

AKBANK T.A.Ş.

**PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL
STATEMENTS AND RELATED DISCLOSURES
AT SEPTEMBER 30, 2010 TOGETHER WITH REVIEW REPORT**

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

(Convenience translation of the independent auditor's review 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 September 2010 and the related unconsolidated income statement, unconsolidated statements of income and expense items under shareholders' equity , unconsolidated statement of cash flows and unconsolidated statements 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 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.

Based on our review, 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 September 30, 2010 and of 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.

The unconsolidated financial statements of the Bank as of and for the six months period ended September 30, 2009 and as of and for the year ended December 31, 2009 prepared in accordance with the accounting principles and standards set out by regulations in conformity with Article 37 of the Banking Act No. 5411 were reviewed and audited, respectively, by another audit firm, who in their review report dated October 27, 2009 stated that nothing has come to their attention that causes them to believe that the unconsolidated financial statements of the Bank as of and for the nine months ended September 30, 2009 do not give a true and fair view of the financial position, results of operations and cash flows in accordance with accounting principles and standards set out by regulations in conformity with Article 37 of the Banking Act No. 5411 and other regulations, communiqués, interpretations and circulars published by the Banking Regulation and Supervision Agency ("BRSA") on accounting and financial reporting principles, and in their report dated February 10, 2010 expressed an unqualified opinion on the unconsolidated financial statements as of and for the year ended December 31, 2009.

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

Additional paragraph for convenience translation:

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 article 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

Istanbul, 12 November 2010

**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 SEPTEMBER 2010**

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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 AUDITOR'S REVIEW REPORT

The accompanying reviewed 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 reviewed.

12 November 2010

Suzan SABANCI DİNÇER	Bülent ADANIR	M. Hikmet BAYAR	Ziya AKKURT	K. Atıl ÖZUS	Türker TUNALI
Chairman of the Board of Directors	Head of the Audit Committee	Member of the Audit Committee	President	Executive Vice President	Senior Vice President

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 SEPTEMBER 2010**

(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 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 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 September 2010, approximately 29% of the shares are publicly traded, including the ADRs (31 December 2009: 29%).

The major shareholder of the 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 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:	Erol SABANCI	Honorary Chairman, Board Member and Consultant	Undergraduate
Board of Directors:	Hayri ÇULHACI Bülent ADANIR M. Hikmet BAYAR Ş. Yaman TÖRÜNER William J. MILLS Emre DERMAN Ziya AKKURT	Vice Chairman and Executive Board Member Executive Board Member Board Member Board Member Board Member Board Member Board Member and CEO	Graduate Graduate Graduate Undergraduate Undergraduate Graduate Undergraduate
President and CEO:	Ziya AKKURT	CEO	Undergraduate
Director of Internal Audit:	Eyüp ENGİN	Head of Internal Audit	Undergraduate
President Deputy:	Reşit TOYGAR S. Hakan BİNBAŞGİL	Treasury Retail Banking	Graduate Graduate

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AKBANK T.A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS

AT 30 SEPTEMBER 2010

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

Executive Vice Presidents:	Zeki TUNÇAY	Loans Follow-Up and Support Services	Undergraduate
	M. Fikret ÖNDER	Private Banking	Graduate
	Sevilay ÖZSÖZ	Operations	Undergraduate
	Alpaslan ÖZLÜ	Information Technology	Graduate
	Ferda BESLİ	SME Banking	Undergraduate
	Ahmet Fuat AYLA	Loans	Undergraduate
	Hülya KEFELİ	International Banking	Undergraduate
	K. Atıl ÖZUS	Financial Coordination	Undergraduate
	A. Galip TÖZGE	Retail Banking	Graduate
	Cem MENĞİ	Corporate Banking	Undergraduate
	Mine Tülay KÖNÜMAN	Payment Systems	Undergraduate
	Tunç AKYURT	Strategy	Graduate
	Bade SİPAHIOĞLU IŞIK	Human Resources	Graduate
Internal Audit Committee:	Bülent Adanır	Head of the Audit Committee	Graduate
	M. Hikmet BAYAR	Member of the Audit Committee	Graduate
Auditors:	Mevlüt AYDEMİR	Auditor	Undergraduate
	Nedim BOZFAKIOĞLU	Auditor	Undergraduate

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

Tunç Akyurt has been assigned as Executive Vice President in charge of Strategy as of 15 February 2010 with the decision taken in the Board of Directors Meeting of the Bank.

In the Ordinary General Meeting of the Bank dated 26 March 2010, Emre Derman has been elected as a member of Board of Directors in lieu of Özen Göksel. The audit committee membership vacated by Özen Göksel has been filled by the Board of Directors Member M. Hikmet Bayar.

Zafer Kurtul has resigned from Vice Chairman and Executive Board Member positions effective from 19 July 2010 in accordance with the decision of the Board of Director's meeting dated 7 June 2010. Hayri Çulhacı, Executive Board Member, has taken office as Vice Chairman and Executive Board Member effective from 19 July 2010.

Zeki Tuncay, Executive Vice President in charge of Human Resources and Support Services, has been appointed as Executive Vice President in charge of Loans Follow-Up and Support Services and Bade Sipahioğlu has been appointed as Executive Vice President in charge of Human Resources with the decision taken in the Board of Directors Meeting effective from 1 September 2010.

Mine Könüman, Executive Vice President in charge of Payment Systems, has resigned as of 7 October 2010. In accordance with the decision taken in the Board of Directors Meeting Osman Mehmet Sindel has been appointed to the position vacated by Mine Könüman effective from 1 November 2010.

Reşit Toygar, President Deputy in charge of Treasury, has resigned as of 4 November 2010. In accordance with the decision taken in the Board of Directors Meeting Kerim Rota has been appointed to the position of Executive Vice President in charge of Treasury effective from 5 November 2010.

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PUBLICLY ANNOUNCED UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY
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AKBANK T.A.Ş.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AT 30 SEPTEMBER 2010**

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

IV. INFORMATION ON SHAREHOLDER'S HAVING CONTROL SHARES:

Name/Commercial Title	Share Amounts (Nominal)	Share Percentages	Paid-in Capital (Nominal)	Unpaid Portion
Hacı Ömer Sabancı Holding A.Ş.	1.630.021	40,75%	1.630.021	-
Citibank Overseas Investment Corporation	800.000	20,00%	800.000	-

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

The Bank's core business activities include retail 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 September 2010, the Bank has 896 branches dispersed throughout the country and 1 branch operating abroad (31 December 2009: 877 branches and 1 branches operating abroad).

As of 30 September 2010, the Bank employed 15.133 people (31 December 2009: 14.714).

AKBANK T.A.S.

I. UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2010 (STATEMENT OF FINANCIAL POSITION)

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

ASSETS	Note (Section Five)	CURRENT PERIOD (30/09/2010)			PRIOR PERIOD (31/12/2009)		
		TL	FC	Total	TL	FC	Total
I. CASH AND BALANCES WITH CENTRAL BANK	(I-a)	2,582,193	3,138,172	5,720,365	2,505,041	2,235,018	4,740,059
II. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT or (LOSS) (Net)	(I-b)	385,883	276,057	661,940	149,959	163,822	313,781
2.1 Trading Financial Assets		385,883	276,057	661,940	149,959	163,822	313,781
2.1.1 Government Debt Securities		301,970	102,775	404,745	73,925	76,657	150,582
2.1.2 Share Certificates		59	-	59	11	-	11
2.1.3 Trading Derivative Financial Assets		83,854	173,282	257,136	76,023	87,165	163,188
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)	153	2,269,448	2,269,601	1,158	2,958,703	2,959,861
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)	34,370,659	3,712,102	38,082,761	27,771,254	1,397,880	29,169,134
5.1 Share Certificates		4,543	72,147	76,690	4,543	151	4,694
5.2 Government Debt Securities		34,308,479	3,581,469	37,889,948	27,766,711	1,347,580	29,114,291
5.3 Other Marketable Securities		57,637	58,486	116,123	-	50,149	50,149
VI. LOANS and RECEIVABLES	(I-e)	30,708,423	17,932,494	48,641,317	24,029,550	15,688,492	39,718,242
6.1 Loans and Receivables		30,708,423	17,932,494	48,641,317	24,029,550	15,688,492	39,718,242
6.1.1 Loans to Bank's Risk Group	(VI)	516,457	840,587	1,357,044	153,900	754,103	908,003
6.1.2 Government Debt Securities		-	-	-	-	-	-
6.1.3 Other		30,192,166	17,092,107	47,284,273	23,875,650	14,934,589	38,810,239
6.2 Loans under Follow-up		1,326,427	-	1,326,427	1,727,249	57,271	1,784,520
6.3 Specific Provisions (-)		1,326,427	-	1,326,427	1,727,249	57,271	1,784,520
VII. FACTORING RECEIVABLES		-	-	-	-	-	-
VIII. HELD-TO-MATURITY SECURITIES (Net)	(I-f)	5,243,389	1,188,011	6,431,400	9,873,303	5,966,269	15,839,572
8.1 Government Debt Securities		5,243,389	1,188,011	6,431,400	9,873,303	5,966,269	15,839,572
8.2 Other Marketable Securities		-	-	-	-	-	-
IX. INVESTMENTS IN ASSOCIATES (Net)	(I-g)	3,125	-	3,125	3,125	-	3,125
9.1 Consolidated Based on Equity Method		-	-	-	-	-	-
9.2 Unconsolidated		3,125	-	3,125	3,125	-	3,125
9.2.1 Financial Investments in Associates		-	-	-	-	-	-
9.2.2 Non-Financial Investments in Associates		3,125	-	3,125	3,125	-	3,125
X. SUBSIDIARIES (Net)	(I-h)	217,346	653,442	870,788	207,761	710,800	918,561
10.1 Financial Subsidiaries		217,346	653,442	870,788	207,761	710,800	918,561
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)		840,748	1,894	842,642	789,164	2,593	791,757
XV. INTANGIBLE ASSETS (Net)		69,926	257	70,183	64,904	-	64,904
15.1 Goodwill		-	-	-	-	-	-
15.2 Other		69,926	257	70,183	64,904	-	64,904
XVI. INVESTMENT PROPERTY (Net)	(I-k)	-	-	-	-	-	-
XVII. TAX ASSET		202,675	-	202,675	183,830	-	183,830
17.1 Current Tax Asset		-	-	-	-	-	-
17.2 Deferred Tax Asset	(I-l)	202,675	-	202,675	183,830	-	183,830
XVIII. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(I-m)	3,435	-	3,435	3,298	-	3,298
18.1 Held for Sale Purpose		3,435	-	3,435	3,298	-	3,298
18.2 Related to Discontinued Operations		-	-	-	-	-	-
XIX. OTHER ASSETS	(I-n)	775,568	13,149	788,717	585,283	18,056	603,339
TOTAL ASSETS		75,403,723	29,185,226	104,588,949	66,167,630	29,141,833	95,309,463

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

AKBANK T.A.S.
I. UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2010 (STATEMENT OF FINANCIAL POSITION)
(Amounts are expressed in thousands of Turkish Lira (TL).)

	LIABILITIES	Note (Section Five)	CURRENT PERIOD (30/09/2010)			PRIOR PERIOD (31/12/2009)		
			TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(II-a)	40.765.140	22.756.519	63.521.659	34.554.267	21.297.105	55.851.372
1.1	Deposits of Bank's Risk Group	(VI)	1.240.383	1.908.450	3.148.833	1.338.666	1.227.130	2.565.796
1.2	Other		39.524.757	20.848.069	60.372.826	33.215.601	20.069.975	53.285.576
II.	TRADING DERIVATIVE FINANCIAL LIABILITIES	(II-b)	364.728	192.995	557.723	185.355	117.850	303.205
III.	BORROWINGS	(II-c)	177.234	9.604.836	9.782.070	137.180	8.015.152	8.152.332
IV.	MONEY MARKETS		8.908.109	-	8.908.109	12.559.585	871.523	13.431.108
4.1	Funds from Interbank Money Market		-	-	-	-	200.854	200.854
4.2	Funds from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3	Funds Provided Under Repurchase Agreements		8.908.109	-	8.908.109	12.559.585	670.669	13.230.254
V.	SECURITIES ISSUED (Net)	(II-d)	-	1.442.402	1,442,402	-	-	-
5.1	Bills		-	-	-	-	-	-
5.2	Asset Backed Securities		-	-	-	-	-	-
5.3	Bonds		-	1,442,402	1,442,402	-	-	-
VI.	FUNDS		-	-	-	-	-	-
6.1	Borrower Funds		-	-	-	-	-	-
6.2	Other		-	-	-	-	-	-
VII.	MISCELLANEOUS PAYABLES		1,432,232	18,522	1,450,754	1,197,934	9,731	1,207,665
VIII.	OTHER LIABILITIES	(II-e)	875,779	162,326	1,038,105	611,197	106,339	717,536
IX.	FACTORING PAYABLES		-	-	-	-	-	-
X.	FINANCIAL LEASE PAYABLES (Net)	(II-f)	45,781	-	45,781	9,552	3,191	12,743
10.1	Financial Lease Payables		60,421	2	60,423	12,895	3,314	16,209
10.2	Operational Lease Payables		-	-	-	-	-	-
10.3	Other		-	-	-	-	-	-
10.4	Deferred Financial Lease Expenses (-)		14,640	2	14,642	3,343	123	3,466
XI.	HEDGING DERIVATIVE FINANCIAL LIABILITIES	(II-g)	333,544	78,958	412,502	390,461	-	390,461
11.1	Fair Value Hedge		-	6,256	6,256	-	-	-
11.2	Cash Flow Hedge		333,544	72,702	406,246	390,461	-	390,461
11.3	Foreign Net Investment Hedge		-	-	-	-	-	-
XII.	PROVISIONS	(II-h)	537,083	184,997	722,080	566,561	163,386	729,947
12.1	General Loan Loss Provision		269,108	184,838	453,946	206,274	163,014	369,288
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Rights		63,273	-	63,273	58,061	-	58,061
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		204,702	159	204,861	302,226	372	302,598
XIII.	TAX LIABILITY	(II-i)	394,312	27	394,339	309,485	12,769	322,254
13.1	Current Tax Liability		394,312	27	394,339	309,485	12,769	322,254
13.2	Deferred Tax Liability		-	-	-	-	-	-
XIV.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
14.1	Held for Sale Purpose		-	-	-	-	-	-
14.2	Related to Discontinued Operations		-	-	-	-	-	-
XV.	SUBORDINATED LOANS		-	-	-	-	-	-
XVI.	SHAREHOLDERS' EQUITY	(II-j)	16,278,670	34,755	16,313,425	14,229,096	(38,256)	14,190,840
16.1	Paid-in capital		4,000,000	-	4,000,000	3,000,000	-	3,000,000
16.2	Capital Reserves		4,007,586	34,755	4,042,341	4,097,866	(38,256)	4,059,610
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)	1,180,076	75,459	1,255,535	801,499	(8,952)	792,547
16.2.4	Property and Equipment Revaluation Differences		2,919	-	2,919	17,309	-	17,309
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		-	-	-	-	-	-
16.2.8	Hedging Funds (Effective portion)		(281,301)	(40,704)	(322,005)	(326,834)	(29,304)	(356,138)
16.2.9	Value Increase of Assets Held for Resale		-	-	-	-	-	-
16.2.10	Other Capital Reserves		1,405,892	-	1,405,892	1,905,892	-	1,905,892
16.3	Profit Reserves		6,105,020	-	6,105,020	4,405,248	-	4,405,248
16.3.1	Legal Reserves		922,330	-	922,330	781,504	-	781,504
16.3.2	Status Reserves		-	-	-	-	-	-
16.3.3	Extraordinary Reserves		5,182,690	-	5,182,690	3,623,744	-	3,623,744
16.3.4	Other Profit Reserves		-	-	-	-	-	-
16.4	Income or (Loss)		2,166,064	-	2,166,064	2,725,982	-	2,725,982
16.4.1	Prior Years' Income or (Loss)		-	-	-	-	-	-
16.4.2	Current Year Income or (Loss)		2,166,064	-	2,166,064	2,725,982	-	2,725,982
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY			70,112,612	34,476,337	104,588,949	64,750,673	30,558,790	95,309,463

