.352	833.876	13.936.228	14.041.992	957.671	14.999.663
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		488.200	11.406.455	11.894.655	489.058	8.023.299	8.512.357
4.8 Custodians		-	-	-	-	-	-
V. PLEDGES RECEIVED		188.176.050	65.647.792	253.823.842	158.052.034	45.054.596	203.106.430
5.1 Marketable Securities		82.708.615	461.496	83.170.111	59.432.194	128.592	59.560.786
5.2 Guarantee Notes		780.629	486.128	1.266.757	744.854	423.272	1.168.126
5.3 Commodity		70.620	21.339	91.959	68.907	28.634	97.541
5.4 Warrant		277	552	829	1.277	668	1.945
5.5 Immovables		75.118.716	45.370.240	120.488.956	63.940.850	30.269.306	94.210.156
5.6 Other Pledged Items		29.493.129	19.286.359	48.779.488	33.858.772	14.188.464	48.047.236
5.7 Pledged Items-Depository		4.064	21.678	25.742	5.180	15.660	20.840
VI. ACCEPTED BILL, GUARANTEES AND WARRANTIES		373.903.551	102.118.934	476.022.485	347.870.482	79.120.703	426.991.185
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		701.562.121	417.124.339	1.118.686.460	642.575.211	302.473.097	945.048.308

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

AKBANK T.A.Ş.**IV. CONSOLIDATED 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)).

INCOME AND EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY	CURRENT PERIOD (30/09/2015)	PRIOR PERIOD (30/09/2014)
I. ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE- FOR- SALE FINANCIAL ASSETS	(1.929.667)	962.664
II. PROPERTY AND EQUIPMENT REVALUATION DIFFERENCES	-	-
III. INTANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
IV. TRANSLATION DIFFERENCES FROM FOREIGN CURRENCY TRANSACTIONS	268.676	(22.447)
V. PROFIT/LOSS FROM CASH FLOW HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion)	24.784	25.236
VI. PROFIT/LOSS FROM FOREIGN NET INVESTMENT HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Portion) (*)	(149.806)	13.156
VII. EFFECTS OF CHANGES IN ACCOUNTING POLICY AND CORRECTIONS	-	-
VIII. OTHER INCOME/EXPENSE ACCOUNTED UNDER SHAREHOLDERS' EQUITY AS PER TAS	-	-
IX. TAX RELATED TO VALUATION DIFFERENCES	410.938	(200.211)
X. NET INCOME/EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)	(1.375.075)	778.398
XI. CURRENT PERIOD INCOME / LOSS	2.222.030	2.415.859
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	2.132.598	2.066.195
XII. TOTAL INCOME / LOSS ACCOUNTED FOR THE PERIOD (X&XI)	846.955	3.194.257

(*) Figure represents the effective part of the foreign exchange differences of the financial liabilities hedging the net investment risk of foreign investments as explained in Note II of Section Three.

AKBANK T.A.Ş.

