

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT 30 JUNE 2013 TOGETHER WITH
REVIEW REPORT**

**(Convenience translation of publicly announced unconsolidated
financial statements, related disclosures and audit report
originally issued in Turkish, See Note. I.b of Section three)**

(Convenience translation of the independent auditor's report originally issued in Turkish, See Note I.b of Section three)

To the Board of Directors of Akbank T.A.Ş.;

We have reviewed the unconsolidated balance sheet of Akbank T.A.Ş. ("the Bank") at 30 June 2013 and the related unconsolidated income statement, unconsolidated statement of income and expense items under shareholders' equity, unconsolidated statement of cash flows, unconsolidated statement of changes in shareholders' equity for the period then ended. These financial statements are the responsibility of the Bank's management. Our responsibility as independent auditors is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the regulations on account and booking system and accounting and independent audit principles set out as per the Banking Act No. 5411. Those principles require that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to applying analytical procedures to financial data and making inquiries of the Bank's management, and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

The accompanying unconsolidated financial statements as at 30 June 2013 include a general reserve amounting to TL 175.000 provided by the Bank management for the possible results of the circumstances; which may arise from any changes in the economy and market conditions.

Based on our review, except for the effect of the matter referred in the preceding paragraph on the unconsolidated financial statements, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true and fair view of the financial position of Akbank T.A.Ş. at 30 June 2013 and of the the results of its operations and its cash flows for the period then ended in accordance with accounting principles and standards set out by regulations in conformity with Article 37 of Banking Law No. 5411 and other regulations, communiqués, interpretations and circulars published by the Banking Regulation and Supervision Agency on accounting and financial reporting principles.

Additional paragraph for convenience translation to English:

As explained in detail in Note I.b. of Section Three, the effects of differences between accounting principles and standards set out by regulations in conformity with articles 37 of the Banking Act No. 5411, accounting principles generally accepted in countries in which the accompanying unconsolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst&Young Global Limited

Fatma Ebru Yücel
SMMM, Partner
İstanbul, 25 July 2013

**CONVENIENCE TRANSLATION
OF PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS, RELATED DISCLOSURES
ORIGINALLY ISSUED IN TURKISH,
SEE NOTE I.b IN SECTION THREE**

**THE UNCONSOLIDATED FINANCIAL REPORT OF
AKBANK T.A.Ş. AS OF
30 JUNE 2013**

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The unconsolidated financial report includes the following sections in accordance with the "Communiqué on the Financial Statements and Related Explanation and Notes that will be Publicly Announced" as sanctioned by the Banking Regulation and Supervision Agency.

- **Section One** - GENERAL INFORMATION ABOUT THE BANK
- **Section Two** - UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- **Section Three** - EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- **Section Four** - INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK
- **Section Five** - EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- **Section Six** - OTHER EXPLANATIONS
- **Section Seven** - EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

The accompanying audited unconsolidated financial statements and notes to these financial statements which are expressed, unless otherwise stated, in thousands of Turkish Lira (TL), have been prepared based on the accounting books of the Bank in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and are independently audited.

25 July 2013

Suzan SABANCI DİNÇER Chairman of the Board of Directors	Hayri ÇULHACI Head of the Audit Committee	Ş. Yaman TÖRÜNER Member of the Audit Committee	S. Hakan BİNBAŞGİL President	K. Atıl ÖZUS Executive Vice President	Türker TUNALI Senior Vice President
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Contact information of the personnel in charge of addressing questions regarding this financial report.

Name-Surname / Title : Türker TUNALI / Senior Vice President
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**CONVENIENCE TRANSLATION OF
PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY
ISSUED IN TURKISH, SEE NOTE I.b OF SECTION THREE**

**AKBANK T.A.Ş.
NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AT 30 JUNE 2013**

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

**SECTION ONE
GENERAL INFORMATION ABOUT THE BANK**

I. BANK'S FOUNDATION DATE, START-UP STATUS, HISTORY REGARDING THE CHANGES IN THIS STATUS:

Akbank T.A.Ş. ("the Bank" or "Akbank") was established on 30 January 1948 as a private commercial bank, in accordance with the decision of the Council of Ministers, No. 3/6710 and is authorized to perform all economic, financial and commercial activities which are allowed by the laws of the Turkish Republic ("T.C."). The status of the Bank has not changed since its foundation.

II. EXPLANATION ABOUT THE BANK'S CAPITAL STRUCTURE, SHAREHOLDERS OF THE BANK WHO ARE IN CHARGE OF THE MANAGEMENT AND/OR AUDITING OF THE BANK DIRECTLY OR INDIRECTLY, CHANGES IN THESE MATTERS (IF ANY) AND THE GROUP THE BANK BELONGS TO:

The Bank's shares have been quoted on the Borsa İstanbul ("BIST"), previously named Istanbul Stock Exchange (ISE), since 1990. In 1998, 4,03% of the outstanding share capital of the Bank was offered and sold in an international offering outside of Turkey in the form of Ordinary Shares and American Depository Receipts ("ADRs"). As of 30 June 2013, approximately 41% of the shares are publicly traded, including the ADRs (31 December 2012: 41%).

The major shareholder of the Parent Bank, directly or indirectly, is Sabancı Group.

III. EXPLANATION ON THE BOARD OF DIRECTORS, MEMBERS OF THE AUDIT COMMITTEE, PRESIDENT AND EXECUTIVE VICE PRESIDENTS, IF AVAILABLE, SHARES OF THE PARENT BANK THEY POSSESS AND THEIR AREAS OF RESPONSIBILITY:

<u>Title</u>	<u>Name</u>	<u>Responsibility</u>	<u>Education</u>
Chairman:	Suzan SABANCI DİNÇER	Chairman and Executive Board Member	Graduate
Honorary Chairman Board Member, Consultant:	Erol SABANCI	Honorary Chairman, Board Member and Consultant	Undergraduate
Board of Directors:	Hayri ÇULHACI	Vice Chairman and Executive Board Member	Graduate
	Özen GÖKSEL	Executive Board Member	Undergraduate
	M. Hikmet BAYAR	Board Member	Graduate
	Ş. Yaman TÖRÜNER	Board Member	Undergraduate
	James Charles COWLES	Board Member	Graduate
	A. Aykut DEMİRAY	Board Member	Undergraduate
	M. Kaan TERZİOĞLU	Board Member	Undergraduate
	S. Hakan BİNBAŞGİL	Board Member and CEO	Graduate
President and CEO:	S. Hakan BİNBAŞGİL	CEO	Graduate
Director of Internal Audit:	Eyüp ENGİN	Head of Internal Audit	Undergraduate

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**AKBANK T.A.Ş.
NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AT 30 JUNE 2013**

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

<u>Title</u>	<u>Name</u>	<u>Responsibility</u>	<u>Education</u>
Executive Vice Presidents:	Sevilay ÖZSÖZ	Operation	Undergraduate
	A. Fuat AYLA	Loans	Undergraduate
	Hülya KEFELİ	International Banking	Undergraduate
	K. Atıl ÖZÜS	Financial Coordination	Undergraduate
	A. Galip TÖZGE	Consumer Banking	Graduate
	Tunç AKYURT	Strategy	Graduate
	Bade SİPAHİOĞLU IŞIK	Human Resources	Graduate
	O. Mehmet SİNDEL	Payment Systems	Undergraduate
	Kerim ROTA	Treasury	Graduate
	C. Kaan GÜR	Commercial Banking	Undergraduate
	A. Hakan YÜKSEL	Corporate Banking	Undergraduate
	O. Saltık GALATALI	Private Banking	Graduate
	Turgut GÜNEY	Information Technologies	Graduate
	Orkun OĞUZ	Direct Banking	Graduate
Bülent OĞUZ	SME Banking	Graduate	
Internal Audit Committee:	Hayri ÇULHACI	Head of the Audit Committee	Graduate
	Ş. Yaman TÖRÜNER	Member of the Audit Committee	Undergraduate

The shares of the above individuals are insignificant in the Bank.

According to the decision taken in the Board of Directors meeting dated 26 February 2013, Ş. Yaman Törüner has been appointed as Member of the Audit Committee in lieu of A. Aykut Demiray.

According to the decision taken in the Board of Directors meeting dated 28 March 2013, James Charles Cowles has been appointed as Board Member in lieu of Hamid Biglari, who resigned from the position.

As of July 1, 2013, Executive Vice President Zeki Tunçay, responsible from Loans Follow-Up and Support Services has retired.

With the decree of the Board of Directors of the Bank, the Commercial and SME Banking Work Unit has been structured as two different work units. As of July 1, 2013, Bülent Oğuz has been assigned as Executive Vice President responsible from SME Banking. As of July 1, 2013, C. Kaan Gür has been assigned as Executive Vice President responsible from Commercial Banking.

IV. INFORMATION ON SHAREHOLDERS HAVING CONTROL SHARES:

<u>Name/Commercial Title</u>	<u>Share Amounts (Nominal)</u>	<u>Share Percentages</u>	<u>Paid-in Capital (Nominal)</u>	<u>Unpaid Portion</u>
Hacı Ömer Sabancı Holding A.Ş.	1.630.021	40,75 %	1.630.021	-

V. EXPLANATION ON THE BANK'S SERVICE TYPES AND FIELDS OF OPERATION:

The Bank's core business activities include retail banking, commercial banking, SME banking, corporate banking, private banking, foreign exchange, money markets, securities transactions (treasury transactions) and international banking services. In addition to regular banking operations, the Bank also provides insurance intermediary services as an agency of Aksigorta A.Ş and AvivaSA Emeklilik ve Hayat A.Ş. As of 30 June 2013, the Bank has 965 branches dispersed throughout the country and 1 branch operating abroad (31 December 2012: 961 branches and 1 branch operating abroad). As of 30 June 2013, the Bank employed 16.465 people (31 December 2012: 16.315).

AKBANK T.A.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2013 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

ASSETS	Note (Section Five)	CURRENT PERIOD (30/06/2013)			PRIOR PERIOD (31/12/2012)		
		TL	FC	Total	TL	FC	Total
I. CASH AND BALANCES WITH CENTRAL BANK	(I-a)	4.046.801	11.429.539	15.476.340	3.358.403	13.304.438	16.662.841
II. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT or (LOSS) (Net)	(I-b)	618.758	402.821	1.021.579	187.227	363.378	550.605
2.1 Trading Financial Assets		618.758	402.821	1.021.579	187.227	363.378	550.605
2.1.1 Government Debt Securities		4.423	2.169	6.592	6.338	2.969	9.307
2.1.2 Share Certificates		80.247	-	80.247	10.172	-	10.172
2.1.3 Trading Derivative Financial Assets		534.088	400.652	934.740	170.717	360.409	531.126
2.1.4 Other Marketable Securities		-	-	-	-	-	-
2.2 Financial Assets Designated at Fair Value through Profit or (Loss)		-	-	-	-	-	-
2.2.1 Government Debt Securities		-	-	-	-	-	-
2.2.2 Share Certificates		-	-	-	-	-	-
2.2.3 Loans		-	-	-	-	-	-
2.2.4 Other Marketable Securities		-	-	-	-	-	-
III. BANKS	(I-c)	4.224	3.513.572	3.517.796	4.124	2.694.090	2.698.214
IV. MONEY MARKETS		-	-	-	-	-	-
4.1 Interbank Money Market Placements		-	-	-	-	-	-
4.2 Receivables from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3 Receivables from Reverse Repurchase Agreements		-	-	-	-	-	-
V. AVAILABLE-FOR-SALE FINANCIAL ASSETS (Net)	(I-d)	30.940.537	13.392.981	44.333.518	30.349.121	11.571.522	41.920.643
5.1 Share Certificates		10.981	161	11.142	6.753	161	6.914
5.2 Government Debt Securities		30.839.655	11.354.060	42.193.715	30.254.483	10.014.708	40.269.191
5.3 Other Marketable Securities		89.901	2.038.760	2.128.661	87.885	1.556.653	1.644.538
VI. LOANS and RECEIVABLES	(I-e)	67.542.371	31.161.139	98.703.510	58.784.965	28.871.351	87.656.316
6.1 Loans and Receivables		67.449.521	31.161.139	98.610.660	58.692.115	28.871.351	87.563.466
6.1.1 Loans to Bank's Risk Group	(VI)	754.932	1.125.710	1.880.642	855.591	1.700.744	2.556.335
6.1.2 Government Debt Securities		-	-	-	-	-	-
6.1.3 Other		66.694.589	30.035.429	96.730.018	57.836.524	27.170.607	85.007.131
6.2 Loans under Follow-up		1.228.344	-	1.228.344	1.115.341	-	1.115.341
6.3 Specific Provisions (-)		1.135.494	-	1.135.494	1.022.491	-	1.022.491
VII. FACTORING RECEIVABLES		-	-	-	-	-	-
VIII. HELD-TO-MATURITY SECURITIES (Net)	(I-f)	2.116.575	-	2.116.575	3.637.257	-	3.637.257
8.1 Government Debt Securities		2.116.575	-	2.116.575	3.637.257	-	3.637.257
8.2 Other Marketable Securities		-	-	-	-	-	-
IX. INVESTMENTS IN ASSOCIATES (Net)	(I-g)	3.923	-	3.923	3.923	-	3.923
9.1 Consolidated Based on Equity Method		-	-	-	-	-	-
9.2 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)	186.339	425.250	611.589	186.339	396.605	582.944
10.1 Financial Subsidiaries		186.339	425.250	611.589	186.339	396.605	582.944
10.2 Non-Financial Subsidiaries		-	-	-	-	-	-
XI. JOINT VENTURES (Net)		-	-	-	-	-	-
11.1 Consolidated Based on Equity Method		-	-	-	-	-	-
11.2 Unconsolidated		-	-	-	-	-	-
11.2.1 Financial Joint Ventures		-	-	-	-	-	-
11.2.2 Non-Financial Joint Ventures		-	-	-	-	-	-
XII. FINANCIAL LEASE RECEIVABLES (Net)	(I-i)	-	-	-	-	-	-
12.1 Financial Lease Receivables		-	-	-	-	-	-
12.2 Operating Lease Receivables		-	-	-	-	-	-
12.3 Other		-	-	-	-	-	-
12.4 Unearned Income (-)		-	-	-	-	-	-
XIII. HEDGING DERIVATIVE FINANCIAL ASSETS	(I-j)	-	-	-	-	-	-
13.1 Fair Value Hedge		-	-	-	-	-	-
13.2 Cash Flow Hedge		-	-	-	-	-	-
13.3 Foreign Net Investment Hedge		-	-	-	-	-	-
XIV. PROPERTY AND EQUIPMENT (Net)		774.385	1.804	776.189	794.261	1.809	796.070
XV. INTANGIBLE ASSETS (Net)		95.990	45	96.035	112.528	74	112.602
15.1 Goodwill		-	-	-	-	-	-
15.2 Other		95.990	45	96.035	112.528	74	112.602
XVI. INVESTMENT PROPERTY (Net)	(I-k)	-	-	-	-	-	-
XVII. TAX ASSET		167.533	-	167.533	-	-	-
17.1 Current Tax Asset		71.306	-	71.306	-	-	-
17.2 Deferred Tax Asset	(I-l)	96.227	-	96.227	-	-	-
XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-m)	4.976	-	4.976	3.215	-	3.215
18.1 Held for Sale Purpose		4.976	-	4.976	3.215	-	3.215
18.2 Related to Discontinued Operations		-	-	-	-	-	-
XIX. OTHER ASSETS	(I-n)	976.610	58.619	1.035.229	1.182.508	46.400	1.228.908
TOTAL ASSETS		107.479.022	60.385.770	167.864.792	98.603.871	57.249.667	155.853.538

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

AKBANK T.A.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2013 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/06/2013)			PRIOR PERIOD (31/12/2012)		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	(II-a)	52.075.932	39.478.278	91.554.210	51.217.305	34.887.413	86.104.718
1.1 Deposits of Bank's Risk Group	(VI)	2.334.374	2.577.876	4.912.250	2.566.995	1.905.330	4.472.325
1.2 Other		49.741.558	36.900.402	86.641.960	48.650.310	32.982.083	81.632.393
II. TRADING DERIVATIVE FINANCIAL LIABILITIES	(II-b)	164.545	594.590	759.135	181.559	351.883	533.442
III. BORROWINGS	(II-c)	281.073	14.200.301	14.481.374	258.722	13.779.577	14.038.299
IV. MONEY MARKETS		9.887.408	16.875.489	26.762.897	8.453.950	11.259.976	19.713.926
4.1 Funds from Interbank Money Market		-	-	-	-	-	-
4.2 Funds from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3 Funds Provided Under Repurchase Agreements		9.887.408	16.875.489	26.762.897	8.453.950	11.259.976	19.713.926
V. SECURITIES ISSUED (Net)	(II-d)	3.124.796	4.517.438	7.642.234	2.380.919	4.083.764	6.464.683
5.1 Bills		762.183	-	762.183	1.020.093	-	1.020.093
5.2 Asset Backed Securities		-	-	-	-	-	-
5.3 Bonds		2.362.613	4.517.438	6.880.051	1.360.826	4.083.764	5.444.590
VI. FUNDS		-	-	-	-	-	-
6.1 Borrower Funds		-	-	-	-	-	-
6.2 Other		-	-	-	-	-	-
VII. MISCELLANEOUS PAYABLES		2.678.408	180.432	2.858.840	2.394.834	332.443	2.727.277
VIII. OTHER LIABILITIES	(II-e)	627.103	186.728	813.831	1.367.386	123.114	1.490.500
IX. FACTORING PAYABLES		-	-	-	-	-	-
X. FINANCIAL LEASE PAYABLES (Net)	(II-f)	67.363	-	67.363	77.896	-	77.896
10.1 Financial Lease Payables		85.577	-	85.577	100.780	-	100.780
10.2 Operational Lease Payables		-	-	-	-	-	-
10.3 Other		-	-	-	-	-	-
10.4 Deferred Financial Lease Expenses [-]		18.214	-	18.214	22.884	-	22.884
XI. HEDGING DERIVATIVE FINANCIAL LIABILITIES	(II-g)	-	45.493	45.493	528.525	130.320	658.845
11.1 Fair Value Hedge		-	45.493	45.493	313.531	-	313.531
11.2 Cash Flow Hedge		-	-	-	214.994	130.320	345.314
11.3 Foreign Net Investment Hedge		-	-	-	-	-	-
XII. PROVISIONS	(II-h)	1.688.643	385.057	2.073.700	1.144.388	328.877	1.473.265
12.1 General Loan Loss Provision		1.074.328	382.960	1.457.288	850.672	328.336	1.179.008
12.2 Restructuring Provisions		-	-	-	-	-	-
12.3 Reserve for Employee Rights		114.365	-	114.365	99.488	-	99.488
12.4 Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5 Other Provisions		499.950	2.097	502.047	194.228	541	194.769
XIII. TAX LIABILITY	(II-i)	148.226	6.264	154.490	652.231	5.778	658.009
13.1 Current Tax Liability		148.226	6.264	154.490	578.711	5.778	584.489
13.2 Deferred Tax Liability		-	-	-	73.520	-	73.520
XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE		-	-	-	-	-	-
14.1 Held for Sale Purpose		-	-	-	-	-	-
14.2 Related to Discontinued Operations		-	-	-	-	-	-
XV. SUBORDINATED LOANS		-	-	-	-	-	-
XVI. SHAREHOLDERS' EQUITY	(II-j)	21.227.375	(576.150)	20.651.225	21.545.263	367.415	21.912.678
16.1 Paid-in capital		4.000.000	-	4.000.000	4.000.000	-	4.000.000
16.2 Capital Reserves		2.743.422	(576.150)	2.167.272	4.272.727	367.415	4.640.142
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)	(339.276)	(535.846)	(875.122)	1.253.332	422.592	1.675.924
16.2.4 Property and Equipment Revaluation Differences		47.106	-	47.106	47.106	-	47.106
16.2.5 Intangible Fixed Assets Revaluation Differences		-	-	-	-	-	-
16.2.6 Revaluation Differences of Investment Properties		-	-	-	-	-	-
16.2.7 Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures		2.714	-	2.714	236	-	236
16.2.8 Hedging Funds (Effective portion)		(73.014)	(40.304)	(113.318)	(133.839)	(55.177)	(189.016)
16.2.9 Value Increase of Assets Held for Resale		-	-	-	-	-	-
16.2.10 Other Capital Reserves		1.405.892	-	1.405.892	1.405.892	-	1.405.892
16.3 Profit Reserves		12.701.866	-	12.701.866	10.322.674	-	10.322.674
16.3.1 Legal Reserves		1.218.319	-	1.218.319	1.181.252	-	1.181.252
16.3.2 Status Reserves		-	-	-	-	-	-
16.3.3 Extraordinary Reserves		11.378.405	-	11.378.405	9.044.421	-	9.044.421
16.3.4 Other Profit Reserves		105.142	-	105.142	97.001	-	97.001
16.4 Income or (Loss)		1.782.087	-	1.782.087	2.949.862	-	2.949.862
16.4.1 Prior Years' Income or (Loss)		-	-	-	-	-	-
16.4.2 Current Year Income or (Loss)		1.782.087	-	1.782.087	2.949.862	-	2.949.862
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		91.970.872	75.893.920	167.864.792	90.202.978	65.650.560	155.853.538

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

AKBANK T.A.Ş.
II. UNCONSOLIDATED INCOME STATEMENT AS OF 30 JUNE 2013
(Amounts are expressed in thousands of Turkish Lira (TL).)