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

AKBANK T.A.Ş.
II. UNCONSOLIDATED INCOME STATEMENT FOR THE PERIOD ENDED 30 SEPTEMBER 2010

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

INCOME AND EXPENSE ITEMS		Note	CURRENT PERIOD	PRIOR PERIOD	CURRENT PERIOD	PRIOR PERIOD
		(Section Five)	(01/01-30/09/2010)	(01/01-30/09/2009)	(01/07-30/09/2010)	(01/07-30/09/2009)
I.	INTEREST INCOME	(III-a)	6.265.313	7.021.176	1.725.775	2.235.648
1.1	Interest on loans	(III-a-1)	3.012.624	3.826.410	1.046.616	1.119.476
1.2	Interest Received from Reserve Requirements		-	-	-	-
1.3	Interest Received from Banks	(III-a-2)	79.834	110.423	28.446	30.475
1.4	Interest Received from Money Market Transactions		-	32	-	-
1.5	Interest Received from Marketable Securities Portfolio	(III-a-3)	3.170.071	3.078.473	649.832	1.083.822
1.5.1	Trading Financial Assets		18.997	17.389	8.948	3.960
1.5.2	Financial Assets at Fair Value Through Profit or (loss)		-	-	-	-
1.5.3	Available-for-sale Financial Assets		2.455.903	1.110.267	457.814	466.613
1.5.4	Held to maturity Investments		695.171	1.950.817	183.070	613.249
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income		2.784	5.838	881	1.875
II.	INTEREST EXPENSE	(III-b)	3.230.883	3.583.912	1.130.456	1.078.616
2.1	Interest on Deposits	(III-b-4)	2.624.010	2.786.032	923.973	857.037
2.2	Interest on Funds Borrowed	(III-b-1)	142.249	223.916	52.147	51.086
2.3	Interest Expense on Money Market Transactions		443.382	566.968	135.459	167.444
2.4	Interest on Securities Issued	(III-b-3)	16.424	-	16.424	-
2.5	Other Interest Expenses		4.818	6.996	2.453	3.049
III.	NET INTEREST INCOME (I - II)		3.034.430	3.437.264	595.319	1.157.032
IV.	NET FEES AND COMMISSIONS INCOME		972.693	941.457	307.896	311.268
4.1	Fees and Commissions Received		1.129.808	1.097.096	364.814	363.504
4.1.1	Non-cash Loans		42.935	44.897	12.991	14.675
4.1.2	Other		1.086.873	1.052.199	351.823	348.829
4.2	Fees and Commissions Paid		157.115	155.639	56.918	52.236
4.2.1	Non-cash Loans		261	141	112	24
4.2.2	Other		156.854	155.498	56.806	52.212
V.	DIVIDEND INCOME		27.191	43.007	8	87
VI.	TRADING INCOME/(LOSS) (Net)	(III-c)	106.359	155.769	12.684	62.363
6.1	Trading Gains / (Losses) on Securities		403.302	216.064	100.524	109.382
6.2	Gains / (Losses) on Derivative Financial Transactions		(334.718)	(109.410)	(100.657)	(74.568)
6.3	Foreign Exchange Gains / (Losses)		37.775	49.115	12.817	27.549
VII.	OTHER OPERATING INCOME	(III-d)	734.640	416.983	236.872	98.330
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		4.875.313	4.994.480	1.152.779	1.629.080
IX.	PROVISION FOR LOAN LOSSES AND OTHER RECEIVABLES (-)	(III-e)	419.416	906.333	43.216	228.064
X.	OTHER OPERATING EXPENSES (-)	(III-f)	1.759.647	1.585.001	605.630	560.207
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)		2.696.250	2.503.146	503.933	840.809
XII.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XIII.	INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-	-	-
XIV.	INCOME/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XV.	PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XI+...+XIV)		2.696.250	2.503.146	503.933	840.809
XVI.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(III-g)	530.186	477.491	64.721	163.613
16.1	Current Tax Provision		545.607	572.231	107.219	188.094
16.2	Deferred Tax Provision		(15.421)	(94.740)	(42.498)	(24.481)
XVII.	CURRENT YEAR PROFIT/LOSS FROM CONTINUED OPERATIONS (XV±XVI)		2.166.064	2.025.655	439.212	677.196
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)		-	-	-	-
XXIII.	NET INCOME/(LOSS) (XVII+XXII)	(III-h)	2.166.064	2.025.655	439.212	677.196
Earnings/(Loss) per share (in TL full)			0,00542	0,00506	0,00110	0,00169

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

AKBANK T.A.Ş.
III. UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AT 30 SEPTEMBER 2010

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

	Note (Section Five)	CURRENT PERIOD (30/09/2010)			PRIOR PERIOD (31/12/2009)		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)		39.599.664	36.494.444	76.094.108	27.903.212	25.947.114	53.850.326
I. GUARANTEES AND WARRANTIES	(IV-a-2,3)	4.259.709	5.251.601	9.511.310	3.064.313	4.691.436	7.755.749
1.1 Letters of Guarantee		3.916.667	2.405.048	6.321.715	2.815.895	2.696.021	5.511.916
1.1.1 Guarantees Subject to State Tender Law		145.672	603.265	748.937	116.519	546.042	662.561
1.1.2 Guarantees Given for Foreign Trade Operations		-	302.846	302.846	-	342.465	342.465
1.1.3 Other Letters of Guarantee		3.770.995	1.498.937	5.269.932	2.699.376	1.807.514	4.506.890
1.2 Bank Acceptances		496	61.178	61.674	723	58.790	59.513
1.2.1 Import Letter of Acceptance		496	61.178	61.674	723	58.790	59.513
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		13.348	2.395.984	2.409.332	893	1.658.217	1.659.110
1.3.1 Documentary Letters of Credit		13.348	2.228.616	2.241.964	893	1.572.472	1.573.365
1.3.2 Other Letters of Credit		-	167.368	167.368	-	85.745	85.745
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		-	7.050	7.050	-	7.002	7.002
1.8 Other Guarantees		14.303	374.022	388.325	22.531	264.160	286.691
1.9 Other Collaterals		314.895	8.319	323.214	224.271	7.246	231.517
II. COMMITMENTS	(IV-a-1)	21.097.270	7.943.926	29.041.196	16.940.919	4.364.347	21.305.266
2.1 Irrevocable Commitments		21.097.270	7.943.926	29.041.196	16.940.919	4.364.347	21.305.266
2.1.1 Asset Purchase Commitments		338.290	4.324.499	4.662.789	302.189	472.489	774.678
2.1.2 Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3 Share Capital Commitments to Associates and Subsidiaries		2.000	-	2.000	2.000	-	2.000
2.1.4 Loan Granting Commitments		705.840	2.251.245	2.957.085	460.009	2.401.260	2.861.269
2.1.5 Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7 Commitments for Cheques		3.970.678	-	3.970.678	1.598.706	-	1.598.706
2.1.8 Tax and Fund Liabilities from Export Commitments		1.280	-	1.280	-	-	-
2.1.9 Commitments for Credit Card Limits		11.853.358	-	11.853.358	11.161.549	-	11.161.549
2.1.10 Promotion Commitments for Credit Cards and Banking Services		52.396	-	52.396	64.433	-	64.433
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		4.173.428	1.368.182	5.541.610	3.352.033	1.490.598	4.842.631
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		14.242.685	23.298.917	37.541.602	7.897.980	16.891.331	24.789.311
3.1 Hedging Derivative Financial Instruments		5.090.000	1.414.532	6.504.532	5.090.000	-	5.090.000
3.1.1 Transactions for Fair Value Hedge		-	476.322	476.322	-	-	-
3.1.2 Transactions for Cash Flow Hedge		5.090.000	938.210	6.028.210	5.090.000	-	5.090.000
3.1.3 Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2 Trading Transactions		9.152.685	21.884.385	31.037.070	2.807.980	16.891.331	19.699.311
3.2.1 Forward Foreign Currency Buy/Sell Transactions		446.928	1.679.001	2.125.929	438.069	629.781	1.067.850
3.2.1.1 Forward Foreign Currency Transactions-Buy		163.227	909.022	1.072.249	198.054	335.162	533.216
3.2.1.2 Forward Foreign Currency Transactions-Sell		283.701	769.979	1.053.680	240.015	294.619	534.634
3.2.2 Swap Transactions Related to Foreign Currency and Interest Rates		5.131.260	12.777.817	17.909.077	703.222	10.807.799	11.511.021
3.2.2.1 Foreign Currency Swap-Buy		186.338	5.306.212	5.492.550	167.841	1.362.271	1.530.112
3.2.2.2 Foreign Currency Swap-Sell		4.904.922	793.213	5.698.135	535.381	992.540	1.527.921
3.2.2.3 Interest Rate Swap-Buy		20.000	3.339.196	3.359.196	-	4.226.494	4.226.494
3.2.2.4 Interest Rate Swap-Sell		20.000	3.339.196	3.359.196	-	4.226.494	4.226.494
3.2.3 Foreign Currency, Interest rate and Securities Options		3.394.743	7.390.467	10.785.210	1.478.808	5.444.753	6.923.561
3.2.3.1 Foreign Currency Options-Buy		1.716.803	2.576.780	4.293.583	741.094	2.022.107	2.763.201
3.2.3.2 Foreign Currency Options-Sell		1.677.940	2.612.915	4.290.855	737.714	2.025.292	2.763.006
3.2.3.3 Interest Rate Options-Buy		-	1.100.386	1.100.386	-	698.677	698.677
3.2.3.4 Interest Rate Options-Sell		-	1.100.386	1.100.386	-	698.677	698.677
3.2.3.5 Securities Options-Buy		-	-	-	-	-	-
3.2.3.6 Securities Options-Sell		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		18.934	18.419	37.353	9.190	8.998	18.188
3.2.4.1 Foreign Currency Futures-Buy		18.934	-	18.934	9.190	-	9.190
3.2.4.2 Foreign Currency Futures-Sell		-	18.419	18.419	-	8.998	8.998
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		160.820	18.681	179.501	178.691	-	178.691
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		63.953.818	18.364.355	82.318.173	52.034.736	13.503.820	65.540.556
IV. ITEMS HELD IN CUSTODY		20.420.336	2.375.360	22.795.696	15.724.079	1.849.403	17.573.482
4.1 Customer Fund and Portfolio Balances		3.425.895	-	3.425.895	3.392.892	-	3.392.892
4.2 Investment Securities Held in Custody		13.446.410	331.280	13.777.690	8.861.548	388.278	9.249.826
4.3 Cheques Received for Collection		2.579.535	23.987	2.603.522	2.244.635	26.850	2.271.485
4.4 Commercial Notes Received for Collection		759.925	493.926	1.253.851	1.034.731	438.351	1.473.082
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		208.571	1.525.458	1.734.029	190.273	994.975	1.185.248
4.8 Custodians		-	709	709	-	949	949
V. PLEDGES RECEIVED		40.733.195	15.882.225	56.615.420	34.105.835	11.590.010	45.695.845
5.1 Marketable Securities		8.245.594	273.964	8.519.558	5.087.140	277.008	5.364.148
5.2 Guarantee Notes		388.179	5.902	394.081	243.108	53.219	296.327
5.3 Commodity		-	3.326	3.326	-	9.426	9.426
5.4 Warranty		-	-	-	-	-	-
5.5 Immovable		20.321.134	12.501.162	32.822.296	17.697.666	8.861.859	26.559.525
5.6 Other Pledged Items		11.778.288	3.097.871	14.876.159	11.077.921	2.388.498	13.466.419
5.7 Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		2.800.287	106.770	2.907.057	2.206.822	64.407	2.271.229
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		103.553.482	54.858.799	158.412.281	79.939.948	39.450.934	119.390.882

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 SEPTEMBER 2010**

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

INCOME AND EXPENSES ACCOUNTED UNDER SHAREHOLDERS' EQUITY	CURRENT PERIOD (30/09/2010)	PRIOR PERIOD (30/09/2009)
I. ADDITIONS TO MARKETABLE SECURITIES VALUATION DIFFERENCES FROM AVAILABLE FOR SALE FINANCIAL ASSETS	926.531	1.135.376
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)	26.881	(302.876)
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	(190.682)	(166.500)
X. NET INCOME/EXPENSE DIRECTLY ACCOUNTED UNDER SHAREHOLDERS' EQUITY (I+II+...+IX)	762.730	666.000
XI. CURRENT YEAR INCOME / LOSS	(265.609)	(104.301)
1.1 Net Change in Fair Value of Marketable Securities (Transfer to Profit/Loss)	(297.758)	(162.164)
1.2 Part of Cash Flow Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	12.628	16.014
1.3 Part of Foreign Investment Hedge Derivative Financial Assets Reclassified and Presented on the Income Statement	-	-
1.4 Other	19.521	41.849
XII. TOTAL ACCOUNTED INCOME/LOSS RELATED TO CURRENT PERIOD (X&XI)	497.121	561.699

