

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2013
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. CONSOLIDATED BALANCE SHEET (CONSOLIDATED STATEMENT OF FINANCIAL POSITION)

	ASSETS	Note	Reviewed			Audited		
			Current period			Prior period		
			30 June 2013	30 June 2013	30 June 2013	31 December 2012	31 December 2012	31 December 2012
		TRY	FC	Total	TRY	FC	Total	
I.	CASH AND BALANCES WITH THE CENTRAL BANK	(1)	1.960.619	13.299.193	15.259.812	1.606.841	10.910.237	12.517.078
II.	FINANCIAL ASSETS AT FV THROUGH PROFIT AND LOSS (Net)	(2)	122.143	99.309	221.452	53.997	95.750	149.747
2.1	Trading financial assets		122.143	99.309	221.452	53.997	95.750	149.747
2.1.1	Public sector debt securities		100.955	10.871	111.826	41.068	10.532	51.600
2.1.2	Share certificates		519	-	519	1.435	-	1.435
2.1.3	Financial assets held for trading		1	88.322	88.323	5	82.807	82.812
2.1.4	Other marketable securities		20.668	116	20.784	11.489	2.411	13.900
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	Loans		-	-	-	-	-	-
2.2.4	Other marketable securities		-	-	-	-	-	-
III.	BANKS	(3)	73.817	2.041.811	2.115.628	208.068	2.380.369	2.588.437
IV.	MONEY MARKET PLACEMENTS		177.781	-	177.781	160.206	2.328	162.534
4.1	Interbank money market placements		-	-	-	10.027	2.328	12.355
4.2	Istanbul Stock Exchange Money Market placements		173.304	-	173.304	150.055	-	150.055
4.3	Receivables from reverse repurchase agreements		4.477	-	4.477	124	-	124
V.	FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	(4)	7.133.483	2.069.472	9.202.955	8.777.685	877.980	9.655.665
5.1	Share certificates		17.300	3.627	20.927	12.506	3.521	16.027
5.2	Public sector debt securities		7.108.147	2.065.845	9.173.992	8.759.105	874.459	9.633.564
5.3	Other marketable securities		8.036	-	8.036	6.074	-	6.074
VI.	LOANS AND RECEIVABLES	(5)	53.050.824	20.863.390	73.914.214	47.978.449	17.940.792	65.919.241
6.1	Loans and receivables		52.676.083	20.861.237	73.537.320	47.635.441	17.938.757	65.574.198
6.1.1	Loans extended to risk group of the Bank		-	-	-	-	-	-
6.1.2	Public sector debt securities		-	-	-	-	-	-
6.1.3	Other		52.676.083	20.861.237	73.537.320	47.635.441	17.938.757	65.574.198
6.2	Loans under follow-up		2.068.486	16.142	2.084.628	1.959.646	14.427	1.974.073
6.3	Specific provisions (-)		1.693.745	13.989	1.707.734	1.616.638	12.392	1.629.030
VII.	FACTORING RECEIVABLES		329.477	-	329.477	463	-	463