INCOME AND EXPENSE ITEMS	Note (Section Five)	CURRENT PERIOD	PRIOR PERIOD	CURRENT PERIOD	PRIOR PERIOD
		(01/01-30/06/2013)	(01/01-30/06/2012)	(01/04-30/06/2013)	(01/04-30/06/2012)
I. INTEREST INCOME	(III-a)	5.442.539	5.537.273	2.644.645	2.852.347
1.1 Interest on loans	(III-a-1)	3.908.976	3.304.392	1.942.868	1.758.289
1.2 Interest Received from Reserve Requirements		-	-	-	-
1.3 Interest Received from Banks	(III-a-2)	3.587	3.061	1.548	1.419
1.4 Interest Received from Money Market Transactions		6.811	29.483	1.447	3.923
1.5 Interest Received from Marketable Securities Portfolio	(III-a-3)	1.516.379	2.198.397	693.369	1.087.805
1.5.1 Trading Financial Assets		243	18.473	112	11.749
1.5.2 Financial Assets at Fair Value Through Profit or (loss)		-	-	-	-
1.5.3 Available-for-sale Financial Assets		1.367.185	1.896.396	664.247	961.581
1.5.4 Held to maturity Investments		148.951	283.528	29.010	114.475
1.6 Financial Lease Income		-	-	-	-
1.7 Other Interest Income		6.786	1.940	5.213	911
II. INTEREST EXPENSE	(III-b)	2.368.027	3.204.473	1.138.780	1.656.477
2.1 Interest on Deposits	(III-b-4)	1.787.425	2.455.253	829.588	1.241.895
2.2 Interest on Funds Borrowed	(III-b-1)	133.030	159.782	64.647	77.649
2.3 Interest Expense on Money Market Transactions		221.596	378.542	128.275	222.045
2.4 Interest on Securities Issued	(III-b-3)	212.511	198.512	110.365	109.182
2.5 Other Interest Expenses		13.465	12.384	5.905	5.706
III. NET INTEREST INCOME (I - II)		3.074.512	2.332.800	1.505.665	1.195.870
IV. NET FEES AND COMMISSIONS INCOME		1.123.674	841.522	579.662	454.008
4.1 Fees and Commissions Received		1.254.868	1.010.723	649.622	543.035
4.1.1 Non-cash Loans		55.783	44.018	28.112	22.652
4.1.2 Other		1.199.085	966.705	621.510	520.383
4.2 Fees and Commissions Paid		131.194	169.201	69.960	89.027
4.2.1 Non-cash Loans		187	152	94	82
4.2.2 Other		131.007	169.049	69.866	88.945
V. DIVIDEND INCOME		29.227	55.743	693	124
VI. TRADING INCOME/(LOSS) (Net)	(III-c)	672.503	(131.983)	363.384	(64.118)
6.1 Trading Gains / (Losses) on Securities		643.033	396.815	227.119	198.980
6.2 Gains / (Losses) on Derivative Financial Transactions		390.963	(929.922)	423.157	(167.768)
6.3 Foreign Exchange Gains / (Losses)		(361.493)	401.124	(286.892)	(95.330)
VII. OTHER OPERATING INCOME	(III-d)	218.903	217.515	131.741	65.218
VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)		5.118.819	3.315.597	2.581.145	1.651.102
IX. PROVISION FOR LOAN LOSSES AND OTHER RECEIVABLES (-)	(III-e)	991.329	511.551	547.521	222.667
X. OTHER OPERATING EXPENSES (-)	(III-f)	1.766.285	1.374.629	810.150	712.218
XI. NET OPERATING INCOME/(LOSS) (VIII-IX-X)		2.361.205	1.429.417	1.223.474	716.217
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)	(III-g)	2.361.205	1.429.417	1.223.474	716.217
XVI. TAX PROVISION FOR CONTINUED OPERATIONS (±)		579.118	338.701	309.391	181.114
16.1 Current Tax Provision		560.612	410.692	280.581	163.852
16.2 Deferred Tax Provision		18.506	(71.991)	28.810	17.262
XVII. CURRENT YEAR PROFIT/LOSS FROM CONTINUED OPERATIONS (XV±XVI)		1.782.087	1.090.716	914.083	535.103
XVIII. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
18.1 Income from Non-current Assets Held for Resale		-	-	-	-
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 Resale		-	-	-	-
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)	(III-h)	-	-	-	-
XXIII. NET INCOME/(LOSS) (XVII+XXII)		1.782.087	1.090.716	914.083	535.103
Earnings/(Loss) per share (in TL full)		0,00446	0,00273	0,00229	0,00134

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

AKBANK T.A.Ş.
III. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS OF 30 JUNE 2013

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

	Note (Section Five)	CURRENT PERIOD (30/06/2013)			PRIOR PERIOD (31/12/2012)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)		76.077.481	102.398.328	178.475.809	58.074.574	78.043.445	136.118.219
I. GUARANTEES AND WARRANTIES	(IV-2, 3)	8.005.610	13.937.464	21.943.074	6.587.981	12.234.529	18.822.510
1.1 Letters of Guarantee		6.880.773	6.633.772	13.514.545	6.401.280	5.873.339	12.274.619
1.1.1 Guarantees Subject to State Tender Law		250.181	930.698	1.180.879	280.076	958.552	1.238.628
1.1.2 Guarantees Given for Foreign Trade Operations		-	3.443.864	3.443.864	-	3.125.400	3.125.400
1.1.3 Other Letters of Guarantee		6.630.592	2.259.210	8.889.802	6.121.204	1.789.387	7.910.591
1.2 Bank Acceptances		15	1.132.077	1.132.092	15	199.849	199.864
1.2.1 Import Letter of Acceptance		15	1.132.077	1,132.092	15	199.849	199.864
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		2.180	4.644.983	4.647.163	18.620	4.610.478	4.629.098
1.3.1 Documentary Letters of Credit		2.180	3,975.730	3,977.910	18.620	4,101.485	4,120.105
1.3.2 Other Letters of Credit		-	669.253	669.253	-	508.993	508.993
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of the Republic of Turkey		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Securities Issue Purchase Guarantees		-	-	-	-	-	-
1.7 Factoring Guarantees		-	16.902	16.902	-	16.330	16.330
1.8 Other Guarantees		39.785	1,492.550	1,532.335	27.246	1,487.035	1,514.281
1.9 Other Collaterals		1,082.857	17.180	1,100.037	140.820	47.498	188.318
II. COMMITMENTS	(IV-1)	39.013.781	11.093.992	50.107.773	31.898.434	6.517.507	38.415.941
2.1 Irrevocable Commitments		38,532.927	11,093.992	49,626.919	31,512.475	6,517.507	38,029.982
2.1.1 Asset Purchase Commitments		5,220.672	6,292.925	11,513.597	1,144.330	2,726.229	3,870.559
2.1.2 Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4 Loan Granting Commitments		4,131.458	1,713.552	5,845.010	1,241.361	1,149.586	2,390.947
2.1.5 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheques		5,109.165	-	5,109.165	4,432.859	-	4,432.859
2.1.8 Tax and Fund Liabilities from Export Commitments		1,083	-	1,083	808	-	808
2.1.9 Commitments for Credit Card Limits		20,271.655	-	20,271.655	18,697.008	-	18,697.008
2.1.10 Promotion Commitments for Credit Cards and Banking Services		69.158	-	69.158	77.204	-	77.204
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		3,729.736	3,087.515	6,817.251	5,918.905	2,641.692	8,560.597
2.2 Revocable Commitments		480.854	-	480.854	385.959	-	385.959
2.2.1 Revocable Loan Granting Commitments		480.854	-	480.854	385.959	-	385.959
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		29.058.090	77.366.872	106.424.962	19.588.159	59.291.609	78.879.768
3.1 Hedging Derivative Financial Instruments		-	2,021.041	2,021.041	5,301.445	7,528.533	12,829.978
3.1.1 Transactions for Fair Value Hedge		-	2,021.041	2,021.041	2,739.445	2,667.536	5,406.981
3.1.2 Transactions for Cash Flow Hedge		-	-	-	2,562.000	4,860.997	7,422.997
3.1.3 Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2 Trading Transactions		29,058.090	75,345.831	104,403.921	14,286.714	51,763.076	66,049.790
3.2.1 Forward Foreign Currency Buy/Sell Transactions		2,811.427	3,595.435	6,406.862	1,850.811	2,852.168	4,702.979
3.2.1.1 Forward Foreign Currency Transactions-Buy		905.273	2,304.649	3,209.922	746.460	1,598.417	2,344.877
3.2.1.2 Forward Foreign Currency Transactions-Sell		1,906.154	1,290.786	3,196.940	1,104.351	1,253.751	2,358.102
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		18,305.219	52,125.465	70,430.684	5,814.505	33,557.482	39,371.987
3.2.2.1 Foreign Currency Swap-Buy		3,805.058	17,239.982	21,045.040	1,059.134	7,238.804	8,297.938
3.2.2.2 Foreign Currency Swap-Sell		12,280.995	8,545.281	20,826.276	3,636.205	3,853.922	7,490.127
3.2.2.3 Interest Rate Swap-Buy		1,109.583	13,170.101	14,279.684	559.583	11,232.378	11,791.961
3.2.2.4 Interest Rate Swap-Sell		1,109.583	13,170.101	14,279.684	559.583	11,232.378	11,791.961
3.2.3 Foreign Currency, Interest rate and Securities Options		7,387.112	18,518.075	25,905.187	6,505.552	13,627.108	20,132.660
3.2.3.1 Foreign Currency Options-Buy		3,371.707	4,644.827	8,016.534	2,975.260	3,866.414	6,841.674
3.2.3.2 Foreign Currency Options-Sell		3,488.635	4,566.866	8,055.121	3,052.880	3,786.848	6,839.728
3.2.3.3 Interest Rate Options-Buy		-	4,653.381	4,653.381	-	3,075.803	3,075.803
3.2.3.4 Interest Rate Options-Sell		-	4,653.381	4,653.381	178.100	2,898.043	3,076.143
3.2.3.5 Securities Options-Buy		263.385	-	263.385	149.656	-	149.656
3.2.3.6 Securities Options-Sell		263.385	-	263.385	149.656	-	149.656
3.2.4 Foreign Currency Futures		5,819	5,759	11,578	-	-	-
3.2.4.1 Foreign Currency Futures-Buy		5,819	-	5,819	-	-	-
3.2.4.2 Foreign Currency Futures-Sell		-	5,759	5,759	-	-	-
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		548.513	1,101.097	1,649.610	115.846	1,726.318	1,842.164
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		396.995.489	96.239.014	493.234.503	322.298.088	84.547.718	406.845.806
IV. ITEMS HELD IN CUSTODY		34.234.387	5.193.294	39.427.681	30.174.416	3.632.824	33.807.240
4.1 Customer Fund and Portfolio Balances		3,327.038	-	3,327.038	2,977.305	-	2,977.305
4.2 Investment Securities Held in Custody		10,575.583	684.032	11,259.615	14,219.139	637.064	14,856.203
4.3 Cheques Received for Collection		17,681.435	310.466	17,991.901	10,787.255	4.453	10,791.708
4.4 Commercial Notes Received for Collection		2,163.072	807.083	2,970.155	2,016.489	728.850	2,745.339
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		487.259	3,391.713	3,878.972	174.228	2,262.457	2,436.685
4.8 Custodians		-	-	-	-	-	-
V. PLEDGES RECEIVED		93.938.255	32.751.980	126.690.235	68.459.232	29.223.540	97.682.772
5.1 Marketable Securities		10,113.487	92.527	10,206.014	2,894.607	108.512	3,003.119
5.2 Guarantee Notes		789.908	133.616	923.524	737.842	117.629	855.471
5.3 Commodity		-	15.707	15.707	-	12.175	12.175
5.4 Warranty		-	-	-	-	-	-
5.5 Immovable		41,360.640	24,081.984	65,442.624	32,872.665	21,894.140	54,766.805
5.6 Other Pledged Items		41,674.220	8,428.146	50,102.366	31,954.118	7,091.084	39,045.202
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		268.822.847	58.293.740	327.116.587	223.664.440	51.691.354	275.355.794
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		473.072.970	198.637.342	671.710.312	380.372.662	162.591.363	542.964.025

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
AT 30 JUNE 2013**

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

INCOME AND EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY	CURRENT PERIOD (30/06/2013)	PRIOR PERIOD (30/06/2012)
I. ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE FOR SALE FINANCIAL ASSETS	(2.445.665)	1.178.236
II. PROPERTY AND EQUIPMENT REVALUATION DIFFERENCES	-	-
III. INTANGIBLE FIXED ASSETS REVALUATION DIFFERENCES	-	-
IV. FOREIGN EXCHANGE DIFFERENCES FROM FOREIGN CURRENCY TRANSACTIONS	-	-
V. PROFIT/LOSS FROM CASH FLOW HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Part of Fair Value Changes)	45.095	(46.452)
VI. PROFIT/LOSS FROM FOREIGN INVESTMENT HEDGE DERIVATIVE FINANCIAL ASSETS (Effective Part of Fair Value Changes)	-	-
VII. EFFECTS OF CHANGES IN ACCOUNTING POLICY AND ADJUSTMENT OF ERRORS	-	-
VIII. OTHER INCOME/EXPENSE ACCOUNTED UNDER SHAREHOLDERS' EQUITY AS PER TAS	-	-
IX. TAX RELATED TO VALUATION DIFFERENCES	480.114	(226.357)
X. NET INCOME/EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)	(1.920.456)	905.427
XI. CURRENT YEAR INCOME / LOSS	(554.892)	(259.417)
1.1 Net Change in Fair Value of Marketable Securities (Transfer to Profit/Loss)	(588.927)	(297.541)
1.2 Part of Cash Flow Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	39.622	38.203
1.3 Part of Foreign Investment Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	-	-
1.4 Other	(5.587)	(79)
XII. TOTAL ACCOUNTED INCOME/LOSS RELATED TO CURRENT PERIOD (X±XI)	(2.475.348)	646.010

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

AKBANK T.A.Ş.

V. UNCONSOLIDATED STATEMENT OF CHANGES IN THE SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2013

(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	
PRIOR PERIOD																		
(30/06/2012)																		
I.	Period Opening Balance	4.000.000	1.405.892	1.700.000	-	1.102.219	-	7.244.523	-	2.394.527	-	(184.307)	47.106	236	(155.936)	-	17.554.260	
II.	Changes in Accounting Policies according to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1	Effects of errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
III.	New Balance (I-II)	(II-I)	4.000.000	1.405.892	1.700.000	-	1.102.219	-	7.244.523	-	2.394.527	-	(184.307)	47.106	236	(155.936)	-	17.554.260
Changes in the period																		
IV.	Increase/Decrease due to the Merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
V.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	644.967	-	-	-	-	644.967	
VI.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	1.043	-	1.043	
6.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	1.043	-	1.043	
6.2	Foreign Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII.	Property and Equipment Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII.	Intangible Fixed Assets Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX.	Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X.	Foreign Exchange 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 Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVI.	Share Cancellation Profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVII.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVIII.	Other	-	-	-	-	-	-	(17.593)	17.593	-	-	-	-	-	-	-	-	
XIX.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	1.090.716	-	-	-	-	-	-	1.090.716	
XX.	Profit distribution	-	-	-	-	79.033	-	1.817.491	79.408	(2.394.527)	-	-	-	-	-	-	(418.595)	
20.1	Dividends paid	-	-	-	-	-	-	-	-	(418.595)	-	-	-	-	-	-	(418.595)	
20.2	Transfers to Reserves	-	-	-	-	79.033	-	1.817.491	79.408	(1.975.932)	-	-	-	-	-	-	-	
20.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Period End Balance (III+IV+V+...+XVIII+XIX+XX)		4.000.000	1.405.892	1.700.000	-	1.181.252	-	9.044.421	97.001	1.090.716	-	440.640	47.106	236	(154.893)	-	18.872.391	
CURRENT PERIOD																		
(30/06/2013)																		
I.	Prior Period End Balance	4.000.000	1.405.892	1.700.000	-	1.181.252	-	9.044.421	97.001	2.949.862	-	1.675.924	47.106	236	(189.016)	-	21.912.678	
Changes in the period																		
II.	Increase/Decrease due to the Merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
III.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	(2.551.046)	-	-	-	-	(2.551.046)	
IV.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	75.698	-	75.698	
4.1	Cash flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	75.698	-	75.698	
4.2	Foreign Investment Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
V.	Property and Equipment Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI.	Intangible Fixed Assets Revaluation Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII.	Bonus Shares from Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	2.478	-	-	2.478	
VIII.	Foreign Exchange 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 Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XIV.	Share Cancellation Profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XV.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVI.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XVII.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	1.782.087	-	-	-	-	-	-	1.782.087	
XVIII.	Profit Distribution	-	-	-	-	37.067	-	2.333.984	8.141	(2.949.862)	-	-	-	-	-	-	(570.670)	
18.1	Dividends paid	-	-	-	-	-	-	-	-	(570.670)	-	-	-	-	-	-	(570.670)	
18.2	Transfers to Reserves	-	-	-	-	37.067	-	2.333.984	8.141	(2.379.192)	-	-	-	-	-	-	-	
18.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Period End Balance (I+II+III+...+XVIII+XVII+XVIII)		4.000.000	1.405.892	1.700.000	-	1.218.319	-	11.378.405	105.142	1.782.087	-	(875.122)	47.106	2.714	(113.318)	-	20.651.225	

(*) The amounts for the current period under "Adjustment to Share Capital" column 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 JUNE 2013**

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

	Note (Section Five)	CURRENT PERIOD (30/06/2013)	PRIOR PERIOD (30/06/2012)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	958.061	3.317.580
1.1.1	Interest received	4.742.126	5.983.030
1.1.2	Interest paid	(2.265.127)	(3.069.896)
1.1.3	Dividend received	29.227	55.743
1.1.4	Fees and commissions received	1.272.429	1.077.274
1.1.5	Other income	314.587	(151.269)
1.1.6	Collections from previously written-off loans and other receivables	193.100	142.537
1.1.7	Payments to personnel and service suppliers	(1.591.511)	(1.222.585)
1.1.8	Taxes paid	(447.990)	(477.028)
1.1.9	Other	(1.288.780)	979.774
1.2	Changes in operating assets and liabilities	1.951.195	(1.011.376)
1.2.1	Net decrease in trading securities	(67.820)	112.909
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	(924.215)	(136.816)
1.2.4	Net (increase) / decrease in loans	(11.375.205)	(9.681.764)
1.2.5	Net (increase) / decrease in other assets	1.276.354	5.184.719
1.2.6	Net increase / (decrease) in bank deposits	5.754.919	2.447.545
1.2.7	Net increase / (decrease) in other deposits	6.637.518	4.320.780
1.2.8	Net increase / (decrease) in funds borrowed	446.201	(3.153.149)
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	203.443	(105.600)
I.	Net cash provided from banking operations	2.909.256	2.306.204
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	(3.397.325)	(2.455.796)
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	(28.592)	(47.134)
2.4	Disposals of property and equipments	88.565	15.968
2.5	Cash paid for purchase of investments available-for-sale	(25.593.970)	(19.137.405)
2.6	Cash obtained from sale of investments available-for-sale	21.058.172	16.526.144
2.7	Cash paid for purchase of investment securities	-	-
2.8	Cash obtained from sale of investment securities	1.553.180	170.910
2.9	Other	(474.680)	15.721
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	512.978	126.268
3.1	Cash obtained from funds borrowed and securities issued	3.094.719	2.546.320
3.2	Cash used for repayment of funds borrowed and securities issued	(1.980.394)	(1.970.000)
3.3	Issued capital instruments	-	-
3.4	Dividends paid	(570.670)	(418.595)
3.5	Payments for finance leases	(30.677)	(31.457)
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	215.060	(129.001)
V.	Net increase in cash and cash equivalents (I+II+III+IV)	239.969	(152.325)
VI.	Cash and cash equivalents at beginning of the year	(VI) 3.517.477	3.056.550
VII.	Cash and cash equivalents at end of the year	(VI) 3.757.446	2.904.225

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

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**SECTION THREE
ACCOUNTING POLICIES**

I. EXPLANATIONS ON BASIS OF PRESENTATION:

a. The preparation of the financial statements and related notes and explanations in accordance with the Turkish Accounting Standards and Regulation on the Principles and Procedures numbered 5411 Regarding Banks' Accounting Application and Keeping Documents:

The unconsolidated financial statements are prepared in accordance with the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" related with Banking Act numbered 5411 published in the Official Gazette No. 26333 dated 1 November 2006, which refers to "Turkish Accounting Standards" ("TAS"), put into effect by Public Oversight Accounting and Auditing Standards Authority ("KGK"), and "Turkish Financial Reporting Standards" ("TFRS") and additional explanations and notes related to them and other decrees, notes and explanations related to accounting and financial reporting principles (all "Turkish Accounting Standards" or "TAS") published by the Banking Regulation and Supervision Agency ("BRSA"). The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements", published in Official Gazette No. 28337, dated 28 June 2012, and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation.