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 SEPTEMBER 2010

(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	Extraordinar y 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 (30/09/2009)																	
I.	Period Opening Balance	3.000.000	1.905.892	1.700.000	-	675.221	-	2.395.308	-	1.704.553	-	(35.327)	8.025	-	(145.300)	-	11.208.372
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)	3.000.000	1.905.892	1.700.000	675.221	-	2.395.308	-	1.704.553	-	(35.327)	8.025	-	(145.300)	-	11.208.372
Changes in the period																	
IV.	Increase/Decrease due to the Merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Marketable Securities Valuation Differences	-	-	-	-	-	-	-	-	-	-	787.986	-	-	-	-	787.986
VI.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	(226.287)	-	(226.287)
4.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	(226.287)	-	(226.287)
4.2	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	2.025.655	-	-	-	-	-	-	2.025.655
XX.	Profit distribution	-	-	-	-	106.283	-	1.228.436	-	(1.704.553)	-	-	9.284	-	-	-	(360.550)
20.1	Dividends paid	-	-	-	-	-	-	-	-	(360.550)	-	-	-	-	-	-	(360.550)
20.2	Transfers to Reserves	-	-	-	-	106.283	-	1.228.436	-	(1.344.003)	-	-	9.284	-	-	-	-
20.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+V+.....+XVIII+XIX+XX)		3.000.000	1.905.892	1.700.000	-	781.504	-	3.623.744	-	2.025.655	-	752.659	17.309	-	(371.587)	-	13.436.176
CURRENT PERIOD (30/09/2010)																	
I.	Prior Period End Balance	3.000.000	1.905.892	1.700.000	-	781.504	-	3.623.744	-	2.725.982	-	792.547	17.309	-	(356.138)	-	14.190.840
Changes in the period																	
II.	Increase/Decrease due to the Merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Marketable Securities Valuation Differences	(II-I)	-	-	-	-	-	-	-	-	-	462.988	-	-	-	-	462.988
IV.	Hedging transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	34.133	-	34.133
4.1	Cash flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	34.133	-	34.133
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1.000.000	(500.000)	-	-	-	-	(482.691)	-	-	-	-	(17.309)	-	-	-	-
12.1	Cash Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2	Internal Resources	1.000.000	(500.000)	-	-	-	-	(482.691)	-	-	-	-	(17.309)	-	-	-	-
XIII.	Share Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Share Cancellation Profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.	Paid-in capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Current Year Income or (Loss)	-	-	-	-	-	-	-	-	2.166.064	-	-	-	-	-	-	2.166.064
XVIII.	Profit Distribution	-	-	-	-	140.826	-	2.041.637	-	(2.725.982)	-	-	2.919	-	-	-	(540.600)
18.1	Dividends paid	-	-	-	-	-	-	-	-	(540.600)	-	-	-	-	-	-	(540.600)
18.2	Transfers to Reserves	-	-	-	-	140.826	-	2.041.637	-	(2.185.382)	-	-	2.919	-	-	-	-
18.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (I+II+III+....+XVI+XVII+XVIII)		4.000.000	1.405.892	1.700.000	-	922.330	-	5.182.690	-	2.166.064	-	1.255.535	2.919	-	(322.008)	-	16.313.425

(*) 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 SEPTEMBER 2010**

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

	Note (Section Five)	CURRENT PERIOD (30/09/2010)	PRIOR PERIOD (30/09/2009)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit before changes in operating assets and liabilities	3.372.205	3.061.332
1.1.1	Interest received	6.487.246	6.828.182
1.1.2	Interest paid	(3.265.202)	(3.812.328)
1.1.3	Dividend received	27.191	43.007
1.1.4	Fees and commissions received	1.124.202	1.086.216
1.1.5	Other income	162.532	181.756
1.1.6	Collections from previously written-off loans and other receivables	461.639	494.005
1.1.7	Payments to personnel and service suppliers	(669.496)	(578.468)
1.1.8	Taxes paid	(574.116)	(457.794)
1.1.9	Other	(381.791)	(723.244)
1.2	Changes in operating assets and liabilities	(5.185.211)	5.317.055
1.2.1	Net decrease in trading securities	[249.437]	[106.395]
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	(887.308)	504.747
1.2.4	Net (increase) / decrease in loans	(9.315.992)	3.703.248
1.2.5	Net (increase) / decrease in other assets	(149.997)	(145.502)
1.2.6	Net increase / (decrease) in bank deposits	2.008.637	(229.131)
1.2.7	Net increase / (decrease) in other deposits	5.666.014	1.663.249
1.2.8	Net increase / (decrease) in funds borrowed	(2.863.238)	(296.817)
1.2.9	Net increase / (decrease) in payables	-	-
1.2.10	Net increase / (decrease) in other liabilities	606.110	223.656
I.	Net cash provided from banking operations	(1.813.006)	8.378.387
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash provided from investing activities	610.585	(9.120.716)
2.1	Cash paid for acquisition of investments, associates and subsidiaries	[259]	-
2.2	Cash obtained from disposal of investments, associates and subsidiaries	-	-
2.3	Purchases of property and equipment	(107.151)	(61.589)
2.4	Disposals of property and equipments	4.823	2.516
2.5	Cash paid for purchase of investments available-for-sale	(10.847.492)	(13.102.804)
2.6	Cash obtained from sale of investments available-for-sale	3.061.259	1.124.317
2.7	Cash paid for purchase of investment securities	-	(4.287)
2.8	Cash obtained from sale of investment securities	9.245.463	3.125.065
2.9	Other	(746.058)	(203.934)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash provided from financing activities	872.470	(377.569)
3.1	Cash obtained from funds borrowed and securities issued	1.427.283	-
3.2	Cash used for repayment of funds borrowed and securities issued	-	-
3.3	Issued capital instruments	-	-
3.4	Dividends paid	(540.600)	(360.550)
3.5	Payments for finance leases	[14.213]	[17.019]
3.6	Other	-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	(178.058)	(38.063)
V.	Net increase in cash and cash equivalents (I+II+III+IV)	(508.009)	(1.157.961)
VI.	Cash and cash equivalents at beginning of the year	(V) 4.241.128	5.383.512
VII.	Cash and cash equivalents at end of the year	(V) 3.733.119	4.225.551

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 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" published in the Official Gazette No. 26333 dated 1 November 2006, which refers to "Turkish Accounting Standards" ("TAS") and "Turkish Financial Reporting Standards" ("TFRS") issued by the "Turkish Accounting Standards Board" ("TASB") 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. 26430, dated 10 February 2007, 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 are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement.

The accounting policies and valuation methods used for preparing the interim financial statements were determined and applied within the TAS rules and are consistent with the accounting policies applied for financial statements prepared for the year ended 31 December 2009. The amendments of TAS/TFRS which have been effective from 1 January 2010 have no impact on the accounting policies, financial condition and performance of the Bank.

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 unconsolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these unconsolidated financial statements. Accordingly, these 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.

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

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

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

The Bank's core business activities include retail 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 ("EMRC").

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 non-monetary assets carried at historical cost, are translated into Turkish Lira with the foreign exchange rates prevailing at the balance sheet date.

The Bank hedges fair value risk of foreign investments stemming from changes in the foreign exchange rates with foreign currency denominated financial liabilities. Fair value changes of foreign investments resulting from changes in foreign exchange rates are accounted on the income statement.

As at 30 September 2010, foreign currency denominated balances are translated into TL by using the exchange rates of TL 1,4434, TL 1,9692 and TL 1,7326 for USD, EUR, and Yen respectively.

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, 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"). Certain derivative transactions, while providing effective economic hedges under the Bank's risk management position, in accordance with TAS 39 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

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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.

The Bank is hedged against cash flow risk arising from TL and foreign currency floating rate borrowings through the use of interest rate swaps. Within the scope of cash flow hedge accounting, effective portion of the fair value changes of the hedging instrument is recognized under "Hedging reserves" within equity. In the periods when the cash flows (interest expenses) relating to hedged item affect the income statement, income/loss from related hedging instrument is also transferred from equity to income statement.

When the hedging instrument is derecognized, executed, sold or the hedge relationship has become ineffective as a result of the effectiveness test the hedging gains and losses that were previously recognised under equity are transferred to profit or loss when the cash flows of the hedged item are realized. As of 30 September 2010, the Parent Bank has entered into fair value hedge transaction using interest rate swaps in order to hedge the fair value risk of certain loans caused by changes in interest rates. The gain or loss from remeasuring the hedging instrument at fair value are recognized in profit or loss. The gain or loss on the hedged item attributable to the hedged risk is adjusted to the carrying amount of the hedged item and is recognised in profit or loss.

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 statement by using the "Effective interest method". The Bank ceases accruing interest income on non-performing loans and any interest income accruals from such loans are reversed and no income is accounted until the collection is made according to the related regulation.

VI. EXPLANATIONS ON FEE AND COMMISSION INCOME AND EXPENSES:

All fees and commission income/expenses are recognized on an accrual basis, except for certain commission income and fees for various banking services which are recorded as income at the time of collection. Borrowing fees and commissions expenses paid to other financial institutions are recognized as transaction costs and recorded by using the "Effective interest method". Contract based fees or fees received in return 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 Group management, taking into consideration the purpose of the investment.

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

This category has two sub-categories: "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 dealer's margin, or are financial assets included in a portfolio in which a pattern of short-term profit making exists.

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 subsequently remeasured at fair value after recording. 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.

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" and "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.

Financial assets available-for-sale are subsequently remeasured at fair value. Interest income arising from debt securities classified as available-for-sale calculated with "Effective interest method" and dividend income of equity securities are reflected to income statement. "Unrealized gains and losses" arising from the difference between the amortised 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 collectibility 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 and amended in the Official Gazette dated 23 January 2009, No. 27119. Provision expenses are deducted from the net income of the period. If there is a subsequent collection from a

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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 "Provisions for loan losses and other receivables". Uncollectible receivables are written-off after all the legal procedures are finalized.

In accordance with the "Communiqué regarding change in 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 on 6 March 2010 to be effective from 1 March 2010, the banks are allowed not to calculate general provision for cash loans which have been granted beginning from 1 March 2010 except for credit cards until 1 March 2011. The Bank did not prefer to apply the related provisional clause. If the Bank had preferred to apply the related provisional amendment, the general loan loss provision expense would have been lower as of 30 September 2010.

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.

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 inflation indexed government bonds in available for sale and held to maturity portfolios having 5-10 year term and fixed real coupon rates until the maturity. These marketable securities are valued by using effective interest method by considering the real coupon rates together with the changes in the inflation index references between the issuance and balance sheet dates.

VIII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

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 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

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and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest method". The Group has no securities lending transactions.

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-resale purpose 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 September 2010, 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 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 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 the costs.

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

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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.

Eight banks, including Akbank, are subject to investigation started in August 2009 by the Competition Board in accordance with the Law No. 4054 on the Protection of Competition. The investigation, which is related to promotions offered to public and private corporate customers while providing payroll deposit services, is still continuing and there is no issue affecting the financial statements.

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.

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") and are classified under "Reserve for Employee Rights" account in the balance sheet.

Under the Turkish Labor Law, the Bank is 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

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the Pension Fund have been audited by an independent actuary in accordance with the 38th article of the Insurance Supervisory Law and the "Actuarial Regulation" based on the same article as of year ends.

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 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, 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 Grand National Assembly 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 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. There is no resolution adopted by the Constitution Court related to mentioned issue as of the publication date of the financial statements.

The New Law requires that present value of post-employment benefits at the balance sheet date regarding the members of the fund to be transferred shall be calculated by a commission consisting of the representatives of SSI, Ministry of Finance, Under secretariat of Treasury, Under secretariat of State Planning Organization, BRSA, SDIF and banks and funds, by using 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. The transfer is required by the New Law to be completed in three years beginning from 1 January 2008.

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.

In this extent, according to the technical balance sheet report dated 31 December 2009 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:

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

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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 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 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.

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 about the 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 provisions according to the circular of BRSA numbered BRSA.DZM.2/13/1-a-3 and dated 8 December 2004.

The calculated deferred tax assets and deferred tax liabilities are presented on a net basis in these financial statements.

XIX. EXPLANATIONS ON BORROWINGS:

Trading financial liabilities and derivative 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:

The Bank has increased its paid-in-capital from TL 3.000.000 to TL 4.000.000 within registered capital ceiling amounting to TL 5.000.000 with a total increase of TL 1.000.000 met from extraordinary reserves amounting to TL 482.691, profit of subsidiary sales amounting to TL 16.554, income from property sales amounting to TL 755 and differences from inflation adjustment into share capital under other reserves amounting to TL 500.000. The new capital of the Bank is registered by Istanbul Trade Registry Office on 12 April 2010 and published on Turkish Trade Registry Gazette on 16 April 2010 No.7545.

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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 September 2010 and 31 December 2009, 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 IX of Section Four.

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, the Bank is required to create the following legal reserves from appropriations of earnings, which are available for distribution only in the event of liquidation or losses:

a. 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.

b. 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, without limit.

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 26 March 2010. In the Ordinary General Assembly, it was decided to distribute a TL 540.600 cash dividend over the TL 2.725.982 net income from 2009 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 2.919 to property and equipment revaluation differences, to allocate TL 140.826 as legal and TL 2.041.637 as extraordinary reserves.

XXV. EARNINGS PER SHARE:

Earning per share disclosed in the income statement is calculated by dividing net profit for the period to the weighted average number of shares outstanding during the period concerned.

	Current Period 30 September 2010	Prior Period 30 September 2009
Net Profit for the Period	2.166.064	2.025.655
Average Number of Issued Common Shares (Thousand)	400.000.000	400.000.000
Earnings Per Share (Amounts presented as full TL)	0,00542	0,00506

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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.

The number of bonus shares issued in 2010 is 100.000.000.000 (31 December 2009: {-}).

XXVI. RELATED PARTIES:

Parties defined in the subsection 2, 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.

