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Rule 12g3-2(b) File No. 82-34825

09.11.2007

Office of International Corporation Finance
Division of Corporation Finance
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549
U.S.A.



07027923

SUPPL

Akbank T.A.S.
Rule 12g3-2(b) File No. 82-34825

Dear Sir or Madam:

The enclosed information is being furnished to the Securities and Exchange Commission (the "SEC") on behalf of Akbank T.A.S. (the "Company") pursuant to the exemption from the Securities Exchange Act of 1934 (the "Act") afforded by Rule 12g3-2(b) thereunder.

This information is being furnished under paragraph (1) of Rule 12g3-2(b) with the understanding that such information and documents will not be deemed to be "filed" with the SEC or otherwise subject to the liabilities of Section 18 of the Act and that neither this letter nor the furnishing of such information and documents shall constitute an admission for any purpose that the Company is subject to the Act.

Very truly yours,

PROCESSED

NOV 19 2007

**THOMSON
FINANCIAL**

Cenk Göksan
Cenk Göksan
Investor Relations
Senior Vice President

Arbil
Arbil Öztözlü
Investor Relations
Team Manager

Enclosures:

1. 30-09-2007 Consolidated Financial Results (TRY)
2. 30-09-2007 Consolidated Financial Results (USD)
3. Earnings Presentation for 3Q 2007

Arbil
11/15

LNDOCS01 383038.1

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(Amounts are expressed in thousands of YTL)

ASSETS		CURRENT PERIOD (30/09/2007)			PREVIOUS PERIOD (31/12/2006)		
		TL	Foreign Currency	Total	TL	Foreign Currency	Total
I. Balances with the Central Bank		653,990	2,468,348	3,122,338	1,494,836	3,062,533	4,557,369
II. Financial Assets Designated at Fair Value		78,411	5,019,477	5,097,888	111,019	6,593,265	6,704,284
2.1 Trading Financial Assets (Net)		47,839	4,956,395	5,004,234	84,101	6,524,360	6,608,461
2.1.1 Government Debt Securities		42,636	4,956,395	4,999,031	36,336	6,524,360	6,560,696
2.1.2 Securities Representing Share in Equity		5,203	-	5,203	47,273	-	47,273
2.1.3 Other Marketable Securities		-	-	-	492	-	492
2.2 Reclassed as Financial Assets Designated at Fair Value		-	-	-	-	-	-
2.2.1 Government Debt Securities		-	-	-	-	-	-
2.2.2 Securities Representing Share in Equity		-	-	-	-	-	-
2.2.3 Other Marketable Securities		-	-	-	-	-	-
2.3 Trading Derivative Financial Assets		30,572	63,082	93,654	26,918	68,905	95,823
III. Banks and Other Financial Institutions		293	1,877,681	1,877,974	31,002	2,789,563	2,820,565
IV. Receivables from Money Markets		3,798	-	3,798	9	-	9
4.1 Interbank Money Market Placements		-	-	-	-	-	-
4.2 Receivables from Istanbul Stock Exchange Money Market		-	-	-	-	-	-
4.3 Receivables from Reverse Repurchase Agreements		3,798	-	3,798	9	-	9
V. Available-for-sale Financial Assets (Net)		15,067,906	5,165,869	20,233,775	11,037,037	3,464,256	14,501,293
5.1 Securities Representing Share in Equity		6,721	110	6,831	5,521	110	5,631
5.2 Government Debt Securities		15,061,185	5,148,682	20,209,867	11,031,516	3,412,308	14,443,824
5.3 Other Marketable Securities		-	17,077	17,077	-	51,838	51,838
VI. Loans		23,296,784	12,633,195	35,929,979	19,717,755	10,594,895	30,312,650
6.1 Loans		23,296,784	12,633,195	35,929,979	19,717,755	10,594,895	30,312,650
6.2 Loans under Follow-up		843,077	40,519	883,596	564,306	31,498	595,804
6.3 Specific Provisions (-)		843,077	40,519	883,596	564,306	31,498	595,804
VII. Factoring Receivables		-	-	-	-	-	-
VIII. Held-to-maturity Investments (Net)		-	-	-	-	-	-
8.1 Government Debt Securities		-	-	-	-	-	-
8.2 Other Marketable Securities		-	-	-	-	-	-
IX. Investments and Associates (Net)		-	-	-	-	-	-
9.1 Consolidated Investments and Associates under Equity Method		-	-	-	-	-	-
9.2 Non-Consolidated Investments and Associates		-	-	-	-	-	-
9.2.1 Financial Investments and Associates		-	-	-	-	-	-
9.2.2 Non-Financial Investments and Associates		-	-	-	-	-	-
X. Subsidiaries (Net)		23,883	36	23,919	18,225	34	18,259
10.1 Financial Subsidiaries		23,883	36	23,919	18,225	34	18,259
10.2 Non-Financial Subsidiaries		-	-	-	-	-	-
XI. Jointly Controlled Associates		-	-	-	-	-	-
11.1 Consolidated Jointly Controlled Associates under Equity Method		-	-	-	-	-	-
11.2 Non-Consolidated Jointly Controlled Associates		-	-	-	-	-	-
11.2.1 Financial Jointly Controlled Associates		-	-	-	-	-	-
11.2.2 Non-Financial Jointly Controlled Associates		-	-	-	-	-	-
XII. Receivables from Lease Transactions		213,076	411,476	624,552	179,321	307,892	487,213
12.1 Gross Financial Lease Receivables		272,066	464,129	736,195	230,797	346,825	577,622
12.2 Operational Lease Receivables		-	-	-	-	-	-
12.3 Other		-	-	-	-	-	-
12.4 Unearned Income (-)		58,990	52,653	111,643	51,476	38,933	90,409
XIII. Derivative Financial Assets for Hedge Purposes		-	-	-	-	-	-
13.1 Hedging for Fair Value Risk		-	-	-	-	-	-
13.2 Hedging for Cash Flow Risk		-	-	-	-	-	-
13.3 Hedging for Net Investments Risk in Abroad		-	-	-	-	-	-
XIV. Property and Equipment (Net)		698,155	5,627	703,782	704,618	6,197	710,815
XV. Intangible Assets (Net)		30,507	367	30,874	34,696	140	34,836
15.1 Goodwill		-	-	-	-	-	-
15.2 Other		30,507	367	30,874	34,696	140	34,836
XVI. Tax Assets		12,693	-	12,693	1,736	192	1,928
16.1 Current Tax Assets		-	-	-	-	-	-
16.2 Deferred Tax Assets		12,693	-	12,693	1,736	192	1,928
XVII. Immovables for Sale		3,580	-	3,580	3,279	-	3,279
XVIII. Other Assets		167,519	67,551	235,070	100,364	67,287	167,651
TOTAL ASSETS		40,250,595	27,649,627	67,900,222	33,433,897	26,886,254	60,320,151

(Amounts are expressed in thousands of YTL)

LIABILITIES and SHAREHOLDERS' EQUITY		CURRENT PERIOD			PREVIOUS PERIOD		
		(30/09/2007)			(31/12/2006)		
		TL	Foreign Currency	Total	TL	Foreign Currency	Total
I.	Deposits	22,727,127	18,782,827	41,509,954	19,195,667	16,763,054	35,958,721
II.	Trading Derivative Financial Liabilities	61,708	39,512	101,220	16,756	48,429	65,185
III.	Funds Borrowed	175,512	8,910,102	9,085,614	158,642	9,780,152	9,938,794
IV.	Funds from Money Market	4,179,848	376,245	4,556,093	4,962,118	317,174	5,279,292
4.1	Funds from Interbank Money Market	19,828	59,808	79,636	41,064	-	41,064
4.2	Funds from Istanbul Stock Exchange Money Market	-	-	-	-	-	-
4.3	Funds Provided Under Repurchase Agreements	4,160,020	316,437	4,476,457	4,921,054	317,174	5,238,228
V.	Marketable Securities Issued (Net)	-	-	-	-	-	-
5.1	Bills	-	-	-	-	-	-
5.2	Asset Backed Securities	-	-	-	-	-	-
5.3	Bonds	-	-	-	-	-	-
VI.	Funds	-	-	-	-	-	-
VII.	Miscellaneous Payables	853,566	28,805	882,371	770,193	27,446	797,639
VIII.	Other Liabilities	686,492	135,694	822,186	293,949	178,761	472,710
IX.	Factoring Payables	-	-	-	-	-	-
X.	Financial Lease Payables (Net)	-	-	-	-	-	-
10.1	Gross Financial Lease Payables	-	-	-	-	-	-
10.2	Operational Financial Lease Payables	-	-	-	-	-	-
10.3	Other	-	-	-	-	-	-
10.4	Deferred Financial Lease Expenses (-)	-	-	-	-	-	-
XI.	Derivative Financial Liabilities for Hedge Purposes	-	-	-	-	-	-
11.1	Hedging for Fair Value Risk	-	-	-	-	-	-
11.2	Hedging for Cash Flow Risk	-	-	-	-	-	-
11.3	Hedging for Net Investments Risk in Abroad	-	-	-	-	-	-
XII.	Provisions	387,762	99,176	486,938	358,323	15,972	374,295
12.1	General Loan Loss Provision	161,066	93,494	254,560	181,240	12,138	193,378
12.2	Restructuring Provision	-	-	-	-	-	-
12.3	Provision for Employ Benefits	60,984	-	60,984	55,051	-	55,051
12.4	Insurance Technical Provisions (Net)	-	-	-	-	-	-
12.5	Other Provisions	165,712	5,682	171,394	122,032	3,834	125,866
XIII.	Tax Liabilities	251,421	49,647	301,068	201,222	47,707	248,929
13.1	Current Tax Liabilities	251,421	10,012	261,433	200,392	4,788	205,180
13.2	Deferred Tax Liabilities	-	39,635	39,635	830	42,919	43,749
XIV.	Satış Amaçlı Duran Varlıklara İlişkin Borçlar	-	-	-	-	-	-
XV.	Subordinated Loans	-	-	-	-	-	-
XVI.	Shareholders' Equity	10,171,196	(16,418)	10,154,778	7,167,159	17,427	7,184,586
16.1	Paid-in Capital	3,000,000	-	3,000,000	2,200,000	-	2,200,000
16.2	Capital Reserves	3,749,554	(16,418)	3,733,136	2,055,460	17,427	2,072,887
16.2.1	Share Premium	1,700,000	-	1,700,000	-	-	-
16.2.2	Share Cancellation Profits	-	-	-	-	-	-
16.2.3	Marketable Securities Valuation Fund	143,662	(16,418)	127,244	(146,435)	17,427	(129,008)
16.2.4	Property and Equipment Revaluation Differences	-	-	-	-	-	-
16.2.5	Intangible Assets Revaluation Differences	-	-	-	-	-	-
16.2.6	Non-paid-up Shares of Investments and Associates, Subsidiaries and Jointly Controlled Associates	-	-	-	-	-	-
16.2.7	Hedge Funds	-	-	-	-	-	-
16.2.8	Immovables for Sale Revaluation Differences	-	-	-	-	-	-
16.2.9	Other Capital Reserves	1,905,892	-	1,905,892	2,201,895	-	2,201,895
16.3	Profit Reserves	1,821,726	-	1,821,726	1,223,505	-	1,223,505
16.3.1	Legal Reserves	526,433	-	526,433	382,801	-	382,801
16.3.2	Status Reserves	-	-	-	-	-	-
16.3.3	Extraordinary Reserves	1,310,787	-	1,310,787	816,263	-	816,263
16.3.4	Other Profit Reserves	(15,494)	-	(15,494)	24,441	-	24,441
16.4	Income or (Loss)	1,599,678	-	1,599,678	1,586,124	-	1,586,124
16.4.1	Prior Years' Income or (Losses)	(16,524)	-	(16,524)	5,979	-	5,979
16.4.2	Current Year Income or (Loss)	1,616,202	-	1,616,202	1,580,145	-	1,580,145
16.5	Minority Interest	238	-	238	102,070	-	102,070
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		39,494,632	28,405,590	67,900,222	33,124,029	27,196,122	60,320,151

