TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2020

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

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

			C	Reviewed urrent Period			Audited Prior Period	
				30 June 2020			December 20	19
	ASSETS	Note	TRY	FC	TOTAL	TRY	FC	TOTAL
I.	FINANCIAL ASSETS (NET)		52.879.017	35.631.647	88.510.664	30.196.996	39.709.838	69.906.834
1.1	Cash and Cash Equivalents		3.764.494	25.593.769	29.358.263	2.970.056	35.259.174	38.229.230
1.1.1	Cash and Balances with Central Bank	(1)	3.572.812	23.580.352	27.153.164	2.472.458	32.016.123	34.488.581
1.1.2	Banks	(3)	205.692	2.013.417	2.219.109	507.416	3.243.051	3.750.467
1.1.3	Money Markets		-	-	-	-	-	-
1.1.4	Expected Loss Provision (-)		14.010	-	14.010	9.818	-	9.818
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	16.290.791	127	16.290.918	16.266.722	64	16.266.786
1.2.1	Government Debt Securities		16.104.395	127	16.104.522	16.104.564	64	16.104.628
1.2.2	Equity Instruments		145.601	-	145.601	145.601	-	145.601
1.2.3	Other Financial Assets		40.795	-	40.795	16.557	-	16.557
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(4)	32.724.434	8.187.017	40.911.451		3.302.262	14.258.784
1.3.1	Government Debt Securities		31.930.269	8.035.712	39.965.981	10.275.808	3.170.818	13.446.626
1.3.2	Equity Instruments		194.350	151.305	345.655	100.631	131.444	232.075
1.3.3	Other Financial Assets		599.815	-	599.815	580.083	-	580.083
1.4	Derivative Financial Assets	(2)(11)	99.298	1.850.734	1.950.032	3.696	1.148.338	1.152.034
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		99.298	1.850.734	1.950.032	3.696	1.148.338	1.152.034
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive							
	Income		-	-	-	-	-	
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)					265.772.751		
2.1	Loans	(5)	335.412.806	89.090.880	424.503.686	223.887.121	85.320.980	309.208.101
2.2	Lease Receivables	(10)	-	-	-	-	-	-
2.3	Factoring Receivables		-	-	-	-	-	-
2.4	Other Financial Assets Measured at Amortised Cost	(6)	58.521.398	21.219.950	79.741.348		18.911.318	72.208.355
2.4.1	Government Debt Securities		58.470.897	21.219.950	79.690.847	53.246.524	18.911.318	72.157.842
2.4.2	Other Financial Assets		50.501	-	50.501	50.513	-	50.513
2.5	Expected Credit Loss (-)		15.143.269	-	15.143.269	11.411.407	-	11.411.407
III.	NON CURRENT ASSETS HELD FOR SALE AND							
	DISCONTINUED OPERATIONS (NET)	(14)	-	-	-	2.576.996	-	2.576.996
3.1	Held for Sale		-	-	-	2.576.996	-	2.576.996
3.2	Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		2.484.041	2.359.594	4.843.635	1.837.784	1.911.883	3.749.667
4.1	Investments in Associates (Net)	(7)	47.493	556.766	604.259	25.115	482.671	507.786
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		47.493	556.766	604.259	25.115	482.671	507.786
4.2	Subsidiaries (Net)	(8)	2.436.548	1.802.828	4.239.376	1.812.669	1.429.212	3.241.881
4.2.1	Unconsolidated Financial Subsidiaries		2.436.548	1.802.828	4.239.376	1.728.669	1.429.212	3.157.881
4.2.2	Unconsolidated Non- Financial Subsidiaries		-	-	-	84.000	-	84.000
4.3	Joint Ventures (Net)	(9)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures							
V.	PROPERTY AND EQUIPMENT (Net)		7.373.272	286	7.373.558	7.537.034	212	7.537.246
VI.	INTANGIBLE ASSETS (Net)		150.410	-	150.410	162.053	-	162.053
6.1	Goodwill		150 110	-	150 410	1.00.000	-	1.000
6.2	Other	(10)	150.410	-	150.410	162.053	-	162.053
VII.	INVESTMENT PROPERTIES (Net)	(12)	354.472	-	354.472	356.027	-	356.027
VIII.	CURRENT TAX ASSET	(12)	260.055	-	-	-	-	-
IX.	DEFERRED TAX ASSET	(13)	269.861	-	269.861	-	-	
X.	OTHER ASSETS (Net)	(15)	4.561.855	550.913	5.112.768	2.514.640	236.889	2.751.529
	TOTAL ASSETS		446 863 863	148 853 270	505 717 122	310.954.281	146 001 120	457 045 401
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The accompanying notes are an integral part of these unconsolidated financial statements.