XXVIII. RECLASSIFICATIONS:

In order to be consistent with the presentation of financial statements as of 30 September 2010, there are certain reclassifications made on income and expenses accounted under shareholders' equity and cash flow statements as of 30 September 2009 and off-balance sheet commitments as of 31 December 2009.

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**SECTION FOUR
INFORMATION RELATED TO FINANCIAL POSITION OF THE BANK**

I. EXPLANATIONS ON CAPITAL ADEQUACY RATIO:

- a.** The Bank's capital adequacy ratio is 20,75% (31 December 2009: 22,50%). This rate is considerably above the minimum rate specified by the related regulation.
- b.** For the calculation of the capital adequacy ratio, the Bank classifies the risk weighted assets and non-cash loans according to the risk weights defined by the regulations and calculates "Total risk weighted assets" which is the sum of "Market risk on securities" and the "Bank's currency risk". The following tables present the classifications of "Risk weighted assets" and the calculation of "shareholders' equity" for the capital adequacy ratio calculation.
- c. Information related to capital adequacy ratio:**

	Risk Weights					
	0%	20%	50%	100%	150%	200%
Amount Subject to Credit Risk						
Balance Sheet Items (Net)	51.846.781	1.312.814	-	50.634.690	440.534	75.260
Cash	625.996	290	-	-	-	-
Matured Marketable Securities	-	-	-	-	-	-
The Central Bank of the Republic of Turkey	862.801	-	-	-	-	-
Domestic, Foreign Banks, Foreign Head Offices and Branches	-	1.249.023	-	1.020.400	-	-
Interbank Money Market Placements	-	-	-	-	-	-
Receivables from Reverse Repurchase Transactions	-	-	-	-	-	-
Reserve Requirements with the Central Bank of the Republic of Turkey	4.205.210	-	-	-	-	-
Loans	953.284	42.325	-	46.681.780	440.534	75.260
Non-performing Receivables (Net)	-	-	-	-	-	-
Lease Receivables	-	-	-	-	-	-
Available-for-Sale Financial Assets	35.104.220	-	-	4.704	-	-
Held-to-Maturity Investments	6.240.561	-	-	-	-	-
Receivables From the Disposal of Assets	-	-	-	-	-	-
Miscellaneous Receivables	41.163	-	-	177.155	-	-
Interest and Income Accruals	3.203.425	21.176	-	655.480	-	-
Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships) (Net)	-	-	-	840.370	-	-
Fixed Assets	-	-	-	814.595	-	-
Other Assets	610.121	-	-	440.206	-	-
Off-Balance Sheet Items	100.338	642.362	-	12.111.207	-	-
Non-Cash Loans and Commitments	100.338	265.223	-	11.810.699	-	-
Derivative Financial Instruments	-	377.139	-	300.508	-	-
Non-Risk Weighted Accounts	-	-	-	-	-	-
Total Risk Weighted Assets	51.947.119	1.955.176	-	62.745.897	440.534	75.260

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d. Summary information related to capital adequacy ratio:

	Current Period 30 September 2010	Prior Period 31 December 2009
Amount Subject to Credit Risk ("ASCR")	63.948.253	52.063.099
Amount Subject to Market Risk ("ASMR")	4.300.738	3.231.225
Amount Subject to Operational Risk ("ASOR")	9.430.736	8.339.697
Shareholders' Equity	16.119.962	14.314.764
Shareholders' Equity/(ASCR+ASMR+ASOR) *100	20,75	22,50

e. Information about shareholders' equity items:

	Current Period 30 September 2010	Prior Period 31 December 2009
CORE CAPITAL		
Paid-in Capital	4.000.000	3.000.000
Nominal Capital	4.000.000	3.000.000
Capital Commitments	-	-
Inflation Adjustment to Share Capital	1.405.892	1.905.892
Share Premium	1.700.000	1.700.000
Share Cancellation Profits	-	-
Legal Reserves	922.330	781.504
First Legal Reserve (Turkish Commercial Code 466/1)	600.000	498.234
Second Legal Reserve (Turkish Commercial Code 466/2)	322.330	283.270
Other Legal Reserves per Special Legislation	-	-
Status Reserves	-	-
Extraordinary Reserves	5.182.690	3.623.744
Reserves Allocated by the General Assembly	5.182.690	3.623.744
Retained Earnings	-	-
Accumulated Loss	-	-
Foreign Currency Share Capital Exchange Difference	-	-
Inflation Adjustment to Legal Reserves, Status Reserves and Extraordinary	-	-
Profit	2.166.064	2.725.982
Net Income for the Period	2.166.064	2.725.982
Prior Period Profit	-	-
Provisions for Possible Risks up to 25% of Core Capital	-	110.000
Profit on Disposal of Associates, Subsidiaries and Immovables to be Transferred to Share Capital	2.919	17.309
Primary Subordinated Loans up to 15% of Core Capital.	-	-
Uncovered Portion of Loss with Reserves (-)	-	-
Net Current Period Loss	-	-
Prior Period Loss	-	-
Leasehold Improvements (-)	30.034	-
Prepaid Expenses (-)	143.662	181.036

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	Current Period 30 September 2010	Prior Period 31 December 2009
Intangible Assets (-)	70.183	64.904
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	15.136.016	13.618.491
SUPPLEMENTARY CAPITAL		
Provisions	453.946	369.288
45% of the Movables Revaluation Fund	-	-
45% of the Immovables Revaluation Fund	-	-
Bonus Shares of Investment in Associates, Subsidiaries and Joint Ventures	-	-
Primary Subordinated Loans That are not Considered in the Calculation of Core	-	-
Secondary Subordinated Loans	-	-
45% Of Marketable Securities Valuation Fund	564.991	351.723
From Investments in Associates And Subsidiaries	6.983	2.786
From Available-for-Sale Financial Assets	558.008	348.937
Inflation Adjustment to Capital Reserve, Profit Reserve and Prior Years' Income or Loss (Except Inflation Adjustment to Legal Reserves, Status Reserves and Extraordinary Reserves)	-	-
Total Supplementary Capital	1.018.937	721.011
TIER III CAPITAL	-	-
CAPITAL	16.154.953	14.339.502
DEDUCTIONS FROM THE CAPITAL	34.991	24.738
Investments in Unconsolidated Financial Institutions (Domestic, Foreign) and Banks in which 10% or More Equity Interest Exercised	33.543	23.227
Investments in Financial Institutions (Domestic, Foreign) and Banks, in Which Less than 10% of Equity Interest is Exercised and That Exceeds the 10% And More of the Total Core and Supplementary Capital of the Bank	-	-
The Secondary Subordinated Loans Extended to Banks, Financial Institutions (Domestic or Foreign) or Significant Shareholders of the Bank and the Debt Instruments That Have Primary or Secondary Subordinated Loan Nature Purchased from Them	-	-
Loans Extended as Contradictory to the Articles 50 And 51 of The Law	-	-
Excess of 50% of the Bank's Immovables' Total Net Book Value and Net Book Value of Immovables Obtained Against Bank's Receivables that Must be Disposed According to Article 57 of the Banking Law which Could not be Disposed Although Five Years Have Passed Since the Acquisition Date	1.448	1.511
Other	-	-
Total Shareholders' Equity	16.119.962	14.314.764

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II. EXPLANATIONS ON CREDIT RISK:

- a.** 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 information is closely monitored.

- b.** The Bank's banking activities in foreign countries and credit transactions do not constitute an important risk in terms of the related countries' economic conditions and activities of customers and companies.
- c.** The Bank provided a general loan loss provision amounting to TL 453.946 (31 December 2009: TL 369.288).

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III. EXPLANATIONS ON MARKET RISK:

Companies are exposed to market risk, due to the movements in exchange rates, interest rates, and market prices of stocks. The Bank assesses that exchange risk and interest rate risk are the two most important components constituting the market risk. Market risk is measured using two separate methods, which are the "inherent model", and "standard method".

According to the "inherent model", market risk is measured with the Value at Risk (VaR) approach. In VaR calculations, variance, covariance, historical comparison and Monte Carlo simulation methods are used. The software used can perform calculations with an advanced yield curve and volatility models. The VaR model is based on the assumptions of a 99% confidence interval and 10 days retention period. VaR analyses are reported to senior management, and they are also used as risk parameters for the bond portfolio and as a limit management instrument. Limits are revised steadily according to the market conditions and the application of specified limits is subjected to authority restrictions, thereby increasing the control efficiency. VaR analyses are supported with scenario analyses and stress tests, and take into consideration the effects of low-probability events which have a significant impact and the market fluctuations. Retrospective tests of the model outputs are performed regularly.

According to the "standard method", market risk is measured on a securities portfolio basis in a way that includes the Group's exchange risk daily and weekly according to the standard method, and reported to the senior management.

The table below indicates the details of the calculation of market risk as of 30 September 2010 according to "Market Risk Measurement Standard Method", pursuant to part 3 related to the "Calculation of the Amount basis to Market Risk", of the "Communiqué on the Measurement and Assessment of Capital Adequacy of the Banks", published in the Official Gazette dated 1 November 2006 No. 26333.

Information on Market Risk:

	Balance
(I) Capital to be Employed for General Market Risk - Standard Method	326.199
(II) Capital to be Employed for Specific Risk - Standard Method	10.358
(III) Capital to be Employed for Currency Risk - Standard Method	6.548
(IV) Capital to be Employed for Commodity Risk - Standard Method	954
(V) Capital to be Employed for Exchange Risk - Standard Method	-
(VI) Capital to be Employed for Market Risk Due to Options - Standard Method	-
(VII) Total Capital to be Employed for Market Risk for Banks Applying Risk Measurement Model	-
(VIII) Total Capital to be Employed for Market Risk (I+II+III+IV+V+VI)	344.059 (*)
(IX) Amount Subject to Market Risk (12,5xVIII) or (12,5xVII)	4.300.738 (*)

(*) Of the "Amount subject to market risk", only TL 344.059 which is 8% of TL 4.300.738 is used in the calculation of the market risk related to the capital adequacy ratio which is given in Note I of Section Four. TL 344.059 is the minimum amount of capital that can mitigate the mentioned risk.

IV. EXPLANATIONS ON OPERATIONAL RISK:

The "Basic indicator method" is used in the operational risk calculation of the Bank. The amount subject to the operational risk is calculated through the use of the gross income of the Bank in 2009, 2008, and 2007 in accordance to the "Calculation of the Operational Risk" applicable from 1 June 2007, which is the 4th part of the "Regulation Regarding Measurement and Evaluation of the Bank's Capital Adequacy Ratio" published in the Official Gazette No.26333 dated 1 November 2006. In the scope of "Capital adequacy ratio" stated in Note I of this section, amount subjected to operational risk is TL 9.430.736; capital liability of operational risk is TL 754.459.

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V. 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 1,4434	TL1,9692	TL 1,7326
1. Day bid rate	TL 1,4200	TL 1,9294	TL 1,6959
2. Day bid rate	TL 1,4300	TL 1,9261	TL 1,6983
3. Day bid rate	TL 1,4300	TL 1,9265	TL 1,6967
4. Day bid rate	TL 1,4400	TL 1,9195	TL 1,6913
5. Day bid rate	TL 1,4400	TL 1,9284	TL 1,7021

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	: TL 1,4578
Euro	: TL 1,8914
Yen	: TL 1,7222

As of 31 December 2009;

	USD	Euro	Yen
Balance Sheet Evaluation Rate	TL 1,4873	TL 2,1426	TL 1,6103

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

The table below summarizes the Bank's exposure to foreign currency exchange rate risk, categorized by currency. Foreign currency 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 and general loan loss provision, hedging derivative financial assets and liabilities and shareholders' equity are excluded in the currency risk calculation. Therefore, there exists differences between the amounts of foreign currency denominated assets and liabilities demonstrated on the table below and the amounts on the balance sheet. The Banks' real position, both in financial and economic terms, is presented in the table below.

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Current Period – 30 September 2010	EURO	USD	Yen	Other FC (*)	Total
Assets					
Cash Equivalents and Central Bank	2.190.755	922.316	290	24.811	3.138.172
Banks	742.796	1.438.964	16.732	70.956	2.269.448
Financial Assets at Fair Value through Profit or Loss (Net)	4.672	98.103	-	-	102.775
Interbank Money Market Placements Available-for-sale Financial Assets (Net)	1.061.666	2.650.436	-	-	3.712.102
Loans	5.640.028	12.776.935	29.003	66.719	18.512.685
Investments in Associates, Subsidiaries and Joint Ventures	651.199	2.243	-	-	653.442
Held-to-maturity Investments (Net)	555.215	632.796	-	-	1.188.011
Hedging Derivative Financial Assets	-	-	-	-	-
Tangible Assets (Net)	-	1.894	-	-	1.894
Intangible Assets (Net)	-	257	-	-	257
Other Assets	2.093	6.277	12	355	8.737
Total assets	10.848.424	18.530.221	46.037	162.841	29.587.523
Liabilities					
Bank Deposits	931.035	3.091.373	220	122.506	4.145.134
Foreign Currency Deposits	6.163.252	11.519.623	24.168	904.342	18.611.385
Funds from Interbank Money Market	-	-	-	-	-
Borrowings	3.543.504	6.022.619	23.389	15.324	9.604.836
Issued Marketable Securities (Net)	-	1.442.402	-	-	1.442.402
Miscellaneous Payables	12.000	3.320	5	3.197	18.522
Hedging Derivative Financial Liabilities	-	-	-	-	-
Other Liabilities	55.316	101.970	246	4.980	162.512
Total Liabilities	10.705.107	22.181.307	48.028	1.050.349	33.984.791
Net on Balance Sheet Position	143.317	(3.651.086)	(1.991)	(887.508)	(4.397.268)
Net off-Balance Sheet Position (**)	(129.382)	3.788.015	5.243	890.980	4.554.856
Financial Derivative Assets	2.353.825	7.351.579	123.574	993.327	10.822.305
Financial Derivative Liabilities	2.483.207	3.563.564	118.331	102.347	6.267.449
Non-cash Loans	1.393.105	3.656.052	141.295	61.149	5.251.601
Prior Period – 31 December 2009					
Total Assets	9.444.964	20.034.986	136.465	133.530	29.749.945
Total Liabilities	9.395.350	20.027.690	71.364	821.778	30.316.182
Net on-Balance Sheet Position	49.614	7.296	65.101	(688.248)	(566.237)
Net off-Balance Sheet Position (**)	(91.506)	(128.227)	(5.395)	697.713	472.585
Financial Derivative Assets	2.591.093	4.817.316	41.089	769.656	8.219.154
Financial Derivative Liabilities	2.682.599	4.945.543	46.484	71.943	7.746.569
Non-cash Loans	1.351.545	3.111.557	160.017	68.317	4.691.436

(*) Of the "Other FC" total assets amounting to TL 162.841 (31 December 2009: TL 133.530), TL 49.947 is in English Pounds (31 December 2009: TL 79.743), and TL 50.108 in Swiss Francs (31 December 2009: TL 24.894). Of the total liabilities amounting to TL 1.050.349 (31 December 2009: TL 821.778) TL 722.500 is in English Pounds (31 December 2009: TL 579.437) and TL 145.079 is in Swiss Francs (31 December 2009: TL 82.409).

