

**TÜRKİYE HALK BANKASI A.Ş. UNCONSOLIDATED BALANCE SHEET**

THOUSANDS OF TRY							
ASSETS	Disc.	Reviewed			Audited		
		CURRENT PERIOD			PRIOR PERIOD		
		(30/09/2008)			(31/12/2007)		
		TRY	FC	Total	TRY	FC	Total
<b>I. CASH AND BALANCES WITH THE CENTRAL BANK</b>	(1)	1.670.088	1.338.385	3.008.473	2.545.734	925.444	3.471.178
<b>II. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (Net)</b>	(2)	365.241	124.821	490.062	335.397	144.775	480.172
2.1. Trading Financial Assets		365.241	96.629	461.870	335.397	137.998	473.395
2.1.1. Public Sector Debt Securities		364.166	96.546	460.712	334.322	137.915	472.237
2.1.2. Share Certificates		-	-	-	-	-	-
2.1.3. Other Marketable Securities		1.075	83	1.158	1.075	83	1.158
2.2. Financial Assets at Fair Value Through Profit and Loss		-	-	-	-	-	-
2.2.1. Public Sector Debt Securities		-	-	-	-	-	-
2.2.2. Share Certificates		-	-	-	-	-	-
2.2.3. Other Marketable Securities		-	-	-	-	-	-
2.3. Derivative Financial Assets Held for Trading		-	28.192	28.192	-	6.777	6.777
<b>III. BANKS AND OTHER FINANCIAL INSTITUTIONS</b>	(3)	53.402	425.852	479.254	32.068	1.129.517	1.161.585
<b>IV. MONEY MARKET PLACEMENTS</b>		-	-	-	50.025	-	50.025
4.1. Interbank Money Market Placements		-	-	-	-	-	-
4.2. Istanbul Stock Exchange Money Market Placements		-	-	-	-	-	-
4.3. Receivables from Reverse Repurchase Agreements		-	-	-	50.025	-	50.025
<b>V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)</b>	(4)	8.634.725	2.351.107	10.985.832	6.675.654	1.751.354	8.427.008
5.1. Share Certificates		4.217	6.005	10.222	4.206	5.769	9.975
5.2. Public Sector Debt Securities		8.630.508	2.345.102	10.975.610	6.671.448	1.745.585	8.417.033
5.3. Other Marketable Securities		-	-	-	-	-	-
<b>VI. LOANS</b>	(5)	19.327.615	5.069.505	24.397.120	15.137.058	2.984.020	18.121.078
6.1. Loans		19.202.329	5.069.505	24.271.834	15.123.169	2.984.020	18.107.189
6.1.1. Loans Extended to Risk Group of the Bank		-	67.300	67.300	-	43.902	43.902
6.1.2. Other		19.202.329	5.002.205	24.204.534	15.123.169	2.940.118	18.063.287
6.2. Loans under follow-up		1.077.379	-	1.077.379	1.032.742	-	1.032.742
6.3. Specific provisions (-)		952.093	-	952.093	1.018.853	-	1.018.853
<b>VII. FACTORING RECEIVABLES</b>		-	-	-	-	-	-
<b>VIII. HELD TO MATURITY INVESTMENTS (Net)</b>	(6)	6.608.034	-	6.608.034	7.037.420	-	7.037.420
8.1. Public Sector Debt Securities		6.608.034	-	6.608.034	7.037.420	-	7.037.420
8.2. Other Marketable Securities		-	-	-	-	-	-
<b>IX. INVESTMENTS IN ASSOCIATES (Net)</b>	(7)	42.017	249.724	291.741	39.322	249.724	289.046
9.1. Accounted with Equity Method		-	249.724	249.724	-	249.724	249.724
9.2. Unconsolidated Associates		42.017	-	42.017	39.322	-	39.322
9.2.1. Financial Investments		40.964	-	40.964	38.269	-	38.269
9.2.2. Non-financial Investments		1.053	-	1.053	1.053	-	1.053
<b>X. INVESTMENTS IN SUBSIDIARIES (Net)</b>	(8)	62.048	-	62.048	57.801	-	57.801
10.1. Unconsolidated Financial Subsidiaries		62.048	-	62.048	57.801	-	57.801
10.2. Unconsolidated Non-financial Subsidiaries		-	-	-	-	-	-
<b>XI. JOINT VENTURES (Net)</b>	(9)	-	-	-	-	-	-
11.1. Accounted with Equity Method		-	-	-	-	-	-
11.2. Unconsolidated Joint Ventures		-	-	-	-	-	-
11.2.1. Financial Joint Ventures		-	-	-	-	-	-
11.2.2. Non-financial Joint Ventures		-	-	-	-	-	-
<b>XII. FINANCE LEASE RECEIVABLES (Net)</b>	(10)	-	-	-	-	-	-
12.1. Finance Lease Receivables		-	-	-	-	-	-
12.2. Operating Lease Receivables		-	-	-	-	-	-
12.3. Other		-	-	-	-	-	-
12.4. Unearned Income (-)		-	-	-	-	-	-
<b>XIII. DERIVATIVE FINANCIAL ASSETS FOR HEDGING PURPOSES</b>	(11)	-	-	-	-	-	-
13.1. Fair Value Risk Hedging		-	-	-	-	-	-
13.2. Cash Flow Risk Hedging		-	-	-	-	-	-
13.3. Net Abroad Investment Risk Hedging		-	-	-	-	-	-
<b>XIV. TANGIBLE ASSETS (Net)</b>	(12)	890.056	75	890.131	641.499	43	641.542
<b>XV. INTANGIBLE ASSETS (Net)</b>	(13)	28.537	-	28.537	16.785	-	16.785
15.1. Goodwill		-	-	-	-	-	-
15.2. Other		28.537	-	28.537	16.785	-	16.785
<b>XVI. REAL ESTATES FOR INVESTMENT PURPOSE (Net)</b>	(14)	-	-	-	-	-	-
<b>XVII. TAX ASSET</b>	(15)	63.964	-	63.964	63.924	-	63.924
17.1. Current Assets for Tax		-	-	-	-	-	-
17.2. Deferred Assets for Tax		63.964	-	63.964	63.924	-	63.924
<b>XVIII. ASSETS HELD FOR SALE AND HELD FROM TERMINATED OPERATIONS (Net)</b>	(16)	106.843	-	106.843	90.371	-	90.371
18.1. Held for Sale Purpose		106.843	-	106.843	90.371	-	90.371
18.2. Held from Terminated Operations		-	-	-	-	-	-
<b>XIX. OTHER ASSETS</b>	(17)	186.951	85.152	272.103	265.867	60.652	326.519
<b>TOTAL ASSETS</b>		38.039.521	9.644.621	47.684.142	32.988.925	7.245.529	40.234.454