The unconsolidated financial statements have been prepared in TL, under the historical cost convention except for the financial assets and liabilities carried at fair value.

The preparation of unconsolidated financial statements in conformity with TAS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement. Assumptions and estimates that are used in the preparation of the accompanying financial statements are explained in the following related disclosures.

The amendments of TAS and TFRS, except TFRS 9 Financial Instruments, which have been published as of reporting date but have not been effective, have no impact on the accounting policies, financial condition and performance of the Bank. The Bank assesses the impact of TFRS 9 Financial Instruments standard.

b. Explanation for convenience translation into English:

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which consolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these consolidated financial statements. Accordingly, these consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

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c. Accounting policies and valuation principles applied in the presentation of consolidated financial statements:

The accounting policies and valuation principles applied in the preparation of unconsolidated financial statements are determined and applied in accordance with TAS. These accounting policies and valuation principles are explained in Notes II to XXVIII below.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND EXPLANATIONS IN FOREIGN CURRENCY TRANSACTIONS:

The Bank's core business activities include retail banking, commercial banking, SME banking, corporate banking, private banking, foreign exchange, money markets, securities transactions (Treasury transactions) and international banking services. By nature, the Bank's activities are principally related to the use of financial instruments. As the main funding source, the Bank accepts deposits from customers for various periods and invests these funds in high quality assets with high interest margins. Other than deposits, the Bank's most important funding sources are equity, mostly intermediate and long-term borrowings from foreign financial institutions. The Bank follows an asset-liability management strategy that mitigates risk and increases earnings by balancing the funds borrowed and the investments in various financial assets. The main objective of asset-liability management is to limit the Bank's exposure to liquidity risk, interest rate risk, currency risk and credit risk while increasing profitability and strengthening the Bank's equity. The Asset-Liabilities Committee ("ALCO") manages the assets and liabilities within the trading limits on the level of exposure placed by the Executive Market Risk Committee.

For covering foreign currency exposures arising from the foreign currency transactions, the Bank uses derivatives and asset-liability balancing transactions.

Foreign currency denominated monetary assets and liabilities are translated with the exchange rates prevailing at the balance sheet date. Gains and losses arising from such transactions are recognized in the income statement under the account of "Net foreign exchange income/expense". Foreign currency denominated subsidiaries, which are accounted with acquisition cost method, are translated with the foreign exchange rates prevailing at the acquisition date.

The Bank hedges the fair value risk of foreign investments with the foreign exchange differences of the foreign currency denominated financial liabilities. In this extent, the carrying values of net investments which are accounted with acquisition cost method and subject to fair value hedge are adjusted in order to reflect the changes in fair value of the risks hedged. Fair value changes resulting from foreign exchange differences of foreign currency investments are accounted in the income statements.

Also the Bank applies fair value hedge to hedge the foreign currency risk arising from share premium and paid-in-capital of Akbank AG, one of Bank's subsidiaries amounting EURO 170 million. EURO 170 million of syndication loans used by the Bank have been classified as "hedge instruments."

As of 30 June 2013, foreign currency denominated balances are translated into TL using the exchange rates of TL 1,9248, TL 2,5137 and TL 1,9400 for USD, EURO and Yen respectively.

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III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES:

Investments in associates and subsidiaries are accounted in accordance with the "Turkish Accounting Standard on Financial Instruments: Recognition and Measurement" ("TAS 39") in the unconsolidated financial statements. Subsidiaries that have a quoted market price in an active market and whose fair value can be reliably measured are carried at fair value. Investments in associates and subsidiaries that do not have a quoted market price in an active market and whose fair value cannot be reliably measured are carried at cost less provision for impairment.

IV. EXPLANATIONS ON FORWARD TRANSACTIONS AND DERIVATIVE INSTRUMENTS:

The major derivative instruments utilized by the Bank are currency and interest rate swaps, cross currency swaps, currency options and currency forwards.

The Bank classifies its derivative instruments as "Held-for-hedging" or "Held-for-trading" in accordance with "Turkish Accounting Standard for Financial Instruments: Recognition and Measurement" ("TAS 39"). Although certain derivative transactions provide effective economic hedges under the Bank's risk management position, in accordance with TAS 39 they are treated as derivatives "Held-for-trading".

Payables and receivables arising from the derivative instruments are followed in the off-balance sheet accounts at their contractual values.

Derivative instruments are remeasured at fair value after initial recognition. In accordance with the classification of the derivative instrument, if the fair value of a derivative financial instrument is positive, it is recorded to the account "Trading derivative financial assets" or "Hedging derivative financial assets"; if the fair value difference is negative, it is recorded to "Trading derivative financial liabilities" or "Hedging derivative financial liabilities". Differences in the fair value of trading derivative instruments are accounted as income/loss from derivative financial transactions under "trading income/loss" item in the income statement. The fair values of the derivative financial instruments are calculated using quoted market prices or by using discounted cash flow models.

As of 30 June 2013, the Bank hedges against its fair value risk stemming from foreign currency denominated fixed rate financial liabilities with interest rate swaps. Within the scope of fair value hedge accounting, effective part of the fair value changes of the hedging instrument are accounted under income statement along with fair value changes related to the risk of the hedged item. Fair value change of foreign currency fixed rate denominated issued securities is disclosed together with its related liability on the balance sheet as long as the hedge relationship is effective.

Prospective tests are performed regularly at the inception of the hedge relationship and both prospective and retrospective tests are performed at each reporting period-end regularly by using "Dollar off-set method". In this method, changes in the fair value of the hedged item and changes in the fair value of the hedging instruments between the designation date and each reporting period-end are compared and effectiveness ratio is calculated. In the determination of the fair values of hedging instruments and hedged item, market yield curves are used. Hedge accounting principles are applied by assessing the calculated effectiveness ratio within the scope of TAS 39.

When the hedging instrument is expired, executed, sold, revoked or the hedge relationship has become ineffective as a result of the effectiveness test;

- The hedging gains and losses that were previously recognized under equity are transferred to profit or loss when the cash flows of the hedged item are realized,

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- Adjustments made to the carrying amount of the hedged item and disclosed on the balance sheet along with the hedged item are transferred to profit and loss with straight line method for portfolio hedges or with effective interest rate method for micro hedges.

Hedge relationship is ceased when the hedged item is derecognized and fair value adjustments made to the carrying amount of the hedged item is accounted in the income statement.

In accordance with TAS 39, the replacement or rollover of a hedging instrument into another hedging instrument is not an expiration or termination if such replacement or rollover is part of the entity's documented hedging strategy.

Embedded derivatives are separated from the host contract and accounted for as a derivative under TAS 39 if, and only if the economic characteristics and risks of the embedded derivative are not closely related to the economic characteristics and risks of the host contract, a separate instrument with the same terms as the embedded derivative would meet the definition of a derivative and the hybrid instrument is not measured at fair value with changes in fair value recognized in profit or loss. When the host contract and embedded derivative are closely related, embedded derivatives are not separated from the host contract and are accounted according to the standard applied to the host contract.

V. EXPLANATIONS ON INTEREST INCOME AND EXPENSE:

Interest income and expenses are recognized in the income by using the "Effective interest method". The Bank ceases accruing interest income on non-performing loans and reverses any interest income accrued from such loans. No income is accounted until the collection is made according to the related regulation.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

Fees and commission income/expenses are primarily recognized on an accrual basis or "Effective interest method" according to the nature of the fee and commission, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Contract based fees or fees received for services such as the purchase and sale of assets on behalf of a third party or legal person are recognized as income at the time of collection.

VII. EXPLANATIONS ON FINANCIAL ASSETS:

The Bank categorizes its financial assets as "Fair value through profit/loss", "Available-for-sale", "Loans and receivables" or "Held-to-maturity". Sale and purchase transactions of the financial assets mentioned above are recognized and derecognized at the "Settlement dates". The appropriate classification of financial assets of the Bank is determined at the time of purchase by the Bank management, taking into consideration the purpose of the investment.

a. Financial assets at the fair value through profit or loss:

This category has two subcategories: "Trading financial assets" and "Financial assets designated at fair value through profit/loss at initial recognition".

Trading financial assets are financial assets which are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aimed at short-term profit making.

All regular way purchases and sales of trading financial assets are recognized at the settlement date, which is the date that the asset is delivered to/from the Bank. Trading financial assets are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement. Interest earned while holding trading financial assets is accounted as interest income and dividends received are included separately in dividend income.

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Derivative financial assets are classified as trading financial assets unless they are used for hedging purposes. The accounting of derivative financial assets is explained in Note IV of Section Three.

The Bank has no financial assets designated as financial assets at fair value through profit or loss.

b. Financial assets available-for-sale:

Financial assets available-for-sale consists of financial assets other than "Loan and receivables", "Held-to-maturity", "Financial assets at fair value through profit or loss" and non-derivative financial assets. Financial assets available-for-sale are recorded by adding transaction cost to acquisition cost reflecting the fair value of the financial asset.

After the recognition, financial assets available-for-sale are remeasured at fair value. Interest income arising from available-for-sale calculated with "Effective interest method" and dividend income from equity securities are reflected to income statement. "Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of securities classified as available-for-sale are recognized in the account of "Marketable securities valuation differences" under shareholder's equity, unless these assets are impaired, collected, sold, or disposed of. When these securities are collected or disposed of, the related fair value differences accumulated in the shareholders' equity are transferred to the income statement.

Available-for-sale equity securities that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Available-for-sale equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, less provision for impairment.

c. Loans and Receivables:

Loans and receivables are non-derivative financial assets that are not classified as financial assets at fair value through profit or loss or financial assets available for sale, are unlisted in an active market and whose payments are fixed or can be determined. Loans and receivables are carried initially by adding acquisition cost which reflect fair value to transaction costs and subsequently recognized at the discounted value calculated using the "Effective interest method". The expenses incurred for the assets received as collateral are not considered as transaction costs and are recognized in the expense accounts.

If the collectability of any receivable is identified as limited or doubtful by the management through assessments and estimates, the Bank provides general and specific provisions for these loans and receivables in accordance with the "Communiqué Related to Principles and Procedures on Determining the Qualifications of Banks' Loans and Other Receivables and the Provision for These Loans and Other Receivables" published in the Official Gazette dated 1 November 2006, No. 26333. Provision expenses are deducted from the net income of the period. If there is a subsequent collection from a receivable that was already provisioned in the previous years, the recovery amount is classified under "Other operating income". If a receivable is collected which is provisioned in the same year, it is deducted from the "Special provisions for loan losses and other receivables". Uncollectible receivables are written-off after all the legal procedures are finalized.

d. Held-to-maturity financial assets:

Held-to-maturity financial assets are non-derivative financial assets with fixed or determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than those that the entity upon initial recognition designates as at fair value through profit or loss, those that the entity designates as available for sale; and those that meet the definition of loans and receivables. Held-to-maturity financial assets are initially recognized at acquisition cost including the transaction costs which

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reflects the fair value of the those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from held-to-maturity financial assets is accounted in income statement.

There are no financial assets previously classified as held-to-maturity but which cannot be subject to this classification for two years due to the contradiction of classification principles.

The Bank has Consumer Price Index ("CPI") linked government bonds under available-for-sale and held-to maturity portfolios with semi-annual fixed real coupon rates and a maturity of 5 to 10 years. These marketable securities are valued and accounted by using effective interest rate method by considering the real coupon rates and reference inflation index at the issue date together with the index calculated by considering the estimated inflation rate. As disclosed in 'Inflation Indexed Bonds Manual' published by Turkish Treasury, reference index used for the real payments is determined based on the inflation rates of two month before. The estimated inflation rate used is updated during the year when necessary.

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS:

It is assessed whether there is objective evidence for a financial asset or group of financial assets is impaired at each balance sheet date. Provision for impairment is provided when there is an objective evidence of impairment.

Where the estimated recoverable amount of the financial asset, being the present value of the expected future cash flows discounted based on the "Effective interest method", or the fair value if one exists, is lower than its carrying value, then it is concluded that the asset under consideration is impaired. A provision is made for the diminution in value of the impaired financial asset and this is charged against the income for the year. An explanation about the impairment of loans and receivables is given in Note VII-c of Section Three.

IX. EXPLANATIONS ON OFFSETTING FINANCIAL ASSETS:

Financial assets and liabilities are offset and the net amount is reported in the balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

X. EXPLANATIONS ON SALES AND REPURCHASE AGREEMENTS AND SECURITIES LENDING TRANSACTIONS:

Securities subject to repurchase agreements ("Repos") are classified as "Financial assets at fair value difference through profit or loss", "Available-for-sale securities" and "Held-to-maturity securities" in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under "Funds provided under repurchase agreements" in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the "Effective interest (internal return) method".

Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from reverse repurchase agreements" in the balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest method". The Bank has no securities lending transactions.

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XI. EXPLANATIONS ON PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS:

The Bank has no discontinued operations.

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing receivables, and are accounted in the financial statements in accordance with the "Communiqué Regarding the Principles and Procedures for the Disposals of Immovables and Commodities Acquired due to Receivables and for Trading of Precious Metal" published in the Official Gazette dated 1 November 2006, No. 26333.

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS:

As of 30 June 2013, the Bank has no goodwill.

Intangible assets are measured at cost on initial recognition and any directly attributable costs of setting the asset to work for its intended use are included in the initial measurement. Subsequently, intangible assets are carried at historical costs after the deduction of accumulated depreciation and the provision for value decreases.

Intangibles are amortized over three to five years (their estimated useful lives) using the straight-line method. The useful life of the asset is determined by assessing the expected useful time of the asset, technical, technological and other kinds of wear and tear and all required maintenance expenses necessary to utilize the economic benefit from the asset.

XIII. EXPLANATIONS ON PROPERTY AND EQUIPMENT:

Property and equipment is measured at its cost when initially recognized and any directly attributable costs of setting the asset in working order for its intended use are included in the initial measurement. Subsequently, property and equipment is carried at cost less accumulated depreciation and provision for value decrease.

Depreciation is calculated over the cost of property and equipment using the straight-line method over estimated useful lives. The estimated useful lives are stated below:

Buildings	50 years
Machinery, furniture, fixtures and vehicles	5 years

The depreciation charge for items remaining in the property and equipment for less than an accounting period at the balance sheet date is calculated in proportion to the period the item will remain in property and equipment.

Where the carrying amount of an asset is greater than its estimated "Net realizable value amount", it is written down to its "Net realizable value amount" and the impairment loss is charged to the income statement.

Gains and losses on the disposal of property and equipment are determined by deducting the net book value of the property and equipment from its sales revenue.

Expenditures for the repair and renewal of property and equipment are recognized as expense. The capital expenditures incurred in order to increase the capacity of the tangible asset or to increase the future benefit of the asset are capitalized on the cost of the tangible asset. Capital expenditures include the cost components that increase the useful life, or the capacity of the asset, increase the quality of the product or decrease its costs.

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XIV. EXPLANATIONS ON LEASING TRANSACTIONS:

Assets acquired under finance lease agreements are capitalized at the inception of the lease at the "Lower of the fair value of the leased asset or the present value of the lease installments that are going to be paid for the leased asset". Leased assets are included in the property and equipment and depreciation is charged on a straight-line basis over the useful life of the asset. If there is impairment in value of the leased asset, an impairment is recognized. Liabilities arising from the leasing transactions are included in "Finance lease payables" in the balance sheet. Interest and foreign exchange expenses regarding lease transactions are charged to the income statement. The Bank does not provide financial leasing services as a "Lessor".

Transactions regarding operational lease agreements are accounted on an accrual basis in accordance with the terms of the related contracts.

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES:

Provisions and contingent liabilities are accounted in accordance with, "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle. When the amount of the obligation cannot be reliably estimated and there is no possibility of an outflow of resources from the Bank, it is considered that a "Contingent" liability exists and it is disclosed in the related notes to the financial statements.

The investigation initiated by the Competition Board in accordance with Law No. 4054 on the Protection of Competition against 12 banks and 2 firms in the financial services industry, including the Bank, to determine whether the 4th clause of the aforementioned Law was violated through agreements limiting competition has been finalized and the Competition Board has decided for an administrative fine amounting to TL 172.165. As per Article 17 of the Law of Misdemeanor, three quarters of the administrative fine amounting to TL 129.124 will be paid within 30 days following the notification of the reasoned decision. Provision for related amount is provided in the financial statements. The Bank will file a lawsuit for the cancellation of the reasoned decision.

XVI. EXPLANATIONS ON CONTINGENT ASSETS:

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements in which the change occurs.

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XVII. EXPLANATIONS ON OBLIGATIONS RELATED TO EMPLOYEE RIGHTS:

a. Employment termination benefits and vacation rights:

Obligations related to employment termination and vacation rights are accounted for in accordance with "Turkish Accounting Standard for Employee Rights" ("TAS 19").

Under the Turkish Labor Law, the Bank and its subsidiaries operating in Turkey are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability.

b. Retirement rights:

The Bank's personnel are members of the "Akbank T.A.Ş. Personnel Pension Fund Foundation" ("Pension Fund") established in accordance with the Social Security Law numbered 506, article No. 20. The financial statements of the Pension Fund have been audited as of year ends by an independent actuary in accordance with the 38th article of the Insurance Supervisory Law and the "Actuarial Regulation" based on the same article.

Temporary 23rd article paragraph ("the paragraph") 1 of the Banking Law No 5411 published in the Official Gazette No. 25983 dated 1 November 2005 envisaged that Banks would transfer their pension funds to the Social Security Institution ("SSI") within three years following the publication date of the Banking Law, and regulated the principles of this transfer. The first paragraph of the related article was rescinded as from the 31 March 2007, the publication date of the decision of the Constitutional Court dated 22 March 2007. The reasoned decree regarding the rescission of the mentioned paragraph was published in the Official Gazette numbered 26731, dated 15 December 2007.

Following the publication of the reasoned decree of the Constitutional Court, Turkish Grand National Assembly commenced to work on a new law regarding the transfer of the members of funds to the Social Security Institution; the related articles of the Social Security Law ("New Law") numbered 5754 regarding the transfer of the funds, were ratified by the TGNA General Meeting on 17 April 2008 and came into effect following the publication in the Official Gazette numbered 26870, dated 8 May 2008.

The main opposition party had appealed to the Constitutional Court for the cancellation of some of the articles of the New Law including transfer of the Funds to the SSI on 19 June 2008. The Constitution Court has dismissed the appeal with the decision taken in the meeting dated 30 March 2011. The reasoned decision has been published in the Official Gazette dated 28 December 2011 and numbered 28156.