(**) 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.

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VI. EXPLANATIONS ON INTEREST RATE RISK:

"Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive assets and liabilities of the Bank. The EMRC sets limits for the interest rate sensitivity of assets and liabilities and the sensitivity is closely monitored and reported weekly. In the case of high market fluctuations, daily reporting and analyses on transaction bases 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 September 2010	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 Banks	2,180.213	-	-	-	-	3,540.152	5.720.365
Financial Assets at Fair Value Through Profit or Loss (Net)	445.849	123.470	-	-	-	1,700.282	2.269.601
Interbank Money Market Placements	39.524	172.053	108.021	295.607	46.676	59	661.940
Available-for-sale Financial Assets (Net)	-	-	-	-	-	-	-
Loans	4,594.094	9,108.328	13,430.408	8,302.032	2,499.949	147.950	38.082.761
Held-to-maturity Investments (Net)	16,380.268	6,385.844	12,178.188	10,375.693	3,321.324	-	48.641.317
Other Assets	209.533	1,331.303	3,959.620	112	930.832	-	6.431.400
	193.372	-	-	-	-	2,588.193	2.781.565
Total Assets	24.042.853	17.120.998	29.676.237	18.973.444	6.798.781	7.976.636	104.588.949
Liabilities							
Bank Deposits	3,445.952	1,785.710	53.756	-	-	287.282	5.572.700
Other deposits	38,790.728	9,316.280	1,267.432	3,388	-	8,571.131	57.948.959
Funds from Interbank Money Market	8,732.910	175.179	20	-	-	-	8.908.109
Miscellaneous Payables	-	-	-	-	-	1,450.754	1.450.754
Issued Marketable Securities (Net)	-	-	-	1,442.402	-	-	1.442.402
Borrowings	4,371.772	3,724.687	1,653.876	31.735	-	-	9.782.070
Other Liabilities (*)	167.573	393.224	469.944	85.921	55.656	18,311.637	19.483.955
Total Liabilities	55.508.935	15.395.080	3.445.028	1.563.446	55.656	28.620.804	104.588.949
Balance Sheet Long Position	-	1,725.918	26,231.209	17,409.998	6,743.125	-	52.110.250
Balance Sheet Short Position	(31,466.082)	-	-	-	-	(20,644.168)	(52.110.250)
Off Balance Sheet Long Position	160.838	1,183.216	1,606.028	-	-	-	2.950.082
Off Balance Sheet Short Position	-	-	-	(2,555.617)	(598.816)	-	(3.154.433)
Total Position	(31.305.244)	2.909.134	27.837.237	14.854.381	6.144.309	(20.644.168)	(204.351)

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

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Prior Period - 31 December 2009	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	2.115.591	-	-	-	-	2.624.468	4.740.059
Banks	1.725.774	125.310	-	-	-	1.108.777	2.959.861
Financial Assets at Fair Value through Profit or Loss (Net)	22.065	66.126	141.548	46.636	37.395	11	313.781
Interbank Money Market Placements	-	-	-	-	-	-	-
Available-for-sale Financial Assets (Net)	1.837.019	3.384.720	13.028.209	9.630.414	1.233.929	54.843	29.169.134
Loans	14.452.029	7.263.853	10.702.016	6.541.441	758.903	-	39.718.242
Held-to-maturity Investments (Net)	4.433.200	7.652.099	1.315.446	1.275.244	1.163.583	-	15.839.572
Other Assets	188.697	-	-	-	-	2.380.117	2.568.814
Total Assets	24.774.375	18.492.108	25.187.219	17.493.735	3.193.810	6.168.216	95.309.463
Liabilities							
Bank Deposits	2.945.269	321.026	104.202	-	-	190.332	3.560.829
Other Deposits	35.613.832	7.880.126	1.262.293	9.000	-	7.525.292	52.290.543
Funds from Interbank Money Market	10.606.634	2.824.404	70	-	-	-	13.431.108
Miscellaneous Payables	-	-	-	-	-	1.207.665	1.207.665
Issued Marketable Securities (Net)	-	-	-	-	-	-	-
Borrowings	1.557.933	5.276.491	1.317.729	179	-	-	8.152.332
Other Liabilities (*)	118.076	120.017	529.006	64.202	66.811	15.768.874	16.666.986
Total Liabilities	50.841.744	16.422.064	3.213.300	73.381	66.811	24.692.163	95.309.463
Balance Sheet Long Position	-	2.070.044	21.973.919	17.420.354	3.126.999	-	44.591.316
Balance Sheet Short Position	(26.067.369)	-	-	-	-	(18.523.947)	(44.591.316)
Off Balance Sheet Long Position	312.338	737.775	2.371.752	-	-	-	3.421.865
Off Balance Sheet Short Position	-	-	-	(2.889.289)	(549.371)	-	(3.438.660)
Total Position	(25.755.031)	2.807.819	24.345.671	14.531.065	2.577.628	(18.523.947)	(16.795)

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

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

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

Current Period - 30 September 2010	EURO	USD	Yen	TL
Assets				
	%	%	%	%
Cash Equivalents and Central Bank	-	-	-	5,00
Banks	0,40	0,10	-	-
Financial Assets at Fair Value Through Profit or Loss (Net)	4,21	3,33	-	8,64
Interbank Money Market Placements	-	-	-	-
Available-for-Sale Financial Assets (Net)	5,18	4,28	-	9,67
Loans	4,68	4,03	3,26	12,20
Held-to-Maturity Investments (Net)	7,34	6,58	-	11,22
Liabilities				
Bank Deposits	2,04	2,08	-	6,78
Other Deposits	1,88	1,97	0,28	7,51
Funds From Interbank Money Market	-	-	-	7,00
Miscellaneous Payables	-	-	-	-
Issued Marketable Securities (Net)	-	5,13	-	-
Borrowings	1,59	1,78	0,67	7,63

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Prior Period - 31 December 2009	EURO	USD	Yen	TL
Assets	%	%	%	%
Cash Equivalents and Central Bank	-	-	-	5,20
Banks	0,18	0,09	-	12,75
Financial Assets at Fair Value Through Profit or Loss (Net)	3,74	4,63	-	8,97
Interbank Money Market Placements	-	-	-	-
Available-for-Sale Financial Assets (Net)	5,49	5,94	-	9,71
Loans	4,66	4,13	2,75	14,62
Held-to-Maturity Investments (Net)	5,03	4,70	-	15,05
Liabilities				
Bank Deposits	1,64	1,45	-	7,00
Other Deposits	1,75	1,92	0,09	8,18
Funds From Interbank Money Market	-	0,81	-	6,95
Miscellaneous Payables	-	-	-	-
Issued Marketable Securities (Net)	-	-	-	-
Borrowings	2,15	1,87	1,47	8,62

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, İstanbul Stock Exchange("ISE") Money Market, ISE Settlement 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 not be less than 80% for foreign currency denominated assets and liabilities, and for total assets and liabilities it should not be less than 100%. Liquidity ratios as at 30 September 2010 and 2009 are presented below:

Current Period	First Maturity Tranche (Weekly)		Second Maturity Tranche (Monthly)	
	FC	FC+TL	FC	FC+TL
30 September 2010				
Average (%)	203,3	245,6	96,7	134,9
Maximum (%)	248,2	279,4	108,6	149,5
Minimum (%)	155,0	214,3	81,9	126,1

Prior Period	First Maturity Tranche (Weekly)		Second Maturity Tranche (Monthly)	
	FC	FC+TL	FC	FC+TL
31 December 2009				
Average (%)	274,5	246,5	117,1	143,0
Maximum (%)	337,7	317,2	154,5	164,2
Minimum (%)	191,6	206,2	87,5	131,4

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Breakdown of assets and liabilities according to their outstanding maturities:

Current Period – 30 September 2010	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	5.694.297	26.068	-	-	-	-	-	5.720.365
Banks	1.700.282	445.849	123.470	-	-	-	-	2.269.601
Financial Assets at Fair Value through Profit or Loss (Net)	59	23.412	21.978	61.713	366.256	188.522	-	661.940
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Available-for-sale Financial Assets (Net)	147.950	6.265	2.143.551	8.738.038	24.060.359	2.986.598	-	38.082.761
Loans	-	11.053.619	6.129.347	8.864.612	17.177.486	5.416.253	-	48.641.317
Held-to-maturity Investments (Net)	-	-	-	1.775.636	3.724.932	930.832	-	6.431.400
Other Assets	113.996	525.758	-	-	202.675	-	1.939.136	2.781.565
Total Assets	7.656.584	12.080.971	8.418.346	19.439.999	45.531.708	9.522.205	1.939.136	104.588.949
Liabilities								
Bank Deposits	287.282	3.445.952	1.785.710	53.756	-	-	-	5.572.700
Other Deposits	8.571.131	38.790.728	9.316.280	1.267.432	3.388	-	-	57.948.959
Borrowings	-	138.474	447.712	5.061.837	3.322.559	811.488	-	9.782.070
Funds from Interbank Money Market	-	8.732.910	175.179	20	-	-	-	8.908.109
Issued Marketable Securities (Net)	-	-	-	-	1.442.402	-	-	1.442.402
Miscellaneous Payables	-	801.361	649.393	-	-	-	-	1.450.754
Other Liabilities (**)	-	984.642	370.886	470.402	1.081.646	262.954	16.313.425	19.483.955
Total Liabilities	8.858.413	52.894.067	12.745.160	6.853.447	5.849.995	1.074.442	16.313.425	104.588.949
Net Liquidity Gap	(1.201.829)	(40.813.096)	(4.326.814)	12.586.552	39.681.713	8.447.763	(14.374.289)	-
Prior Period - 31 December 2009								
Total Assets	5.937.579	16.050.606	8.231.859	19.139.201	38.239.530	5.745.229	1.965.459	95.309.463
Total Liabilities	7.715.624	50.992.398	12.801.662	4.627.279	3.558.882	1.422.778	14.190.840	95.309.463
Net Liquidity Gap	(1.778.045)	(34.941.792)	(4.569.803)	14.511.922	34.680.648	4.322.451	(12.225.381)	-

(*) 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 REGARDING 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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IX. EXPLANATIONS ON BUSINESS SEGMENTS:

The Bank operates in five main business segments including retail banking, corporate and 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 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.

Treasury activities are performed by the Treasury Unit. The Treasury Unit trades in TL and foreign currency instruments on a spot and forward basis, and trade in treasury bills, bonds and other domestic securities together with foreign securities with "AAA" rating. The Marketing and Treasury Group carry out marketing activities of treasury and derivative financial products for customers.

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

International Banking activities are managed by International Banking Unit. 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 September 2010 and 31 December 2009 is presented on the following table:

	Retail Banking	Corporate Banking and SME Banking	Treasury	Private Banking	International Banking	Other and Unallocated	Bank's Total Activities
Current Period – 30 September 2010							
Operating Income	1.970.012	1.099.550	1.622.449	110.277	45.834	-	4.848.122
Profit from Operating Activities	524.285	569.610	1.433.728	80.219	43.486	17.731	2.669.059
Income from Subsidiaries	-	-	-	-	-	27.191	27.191
Profit before Tax	524.285	569.610	1.433.728	80.219	43.486	44.922	2.696.250
Corporate Tax	-	-	-	-	-	(530.186)	(530.186)
Net Profit for the Period	524.285	569.610	1.433.728	80.219	43.486	(485.264)	2.166.064
Segment Assets	20.819.014	30.806.475	47.377.766	573.180	621.940	-	100.198.375
Investments in Associates, Subsidiaries and Joint Ventures (Business Partnerships)	-	-	-	-	-	-	873.913
Undistributed Assets	-	-	-	-	-	-	3.516.661
Total Assets	-	-	-	-	-	-	104.588.949
Segment Liabilities	36.281.676	15.082.911	14.877.917	11.955.494	6.837.019	-	85.035.017
Undistributed Liabilities	-	-	-	-	-	-	3.240.507
Shareholders' Equity	-	-	-	-	-	-	16.313.425
Total Liabilities	-	-	-	-	-	-	104.588.949
Other Segment Items							
Capital Investment	77.171	1.782	2.168	899	-	72.382	154.402
Amortization	(51.668)	(3.465)	(620)	(564)	(175)	(35.777)	(92.269)
Non-cash Other Income- Expense	(132.897)	(205.368)	(81.900)	(693)	(532)	(1.250)	(422.640)
Restructuring Costs	-	-	-	-	-	-	-

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	Retail Banking	Corporate and Commercial Banking	Treasury	Private Banking	International Banking	Other and Unallocated	Bank's Total Activities
Prior Period – 31 December 2009 (*)							
Operating Income	2.524.761	698.155	1.593.203	77.897	57.457	-	4.951.473
Profit from Operating Activities	503.119	475.139	1.467.213	55.983	48.545	(89.860)	2.460.139
Income from Subsidiaries	-	-	-	-	-	43.007	43.007
Profit before Tax	503.119	475.139	1.467.213	55.983	48.545	(46.853)	2.503.146
Corporate Tax	-	-	-	-	-	(477.491)	(477.491)
Net Profit for the Period	503.119	475.139	1.467.213	55.983	48.545	(524.344)	2.025.655
Segment Assets	18.174.946	24.401.385	48.275.925	246.924	316.477	-	91.415.657
Investments in Associates. Subsidiaries and Joint Ventures (Business Partnerships)	-	-	-	-	-	-	921.686
Undistributed Assets	-	-	-	-	-	-	2.972.120
Total Assets	-	-	-	-	-	-	95.309.463
Segment Liabilities	35.758.771	13.453.352	17.326.253	6.673.619	5.254.404	-	78.466.399
Undistributed Liabilities	-	-	-	-	-	-	2.652.224
Shareholders' Equity	-	-	-	-	-	-	14.190.840
Total Liabilities	-	-	-	-	-	-	95.309.463
Other Segment Items							
Capital Investment	22.270	1.153	1.366	454	2	44.308	69.553
Amortization	(46.400)	(4.064)	(387)	(598)	(148)	(38.263)	(89.860)
Non-cash Other Income- Expense	(342.260)	(550.998)	(14.775)	(441)	(6)	(1.593)	(910.073)
Restructuring Costs	-	-	-	-	-	-	-

(*) Amounts of income statement present 30 September 2009 figures.