VIII.	HELD TO MATURITY INVESTMENTS (Net)	(6)	12.002.913	115.400	12.118.313	12.181.601	1.461.490	13.643.091
8.1	Public sector debt securities		11.995.848	115.400	12.111.248	12.174.516	1.461.490	13.636.006
8.2	Other marketable securities		7.065	-	7.065	7.085	-	7.085
IX.	INVESTMENTS IN ASSOCIATES (Net)	(7)	20.983	171.011	191.994	20.978	155.676	176.654
9.1	Accounted under equity method		14.329	171.011	185.340	14.324	155.676	170.000
9.2	Unconsolidated associates		6.654	-	6.654	6.654	-	6.654
9.2.1	Financial investments		-	-	-	-	-	-
9.2.2	Non-financial investments		6.654	-	6.654	6.654	-	6.654
X.	INVESTMENTS IN SUBSIDIARIES (Net)	(8)	-	-	-	-	-	-
10.1	Unconsolidated financial subsidiaries		-	-	-	-	-	-
10.2	Unconsolidated non-financial subsidiaries		-	-	-	-	-	-
XI.	JOINT VENTURES (Net)	(9)	-	-	-	-	-	-
11.1	Accounted under equity method		-	-	-	-	-	-
11.2	Unconsolidated joint ventures		-	-	-	-	-	-
11.2.1	Financial joint ventures		-	-	-	-	-	-
11.2.2	Non-financial joint ventures		-	-	-	-	-	-
XII.	FINANCE LEASE RECEIVABLES (Net)	(10)	177.599	1.042.093	1.219.692	138.722	935.495	1.074.217
12.1	Finance lease receivables		211.512	1.198.322	1.409.834	168.939	1.078.830	1.247.769
12.2	Operating lease receivables		-	-	-	-	-	-
12.3	Other		-	-	-	-	-	-
12.4	Unearned income (-)		33.913	156.229	190.142	30.217	143.335	173.552
XIII.	DERIVATIVE FIN. ASSETS HELD FOR RISK MANAGEMENT	(11)	-	-	-	-	-	-
13.1	Fair value risk hedging		-	-	-	-	-	-
13.2	Cash flow risk hedging		-	-	-	-	-	-
13.3	Net foreign investment risk hedging		-	-	-	-	-	-
XIV.	TANGIBLE ASSETS (Net)	(12)	1.440.513	31.447	1.471.960	1.488.288	29.053	1.517.341
XV.	INTANGIBLE ASSETS (Net)	(13)	44.041	16.482	60.523	40.796	15.211	56.007
15.1	Goodwill		-	-	-	-	-	-
15.2	Other		44.041	16.482	60.523	40.796	15.211	56.007
XVI.	INVESTMENT PROPERTIES (Net)	(14)	24.390	-	24.390	28.156	-	28.156
XVII.	TAX ASSET	(15)	197.196	42	197.238	236.438	39	236.477
17.1	Current tax asset		61.977	42	62.019	216	39	255
17.2	Deferred tax asset		135.219	-	135.219	236.222	-	236.222
XVIII.	ASSETS HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	(16)	6.859	-	6.859	6.009	-	6.009
18.1	Held for sale purpose		6.859	-	6.859	6.009	-	6.009
18.2	Held from discontinued operations		-	-	-	-	-	-
XIX.	OTHER ASSETS	(17)	1.270.350	195.327	1.465.677	1.247.121	76.494	1.323.615
TOTAL ASSETS			78.032.988	39.944.977	117.977.965	74.173.818	34.880.914	109.054.732

