

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2015
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

ASSETS	Reviewed			Audited		
	Current period			Prior period		
	30 June 2015			31 December 2014		
	TRY	FC	Total	TRY	FC	Total
I. CASH AND BALANCES WITH THE CENTRAL BANK	3.434.074	18.270.326	21.704.400	4.159.392	16.172.544	20.331.936
II. FINANCIAL ASSETS AT FV THROUGH PROFIT AND LOSS (Net)	62.415	175.263	237.678	98.142	127.838	225.980
2.1 Trading financial assets	62.415	175.263	237.678	98.142	127.838	225.980
2.1.1 Public sector debt securities	36.596	29.535	66.131	52.984	12.748	65.732
2.1.2 Share certificates	9.354	575	9.929	7.334	-	7.334
2.1.3 Financial assets held for trading	133	144.994	145.127	8.669	114.951	123.620
2.1.4 Other marketable securities	16.332	159	16.491	29.155	139	29.294
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	46.811	2.538.578	2.585.389	144.475	1.314.057	1.458.532
IV. MONEY MARKET PLACEMENTS	60.361	-	60.361	302.107	-	302.107
4.1 Interbank money market placements	-	-	-	-	-	-
4.2 Istanbul Stock Exchange Money Market placements	55.011	-	55.011	295.531	-	295.531
4.3 Receivables from reverse repurchase agreements	5.350	-	5.350	6.576	-	6.576
V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	7.272.630	3.313.381	10.586.011	6.522.618	2.673.229	9.195.847
5.1 Share certificates	22.758	3.899	26.657	23.310	3.803	27.113
5.2 Public sector debt securities	7.238.634	3.307.880	10.546.514	6.487.863	2.669.426	9.157.289
5.3 Other marketable securities	11.238	1.602	12.840	11.445	-	11.445
VI. LOANS AND RECEIVABLES	83.321.128	34.602.299	117.923.427	74.082.436	27.748.717	101.831.153
6.1 Loans and receivables	82.417.701	34.537.914	116.955.615	72.796.798	27.748.717	100.545.515
6.1.1 Loans extended to risk group of the Bank	-	-	-	-	-	-
6.1.2 Public sector debt securities	-	-	-	-	-	-
6.1.3 Other	82.417.701	34.537.914	116.955.615	72.796.798	27.748.717	100.545.515
6.2 Loans under follow-up	3.771.741	190.345	3.962.086	3.699.661	19.385	3.719.046
6.3 Specific provisions (-)	2.868.314	125.960	2.994.274	2.414.023	19.385	2.433.408
VII. FACTORING RECEIVABLES	585.918	921	586.839	361.345	-	361.345
VIII. HELD TO MATURITY INVESTMENTS (Net)	15.129.008	1.821.239	16.950.247	16.292.845	1.576.237	17.869.082
8.1 Public sector debt securities	15.113.705	1.821.239	16.934.944	16.282.076	1.576.237	17.858.313
8.2 Other marketable securities	15.303	-	15.303	10.769	-	10.769
IX. INVESTMENTS IN ASSOCIATES (Net)	21.916	222.975	244.891	20.863	205.255	226.118
9.1 Accounted under equity method	15.597	222.975	238.572	14.544	205.255	219.799
9.2 Unconsolidated associates	6.319	-	6.319	6.319	-	6.319
9.2.1 Financial investments	-	-	-	-	-	-
9.2.2 Non-financial investments	6.319	-	6.319	6.319	-	6.319
X. INVESTMENTS IN SUBSIDIARIES (Net)	37.859	-	37.859	37.859	-	37.859
10.1 Unconsolidated financial subsidiaries	-	-	-	-	-	-
10.2 Unconsolidated non-financial subsidiaries	37.859	-	37.859	37.859	-	37.859
XI. JOINT VENTURES (Net)	-	-	-	-	-	-
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)	389.118	1.774.561	2.163.679	284.747	1.617.789	1.902.536
12.1 Finance lease receivables	494.773	1.999.577	2.494.350	341.837	1.856.299	2.198.136
12.2 Operating lease receivables	-	-	-	-	-	-
12.3 Other	-	-	-	-	-	-
12.4 Unearned income (-)	105.655	225.016	330.671	57.090	238.510	295.600
XIII. DERIVATIVE FIN. ASSETS HELD FOR RISK MANAGEMENT	-	-	-	-	-	-
13.1 Fair value risk hedging	-	-	-	-	-	-
13.2 Cash flow risk hedging	-	-	-	-	-	-
13.3 Net foreign investment risk hedging	-	-	-	-	-	-
XIV. TANGIBLE ASSETS (Net)	3.221.839	54.340	3.276.179	1.647.142	36.773	1.683.915
XV. INTANGIBLE ASSETS (Net)	70.155	17.478	87.633	65.989	16.612	82.601
15.1 Goodwill	-	-	-	-	-	-
15.2 Other	70.155	17.478	87.633	65.989	16.612	82.601
XVI. INVESTMENT PROPERTIES (Net)	24.511	3.138	27.649	24.529	-	24.529
XVII. TAX ASSET	38.886	1.429	40.315	309.467	-	309.467
17.1 Current tax asset	-	-	-	-	-	-
17.2 Deferred tax asset	38.886	1.429	40.315	309.467	-	309.467
XVIII. ASSETS HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	3.217	-	3.217	8.776	-	8.776
18.1 Held for sale purpose	3.217	-	3.217	8.776	-	8.776
18.2 Held from discontinued operations	-	-	-	-	-	-
XIX. OTHER ASSETS	1.825.097	336.442	2.161.539	1.370.246	132.232	1.502.478
TOTAL ASSETS	115.544.943	63.132.370	178.677.313	105.732.978	51.621.283	157.354.261