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

**TÜRKİYE HALK BANKASI A.Ş. UNCONSOLIDATED BALANCE SHEET**

		THOUSANDS OF TRY					
		Reviewed			Audited		
		CURRENT PERIOD			PRIOR PERIOD		
		(30/09/2008)			(31/12/2007)		
LIABILITIES AND EQUITY	Disc.	TRY	FC	Total	TRY	FC	Total
<b>I. DEPOSITS</b>	(1)	25.889.948	11.697.185	37.587.133	22.250.594	8.590.317	30.840.911
1.1. Deposits Held by the Risk Group of the Bank		89.646	3.202	92.848	79.943	3.425	83.368
1.2. Other		25.800.302	11.693.983	37.494.285	22.170.651	8.586.892	30.757.543
<b>II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING</b>	(2)	-	73.522	73.522	32.799	64.289	97.088
<b>III. BORROWING FUNDING LOANS</b>	(3)	222.559	971.903	1.194.462	386.853	550.175	937.028
<b>IV. MONEY MARKET BALANCES</b>		1.386.617	810.120	2.196.737	1.286.287	416.538	1.702.825
4.1. Interbank Money Market Takings		-	-	-	-	-	-
4.2. Istanbul Stock Exchange Takasbank Takings		-	-	-	-	-	-
4.3. Funds From Repurchase Agreements		1.386.617	810.120	2.196.737	1.286.287	416.538	1.702.825
<b>V. MARKETABLE SECURITIES ISSUED (Net)</b>		-	-	-	-	-	-
5.1. Bills		-	-	-	-	-	-
5.2. Asset-backed Securities		-	-	-	-	-	-
5.3. Bonds		-	-	-	-	-	-
<b>VI. FUNDS</b>	(4)	1.082.605	-	1.082.605	1.041.107	1.229	1.042.336
6.1. Borrower Funds		101.117	-	101.117	153.656	-	153.656
6.2. Other		981.488	-	981.488	887.451	1.229	888.680
<b>VII. SUNDRY CREDITORS</b>		416.385	6.220	422.605	347.020	5.307	352.327
<b>VIII. OTHER LIABILITIES</b>	(5)	51.420	60.533	111.953	263.130	11.570	274.700
<b>IX. FACTORING PAYABLES</b>		-	-	-	-	-	-
<b>X. FINANCE LEASE PAYABLES (Net)</b>	(6)	-	780	780	-	5.557	5.557
10.1. Finance Lease Payables		-	780	780	-	5.557	5.557
10.2. Operating Lease Payables		-	-	-	-	-	-
10.3. Other		-	-	-	-	-	-
10.4. Deferred Finance Lease Expenses ( - )		-	-	-	-	-	-
<b>XI. DERIVATIVE FINANCIAL LIABILITIES FOR HEDGING</b>	(7)	-	-	-	-	-	-
11.1. Fair Value Risk Hedging		-	-	-	-	-	-
11.2. Cash Flow Risk Hedging		-	-	-	-	-	-
11.3. Net Abroad Investment Risk Hedging		-	-	-	-	-	-
<b>XII. PROVISIONS</b>	(8)	505.771	10.251	516.022	420.069	18.936	439.005
12.1. General Loan Provisions		199.541	-	199.541	138.506	-	138.506
12.2. Restructuring Provisions		-	-	-	-	-	-
12.3. Employee Benefits Provisions		235.922	-	235.922	208.401	-	208.401
12.4. Insurance Technical Reserves (Net)		-	-	-	-	-	-
12.5. Other Provisions		70.308	10.251	80.559	73.162	18.936	92.098
<b>XIII. TAX LIABILITY</b>	(9)	182.647	1	182.648	159.602	1	159.603
13.1. Current Tax Liability		182.647	1	182.648	159.602	1	159.603
13.2. Deferred Tax Liability		-	-	-	-	-	-
<b>XIV. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND HELD FROM TERMINATED OPERATIONS</b>	(10)	-	-	-	-	-	-
14.1. Held for Sale Purpose		-	-	-	-	-	-
14.2. Held from Terminated Operations		-	-	-	-	-	-
<b>XV. TIER-II CAPITAL</b>	(11)	-	-	-	-	-	-
<b>XVI. SHAREHOLDERS' EQUITY</b>	(12)	4.193.531	122.144	4.315.675	4.200.673	182.401	4.383.074
16.1. Paid-in Capital		1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2. Capital Reserves		1.216.581	122.144	1.338.725	1.258.292	182.401	1.440.693
16.2.1. Share Premium		-	-	-	-	-	-
16.2.2. Share Cancellation Profits		-	-	-	-	-	-
16.2.3. Marketable Securities Revaluation Fund		4.127	122.144	126.271	37.841	182.401	220.242
16.2.4. Tangible Assets Revaluation Reserves		-	-	-	-	-	-
16.2.5. Intangible Assets Revaluation Reserves		-	-	-	-	-	-
16.2.6. Revaluation Reserves of Real Estates for Investment Purpose		-	-	-	-	-	-
16.2.7. Non-paid-up Shares of Subsidiaries, Associates and Joint Ventures		-	-	-	-	-	-
16.2.8. Hedging Funds (Effective portion)		(7.997)	-	(7.997)	-	-	-
16.2.9. Value Increase on Assets Held for Sale		-	-	-	-	-	-
16.2.10. Other Capital Reserves		1.220.451	-	1.220.451	1.220.451	-	1.220.451
16.3. Profit Reserves		800.027	-	800.027	489.420	-	489.420
16.3.1. Legal Reserves		434.671	-	434.671	297.633	-	297.633
16.3.2. Statutory Reserves		-	-	-	-	-	-
16.3.3. Extraordinary Reserves		333.180	-	333.180	159.859	-	159.859
16.3.4. Other Profit Reserves		32.176	-	32.176	31.928	-	31.928
16.4. Profit/Loss		926.923	-	926.923	1.202.961	-	1.202.961
16.4.1. Prior Years Income/Loss		16.822	-	16.822	71.922	-	71.922
16.4.2. Period Profit/Loss		910.101	-	910.101	1.131.039	-	1.131.039
16.5. Minority Shares	(13)	-	-	-	-	-	-
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>33.931.483</b>	<b>13.752.659</b>	<b>47.684.142</b>	<b>30.388.134</b>	<b>9.846.320</b>	<b>40.234.454</b>