CONSOLIDATED INCOME STATEMENTS FOR THE PERIODS ENDED 30 SEPTEMBER 2007 AND 30 SEPTEMBER 2006

(Amounts are expressed in thousands of YTL)

INCOME and EXPENSES		CURRENT PERIOD (01/01-30/09/2007)	PREVIOUS PERIOD (01/01-30/09/2006)
I.	Interest Income	6,380,198	4,908,600
1.1	Interest on Loans	3,856,423	2,841,902
1.2	Interest Received from Reserve Requirements with the Central Bank of Turkey	142,648	104,721
1.3	Interest Received from Banks	102,800	79,598
1.4	Interest Received from Money Market Transactions	13,927	19,084
1.5	Interest Received from Marketable Securities Portfolio	2,190,856	1,823,701
1.5.1	Trading Financial Assets	329,817	382,009
1.5.2	Financial Assets Designated at Fair Value	-	-
1.5.3	Available-for-sale Financial Assets	1,861,039	1,407,281
1.5.4	Held-to-maturity Investments	-	34,411
1.6	Interest Received from Financial Lease Receivables	53,071	32,578
1.7	Other Interest Incomes	20,473	7,016
II.	Interest Expense	3,992,817	2,956,255
2.1	Interest on Deposits	3,001,831	2,295,345
2.3	Interest on Funds Borrowed	414,393	362,202
2.4	Interest on Money Market Transactions	561,348	296,604
2.5	Interest on Securities Issued	-	-
2.6	Other Interest Expenses	15,245	2,104
III.	Net Interest Income (I-II)	2,387,381	1,952,345
IV.	Net Fees and Commissions Income	753,612	613,185
4.1	Fees and Commissions Received	941,247	785,504
4.1.1	Cash Loans	56,338	62,050
4.1.2	Non-cash Loans	34,830	31,321
4.1.3	Other	850,079	692,133
4.2	Fees and Commissions Paid	187,635	172,319
4.2.1	Cash Loans	21,443	27,860
4.2.2	Non-cash Loans	96	730
4.2.3	Other	166,096	143,729
V.	Dividend Income	11,434	9,147
VI.	Net Trading Income / (Loss)	124,254	58,305
6.1	Trading Gains or (Losses) on Securities (net)	4,372	129,647
6.2	Foreign Exchange Gains or (Losses) (net)	119,882	(71,342)
VII.	Other Operating Income	475,605	322,180
VIII.	Operating Income (III+IV+V+VI+VII)	3,752,286	2,955,162
IX.	Provision for Loan Losses and Other Receivables (-)	504,689	303,597
X.	Other Operating Expenses (-)	1,282,450	1,139,059
XI.	Net Operating Income / (Loss) (VIII-IX-X)	1,965,147	1,512,506
XII.	Excess Revenue After Acquisition	-	-
XIII.	Profit / (Loss) from Associates under Equity Method	-	-
XIV.	Income / (Loss) on Net Monetary Position	-	-
XV.	Income Before Taxation (XI+XII+XIII)	1,965,147	1,512,506
XVI.	Provision for Income Taxes (±)	349,176	265,272
16.1	Current Tax Provision	364,055	297,269
16.2	Deferred Tax Provision	(14,879)	(31,997)
XVII.	Operating Income / (Loss) After Taxes	1,615,971	1,247,234
17.1	From closed Operations	-	-
17.2	Other	1,615,971	1,247,234
XVIII.	Net Income / (Loss) (XV±XVI)	1,615,971	1,247,234
18.1	Income / (Loss) of Group	1,616,202	1,244,686
18.2	Income / (Loss) of Minority Rights	(231)	2,548
	Earnings / (Loss) per share in YTL full	0.00539	0.00453

(Amounts are expressed in millions of USD)

ASSETS	CURRENT PERIOD (30/09/2007)			PREVIOUS PERIOD (31/12/2006)		
	TL	Foreign Currency	Total	TL	Foreign Currency	Total
I. Balances with the Central Bank	543	2,049	2,592	1,056	2,165	3,221
II. Financial Assets Designated at Fair Value	64	4,167	4,231	78	4,660	4,738
2.1 Trading Financial Assets (Net)	39	4,115	4,154	59	4,611	4,670
2.1.1 Government Debt Securities	35	4,115	4,150	26	4,611	4,637
2.1.2 Securities Representing Share in Equity	4	-	4	33	-	33
2.1.3 Other Marketable Securities	-	-	-	-	-	-
2.2 Reclassed as Financial Assets Designated at Fair Value	-	-	-	-	-	-
2.2.1 Government Debt Securities	-	-	-	-	-	-
2.2.2 Securities Representing Share in Equity	-	-	-	-	-	-
2.2.3 Other Marketable Securities	-	-	-	-	-	-
2.3 Trading Derivative Financial Assets	25	52	77	19	49	68
III. Banks and Other Financial Institutions	-	1,559	1,559	22	1,971	1,993
IV. Receivables from Money Markets	3	-	3	-	-	-
4.1 Interbank Money Market Placements	-	-	-	-	-	-
4.2 Receivables from Istanbul Stock Exchange Money Market	-	-	-	-	-	-
4.3 Receivables from Reverse Repurchase Agreements	3	-	3	-	-	-
V. Available-for-sale Financial Assets (Net)	12,507	4,287	16,794	7,800	2,449	10,249
5.1 Securities Representing Share in Equity	6	-	6	4	-	4
5.2 Government Debt Securities	12,501	4,273	16,774	7,796	2,412	10,208
5.3 Other Marketable Securities	-	14	14	-	37	37
VI. Loans	19,337	10,485	29,822	13,935	7,487	21,422
6.1 Loans	19,337	10,485	29,822	13,935	7,487	21,422
6.2 Loans under Follow-up	700	34	734	399	22	421
6.3 Specific Provisions (-)	700	34	734	399	22	421
VII. Factoring Receivables	-	-	-	-	-	-
VIII. Held-to-maturity Investments (Net)	-	-	-	-	-	-
8.1 Government Debt Securities	-	-	-	-	-	-
8.2 Other Marketable Securities	-	-	-	-	-	-
IX. Investments and Associates (Net)	-	-	-	-	-	-
9.1 Consolidated Investments and Associates under Equity Method	-	-	-	-	-	-
9.2 Non-Consolidated Investments and Associates	-	-	-	-	-	-
9.2.1 Financial Investments and Associates	-	-	-	-	-	-
9.2.2 Non-Financial Investments and Associates	-	-	-	-	-	-
X. Subsidiaries (Net)	20	-	20	13	-	13
10.1 Financial Subsidiaries	20	-	20	13	-	13
10.2 Non-Financial Subsidiaries	-	-	-	-	-	-
XI. Jointly Controlled Associates	-	-	-	-	-	-
11.1 Consolidated Jointly Controlled Associates under Equity Method	-	-	-	-	-	-
11.2 Non-Consolidated Jointly Controlled Associates	-	-	-	-	-	-
11.2.1 Financial Jointly Controlled Associates	-	-	-	-	-	-
11.2.2 Non-Financial Jointly Controlled Associates	-	-	-	-	-	-
XII. Receivables from Lease Transactions	177	341	518	127	217	344
12.1 Gross Financial Lease Receivables	226	385	611	163	245	408
12.2 Operational Lease Receivables	-	-	-	-	-	-
12.3 Other	-	-	-	-	-	-
12.4 Unearned Income (-)	49	44	93	36	28	64
XIII. Derivative Financial Assets for Hedge Purposes	-	-	-	-	-	-
13.1 Hedging for Fair Value Risk	-	-	-	-	-	-
13.2 Hedging for Cash Flow Risk	-	-	-	-	-	-
13.3 Hedging for Net Investments Risk in Abroad	-	-	-	-	-	-
XIV. Property and Equipment (Net)	579	5	584	498	4	502
XV. Intangible Assets (Net)	26	-	26	25	-	25
15.1 Goodwill	-	-	-	-	-	-
15.2 Other	26	-	26	25	-	25
XVI. Tax Assets	11	-	11	1	-	1
16.1 Current Tax Assets	-	-	-	-	-	-
16.2 Deferred Tax Assets	11	-	11	1	-	1
XVII. Immovables for Sale	3	-	3	2	-	2
XVIII. Other Assets	139	56	195	71	48	119
TOTAL ASSETS	33,409	22,949	56,358	23,628	19,001	42,629