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2013
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. CONSOLIDATED BALANCE SHEET (CONSOLIDATED STATEMENT OF FINANCIAL POSITION)

	Note	Reviewed			Audited		
		Current period			Prior period		
		30 June 2013			31 December 2012		
LIABILITIES AND SHAREHOLDERS' EQUITY		TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	(1)	54.677.706	27.180.988	81.858.694	53.632.847	26.166.676	79.799.523
1.1 Deposits Held by the Risk Group of the Bank		27.503	-	27.503	23.690	-	23.690
1.2 Other		54.650.203	27.180.988	81.831.191	53.609.157	26.166.676	79.775.833
II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	(2)	1.478	30.913	32.391	14	50.268	50.282
III. FUNDS BORROWED	(3)	1.137.219	10.743.845	11.881.064	585.053	7.446.017	8.031.070
IV. MONEY MARKET BALANCES		2.057.958	39.917	2.097.875	405.054	310.222	715.276
4.1 Interbank money market borrowings		-	-	-	-	-	-
4.2 Istanbul Stock Exchange Takasbank borrowings		424.939	-	424.939	297.857	-	297.857
4.3 Funds from repurchase agreements		1.633.019	39.917	1.672.936	107.197	310.222	417.419
V. MARKETABLE SECURITIES ISSUED (Net)	(4)	705.019	2.897.652	3.602.671	772.811	1.346.168	2.118.979
5.1 Treasury bills		617.291	-	617.291	685.137	-	685.137
5.2 Asset-backed securities		-	-	-	-	-	-
5.3 Bonds		87.728	2.897.652	2.985.380	87.674	1.346.168	1.433.842
VI. FUNDS	(5)	1.439.651	-	1.439.651	1.407.887	-	1.407.887
6.1 Borrower Funds		42.313	-	42.313	27.221	-	27.221
6.2 Other		1.397.338	-	1.397.338	1.380.666	-	1.380.666
VII. SUNDRY CREDITORS		1.410.667	79.856	1.490.523	1.194.903	78.773	1.273.676
VIII. OTHER LIABILITIES	(6)	528.962	196.298	725.260	1.148.634	193.519	1.342.153
IX. FACTORING PAYABLES		-	-	-	-	-	-
X. FINANCE LEASE PAYABLES	(7)	-	-	-	-	-	-
10.1 Finance lease payables		-	-	-	-	-	-
10.2 Operating lease payables		-	-	-	-	-	-
10.3 Other		-	-	-	-	-	-
10.4 Deferred finance lease expenses (-)		-	-	-	-	-	-
DERIVATIVE FINANCIAL LIABILITIES HELD FOR RISK		-	-	-	-	-	-
XI. MANAGEMENT	(8)	-	-	-	-	-	-
11.1 Fair value risk hedging		-	-	-	-	-	-
11.2 Cash flow risk hedging		-	-	-	-	-	-
11.3 Net foreign investment risk hedging		-	-	-	-	-	-
XII. PROVISIONS	(9)	2.638.889	8.909	2.647.798	2.276.332	21.186	2.297.518
12.1 General loan provisions		1.155.121	5.777	1.160.898	972.148	4.067	976.215
12.2 Restructuring provisions		-	-	-	-	-	-
12.3 Employee benefits provisions		437.342	240	437.582	405.522	143	405.665
12.4 Insurance technical reserves (Net)		545.827	-	545.827	460.154	-	460.154
12.5 Other provisions		500.599	2.892	503.491	438.508	16.976	455.484
XIII. TAX LIABILITY	(10)	123.037	2.265	125.302	516.105	2.007	518.112
13.1 Current tax liability		122.753	113	122.866	515.652	4	515.656
13.2 Deferred tax liability		284	2.152	2.436	453	2.003	2.456
XIV. LIABILITIES FOR ASSET HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
14.1 Held for sale purpose		-	-	-	-	-	-
14.2 Held from discontinued operations		-	-	-	-	-	-
XV. SUBORDINATED CAPITAL	(12)	-	-	-	-	-	-
XVI. SHAREHOLDERS' EQUITY	(13)	12.025.755	50.981	12.076.736	11.378.918	121.338	11.500.256
16.1 Paid-in capital		1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2 Capital reserves		1.183.651	(52.319)	1.131.332	1.577.835	49.710	1.627.545
16.2.1 Share Premium		36.384	-	36.384	-	-	-
16.2.2 Share cancellation profits		-	-	-	-	-	-
16.2.3 Marketable securities revaluation fund		(75.125)	(52.319)	(127.444)	357.153	49.710	406.863
16.2.4 Tangible assets revaluation reserves		-	-	-	-	-	-
16.2.5 Intangible assets revaluation reserves		-	-	-	-	-	-
16.2.6 Revaluation reserves of real estate for investment purpose		-	-	-	-	-	-
16.2.7 Bonus shares of subsidiaries, associates and joint ventures		1.941	-	1.941	231	-	231
16.2.8 Hedging Funds (effective portion)		-	-	-	-	-	-
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		7.961.425	37.370	7.998.795	5.927.553	12.069	5.939.622
16.3.1 Legal reserves		1.072.792	3.020	1.075.812	914.952	-	914.952
16.3.2 Statutory reserves		-	-	-	-	-	-
16.3.3 Extraordinary reserves		6.837.103	-	6.837.103	4.957.790	-	4.957.790
16.3.4 Other profit reserves		51.530	34.350	85.880	54.811	12.069	66.880
16.4 Profit/Loss		1.435.509	64.282	1.499.791	2.620.256	58.071	2.678.327
16.4.1 Prior years income/loss		19.497	55.052	74.549	(10.483)	46.463	35.980
16.4.2 Period profit/loss		1.416.012	9.230	1.425.242	2.630.739	11.608	2.642.347
16.5 Minority shares	(14)	195.170	1.648	196.818	3.274	1.488	4.762
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		76.746.341	41.231.624	117.977.965	73.318.558	35.736.174	109.054.732