The New Law was requiring that present value of post-employment benefits at the transfer date shall be calculated by a commission consisting of the representatives of SSI, Ministry of Finance, Undersecretariat of Treasury, Undersecretariat of State Planning Organization, BRSA, SDIF and banks and funds, by using a technical discount rate of 9,8 percent taking into consideration the transferrable contributions and payments of the funds including any monthly payment differences paid by the funds above the limits within the framework of SSI regulations. Accordingly the transfer required by the New Law was to be completed until 8 May 2011. According to the decision of the Council of Ministers published on the Official Gazette dated 9 April 2011 no. 27900, the time frame for related transfer has been extended for two years. With the change in the first clause of 20th provisional article of the "Social Insurance and General Health Insurance

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Law no. 5510" published on the Official Gazette no. 28227 dated 8 March 2012, the postponement right of the Council of Ministers has been extended from two years to four years. Accordingly the turnover process has been postponed for one more year with the decision of the Council of Ministers dated 3 May 2013.

According to the New Law, following the transfer of the members of the fund to the SSI, the funds and institutions will continue to provide the non-transferrable social benefits and payments which are included in the articles of association of the fund.

With respect to that, according to the technical balance sheet report as at 31 December 2012 prepared considering the related articles of the New Law regarding the transferrable benefit obligations and in accordance with TAS 19 for the non-transferrable social benefits and payments which are included in the articles of association and audited within the framework stated in the first paragraph above. The fund has no technical or actual deficit which requires a provision. Since the Bank has no legal right to hold the present value of any economic benefits available in the form of refunds from Pension Fund or reductions in future contributions to Pension Fund, no asset is recognized in the Bank's financial statements.

Additionally, the Bank management is of the opinion that the possible obligation amount to arise during and after the transfer to be made within the framework described above will be at a reasonable level that can be met by the Fund's assets and will not bring any additional burden for the Bank.

XVIII. EXPLANATIONS ON TAXATION:

a. Current tax:

In Turkey, corporate tax rate is 20%. Corporate tax is calculated on the total income of the Bank after adjusting for certain disallowable expenses, tax-exempt income and other allowances. No further tax is payable unless the profit is distributed.

Dividends paid to non-resident corporations, which have a place of business in Turkey or are resident corporations, are not subject to withholding tax. Otherwise, dividends paid are subject to withholding tax at the rate of 15%. An increase in capital via issuing bonus shares is not considered as profit distribution and thus does not incur withholding tax.

Corporations are required to pay advance corporate tax quarterly at a rate of 20% on their corporate income. Advance tax is declared by the 14th day and paid by the 17th day of the second month following each calendar quarter end. Advance tax paid by corporations which is for the current period is credited against the annual corporation tax calculated on their annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be refunded or used to offset any other financial liabilities to the government.

A 75% portion of the capital gains derived from the sale of equity investments and immovable properties held for at least two years is tax exempt, if such gains are added to paid-in capital or held in a special fund account under liability for five years.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Tax losses cannot be carried back to offset profits from previous periods.

In Turkey, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns until the 25th day of the following fourth month after the closing of the accounting year to which they relate. Tax returns are open for five years from the beginning of the year following the date of

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filing during which time period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

Current tax, related to items recognized directly in equity is also credited or charged directly to equity.

b. Deferred tax:

The Bank calculates and accounts for deferred income taxes for all temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in these financial statements in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12") and the related decrees of the BRSA concerning income taxes. In the deferred tax calculation, the enacted tax rate, in accordance with the tax legislation, is used as of the balance sheet date.

Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized. Deferred tax asset is not provided over provisions for possible risks and general loan loss provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004.

Deferred tax assets and liabilities are presented as net in the financial statements.

Deferred tax, related to items recognized directly in equity is also credited or charged directly to equity.

XIX. EXPLANATIONS ON BORROWINGS:

Derivative financials instruments are carried at their fair values and other financial liabilities are carried at amortized cost using the "Effective interest method."

XX. EXPLANATIONS ON ISSUANCE OF SHARE CERTIFICATES:

There is no security issuance as of 30 June 2013.

XXI. EXPLANATIONS ON AVALIZED DRAFTS AND ACCEPTANCES:

Avalized drafts and acceptances shown as liabilities against assets are included in the off-balance sheet commitments.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS:

As of 30 June 2013 and 31 December 2012, there is no government grant for the Bank.

XXIII. EXPLANATIONS ON SEGMENT REPORTING:

An operating segment is a component of an entity:

- (a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity),
- (b) whose operating results are regularly reviewed by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance, and
- (c) for which discrete financial information is available.

Reporting according to the operational segment is presented in Note XII of Section Four.

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XXIV. PROFIT RESERVES AND PROFIT APPROPRIATION:

Retained earnings as per the statutory financial statements other than legal reserves are available for distribution, subject to the legal reserve requirement referred to below.

Under the Turkish Commercial Code, legal reserves consist of first legal reserve and second legal reserve. First legal reserve, appropriated at the rate of 5%, until the total reserve is equal to 20% of issued and fully paid-in share capital. Second legal reserve, appropriated at the rate of at least 10% of distributions in excess of 5% of issued and fully paid-in share capital, but Holding companies are not subject to such transaction. According to the Turkish Commercial Code, legal reserves can only be used to compensate accumulated losses and cannot be used for other purposes unless they exceed 50% of paid-in capital.

The Ordinary General Assembly Meeting of the Bank was held on 28 March 2013. In the Ordinary General Assembly, it was decided to distribute a TL 570.670 cash dividend over the TL 2.949.862 net income from 2012 operations to the Bank's shareholders, Chairman and Members of the Board of Directors. It was also resolved in the General Assembly to transfer TL 8.141 to special funds account under other capital reserves, to allocate TL 37.067 as legal and TL 2.333.984 as extraordinary reserves.

XXV. EARNINGS PER SHARE:

Earnings per share disclosed in the income statement are calculated by dividing net profit for the year the weighted average number of shares outstanding during the period concerned.

	Current Period 30 June 2013	Prior Period 30 June 2012
Net Profit for the Year	1.782.087	1.090.716
Average Number of Issued Common Shares (Thousand)	400.000.000	400.000.000
Earnings Per Share (Amounts presented as full TL)	0,00446	0,00273

In Turkey, companies can increase their share capital by making a pro-rata distribution of shares ("Bonus shares") to existing shareholders from retained earnings. For the purpose of earnings per share computations, the weighted average number of shares outstanding during the year has been adjusted in respect of bonus shares issued without a corresponding change in resources by giving them a retroactive effect for the year in which they were issued and for each earlier period.

No any bonus shares issued in 2013 (2012: (-)).

XXVI. RELATED PARTIES:

Parties defined in article 49 of the Banking Law No. 5411, Bank's senior management, and Board Members are deemed as related parties. Transactions regarding related parties are presented in Note VI of Section Five.

XXVII. CASH AND CASH EQUIVALENT ASSETS:

For the purposes of the cash flow statement, cash includes cash effectives, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and cash equivalents include interbank money market placements, time deposits at banks with original maturity periods of less than three months and investments on marketable securities other than common stocks.

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XXVIII. RECLASSIFICATIONS:

In order to be consistent with the presentation of financial statements dated 30 June 2013, there are certain reclassifications made on cash flow statements as of 30 June 2012 and on off-balance sheet accounts as of 31 December 2012.

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**SECTION FOUR
INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK**

I. EXPLANATIONS ON CAPITAL ADEQUACY RATIO:

- a.** The Bank's capital adequacy ratio, calculated in accordance with the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" (Basel II) which became effective as of 1 July 2012, is 16,15% (31 December 2012: 18,63%). This ratio is well above the minimum ratio required by the legislation.
- b.** Capital adequacy ratio has been calculated in accordance with the "Regulation on Measurement and Assessment of Capital Adequacy of Banks", "Credit Risk Mitigation Techniques" and "Calculation of Risk-Weighted Amounts for Securitizations" Communiqués that have been published in Official Gazette No. 28337 on 28 June 2012 and became effective as of 1 July 2012 and "Regulation on Equity of Banks" that has been published in Official Gazette No. 26333 on November 1, 2006.

Capital adequacy ratio is calculated based on total capital requirements needed for credit risk, market risk and operational risk. Credit risk is calculated by holding risk-weighted assets and non-cash loans subject to risk-weights in the relevant legislation and taking risk mitigation techniques into account; the standard method is used to calculate market risk and the basic indicator approach is used to calculate operational risk.

The following tables show the details of risk-weighted assets which constitute the basis for the Bank's capital adequacy ratio and Bank's equity calculations.

c. Information related to capital adequacy ratio:

	Risk Weights									
	0%	10%	20%	50%	75%	100%	150%	200%	1250%	
Weighted Credit Risk	-	-	1.259.707	16.047.542	24.030.804	59.713.694	5.392.437	18.269.804		-
Risk classifications:										
Conditional and unconditional receivables from central governments and Central Banks	45.859.714	-	-	11.725.672	-	-	-	-	-	-
Conditional and unconditional receivables from regional or local governments	-	-	-	85	-	-	-	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	-	-	43.946	-	-	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	541.860	-	6.111.403	8.590.920	-	91.858	-	-	-	-
Conditional and unconditional receivables from corporates	5.516	-	-	-	-	55.507.290	-	-	-	-
Conditional and unconditional receivables from retail portfolios	-	-	-	-	32.041.072	-	-	-	-	-
Conditional and unconditional receivables secured by mortgages	-	-	-	11.778.406	-	971.972	-	-	-	-
Past due receivables	-	-	-	-	-	92.850	-	-	-	-
Receivables defined under high risk category by BRSA	-	-	-	-	-	-	3.594.958	9.134.902	-	-
Securities collateralized by mortgages	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	392.785	-	-	-	-
Other receivables	1.294.674	-	187.131	-	-	2.612.993	-	-	-	-

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d. Summary information related to capital adequacy ratio:

	Current Period 30 June 2013	Prior Period 31 December 2012
Capital Requirement for Credit Risk (Amount subject to credit risk*0,08) (CRCR)	9.977.119	8.633.748
Capital Requirement for Market Risk (CRMRI)	213.763	72.815
Capital Requirement for Operational Risk (CROR)	832.024	820.701
Shareholders' equity	22.246.210	22.187.996
Shareholders' equity / ((CRCR+CRMRI+CROR) * 12,5) * 100	16,15	18,63

e. Information about shareholders' equity items:

	Current Period 30 June 2013	Prior Period 31 December 2012
CORE CAPITAL		
Paid-in capital	4.000.000	4.000.000
Nominal Capital	4.000.000	4.000.000
Capital Commitments (-)	-	-
Inflation Adjustment to Share Capital	1.405.892	1.405.892
Share Premium	1.700.000	1.700.000
Share Cancellation Profits	-	-
Legal Reserves, Status Reserves, Extraordinary Reserves	12.701.866	10.322.674
Inflation Adjustment to Legal Reserves, Status Reserves and Extraordinary Reserves	-	-
Profit	1.782.087	2.949.862
Net Income for the Period	1.782.087	2.949.862
Prior Period Profit	-	-
Provisions for Possible Risks up to 25% of Core Capital	175.000	-
Profit on Disposal of Associates, Subsidiaries and Immovables to be Transferred to Share Capital	47.106	47.106
Primary Subordinated Loans up to 15% of Core Capital	-	-
Uncovered Portion of Loss with Reserves (-)	-	-
Net Current Period Loss	-	-
Prior Period Loss	-	-
Leasehold Improvements (-)	49.977	54.740
Intangible Assets (-)	96.035	112.602
Deferred Tax Asset Amount Exceeding 10% of Core Capital (-)	-	-
Limit Exceeding Amount Regarding the Third Clause of the Article 56 of the Law (-)	-	-
Total Core Capital	21.665.939	20.258.192

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	Current Period 30 June 2013	Prior Period 31 December 2012
SUPPLEMENTARY CAPITAL		
General Provisions	1.457.288	1.179.008
45% of the Increase in Movables Revaluation Fund	-	-
45% of the Increase in Immovables Revaluation Fund	-	-
Bonus Shares from Investment and Associates, Subsidiaries and Joint Ventures that are not recognized in Profit	2.714	236
Primary Subordinated Loans which are not considered in the calculation of Core Capital	-	-
Secondary Subordinated Loans	-	-
45% of Value Increase Fund of Financial Assets Available For Sale, Associates and Subsidiaries	(875.122)	754.166
Inflation Adjustment to Capital Reserves, Profit Reserves and Prior Years' Income or Loss (Excluding Inflation Adjustment to Legal Reserves, Status Reserves and Extraordinary Reserves)	-	-
Total Supplementary Capital	584.880	1.933.410
CAPITAL	22.250.819	22.191.602
DEDUCTIONS FROM THE CAPITAL	4.609	3.606
Shareholdings in those of banks and financial organizations (both local and foreign) in which ten percent or more of capital is held, which are not consolidated	-	-
Sum of shareholdings in the banks and financial organizations (both local and domestic) in which less than ten percent of capital is held, which is in excess of ten percent or more of the sum of the Bank's Core Capital and Supplementary Capital	-	-
Credits having the nature of secondary subordinated loan to banks and financial organizations (both local and foreign) or to qualified shareholders and borrowing instruments having the nature of debts similar to primary or secondary subordinated loan, which are purchased from them	-	-
Loans Extended contrary to the provisions of Articles 50 and 51 of the Law	-	-
Net Book Value of Immovables exceeding 50% of Bank's Equity and Immovables acquired against Bank's receivables that should be disposed within five years in accordance with Article 57 of the Law, but not yet disposed	327	336
Securitisation positions to be deducted from Equity	-	-
Other	4.282	3.270
TOTAL CAPITAL	22.246.210	22.187.996

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II. EXPLANATIONS ON CREDIT RISK:

Credit risk is the risk that the counterparties may be unable to meet the terms of their agreements. This risk is monitored by reference to credit risk ratings and managed by limiting the aggregate risk to any individual counterparty, group of companies and industry. Credit risks are determined for each individual customer, enterprise, business group and risk groups separately. While determining credit risk, criteria such as the customers' financial strength, commercial capacities, sectors, geographic areas and capital structure are evaluated. Analyses of the financial position of the customers are based on the statements of account and other information in accordance with the related legislation. Previously determined credit limits are constantly revised according to changing conditions. The type and amount of collateral and guarantees to be obtained are specified on a customer basis during the determination of credit limits.

During loan extensions, limits determined on a customer and product basis are essentially followed up; information on risk and limits is closely monitored.

For daily Treasury operations limit allocation and follow-up is performed by the treasury.

Credit worthiness of loan and other receivable debtors are watched regularly and in line with related regulations. In case of an increase in credit debtor's risk level credit limits are re-determined or additional guarantee is taken. For new credit accounts, account follow-up documents are taken in accordance with the related regulation.

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III. EXPLANATIONS ON MARKET RISK:

The risk principles, policies and risk limits related to the management of market risk are approved by the Board of Directors and reviewed on a regular basis. The Bank's Senior Management performs day to day management of the market risk in accordance with the limits assigned by the Board of Directors. The Bank is exposed to market risk as a result of fluctuations in foreign exchange rates, interest rates, and market prices of stocks. Exchange rate risk and interest rate risk are evaluated as the two most important components of market risk. The Bank enters into derivative financial transactions for hedge purposes when found necessary.

Market risk is calculated by two different methods, namely the "inherent model" and the "standard method". According to inherent model market risk is measured by Value at Risk ("VaR") approach which takes into account different risk factors. VaR calculations use variance-covariance, historical simulation and Monte Carlo simulation methods. The software used can perform calculations with an advanced yield curve and volatility models. The VaR model is based on the assumptions of 99% confidence interval and a 10-day holding period. VaR analyses are performed on a daily basis and reported to the Senior Management. VaR analyses are also used as risk and limit management instrument for trading transactions. The limits are reviewed periodically according to market conditions and the application of specified limits is subject to authority restrictions and therefore the control effectiveness is increased. VaR analyses are supported with scenario analyses and stress tests, and take into consideration the effects of low-probability events which have significant impact and the effects of market fluctuations. Retrospective tests of the model outputs are performed regularly. The standard method is used for the legal reporting.

The following table indicates the details of the market risk calculation as of 30 June 2013, in accordance with the Market Risk Calculation principles pursuant to the Part 2 of the Second Section of the "Regulation on Measurement and Assessment of Capital Adequacy of Banks" published in the Official Gazette No. 28337 on 28 June 2012.

Information related to Market Risk:

	Balance
(I) Capital requirement for general market risk – Standard Method	41.452
(II) Capital requirement for specific risk – Standard Method	15.961
(III) Capital requirement for specific risk in securitisation positions- Standard Method	-
(IV) Capital requirement for currency risk – Standard Method	98.197
(V) Capital requirement for stocks – Standard Method	-
(VI) Capital requirement for clearing risk – Standard Method	-
(VII) Capital requirement for market risk from options – Standard Method	1.606
(VIII) Capital requirement for counterparty credit risk - Standard Method	56.548
(IX) Total Capital requirement for market risk for banks applying Risk Measurement Model	-
(X) Total capital requirement for market risk (I+II+III+IV+V+VI+VII+VIII)	213.763
(XI) Amount subject to market risk (12,5 x IX) or (12,5 x X)	2.672.043

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IV. EXPLANATIONS ON CURRENCY RISK

The difference between the Bank's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk. Foreign currency denominated assets and liabilities, together with purchase and sale commitments, give rise to foreign exchange exposure. The Bank keeps the foreign exchange exposure amount within the limits set by the EMRC. The Board, taking into account the recommendations by the EMRC, sets a limit for the size of a foreign exchange exposure, which is closely monitored by ALCO.

Those limits are individually determined and followed for both the net overall foreign currency position and for the foreign exchange exposure. Derivative financial instruments like forward foreign exchange contracts and currency swaps are used as tools for foreign exchange exposure management.