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

TÜRKİYE HALK BANKASI A.Ş. UNCONSOLIDATED OFF BALANCE SHEET ACCOUNTS							
	Disc.	THOUSANDS OF TRY					
		Reviewed			Audited		
		CURRENT PERIOD (30/09/2008)			PRIOR PERIOD (31/12/2007)		
	TRY	FC	Total	TRY	FC	Total	
<b>A. OFF BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)</b>		8.625.891	6.268.425	14.894.316	5.783.986	3.572.527	9.356.513
<b>I. GUARANTEES AND SURETYSHIPS</b>	(1)	2.396.804	3.212.765	5.609.569	1.706.961	2.058.118	3.765.079
1.1. Letters of Guarantee		2.373.576	1.862.288	4.235.864	1.693.993	1.348.655	3.042.648
1.1.1. Guarantees Subject to Public Procurement Law		253.434	1.518.147	1.771.581	193.497	1.057.715	1.251.212
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		2.120.142	344.141	2.464.283	1.500.496	290.940	1.791.436
1.2. Bank Loans		-	55.495	55.495	-	31.969	31.969
1.2.1. Import Acceptances		-	54.316	54.316	-	31.736	31.736
1.2.2. Other Bank Acceptances		-	1.179	1.179	-	233	233
1.3. Letters of Credit		-	1.294.580	1.294.580	-	677.116	677.116
1.3.1. Documentary Letters of Credit		-	1.294.580	1.294.580	-	677.116	677.116
1.3.2. Other Letters of Credit		-	-	-	-	-	-
1.4. Guaranteed Prefinancings		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to Central Bank of Turkish Republic		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Purchase Guarantees on Marketable Security Issuance		-	-	-	-	-	-
1.7. Factoring Guarantees		-	-	-	-	-	-
1.8. Other Guarantees		22.998	402	23.400	12.738	378	13.116
1.9. Other Suretyships		230	-	230	230	-	230
<b>II. COMMITMENTS</b>	(1)	3.417.341	260.712	3.678.053	2.798.584	312.504	3.111.088
2.1. Irrevocable commitments		3.414.122	260.712	3.674.834	2.795.365	312.504	3.107.869
2.1.1. Forward Asset Purchase Commitments		7.516	260.712	268.228	52.551	312.504	365.055
2.1.2. Forward Deposit Purchase and Sale Commitments		-	-	-	-	-	-
2.1.3. Capital Commitments to Subsidiaries and Associates		250	-	250	250	-	250
2.1.4. Loan Granting Commitments		250.736	-	250.736	172.223	-	172.223
2.1.5. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.6. Payment Commitments for Reserve Deposits		-	-	-	-	-	-
2.1.7. Payment Commitments for Cheques		1.341.626	-	1.341.626	1.275.142	-	1.275.142
2.1.8. Tax and Fund Liabilities from Export Commitments		6.555	-	6.555	6.664	-	6.664
2.1.9. Commitments for Credit Card Expenditure Limits		1.763.227	-	1.763.227	1.250.168	-	1.250.168
2.1.10. Commitments for Credit Cards and Banking Services Promotions		25.980	-	25.980	20.449	-	20.449
2.1.11. Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12. Payables for Short Sale Commitments		-	-	-	-	-	-
2.1.13. Other Irrevocable Commitments		18.232	-	18.232	17.918	-	17.918
2.2. Revocable Commitments		3.219	-	3.219	3.219	-	3.219
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		3.219	-	3.219	3.219	-	3.219
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(1)	2.811.746	2.794.948	5.606.694	1.278.441	1.201.905	2.480.346
3.1. Derivative Financial Instruments for Hedging		-	-	-	-	-	-
3.1.1. Fair Value Risk Hedging Transactions		-	-	-	-	-	-