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 30 JUNE 2013

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

II. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS

		Reviewed			Audited		
		Current period			Prior period		
		30 June 2013			31 December 2012		
OFF BALANCE SHEET	Note	TRY	FC	Total	TRY	FC	Total
A.	COMMITMENTS AND CONTINGENCIES (I+II+III)	29.235.100	23.882.427	53.117.527	23.769.387	20.116.776	43.886.163
I.	GUARANTEES AND SURETYSHIPS	10.451.627	11.387.165	21.838.792	9.759.258	9.999.607	19.758.865
1.1	Letters of guarantee	9.958.113	6.748.147	16.706.260	9.448.123	5.765.736	15.213.859
1.1.1	Guarantees subject to public procurement law	544.955	5.335.690	5.880.645	613.927	4.505.391	5.119.318
1.1.2	Guarantees given for foreign trade operations	-	-	-	-	-	-
1.1.3	Other letters of guarantee	9.413.158	1.412.457	10.825.615	8.834.196	1.260.345	10.094.541
1.2	Bank loans	130.912	1.448.096	1.579.008	31.047	1.152.260	1.183.307
1.2.1	Import acceptances	-	188.926	188.926	-	198.974	198.974
1.2.2	Other bank acceptances	130.912	1.259.170	1.390.082	31.047	953.286	984.333
1.3	Letters of credit	1.017	2.760.724	2.761.741	1.661	2.808.076	2.809.737
1.3.1	Documentary letters of credit	1.017	2.760.724	2.761.741	1.661	2.808.076	2.809.737
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	361.355	430.198	791.553	278.197	273.535	551.732
1.9	Other suretyships	230	-	230	230	-	230
II.	COMMITMENTS	17.106.135	2.004.898	19.111.033	12.923.651	1.627.404	14.551.055
2.1	Irrevocable commitments	17.106.135	1.879.205	18.985.340	12.923.651	1.507.949	14.431.600
2.1.1	Forward asset purchase commitments	48.184	1.598.577	1.646.761	114.683	1.194.372	1.309.055
2.1.2	Forward deposit purchase and sale commitments	-	-	-	-	-	-
2.1.3	Capital commitments to subsidiaries and associates	-	-	-	-	-	-
2.1.4	Loan granting commitments	1.072.270	248.760	1.321.030	820.602	232.840	1.053.442
2.1.5	Securities underwriting commitments	-	-	-	-	-	-
2.1.6	Payment commitments for reserve deposits	-	-	-	-	-	-
2.1.7	Payment commitments for cheques	4.734.548	-	4.734.548	4.575.929	-	4.575.929
2.1.8	Tax and fund liabilities from export commitments	12.928	-	12.928	13.903	-	13.903
2.1.9	Commitments for credit card expenditure limits	9.512.379	10.494	9.522.873	6.013.182	8.223	6.021.405
2.1.10	Commitments for credit cards and banking services promotions	36.761	-	36.761	30.707	-	30.707
2.1.11	Receivables from short sale commitments	-	-	-	-	-	-
2.1.12	Payables for short sale commitments	-	-	-	-	-	-
2.1.13	Other irrevocable commitments	1.689.065	21.374	1.710.439	1.354.645	72.514	1.427.159
2.2	Revocable commitments	-	125.693	125.693	-	119.455	119.455
2.2.1	Revocable loan granting commitments	-	125.693	125.693	-	119.455	119.455
2.2.2	Other revocable commitments	-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	1.677.338	10.490.364	12.167.702	1.086.478	8.489.765	9.576.243