(Amounts are expressed in millions of USD)

LIABILITIES and SHAREHOLDERS' EQUITY		CURRENT PERIOD (30/09/2007)			PREVIOUS PERIOD (31/12/2006)		
		TL	Foreign Currency	Total	TL	Foreign Currency	Total
I.	Deposits	18,864	15,590	34,454	13,566	11,847	25,413
II.	Trading Derivative Financial Liabilities	51	33	84	12	34	46
III.	Funds Borrowed	146	7,395	7,541	112	6,912	7,024
IV.	Funds from Money Market	3,469	313	3,782	3,507	224	3,731
4.1	Funds from Interbank Money Market	16	50	66	29	-	29
4.2	Funds from Istanbul Stock Exchange Money Market	-	-	-	-	-	-
4.3	Funds Provided Under Repurchase Agreements	3,453	263	3,716	3,478	224	3,702
V.	Marketable Securities Issued (Net)	-	-	-	-	-	-
5.1	Bills	-	-	-	-	-	-
5.2	Asset Backed Securities	-	-	-	-	-	-
5.3	Bonds	-	-	-	-	-	-
VI.	Funds	-	-	-	-	-	-
VII.	Miscellaneous Payables	708	24	732	544	28	564
VIII.	Other Liabilities	570	112	682	207	126	333
IX.	Factoring Payables	-	-	-	-	-	-
X.	Financial Lease Payables (Net)	-	-	-	-	-	-
10.1	Gross Financial Lease Payables	-	-	-	-	-	-
10.2	Operational Financial Lease Payables	-	-	-	-	-	-
10.3	Other	-	-	-	-	-	-
10.4	Deferred Financial Lease Expenses (-)	-	-	-	-	-	-
XI.	Derivative Financial Liabilities for Hedge Purposes	-	-	-	-	-	-
11.1	Hedging for Fair Value Risk	-	-	-	-	-	-
11.2	Hedging for Cash Flow Risk	-	-	-	-	-	-
11.3	Hedging for Net Investments Risk in Abroad	-	-	-	-	-	-
XII.	Provisions	321	83	404	253	12	265
12.1	General Loan Loss Provision	133	78	211	128	9	137
12.2	Restructuring Provision	-	-	-	-	-	-
12.3	Provision for Employ Benefits	51	-	51	39	-	39
12.4	Insurance Technical Provisions (Net)	-	-	-	-	-	-
12.5	Other Provisions	137	5	142	86	3	89
XIII.	Tax Liabilities	209	41	250	143	33	176
13.1	Current Tax Liabilities	209	8	217	142	3	145
13.2	Deferred Tax Liabilities	-	33	33	1	30	31
XIV.	Satış Amaçlı Duran Varlıklara İlişkin Borçlar	-	-	-	-	-	-
XV.	Subordinated Loans	-	-	-	-	-	-
XVI.	Shareholders' Equity	8,443	(14)	8,429	5,065	12	5,077
16.1	Paid-in Capital	2,490	-	2,490	1,555	-	1,555
16.2	Capital Reserves	3,113	(14)	3,099	1,453	12	1,465
16.2.1	Share Premium	1,411	-	1,411	-	-	-
16.2.2	Share Cancellation Profits	-	-	-	-	-	-
16.2.3	Marketable Securities Valuation Fund	120	(14)	106	(103)	12	(91)
16.2.4	Property and Equipment Revaluation Differences	-	-	-	-	-	-
16.2.5	Intangible Assets Revaluation Differences	-	-	-	-	-	-
16.2.6	Non-paid-up Shares of Investments and Associates, Subsidiaries and Jointly Controlled Associates	-	-	-	-	-	-
16.2.7	Hedge Funds	-	-	-	-	-	-
16.2.8	Immovables for Sale Revaluation Differences	-	-	-	-	-	-
16.2.9	Other Capital Reserves	1,582	-	1,582	1,556	-	1,556
16.3	Profit Reserves	1,512	-	1,512	864	-	864
16.3.1	Legal Reserves	437	-	437	271	-	271
16.3.2	Status Reserves	-	-	-	-	-	-
16.3.3	Extraordinary Reserves	1,088	-	1,088	576	-	576
16.3.4	Other Profit Reserves	(13)	-	(13)	17	-	17
16.4	Income or (Loss)	1,328	-	1,328	1,121	-	1,121
16.4.1	Prior Years' Income or (Losses)	(13)	-	(13)	4	-	4
16.4.2	Current Year Income or (Loss)	1,341	-	1,341	1,117	-	1,117
16.5	Minority Interest	-	-	-	72	-	72
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		32,781	23,577	56,358	23,409	19,220	42,629

CONSOLIDATED INCOME STATEMENTS FOR THE PERIODS ENDED 30 SEPTEMBER 2007 AND 30 SEPTEMBER 2006

(Amounts are expressed in millions of USD)

INCOME and EXPENSES		CURRENT PERIOD (01/01-30/09/2007)	PREVIOUS PERIOD (01/01-30/09/2006)
I.	Interest Income	5,296	3,251
1.1	Interest on Loans	3,202	1,881
1.2	Interest Received from Reserve Requirements with the Central Bank of Turkey	118	69
1.3	Interest Received from Banks	85	53
1.4	Interest Received from Money Market Transactions	12	13
1.5	Interest Received from Marketable Securities Portfolio	1,818	1,208
1.5.1	Trading Financial Assets	274	253
1.5.2	Financial Assets Designated at Fair Value	-	-
1.5.3	Available-for-sale Financial Assets	1,544	932
1.5.4	Held-to-maturity Investments	-	23
1.6	Interest Received from Financial Lease Receivables	44	22
1.7	Other Interest Incomes	17	5
II.	Interest Expense	3,314	1,958
2.1	Interest on Deposits	2,491	1,521
2.3	Interest on Funds Borrowed	344	240
2.4	Interest on Money Market Transactions	466	196
2.5	Interest on Securities Issued	-	-
2.6	Other Interest Expenses	13	1
III.	Net Interest Income (I-II)	1,982	1,293
IV.	Net Fees and Commissions Income	625	406
4.1	Fees and Commissions Received	781	519
4.1.1	Cash Loans	47	41
4.1.2	Non-cash Loans	29	21
4.1.3	Other	705	457
4.2	Fees and Commissions Paid	156	113
4.2.1	Cash Loans	18	18
4.2.2	Non-cash Loans	-	-
4.2.3	Other	138	95
V.	Dividend Income	9	6
VI.	Net Trading Income / (Loss)	103	39
6.1	Trading Gains or (Losses) on Securities (net)	4	86
6.2	Foreign Exchange Gains or (Losses) (net)	99	(47)
VII.	Other Operating Income	395	213
VIII.	Operating Income (III+IV+V+VI+VII)	3,114	1,957
IX.	Provision for Loan Losses and Other Receivables (-)	419	201
X.	Other Operating Expenses (-)	1,064	754
XI.	Net Operating Income / (Loss) (VIII-IX-X)	1,631	1,002
XII.	Excess Revenue After Acquisition	-	-
XIII.	Profit / (Loss) from Associates under Equity Method	-	-
XIV.	Income / (Loss) on Net Monetary Position	-	-
XV.	Income Before Taxation (XI+XII+XIII)	1,631	1,002
XVI.	Provision for Income Taxes (±)	290	176
16.1	Current Tax Provision	302	197
16.2	Deferred Tax Provision	(12)	(21)
XVII.	Operating Income / (Loss) After Taxes	1,341	826
17.1	From closed Operations	-	-
17.2	Other	1,341	826
XVIII.	Net Income / (Loss) (XV±XVI)	1,341	826
18.1	Income / (Loss) of Group	1,341	824
18.2	Income / (Loss) of Minority Rights	-	2

3Q07 Consolidated Financial Results

November 07, 2007

AKBANK

Highlights

- Total assets increased 13% y-t-d
- Growth in loan portfolio is 19% y-t-d versus 17% sector's loan growth
- Growth in deposits is 15% y-t-d versus 8% growth in sector deposits
- Net commission income grew 23% y-o-y, driven by the strong growth in credit card and other banking transaction commissions
- Net profit reached TRY 1,616mn (USD 1,341mn), ROAE of 23.9%
- Approx. TRY 127mn. mark to market gains regarding the AFS portfolio have been reflected in equity