3.1.2. Cash Flow Risk Hedging Transactions		-	-	-	-	-	-
3.1.3. Net Abroad Investment Risk Hedging Transactions		-	-	-	-	-	-
3.2. Transactions for Trading		2.811.746	2.794.948	5.606.694	1.278.441	1.201.905	2.480.346
3.2.1. Forward Foreign Currency Buy/Sell Transactions		7.461	7.225	14.686	902	3.143	4.045
3.2.1.1. Forward Foreign Currency Transactions-Buy		2.815	4.472	7.287	452	1.577	2.029
3.2.1.2. Forward Foreign Currency Transactions-Sell		4.646	2.753	7.399	450	1.566	2.016
3.2.2. Currency and Interest Rate Swaps		2.804.285	2.787.723	5.592.008	1.277.539	1.198.762	2.476.301
3.2.2.1. Currency Swap-Buy		-	2.133.467	2.133.467	-	719.422	719.422
3.2.2.2. Currency Swap-Sell		2.143.500	-	2.143.500	735.354	-	735.354
3.2.2.3. Interest Rate Swap-Buy		-	631.740	631.740	-	479.340	479.340
3.2.2.4. Interest Rate Swap-Sell		660.785	-	660.785	542.185	-	542.185
3.2.3. Currency, Interest Rate and Marketable Securities Options		-	-	-	-	-	-
3.2.3.1. Currency Call Options		-	-	-	-	-	-
3.2.3.2. Currency Put Options		-	-	-	-	-	-
3.2.3.3. Interest Rate Call Options		-	-	-	-	-	-
3.2.3.4. Interest Rate Put Options		-	-	-	-	-	-
3.2.3.5. Marketable Securities Call Options		-	-	-	-	-	-
3.2.3.6. Marketable Securities Put Options		-	-	-	-	-	-
3.2.4. Currency Futures		-	-	-	-	-	-
3.2.4.1. Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2. Currency Futures-Sell		-	-	-	-	-	-
3.2.5. Interest Rate Buy/Sell Futures		-	-	-	-	-	-
3.2.5.1. Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2. Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)</b>		136.885.687	44.855.688	181.741.375	100.357.369	29.384.778	129.742.147
<b>IV. CUSTODIES</b>		39.688.763	2.799.035	42.487.798	34.355.171	2.102.741	36.457.912
4.1. Assets Under Management		-	-	-	-	-	-
4.2. Custody Marketable Securities		23.066.229	186.115	23.252.344	20.799.946	160.705	20.960.651
4.3. Cheques in Collection Process		2.856.514	112.598	2.969.112	2.205.787	67.039	2.272.826
4.4. Commercial Notes in Collection Process		384.738	131.659	516.397	366.389	116.761	483.150
4.5. Other Assets in Collection Process		446	-	446	3.163	-	3.163
4.6. Underwritten Securities		368	-	368	133	-	133
4.7. Other Custodies		1.800	6.915	8.715	9.052	6.564	15.616
4.8. Custodians		13.378.668	2.361.748	15.740.416	10.970.701	1.751.672	12.722.373
<b>V. PLEDGED ASSETS</b>		97.196.924	42.056.653	139.253.577	66.002.198	27.282.037	93.284.235
5.1. Marketable Securities		84.436	158.730	243.166	61.698	80.538	142.236
5.2. Collateral Notes		3.226.090	253.080	3.479.170	2.734.009	178.788	2.912.797
5.3. Commodity		53.947	-	53.947	42.381	-	42.381
5.4. Warranty		-	-	-	-	-	-
5.5. Land and Buildings		27.264.861	5.873.254	33.138.115	19.879.476	2.962.748	22.842.224
5.6. Other Pledged Assets		65.058.244	35.039.004	100.097.248	41.632.060	23.372.911	65.004.971
5.7. Pledges		1.509.346	732.585	2.241.931	1.652.574	687.052	2.339.626
<b>VI. ACCEPTED BILL GUARANTEES AND SURETIES</b>		-	-	-	-	-	-
<b>TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)</b>		145.511.578	51.124.113	196.635.691	106.141.355	32.957.305	139.098.660