As a result of the changes in the organizational structure of the Bank, there are classification differences between business segments of current period and prior period. The main change in the organization structure stems from the transfer of Enterprise Banking into SME Banking at the beginning of 2010 which was classified under Retail Banking as of 31 December 2009.

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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 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Cash/Foreign Currency	392.546	229.043	379.131	195.503
The CBRT	2.189.574	2.904.505	2.118.588	2.025.822
Other (*)	73	4.624	7.322	13.693
Total	2.582.193	3.138.172	2.505.041	2.235.018

(*) As of 30 September 2010, precious metal account amounts to TL 4.255 (31 December 2009: TL 4.442).

2. Information related to the account of the CBRT:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Demand Unrestricted Account	9.361	853.440	2.997	677.323
Time Unrestricted Account	-	-	-	-
Time Restricted Account	-	-	-	-
Reserve Requirement	2.180.213	2.051.065	2.115.591	1.348.499
Total	2.189.574	2.904.505	2.118.588	2.025.822

3. Explanation on reserve requirements:

In accordance with "Communiqué Regarding the Reserve Requirements" No. 2005/1 issued by the CBRT, banks operating in Turkey are required to place reserves in the CBRT with a rate of 5% for their TL liabilities and 10% for USD and/or EUR for their foreign currency liabilities. The CBRT makes quarterly interest payments over the TL reserve requirements with an interest rate 5%. The CBRT does not make any interest payments over the FC reserve requirements.

In accordance with "Communiqué Regarding Change in the Communiqué Regarding the Reserve Requirements" published in the Official Gazette dated 23 September 2010 No. 27708, the reserve rate has been changed to 5,5% for TL liabilities and to 11% for foreign currency liabilities effective from 1 October 2010. Interest payments over the TL reserve requirements have been annulled.

In accordance with "Communiqué Regarding Change in the Communiqué Regarding the Reserve Requirements" published in the Official Gazette dated 12 November 2010 No. 27757, the reserve rate for TL liabilities has been changed to 6% effective from 12 November 2010. There has been no change for foreign currency liabilities.

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

- As of 30 September 2010, there is no financial assets at fair value through profit or loss subject to repo transactions and those given as collateral/blocked.
- Positive differences table related to trading derivative financial assets:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Forward Transactions	31.170	-	6.237	-
Swap Transactions	627	144.035	109	62.739
Futures Transactions	41.017	2.215	42.411	1.917
Options	11.040	27.032	27.266	22.509
Other	-	-	-	-
Total	83.854	173.282	76.023	87.165

c. Information on banks and foreign banks account:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Banks	153	2.269.448	1.158	2.958.703
Domestic	153	11	1.158	126.432
Foreign	-	2.269.437	-	2.832.271
Head Quarters and Branches Abroad	-	-	-	-
Total	153	2.269.448	1.158	2.958.703

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

- As of 30 September 2010. available-for-sale financial assets subject to repurchase agreements amount to TL 7.037.828 (31 December 2009: TL 7.660.596); and those given as collateral/blocked amount to TL 4.933.806 (31 December 2009: TL 469.204).
- Information on available-for-sale financial assets:

	Current Period 30 September 2010	Prior Period 31 December 2009
Debt Securities	38.011.046	29.165.719
Quoted to Stock Exchange	37.939.786	29.115.570
Not Quoted to Stock Exchange	71.260	50.149
Share Certificates	76.690	4.694
Quoted to Stock Exchange	71.986	-
Not Quoted to Stock Exchange	4.704	4.694
Impairment Provision (-)	4.975	1.279
Total	38.082.761	29.169.134

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In accordance with "Communiqué for the Amendment of the Communiqué related to Turkish Accounting Standard Financial Instruments: Recognition and Measurement (TAS 39)" published in the Official Gazette numbered 27040 and dated 31 October 2008 by Turkish Accounting Standard Board, due to change in the intention to hold such securities in 2008, the Bank reclassified its government bonds with fair values USD 91.820.730 and EUR 17.129.244 into the category of financial assets available for sale which were classified under the category of financial asset held for trading before. As of the date of balance sheet, the fair values of these reclassified government bonds are USD (-) (31 December 2009: USD 1.744.680) and EUR 3.039.600 (31 December 2009: EUR 7.590.058). Had these financial assets not been reclassified, a valuation gain/loss of USD (-) (30 September 2009: USD (1.945)) and EUR 3.251 (30 September 2009: Euro 8.742) would have been recognised in the income statement.

e. Information related to loans:

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

	Current Period		Prior Period	
	30 September 2010		31 December 2009	
	Cash	Non-cash	Cash	Non-cash
Direct Loans Granted to Shareholders	-	292	-	425
Corporate Shareholders	-	292	-	425
Real Person Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	1.114.618	514.104	609.054	734.026
Loans Granted to Employees	74.823	-	67.005	-
Total	1.189.441	514.396	676.059	734.451

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

	Standard Loans and Other		Loans and Other Receivables under	
	Receivables		Close Monitoring	
	Loans and Other	Restructured or	Loans and Other	Restructured or
	Receivables	Rescheduled	Receivables	Rescheduled
Non-specialized Loans	47.212.020	-	1.417.968	11.329
Discount And Purchase Notes	55.699	-	17	-
Export Loans	2.199.710	-	2.173	-
Import Loans	-	-	-	-
Loans Granted to Financial Sector	1.269.953	-	-	-
Foreign Loans	977.710	-	-	-
Consumer Loans (Including Overdraft Loans)	11.091.966	-	784.182	602
Credit Cards	6.376.832	-	155.969	47
Precious Metal Loans	10.786	-	-	-
Other	25.229.364	-	475.627	10.680
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	47.212.020	-	1.417.968	11.329

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

	Short-term	Medium and Long-term	Total
Consumer Loans-TL	255.727	11.164.427	11.420.154
Mortgage Loans	7.863	5.588.404	5.596.267
Automotive Loans	24.723	594.793	619.516
Consumer Loans	221.671	4.912.629	5.134.300
Other	1.470	68.601	70.071
Consumer Loans- Indexed to FC	5	146.222	146.227
Mortgage Loans	-	136.230	136.230
Automotive Loans	5	1.684	1.689
Consumer Loans	-	8.308	8.308
Other	-	-	-
Consumer Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Consumer Credit Cards-TL	6.038.850	328.367	6.367.217
With Installment	2.586.586	328.367	2.914.953
Without Installment	3.452.264	-	3.452.264
Consumer Credit Cards-FC	7.885	-	7.885
With Installment	2.367	-	2.367
Without Installment	5.518	-	5.518
Personnel Loans-TL	5.650	38.822	44.472
Mortgage Loans	-	938	938
Automotive Loans	46	300	346
Consumer Loans	5.604	37.584	43.188
Other	-	-	-
Personnel Loans- Indexed to FC	-	629	629
Mortgage Loans	-	314	314
Automotive Loans	-	-	-
Consumer Loans	-	315	315
Other	-	-	-
Personnel Loans-FC	-	-	-
Mortgage Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	29.025	550	29.575
With Installment	13.318	550	13.868
Without Installment	15.707	-	15.707
Personnel Credit Cards-FC	147	-	147
With Installment	49	-	49
Without Installment	98	-	98
Credit Deposit Account-TL (Real Person)	265.268	-	265.268
Credit Deposit Account-FC (Real Person)	-	-	-
Total Consumer Loans	6.602.557	11.679.017	18.281.574

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

	Short-term	Medium and Long-term	Total
Commercial Installment Loans-TL	354.848	2.423.452	2.778.300
Mortgage Loans	1.678	354.936	356.614
Automotive Loans	13.716	499.047	512.763
Consumer Loans	338.558	1.510.187	1.848.745
Other	896	59.282	60.178
Commercial Installment Loans- Indexed to FC	5.922	169.067	174.989
Mortgage Loans	-	23.614	23.614
Automotive Loans	43	67.155	67.198
Consumer Loans	4.827	67.944	72.771
Other	1.052	10.354	11.406
Commercial Installment Loans-FC	-	34.999	34.999
Mortgage Loans	-	-	-
Automotive loans	-	-	-
Consumer Loans	-	-	-
Other	-	34.999	34.999
Corporate Credit Cards-TL	126.293	845	127.138
With Installment	46.674	324	46.998
Without Installment	79.619	521	80.140
Corporate Credit Cards-FC	886	-	886
With Installment	294	-	294
Without Installment	592	-	592
Credited Deposit Account-TL (Legal Person)	267.323	-	267.323
Credited Deposit Account-FC (Legal person)	-	-	-
Total	755.272	2.628.363	3.383.635

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

	Current Period 30 September 2010	Prior Period 31 December 2009
Domestic Loans	47.663.607	38.838.821
Foreign Loans	977.710	879.421
Total	48.641.317	39.718.242

6. Loans granted to investments in associates and subsidiaries:

	Current Period 30 September 2010	Prior Period 31 December 2009
Direct Loans Granted to Investments in Associates and Subsidiaries	240.048	291.989
Indirect Loans Granted to Investments in Associates and Subsidiaries	-	-
Total	240.048	291.989

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7. Specific provisions accounted for loans:

	Current Period 30 September 2010	Prior Period 31 December 2009
Loans and Receivables with Limited Collectibility	82.014	181.886
Loans and Receivables with Doubtful Collectibility	181.437	452.410
Uncollectible Loans and Receivables	1.062.976	1.150.224
Total	1.326.427	1.784.520

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

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

	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 September 2010			
(Gross Amounts Before Specific Provisions)	14.255	14.993	44.031
Restructured Loans and Other Receivables	9.853	12.033	30.023
Rescheduled Loans and Other Receivables	4.402	2.960	14.008
Prior Period: 31 December 2009			
(Gross Amounts Before Specific Provisions)	33.180	56.792	75.690
Restructured Loans and Other Receivables	29.431	50.991	63.954
Rescheduled Loans and Other Receivables	3.749	5.801	11.736

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 2009			
Additions (+)	349.562	19.540	10.467
Transfers from Other Categories of Non-Performing Loans (+)	-	379.655	525.765
Transfers to Other Categories of Non-Performing Loans (-)	379.655	525.765	-
Collections (-)	69.498	134.882	257.259
Transfers from Non-performing Loans due to Restructuring (-)	281	9.521	366.221
Write-offs (-) (*)	40	1.392	206.008
Corporate and Commercial Loans	117	2.123	75.349
Retail Loans	124	6.006	84.864
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of the Period	82.014	181.437	1.062.976
Specific Provisions (-)	82.014	181.437	1.062.976
Net Balance	-	-	-

(*) The Bank has sold a portion of its non-performing loan portfolio amounting to TL 326.121 to Girişim Varlık Yönetimi A.Ş. with a purchase price of TL 38.500 on 5 January 2010. The sold portion is presented under "Write-offs" in the above table.

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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 September 2010			
Balance at the End of the Period	3.280	11.329	48.427
Specific Provisions (-)	3.280	11.329	48.427
Net Balance on Balance Sheet	-	-	-
Prior Period: 31 December 2009			
Balance at the End of the Period	10.620	8.250	38.401
Specific Provisions (-)	10.620	8.250	38.401
Net Balance	-	-	-

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

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 September 2010			
Loans granted to corporate entities and real persons (Gross)	82.014	181.437	1.062.976
Specific Provisions Amount(-)	82.014	181.437	1.062.976
Loans granted to corporate entities and real persons (Net)	-	-	-
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 2009			
Loans granted to corporate entities and real persons (Gross)	181.886	452.410	1.150.224
Specific Provisions Amount(-)	181.886	452.410	1.150.224
Loans granted to corporate entities and real persons (Net)	-	-	-
Banks (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances (Gross)	-	-	-
Specific Provisions Amount (-)	-	-	-
Other Loans and Advances (Net)	-	-	-

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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 of the Bank:

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.

f. Held-to-maturity Investments:

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

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Given as collateral/blocked	478.326	451.159	-	5.394.623
Subject to repurchase agreements	2.043.003	-	5.219.379	185.313
Total	2.521.329	451.159	5.219.379	5.579.936

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

	Current Period 30 September 2010	Prior Period 31 December 2009
Government Bonds	6.431.400	15.839.572
Treasury Bills	-	-
Other Government Debt Securities	-	-
Total	6.431.400	15.839.572

3. Information on Held-to-maturity Investments:

	Current Period 30 September 2010	Prior Period 31 December 2009
Debt Securities	6.462.793	15.852.501
Quoted to Stock Exchange	6.462.793	15.852.501
Not Quoted to Stock Exchange	-	-
Impairment Provision (-)	31.393	12.929
Total	6.431.400	15.839.572

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

	Current Period 30 September 2010	Prior Period 31 December 2009
Beginning Balance	15.839.572	20.560.583
Foreign Currency Differences on Monetary Assets	(69.219)	(95.862)
Purchases During Year	-	4.287
Disposals Through Sales and Redemptions	9.245.463	4.967.199
Impairment Provision (-)	31.393	12.929
Change in Amortized Cost	(62.097)	350.692
Balance at the End of the Period	6.431.400	15.839.572

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In accordance with "Communique for the Amendment of the Communique related to Turkish Accounting Standard Financial Instruments: Recognition and Measurement (TAS 39)" published in the Official Gazette numbered 27040 and dated 31 October 2008 by Turkish Accounting Standards Board. due to change in the intention to hold such securities in 2008. the Bank reclassified its government bonds with fair values TL 104.306. USD 962.377.327 and EUR 419.021.064 into the category of financial assets held to maturity which were classified under the category of financial assets held for trading before. As of the balance sheet date. fair values of these reclassified government bonds after the redemption in the current year are TL 1.756 (31 December 2009: TL 61.574). USD (-) (31 December 2009: USD 972.098.310) and EUR (-) (31 December 2009: EUR 389.177.100). Had these financial assets not been reclassified, a valuation gain/loss of TL 173 (30 September 2009: TL 3.245), USD (-) (30 September 2009: USD {645.072}) and EUR (-) (30 September 2009: EUR {73.726}) would have been recognised in the income statement.