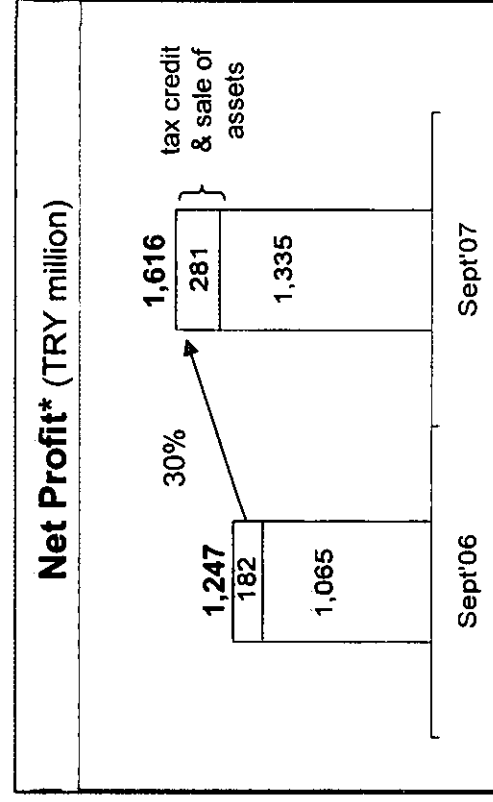
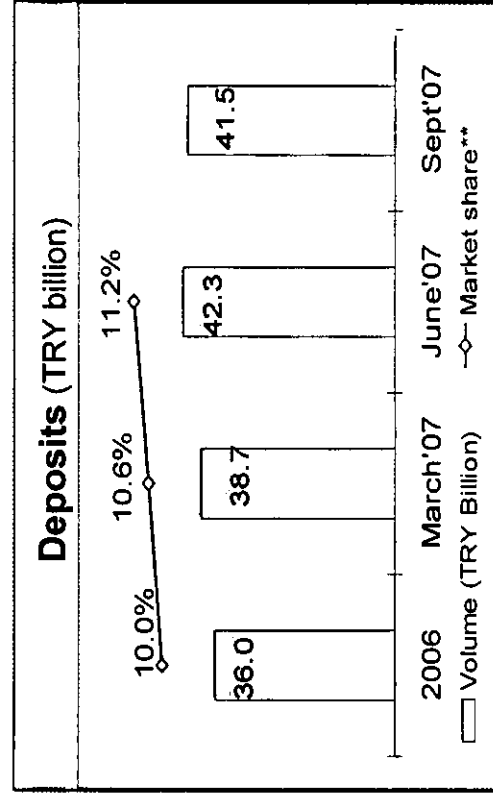
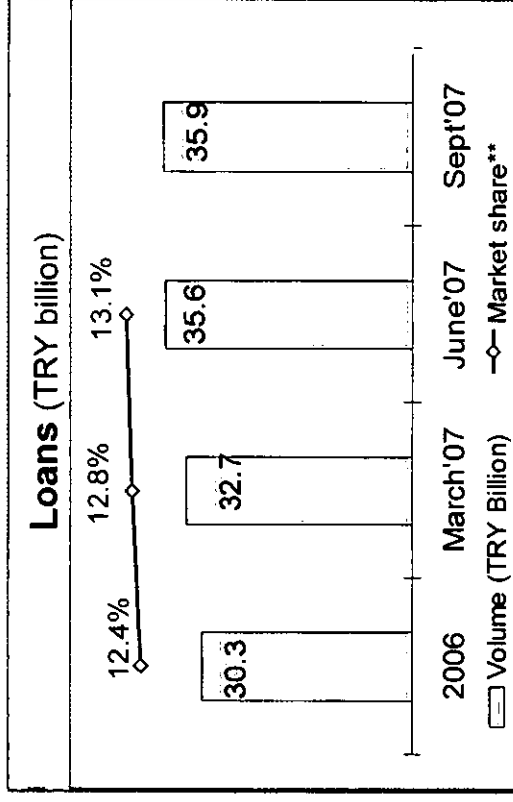
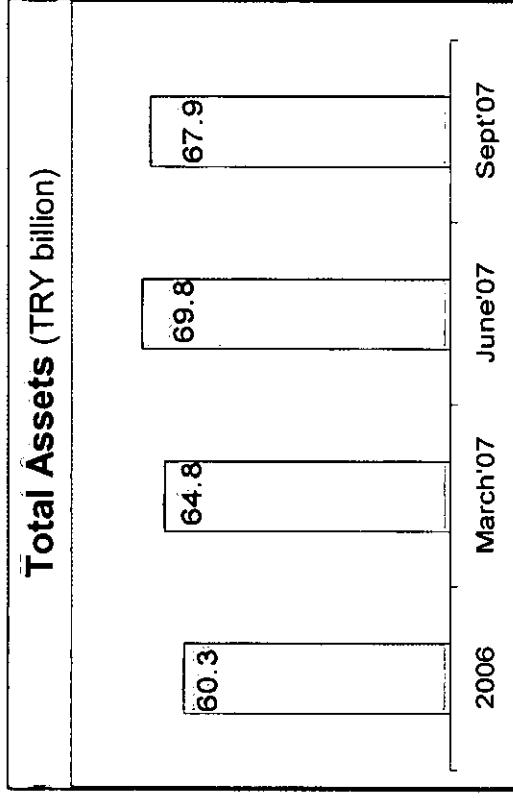
Important aspects affecting 3Q profit

In this period;

◦ Extraordinary costs	TRY20mn
◦ Loss regarding the termination of Sabanci Bank plc.	TRY 11mn
◦ The termination of SDIF discount*	TRY 9mn
◦ Factors reducing net interest Income	TRY50mn
◦ Mark to market loss on Gov. bonds denominated in FX	TRY 28mn
◦ The increase in cost of deposits	TRY 16.5mn
◦ The depreciation of FX	TRY 3mn
◦ Other	TRY 2.5mn
◦ Other contributions not affecting the P&L	TRY 168mn
◦ Mark to market gains of the AFS portfolio booked under equity	TRY 86mn
◦ Gains resulting from long term consumer loans	TRY 82mn

* Regarding acquisition of the remaining shares of BNP-Ak-Dresdner Bank in 2005

Highlights



* Net profit figures include tax credit (TRY 270mn for 3Q07) and gain on sale of investments and immovables (TRY 11mn for 3Q07 and TRY 182mn for 3Q06)

** Market shares are according to consolidated figures. 3Q07 consolidated sector figures are not released yet.

Yields & Cost of Funding*

Average Yields & Cost of Funds of Major TL Assets			Average Yields & Cost of Funds of Major FX Assets		
	<u>YE06</u>	<u>3Q07</u>		<u>YE06</u>	<u>3Q07</u>
Average Interest Yield on Loans	25.9%	25.2%	Average Interest Yield on Loans	6.8%	6.5%
Average Interest Yield on Sec.	18.5%	19.3%	Average Interest Yield on Sec.	7.0%	7.0%
Average Cost of Funding	17.5%	16.6%	Average Cost of Funding	4.6%	4.5%
				<u>YE06</u>	<u>3Q07</u>
			NIM	4.8%	5.1%

* All rates are compounded and annualized

Profitability

Profitability performance (TRY mn.)	Sept'06	Sept'07	change
Interest on loans	2,842	3,856	36%
Interest on securities	1,824	2,191	20%
Net interest income	1,952	2,387	22%
Net fee income	613	754	23%
Net income	1,247	1,616*	30%
ROAA (%)	2.8%	3.3%*	
ROAE (%)	25.0%	23.9%*	

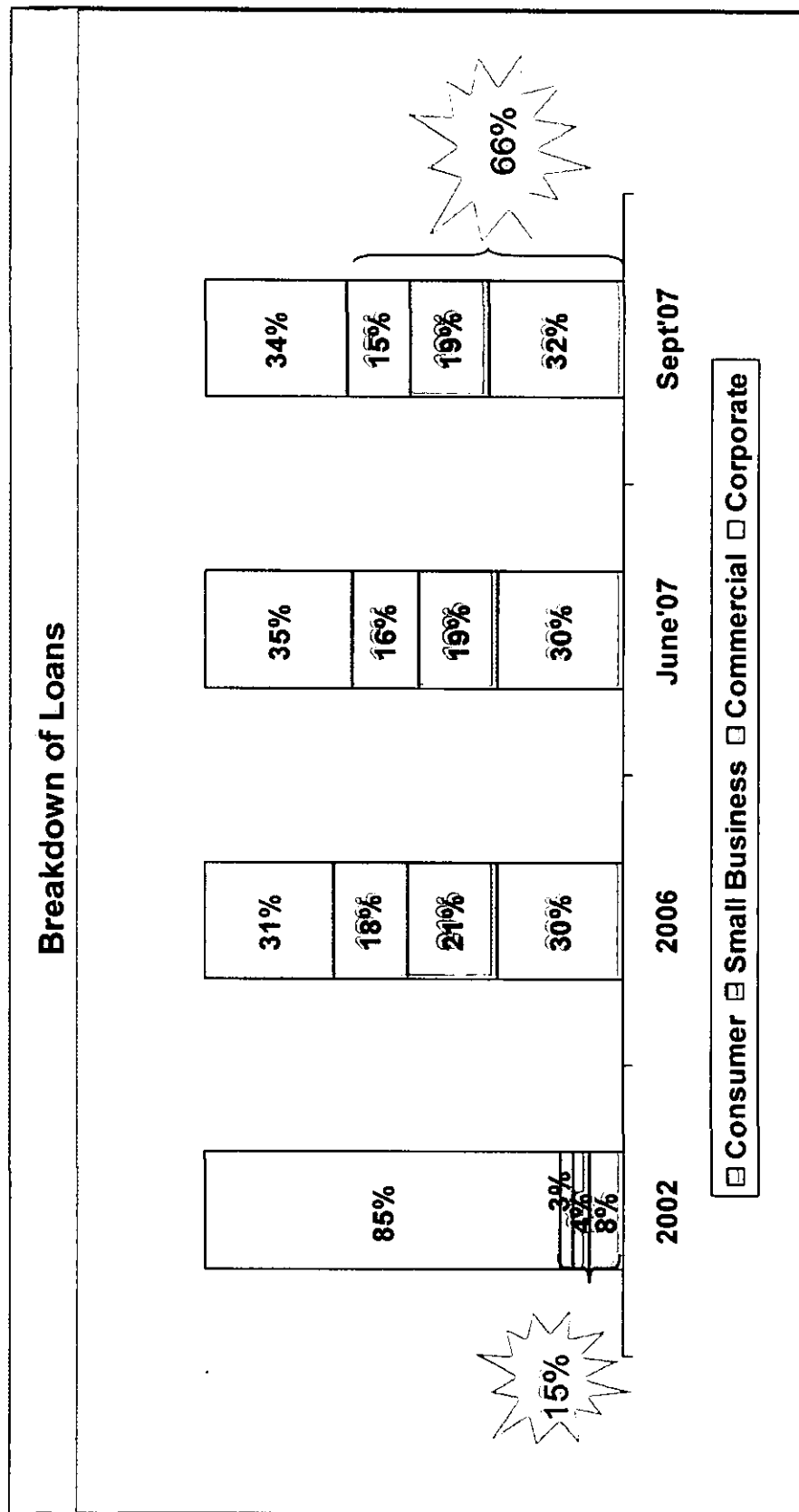
- Higher yielding loan growth is the main contributor to strong growth in interest income