The Bank's foreign exchange bid rates as of the date of the financial statements and for the last five days prior to that date are presented below:

	USD	EURO	Yen
Balance Sheet Evaluation Rate	TL 1,9248	TL 2,5137	TL 1,9400
1.Day bid rate	TL 1,8950	TL 2,4646	TL 1,9237
2.Day bid rate	TL 1,9105	TL 2,4844	TL 1,9587
3.Day bid rate	TL 1,9055	TL 2,4920	TL 1,9486
4.Day bid rate	TL 1,9305	TL 2,5251	TL 1,9782
5.Day bid rate	TL 1,9090	TL 2,5059	TL 1,9606

The simple arithmetic average of the Bank's foreign exchange bid rates for the last thirty days preceding the balance sheet date for major foreign currencies are presented in the table below:

USD	: 1,8586 TL
EURO	: 2,4342 TL
Yen	: 1,8822 TL

As of 31 December 2012;

	USD	EURO	Yen
Balance Sheet Evaluation Rate	TL 1,7776	TL 2,3452	TL 2,0641

Information related to Bank's Currency Risk: (Thousands of TL)

The table below summarizes the Bank's exposure to foreign currency exchange rate risk, categorized by currency. Foreign currencies indexed assets, classified as Turkish lira assets according to the Uniform Chart of Accounts are considered as foreign currency assets for the calculation of Net Foreign Currency Position. In accordance with the "Communiqué on Calculation of Foreign Currency Net Position/Capital Standard Ratio by banks in stand-alone and consolidated basis"; derivative financial assets and liabilities, prepaid expenses, general loan loss provision, hedging derivative financial assets and liabilities and shareholders' equity are excluded in the currency risk calculation. Therefore, there are differences between the amounts of foreign currency denominated assets and liabilities demonstrated on the table below and the amounts on the balance sheet. The Bank's real position, both in financial and economic terms, is presented in the table below:

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Current Period – 30 June 2013	EURO	USD	Other FC(*)	Total
Assets				
Cash Equivalents and Central Bank	4.200.256	5.474.713	1.754.570	11.429.539
Banks	937.294	2.471.898	104.380	3.513.572
Financial Assets at Fair Value through Profit or Loss (Net)	165	2.004	-	2.169
Interbank Money Market Placements	-	-	-	-
Available-for-sale Financial Assets (Net)	3.469.038	9.923.943	-	13.392.981
Loans	10.089.669	23.611.143	62.572	33.763.384
Investments in Associates, Subsidiaries and Joint Ventures	423.007	2.243	-	425.250
Held-to-maturity Investments (Net)	-	-	-	-
Hedging Derivative Financial Assets	-	-	-	-
Tangible Assets (Net)	-	1.804	-	1.804
Intangible Assets (Net)	-	45	-	45
Other Assets	17.096	20.014	964	38.074
Total Assets	19.136.525	41.507.807	1.922.486	62.566.818
Liabilities				
Bank Deposit	2.944.559	3.815.860	1.441.132	8.201.551
Foreign Currency Deposits (***)	11.710.215	16.850.559	2.715.953	31.276.727
Funds from Interbank Money Market	484.609	16.390.880	-	16.875.489
Borrowings	5.350.510	8.832.217	17.574	14.200.301
Marketable Securities Issued (Net)	-	4.517.438	-	4.517.438
Miscellaneous Payables	117.236	47.193	16.003	180.432
Hedging Derivative Financial Liabilities	-	-	-	-
Other Liabilities	109.081	83.537	2.471	195.089
Total Liabilities	20.716.210	50.537.684	4.193.133	75.447.027
Net on Balance Sheet Position	(1.579.685)	(9.029.877)	(2.270.647)	(12.880.209)
Net off-Balance Sheet Position (**)				
Financial Derivative Assets	5.422.223	19.890.604	3.061.367	28.374.194
Financial Derivative Liabilities	3.837.989	11.861.419	805.823	16.505.231
Non-cash Loans	5.633.896	7.991.040	312.528	13.937.464
Prior Period - 31 December 2012				
Total Assets	17.346.035	38.971.542	2.422.748	58.740.325
Total Liabilities	16.865.546	44.559.144	3.047.916	64.472.606
Net on-Balance Sheet Position	480.489	(5.587.602)	(625.168)	(5.732.281)
Net off-Balance Sheet Position (**)	(307.484)	6.251.720	594.919	6.539.155
Financial Derivative Assets	2.661.387	13.154.570	1.867.920	17.683.877
Financial Derivative Liabilities	2.968.871	6.902.850	1.273.001	11.144.722
Non-cash Loans	3.863.882	8.074.766	295.881	12.234.529

(*) Of the "Other FC" total assets amounting to TL 1.922.486 (31 December 2012: TL 2.422.748), TL 86.595 is in English Pounds (31 December 2012: TL 48.293), TL 32.287 is in Swiss Francs (31 December 2012: TL 37.085), TL 9.312 is in Japanese Yen (31 December 2012: TL 23.536). Of the total liabilities amounting to TL 4.193.133 (31 December 2012: TL 3.047.916) TL 916.333 is in English Pounds (31 December 2012: TL 897.993) and TL 1.111.063 is in Swiss Francs (31 December 2012: TL 389.167), TL 38.183 is in Japanese Yen (31 December 2012: TL 23.471).

(**) Presents the net balance of receivables and payables from derivative transactions. Foreign Exchange spot dealings shown under "Asset purchase commitments" in the financial statements are included in the net off-balance sheet position.

(***) Of the foreign currency deposits TL 1.825.250 is in precious metal deposit account.

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V. EXPLANATIONS ON INTEREST RATE RISK:

"Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets of the Group. The EMRC sets limits for the interest rate sensitivity of on and off-balance sheet items and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily transaction based reporting and analyses are made.

The Bank manages the interest rate risk on a portfolio basis and tries to minimize the risk effect on the profitability, financial exposure and cash flows by applying different strategies. Basic methods such as using fixed or floating interest rates for different portfolios and maturities, setting the fixed margin in floating rates, or varying the rates for the short- or long-term positions are applied actively.

a. Interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

Current Period – 30 June 2013	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non Interest Bearing	Total
Assets							
Cash Equivalents and Central Bank	-	-	-	-	-	15.476.340	15.476.340
Banks	593.813	295.407	-	-	-	2.628.576	3.517.796
Financial Assets at Fair Value Through Profit or Loss (Net)	313.474	151.722	413.082	22.762	40.292	80.247	1.021.579
Interbank Money Market Placements	-	-	-	-	-	-	-
Available-for-sale Financial Assets (Net)	2.239.010	7.907.516	15.331.184	8.536.364	10.068.248	251.196	44.333.518
Loans	31.290.587	16.923.490	24.945.024	21.414.930	4.036.629	92.850	98.703.510
Held-to-maturity Investments (Net)	-	2.116.575	-	-	-	-	2.116.575
Other Assets	431.600	-	-	-	-	2.263.874	2.695.474
Total Assets	34.868.484	27.394.710	40.689.290	29.974.056	14.145.169	20.793.083	167.864.792
Liabilities							
Bank Deposits	7.539.269	2.181.423	934.077	-	-	244.079	10.898.848
Other Deposits	46.110.089	12.193.757	7.396.201	73.292	-	14.882.023	80.655.362
Funds from Interbank Money Market	11.737.239	3.187.992	6.854.617	1.554.050	3.428.999	-	26.762.897
Miscellaneous Payables	-	-	-	-	-	2.858.840	2.858.840
Marketable Securities Issued (Net)	668.929	1.174.450	333.011	4.511.558	954.286	-	7.642.234
Borrowings	1.721.256	10.747.606	1.785.280	227.232	-	-	14.481.374
Other Liabilities (*)	108.733	311.499	492.329	199.874	69.588	23.383.214	24.565.237
Total Liabilities	67.885.515	29.796.727	17.795.515	6.566.006	4.452.873	41.368.156	167.864.792
Balance Sheet Long Position	-	-	22.893.775	23.408.050	9.692.296	-	55.994.121
Balance Sheet Short Position	(33.017.031)	(2.402.017)	-	-	-	(20.575.073)	(55.994.121)
Off-balance Sheet Long Position	2.335.430	1.014.425	-	-	-	-	3.349.855
Off-balance Sheet Short Position	-	-	(308.119)	(1.411.078)	(1.441.975)	-	(3.161.172)
Total Position	(30.681.601)	(1.387.592)	22.585.656	21.996.972	8.250.321	(20.575.073)	188.683

(*) Shareholders' equity is presented under "Other liabilities" item in "Non interest bearing".

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Prior Period - 31 December 2012	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non Interest Bearing	Total
Assets							
Cash Equivalents and Central Bank	-	-	-	-	-	16.662.841	16.662.841
Banks	590.359	277.646	62.251	-	-	1.767.958	2.698.214
Financial Assets at Fair Value Through Profit or Loss (Net)	67.418	77.556	336.048	44.307	15.104	10.172	550.605
Interbank Money Market Placements	-	-	-	-	-	-	-
Available-for-sale Financial Assets (Net)	8.060.689	3.160.141	12.864.094	7.832.999	9.756.684	246.036	41.920.643
Loans	29.091.296	19.718.099	19.009.938	16.688.221	3.055.912	92.850	87.656.316
Held-to-maturity Investments (Net)	-	3.433.128	204.129	-	-	-	3.637.257
Other Assets	290.148	-	-	-	-	2.437.514	2.727.662
Total Assets	38.099.910	26.666.570	32.476.460	24.565.527	12.827.700	21.217.371	155.853.538
Liabilities							
Bank Deposits	6.677.812	3.208.843	540.229	-	-	318.810	10.745.694
Other Deposits	53.614.996	5.883.156	3.033.298	63.678	-	12.763.896	75.359.024
Funds from Interbank Money Market	10.202.917	913.592	4.399.611	1.279.666	2.918.140	-	19.713.926
Miscellaneous Payables	-	-	-	-	-	2.727.277	2.727.277
Marketable Securities Issued (Net)	437.976	686.788	1.079.503	2.660.137	1.600.279	-	6.464.683
Borrowings	574.192	9.954.628	3.333.566	175.913	-	-	14.038.299
Other Liabilities (*)	301.312	483.171	527.592	193.545	48.871	25.250.144	26.804.635
Total Liabilities	71.809.205	21.130.178	12.913.799	4.372.939	4.567.290	41.060.127	155.853.538
Balance Sheet Long Position	-	5.536.392	19.562.661	20.192.588	8.260.410	-	53.552.051
Balance Sheet Short Position	(33.709.295)	-	-	-	-	(19.842.756)	(53.552.051)
Off-balance Sheet Long Position	1.779.740	3.608.967	1.284.559	-	-	-	6.673.266
Off-balance Sheet Short Position	-	-	-	(3.246.609)	(3.623.479)	-	(6.870.088)
Total Position	(31.929.555)	9.145.359	20.847.220	16.945.979	4.636.931	(19.842.756)	(196.822)

(*) Shareholders' equity is presented under "Other liabilities" item in "Non interest bearing".

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b. Effective average interest rates for monetary financial instruments %:

Average interest rates in the above tables are the weighted average rates of the related balance sheet items.

Current Period – 30 June 2013	EURO	USD	Yen	TL
Assets	%	%	%	%
Cash Equivalents and Central Bank	-	-	-	-
Banks	0,29	0,31	-	6,04
Financial Assets at Fair Value Through Profit or Loss (Net)	2,89	3,99	-	8,72
Interbank Money Market Placements	-	-	-	-
Available-for-sale Financial Assets (Net)	3,07	3,25	-	9,09
Loans	4,59	4,89	4,15	11,09
Held-to-maturity Investments (Net)	-	-	-	9,17
Liabilities				
Bank Deposits	1,16	1,56	-	5,96
Other Deposits	1,91	1,92	0,08	5,20
Funds from Interbank Money Market	0,66	1,21	-	5,62
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued (Net)	-	5,23	-	6,91
Borrowings	1,02	1,75	-	6,24
Prior Period - 31 December 2012	EURO	USD	Yen	TL
Assets	%	%	%	%
Cash Equivalents and Central Bank	-	-	-	-
Banks	0,01	0,29	-	6,74
Financial Assets at Fair Value Through Profit or Loss (Net)	2,89	3,93	-	8,73
Interbank Money Market Placements	-	-	-	-
Available-for-sale Financial Assets (Net)	4,13	3,65	-	9,97
Loans	4,61	4,93	4,15	12,79
Held-to-maturity Investments (Net)	-	-	-	9,56
Liabilities				
Bank Deposits	1,47	1,73	-	6,81
Other Deposits	2,17	2,21	0,26	6,53
Funds from Interbank Money Market	-	1,58	-	5,79
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued (Net)	-	5,22	-	7,53
Borrowings	1,24	1,95	1,99	7,10

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c. Interest rate risk related to banking book:

Interest rate risk for all banking transactions outside the trading portfolio are followed under interest rate risk related to the banking book. Interest rate risk related to the trading portfolio is followed under market risk.

ALCO performs daily management of interest rate risk in accordance with the risk limits set by the Executive Risk Committee in relation to interest rate sensitivities of the banking book. ALCO meetings are held on a weekly basis.

In addition to interest rate sensitivities measured and reported weekly, daily and transaction-based analyses are also performed when significant fluctuations occur in markets.

Repricing term mismatch and duration mismatch analyses, net economic value change analyses under different interest rate stress scenarios and income simulations are used for interest rate risk management. Repricing risk, yield curve risk, basis risk and optionality are considered under interest rate risk scope.

The interest rate risk arising from banking book is calculated and reported on a monthly basis according to "Regulation on Measurement and Evaluation of Interest Rate Risk in Banking Accounts with Standard Shock Method" published in the Official Gazette No. 28034 on 23 August 2011.

Currency	Applied Shock (+/- x basis points)	Gains / Losses	Gains / Shareholders' Equity - Losses / Shareholders' Equity
TRY	-400	2.884.141	12,96%
TRY	500	(2.985.258)	(13,42%)
USD	-200	865.843	3,89%
USD	200	(725.251)	(3,26%)
EURO	-200	304.632	1,37%
EURO	200	(378.469)	(1,70%)
Total (for negative shocks)		4.054.616	18,23%
Total (for positive shocks)		(4.088.978)	(18,38%)

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VI. EXPLANATIONS ON EQUITY SECURITIES POSITION RISK DERIVED FROM BANKING BOOKS

The Bank doesn't have any subsidiaries and affiliates that are traded on the "BIST."

VII. EXPLANATIONS ON LIQUIDITY RISK:

The Bank manages liquidity risk through broad deposit base, strong capital structure and diversified foreign borrowing facilities. The Bank maintains additional resources to provide liquidity when necessary through allocated limits in Central Bank of Turkey, BIST Repo Market, and Custody Bank Money Market and other banks, and through liquid marketable securities portfolio. The Bank acts conservative on foreign currency liquidity management and in order to meet liquidity needs completely, maintains adequate reserves.

Short-term funding needs are provided by using deposits. The Bank's broad deposit base and high ratio of core deposit enable long-term funding. Long-term placements can be provided by means of long-term foreign funds.

In accordance with the "Communiqué on the Measurement and Assessment of Liquidity of the Banks" published in the Official Gazette dated 1 November 2006 No. 26333, beginning from 1 June 2007 liquidity ratio of the banks on a weekly and monthly basis should be at least 80% for foreign currency denominated assets and liabilities, and for total assets and liabilities it should be at least 100%. Liquidity ratios of the Bank as of the first six months of 2013 and liquidity ratios which were materialized in 2012 are presented below.

Current Period 30 June 2013	First Maturity Tranche (Weekly)		Second Maturity Tranche (Monthly)	
	FC	FC+TL	FC	FC+TL
Average (%)	162,3	147,1	119,2	111,3
Maximum (%)	241,0	190,7	131,2	120,0
Minimum (%)	118,8	118,7	111,1	101,8

Prior Period 31 December 2012	First Maturity Tranche (Weekly)		Second Maturity Tranche (Monthly)	
	FC	FC+TL	FC	FC+TL
Average (%)	154,1	162,1	109,6	112,4
Maximum (%)	229,8	186,9	133,4	122,8
Minimum (%)	103,4	129,0	87,0	101,0

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 June 2013	Demand	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Unallocated (*)	Total
Assets								
Cash Equivalents and Central Bank	15.476.340	-	-	-	-	-	-	15.476.340
Banks	2.628.576	593.813	295.407	-	-	-	-	3.517.796
Financial Assets at Fair Value Through Profit or Loss (Net)	80.247	204.504	43.298	199.070	226.654	267.806	-	1.021.579
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Available-for-sale Financial Assets (Net)	251.196	334.226	790.898	10.908.910	15.058.184	16.990.104	-	44.333.518
Loans	-	19.083.497	13.256.384	19.518.704	30.275.251	16.476.824	92.850	98.703.510
Held-to-maturity Investments (Net)	-	-	343.288	1.773.287	-	-	-	2.116.575
Other Assets	31.777	548.146	155.815	-	167.533	-	1.792.203	2.695.474
Total Assets	18.468.136	20.764.186	14.885.090	32.399.971	45.727.622	33.734.734	1.885.053	167.864.792
Liabilities								
Bank Deposits	244.079	7.539.269	2.181.423	934.077	-	-	-	10.898.848
Other Deposits	14.882.023	46.110.089	12.193.757	7.396.201	73.292	-	-	80.655.362
Borrowings	-	1.493.543	4.653.172	4.620.635	3.569.902	144.122	-	14.481.374
Funds from Interbank Money Market	-	11.737.239	3.187.992	6.854.617	1.554.050	3.428.999	-	26.762.897
Marketable Securities Issued (Net)	-	261.542	708.168	799.294	4.918.944	954.286	-	7.642.234
Miscellaneous Payables	-	1.626.632	1.232.208	-	-	-	-	2.858.840
Other Liabilities (**)	-	589.850	493.741	317.317	2.124.821	388.283	20.651.225	24.565.237
Total Liabilities	15.126.102	69.358.164	24.650.461	20.922.141	12.241.009	4.915.690	20.651.225	167.864.792
Net Liquidity Gap	3.342.034	(48.593.978)	(9.765.371)	11.477.830	33.486.613	28.819.044	(18.766.172)	-
Prior Period - 31 December 2012								
Total Assets	18.819.077	21.845.146	14.227.405	21.500.832	49.286.096	28.352.604	1.822.378	155.853.538
Total Liabilities	13.082.706	73.802.101	15.514.116	16.417.815	9.846.719	5.277.403	21.912.678	155.853.538
Net Liquidity Gap	5.736.371	(51.956.955)	(1.286.711)	5.083.017	39.439.377	23.075.201	(20.090.300)	-

(*) Assets that are necessary for banking activities and that cannot be liquidated in the short-term, such as fixed and intangible assets, investments, subsidiaries, stationery, pre-paid expenses and loans under follow-up, are classified in this column.

(**) Shareholders' Equity is presented under "Other Liabilities" item in the "Unallocated" column.

VIII. EXPLANATIONS ON SECURITIZATION POSITIONS:

None.

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IX. EXPLANATIONS ON CREDIT RISK MITIGATION TECHNIQUES:

The Bank applies the Comprehensive Financial Collateral Techniques explained in "Credit Risk Mitigation Techniques Communiqué" published in Official Gazette No. 28337 on June 28, 2012. In application of the method, volatility adjusted values of financial guarantees and credits are calculated with the standard volatility adjustment approach and adjusted amounts are deducted from credit risk.

The Bank does not utilize balance sheet and off-balance sheet netting, guarantees and credit derivatives in credit risk mitigation, but financial collaterals fulfilling relevant requirements are taken into account. Basic financial covenants considered in the calculation of Bank's capital adequacy are foreign currency and TL deposit pledges.

Risk classifications:	Amount(*)	Financial Guarantees	Other/Physical Guarantees	Guarantees and Credit Derivatives
Conditional and unconditional receivables from central governments and Central Banks	63.957.627	6.215.363	-	-
Conditional and unconditional receivables from regional or local governments	419	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	88.569	28.330	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	44.913.891	16.876.601	-	-
Conditional and unconditional receivables from corporates	68.862.779	793.344	-	-
Conditional and unconditional receivables from retail portfolios	55.466.250	252.330	-	-
Conditional and unconditional receivables secured by mortgages	13.050.110	2.346	-	-
Past due receivables	92.850	-	-	-
Receivables defined under high risk category by BRSA	12.729.860	-	-	-
Securities collateralized by mortgages	-	-	-	-
Securitization positions	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-
Investments similar to collective investment funds	3.199.844	2.806.096	-	-
Other receivables	4.094.798	-	-	-
Total	266.456.997	26.974.410	-	-

(*) Before Credit Risk Mitigation, before credit conversion factor risk amounts are given.

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X. EXPLANATIONS ON RISK MANAGEMENT TARGET AND POLICIES:

Effective risk management constitutes one of the most important competitive strength of the Bank. Risk management system is assessed as a critical process which includes all units starting at the Board of Directors level. General strategies regarding Bank's risk management are given below:

- Effective management of risks within the Bank's risk profile based on materiality; implementing a centralized risk framework that includes all major risk areas.
- Managing existing and potential risks from the beginning through forward looking risk strategies, policies and procedures, models and parameters,
- Applying a risk-focused management approach in the strategic decision making process,
- Complying with all national risk management requirements, where the Bank operates.

The Bank's Board of Directors has the ultimate responsibility for setting-up and monitoring the efficiency of such a risk management system. The Board of Directors fulfills its monitoring responsibility through the Auditing Committee, the Executive Risk Committee, the Credit Committee and other related intermediary committees and by means of regular risk, control and audit reporting system.

The Board of Directors approves and regularly reviews Bank's main risk approach, risk principles and policies which are initially discussed and decided by the Executive Risk Committee. The Board of Directors also determines Bank's risk appetite by risk limits taking market conditions and Bank's risk taking capacity into consideration. Risk limits are made up of regulatory and internal limits on the basis of risk types.

Bank's Senior Management is responsible to the Bank's Board of Directors that daily activities are executed within the risk management procedures and risk limits determined by the Board of Directors and that risk management system operates in effective and efficient manner. The Internal Audit, the Internal Control and the Risk Management Departments which directly report to the Board of Directors operate in coordination with the business units of the Bank. In this scope, it is also Senior Management's responsibility to take necessary measures in order to resolve identified weaknesses, deficiencies and errors stated in the reports of internal and external audits, internal control and risk management.