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

**TÜRKİYE HALK BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF INCOME**

INCOME AND EXPENSES	Disc.	THOUSANDS OF TRY			
		Reviewed	Reviewed	Reviewed	Reviewed
		CURRENT PERIOD (01/01/2008-30/09/2008)	PRIOR PERIOD (01/01/2007-30/09/2007)	CURRENT PERIOD (01/07/2008-30/09/2008)	PRIOR PERIOD (01/07/2007-30/09/2007)
<b>I. INTEREST INCOME</b>	(1)	<b>4.862.940</b>	<b>4.247.634</b>	<b>1.739.474</b>	<b>1.465.635</b>
1.1. Interest on loans	(1a)	2.672.839	1.884.156	964.539	701.732
1.2. Interest received from reserve deposits		10.312	8.573	3.283	3.010
1.3. Interest received from banks	(1b)	154.869	167.423	53.738	53.323
1.4. Interest received from money market placements		8.178	10.333	34	2.779
1.5. Interest income on marketable securities	(1c)	2.010.490	2.172.043	715.419	703.122
1.5.1. Financial assets held for trading		50.363	64.503	22.851	18.848
1.5.2. Financial assets at fair value through profit and loss		-	-	-	-
1.5.3. Financial assets available-for-sale		1.086.640	831.643	398.166	303.191
1.5.4. Investments held-to-maturity		873.487	1.275.897	294.402	381.083
1.6. Finance lease income		-	-	-	-
1.7. Other interest income		6.252	5.106	2.461	1.669
<b>II. INTEREST EXPENSE</b>	(2)	<b>3.281.032</b>	<b>2.974.500</b>	<b>1.214.089</b>	<b>1.029.321</b>
2.1. Interest on deposits	(2ç)	3.069.506	2.789.948	1.127.435	945.542
2.2. Interest on borrowings	(2a)	49.454	53.538	8.172	17.811
2.3. Interest on money market borrowings		135.944	111.886	69.447	59.396
2.4. Interest on marketable securities issued		-	-	-	-
2.5. Other interest expense		26.128	19.128	9.035	6.572
<b>III. NET INTEREST INCOME (I - II)</b>		<b>1.581.908</b>	<b>1.273.134</b>	<b>525.385</b>	<b>436.314</b>
<b>IV. NET FEES AND COMMISSIONS INCOME</b>		<b>281.303</b>	<b>208.180</b>	<b>100.210</b>	<b>73.839</b>
4.1. Fees and commissions income		329.642	245.357	118.514	87.065
4.1.1. Non-Cash Loans		28.355	25.497	9.892	8.525
4.1.2. Other		301.287	219.860	108.622	78.540
4.2. Fees and commissions expenses		48.339	37.177	18.304	13.226
4.2.1. Non-Cash Loans		-	-	-	-
4.2.2. Other		48.338	37.176	18.304	13.226
<b>V. DIVIDEND INCOME</b>	(3)	<b>28.355</b>	<b>19.049</b>	<b>7.090</b>	<b>5</b>
<b>VI. NET TRADING PROFIT</b>	(4)	<b>(100.651)</b>	<b>(38.305)</b>	<b>(25.054)</b>	<b>(2.863)</b>
6.1. Profit/Loss from Capital Market operations(Net)		23.892	(222.778)	31.540	(84.651)
6.2. Foreign exchange gains/losses (net)		(124.543)	184.473	(56.594)	81.788
<b>VII. OTHER OPERATING INCOME</b>	(5)	<b>320.198</b>	<b>348.633</b>	<b>60.517</b>	<b>84.265</b>
<b>VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>2.111.113</b>	<b>1.810.691</b>	<b>668.148</b>	<b>591.560</b>
<b>IX. LOANS AND OTHER RECEIVABLES IMPAIRMENT LOSS PROVISIONS (-)</b>	(6)	<b>239.751</b>	<b>154.200</b>	<b>67.794</b>	<b>40.657</b>
<b>X. OTHER OPERATING EXPENSES(-)</b>	(7)	<b>723.493</b>	<b>643.506</b>	<b>263.886</b>	<b>199.859</b>
<b>XI. NET OPERATING INCOME/(LOSS) (VIII-IX-X)</b>		<b>1.147.869</b>	<b>1.012.985</b>	<b>336.468</b>	<b>351.044</b>
<b>XII. AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER</b>		-	-	-	-
<b>XIII. PROFIT/LOSSES FROM EQUITY METHOD APPLIED SUBSIDIARIES</b>		-	-	-	-