* Includes tax credit of TRY 270 mn. and gain on sale of investments TRY 11mn

Ratios

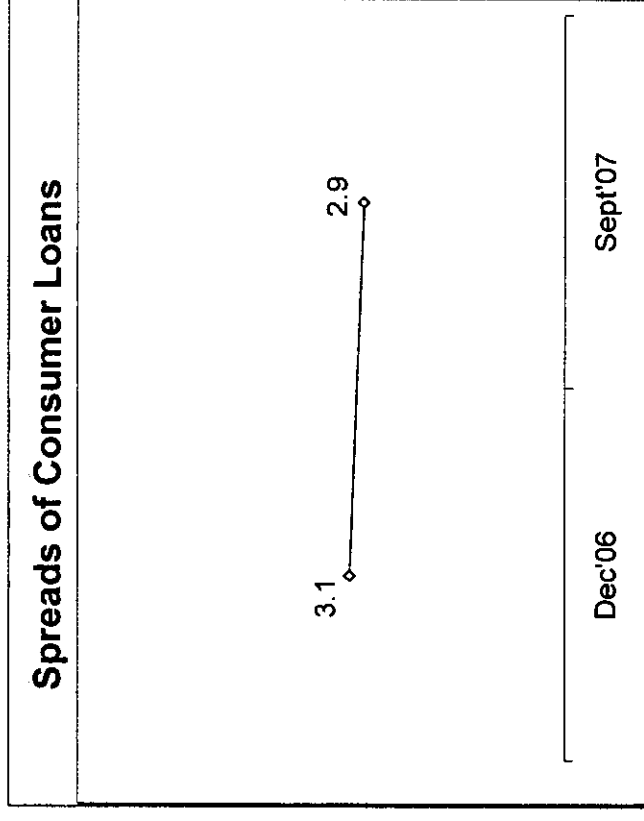
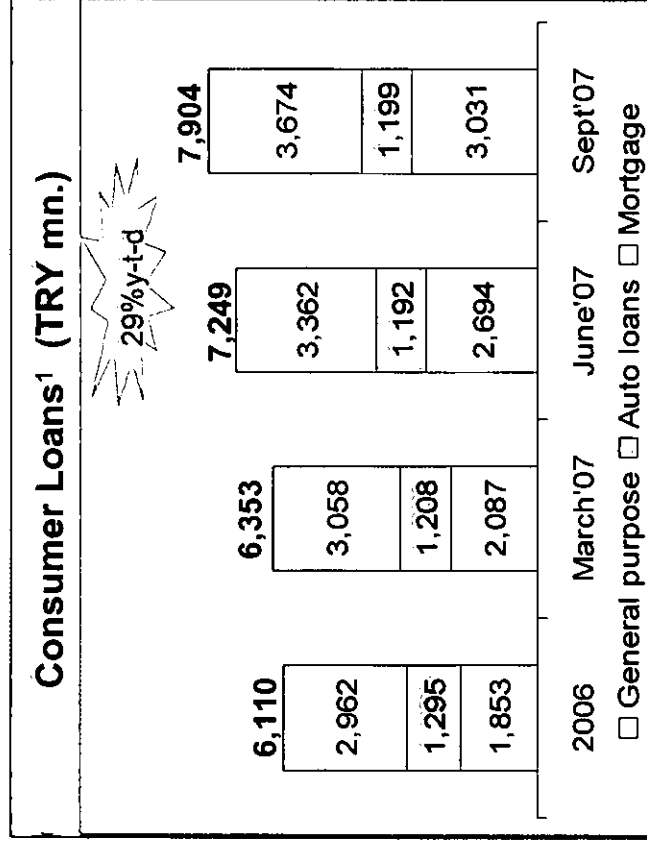
Balance sheet performance	2006	Sept'07
Gross Loans / Total Assets	51.2%	54.2%
Securities / Total Assets	35.2%	37.3%
Loans / Deposits	86.0%	88.7%
Deposits / Total Assets	59.6%	61.1%
NPL Ratio	1.9%	2.4%
Capital Adequacy Ratio (Basel II)	15.5%	18.6%

Consumer loan growth in 3Q is mainly driven by general purpose loans



Retail Banking - consumer loans

Personal

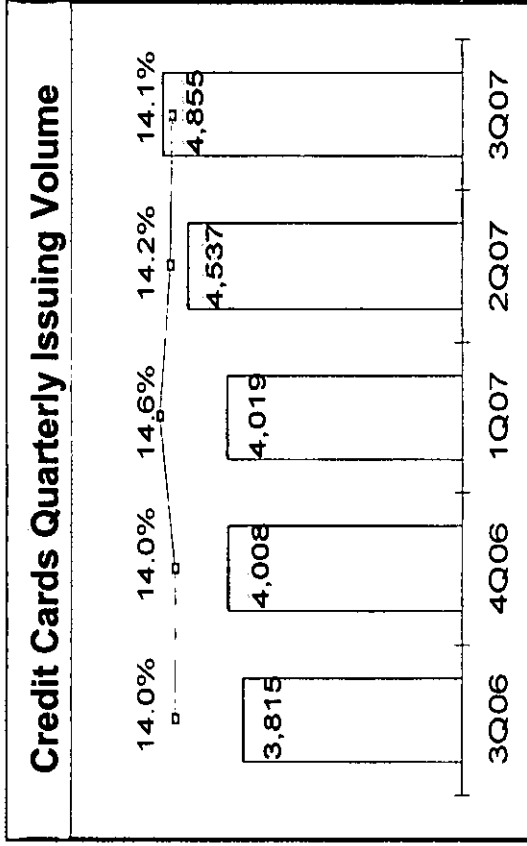
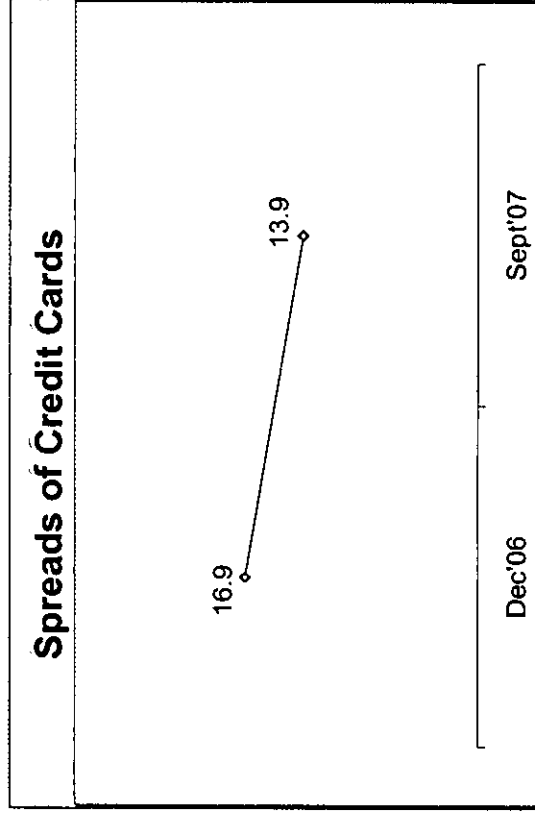
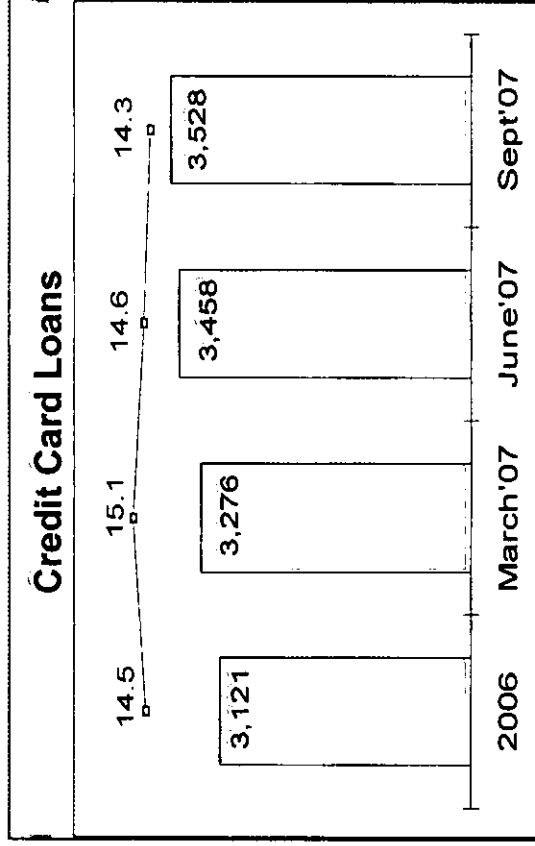


- General purpose loan growth of 63.6% y-t-d vis-a-vis sector's loan growth of 46.2% and an increase in market share to 11.8% is a result of improved distribution capability
- Akbank's market shares in both consumer loans and mortgage loans are 13.2% and 12.9% respectively
- Market share in car loans is 20.5%
- NPL ratio in consumer loans is 1.9%