3.1	Derivative financial instruments held for risk management	-	-	-	-	-	-
3.1.1	Fair value risk hedging transactions	-	-	-	-	-	-
3.1.2	Cash flow risk hedging transactions	-	-	-	-	-	-
3.1.3	Net foreign investment risk hedging transactions	-	-	-	-	-	-
3.2	Transactions for trading	1.677.338	10.490.364	12.167.702	1.086.478	8.489.765	9.576.243
3.2.1	Forward foreign currency buy/sell transactions	632.584	846.894	1.479.478	290.326	1.090.474	1.380.800
3.2.1.1	Forward foreign currency transactions-buy	301.440	424.103	725.543	137.840	507.551	645.391
3.2.1.2	Forward foreign currency transactions-sell	331.144	422.791	753.935	152.486	582.923	735.409
3.2.2	Currency and interest rate swaps	721.833	9.051.464	9.773.297	594.655	6.634.821	7.229.476
3.2.2.1	Currency swap-buy	-	4.292.022	4.292.022	-	3.633.289	3.633.289
3.2.2.2	Currency swap-sell	721.833	3.537.042	4.258.875	594.655	3.001.532	3.596.187
3.2.2.3	Interest rate swap-buy	-	611.200	611.200	-	-	-
3.2.2.4	Interest Rate swap-sell	-	611.200	611.200	-	-	-
3.2.3	Currency, interest rate and marketable securities options	263.821	323.145	586.966	142.397	138.737	281.134
3.2.3.1	Currency call options	131.910	161.573	293.483	71.195	69.373	140.568
3.2.3.2	Currency put options	131.911	161.572	293.483	71.202	69.364	140.566
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	59.100	268.861	327.961	59.100	625.733	684.833
B.	CUSTODY AND PLEDGED ASSETS (IV+V+VI)	812.892.931	445.784.211	1.258.677.142	704.741.097	371.861.692	1.076.602.789
IV.	CUSTODIES	122.395.491	8.450.281	130.845.772	104.502.284	7.950.683	112.452.967
4.1	Assets under management	-	-	-	-	-	-
4.2	Custody marketable securities	43.435.944	263.829	43.699.773	35.132.148	261.407	35.393.555
4.3	Cheques in collection process	10.252.051	6.727.555	16.979.606	6.836.403	5.949.001	12.785.404
4.4	Commercial notes in collection process	51.738.891	294.808	52.033.699	44.209.012	264.451	44.473.463
4.5	Other assets in collection process	71	-	71	-	-	71
4.6	Undervritten securities	291	-	291	279	-	279
4.7	Other custodies	10.526	3.480	14.006	49.901	3.280	53.181
4.8	Custodians	16.957.717	1.160.609	18.118.326	18.274.470	1.472.544	19.747.014
V.	PLEDGED ASSETS	690.497.440	437.333.930	1.127.831.370	600.238.813	363.911.009	964.149.822
5.1	Marketable securities	1.982.880	100.181	2.083.061	1.944.632	89.705	2.034.337
5.2	Collateral notes	5.689.693	496.301	6.185.994	5.302.288	391.834	5.694.122
5.3	Commodity	25.830	-	25.830	25.830	-	25.830
5.4	Warranty	-	-	-	-	-	-
5.5	Land and buildings	130.264.222	40.203.223	170.467.445	119.592.505	37.487.018	157.079.523
5.6	Other pledged assets	549.896.985	395.639.856	945.536.841	470.862.982	325.350.131	796.213.113
5.7	Pledges	2.637.830	894.369	3.532.199	2.510.576	592.321	3.102.897
VI.	ACCEPTED BILL GUARANTEES AND SURETIES	-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		842.128.031	469.666.638	1.311.794.669	728.510.484	391.978.468	1.120.488.952