<b>XIV. GAIN / (LOSS) ON NET MONETARY POSITION</b>		-	-	-	-
<b>XV. INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)</b>	(8)	<b>1.147.869</b>	<b>1.012.985</b>	<b>336.468</b>	<b>351.044</b>
<b>XVI. TAX INCOME PROVISION (±)</b>	(9)	<b>(237.768)</b>	<b>(199.178)</b>	<b>(68.290)</b>	<b>(72.653)</b>
16.1. Current tax provision		(223.633)	(211.504)	(97.694)	(75.404)
16.2. Deferred tax provision		(14.135)	12.326	29.404	2.751
<b>XVII. NET OPERATING INCOME AFTER TAX (XV±XVI)</b>	(10)	<b>910.101</b>	<b>813.807</b>	<b>268.178</b>	<b>278.391</b>
<b>XVIII. INCOME FROM TERMINATED OPERATIONS</b>		-	-	-	-
18.1. Property and equipment income held for sale		-	-	-	-
18.2. Sale profits from associates, subsidiaries and joint ventures (business partners)		-	-	-	-
18.3. Other income from terminated operations		-	-	-	-
<b>XIX. EXPENSES FROM TERMINATED OPERATIONS (-)</b>		-	-	-	-
19.1. Property and equipment expense held for sale		-	-	-	-
19.2. Sale losses from associates, subsidiaries and joint ventures (business partners)		-	-	-	-
19.3. Other expenses from terminated operations		-	-	-	-
<b>XX. INCOME/EXPENSE BEFORE TAXES FROM TERMINATED OPERATIONS (XVIII-XIX)</b>		-	-	-	-
<b>XXI. PROVISION FOR TAXES ON INCOME FROM TERMINATED OPERATIONS (±)</b>		-	-	-	-
21.1. Current tax provision		-	-	-	-
21.2. Deferred tax provision		-	-	-	-
<b>XXII. NET PROFIT/LOSSES FROM TERMINATED OPERATIONS (XX±XXI)</b>		-	-	-	-
<b>XXIII. NET PROFIT/(LOSS) (XVII+XXII)</b>	(11)	<b>910.101</b>	<b>813.807</b>	<b>268.178</b>	<b>278.391</b>
Earnings/Losses per share		0,73	0,65	0,21	0,22

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

TÜRKİYE HALK BANKASI A.Ş. STATEMENT OF PROFIT AND LOSS ACCOUNTED FOR UNDER EQUITY		
	THOUSANDS OF TRY	
	CURRENT PERIOD Reviewed	PRIOR PERIOD Reviewed
STATEMENT OF PROFIT AND LOSS ACCOUNTED FOR UNDER EQUITY	(01/01/2008-30/09/2008)	(01/01/2007-30/09/2007)
I. Additions to marketable securities revaluation differences for available for sale financial assets	(97.400)	5.777
II. Tangible assets revaluation differences	-	-
III. Intangible assets revaluation differences	-	-
IV. Foreign exchange differences for foreign currency transactions	-	-
V. Profit/Loss from derivative financial instruments for cash flow hedge purposes (Effective portion of fair value differences)	-	-
VI. Profit/Loss from derivative financial instruments for hedge of net investment in foreign operations (Effective portion of fair value differences)	(7.997)	-
VII. The effect of corrections of errors and changes in accounting policies	-	-
VIII. Other profit loss items accounted under equity due to TAS	-	-
IX. Deferred tax of valuation differences	11.430	1.398
X. Total Net Profit/Loss accounted under equity (I+II+...+IX)	(93.967)	7.175
XI. Profit/Loss	(8.001)	(11.368)
11.1. Change in fair value of marketable securities (Transfer to Profit/Loss)	(8.001)	(11.368)
11.2. Reclassification and transfer of derivatives accounted for cash flow hedge purposes to Income Statement	-	-
11.3. Transfer of hedge of net investments in foreign operations to Income Statement	-	-
11.4. Other	-	-
XII. Total Profit/Loss accounted for the period (X±XI)	(101.968)	(4.193)