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 about investments in associates:

The financial figures have been obtained from the financial statements dated 30 June 2010.

	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	18.840	15.414	5.971	428	-	1.014	(91)	-
2	32.192	29.140	2.194	1.121	-	5.914	4.713	-

3. Movement schedule of investments in associates:

	Current Period 30 September 2010	Prior Period 31 December 2009
Balance at the Beginning of the Period	3.125	3.125
Movements During the Period	-	-
Purchases	-	-
Bonus Shares and Contributions to Capital	-	-
Dividends From Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Impairment Provision	-	-
Increase/decrease due to foreign exchange valuation of foreign investment in associates	-	-
Balance at the End of the Period	3.125	3.125
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

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h. Information on subsidiaries (Net):

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

Title	Address (City / Country)	Bank's share percentage – If different voting percentage (%)	Bank's risk group share percentage (%)
1 Ak Yatırım Ortaklığı A.Ş.	Istanbul/Turkey	70.04	70.04
2 Ak Finansal Kiralama A.Ş.	Istanbul/Turkey	99.99	99.99
3 Ak Yatırım Menkul Değerler A.Ş.	Istanbul/Turkey	99.80	99.80
4 Ak Portföy Yönetimi A.Ş.	Istanbul/Turkey	99.99	99.99
5 Akbank N.V.	Rotterdam/Netherlands	100.00	100.00
6 Akbank AG	Frankfurt/Germany	100.00	100.00
7 Ak Global Funding B.V.	Rotterdam/Netherlands	100.00	100.00
8 Akbank (Dubai) Limited	Dubai/United Arab Emirates	100.00	100.00

3. Main financial figures of subsidiaries. in the order of the above table:

The financial figures have been obtained from the financial statements dated 30 September 2010.

	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	50.268	49.931	1	281	3.801	5.393	11.723	31.266
2	1.033.944	265.372	138	68.625	-	34.722	29.964	-
3	556.467	77.673	26.107	28.287	2.290	13.679	13.982	-
4	16.501	14.620	201	941	-	6.464	6.253	-
5	4.441.700	803.644	2.907	133.254	60.223	21.970	1.300	-
6	2.321.289	414.696	358	58.161	7.750	19.591	11.814	-
7	-	-	-	-	-	-	-	-
8	1.343	810	35	-	-	(807)	-	-

(*) The figure presents the fair value of publicly traded company's shares owned by the Bank .

Operations of Ak Global Funding B.V. have not commenced yet and the Bank's investment in this company is immaterial.

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4. Movement schedule of subsidiaries:

	Current Period 30 September 2010	Prior Period 31 December 2009
Balance at the Beginning of the Period	918.561	920.409
Movements During the Period		
Purchases	259	2.762
Bonus Shares and Contributions to Capital (*)	731	-
Dividends From Current Year Income	-	-
Sales/Liquidation	-	(19.962)
Revaluation Increase	-	-
Impairment Provision	9.326	12.236
Increase /decrease due to foreign exchange valuation of foreign subsidiaries	(58.089)	3.116
Balance at the End of the Period	870.788	918.561
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	-	-

(*) TL 731 which is shown in the row of Bonus Shares and Contributions to Capital is related to increase of Akbank (Dubai) Limited's paid-in capital from USD 1.000.000 USD to USD 1.500.000.

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

Subsidiaries	Current Period 30 September 2010	Prior Period 31 December 2009
Banks	651.165	709.254
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	121.088	121.088
Finance Companies	-	-
Other Financial Subsidiaries	98.535	88.219

6. Subsidiaries quoted on a stock exchange:

	Current Period 30 September 2010	Prior Period 31 December 2009
Quoted to Domestic Stock Exchanges	31.266	21.681
Quoted to Foreign Stock Exchanges	-	-

i. Information on leasing receivables (Net): None.

j. Information on hedging derivative financial assets: None.

k. Information on the investment properties: None.

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l. Information on deferred tax asset:

As of 30 September 2010 deferred tax asset of the Bank is TL 202.675 (31 December 2009: TL 183.830). 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-h-2 of Section Five.

m. Information on property and equipment held for sale and related to discontinued operations:

	Current Period 30 September 2010	Prior Period 31 December 2009
Cost	4.024	3.779
Accumulated Depreciation (-)	589	481
Net Book Value	3.435	3.298

	Current Period 30 September 2010	Prior Period 31 December 2009
Opening Balance	3.298	3.872
Additions	419	163
Disposals (-), net	164	443
Depreciation (-)	118	294
Closing Net Book Value	3.435	3.298

n. Information on other assets:

Other assets amount to TL 788.717 (31 December 2009: TL 603.339) 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 deposits with 7 days notification and accumulative deposits.

1(i). Current Period – 30 September 2010:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Total
Saving Deposits	2.223.336	10.878.828	10.378.367	528.637	156.395	42.223	24.207.786
Foreign Currency Deposits	3.167.834	7.686.873	5.989.630	801.137	658.635	307.276	18.611.385
Residents in Turkey	3.122.944	7.611.789	5.721.381	639.050	630.476	228.561	17.954.201
Residents Abroad	44.890	75.084	268.249	162.087	28.159	78.715	657.184
Public Sector Deposits	418.228	4.697	1.690	146	800	29	425.590
Commercial Deposits	2.684.654	3.071.367	7.218.999	599.808	1.387	525	13.576.740
Other Institutions Deposits	77.079	82.610	950.558	13.421	3.483	307	1.127.458
Precious Metals Deposits	-	-	-	-	-	-	-
Bank Deposits	287.282	2.216.640	1.980.923	939.996	125.481	22.378	5.572.700
The CBRT	-	-	-	-	-	-	-
Domestic Banks	6.339	218.433	-	-	-	-	224.772
Foreign Banks	60.567	1.998.207	1.980.923	939.996	125.481	22.378	5.127.552
Special Finance Institutions	220.376	-	-	-	-	-	220.376
Other	-	-	-	-	-	-	-
Total	8.858.413	23.941.015	26.520.167	2.883.145	946.181	372.738	63.521.659

1(ii). Prior Period - 31 December 2009:

	Demand	Up to 1 Month	1 – 3 Months	3 – 6 Months	6 Months – 1 Year	1 Year and Over	Total
Saving Deposits	1.807.324	6.365.675	13.085.553	458.376	163.709	37.201	21.917.838
Foreign Currency Deposits	3.275.762	4.137.052	8.564.812	1.186.716	811.636	594.221	18.570.199
Residents in Turkey	3.227.416	4.102.824	8.524.807	1.135.964	684.308	472.889	18.148.208
Residents Abroad	48.346	34.228	40.005	50.752	127.328	121.332	421.991
Public Sector Deposits	256.286	2.057	1.602	1.942	114	3	262.004
Commercial Deposits	2.066.884	2.590.066	5.778.341	31.878	2.276	558	10.470.003
Other Institutions Deposits	119.036	44.367	894.523	9.299	2.830	444	1.070.499
Precious Metals Deposits	-	-	-	-	-	-	-
Bank Deposits	190.332	630.959	2.399.358	241.754	89.945	8.481	3.560.829
The CBRT	-	-	-	-	-	-	-
Domestic Banks	5.041	190.409	-	-	1.002	-	196.452
Foreign Banks	34.624	440.550	2.399.358	241.754	88.943	8.481	3.213.710
Special Finance Institutions	150.667	-	-	-	-	-	150.667
Other	-	-	-	-	-	-	-
Total	7.715.624	13.770.176	30.724.189	1.929.965	1.070.510	640.908	55.851.372

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2. Information on saving deposits insurance:

2(ii). 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 September 2010	Prior Period 31 December 2009	Current Period 30 September 2010	Prior Period 31 December 2009
Saving Deposits	10.162.992	9.315.004	14.044.794	12.602.834
Foreign Currency Saving Deposits	3.654.714	3.888.677	10.261.713	10.063.857
Other Deposits in the Form of Saving Deposits	-	-	-	-
Foreign Branches' Deposits under Foreign Authorities' Insurance	-	-	-	-
Off-Shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-

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

	Current Period 30 September 2010	Prior Period 31 December 2009
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	667.198	662.782
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 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Forward Transactions	12.558	-	7.330	-
Swap Transactions	311.039	159.227	128.092	92.180
Future Transactions	31.665	5.017	22.478	3.495
Options	9.466	28.751	27.455	22.175
Other	-	-	-	-
Total	364.728	192.995	185.355	117.850

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c. Information on borrowings:

1. Information on banks and other financial institutions:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Borrowings from the CBRT	-	-	-	-
From Domestic Bank and Institutions	167.136	72.245	67.167	32.881
From Foreign Banks, Institutions and Funds	10.098	9.532.591	70.013	7.982.271
Total	177.234	9.604.836	137.180	8.015.152

2. Information on maturity structure of borrowings:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Short-term	177.234	4.756.803	137.180	3.410.437
Medium and Long-term	-	4.848.033	-	4.604.715
Total	177.234	9.604.836	137.180	8.015.152

The liabilities providing the funding sources of the Bank are deposits and 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, 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):

On 22 July 2010 the Bank has issued 5 year USD denominated Eurobonds with a nominal amount of USD 1 billion and maturing at 22 July 2015. These bonds have a yield of 5,256% and coupon rate of 5,125%.

e. Information on other foreign liabilities:

Other foreign liabilities amount to TL 1.038.105 (31 December 2009: TL 717.536) and do not exceed 10% of the total balance sheet excluding off-balance sheet commitments.

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 September 2010		Prior Period 31 December 2009	
	Gross	Net	Gross	Net
Less Than 1 Year	37.361	27.096	11.752	9.193
Between 1-4 Years	23.062	18.685	4.457	3.550
More Than 4 Years	-	-	-	-
Total	60.423	45.781	16.209	12.743

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g. Information on hedging derivative financial liabilities:

	Current Period 30 September 2010		Prior Period 31 December 2009	
	TL	FC	TL	FC
Fair value hedge	-	6.256	-	-
Cash flow hedge	333.544	72.702	390.461	-
Net investment hedge	-	-	-	-
Total	333.544	78.958	390.461	-

h. Information on provisions:

1. Information on general provisions:

	Current Period 30 September 2010	Prior Period 31 December 2009
General Provisions	453.946	369.288
Provisions for Group I. Loans and Receivables	343.003	240.715
Provisions for Group II. Loans and Receivables	22.030	46.747
Provisions for Non-cash Loans	55.837	45.121
Other	33.076	36.705

2. Information on reserve for employment termination benefits:

Under the Turkish Labour Law, the Bank is 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 2.517,00 (in full TL) amount (31 December 2009: TL 2.365,16 (full TL amount)) for each year of service. The liability is not funded, as 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 30 September 2010	Prior Period 31 December 2009
Discount Rate (%)	5,92	5,92
Rate for the Probability of Retirement (%)	92,87	92,87

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 of TL 2.517,00 (in full TL) amount (1 January 2010: TL 2.427,04 (full TL amount)) effective from 1 July 2010 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 periods are as follows:

	Current Period 30 September 2010	Prior Period 31 December 2009
Balance at the Beginning of the Period	30.135	26.886
Provisions Recognized During the Period	8.094	12.165
Paid During the Period	(6.622)	(8.916)
Balance at the End of the Period	31.607	30.135

As of 30 September 2010, the Bank has accounted a provision for unused vacation rights amounting to TL 31.666 (31 December 2009: TL 27.926).

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

As of 30 September 2010, the provision related to foreign currency difference of foreign currency indexed loans, which amounts to TL 12.199 (31 December 2009: TL 7.614), which is offset with the balance of foreign currency indexed loans in these financial statements.

4. Information on other provisions:

4 (i). Information on general provision for possible risks: None (31 December 2009: The Bank has accounted general provision for possible risks of loans and other receivables amounting to 110.000 TL).

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

The Bank has provisions for credit cards and banking services promotion activities amounting to TL 108.294 (31 December 2009: TL 85.789)

i. Explanations on tax liability:

1. Explanations on current tax liability:

The tax calculation of the Bank is explained in Note XVIII of Section Three. As of 30 September 2010, the tax liability after the deduction of temporary taxes paid from the corporate tax is TL 284.757 (31 December 2009: TL 189.858)

1(i). Information on taxes payable:

	Current Period 30 September 2010	Prior Period 31 December 2009
Corporate Taxes Payable	284.757	189.858
Taxation on Marketable Securities	64.053	71.491
Property Tax	835	611
Banking Insurance Transaction Tax (BITT)	21.418	23.355
Foreign Exchange Transaction Tax	-	-
Value Added Tax Payable	667	1.706
Other	20.861	33.643
Total	392.591	320.664

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1(ii). Information on premium payables:

	Current Period 30 September 2010	Prior Period 31 December 2009
Social Security Premiums - Employee	-	-
Social Security Premiums - Employer	1	1
Bank Social Aid Pension Fund Premium - Employee	10	32
Bank Social Aid Pension Fund Premium - Employer	13	43
Pension Fund Membership Fees and Provisions - Employee	-	-
Pension Fund Membership Fees and Provisions - Employer	-	-
Unemployment Insurance - Employee	574	505
Unemployment Insurance - Employer	1.149	1.009
Other	1	-
Total	1.748	1.590

2. Information on deferred tax liability:

The Bank has no deferred tax liability as of 30 September 2010 (31 December 2009: TL (-)). Explanation on net deferred tax asset is disclosed in Note I-l of Section Five.

j. Information on shareholders' equity:

1. Presentation of paid-in capital:

	Current Period 30 September 2010	Prior Period 31 December 2009
Common Stock	4.000.000	3.000.000
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	5.000.000

3. Information on the share capital increases during the period and their sources:

Increase Date	Increase Amount	Cash	Profit Reserves Subject to Capital Increase	Capital Reserves Subject to Capital Increase
16 April 2010	1.000.000	-	482.691	517.309

4. Information on share capital increases from capital reserves during the current period:

Marketable Securities Value Increase Fund	Revaluation Fund	Bonus Shares from Investment in Associates, Subsidiaries and Joint Ventures	Other
-	17.309	-	500.000

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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 the anticipations regarding the uncertainty of these indicators on the shareholders' equity:

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 associates and fixed assets, thus giving a chance for considerably high free capital which provides funds for liquid and high interest bearing assets. Considering all these factors, the Bank's shareholders' equity is getting steadily stronger.