¹ Numbers represent direct lending to individuals, excluding credit cards

Retail Banking - credit cards

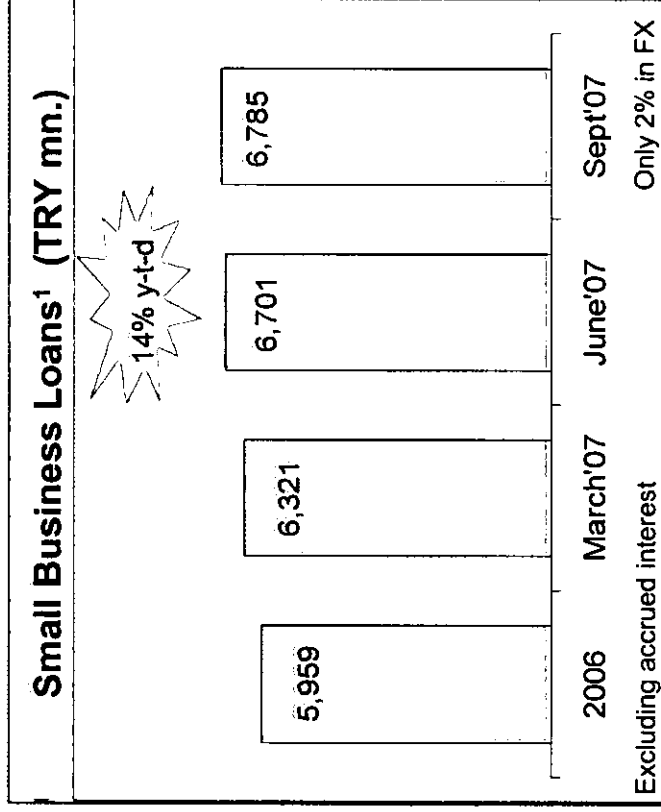
Personal



☐ Volume (TRY mn.)
 ☐ Market shares
 ☐ Spreads

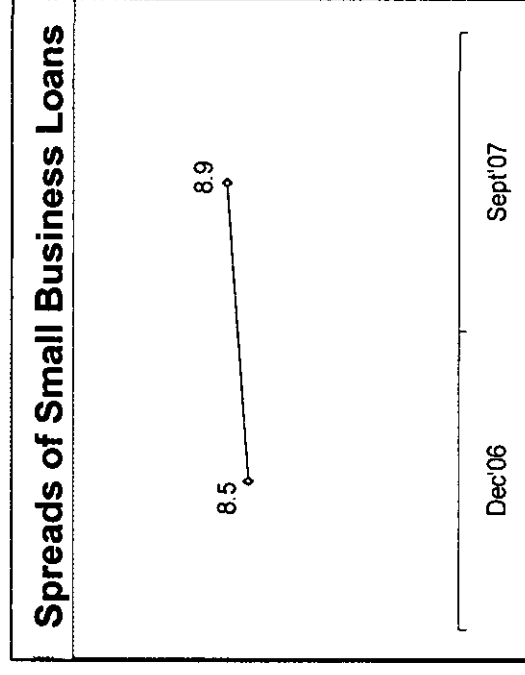
- o 13% growth in credit card loans y-t-d
- o NPL ratio in credit cards is 8.2%
- o Fall in spread mainly related to fall in the revolve rate

Retail Banking - small business



- Special credit packages for;
 - Certain sectors and regions (pharmaceuticals, agriculture, tourism etc.)
 - Dealer networks of corporate clients (ie. Microsoft, IBM, Bosch, Arçelik)

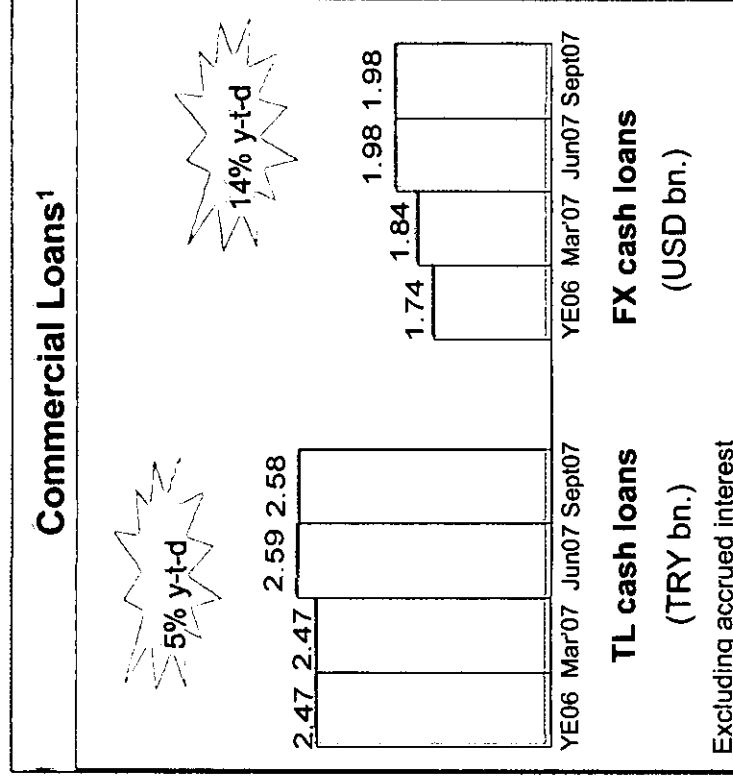
- Continues to provide the highest spread after credit cards
- Cross-sell ratio is 3.7x
- NPL ratio is 3.9%



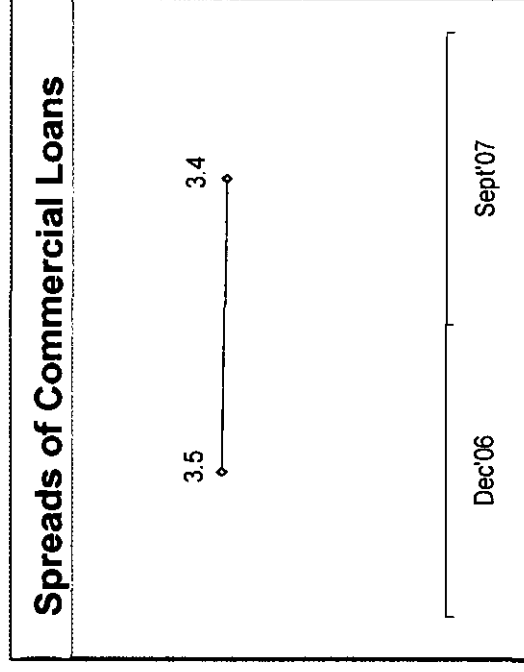
¹ Small business loans given to companies with sales turnover <USD 2 mn are granted by the retail banking unit

Commercial Banking

Commercial



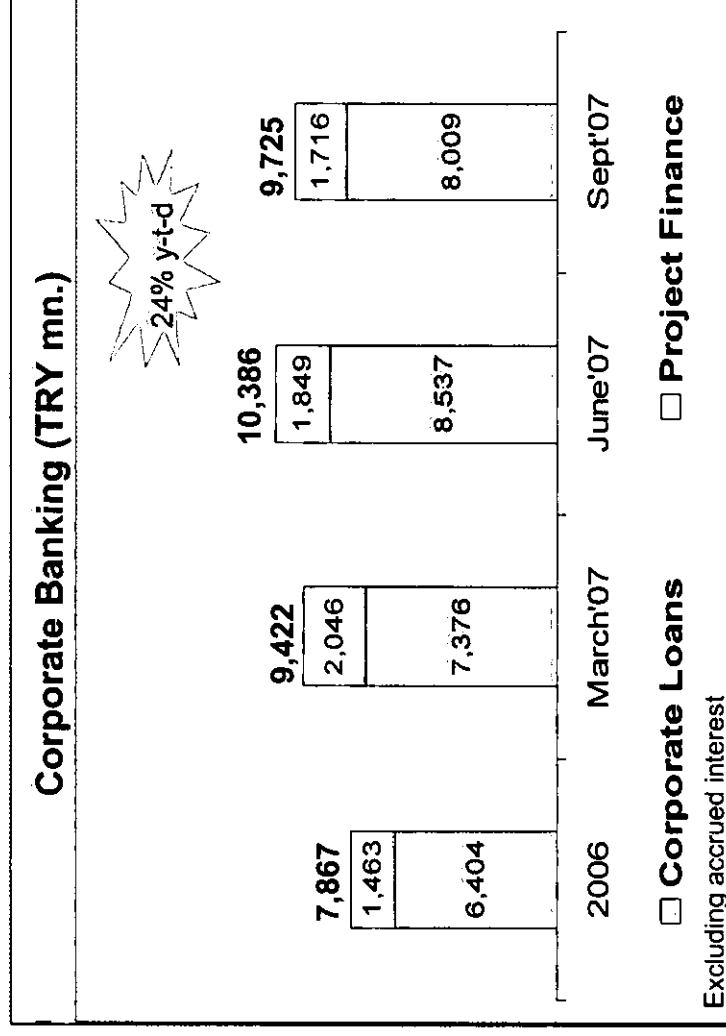
- 46 commercial banking centers
- Cross sell ratio is 3.7x
- NPL ratio is 2.3%



- Commercial loans are also considered as a hook product, which paves the way for further marketing opportunities like cash management services and foreign trade products

¹ Medium size companies with sales turnover btw. USD 2-30 mn are serviced through our commercial banking unit

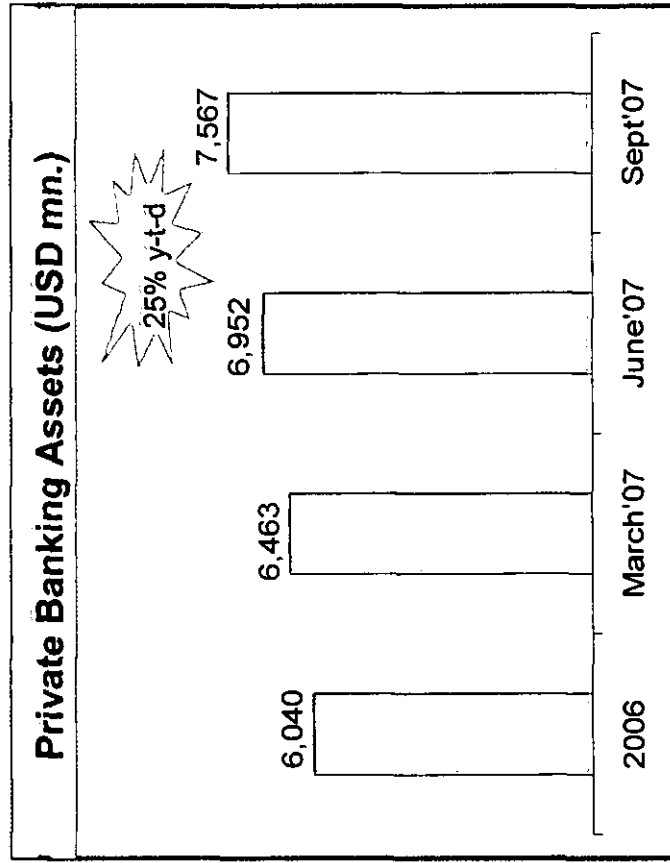
Corporate Banking



- The growth of corporate loans in US dollar terms is 45% y-t-d
- Investment and acquisition financing supports growth in corporate loans
- Cross-sell ratio is 3.3x
- NPL ratio is 0.1%