Locally and internationally accepted risk models and parameters are used in the identification, measurement and monitoring of risks within the scope of risk management. The Bank strives continuously for development and improvement of internal methods and models. Forward looking risk reports prepared through regular and close monitoring of the market developments are made available for the Senior Management and the Board of Directors. In order to analyze the potential risks that the Bank may be exposed in extreme cases, various scenario analyses are performed and contingency plans are prepared. The Bank's internal capital adequacy assessment process ("ICAAP / SGID") has been established and the ICAAP has been performed parallel to the annual budget process on an annual basis. Moreover, various risk mitigation techniques are utilized to limit and provide protection against risks the Bank is exposed to. The effectiveness and efficiency of the risk mitigation techniques are regularly monitored.

XI. EXPLANATIONS ON THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS:

The Bank carries out trading, custody, management and consulting services on behalf of customers and on their account. Details of these transactions are provided in the off-balance sheet table. There is no agreement or protocol signed related to trust transactions.

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XII. EXPLANATIONS ON BUSINESS SEGMENTS:

The Bank operates in five main business segments including retail banking, corporate banking, SME banking, treasury activities, private banking and international banking. These segments have been determined considering customer segments and branch network providing services to customers in accordance with the Bank's organizational structure.

The profitability system generating segment information provides profitability information on the basis of account customer, customer relationship manager, branch segment and product. This information is made available to the branch and Head Office personnel through a web based management reporting system.

In scope of retail banking, the Bank offers a variety of retail services such as deposit accounts, consumer loans, commercial installment loans, credit cards, insurance products and asset management services. The retail banking products and services also include bank cards, investment funds trading, automatic payment services, foreign currency trading, safe deposit box rentals, cheques, money transfers, investment banking, telephone and internet banking.

Corporate banking and Commercial and SME banking provide financial solutions and banking services to large, medium and small size corporate and commercial customers. The products and services offered to corporate and commercial customers include TL and foreign currency denominated working capital loans, financing for investments, foreign trade financing, derivative instruments for hedging purposes of foreign currency and interest risk, letters of credit, foreign currency trading, corporate finance services and deposit and cash management services. In addition, the Bank provides timely and permanent solutions for corporate customers' working capital management, delivers cash management services tailored based on customers' requests that include collection and payment services and liquidity and information management. Project finance loans are provided within the context of investment banking activities.

The Treasury Unit conducts TL and FC spot and forward transactions, treasury bonds, government bonds, EURObond and private sector bond transactions and also derivative trading activities within determined limits. These transactions are performed according to the Bank's requirements. Furthermore, Treasury Unit also carries out marketing and pricing activities of treasury products for customers and branch network.

Private banking serves the members of the upper-income groups who have expectations for upperclass service quality both in banking and investment transactions.

The Bank provides services for foreign trade financing, foreign currency and TL clearances and money transfers through agent financial institutions. The international banking unit serves in fundamental areas such as providing long-term funding opportunities, creating funding facility at lower prices that fully reflect country risk, diversifying funding resources and creating a base of international investors for that purpose.

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Information on business segments as of 30 June 2013 and 31 December 2012 is presented on the following table:

	Retail Banking	Corporate Banking and Commercial and SME Banking	Treasury	Private Banking	International Banking	Other and Unallocated	Bank's Total Activities
Current Period – 30 June 2013							
Operating Income	1.958.140	1.528.972	1.375.815	138.355	88.310	-	5.089.592
Profit from Operating Activities	440.499	894.564	1.223.409	99.416	59.242	(385.152)	2.331.978
Income from Subsidiaries	-	-	-	-	-	29.227	29.227
Profit before Tax	440.499	894.564	1.223.409	99.416	59.242	(355.925)	2.361.205
Corporate Tax	-	-	-	-	-	(579.118)	(579.118)
Net Profit for the Period	440.499	894.564	1.223.409	99.416	59.242	(935.043)	1.782.087
Segment Assets	44.953.679	61.882.073	51.268.987	1.010.602	4.493.555	-	163.608.896
Investments in Associates.	-	-	-	-	-	-	615.512
Undistributed Assets	-	-	-	-	-	-	3.640.384
Total Assets	-	-	-	-	-	-	167.864.792
Segment Liabilities	49.107.372	26.395.670	45.090.305	13.696.950	8.378.258	-	142.668.555
Undistributed Liabilities	-	-	-	-	-	-	4.545.012
Shareholders' Equity	-	-	-	-	-	-	20.651.225
Total Liabilities	-	-	-	-	-	-	167.864.792
Other Segment Items							
Capital Investment	20.736	-	821	33	-	25.079	46.669
Amortization	(46.951)	(4.013)	(530)	(709)	(152)	(28.673)	(81.028)
Non-cash Other Income-Expense	(284.541)	(410.731)	(125.904)	(2.181)	(21)	(3.861)	(827.239)
Restructuring Costs	-	-	-	-	-	-	-
Prior Period – 31 December 2012 (*)							
Operating Income	1.289.490	1.066.586	807.185	150.545	50.741	-	3.364.547
Profit from Operating Activities	289.529	494.222	543.816	90.267	30.760	(74.920)	1.373.674
Income from Subsidiaries	-	-	-	-	-	55.743	55.743
Profit before Tax	289.529	494.222	543.816	90.267	30.760	(19.177)	1.429.417
Corporate Tax	-	-	-	-	-	(338.701)	(338.701)
Net Profit for the Period	289.529	494.222	543.816	90.267	30.760	(357.878)	1.090.716
Segment Assets	40.265.268	56.892.653	48.905.036	1.004.183	4.570.116	-	151.637.256
Investments in Associates.	-	-	-	-	-	-	586.867
Undistributed Assets	-	-	-	-	-	-	3.629.415
Total Assets	-	-	-	-	-	-	155.853.538
Segment Liabilities	46.094.649	25.100.432	35.963.159	13.568.856	7.916.330	-	128.643.426
Undistributed Liabilities	-	-	-	-	-	-	5.297.434
Shareholders' Equity	-	-	-	-	-	-	21.912.678
Total Liabilities	-	-	-	-	-	-	155.853.538
Other Segment Items							
Capital Investment	17.954	28	2.331	146	-	42.159	62.618
Amortization	(43.523)	(3.612)	(458)	(585)	(132)	(26.610)	(74.920)
Non-cash Other Income-Expense	(172.294)	(281.416)	(59.336)	(105)	(4)	(883)	(514.038)
Restructuring Costs	-	-	-	-	-	-	-

(*) Amounts of income statement present 30 June 2012 figures.

Information on business segments have been prepared in accordance with data provided through Bank Management Reporting System.

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SECTION FIVE

**INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED
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I. EXPLANATIONS AND NOTES RELATED TO ASSETS

a. Information related to cash equivalents and the account of the Central Bank of the Republic of Turkey (the "CBRT"):

1. Information on cash equivalents and the account of the CBRT:

	Current Period		Prior Period	
	30 June 2013		31 December 2012	
	TL	FC	TL	FC
Cash/Foreign Currency	885.080	408.888	803.928	589.262
The CBRT	3.161.491	10.833.044	2.553.797	12.688.205
Other(*)	230	187.607	678	26.971
Total	4.046.801	11.429.539	3.358.403	13.304.438

(*) As of 30 June 2013, precious metal account amounts to TL 706 (31 December 2012: TL 26.926).

2. Information related to the account of the CBRT:

	Current Period		Prior Period	
	30 June 2013		31 December 2012	
	TL	FC	TL	FC
Demand Unrestricted Account	990	-	10.351	-
Time Unrestricted Account	-	-	-	-
Time Restricted Account	-	-	-	-
Reserve Requirement	3.160.501	10.833.044	2.543.446	12.688.205
Total	3.161.491	10.833.044	2.553.797	12.688.205

3. Explanation on reserve requirements:

In accordance with the "Communiqué Regarding the Reserve Requirements No. 2005/1", the Bank is required to maintain reserves in CBRT for TL and foreign currency liabilities. The reserve requirements can be maintained as TL, USD, EURO and standard gold.

The reserve rates for TL liabilities vary between 5% and 11,5% as of 30 June 2013 (31 December 2012: between 5% and 11%); the reserve rates for foreign currency liabilities vary between 6% and 13% (31 December 2012: 6% and 11,5% for all foreign currency liabilities).

The Bank has been required to maintain additional reserves at CBRT amounting to USD 742 million on average for approximately 3,5 years regarding a judgmental difference between the Bank and the CBRT with respect to the reserve requirements for syndication loans borrowed by Malta Branch. Significant amount of this reserve has been maintained at CBRT and the remaining part will have no material effect on the Bank's profitability, financial positions and operations of the Bank. The lawsuit for the cancellation of the Central Bank's said decision was filed with a motion for stay of execution. The 10th Division of the Administrative Court has rejected the motion for stay of execution. It is continuing to hear the case on the merits.

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b. Information on financial assets at fair value through profit or loss:

- As of 30 June 2013, there are no financial assets at fair value through profit or loss subject to repo transactions (31 December 2012: TL (-)) or given as collateral/blocked (31 December 2012: TL (-)).
- Positive differences table related to trading derivative financial assets:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Forward Transactions	58.593	-	29.421	-
Swap Transactions	392.059	223.947	91.344	304.844
Futures Transactions	61.596	4.905	47.785	2.744
Options	21.840	171.800	2.167	52.821
Other	-	-	-	-
Total	534.088	400.652	170.717	360.409

c. Information on banks account:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Banks	4.224	3.513.572	4.124	2.694.090
Domestic	4.224	267.623	4.124	99.547
Foreign	-	3.245.949	-	2.594.543
Head Quarters and Branches Abroad	-	-	-	-
Total	4.224	3.513.572	4.124	2.694.090

d. Information on available-for-sale financial assets, net values:

- As of 30 June 2013, available-for-sale financial assets subject to repurchase agreements amount to TL 30.303.998 (31 December 2012: TL 23.097.568); and those given as collateral/blocked amounting to TL 5.927.342 (31 December 2012: TL: 5.832.785).
- Information on available-for-sale financial assets:

	Current Period 30 June 2013	Prior Period 31 December 2012
	Debt Securities	45.705.951
Quoted to Stock Exchange	45.126.423	41.267.237
Not Quoted to Stock Exchange	579.528	655.203
Share Certificates	11.142	6.914
Quoted to Stock Exchange	-	-
Not Quoted to Stock Exchange	11.142	6.914
Impairment Provision (-)	1.383.575	8.711
Total	44.333.518	41.920.643

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e. Information related to loans:

1. Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	-	250	-	250
Corporate Shareholders	-	250	-	250
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	1.497.807	362.632	2.078.786	326.744
Loans Granted to Employees	103.477	-	92.280	-
Total	1.601.284	362.882	2.171.066	326.994

2. Information on the first and second group loans and other receivables including loans that have been restructured or rescheduled:

	Standard Loans and Other Receivables			Loans and Other Receivables under Close Monitoring		
	Loans and Other Receivables (Total)	Loans and Receivables with Revised Contract Terms	Extension of Repayment Plan Other Changes	Loans and Other Receivables (Total)	Loans and Receivables with Revised Contract Terms	Extension of Repayment Plan Other Changes
Non-specialized Loans	95.600.621	649.613	-	3.010.039	1.079.093	-
Business Loans	19.292.917	489.794	-	1.021.441	102.593	-
Export Loans	4.191.991	33.949	-	9.968	686	-
Import Loans	-	-	-	-	-	-
Loans Granted to Financial Sector	1.520.155	-	-	-	-	-
Consumer Loans						
Credit Cards	13.991.953	-	-	935.787	634.586	-
Other	31.941.878	79.952	-	192.268	73.886	-
Specialized Loans	-	-	-	-	-	-
Other Receivables	-	-	-	-	-	-
Total	95.600.621	649.613	-	3.010.039	1.079.093	-

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Number of extensions	Standard loans and other receivables	Loans and other receivables under close monitoring
Extended by 1 or 2 times	641.519	1.033.213
Extended by 3,4 or 5 times	8.001	45.449
Extended by more than 5 times	93	431
Total	649.613	1.079.093

Extension periods	Standard loans and other receivables	Loans and other receivables under close monitoring
0 - 6 Months	103.276	67.609
6 - 12 Months	36.231	177.353
1 - 2 Years	87.222	250.291
2 - 5 Years	406.551	520.817
5 Years and over	16.333	63.023
Total	649.613	1.079.093

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3. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards:

Current Period – 30.06.2013	Short-term	Medium and Long-term	Total
Consumer Loans-TL	89.256	24.880.778	24.970.034
Mortgage Loans	3.791	12.151.412	12.155.203
Automotive Loans	6.454	1.002.343	1.008.797
Consumer Loans	75.591	10.992.941	11.068.532
Other	3.420	734.082	737.502
Consumer Loans- Indexed to FC	8	47.312	47.320
Mortgage Loans	6	45.934	45.940
Automotive Loans	2	47	49
Consumer Loans	-	61	61
Other	-	1.270	1.270
Consumer Loans-FC	-	12.025	12.025
Mortgage Loans	-	12.025	12.025
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	11.600.893	2.147.719	13.748.612
With Installment	5.430.272	2.147.719	7.577.991
Without Installment	6.170.621	-	6.170.621
Consumer Credit Cards-FC	19.182	-	19.182
With Installment	10.032	-	10.032
Without Installment	9.150	-	9.150
Personnel Loans-TL	1.347	58.227	59.574
Mortgage Loans	-	1.433	1.433
Automotive Loans	-	81	81
Consumer Loans	1.347	56.713	58.060
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	41.909	1.658	43.567
With Installment	21.171	1.658	22.829
Without Installment	20.738	-	20.738
Personnel Credit Cards-FC	336	-	336
With Installment	177	-	177
Without Installment	159	-	159
Credit Deposit Account-TL (Real Person)	423.349	-	423.349
Credit Deposit Account-FC (Real Person)	-	-	-
Total Consumer Loans	12.176.280	27.147.719	39.323.999

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Prior Period – 31.12.2012	Short-term	Medium and Long-term	Total
Consumer Loans-TL	193.336	20.218.971	20.412.307
Mortgage Loans	9.735	9.686.448	9.696.183
Automotive Loans	14.708	983.945	998.653
Consumer Loans	165.213	8.886.064	9.051.277
Other	3.680	662.514	666.194
Consumer Loans- Indexed to FC	16	57.402	57.418
Mortgage Loans	13	55.908	55.921
Automotive Loans	2	53	55
Consumer Loans	1	118	119
Other	-	1.323	1.323
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	10.813.814	2.011.475	12.825.289
With Installment	4.738.576	2.011.475	6.750.051
Without Installment	6.075.238	-	6.075.238
Consumer Credit Cards-FC	18.509	-	18.509
With Installment	9.882	-	9.882
Without Installment	8.627	-	8.627
Personnel Loans-TL	1.882	49.701	51.583
Mortgage Loans	-	1.729	1.729
Automotive Loans	-	198	198
Consumer Loans	1.882	47.774	49.656
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	38.445	1.943	40.388
With Installment	17.538	1.943	19.481
Without Installment	20.907	-	20.907
Personnel Credit Cards-FC	309	-	309
With Installment	200	-	200
Without Installment	109	-	109
Credit Deposit Account-TL (Real Person)	422.789	-	422.789
Credit Deposit Account-FC (Real Person)	-	-	-
Total Consumer Loans	11.489.100	22.339.492	33.828.592

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4. Information on commercial installment loans and corporate credit cards:

	Short Term	Medium and Long-term	Total
Current period – 30.06.2013			
Commercial Installment Loans-TL	168.107	5.649.770	5.817.877
Mortgage Loans	3.121	193.700	196.821
Automotive Loans	4.064	410.133	414.197
Consumer Loans	155.098	2.225.566	2.380.664
Other	5.824	2.820.371	2.826.195
FC Indexed Commercial Installment Loans	8.104	215.861	223.965
Mortgage Loans	-	15.827	15.827
Automotive Loans	4	62.780	62.784
Consumer Loans	198	100.078	100.276
Other	7.902	37.176	45.078
Commercial Installment Loans-FC	945	355.499	356.444
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	945	355.499	356.444
Corporate Credit Cards-TL	1.103.192	11.232	1.114.424
With Installment	573.893	11.232	585.125
Without Installment	529.299	-	529.299
Corporate Credit Cards-FC	1.619	-	1.619
With Installment	149	-	149
Without Installment	1.470	-	1.470
Credited Deposit Account-TL (Legal Person)	290.821	-	290.821
Credited Deposit Account-FC (Legal person)	-	-	-
Total	1.572.788	6.232.362	7.805.150
Prior period – 31.12.2012			
Commercial Installment Loans-TL	342.485	5.208.535	5.551.020
Mortgage Loans	1.319	303.005	304.324
Automotive Loans	4.676	639.482	644.158
Consumer Loans	334.728	3.117.164	3.451.892
Other	1.762	1.148.884	1.150.646
Commercial Installment Loans- Indexed to FC	11.624	301.912	313.536
Mortgage Loans	-	17.835	17.835
Automotive Loans	308	90.266	90.574
Consumer Loans	6.662	147.425	154.087
Other	4.654	46.386	51.040
Commercial Installment Loans-FC	2.512	449.730	452.242
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	-	-	-
Other	2.512	449.730	452.242
Corporate Credit Cards-TL	732.775	6.163	738.938
With Installment	391.208	6.163	397.371
Without Installment	341.567	-	341.567
Corporate Credit Cards-FC	945	-	945
With Installment	77	-	77
Without Installment	868	-	868
Credited Deposit Account-TL (Legal Person)	333.936	-	333.936
Credited Deposit Account-FC (Legal person)	-	-	-
Total	1.424.277	5.966.340	7.390.617

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5. Distribution of domestic and foreign loans: Loans are classified according to the locations of the customers:

	Current Period 30 June 2013	Prior Period 31 December 2012
Domestic Loans	98.345.602	86.794.186
Foreign Loans	265.058	769.280
Total	98.610.660	87.563.466

6. Loans granted to investments in associates and subsidiaries:

	Current Period 30 June 2013	Prior Period 31 December 2012
Direct Loans Granted to Investments in Associates and Subsidiaries	382.832	477.540
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	382.832	477.540

7. Specific provisions accounted for loans:

	Current Period 30 June 2013	Prior Period 31 December 2012
Loans and receivables with limited collectibility	260.793	224.361
Loans and receivables with doubtful collectibility	422.431	266.596
Uncollectible loans and receivables	452.270	531.534
Total	1.135.494	1.022.491

8. Information on non-performing loans (Net):

- 8 (i). Information on non-performing loans restructured or rescheduled and other receivables:

	III. Group Loans and Other Receivables with Limited Collectibility	IV. Group Loans and Other Receivables with Doubtful Collectibility	V. Group Uncollectible Loans and Other Receivables
Current Period: 30 June 2013			
(Gross Amounts Before Specific Provisions)	19.412	32.666	20.493
Restructured Loans and Other Receivables	19.109	31.622	20.053
Rescheduled Loans and Other Receivables	303	1.044	440
Prior Period: 31 December 2012			
(Gross Amounts Before Specific Provisions)	23.093	20.925	27.021
Restructured Loans and Other Receivables	22.110	20.400	22.170
Rescheduled Loans and Other Receivables	983	525	4.851

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8 (ii). Information on the movement of total non-performing loans:

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Prior Period End Balance: 31 December 2012	224.361	266.596	624.384
Additions (+)	569.300	6.119	12.183
Transfers from Other Categories of Non-performing Loans (+)	-	464.201	234.915
Transfers to Other Categories of Non-Performing Loans (-)	464.201	234.915	-
Collections (-)	68.471	63.401	61.228
Write-offs (-) (*)	196	16.169	265.134
Corporate and Commercial Loans	59	678	72.896
Retail Loans	31	2.537	82.594
Credit Cards	106	12.954	109.644
Other	-	-	-
Balance at the End of the Period	260.793	422.431	545.120
Specific Provisions (-)	260.793	422.431	452.270
Net Balance(**)	-	-	92.850

(*) TL 250,5 million of the Bank's non-performing loan portfolio has been sold to Efes Varlık Yönetim A.Ş. for TL 58,3 million on 20 May 2013. The amount that's been sold is shown under "Write-offs" in above table

(**) As of 30 June 2013, the Bank has set 100% specific provision amounting to TL 41 million (31 December 2012: 41 million TL) after taking the collaterals into consideration for one of its commercial loans amounting to TL 134 million (31 December 2012: 134 million TL).