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

TRIBEVIEW BANK NATIONAL ASSOCIATION'S UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

THIRTEEN MONTHS PERIOD

Description	THIRTEEN MONTHS PERIOD																			
	Balance at End of Prior Period	Net Income	Other Comprehensive Income	Net Income	Other Comprehensive Income	Net Income	Other Comprehensive Income	Net Income	Other Comprehensive Income	Net Income										
<b>CHANGES IN SHAREHOLDERS' EQUITY</b>																				
<b>PERIOD ENDING</b>																				
<b>12/31/2007</b>																				
1. Beginning Balance	1,250,000			1,250,000																
2. Net income		188,504			188,504															
3. Other comprehensive income			188,504			188,504														
4. Dividends paid																				
5. Share repurchases																				
6. Share-based compensation																				
7. Other																				
8. Total	1,250,000	188,504	188,504	1,438,504																
<b>12/31/2006</b>																				
1. Balance at end of prior period	1,250,000			1,250,000																
2. Net income		297,832			297,832															
3. Other comprehensive income			112,068			112,068														
4. Dividends paid																				
5. Share repurchases																				
6. Share-based compensation																				
7. Other																				
8. Total	1,250,000	297,832	112,068	1,659,899																

TÜRKİYE HALK BANKASI A.Ş. UNCONSOLIDATED STATEMENT OF CASH FLOWS			
	Disc.	THOUSANDS OF TRY	
		Reviewed	Reviewed
		CURRENT PERIOD	PRIOR PERIOD
		(30/09/2008)	( 30/09/2007 )
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1. Operating profit before changes in operating assets and liabilities (+)</b>		<b>854.578</b>	<b>1.477.332</b>
1.1.1. Interest received (+)		4.626.026	4.709.634
1.1.2. Interest paid (-)		(3.201.738)	(2.904.586)
1.1.3. Dividend received(+)		28.355	19.049
1.1.4. Fees and commissions received (+)		329.642	280.129
1.1.5. Other income (+)		120.619	198.968
1.1.6. Collections from previously written off loans (+)		195.285	229.944
1.1.7. Cash payments to personnel and service suppliers (-)		(406.167)	(343.524)
1.1.8. Taxes paid (-)		(207.465)	(223.952)
1.1.9. Other (+/-)		(629.979)	(488.330)
<b>1.2. Assets and Liabilities Subject to Banking Operations</b>		<b>1.189.116</b>	<b>(884.318)</b>
1.2.1. Net (Increase) decrease in financial assets held for sale (+/-)		593	249.840
1.2.2. Net (Increase) decrease in financial assets at fair value through profit or loss (+/-)		-	-
1.2.3. Net (Increase) decrease in due from banks and other financial institutions (+/-)		50.000	-
1.2.4. Net (increase) decrease in loans (+/-)		(6.232.066)	(4.335.148)
1.2.5. Net (increase) decrease in other assets (+/-)		56.129	(114.405)
1.2.6. Net increase (decrease) in bank deposits (+/-)		2.086.866	213.916
1.2.7. Net increase (decrease) in other deposits (+/-)		5.073.157	3.061.642
1.2.8. Net increase (decrease) in loans borrowed (+/-)		258.251	22.546
1.2.9. Net increase (decrease) in matured payables (+/-)		-	-
1.2.10. Net increase (decrease) in other liabilities (+/-)		(103.814)	17.291
<b>I. Net cash provided from banking operations (+/-)</b>		<b>2.043.694</b>	<b>593.014</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>			
<b>II. Net cash provided from investing activities (+/-)</b>		<b>(2.435.659)</b>	<b>(117.178)</b>
2.1. Cash paid for purchase of joint ventures, associates and subsidiaries(-)		(6.942)	(15.397)
2.2. Cash obtained from sale of entities joint ventures, associates and subsidiaries (+)		(147)	2.476
2.3. Fixed assets purchases (-)		(380.033)	(78.776)
2.4. Fixed assets sales(+)		117.596	100.201
2.5. Cash paid for purchase of financial assets available for sale (-)		(2.685.170)	(1.859.766)
2.6. Cash obtained from sale of financial assets available for sale (+)		-	-
2.7. Cash paid for purchase of investment securities (-)		-	(200.000)
2.8. Cash obtained from sale of investment securities (+)		519.037	1.934.084
2.9. Other (+/-)		-	-
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net cash provided from financing activities (+/-)</b>		<b>(880.557)</b>	<b>(751.419)</b>
3.1. Cash obtained from loans borrowed and securities issued (+)		-	-
3.2. Cash used for repayment of loans borrowed and securities issued (-)		-	-
3.3. Marketable securities issued (+)		-	(1.401)
3.4. Dividends paid (-)		(875.780)	(751.428)
3.5. Payments for finance leases (-)		(4.777)	1.410
3.6. Other (+/-)		-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents(+/-)		119.730	(9.721)
<b>V. Net increase / (decrease) in cash and cash equivalents (I+II+III+IV)</b>		<b>(1.152.792)</b>	<b>(285.304)</b>
VI. Cash and cash equivalents at beginning of the period (+)	(2)	4.586.584	3.585.694
<b>VII. Cash and cash equivalents at end of the period (V+VI)</b>	(2)	<b>3.433.792</b>	<b>3.300.390</b>