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2015
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

	Reviewed			Audited		
	Current period			Prior period		
	30 June 2015			31 December 2014		
LIABILITIES AND SHAREHOLDERS' EQUITY	TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	70.875.970	44.382.779	115.258.749	69.388.437	34.265.713	103.654.150
1.1 Deposits Held by the Risk Group of the Bank	6.111	-	6.111	26.936	84	27.020
1.2 Other	70.869.859	44.382.779	115.252.638	69.361.501	34.265.629	103.627.130
II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	130	252.236	252.366	15	184.714	184.729
III. FUNDS BORROWED	1.516.658	17.391.840	18.908.498	1.343.590	12.838.184	14.181.774
IV. MONEY MARKET BALANCES	9.086.225	133.888	9.220.113	8.534.729	231.208	8.765.937
4.1 Interbank money market borrowings	600.179	-	600.179	-	-	-
4.2 Istanbul Stock Exchange Takasbank borrowings	-	-	-	338.583	-	338.583
4.3 Funds from repurchase agreements	8.486.046	133.888	8.619.934	8.196.146	231.208	8.427.354
V. MARKETABLE SECURITIES ISSUED (Net)	1.486.200	6.703.868	8.190.068	1.441.777	4.649.617	6.091.394
5.1 Treasury bills	1.486.200	-	1.486.200	1.441.777	-	1.441.777
5.2 Asset-backed securities	-	-	-	-	-	-
5.3 Bonds	-	6.703.868	6.703.868	-	4.649.617	4.649.617
VI. FUNDS	1.790.330	-	1.790.330	1.769.291	-	1.769.291
6.1 Borrower Funds	3.335	-	3.335	19.412	-	19.412
6.2 Other	1.786.995	-	1.786.995	1.749.879	-	1.749.879
VII. SUNDRY CREDITORS	1.936.215	44.805	1.981.020	2.028.200	61.332	2.089.532
VIII. OTHER LIABILITIES	1.713.145	315.832	2.028.977	1.191.543	246.506	1.438.049
IX. FACTORING PAYABLES	55	344	399	-	-	-
X. FINANCE LEASE PAYABLES	-	-	-	-	-	-
10.1 Finance lease payables	-	-	-	-	-	-
10.2 Operating lease payables	-	-	-	-	-	-
10.3 Other	-	-	-	-	-	-
10.4 Deferred finance lease expenses (-)	-	-	-	-	-	-
XI. DERIVATIVE FINANCIAL LIABILITIES HELD FOR RISK MANAGEMENT	-	-	-	-	-	-
11.1 Fair value risk hedging	-	-	-	-	-	-
11.2 Cash flow risk hedging	-	-	-	-	-	-
11.3 Net foreign investment risk hedging	-	-	-	-	-	-
XII. PROVISIONS	2.916.595	21.122	2.937.717	2.787.238	13.992	2.801.230
12.1 General loan provisions	1.009.829	14.267	1.024.096	1.268.847	8.982	1.277.829
12.2 Restructuring provisions	-	-	-	-	-	-