8 (iii). Information on non-performing loans granted as foreign currency loans:

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Current Period: 30 June 2013			
Balance at the End of the Period	1.908	5.051	155.587
Specific Provisions (-)	1.908	5.051	63.037
Net Balance on Balance Sheet	-	-	92.850
Prior Period: 31 December 2012			
Balance at the End of the Period	5.234	6.610	161.702
Specific Provisions (-)	5.234	6.610	68.852
Net Balance	-	-	92.850

Non-performing loans granted as foreign currency are followed under TL accounts of balance sheet.

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8 (iv). Breakdown of non-performing loans according to their gross and net values:

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	Loans and Other Receivables with Doubtful Collectibility	Uncollectible Loans and Other Receivables
Current Period (Net): 30 June 2013			
Loans granted to corporate entities and real persons (Gross)	260.793	422.431	545.120
Specific Provisions Amount(-)	260.793	422.431	452.270
Loans granted to corporate entities and real persons (Net)	-	-	92.850
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Other Loans and Advances (Net)	-	-	-
Prior Period (Net): 31 December 2012			
Loans granted to corporate entities and real persons (Gross)	224.361	266.596	624.384
Specific Provisions Amount(-)	224.361	266.596	531.534
Loans granted to corporate entities and real persons (Net)	-	-	92.850
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Other Loans and Advances (Net)	-	-	-

9. Information on the collection policy of non-performing loans and other receivables:

Non-performing loans and other receivables are collected through legal follow-up and liquidation of collaterals.

10. Information on the write-off policy:

Write-off policy of the Bank for receivables under follow-up is to retire the receivables from assets in case of verification of the inability of collection through the legal follow-up process.

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f. Held-to-maturity investments:

1. Information on financial assets subject to repurchase agreements and those given as collateral/blocked:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Given as collateral/blocked	1.570.817	-	3.145.186	-
Subject to repurchase agreements	182.654	-	358.131	-
Total	1.753.471	-	3.503.317	-

2. Information on Held-to-maturity government debt securities:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	Government Bonds	2.116.575		3.637.257
Treasury Bills	-		-	
Other Government Debt Securities	-		-	
Total	2.116.575		3.637.257	

3. Information on Held-to-maturity investments:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	Debt Securities	2.116.575		3.679.039
Quoted to Stock Exchange	2.116.575		3.679.039	
Not Quoted to Stock Exchange	-		-	
Impairment Provision (-)	-		41.782	
Total	2.116.575		3.637.257	

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4. The movement of investment securities Held-to-maturity:

	Current Period 30 June 2013	Prior Period 31 December 2012
Beginning Balance	3.637.257	4.823.377
Foreign Currency Differences on Monetary Assets	-	(90.677)
Purchases During Year	-	-
Disposals Through Sales and Redemptions (*)	1.553.180	1.096.193
Impairment Provision (-)	-	41.782
Change in Amortized Cost	32.498	42.532
Balance at the End of the Period	2.116.575	3.637.257

(*) According to "Regulation on Measurement and Assessment of Capital Adequacy of Banks" (Basel III), which became effective as of July 1, 2012, the risk weight of foreign currency denominated securities issued by the Treasury of Republic of Turkey has increased from 0% to 100%. The prior period balance of Disposal Through Sales and Redemptions line includes foreign currency denominated securities issued by the Treasury of Republic of Turkey with nominal values of thousands EURO 300.476 and thousands USD 160.288 that were reclassified from Held to maturity portfolio to Available for Sale portfolio with intention of sale and in accordance with IAS 39 Financial Instruments: Recognition and Measurement Standard. As of 30 June 2013, nominal value amounting to thousands EURO 276.000 and thousands USD 160.288 out of reclassified portfolio has been sold.

g. Information on investments in associates (Net):

1. Information about investments in associates:

Title	Address (City / Country)	Bank's share percentage- If different voting percentage (%)	Bank's risk group share percentage (%)
1 Bankalararası Kart Merkezi A.Ş.	İstanbul/Turkey	9,98	9,98
2 Kredi Kayıt Bürosu A.Ş.	İstanbul/Turkey	9,09	9,09

2. Information on non-consolidated associates:

The financial figures have been obtained from the financial statements dated 31 March 2013.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	27.080	19.881	14.818	142	-	282	2.485	-
2	84.370	56.141	46.386	496	-	5.365	7.881	-

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3. Movement schedule for consolidated subsidiaries:

	Current Period 30 June 2013	Prior Period 31 December 2012
Balance at the Beginning of the Period	3.923	3.923
Movements during the Period		
Additions	-	-
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Revaluation / (Impairment)	-	-
Balance at the End of the Period	3.923	3.923
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

h. Information on subsidiaries (Net):

1. Information on shareholders' equity of subsidiaries:

The amounts below are obtained from the 30 June 2013 financial data which were subject to the regulations of the related companies.

	Ak Finansal Kiralama A.Ş.	Ak Yatırım Menkul Değerler A.Ş.	Ak Portföy Yönetimi A.Ş.	Akbank AG	Akbank (Dubai) Limited
Tier I Capital					
Paid in Capital	47.122	30.000	1.000	301.578	2.243
Adjustment to paid-in capital	-	16.802	-	-	-
Share Premium	-	-	-	-	-
Legal Reserves	18.658	15.669	4.899	-	-
Extraordinary Reserves	5	6.973	-	47.082	-
Other Profit Reserves	61.152	-	3.079	197.068	952
Profit/Loss	216.865	58.742	5.983	226.492	4.418
<i>Net Current Period Profit</i>	<i>21.155</i>	<i>11.816</i>	<i>3.917</i>	<i>34.151</i>	<i>1.548</i>
<i>Prior year Profit/Loss</i>	<i>195.710</i>	<i>46.926</i>	<i>2.066</i>	<i>192.341</i>	<i>2.870</i>
Development Cost of Operating Lease (-)	432	584	-	142	-
Intangible Assets (-)	458	324	46	279	-
Total Core Capital	342.912	127.278	14.915	771.799	7.613
Supplementary Capital	6.488	-	-	-	-
Capital	349.400	127.278	14.915	771.799	7.613
NET USABLE SHAREHOLDERS' EQUITY	349.400	127.278	14.915	771.799	7.613

The Bank's subsidiaries, included in the consolidated calculation of capital requirement, do not have additional capital requirements. The Study of Internal Evaluation of Bank's Capital Requirement is carried out annually on a consolidated basis. In addition, Akbank AG carries out the Study of Internal Evaluation of Bank's Capital on solo basis due to its own legal requirements.

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2. Accounting method used for the valuation of subsidiaries: Disclosed in Note III of Section Three.
3. Information on subsidiaries:

Title	Address (City / Country)	Bank's Share Percentage-If Different Voting Percentage (%)	Bank's Risk Group Share Percentage (%)
1 Ak Finansal Kiralama A.Ş.	İstanbul/Turkey	99,99	99,99
2 Ak Yatırım Menkul Değerler A.Ş.	İstanbul/Turkey	100,00	100,00
3 Ak Portföy Yönetimi A.Ş.	İstanbul/Turkey	100,00	100,00
4 Akbank AG	Frankfurt/Germany	100,00	100,00
5 Akbank (Dubai) Limited	Dubai/The United Arab Emirates	100,00	100,00

4. Main financial figures of consolidated subsidiaries, in the order of the above table:

The financial figures have been obtained from the financial statements as at 30 June 2013 prepared in accordance with local regulations.

	Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from Marketable Securities Portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair Value
1	3.065.628	343.802	13.423	88.974	-	21.155	11.073	-
2	583.628	128.186	1.810	17.598	2.041	11.816	6.555	-
3	17.785	14.961	561	718	-	3.917	2.521	-
4	7.174.281	772.220	1.106	132.904	16.405	34.151	8.902	-
5	8.114	7.613	39	-	-	1.548	22	-

5. Movement schedule of subsidiaries:

	Current Period 30 June 2013	Prior Period 31 December 2012
Balance at the Beginning of the Period	582.944	1.013.894
Movements During the Period		
Additions	-	259
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	(308.089)
Revaluation Increase	-	-
Revaluation/Impairment	-	-
Increase/decrease due to foreign exchange valuation of foreign subsidiaries	28.645	(123.120)
Balance at the End of the Period	611.589	582.944
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

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6. Sectoral information on financial subsidiaries and the related carrying amounts:

Subsidiaries	Current Period 30 June 2013	Prior Period 31 December 2012
Banks	423.007	394.362
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	121.088	121.088
Finance Companies	-	-
Other Financial Subsidiaries	67.494	67.494

7. Subsidiaries quoted on a stock Exchange: None

i. Information on Finance Lease Receivables (Net): None.

j. Information on the Hedging Derivative Financial Assets: None.

k. Information on property and equipment: None.

l. Information on deferred tax asset:

As of 30 June 2013 deferred tax asset of the Bank is TL 96.227 (-) [31 December 2012: TL (-)]. Provisional differences subject to deferred tax calculation result from principally the difference between the book values and tax values of fixed assets, financial assets and liabilities and provision for employee rights.

Deferred tax assets and liabilities which are accounted for the temporary differences arising between applicable accounting policies and valuation principles and tax legislation are netted-off and accounted. There are no carry forward tax losses that can be used as deductions for the tax calculation. An explanation about the net deferred tax liability is given in Note II-i-2 of Section Five.

m. Information on the investment properties:

	Current Period 30 June 2013	Prior Period 31 December 2012
Cost	5.166	3.362
Accumulated Depreciation (-)	190	147
Net Book Value	4.976	3.215

	Current Period 30 June 2013	Prior Period 31 December 2012
Opening Balance	3.215	2.129
Additions	2.067	2.095
Disposals (-), net	261	961
Depreciation (-)	45	48
Closing Net Book Value	4.976	3.215

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n. Information on Other Assets :

Other assets amount to TL 1.035.229 (31 December 2012: TL 1.228.908) on the balance sheet and do not exceed 10% of the total assets, excluding the off-balance sheet commitments.

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II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES

a. Information on deposits:

1. Information on maturity structure of the deposits:

There are no seven-day notification deposits.

1(i). Current Period – 30 June 2013:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	1-5 Year Cumulative	Total
Saving Deposits	3.563.933	6.922.224	17.394.886	1.203.331	1.739.788	1.658.375	106.499	32.589.036
Foreign Currency Deposits	4.157.327	5.897.044	11.158.074	1.935.027	4.275.256	2.023.524	5.225	29.451.477
Residents in Turkey	3.835.722	5.476.946	10.695.990	741.087	964.908	1.766.760	5.128	23.486.541
Residents Abroad	321.605	420.098	462.084	1.193.940	3.310.348	256.764	97	5.964.936
Public Sector Deposits	234.465	47.855	93.551	7.687	55.209	3.661	-	442.428
Commercial Deposits	5.014.266	4.699.248	3.023.198	235.798	576.678	111.965	-	13.661.153
Other Institutions Deposits	126.247	150.296	458.372	390.294	1.363.186	197.623	-	2.686.018
Gold Vault	1.785.785	-	-	-	38.692	773	-	1.825.250
Bank Deposits	244.079	2.986.778	4.486.587	2.229.377	952.027	-	-	10.898.848
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	15.629	1.504.843	11.238	41.096	6.014	-	-	1.578.820
Foreign Banks	51.591	1.481.935	4.475.349	2.188.281	946.013	-	-	9.143.169
Special Finance Institutions	176.859	-	-	-	-	-	-	176.859
Other	-	-	-	-	-	-	-	-
Total	15.126.102	20.703.445	36.614.668	6.001.514	9.000.836	3.995.921	111.724	91.554.210

1(ii). Prior period - 31 December 2012:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	1-5 Year Cumulative	Total
Saving Deposits	2.979.328	6.377.240	18.962.334	803.632	198.545	276.446	92.248	29.689.773
Foreign Currency Deposits	3.839.612	5.490.455	11.999.057	766.750	2.244.577	1.110.139	5.124	25.455.714
Residents in Turkey	3.690.527	4.995.225	11.455.686	560.938	631.261	884.947	5.051	22.223.635
Residents Abroad	149.085	495.230	543.371	205.812	1.613.316	225.192	73	3.232.079
Public Sector Deposits	706.007	23.739	209.576	4.014	566	3.592	-	947.494
Commercial Deposits	3.653.602	5.345.850	6.226.534	174.015	55.534	23.740	-	15.479.275
Other Institutions Deposits	124.275	429.150	1.377.116	288.052	51.189	55.914	-	2.325.696
Gold Vault	1.461.072	-	-	-	-	-	-	1.461.072
Bank Deposits	318.810	1.532.695	6.651.202	1.577.025	642.881	23.081	-	10.745.694
The CBRT	-	-	-	-	-	-	-	-
Domestic Banks	20.847	1.010.510	12.028	18.043	14.033	6.014	-	1.081.475
Foreign Banks	66.939	522.185	6.639.174	1.558.982	628.848	17.067	-	9.433.195
Special Finance Institutions	231.024	-	-	-	-	-	-	231.024
Other	-	-	-	-	-	-	-	-
Total	13.082.706	19.199.129	45.425.819	3.613.488	3.193.292	1.492.912	97.372	86.104.718

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2. Information on saving deposits insurance:

2(i). Information on saving deposits under the guarantee of the saving deposits insurance fund and amounts exceeding the limit of the deposit insurance fund:

	Under the Guarantee of Deposit Insurance		Exceeding the Limit of Deposit Insurance	
	Current Period 30 June 2013	Prior Period 31 December 2012	Current Period 30 June 2013	Prior Period 31 December 2012
Saving Deposits	15.726.219	11.015.060	16.862.817	18.674.713
Foreign Currency Saving Deposits	5.623.020	3.917.152	11.803.480	13.606.834
Other Deposits in the Form of Saving Deposits	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

In accordance with the "Communiqué on the Change of the Regulation on Deposits and Participation Funds subject to Insurance and Premiums Collected by Savings Deposit Insurance Fund" published in Official Gazette No. 28560 dated 15 February 2013, insurance limit has been increased from "TL 50 Thousand" to "TL 100 Thousand."

2(ii). Saving deposits of real persons which are not under the guarantee of saving deposit insurance funds:

	Current Period 30 June 2013	Prior Period 31 December 2012
Foreign Branches' Deposits and other accounts	-	-
Saving Deposits and Other Accounts of Controlling Shareholders and Deposits of their Mother, Father, Spouse, Children in care	-	-
Saving Deposits and Other Accounts of President and Members of Board of Directors, CEO and Vice Presidents and Deposits of their Mother, Father, Spouse, Children in care	976.856	899.644
Saving Deposits and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in Article 282 of Turkish Criminal Law No:5237 dated 26.09.2004	-	-
Saving Deposits in Deposit Bank Which Established in Turkey in Order to Engage in Off-shore Banking Activities Solely	-	-

b. Information on trading derivative financial liabilities:

Table of negative differences for trading derivative financial liabilities:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Forward Transactions	37.836	-	37.691	-
Swap Transactions	91.958	427.647	100.871	284.974
Futures Transactions	22.969	8.631	41.871	6.194
Options	11.782	158.312	1.126	60.715
Other	-	-	-	-
Total	164.545	594.590	181.559	351.883

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c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Bank and Institutions	176.062	153.658	166.592	153.358
From Foreign Banks, Institutions and Funds	105.011	14.046.643	92.130	13.626.219
Total	281.073	14.200.301	258.722	13.779.577

2. Information on maturity structure of borrowings:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Short-term	188.069	9.255.782	166.592	8.897.365
Medium and Long-Term	93.004	4.944.519	92.130	4.882.212
Total	281.073	14.200.301	258.722	13.779.577

The liabilities providing the funding sources of the Bank are deposits, borrowings, marketable securities issued and money market borrowings. Deposits are the most important funding source of the Bank and the diversification of these deposits by number and type of depositors with a stable structure does not create any risk concentration. The borrowings are composed of funds such as syndicated and securitized borrowings and post-finance obtained from different financial institutions with different maturity-interest structures and characteristics. There is no risk concentration in any of the funding sources of the Bank.

d. Information on securities issued (Net):

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Bank bills	762.183	-	1.020.093	-
Bonds	2.362.613	4.517.438	1.360.826	4.083.764
Total	3.124.796	4.517.438	2.380.919	4.083.764

e. Information on other foreign liabilities:

Other foreign liabilities amount to TL 813.831 (31 December 2012: TL 1.490.500) and do not exceed 10% of the total balance sheet excluding off-balance sheet commitments.

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f. Information on financial leasing agreements:

The contingent rent installments of financial lease contracts are determined by the price of commodity, market interest rates and the maturity of funding. The financial leasing contracts do not have any conditions which cause significant commitments for the Bank.

Liabilities incurred due to financial leasing agreements:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	Gross	Net	Gross	Net
Less Than 1 Year	72.411	56.448	77.616	59.118
Between 1-4 Years	13.166	10.915	23.164	18.778
More Than 4 Years	-	-	-	-
Total	85.577	67.363	100.780	77.896

g. Information on the hedging derivative financial liabilities:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
Fair value Hedge	-	45.493	313.531	-
Cash Flow Hedge	-	-	214.994	130.320
Net investment Hedge	-	-	-	-
Total	-	45.493	528.525	130.320

Fair Value Hedge Transactions:

- Hedge designation for certain part of the Bank's fixed rate TL denominated available for sale government bonds against fair value risk arising from the fluctuations in the market interest rates and certain part of its foreign currency denominated borrowings from the fluctuations in the foreign exchange rates with cross currency swaps has been revoked.
- Hedge designation for certain part of its fixed rate TL denominated mortgage portfolio against fair value risk arising from the fluctuations in the market interest rates and certain part of its foreign currency denominated borrowings from the fluctuations in the foreign exchange rates with cross currency swaps has been revoked.
- The Bank hedges certain part of its foreign currency denominated, fixed-rate issued securities against fair value changes stemming from changes in market interest rates with interest rate swaps. As of 30 June 2013 fair value hedge transactions have been proven to be effective. As of 30 June 2013, decrease in the fair value from the beginning of the hedge designation amounts to TL 28.416.

Cash Value Hedge Transactions:

- Hedge designation against cash flow risk arising from floating rate TL repo transactions with interest rate swap transactions has been revoked.
- Hedge designation against cash flow risk arising from floating rate FC repo transactions with interest rate swap transactions has been revoked.

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h. Information on provisions:

1. Information on general provisions:

	Current Period	Prior Period
	30 June 2013	31 December 2012
General Provisions	1.457.288	1.179.008
Provisions for Group I. Loans and Receivables	1.153.489	923.044
- <i>Additional Provision for loans with extended payment period</i>	<i>26.038</i>	<i>19.760</i>
Provisions for Group II. Loans and Receivables	121.072	107.674
- <i>Additional Provision for loans with extended payment period</i>	<i>39.586</i>	<i>20.850</i>
Provisions for Non-cash Loans	100.554	91.023
Other	82.173	57.267

2. Information on reserve for employment termination benefits:

Under the Turkish Labor Law, the Bank and its subsidiaries operated in Turkey are required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or who retires after completing 25 years of service (20 years for women) and achieves the retirement age (58 for women and 60 for men). Since the legislation was changed on 23 May 2002, there are certain transitional provisions relating to length of service prior to retirement.

The amount payable consists of one month's salary limited to a maximum of TL 3.025,01 (in full TL amount) (31 December 2012: TL 3.033,98 (in full TL amount)) for each year of service. This liability is legally not funded and there is no funding requirement.

The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. TAS 19 requires actuarial valuation methods to be developed to estimate the enterprise's obligation for such benefits. Accordingly, the following actuarial assumptions were used in the calculation of the total liability:

	Current Period	Prior Period
	30 June 2013	31 December 2012
Discount Rate (%)	3,57	3,57
Rate for the Probability of Retirement (%)	94,01	94,01

The principal actuarial assumption is that the current maximum liability will increase in line with inflation. Thus, the discount rate applied represents the expected real rate after adjusting for the effects of future inflation. As the maximum liability is revised semi-annually, the maximum amount of TL 3.254,44 (1 January 2013: TL 3.125,01) effective from 1 July 2013 has been taken into consideration in calculating the reserve for employee termination benefits.

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Movements in the reserve for employment termination benefits during the period are as follows:

	Current Period 30 June 2013	Prior Period 31 December 2012
Balance at the Beginning of the Period	57.816	41.819
Provisions Recognized During the Period	21.427	31.464
Paid During the Period	(10.517)	(15.467)
Balance at the End of the Period	68.726	57.816

As of 30 June 2013, the Bank has accounted provision for unused vacation rights amounting to TL 45.639 (31 December 2012: TL 41.672).