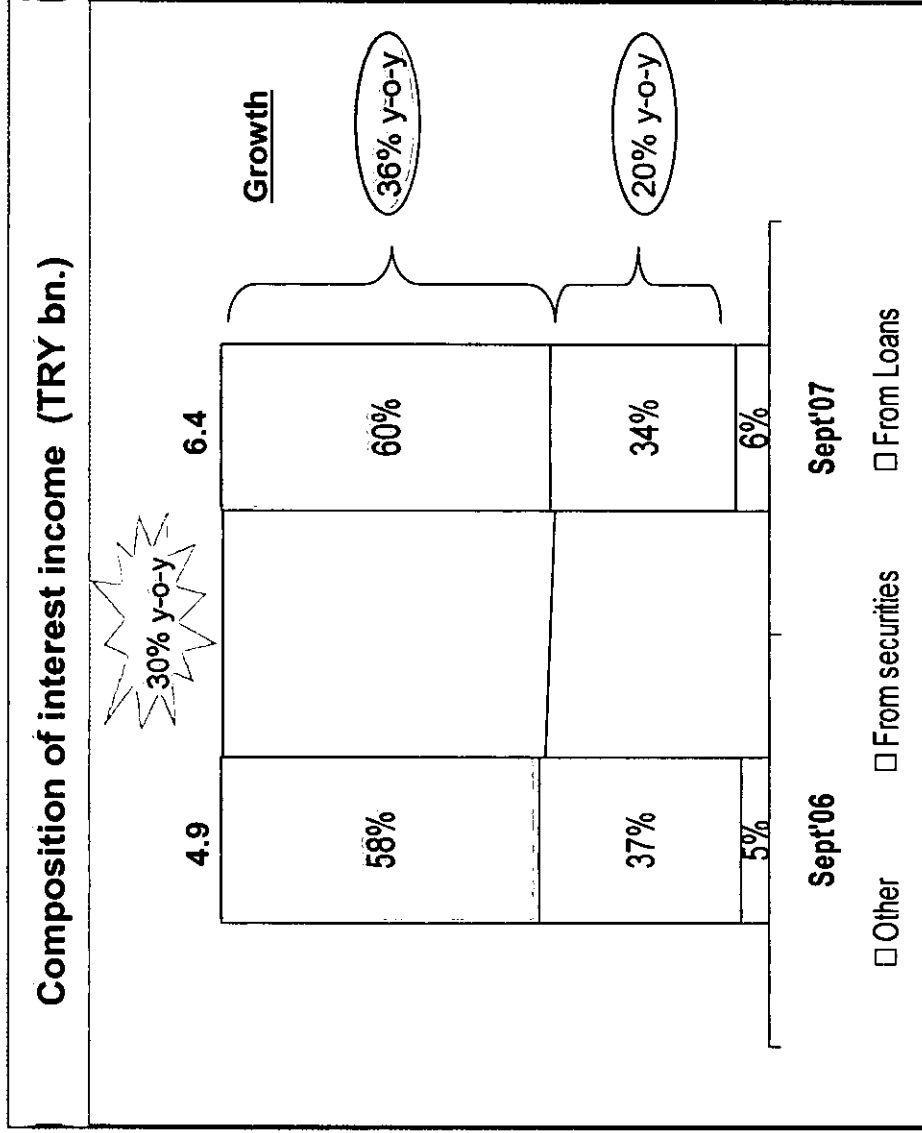
Private Banking

Private



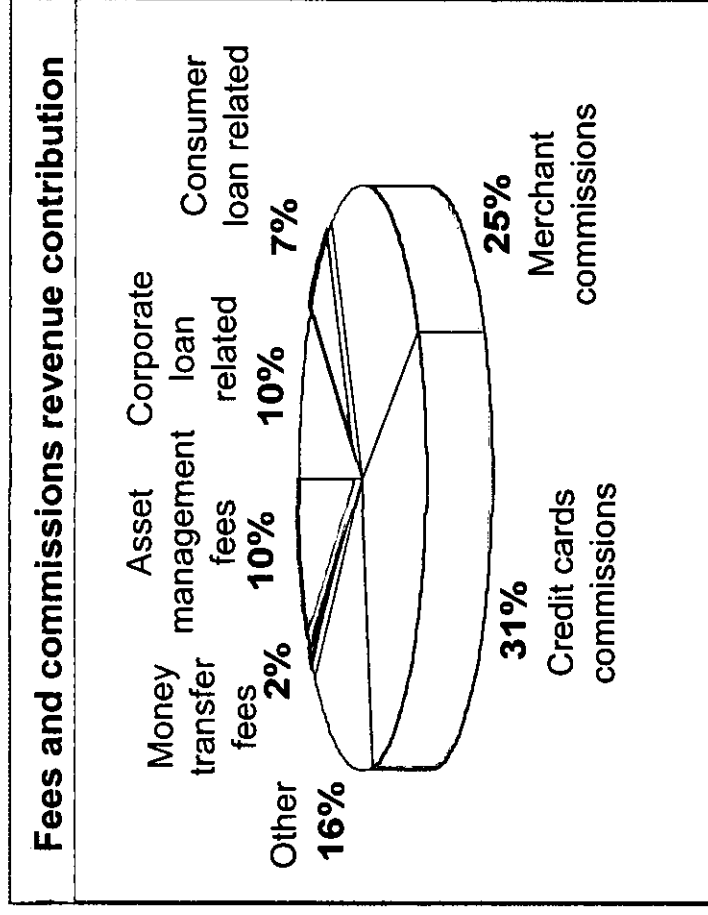
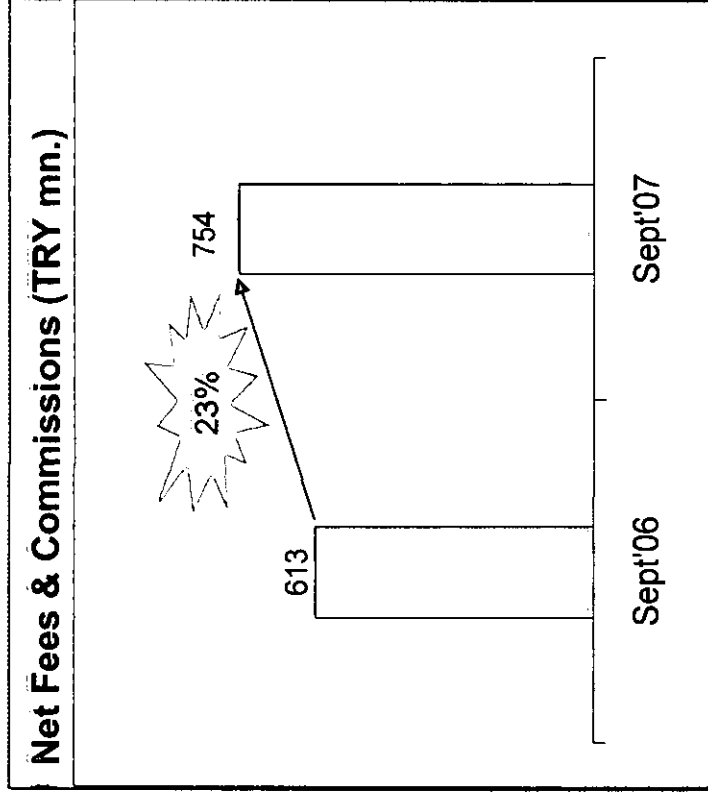
- Broadened range of domestic and international investment products
- Top quality investment advisory service
- Cross-sell ratio in private banking is 3.5x

Income statement - composition of interest income



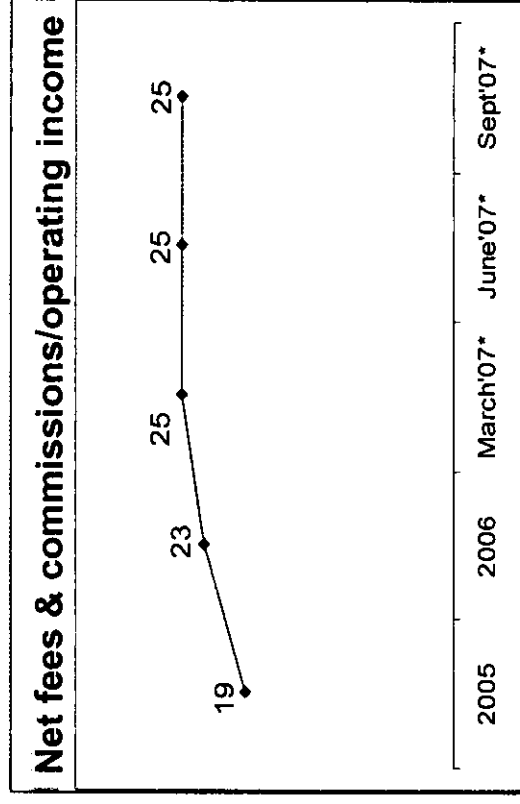
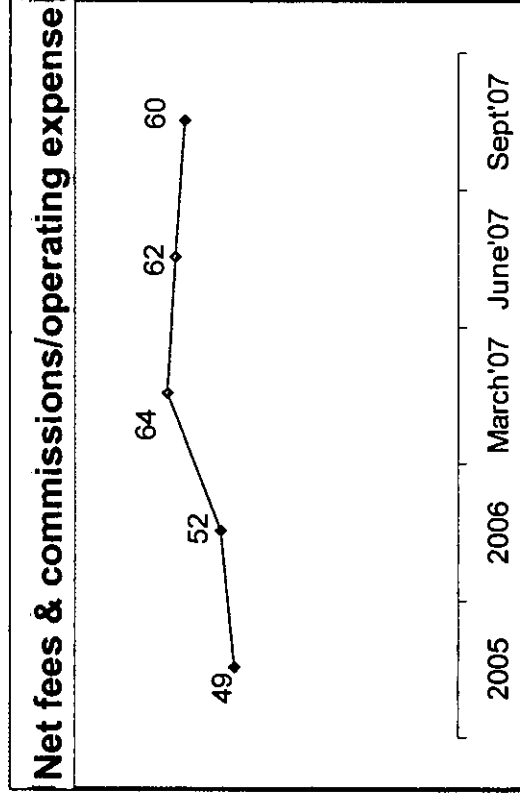
- Growth in higher yielding loans has had a major impact on the composition of interest income