12.3 Employee benefits provisions	594.924	2.716	597.640	613.971	1.529	615.500
12.4 Insurance technical reserves (Net)	806.988	-	806.988	655.718	-	655.718
12.5 Other provisions	504.854	4.139	508.993	248.702	3.481	252.183
XIII. TAX LIABILITY	458.038	2.644	460.682	557.185	3.582	560.767
13.1 Current tax liability	243.763	492	244.255	554.863	1.430	556.293
13.2 Deferred tax liability	214.275	2.152	216.427	2.322	2.152	4.474
XIV. LIABILITIES FOR ASSET HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	-	-	-	-	-	-
14.1 Held for sale purpose	-	-	-	-	-	-
14.2 Held from discontinued operations	-	-	-	-	-	-
XV. SUBORDINATED CAPITAL	-	43.690	43.690	-	-	-
XVI. SHAREHOLDERS' EQUITY	17.450.728	153.976	17.604.704	15.627.097	190.311	15.817.408
16.1 Paid-in capital	1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2 Capital reserves	2.409.082	(132.427)	2.276.655	1.437.609	20.667	1.458.276
16.2.1 Share Premium	39.009	-	39.009	39.009	-	39.009
16.2.2 Share cancellation profits	-	-	-	-	-	-
16.2.3 Marketable securities revaluation fund	(64.592)	(132.427)	(197.019)	174.118	20.667	194.785
16.2.4 Tangible assets revaluation reserves	1.202.847	-	1.202.847	-	-	-
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	3.973	-	3.973	4.031	-	4.031
16.2.8 Hedging Funds (effective portion)	-	-	-	-	-	-
16.2.9 Value Increase on Assets Held for Sale	-	-	-	-	-	-
16.2.10 Other capital reserves	1.227.845	-	1.227.845	1.220.451	-	1.220.451
16.3 Profit reserves	12.483.482	101.889	12.585.371	10.446.591	73.615	10.520.206
16.3.1 Legal reserves	1.390.802	3.020	1.393.822	1.250.053	3.020	1.253.073
16.3.2 Statutory reserves	-	-	-	-	-	-
16.3.3 Extraordinary reserves	11.044.417	-	11.044.417	9.163.290	-	9.163.290
16.3.4 Other profit reserves	48.263	98.869	147.132	33.248	70.595	103.843
16.4 Profit/Loss	1.127.484	157.004	1.284.488	2.316.182	93.984	2.410.166
16.4.1 Prior years income/loss	70.823	93.984	164.807	67.304	72.464	139.768
16.4.2 Period profit/loss	1.056.661	63.020	1.119.681	2.248.878	21.520	2.270.398
16.5 Minority shares	180.680	27.510	208.190	176.715	2045	178.760
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	109.230.289	69.447.024	178.677.313	104.669.102	52.685.159	157.354.261