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF INCOME
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2013
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

III. CONSOLIDATED STATEMENT OF INCOME

			Reviewed	Reviewed	Reviewed	Reviewed
			Current period	Prior period	Current period	Prior period
			1 January-30 June	1 January-30 June	1 April-30 June	1 April-30 June
			2013	2012	2013	2012
INCOME AND EXPENSES		Note				
I.	INTEREST INCOME	(1)	4.474.720	4.537.989	2.185.413	2.337.743
1.1	Interest on loans		3.458.598	3.246.960	1.727.069	1.681.331
1.2	Interest received from reserve deposits		346	147	179	81
1.3	Interest received from banks		8.145	5.124	4.219	3.180
1.4	Interest received from money market placements		1.315	7.288	(367)	7.263
1.5	Interest income on marketable securities		951.177	1.235.848	424.799	625.615
1.5.1	Financial assets held for trading		2.624	2.076	1.742	1.193
1.5.2	Financial assets at fair value through profit and loss		-	-	-	-
1.5.3	Financial assets available-for-sale		387.067	445.706	167.359	223.074
1.5.4	Investments held-to-maturity		561.486	788.066	255.698	401.348
1.6	Finance lease income		46.345	38.225	24.667	19.603
1.7	Other interest income		8.794	4.397	4.847	670
II.	INTEREST EXPENSE	(2)	1.954.953	2.273.392	941.810	1.130.905
2.1	Interest on deposits		1.708.446	2.014.329	809.047	1.031.980
2.2	Interest on borrowings		113.704	90.791	63.053	47.134
2.3	Interest on money market borrowings		22.379	105.705	13.638	20.234
2.4	Interest on bonds issued		81.084	35.978	44.889	19.230
2.5	Other interest expense		29.340	26.589	11.183	12.327
III.	NET INTEREST INCOME [I – II]		2.519.767	2.264.597	1.243.603	1.206.838
IV.	NET FEES AND COMMISSIONS INCOME		407.333	412.321	209.248	258.805
4.1	Fees and commissions income		537.056	492.566	275.238	302.534
4.1.1	Non-cash loans		71.795	59.856	36.351	31.010
4.1.2	Other		465.261	432.710	238.887	271.524
4.2	Fees and commissions expenses		129.723	80.245	65.990	43.729
4.2.1	Non-cash loans		1.559	877	404	221
4.2.2	Other		128.164	79.368	65.586	43.508
V.	DIVIDEND INCOME	(3)	4.901	655	4.899	652
VI.	NET TRADING PROFIT (NET)	(4)	315.905	17.758	133.177	6.263
6.1	Profit/loss from capital market operations		272.285	69.348	153.862	41.532
6.2	Profit/loss from financial derivative transactions		124.265	(315.666)	185.663	(279.529)
6.3	Foreign exchange gains/losses		(80.645)	264.076	(206.348)	244.260
VII.	OTHER OPERATING INCOME	(5)	517.961	342.663	269.465	168.970
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		3.765.867	3.037.994	1.860.392	1.641.528
IX.	PROVISIONS (-)	(6)	430.421	369.845	237.656	223.454
X.	OTHER OPERATING EXPENSES(-)	(7)	1.556.787	1.091.195	796.240	564.763
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)		1.778.659	1.576.954	826.496	853.311
XII.	AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER		-	-	-	-
XIII.	PROFIT/LOSSES FROM EQUITY METHOD APPLIED SUBSIDIARIES		7.776	4.829	4.789	1.582
XIV.	GAIN / (LOSS) ON NET MONETARY POSITION		-	-	-	-
XV.	INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)	(8)	1.786.435	1.581.783	831.285	854.893
XVI.	TAX INCOME PROVISION (±)	(9)	(357.432)	(345.601)	(143.885)	(187.407)
16.1	Current tax provision		(147.311)	(462.309)	56.132	(179.420)
16.2	Deferred tax provision		(210.121)	116.708	(200.017)	(7.987)
XVII.	NET OPERATING INCOME AFTER TAX (XV±XVI)	(9)	1.429.003	1.236.182	687.400	667.486
XVIII.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
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		-	-	-	-
XIX.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
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 discontinued operations		-	-	-	-
XX.	INCOME/EXPENSE BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX)	(8)	-	-	-	-
XXI.	PROVISION FOR TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)	(9)	-	-	-	-
21.1	Current tax provision		-	-	-	-
21.2	Deferred tax provision		-	-	-	-
XXII.	NET PROFIT/LOSSES FROM DISCONTINUED OPERATIONS (XX±XXI)	(10)	-	-	-	-
XXIII.	NET PROFIT/(LOSS) (XVII+XXII)	(11)	1.429.003	1.236.182	687.400	667.486
	Group's profit/loss		1.425.242	1.235.324	684.695	666.891
	Minority shares profit/loss		3.761	858	2.705	595
	Earnings/losses per share (Full TRY)		1,14320	0,98895	0,54992	0,53399