Net fees and commissions



- Net fee and commission income growth is mainly due to the rapid growth in credit card and other banking transaction commissions
- We will continue to implement and increase fees in all product areas

Improving fee income ratios in line with targets

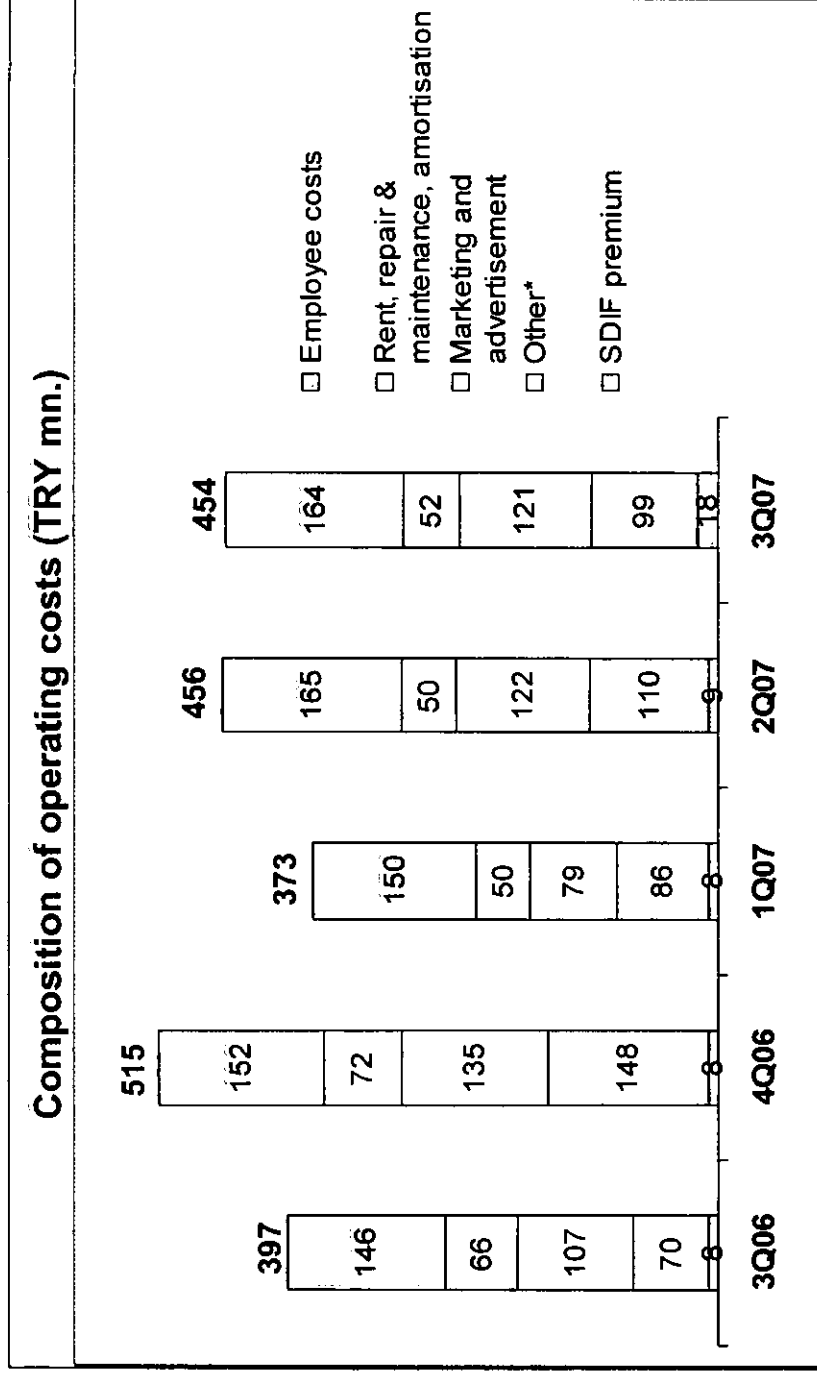


* After the adjustment of tax credit of TRY 270 mn. and gain on sale of investments TRY 11mn

- We have already reached our medium term fee to income target of 25%

Based on consolidated figures

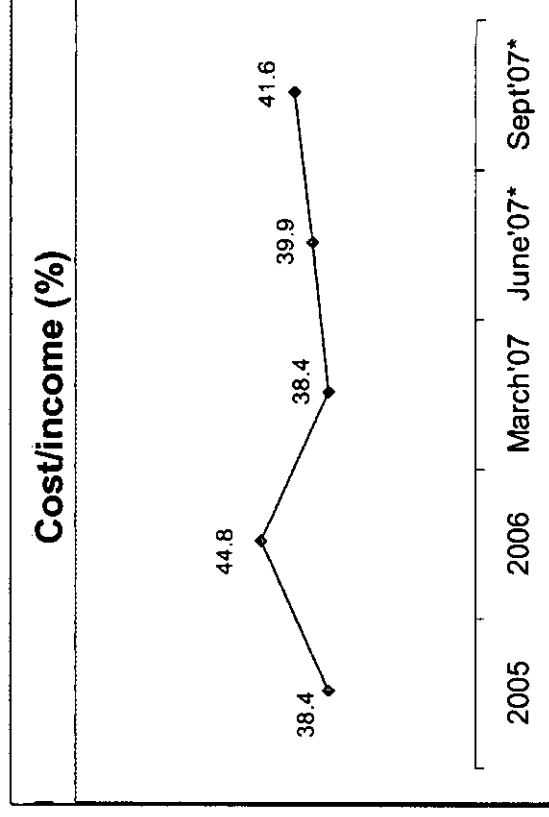
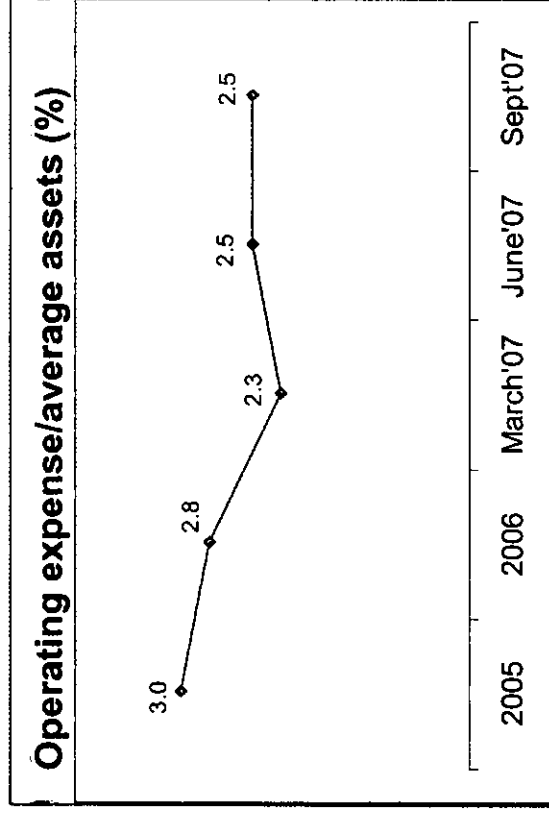
Operating costs



* Other costs include sundry taxes and duties, heating, lighting etc

Based on consolidated figures

Efficiency ratios



* After the adjustment of tax credit of TRY 270 mn. and gain on sale of investments TRY 11mn

- Targeted network & sales force growth and marketing expenses have continued to increase operating costs

Based on consolidated figures

Income statement summary (Sept'07, TRY million)

21

Balance sheet highlights

Consolidated (TRY mn.)	2006	Sept'07	Shares (%) 2006 Sept'07	Change (%)
TOTAL ASSETS	60,320	67,900		13
Cash and Due from Banks	7,378	5,004	12 7	-32
Securities	21,206	25,332	35 37	19
Loans	30,313	35,930	50 53	19
TOTAL LIABILITIES	53,135	57,745		28
Deposits	35,959	41,510	60 61	15
Funds Borrowed	9,939	9,086	16 13	-9
TOTAL EQUITY	7,185	10,155	12 15	41

Income statement highlights

Consolidated (TRY mn.)	Sept'06	Sept'07	Change (%)
Interest Income	4,909	6,380	30
Interest Expense	(2,956)	(3,993)	35
Net Interest Income	1,952	2,387	22
FX Gain (Loss), Net	(71)	120	-
Provision for Loan Losses	(262)	(440)	68
Net Interest Income after FX, Income/Loss & NPL Prov.	1,619	2,067	28
Fees and Commissions (Net)	613	754	23
Profit on Trading Securities (Net)	130	4	-
Operating Profit	2,955	3,752	27
Operating Expenses	(1,139)	(1,282)	12
Income Before Tax	1,510	1,965	30
Tax	(265)	(349)	32
Net Income	1,247	1,616	30

Balance sheet highlights in USD

Consolidated (USD mn.*)	2006	Sept'07	Shares (%) 2006 Sept'07
TOTAL ASSETS	42,629	56,358	
Cash and Due from Banks	5,214	4,153	12 7
Securities	14,987	21,026	35 37
Loans	21,423	29,822	50 53
TOTAL LIABILITIES	37,551	47,929	
Deposits	25,413	34,454	60 61
Funds Borrowed	7,024	7,541	16 13
TOTAL EQUITY	5,078	8,429	12 15

* Figures are stated with exchange rates effective at respective dates

Income statement highlights in USD

Consolidated (USD mn.*)	Sept'06	Sept'07
Interest Income	3,251	5,296
Interest Expense	(1,958)	(3,314)
Net Interest Income	1,293	1,982
FX Gain (Loss), Net	(47)	100
Provision for Loan Losses	(174)	(365)
Net Interest Income after FX, Income/Loss & NPL Prov.	1,072	1,716
Fees and Commissions (Net)	406	626
Profit on Trading Securities (Net)	86	4
Operating Profit	1,957	3,114
Operating Expenses	(754)	(1,064)
Income Before Tax	1,002	1,631
Tax	(176)	(290)
Net Income	826	1,341

* Figures are stated with exchange rates effective at respective dates

END

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