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 30 JUNE 2015

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

II. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS

	Reviewed			Audited		
	Current period			Prior period		
	TRY	FC	Total	TRY	FC	Total
			30 June 2015			31 December 2014
OFF BALANCE SHEET						
A. COMMITMENTS AND CONTINGENCIES (I+II+III)	44.130.752	43.452.109	87.582.861	36.641.855	46.036.699	82.678.554
I. GUARANTEES AND SURETYSHIPS	15.655.785	21.800.208	37.455.993	15.065.347	17.800.594	32.865.941
1.1 Letters of guarantee	14.749.219	14.030.001	28.779.220	14.406.581	10.562.412	24.968.993
1.1.1 Guarantees subject to public procurement law	1.007.976	10.562.168	11.570.144	1.192.549	8.229.799	9.422.348
1.1.2 Guarantees given for foreign trade operations	-	33.810	33.810	-	-	-
1.1.3 Other letters of guarantee	13.741.243	3.434.023	17.175.266	13.214.032	2.332.613	15.546.645
1.2 Bank loans	342.157	2.595.039	2.937.196	121.450	2.946.706	3.068.156
1.2.1 Import acceptances	-	154.818	154.818	-	108.977	108.977
1.2.2 Other bank acceptances	342.157	2.440.221	2.782.378	121.450	2.837.729	2.959.179
1.3 Letters of credit	750	4.865.862	4.866.612	10.996	3.912.606	3.923.602
1.3.1 Documentary letters of credit	750	4.852.445	4.853.195	10.996	3.888.067	3.899.063
1.3.2 Other letters of credit	-	13.417	13.417	-	24.539	24.539
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	563.429	309.285	872.714	526.090	378.870	904.960
1.9 Other suretyships	230	21	251	230	-	230
II. COMMITMENTS	20.706.822	1.638.599	22.345.421	18.932.774	966.589	19.899.363
2.1 Irrevocable commitments	20.706.822	1.301.514	22.008.336	18.932.774	757.931	19.690.705
2.1.1 Forward asset purchase commitments	651.309	932.255	1.583.564	121.105	433.442	554.547
2.1.2 Forward deposit purchase and sale commitments	-	-	-	-	-	-
2.1.3 Capital commitments to subsidiaries and associates	-	-	-	-	-	-
2.1.4 Loan granting commitments	1.963.763	312.364	2.276.127	1.767.028	278.710	2.045.738
2.1.5 Securities underwriting commitments	-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits	-	-	-	-	-	-
2.1.7 Payment commitments for cheques	5.453.328	-	5.453.328	5.073.145	-	5.073.145
2.1.8 Tax and fund liabilities from export commitments	15.110	-	15.110	17.037	-	17.037
2.1.9 Commitments for credit card expenditure limits	10.754.684	20.687	10.775.371	10.312.329	17.089	10.329.418
2.1.10 Commitments for credit cards and banking services promotions	44.395	-	44.395	41.774	-	41.774
2.1.11 Receivables from short sale commitments	-	-	-	-	-	-
2.1.12 Payables for short sale commitments	-	-	-	-	-	-
2.1.13 Other irrevocable commitments	1.824.233	36.208	1.860.441	1.600.356	28.690	1.629.046
2.2 Revocable commitments	-	337.085	337.085	-	208.658	208.658
2.2.1 Revocable loan granting commitments	-	39.787	39.787	-	208.658	208.658