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2013

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

IV. CONSOLIDATED STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY

	Reviewed	Reviewed
	Current period	Prior period
STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	1 January-30 June 2013	1 January-30 June 2012
I. ADDITIONS TO MARKETABLE SECURITIES REVALUATION DIFFERENCES FOR AVAILABLE FOR SALE FINANCIAL ASSETS	(643.359)	310.671
II. TANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
III. INTANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
IV. FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS	19.054	(12.871)
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 INVESTMENTS IN FOREIGN OPERATIONS (Effective portion of fair value differences)	-	-
VII. THE EFFECT OF CORRECTIONS OF ERRORS AND CHANGES IN ACCOUNTING POLICIES	-	-
VIII. OTHER PROFIT LOSS ITEMS ACCOUNTED UNDER EQUITY DUE TO TAS	1.710	-
IX. DEFERRED TAX OF VALUATION DIFFERENCES	109.038	(54.787)
X. TOTAL NET PROFIT/LOSS ACCOUNTED UNDER EQUITY (I+II+...+IX)	(513.557)	243.013
XI. PROFIT/LOSS	1.429.003	1.236.182
11.1 Change in fair value of marketable securities (Transfer to profit/loss)	256.092	46.871
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	1.172.911	1.189.311
XII. TOTAL PROFIT/LOSS ACCOUNTED FOR THE PERIOD (X±XI)	915.446	1.479.195

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2013
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Note	Paid in capital	Effect of inflation adjustments on paid in capital	Share premium	Share cancellation on profit	Legal reserves	Statutory reserves	Extra-ordinary reserves	Other reserves	Current period net income/(loss)	Prior period net income/(loss)	Valuation changes in marketable sec.	Revaluation changes in prop. and equip. and int. assets	Bonus shares from shareholders	Hedging funds	Value change in pro. and equip. held for sale purp./term. op.	Total equity excluding minority shares	Minority shares	Total equity
1 January 2012 – 30 June 2012																			
I.		1.250.000	1.220.451	-	-	765.200	-	3.447.828	67.040	2.027.379	54.104	(278.203)	-	231	-	-	8.554.030	6.840	8.560.870
II.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.		1.250.000	1.220.451	-	-	765.200	-	3.447.828	67.040	2.027.379	54.104	(278.203)	-	231	-	-	8.554.030	6.840	8.560.870
Changes within the period																			
IV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.		-	-	-	-	-	-	-	-	-	-	255.847	-	-	-	-	255.847	37	255.884
VI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.		-	-	-	-	-	-	-	(12.730)	-	-	-	-	-	-	-	(12.730)	(141)	(12.871)
XI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX.		-	-	-	-	-	-	-	-	1.235.324	-	-	-	-	-	-	1.235.324	858	1.236.182
XX.		-	-	-	-	149.613	-	1.509.120	-	(2.027.379)	(18.124)	-	-	-	-	-	(386.770)	-	(386.770)
20.1		-	-	-	-	-	-	-	-	-	(386.770)	-	-	-	-	-	(386.770)	-	(386.770)
20.2		-	-	-	-	149.613	-	1.509.120	-	-	(1.658.733)	-	-	-	-	-	-	-	-
20.3		-	-	-	-	-	-	-	-	(2.027.379)	2.027.379	-	-	-	-	-	-	-	-
		1.250.000	1.220.451	-	-	914.813	-	4.956.948	54.310	1.235.324	35.980	(22.356)	-	231	-	-	9.645.701	7.594	9.653.295
1 January 2013 – 30 June 2013																			
I.		1.250.000	1.220.451	-	-	914.952	-	4.957.790	66.880	2.642.347	35.980	406.863	-	231	-	-	11.495.494	4.762	11.500.256
II.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.		-	-	-	-	-	-	-	-	-	-	(534.307)	-	-	-	-	(534.307)	(14)	(534.321)
IV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.		-	-	-	-	-	-	-	-	-	-	-	-	1.710	-	-	1.710	-	1.710
VIII.		-	-	-	-	-	-	-	19.000	-	-	-	-	-	-	-	19.000	54	19.054
IX.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.		-	-	36.384	-	(728)	-	(10.084)	-	-	-	-	-	-	-	-	25.572	188.255	213.827
XII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.		-	-	-	-	-	-	-	-	1.425.242	-	-	-	-	-	-	1.425.242	3.761	1.429.003
XVIII.		-	-	-	-	161.588	-	1.889.397	-	(2.642.347)	38.569	-	-	-	-	-	(552.793)	-	(552.793)
18.1		-	-	-	-	-	-	-	-	-	(552.793)	-	-	-	-	-	(552.793)	-	(552.793)
18.2		-	-	-	-	172.349	-	1.889.397	-	(2.642.347)	580.601	-	-	-	-	-	-	-	-
18.3		-	-	-	-	(10.761)	-	-	-	-	10.761	-	-	-	-	-	-	-	-
		1.250.000	1.220.451	36.384	-	1.075.812	-	6.837.103	85.880	1.425.242	74.549	(127.444)	-	1.941	-	-	11.879.918	196.818	12.076.736