V. CONSOLIDATED 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 Equity Except from Minority Interest	Minority Interest	Total Shareholders' Equity
PRIOR PERIOD																			
(30/09/2014)																			
I.	Beginning Balance	4.000.000	1.405.892	1.700.000	-	1.259.069	-	11.631.754	442.620	3.077.177	209.221	(1.368.346)	47.106	2.729	(272.328)	-	22.134.894	85	22.134.979
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)	4.000.000	1.405.892	1.700.000	-	1.259.069	-	11.631.754	442.620	3.077.177	209.221	(1.368.346)	47.106	2.729	(272.328)	-	22.134.894	85	22.134.979
Changes in the period																			
IV.	Increase/Decrease due to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	770.131	-	-	-	-	770.131	-	770.131
VI.	Hedging Transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	30.714	-	30.714	-	30.714
6.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	20.189	-	20.189	-	20.189
6.2	Foreign Net Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	10.525	-	10.525	-	10.525
VII.	Property and Equipment Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Intangible Assets Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	1.166	-	-	1.166	-	1.166
X.	Translation Differences	-	-	-	-	-	-	-	[22.447]	-	-	-	-	-	-	-	[22.447]	-	[22.447]
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8
14.1	Cash Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8
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)	-	-	-	-	-	-	-	-	2.415.854	-	-	-	-	-	-	2.415.854	5	2.415.859
XX.	Profit distribution	-	-	-	-	36.399	-	2.518.900	2.732	(3.077.177)	51.663	-	-	-	-	-	(467.483)	-	(467.483)
20.1	Dividends paid	-	-	-	-	36.399	-	2.518.900	2.732	(467.483)	51.663	-	-	-	-	-	(467.483)	-	(467.483)
20.2	Transfers to Reserves	-	-	-	-	-	-	-	-	(2.609.694)	-	-	-	-	-	-	-	-	-
20.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance (III+IV+V+...+XVIII+XIX+XX)		4.000.000	1.405.892	1.700.000	-	1.295.468	-	14.150.654	422.905	2.415.854	260.884	(998.216)	47.106	3.895	(241.614)	-	24.842.829	98	24.842.927
CURRENT PERIOD																			
(30/09/2015)																			
I.	Prior Period End Balance	4.000.000	1.405.892	1.700.000	-	1.295.468	-	14.150.654	399.725	3.378.639	260.884	(270.179)	47.106	3.895	(232.140)	-	26.139.944	100	26.140.044
Changes in the period																			
II.	Increase/Decrease due to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	(1.543.733)	-	-	-	-	(1.543.733)	-	(1,543,733)
IV.	Hedging Transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	(100.018)	-	(100.018)	-	(100,018)
4.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	19.827	-	19.827	-	19,827
4.2	Foreign Net Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	(119.845)	-	(119.845)	-	(119,845)
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10
12.1	Cash Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10
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)	-	-	-	-	-	-	-	-	2.222.024	-	-	-	-	-	-	2.222.024	6	2,222,030
XVIII.	Profit distribution	-	-	-	-	40.843	-	2.621.742	4.505	(3,378,639)	141,949	-	-	-	-	-	(569,600)	-	(569,600)
18.1	Dividends paid	-	-	-	-	40.843	-	2.621.742	4.505	(569,600)	141,949	-	-	-	-	-	(569,600)	-	(569,600)
18.2	Transfers to Reserves	-	-	-	-	-	-	-	-	(2,809,039)	-	-	-	-	-	-	-	-	-
18.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ending Balance (I+II+III+...+XVI+XVII+XVIII)		4.000.000	1.405.892	1.700.000	-	1.336.311	-	16.772.396	672.906	2.222.024	402.833	(1.813.912)	47.106	3.895	(332.158)	-	26.417.293	116	26.417.409

(*) 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. CONSOLIDATED 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)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	(647.467)	4.946.958
1.1.1	Interest received	10.347.387	11.275.426
1.1.2	Interest paid	(5.947.307)	(5.569.342)
1.1.3	Dividend received	2.264	1.381
1.1.4	Fees and commissions received	2.135.806	2.031.554
1.1.5	Other income	(899.579)	106.598
1.1.6	Collections from previously written-off loans and other receivables	485.180	374.909
1.1.7	Payments to personnel and service suppliers	(2.892.370)	(2.474.670)
1.1.8	Taxes paid	(763.745)	(950.354)
1.1.9	Other	(3.115.103)	151.456
1.2	Changes in operating assets and liabilities	2.963.627	(5.124.350)
1.2.1	Net decrease in trading securities	(2.306)	76.000
1.2.2	Net (increase) / decrease in fair value through profit/(loss) financial assets	-	-
1.2.3	Net increase / (decrease) in due from banks and other financial institutions	(949.981)	505.424
1.2.4	Net (increase) / decrease in loans	(18.362.100)	(16.974.692)
1.2.5	Net (increase) / decrease in other assets	(9.603.951)	(3.174.486)
1.2.6	Net increase / (decrease) in bank deposits	(7.582.981)	1.801.756
1.2.7	Net increase / (decrease) in other deposits	31.342.019	11.483.057
1.2.8	Net increase / (decrease) in funds borrowed	6.407.870	193.222
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	1.715.057	965.369
I.	Net cash provided from banking operations	2.316.160	(177.392)
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	(3.464.527)	(1.814.729)
2.1	Cash paid for acquisition of investments, associates and subsidiaries	-	-
2.2	Cash obtained from disposal of investments, associates and subsidiaries	-	-
2.3	Purchases of property and equipment	(123.814)	(157.586)
2.4	Disposals of property and equipment	13.218	29.256
2.5	Cash paid for purchase of investments available-for-sale	(21.153.069)	(23.713.356)
2.6	Cash obtained from sale of investments available-for-sale	17.030.596	20.649.948
2.7	Cash paid for purchase of investment securities	(189)	(6.405)
2.8	Cash obtained from sale of investment securities	1.112.654	1.797.862
2.9	Other	(343.923)	(414.448)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	1.499.494	1.802.614
3.1	Cash obtained from funds borrowed and securities issued	10.027.683	6.758.532
3.2	Cash used for repayment of funds borrowed and securities issued	(7.958.589)	(4.488.435)
3.3	Issued equity instruments	-	-
3.4	Dividends paid	(569.600)	(467.483)
3.5	Payments for finance leases	-	-
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	850.723	112.179
V.	Net increase in cash and cash equivalents (I+II+III+IV)	1.201.850	(77.328)
VI.	Cash and cash equivalents at beginning of the period	(VI)	4.933.284
VII.	Cash and cash equivalents at end of the period	(VI)	4.855.956

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