2.2.2 Other revocable commitments	-	297.298	297.298	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	7.768.145	20.013.302	27.781.447	2.643.734	27.269.516	29.913.250
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	7.768.145	20.013.302	27.781.447	2.643.734	27.269.516	29.913.250
3.2.1 Forward foreign currency buy/sell transactions	1.537.664	5.010.551	6.548.215	1.617.866	3.779.936	5.397.802
3.2.1.1 Forward foreign currency transactions-buy	896.138	3.230.459	4.126.597	955.488	2.180.906	3.136.394
3.2.1.2 Forward foreign currency transactions-sell	641.526	1.780.092	2.421.618	662.378	1.599.030	2.261.408
3.2.2 Currency and interest rate swaps	6.103.326	13.113.773	19.217.099	894.813	22.499.038	23.393.851
3.2.2.1 Currency swap-buy	-	7.386.664	7.386.664	232.970	10.482.142	10.715.112
3.2.2.2 Currency swap-sell	6.103.326	1.442.936	7.546.262	661.843	10.150.610	10.812.453
3.2.2.3 Interest rate swap-buy	-	2.142.086	2.142.086	-	933.143	933.143
3.2.2.4 Interest Rate swap-sell	-	2.142.087	2.142.087	-	933.143	933.143
3.2.3 Currency, interest rate and marketable securities options	127.155	186.322	313.477	131.055	182.383	313.438
3.2.3.1 Currency call options	63.575	93.163	156.738	65.484	91.236	156.720
3.2.3.2 Currency put options	63.580	93.159	156.739	65.571	91.147	156.718
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	-	1.702.656	1.702.656	-	808.159	808.159
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)	434.811.375	105.910.336	540.721.711	391.435.141	80.671.037	472.106.178
IV. CUSTODIES	197.555.008	15.207.592	212.762.600	177.357.087	12.708.106	190.065.193
4.1 Assets under management	-	-	-	-	-	-
4.2 Custody marketable securities	76.263.160	382.017	76.645.177	68.622.317	352.794	68.975.111
4.3 Cheques in collection process	11.040.238	10.946.052	21.986.290	10.264.686	9.561.090	19.825.776
4.4 Commercial notes in collection process	90.700.742	443.842	91.144.584	78.926.097	277.564	79.203.661
4.5 Other assets in collection process	-	-	-	-	-	-
4.6 Underwritten securities	-	-	-	-	-	-
4.7 Other custodies	13.177	2.098	15.275	10.378	1.826	12.204
4.8 Custodians	19.537.691	3.433.583	22.971.274	19.533.609	2.514.832	22.048.441
V. PLEDGED ASSETS	237.256.367	90.702.744	327.959.111	214.078.054	67.962.931	282.040.985
5.1 Marketable securities	3.051.419	149.657	3.201.076	1.941.278	10.941	1.952.219
5.2 Collateral notes	7.468.383	858.902	8.327.285	6.926.851	699.726	7.626.577
5.3 Commodity	25.830	-	25.830	25.830	-	25.830
5.4 Warranty	-	-	-	-	-	-
5.5 Land and buildings	184.271.621	66.142.307	250.413.928	164.981.593	51.687.039	216.668.632
5.6 Other pledged assets	39.067.016	22.310.258	61.377.274	37.008.298	14.361.636	51.369.934
5.7 Pledges	3.372.098	1.241.620	4.613.718	3.194.204	1.203.589	4.397.793
VI. ACCEPTED BILL GUARANTEES AND SURETIES	-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)	478.942.127	149.362.445	628.304.572	428.076.996	126.707.736	554.784.732