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE SIX-MONTH PERIOD
ENDED 30 JUNE 2013

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

VI. CONSOLIDATED STATEMENT OF CASH FLOWS

		Reviewed	Reviewed
		Current period	Prior period
	Note	30 June 2013	30 June 2012
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating profit before changes in operating assets and liabilities	1.226.728	1.999.345
1.1.1	Interest received	4.270.376	4.663.452
1.1.2	Interest paid	(1.678.416)	(2.107.307)
1.1.3	Dividend received	3.111	655
1.1.4	Fees and commissions received	537.056	492.566
1.1.5	Other income	379.964	237.627
1.1.6	Collections from previously written off loans	284.370	212.592
1.1.7	Cash payments to personnel and service suppliers	(586.471)	(506.236)
1.1.8	Taxes paid	(719.651)	(399.618)
1.1.9	Other	(1.263.611)	(594.386)
	(1)		
1.2	Assets and Liabilities Subject to Banking Operations	(4.040.935)	1.060.047
1.2.1	Net decrease in financial assets held for sale	(66.589)	21.001
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	(12.513)	(12.112)
1.2.4	Net (increase) decrease in loans	(8.054.310)	(4.267.791)
1.2.5	Net (increase) decrease in other assets	(2.938.769)	(2.378.907)
1.2.6	Net increase (decrease) in bank deposits	1.329.911	1.534.873
1.2.7	Net increase (decrease) in other deposits	688.523	10.265.000
1.2.8	Net increase (decrease) in loans borrowed	3.833.409	(253.610)
1.2.9	Net increase (decrease) in matured payables	-	-
1.2.10	Net increase (decrease) in other liabilities	1.179.403	(3.848.407)
	(1)		
I.	Net cash provided from banking operations	(2.814.207)	3.059.392
B.	CASH FLOWS FROM INVESTMENT ACTIVITIES		
II.	Net cash provided from/ (used in) investing activities	1.733.085	(846.179)
2.1	Cash paid for purchase of joint ventures, associates and subsidiaries	-	-
2.2	Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	-
2.3	Fixed assets purchases	(137.974)	(146.833)
2.4	Fixed assets sales	157.325	91.753
2.5	Cash paid for purchase of financial assets available for sale	(5.052.598)	(2.179.876)
2.6	Cash obtained from sale of financial assets available for sale	6.405.802	2.536.420
2.7	Cash paid for purchase of investment securities	(1.488.775)	(1.834.285)
2.8	Cash obtained from sale of investment securities	1.856.070	691.253
2.9	Other	(6.765)	(4.611)
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net cash used in financing activities	766.021	(170.212)
3.1	Cash obtained from loans borrowed and securities issued	2.037.860	716.806
3.2	Cash used for repayment of loans borrowed and securities issued	(750.000)	(500.000)
3.3	Bonds issued	-	-
3.4	Dividends paid	(552.793)	(386.770)
3.5	Payments for finance leases	-	(262)
3.6	Other	30.954	14
IV.	Effect of change in foreign exchange rate on cash and cash equivalents	373.441	(424.679)
	(1)		
V.	Net increase / (decrease) in cash and cash equivalents	58.340	1.618.322
VI.	Cash and cash equivalents at beginning of the period	5.254.694	4.783.966
	(4)		
VII.	Cash and cash equivalents at end of the period	5.313.034	6.402.288
	(5)		

The accompanying notes are an integral part of these consolidated financial statements.