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

TÜRKİYE HALK BANKASI A.Ş. PROFIT DISTRIBUTION TABLE	THOUSANDS OF TRY	
	Reviewed	Audited
	CURRENT PERIOD (30/09/2008)	PRIOR PERIOD (31/12/2007)
<b>I. DISTRIBUTION OF CURRENT YEAR INCOME</b>		
1.1. CURRENT YEAR INCOME	1.147.869	1.406.584
1.2. TAXES AND DUTIES PAYABLE	237.768	292.367
1.2.1. Corporate tax (Income tax)	223.633	292.367
1.2.2. Income withholding tax	-	-
1.2.3. Other taxes and duties (*)	14.135	-
<b>A. NET INCOME FOR THE YEAR (1.1-1.2)</b>	<b>910.101</b>	<b>1.114.217</b>
1.3. PRIOR YEARS LOSSES (-)	-	-
1.4. FIRST LEGAL RESERVES (-)	-	55.710
1.5. OTHER STATUTORY RESERVES (-)	-	-
<b>B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A)-(1.3+1.4+1.5)]</b>	<b>910.101</b>	<b>1.058.507</b>
1.6. FIRST DIVIDEND TO SHAREHOLDERS (-)	-	62.500
1.6.1. To owners of ordinary shares	-	62.500
1.6.2. To owners of preferred shares	-	-
1.6.3. To owners of preferred shares (preemptive rights)	-	-
1.6.4. To profit sharing bonds	-	-
1.6.5. To holders of profit and loss sharing certificates	-	-
1.7. DIVIDENDS TO PERSONNEL (-)	-	27.500
1.8. DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9. SECOND DIVIDEND TO SHAREHOLDERS (-)	-	785.780
1.9.1. To owners of ordinary shares	-	785.780
1.9.2. To owners of preferred shares	-	-
1.9.3. To owners of preferred shares (preemptive rights)	-	-
1.9.4. To profit sharing bonds	-	-
1.9.5. To holders of profit and loss sharing certificates	-	-
1.10. SECOND LEGAL RESERVES (-)	-	81.328
1.11. STATUTORY RESERVES (-)	-	-
1.12. GENERAL RESERVES	-	101.399
1.13. OTHER RESERVES	-	-
1.14. SPECIAL FUNDS	-	-
<b>II. DISTRIBUTION OF RESERVES</b>		
2.1. APPROPRIATED RESERVES	-	-
2.2. SECOND LEGAL RESERVES (-)	-	-
2.3. DIVIDENDS TO SHAREHOLDERS (-)	-	848.280
2.3.1. To owners of ordinary shares	-	848.280
2.3.2. To owners of preferred shares	-	-
2.3.3. To owners of preferred shares (preemptive rights)	-	-
2.3.4. To profit sharing bonds	-	-
2.3.5. To holders of profit and loss sharing certificates	-	-
2.4. DIVIDENDS TO PERSONNEL (-)	-	-
2.5. DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
<b>III. EARNINGS PER SHARE</b>		
3.1. TO OWNERS OF ORDINARY SHARES	-	0,90
3.2. TO OWNERS OF ORDINARY SHARES (%)	-	90%
3.3. TO OWNERS OF PRIVILEGED SHARES	-	-
3.4. TO OWNERS OF PRIVILEGED SHARES (%)	-	-
<b>IV. DIVIDEND PER SHARE</b>		
4.1. TO OWNERS OF ORDINARY SHARES	-	0,68
4.2. TO OWNERS OF ORDINARY SHARES (%)	-	68%
4.3. TO OWNERS OF PRIVILEGED SHARES	-	-
4.4. TO OWNERS OF PRIVILEGED SHARES (%)	-	-

(\*) Includes deferred tax expense.

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