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF INCOME
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2015
(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 –	1 January –	1 April –	1 April –
		30 June 2015	30 June 2014	30 June 2015	30 June 2014
INCOME AND EXPENSES					
I.	INTEREST INCOME	6.548.559	5.793.126	3.486.726	2.988.673
1.1	Interest on loans	5.214.787	4.188.395	2.701.077	2.163.663
1.2	Interest received from reserve deposits	3.031	248	2.904	96
1.3	Interest received from banks	19.964	15.441	9.528	7.731
1.4	Interest received from money market placements	565	238	547	188
1.5	Interest income on marketable securities	1.208.827	1.492.503	720.488	768.386
1.5.1	Financial assets held for trading	3.554	2.240	1.779	955
1.5.2	Financial assets at fair value through profit and loss	-	1.320	-	1.320
1.5.3	Financial assets available-for-sale	384.558	470.389	220.531	239.410
1.5.4	Investments held-to-maturity	820.715	1.018.554	498.178	526.701
1.6	Finance lease income	67.993	60.256	36.149	28.890
1.7	Other interest income	33.392	36.045	16.033	19.719
II.	INTEREST EXPENSE	3.615.083	3.292.597	1.891.199	1.705.383
2.1	Interest on deposits	2.870.721	2.701.328	1.489.608	1.396.512
2.2	Interest on borrowings	176.698	168.650	95.177	82.369
2.3	Interest on money market borrowings	316.757	271.445	174.836	158.216
2.4	Interest on bonds issued	211.077	116.286	110.133	55.734
2.5	Other interest expense	39.830	34.888	21.445	12.552
III.	NET INTEREST INCOME (I - II)	2.933.476	2.500.529	1.595.527	1.283.290
IV.	NET FEES AND COMMISSIONS INCOME	562.231	440.990	262.405	228.389
4.1	Fees and commissions income	808.136	666.324	403.410	354.768
4.1.1	Non-cash loans	99.942	87.878	51.624	45.410
4.1.2	Other	708.194	578.446	351.786	309.358
4.2	Fees and commissions expenses	245.905	225.334	141.005	126.379
4.2.1	Non-cash loans	1.590	1.642	944	899
4.2.2	Other	244.315	223.692	140.061	125.480
V.	DIVIDEND INCOME	6.169	15.117	6.169	3.965
VI.	NET TRADING PROFIT (NET)	(109.249)	28.128	(132.935)	106.598
6.1	Profit/loss from capital market operations	27.630	165.037	3.560	162.783
6.2	Profit/loss from financial derivative transactions	(612.847)	(360.853)	129.149	(232.671)
6.3	Foreign exchange gains/losses	475.968	223.944	(265.644)	176.486
VII.	OTHER OPERATING INCOME	1.092.947	473.760	758.065	246.718
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)	4.485.574	3.458.524	2.489.231	1.868.960
IX.	LOANS AND OTHER RECEIVABLES IMPAIRMENT LOSS PROVISIONS (-)	1.119.003	436.205	858.357	197.399
X.	OTHER OPERATING EXPENSES(-)	1.956.673	1.600.670	1.039.835	861.443
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)	1.409.898	1.421.649	591.039	810.118
XII.	AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER	-	-	-	-
XIII.	PROFIT/LOSSES FROM EQUITY METHOD APPLIED SUBSIDIARIES	6.651	4.475	2.855	1.543
XIV.	GAIN / (LOSS) ON NET MONETARY POSITION	-	-	-	-
XV.	INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)	1.416.549	1.426.124	593.894	811.661
XVI.	TAX INCOME PROVISION (±)	(292.436)	(286.381)	(116.012)	(167.779)
16.1	Current tax provision	(58.775)	(524.954)	13.060	(358.131)
16.2	Deferred tax provision	(233.661)	238.573	(129.072)	190.352
XVII.	NET OPERATING INCOME AFTER TAX (XV±XVI)	1.124.113	1.139.743	477.882	643.882
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)	-	-	-	-
XXI.	PROVISION FOR TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)	-	-	-	-
21.1	Current tax provision	-	-	-	-
21.2	Deferred tax provision	-	-	-	-
XXII.	NET PROFIT/LOSSES FROM DISCONTINUED OPERATIONS (XX±XXI)	-	-	-	-
XXIII.	NET PROFIT/(LOSS) (XVII+XXII)	1.124.113	1.139.743	477.882	643.882
	Group's profit/loss	1.119.681	1.134.413	476.132	641.671
	Minority shares profit/loss	4.432	5.330	1.750	2.211
	Earnings/losses per share (Full TRY)	0,89574	0,90753	0,38091	0,51334