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

k. Information on marketable securities value increase fund:

	Current Period		Prior Period	
	30 September 2010		31 December 2009	
	TL	FC	TL	FC
From Investments in Associates, Subsidiaries, and Joint Ventures	15.517	-	6.190	-
Valuation Difference	1.164.559	75.459	795.309	(8.952)
Foreign Currency Difference	-	-	-	-
Total	1.180.076	75.459	801.499	(8.952)

The part of value increase fund related to foreign currency marketable securities is the difference between the fair values and the amortized costs, calculated in accordance with the "Effective interest method" of government bonds classified as "available-for-sale financial assets".

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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 September 2010		Prior Period 30 September 2009	
	TL	FC	TL	FC
Short-term Loans	1.065.789	51.016	1.726.737	84.176
Medium and Long-term Loans	1.376.440	489.192	1.447.184	547.349
Interest on Loans Under Follow-Up	30.132	55	20.411	553
Premiums Received from the Resource Utilization Support Fund	-	-	-	-
Total	2.472.361	540.263	3.194.332	632.078

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

2. Information on interest income on banks:

	Current Period 30 September 2010		Prior Period 30 September 2009	
	TL	FC	TL	FC
From the CBRT	73.856	-	99.292	-
From Domestic Banks	13	126	222	13
From Foreign Banks	-	5.839	16	10.880
From Headquarters and Branches Abroad	-	-	-	-
Total	73.869	5.965	99.530	10.893

3. Information on interest income on marketable securities:

	Current Period 30 September 2010		Prior Period 30 September 2009	
	TL	FC	TL	FC
From Trading Financial Assets	13.207	5.790	12.644	4.745
From Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
From Available-for-sale Financial Assets	2.352.155	103.748	1.071.183	39.084
From Held-to-maturity Investments	582.341	112.830	1.700.151	250.666
Total	2.947.703	222.368	2.783.978	294.495

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As stated in Section Three disclosure VII, the Bank has inflation indexed (CPI) government bonds in its available-for-sale and held-to-maturity portfolios with semi-annual fixed real coupon rates and a maturity of 5 to 10 years. These securities have been valued and booked according to effective interest method by considering real coupon rates and inflation index changes between issuance date and balance sheet date. The yield from these securities fluctuate monthly depending on CPI rates published by Turkish Statistical Institute. Due to these fluctuations the interest income from CPI bonds increase or decrease between periods and this affects the periodical net income of the Bank. The Bank's interest income from CPI bonds for the first, second and third quarters of 2010 are TL 550 million, TL 479 million and TL 3 million, respectively. The reference indices for the fourth quarter have already been published and the interest income from the current CPI bond portfolio for the fourth quarter is expected to reach the levels of the first two quarters of 2010.

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

	Current Period 30 September 2010	Prior Period 30 September 2009
Interests Received From Investments in Associates and Subsidiaries	8.691	9.339

b. Information on interest expense:

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

	Current Period 30 September 2010		Prior Period 30 September 2009	
	TL	FC	TL	FC
Banks	7.046	132.306	15.532	205.638
The CBRT	-	-	-	-
Domestic Banks	5.927	1.005	14.769	1.066
Foreign Banks	1.119	131.301	763	204.572
Headquarters and Branches Abroad	-	-	-	-
Other Institutions	-	2.897	-	2.746
Total	7.046	135.203	15.532	208.384

(*) Fee and commission expense from cash loans is included

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

	Current Period 30 September 2010	Prior Period 30 September 2009
To Associates and Subsidiaries	5.010	3.898

3. Information on interest expense given to securities issued:

	Current Period 30 September 2010		Prior Period 30 September 2009	
	TL	FC	TL	FC
Intrrest expense on securities issued	-	16.424	-	-

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4. Maturity structure of the interest expense on deposits:

There are no deposits with 7 days notification and accumulative deposits.

	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	-	34.004	39.909	819	203	-	74.935
Saving Deposits	152	569.235	807.120	25.869	9.623	2.349	1.414.348
Public Sector Deposits	-	155	150	58	23	1	387
Commercial Deposit	12.777	228.890	462.847	6.417	1.880	25	712.836
Other Deposits	1.130	4.588	72.169	527	52	165	78.631
Total	14.059	836.872	1.382.195	33.690	11.781	2.540	2.281.137
FC							
Foreign Currency Deposits	6.067	105.550	151.554	12.009	13.695	7.932	296.807
Bank Deposits	-	16.384	21.010	6.744	1.765	163	46.066
Precious Metals Deposits	-	-	-	-	-	-	-
Total	6.067	121.934	172.564	18.753	15.460	8.095	342.873
Grand Total	20.126	958.806	1.554.759	52.443	27.241	10.635	2.624.010

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

	Current Period 30 September 2010	Prior Period 30 September 2009
Profit	22.618.314	21.599.709
Income from Capital Market Transactions	425.917	231.187
Income from Derivative Financial Transactions	614.869	231.854
Foreign Exchange Gains	21.577.528	21.136.668
Loss (-)	22.511.955	21.443.940
Loss from Capital Market Transactions	22.615	15.123
Loss from Derivative Financial Transactions	949.587	341.264
Foreign Exchange Loss	21.539.753	21.087.553
Total (Net)	106.359	155.769

The net profit resulting from the foreign exchange differences related to derivative financial transactions is TL 12.912 (30 September 2009: TL 28.401).

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.

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

	Current Period 30 September 2010	Prior Period 30 September 2009
Specific Provisions for Loans and Other Receivables	292.910	891.574
III. Group Loans and Receivables	82.506	233.350
IV. Group Loans and Receivables	183.337	608.652
V. Group Loans and Receivables	27.067	49.572
General Provision Expenses	84.657	-
Provision Expense for Possible Risks	-	-
Marketable Securities Impairment Expense	10.456	2.432
Financial Assets at Fair Value Through Profit or Loss	29	937
Available-for-sale Financial Assets	10.427	1.495
Investments in Associates, Subsidiaries and Held-to- Maturity Securities Value Decrease	31.393	12.327
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Held-to-maturity Investments:	31.393	12.327
Other	-	-
Total	419.416	906.333

f. Information related to other operating expenses:

	Current Period 30 September 2010	Prior Period 30 September 2009
Personnel Expenses	669.496	578.468
Reserve for Employee Termination Benefits	3.224	3.740
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Fixed Assets	-	-
Depreciation Expenses of Fixed Assets	76.828	78.231
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	15.323	11.335
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	118	294
Impairment Expenses of Fixed Assets Held for Sale	-	-
Other Operating Expenses	788.657	715.748
Operational Leasing Expenses	55.074	51.470
Maintenance Expenses	11.183	19.211
Advertisement Expenses	87.480	76.721
Other Expenses	634.920	568.346
Loss on Sales of Assets	322	-
Other	205.679	197.185
Total	1.759.647	1.585.001

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

1. Information on calculated current tax income or expense and deferred tax income or expense:

As of 30 September 2010, the Bank has a current tax expense of TL 545.607 and deferred tax expense of TL 15.421.

2. Information on deferred tax income or expense arising from the temporary differences that have occurred or have been closed:

The amount of deferred tax income that occurred due to the temporary differences is TL 57.651 and deferred tax expense is 10.423 TL; the amounts of deferred tax income and deferred tax expense that occurred due to the closing of temporary differences are TL 3.537 and TL 35.344 respectively. The Bank has TL 15.421 net deferred tax expense.

3. Information on recognition of temporary difference, financial loss, diminution of tax and exemptions on income statement: None.

h. Information on 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.

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 4.662.789 asset purchase commitments (31 December 2009: TL 774.678). TL 11.853.358 commitment for credit card limits (31 December 2009: TL 11.161.549). TL 3.970.678 commitments for cheque books (31 December 2009: TL 1.598.706)

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 letters of credit:

	Current Period 30 September 2010	Prior Period 31 December 2009
Bank Acceptance Loans	61.674	59.513
Letters of Credit	2.409.332	1.659.110
Other Commitments and Contingencies	718.589	525.210
Total	3.189.595	2.243.833

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

	Current Period 30 September 2010	Prior Period 31 December 2009
Revocable Letters of Guarantee	417.391	205.730
Irrevocable Letters of Guarantee	3.609.680	3.547.097
Letters of Guarantee Given in Advance	832.344	672.001
Guarantees Given to Customs	405.846	312.989
Other Letters of Guarantee	1.056.454	774.099
Total	6.321.715	5.511.916

3. Total amount of non-cash loans:

	Current Period 30 September 2010	Prior Period 31 December 2009
Non-Cash Loans Given against Cash Loans	253.170	179.310
With Original Maturity of 1 Year or Less Than 1 Year	197.757	114.393
With Original Maturity of More Than 1 Year	55.413	64.917
Other Non-Cash Loans	9.258.140	7.576.439
Total	9.511.310	7.755.749

4. Mutual Funds:

As of 30 September 2010, the Bank is the founder of 27 mutual funds (31 December 2009: 17) with a total fund value of TL 3.555.282 (31 December 2009: TL 3.673.830). 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

a. 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, time deposits in banks with original maturities less than three months and investments on marketable securities other than common stocks are defined as "Cash Equivalents".

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

	Current Period	Prior Period
	30 September 2010	30 September 2009
Cash	2.384.746	2.333.643
Cash, Foreign Currency and Other	595.649	610.521
Demand Deposits in Banks	1.789.097	1.723.122
Cash Equivalents	1.856.382	3.049.869
Interbank Money Market Placements	-	-
Time Deposits in Banks	1.849.776	3.038.648
Marketable Securities	6.606	11.221
Total Cash and Cash Equivalents	4.241.128	5.383.512

The total amount from operations in the prior period gives the total cash and cash equivalents amount at the beginning of the current period.

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

	Current Period	Prior Period
	30 September 2010	30 September 2009
Cash	3.185.114	2.295.424
Cash, Foreign Currency and Other	622.031	466.577
Demand Deposits in Banks	2.563.083	1.828.847
Cash Equivalents	548.005	1.930.127
Interbank Money Market Placements	-	-
Time Deposits in Banks	445.672	1.929.333
Marketable Securities	102.333	794
Total Cash and Cash Equivalents	3.733.119	4.225.551

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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 September 2010:

Bank's Risk Group	Investments in Associates. Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		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	291.989	58.317	609.054	734.451	6.960	4.828
Balance at the End of the Period	240.048	44.495	1.114.618	514.396	2.378	12.525
Interest and Commission Income Received	8.691	121	28.620	15.938	372	20

According to the German deposit insurance law, the Bank has given a "letter of undertaking" to the German Banking Institute related to Akbank AG which is assigned to Akbank NV, a subsidiary of the Bank, by way of real capital as of 31 May 2007. Based on the "Regulation Regarding Loan Transactions of Banks" effective from 1 November 2006, this letter of undertaking amounts to TL 1.368.182 as of 30 September 2010.

2. Prior Period - 31 December 2009:

Bank's Risk Group	Investments in Associates. Subsidiaries and Joint Ventures (Business Partnerships)		Direct and Indirect Shareholders of the Bank		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	261.768	22.953	814.868	455.698	1.910	3.680
Balance at the End of the Period	291.989	58.317	609.054	734.451	6.960	4.828
Interest and Commission Income Received (*)	9.339	64	30.806	19.753	2.012	24

(*) Prior period amounts present 30 September 2009 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 Bank		Other Real and Legal Persons That Have Been Included in the Risk Group	
	Current Period 30 September 2010	Prior Period 31 December 2009	Current Period 30 September 2010	Prior Period 31 December 2009	Current Period 30 September 2010	Prior Period 31 December 2009
	Deposit					
Balance at the Beginning of the Period	96.043	40.022	1.546.078	1.536.845	923.675	760.150
Balance at the End of the Period	58.280	96.043	2.177.524	1.546.078	913.029	923.675
Interest on Deposits (*)	5.010	3.898	67.777	77.785	16.655	17.876

(*) Prior period amounts present 30 September 2009 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 Bank		Other Real and Legal Persons That Have Been Included in the Risk Group	
	Current Period 30 September 2010	Prior Period 31 December 2009	Current Period 30 September 2010	Prior Period 31 December 2009	Current Period 30 September 2010	Prior Period 31 December 2009
	Transactions at Fair Value Through Profit or Loss					
Beginning of the Period	400.086	527.113	1.769.172	502.192	81.284	-
Balance at the End of the Period	225.448	400.086	2.528.543	1.769.172	73.198	81.284
Total Income/Loss (*)	(2.502)	(1.483)	(28.065)	(9.656)	(812)	(476)
Transactions for Hedging Purposes						
Beginning of the Period	-	-	-	410.886	-	-
Balance at the End of the Period	-	-	144.340	-	-	-
Total Income/Loss (*)	-	-	(7.232)	-	-	-

(*) Prior period amounts present 30 September 2009 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 affect the net exposure of the Bank. As of 30 September 2010, the net exposure for investments in associates and subsidiaries is TL 52 (31 December 2009: (-) TL 3.406), for direct and indirect shareholders of the Bank (-) TL 233.771 (31 December 2009: (-) TL 268.208) and for other third party or legal person in risk group (-) TL 28 (31 December 2009: (-) TL 50.285).

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

As of 30 September 2010, benefits provided to the Bank's key management amount to TL 12.571 (30 September 2009: TL 9.678).

VII. INFORMATION AND NOTES RELATED TO SUBSEQUENT EVENTS

In accordance with the authorisation given by the Board of Directors to the General Directorate of the Bank, the Bank has started the permission process by the authorities and other processes regarding the issuance of TL denominated bonds up to TL 2,5 billion with different maturities inside Turkey.

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**SECTION SIX
OTHER EXPLANATIONS**

I. OTHER EXPLANATIONS

None.

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

I. EXPLANATIONS ON AUDITOR'S REVIEW REPORT

The unconsolidated financial statements for the period ended 30 September 2010 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 12 November 2010 is presented prior to the unconsolidated financial statements.

II. EXPLANATIONS AND NOTES PREPARED BY INDEPENDENT AUDITORS

None.