3. Information on provisions related with foreign currency difference of foreign indexed loans:

As of 30 June 2013, the provision related to foreign currency differences of foreign indexed loans amounts to TL 396 (31 December 2012: TL 16.345), which is offset with the balance of foreign currency indexed loans in these financial statements.

4. Information on specific provisions for non-cash loans that are non-funded and non-transformed into cash: Provision for non-cash loans that are non-funded and non-transformed into cash is amounting to TL 28.884 (31 December 2012: TL 21.715)

5. Information on other provisions:

5(i). Information on general reserves for possible risks: TL 175.000 (31 December 2012: TL (-)).

5(ii). Information on provisions for banking services promotion:

The Bank has provisions for credit cards and banking services promotion activities amounting to TL 160.112 (31 December 2012: TL 165.124).

5 (iii). As discussed in Section 3 Note XV, the investigation started by the Competition Board in November 2011 regarding 12 banks and 2 financial institutions has been completed and the Competition Board has decided for an administrative fine amounting to TL 172.165. As per Article 17 of the Law of Misdemeanor, three quarters of the administrative fine amounting to TL 129.124 will be paid within 30 days following the notification of the reasoned decision. Provision for related amount is provided in the financial statements. The Bank will file a lawsuit for the cancellation of the reasoned decision.

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i. Explanations on tax liability :

1. Explanations on tax liability:

Tax calculations of the Bank are explained in Note XVIII of Section Three. As of 30 June 2013, the corporate tax liability after the deduction of temporary taxes paid is: None (31 December 2012: (-) TL), whereas the corporate tax asset after the deduction of temporary taxes paid is TL 71.306 (31 December 2012: TL 412.887).

1(i). Information on taxes payable:

	Current Period 30 June 2013	Prior Period 31 December 2012
Corporate Taxes Payable	-	412.887
Taxation on Marketable Securities	53.718	79.751
Property Tax	1.416	1.265
Banking Insurance Transaction Tax (BITT)	58.336	49.705
Foreign Exchange Transaction Tax	-	-
Value Added Tax Payable	1.016	4.042
Other	35.870	34.527
Total	150.356	582.177

1(ii). Information on premium payables:

	Current Period 30 June 2013	Prior Period 31 December 2012
Social Security Premiums – Employee	-	-
Social Security Premiums – Employer	1	1
Bank Social Aid Pension Fund Premium- Employee	9	3
Bank Social Aid Pension Fund Premium – Employer	10	3
Pension Fund Membership Fees and Provisions – Employee	-	-
Pension Fund Membership Fees and Provisions – Employer	-	-
Unemployment Insurance – Employee	1.364	757
Unemployment Insurance – Employer	2.727	1.514
Other	23	34
Total	4.134	2.312

2. Information on deferred tax liability:

As of 30 June 2013, the deferred tax liability of the Bank is: None (31 December 2012: TL (73.520)). An explanation about the net deferred tax asset is given in Note I-l of Section Five.

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j. Information on shareholders' equity:

1. Presentation of paid-in capital:

	Current Period 30 June 2013	Prior Period 31 December 2012
Common Stock	4.000.000	4.000.000
Preferred Stock	-	-

2. Amount of paid-in-capital, explanations as to whether the registered share capital system is applied, if so, the amount of registered share capital ceiling:

Capital System	Paid-in capital	Ceiling
Registered Share Capital	4.000.000	8.000.000

3. Information on the share capital increases during the period and their sources: None.
4. Information on share capital increases from capital reserves during the current period: None.
5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the subsequent interim period: None.
6. The effects of anticipations based on the financial figures for prior periods regarding the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Group's equity due to uncertainties at these indicators;

The Bank has been continuing its operations with high profitability and has been retaining most of its net profit in the equity, either by increasing its capital or transferring it into reserves. On the other hand, only a small part of the equity is allocated to investment such as associates and fixed assets, thus giving a chance for considerably high free capital which provides funds for liquid and interest bearing assets. Considering all these factors, the Bank continues to its operations with strong shareholders' equity.

7. Information on privileges given to shares representing the capital: None.

k. Information on marketable securities value increase fund:

	Current Period 30 June 2013		Prior Period 31 December 2012	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Difference	(339.276)	(535.846)	1.253.332	422.592
Foreign Currency Differences	-	-	-	-
Total	(339.276)	(535.846)	1.253.332	422.592

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III. EXPLANATIONS AND NOTES RELATED TO INCOME STATEMENT

a. Information on interest income:

1. Information on interest income on loans (*):

	Current Period 30 June 2013		Prior Period 30 June 2012	
	TL	FC	TL	FC
Short-term Loans	1.265.533	54.462	1.266.025	93.761
Medium and Long-term Loans	1.919.612	659.642	1.313.769	615.218
Interest on Loans Under Follow-Up	9.727	-	15.619	-
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	3.194.872	714.104	2.595.413	708.979

(*): Fee and commission income from cash loans is included.

2. Information on interest income on banks:

	Current Period 30 June 2013		Prior Period 30 June 2012	
	TL	FC	TL	FC
From the CBRT	-	-	-	-
From Domestic Banks	764	948	445	735
From Foreign Banks	-	1.875	8	1.873
From Headquarters and Branches Abroad	-	-	-	-
Total	764	2.823	453	2.608

3. Information on interest income on marketable securities:

	Current Period 30 June 2013		Prior Period 30 June 2012	
	TL	FC	TL	FC
From Trading Financial Assets	192	51	15.345	3.128
From Financial Assets at Fair Value through Profit or Loss	-	-	-	-
From Available-for-sale Financial Assets	1.141.469	225.716	1.781.257	115.139
From Held-to-Maturity Investments	148.951	-	250.770	32.758
Total	1.290.612	225.767	2.047.372	151.025

As stated in Section Three disclosure VII, the Bank has Consumer Price Index ("CPI") linked government bonds under available-for-sale and held-to maturity portfolios with semi-annual fixed real coupon rates and a maturity of 5 to 10 years. As disclosed in 'Inflation Indexed Bonds Manual' published by Turkish Treasury, reference index used for the actual payments is determined based on the inflation rates of two months before. The Bank determines the estimated inflation rates in line with this. In this context, as of 30 June 2013, valuation of such assets is made according to estimated annual inflation rate of 6.5 %. If valuation of these securities indexed to the CPI had been done by the reference index valid through 30 June 2013, the Bank's equity securities valuation differences would decrease by TL 83 million, net profit would increase by TL 85 million and be TL 1.867 million.

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Information on interest income received from investments in associates and subsidiaries:

	Current Period 30 June 2013	Prior Period 30 June 2012
Interests Received from Investments in Associates and Subsidiaries	12.232	9.233

b. Information on interest expense:

1. Information of interest expense on borrowings (*):

	Current Period 30 June 2013		Prior Period 30 June 2012	
	TL	FC	TL	FC
Banks	8.433	122.990	10.258	146.727
The CBRT	-	-	-	-
Domestic Banks	5.780	1.824	7.063	1.950
Foreign Banks	2.653	121.166	3.195	144.777
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	1.607	-	2.797
Total	8.433	124.597	10.258	149.524

(*): Fee and commission expense from cash loans are included.

2. Information on interest expense given to associates and subsidiaries:

	Current Period 30 June 2013	Prior Period 30 June 2012
To Associates and Subsidiaries	9.017	9.946

3. Information on interest expense given to securities issued:

	Current Period 30 June 2013		Prior Period 30 June 2012	
	TL	FC	TL	FC
Interest Expense on Securities Issued	104.931	107.580	120.332	78.180

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4. Maturity structure of the interest expense on deposits :

There are no deposits with 7-days notification deposits.

Current Period – 30.06.2013	Demand Deposits	Time Deposit					Total
		Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	
TL							
Bank Deposits	-	41.873	46.420	10.706	3.476	-	102.475
Saving Deposits	52	198.136	623.123	43.572	42.345	44.553	951.781
Public Sector Deposits	1	871	4.589	216	1.411	141	7.229
Commercial Deposits	386	160.023	154.327	10.324	16.275	3.356	344.691
Other Deposits	6	6.673	23.464	3.075	35.379	6.597	75.194
Total	445	407.576	851.923	67.893	98.886	54.647	1.481.370
FC							
Foreign Currency Deposits	63	59.500	119.264	11.715	36.776	19.931	247.249
Bank Deposits	-	12.526	32.938	8.053	5.206	18	58.741
Precious Metals Deposits	-	-	-	-	63	2	65
Total	63	72.026	152.202	19.768	42.045	19.951	306.055
Grand Total	508	479.602	1.004.125	87.661	140.931	74.598	1.787.425

Prior Period – 30.06.2012	Demand Deposits	Time Deposit					Total
		Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	1 Year and Over	
TL							
Bank Deposits	-	21.535	74.600	21.228	1.336	1.020	119.719
Saving Deposits	443	116.137	1.015.400	92.765	13.877	11.191	1.249.813
Public Sector Deposits	2	295	2.092	589	7	434	3.419
Commercial Deposits	1.658	172.653	188.466	56.441	57.440	21.348	498.006
Other Deposits	25	2.567	27.124	49.327	68	629	79.740
Total	2.128	313.187	1.307.682	220.350	72.728	34.622	1.950.697
FC							
Foreign Currency Deposits	232	89.471	233.878	28.060	38.324	16.524	406.489
Bank Deposits	-	8.670	70.733	11.015	7.455	194	98.067
Precious Metals Deposits	-	-	-	-	-	-	-
Total	232	98.141	304.611	39.075	45.779	16.718	504.556
Grand Total	2.360	411.328	1.612.293	259.425	118.507	51.340	2.455.253

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c. Information on trading profit/loss (Net):

	Current Period 30 June 2013	Prior Period 30 June 2012
Profit	102.531.114	113.123.244
Income From Capital Market Transactions	1.155.923	590.481
Income From Derivative Financial Transactions (*)	2.170.467	1.260.660
Foreign Exchange Gains	99.204.724	111.272.103
Loss (-)	101.858.611	113.255.227
Loss from Capital Market Transactions	512.890	193.666
Loss from Derivative Financial Transactions (*)	1.779.504	2.190.582
Foreign Exchange Loss	99.566.217	110.870.979
Total (Net)	672.503	(131.983)

(*) The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 441.420 (30 June 2012: TL (404.742))

d. Explanations on other operating income:

"Other Operating Income" in the Income Statement mainly consists of collections from receivables for which provisions were provided in prior periods and from profit on property sales.

e. Provision expenses related to loans and other receivables of the Bank:

	Current Period 30 June 2013	Prior Period 30 June 2012
Specific Provisions for Loans and Other Receivables	501.882	256.226
III. Group Loans and Receivables	247.376	123.184
IV. Group Loans and Receivables	242.488	124.568
V. Group Loans and Receivables	12.018	8.474
General Provision Expenses	278.280	210.527
Provision Expense for Possible Risks	175.000	-
Marketable Securities Impairment Expense	36.167	6.978
Financial Assets at Fair Value through Profit or Loss	6	545
Available-for-sale Financial Assets	36.161	6.433
Investments in Associates, Subsidiaries and Held-to-maturity	-	37.820
Securities Value Decrease	-	-
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Held-to-maturity Investments	-	37.820
Other	-	-
Total	991.329	511.551

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f. Information related to other operating expenses:

	Current Period 30 June 2013	Prior Period 30 June 2012
Personnel Expenses	693.484	566.235
Reserve for Employee Termination Benefits	10.910	2.487
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	60.525	56.190
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	20.458	18.710
Impairment Expenses of Equity Participations for Which Equity Method is Applied	-	-
Impairment Expenses of Assets Held for Resale	-	-
Depreciation Expenses of Assets Held for Resale	45	20
Impairment Expenses of Fixed Assets Held for Resale	-	-
Other Operating Expenses	616.765	548.510
Operational Leasing Expenses	67.079	56.803
Maintenance Expenses	10.004	8.719
Advertisement Expenses	55.481	58.280
Other Expenses	484.201	424.708
Loss on Sales of Assets	172	196
Other(*)	363.926	182.281
Total	1.766.285	1.374.629

(*) Includes provision amount TL 129.124 reserved with regard to Competition Board's administrative fine explained in Section 3 note XV.

g. Information on tax provision of continued and discontinued operations:

As of 30 June 2013, the Bank has a current tax expense of TL 560.612 and deferred tax expense of TL 18.506. The amount of deferred tax income that occurred due to the temporary differences is TL 147.419 and deferred tax expense is TL 111.817; the amounts of deferred tax income and deferred tax expense that occurred due to the closing of temporary differences are TL 55.656 and TL 109.764 respectively.

The Bank has no discontinued operations.

h. Explanation on current period net profit and loss:

1. Explanation on the quality, amount and frequency of the figures of the income and expense stemming from ordinary banking operations, if necessary to understand the performance of the Bank for the current period: None.
2. Explanation on the changes in the estimations regarding the figures on the financial statements, if there exists a possibility that the profit and loss for the current or the following periods will be impacted: None.

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i. Other figures on profit and loss statement:

"Other Fee and Commission Income" in the Income Statement mainly consists of commissions received from credit card, mutual fund and common stock transactions.

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IV. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET ACCOUNTS

a. Explanations on off-balance sheet commitments:

1. Type and amount of irrevocable commitments: TL 11.513.597 asset purchase commitments (31 December 2012: TL 3.870.559). TL 20.271.655 commitment for credit card limits (31 December 2012: TL 18.697.008) TL 5.109.165 commitments for cheque books (31 December 2012: TL 4.432.859)

2. Type and amount of probable losses and obligations arising from off-balance sheet items:

The Bank has no probable losses arising from off-balance sheet items. Obligations arising from the off-balance sheet are disclosed in "Off-balance sheet commitments".

- 2 (i). Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits:

	Current Period 30 June 2013	Prior Period 31 December 2012
Bank Acceptance Loans	1.132.092	199.864
Letters of Credit	4.647.163	4.629.098
Other Commitments and Contingencies	2.649.274	1.718.929
Total	8.428.529	6.547.891

- 2 (ii). Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period 30 June 2013	Prior Period 31 December 2012
Revocable Letters of Guarantee	420.761	626.752
Irrevocable Letters of Guarantee	8.188.223	7.406.718
Letters of Guarantee Given in Advance	2.496.940	2.327.218
Guarantees Given to Customs	779.110	638.254
Other Letters of Guarantee	1.629.511	1.275.677
Total	13.514.545	12.274.619

3. Total amount of non-cash loans:

	Current Period 30 June 2013	Prior Period 31 December 2012
Non-cash Loans Given against Cash Loans	998.005	998.674
With Original Maturity of 1 Year or Less Than 1 Year	690.118	795.957
With Original Maturity of More Than 1 Year	307.887	202.717
Other Non-cash Loans	20.945.069	17.823.836
Total	21.943.074	18.822.510

4. Mutual Funds :

As of 30 June 2013, the Bank is the founder of 45 mutual funds (31 December 2012: 40) with a total fund value of TL 3.375.243 (31 December 2012: TL 3.222.578). The shares of the mutual funds established in accordance with the Capital Markets Board legislation are kept dematerialized by Istanbul Stock Exchange Settlement and Custody Bank, Inc.

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V. EXPLANATIONS AND NOTES RELATED TO STATEMENT OF CASH FLOWS

Information on cash and cash equivalents:

Components of cash and cash equivalents and the accounting policy applied in their determination:

Cash and foreign currency together with demand deposits at banks including the CBRT are defined as "Cash"; interbank money market and time deposits in banks with original maturities less than three months are defined as "Cash equivalents".

1. Cash and cash equivalents at the beginning of the period:

	Current Period 30 June 2013	Prior Period 30 June 2012
Cash	1.860.493	1.501.224
Cash, Foreign Currency and Other	1.393.913	1.040.469
Demand Deposits in Banks (*)	466.580	460.755
Cash Equivalents	1.656.984	1.555.326
Interbank Money Market Placements	-	-
Time Deposits in Banks	867.870	1.183.593
Marketable Securities	789.114	371.733
Total Cash and Cash Equivalents	3.517.477	3.056.550

(*) The restricted demand accounts are not included.

2. Cash and cash equivalents at the end of period:

	Current Period 30 June 2013	Prior Period 30 June 2012
Cash	2.079.787	1.579.996
Cash, Foreign Currency and Other	1.481.099	1.079.741
Demand Deposits in Banks (*)	598.688	500.255
Cash Equivalents	1.677.659	1.324.229
Interbank Money Market Placements	-	200.000
Time Deposits in Banks	593.758	655.785
Marketable Securities	1.083.901	468.444
Total Cash and Cash Equivalents	3.757.446	2.904.225

(*) The restricted demand accounts are not included.

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VI. EXPLANATIONS AND NOTES RELATED TO BANK'S RISK GROUP

Information on the volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period:

1. Current Period – 30 June 2013:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	477.540	190.325	2.078.786	326.994	9	-
Balance at the End of the Period	382.832	197.159	1.497.807	362.882	3	-
Interest and Commission Income Received	12.232	416	50.842	874	-	-

According to the German deposit insurance law, the Bank has given a "letter of undertaking" to the German Banking Institute related to Akbank AG. Based on the "Regulation Regarding Loan Transactions of Banks" effective from 1 November 2006, this letter of undertaking amounts to TL 3.087.515 as of 30 June 2013 (31 December 2012: TL 2.641.692).

2. Prior Period - 31 December 2012:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the Beginning of the Period	350.191	223.015	1.549.379	454.864	-	-
Balance at the End of the Period	477.540	190.325	2.078.786	326.994	9	-
Interest and Commission Income Received(*)	9.233	121	59.762	755	-	-

(*) Prior period amounts present 30 June 2012 figures.

3. Information on deposits of the Bank's risk group:

Bank's Risk Group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 30 June 2013	Prior Period 31 December 2012	Current Period 30 June 2013	Prior Period 31 December 2012	Current Period 30 June 2013	Prior Period 31 December 2012
Deposit						
Balance at the Beginning of the Period	355.076	241.625	2.387.829	2.453.369	1.729.420	869.115
Balance at the End of the Period	370.560	355.076	2.659.965	2.387.829	1.881.725	1.729.420
Interest on Deposits(*)	9.017	9.946	60.563	81.773	41.270	60.623

(*) Prior period amounts present 30 June 2012 figures.

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4. Information on forward and option agreements and other similar agreements made with the Bank's risk group:

Bank's risk group	Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Group		Other Real and Legal Persons that have been included in the Risk Group	
	Current Period 30 June 2013	Prior Period 31 December 2012	Current Period 30 June 2013	Prior Period 31 December 2012	Current Period 30 June 2013	Prior Period 31 December 2012
Transactions at Fair Value Through Profit or Loss						
Beginning of the Period	193.107	263.679	2.177.864	2.945.172	-	1.219.583
Balance at the End of the Period	426.230	193.107	2.812.142	2.177.864	-	-
Total Income/Loss(*)	1.199	(2.457)	17.946	(10.383)	-	(10.919)
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	188.890	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Income/Loss(*)	-	-	-	(916)	-	-

(*) Prior period amounts present 30 June 2012 figures.

Figures presented in the table above show the total of "sale" and "purchase" amounts of the related transactions. Accordingly, as a result of the nature of these transactions, the difference between the "sale" and "purchase" transactions affects the net exposure of the Bank. As of 30 June 2013, the net exposure for investments in associates and subsidiaries is TL 493 (31 December 2012: (-) 215). For direct and indirect shareholders of the Bank TL 114 (31 December 2012: TL 5.956) and for other third party or legal person in risk group TL (-) (31 December 2012: TL (-)).

5. Information regarding benefits provided to the Bank's key management:

As of 30 June 2013 benefits provided to the Bank's key management amount to TL 13.514 (30 June 2012: TL 11.291).

VII. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None.

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**SECTION SIX
OTHER EXPLANATIONS**

I. OTHER EXPLANATIONS

None.

**SECTION SEVEN
EXPLANATIONS ON AUDITOR'S REPORT**

I. EXPLANATIONS ON AUDITOR'S REPORT

The unconsolidated financial statements for the period ended 30 June 2013 have been reviewed by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (a member firm of Ernst&Young Global Limited). The auditor's review report dated 25 July 2013 is presented preceding the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.