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2015

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

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

	Reviewed Current period	Reviewed Prior period
	1 January-30 June 2015	1 January-30 June 2014
STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY		
I. ADDITIONS TO MARKETABLE SECURITIES REVALUATION DIFFERENCES FOR AVAILABLE FOR SALE FINANCIAL ASSETS	(422.744)	490.884
II. TANGIBLE ASSETS REVALUATION DIFFERENCES	1.503.559	-
III. INTANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
IV. FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS	28.104	(6.494)
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	25.191	2.088
IX. DEFERRED TAX OF VALUATION DIFFERENCES	(247.444)	(70.534)
X. TOTAL NET PROFIT/LOSS ACCOUNTED UNDER EQUITY (I+II+...+IX)	886.666	415.944
XI. PROFIT/LOSS	1.124.113	1.139.743
11.1 Change in fair value of marketable securities (Transfer to profit/loss)	32.786	170.497
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	1.091.327	969.246
XII. TOTAL PROFIT/LOSS ACCOUNTED FOR THE PERIOD (X±XI)	2.010.779	1.555.687

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2015
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Paid in capital	Effect of inflation adjustments on paid in capital	Share premium	Share certificate cancellation 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 2014– 30 June 2014																		
I. Balance at end of prior period	1.250.000	1.220.451	39.009	-	1.075.946	-	6.838.498	149.403	2.842.698	74.549	(284.669)	-	2.183	-	-	13.208.068	162.947	13.371.015
Changes within the period																		
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	420.273	-	-	-	-	420.273	124	420.397
IV. Hedging Funds (effective portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1 Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	1.852	-	-	1.852	-	1.852
VIII. Foreign exchange differences	-	-	-	-	-	-	-	(6.453)	-	-	-	-	-	-	-	(6.453)	(41)	(6.494)
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1 Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2 From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Other ⁽¹⁾	-	-	-	-	-	-	-	172	-	-	-	-	-	-	-	172	17	189
XVII. Net profit or losses	-	-	-	-	-	-	-	-	1.134.413	-	-	-	-	-	-	1.134.413	5.330	1.139.743
XVIII. Profit distribution	-	-	-	-	177.070	-	2.324.782	-	(2.842.698)	64.854	-	-	-	-	-	(275.992)	-	(275.992)
18.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(275.992)	-	-	-	-	-	(275.992)	-	(275.992)
18.2 Transfers to legal reserves	-	-	-	-	177.070	-	2.324.782	-	-	(2.501.852)	-	-	-	-	-	-	-	-
18.3 Other	-	-	-	-	-	-	-	-	(2.842.698)	2.842.698	-	-	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	39.009	-	1.253.016	-	9.163.280	143.122	1.134.413	139.403	135.604	-	4.035	-	-	14.482.333	168.377	14.650.710
1 January 2015– 30 June 2015																		
I. Balance at end of prior period	1.250.000	1.220.451	39.009	-	1.253.073	-	9.163.290	103.843	2.270.398	139.768	194.785	-	4.031	-	-	15.638.648	178.760	15.817.408
Changes within the period																		
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	(371.096)	-	-	-	-	(371.096)	1.689	(369.407)
IV. Hedging Funds (effective portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1 Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	1.202.847	-	-	-	1.202.847	-	1.202.847
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Foreign exchange differences	-	-	-	-	-	-	-	27.969	-	-	-	-	-	-	-	27.969	135	28.104
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1 Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2 From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Other ⁽¹⁾	-	-	-	-	69	-	-	22.714	-	-	(20.708)	-	(58)	-	-	2.017	23.174	25.191
XVII. Net profit or losses	-	-	-	-	-	-	-	-	1.119.681	-	-	-	-	-	-	1.119.681	4.432	1.124.113
XVIII. Profit distribution	-	-	-	-	140.680	-	1.881.127	-	(2.270.398)	25.039	-	-	-	-	-	(223.552)	-	(223.552)
18.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(223.552)	-	-	-	-	-	(223.552)	-	(223.552)
18.2 Transfers to legal reserves	-	-	-	-	140.680	-	1.881.127	-	-	(2.021.807)	-	-	-	-	-	-	-	-
18.3 Other	-	-	-	-	-	-	-	-	(2.270.398)	2.270.398	-	-	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	39.009	-	1.393.822	-	11.044.417	154.526	1.119.681	164.807	(197.019)	1.202.847	3.973	-	-	17.396.514	208.190	17.604.704

