

Certification and Agreement of Persons Surrendering Depositary Shares  
for the Purpose of Withdrawal of Deposited Securities in Turkey

Citibank, N.A. – as depositary (the “Depositary”)  
Depositary Receipts Department  
388 Greenwich Street  
New York, New York 10013

Citibank, N.A. Istanbul – as custodian (the “Custodian”)  
Maya – Akar Center, Bayakere  
Cad. No.: 100  
80280 Esentepe  
Istanbul, Turkey

Re: **Akbank Turk Anonim Sirketi (the “Company”)**

We refer to the Amended And Restated Deposit Agreement, dated as of March 4, 2015 (the “Deposit Agreement”), by and among (i) the Company, (ii) Citibank, N.A., as depositary (the “Depositary”), and (iii) all Owners and Beneficial Owners of American Depositary Shares issued thereunder under which the ADSs surrendered herewith (the “Surrendered ADSs”) representing Deposited Securities on deposit with the Custodian in respect of the Surrendered ADSs were issued. Capitalized terms used but not defined herein shall have the meanings given to them in the Deposit Agreement.

We are providing the information and certifications contained herein to enable the Custodian of the Deposited Securities to comply with certain Turkish tax reporting and withholding obligations and understand that the Depositary and the Custodian require the delivery of the information and certifications contained herein as a condition to the cancellation of the Surrendered ADSs and the delivery of the corresponding Deposited Securities.

1. We certify that (i) we are the Beneficial Owner(s) of the Surrendered ADSs, (ii) we qualify as an “institutional investor non-resident of Turkey” (within the meaning given to such term in the Turkish Corporate Tax Law to corporate legal entities that have no legal and business center in Turkey), (iii) we either (x) acquired the Surrendered ADSs after January 1, 2006, or (y) deposited the Deposited Securities represented by the Surrendered ADSs with the Custodian after January 1, 2006, and (iv) we have been the Beneficial Owner(s) of the Surrendered ADSs since the time of their purchase (in the case of (iii) (x) above) or since the time of their issuance by the Depositary in respect of such Deposited Securities (in the case of (iii) (y) above).

2. We understand that the Custodian and the Depositary will be relying on the information contained herein for the purpose of enabling the Custodian to satisfy certain Turkish tax withholding and reporting obligations arising from the cancellation of the Surrendered ADSs by the Depositary and the delivery by the Custodian of the corresponding Deposited Securities,

and we agree to indemnify and hold harmless the Custodian and the Depository for any liability, loss or expense incurred by the Custodian and the Depository as a result of their reliance on the information contained herein.

<b>Name of Beneficial Owner:</b>	
<b>Signature of Beneficial Owner:</b>	
<b>Date:</b>	
<b>Name of DTC Participant that will be delivering Surrendered ADSs to the Depository:</b>	