⁽¹⁾ Comprised of changes in Group's shares.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE SIX-MONTH PERIOD
ENDED 30 JUNE 2015

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

VI. CONSOLIDATED STATEMENT OF CASH FLOWS

	Reviewed Current period 1 January-30 June 2015	Reviewed Prior period 1 January-30 June 2014
A. CASH FLOWS FROM BANKING OPERATIONS		
1.1 Operating profit before changes in operating assets and liabilities	702.700	1.224.841
1.1.1 Interest received	6.407.641	5.664.705
1.1.2 Interest paid	(3.327.245)	(3.160.963)
1.1.3 Dividend received	6.169	3.969
1.1.4 Fees and commissions received	808.136	666.324
1.1.5 Other income	947.322	310.570
1.1.6 Collections from previously written off loans	271.168	294.198
1.1.7 Cash payments to personnel and service suppliers	(830.845)	(678.013)
1.1.8 Taxes paid	(496.862)	(262.934)
1.1.9 Other	(3.082.784)	(1.613.015)
1.2 Assets and Liabilities Subject to Banking Operations	(1.856.806)	(5.748.985)
1.2.1 Net (increase) decrease in financial assets held for sale	9.685	(1.661)
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	14.000	3.137
1.2.4 Net (increase) decrease in loans	(16.486.659)	(7.140.195)
1.2.5 Net (increase) decrease in other assets	(3.113.701)	60.963
1.2.6 Net increase (decrease) in bank deposits	(1.127.886)	2.588.877
1.2.7 Net increase (decrease) in other deposits	12.557.055	(9.365.203)
1.2.8 Net increase (decrease) in loans borrowed	4.714.411	(1.349.636)
1.2.9 Net increase (decrease) in matured payables	-	-
1.2.10 Net increase (decrease) in other liabilities	1.576.289	9.454.733
I. Net cash provided from/ (used in) banking operations	(1.154.106)	(4.524.144)
B. CASH FLOWS FROM INVESTMENT ACTIVITIES		
II. Net cash provided from/ (used in) investing activities	(606.214)	1.489.442
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(28.907)	-
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	-
2.3 Fixed assets purchases	(197.289)	(237.317)
2.4 Fixed assets sales	104.199	71.849
2.5 Cash paid for purchase of financial assets available for sale	(2.124.141)	(2.726.909)
2.6 Cash obtained from sale of financial assets available for sale	424.915	3.889.722
2.7 Cash paid for purchase of investment securities	(1.213.130)	(2.510.761)
2.8 Cash obtained from sale of investment securities	2.437.441	3.008.347
2.9 Other	(9.302)	(5.489)
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash used in financing activities	1.786.113	687.667
3.1 Cash obtained from loans borrowed and securities issued	3.871.690	1.963.659
3.2 Cash used for repayment of loans borrowed and securities issued	(1.750.000)	(1.000.000)
3.3 Bonds issued	-	-
3.4 Dividends paid	(335.577)	(275.992)
3.5 Payments for finance leases	-	-
3.6 Other	-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents	509.433	(28.748)
V. Net increase / (decrease) in cash and cash equivalents	535.226	(2.375.783)
VI. Cash and cash equivalents at beginning of the period	7.290.931	6.519.581
VII. Cash and cash equivalents at end of the period	7.826.157	4.143.798