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2020

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

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

				Reviewed Current Period			Audited Prior Period	
				30 June 2020		31	December 20	19
	LIABILITIES	Note	TRY	FC	TOTAL	TRY	FC	TOTAL
I.	DEPOSITS	(1)	243.450.836	156.481.263	300 032 000	166.473.587	131 260 589	297.734.176
ī.	FUNDS BORROWED	(3)	460.760	10.512.549	10.973.309		10.486.644	11.016.841
II.	MONEY MARKETS	(0)	76.886.874	685.006	77.571.880	50.249.750		53.201.044
V.	SECURITIES ISSUED (Net)	(4)	7.463.421	6.949.054	14.412.475		10.512.530	17.591.287
4.1	Bills	(-)	5.404.124	-	5.404.124	4.682.528	-	4.682.528
1.2	Assets Backed Securities		1.010.911	_	1.010.911	1.011.493	_	1.011.493
4.3	Bonds		1.048.386	6.949.054	7.997.440	1.384.736	10.512.530	11.897.266
v.	FUNDS		3.125.967	-	3.125.967	3.209.004	-	3.209.004
5.1	Borrower Funds		-	-	-	-	-	-
5.2	Other		3.125.967	-	3.125.967	3.209.004	-	3.209.004
VI.	FINANCIAL LIABLITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		_	_	-	-	_	-
VII.	DERIVATIVE FINANCIAL ASSETS	(2)(7)	9.349	663.782	673.131	334	353.384	353.718
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		9.349	663.782	673.131	334	353.384	353.718
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive							
	Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES	(6)	614.697	38.138	652.835	525.530	54.395	579.925
X.	PROVISIONS	(8)	1.920.622	-	1.920.622	1.663.354	-	1.663.354
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		1.127.401	-	1.127.401	1.105.771	-	1.105.771
10.3	Insurance for Technical Provision (Net)		-	-	-	-	-	-
10.4	Other Provisions		793.221	-	793.221	557.583	-	557.583
XI.	CURRENT TAX LIABILITY	(9)	2.941.758	32	2.941.790	1.298.409	77	1.298.486
XII.	DEFERRED TAX LIABILITIES	(9)	-	-	=	309.861	-	309.861
XIII.	NON CURRENT LIABILITIES HELD FOR SALE AND							
	DISCONTINUED OPERATIONS (Net)	(10)	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations	(4.4)	- 024 550	-	12.206.851	- 025 050	- 146,000	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(11)	6.034.558	7.252.193	13.286.751	6.037.858	6.146.988	12.184.846
14.1 14.2	Loans Other Debt Instruments		6.034.558	7.252.193	7.252.193 6.034.558	6.037.858	6.146.988	6.146.988 6.037.858
		(F)		1 250 015			1 002 (12	
XV. XVI.	OTHER LIABILITIES	(5) (12)	27.073.365 41.307.892	1.358.915 486.102	28.432.280 41.793.994	24.623.421 31.744.821	1.082.612 452.005	25.706.033 32.196.826
AVI. 16.1	SHAREHOLDERS' EQUITY Paid-in Capital	(12)	2.473.776	480.102	2.473.776	1.250.000	452.005	1.250.000
16.2	Capital Reserves		6.782.181	60.293	6.842.474	1.088.227	60.293	1.148.520
16.2.1	Share Premium		5.776.224	00.293	5.776.224	1.088.227	00.293	1.146.320
16.2.2	Share Cancellation Profits		3.770.224	-	3.770.224	_	_	_
16.2.3	Other Capital Reserves		1.005.957	60.293	1.066.250	1.088.227	60.293	1.148.520
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through		1.003.757	00.273	1.000.230	1.000.227	00.273	1.140.320
10.5	Profit or Loss		4.109.289	589.534	4.698.823	3.641.906	512.845	4.154.751
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit		4.107.207	307.334	4.070.023	3.041.700	312.043	4.154.751
10.4	or Loss		745.552	(163.725)	581.827	342.755	(121.133)	221.622
16.5	Profit Reserves		25.421.933	-	25.421.933	23,701,624		23,701,624
16.5.1	Legal Reserves		2.351.143	_	2.351.143	2.252.739	_	2.252.739
16.5.2	Status Reserves		-	-	-	-	-	_
16.5.3	Extraordinary Reserves		23.023.609	-	23.023.609	21.401.704	-	21.401.704
16.5.4	Other Profit Reserves		47.181	-	47.181	47.181	-	47.181
16.6	Income or (Loss)		1.775.161	-	1.775.161	1.720.309	-	1.720.309
16.6.1	Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.6.2	Current Period Income or (Loss)		1.775.161	-	1.775.161	1.720.309	-	1.720.309
16.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		411.290.099	184.427.034		293.744.883		457.045.401

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

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 JUNE 2020

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

II. STATEMENT OF OFF BALANCE SHEET ITEMS

				Reviewed rrent Period			Audited rior Period	
	OFF-BALANCE SHEET	Note	TRY	June 2020	TOTAL	31 De TRY	ecember 2019 FC	TOTAL
	OFF-BALANCE SHEET	Note	IKY	FC	TOTAL	IKY	FC	TOTAL
Α.	COMMITMENTS AND CONTINGENCIES (I+II+III)		103.879.446	108.416.959	212.296.405	84.003.573	109.842.637	193.846.210
I. 1.1	GUARANTEES AND WARRANTIES Letters of guarantee	(1)	44.066.538 40.939.073	53.470.338 43.486.847	97.536.876 84.425.920	40.671.074 38.023.134	49.246.594 38.396.087	89.917.668 76.419.221
1.1.1	Guarantees subject to public procurement law		2.327.872	11.579.106	13.906.978	2.075.214	11.132.077	13.207.291
1.1.2	Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3	Other letters of guarantee		38.611.201	31.907.741	70.518.942	35.947.920	27.264.010	63.211.930
1.2 1.2.1	Bank loans		146.094	7.549.959	7.696.053	8.260	6.953.738	6.961.998
1.2.1	Import acceptances Other bank acceptances		146.094	115.976 7.433.983	115.976 7.580.077	8.260	27.704 6.926.034	27.704 6.934.294
1.3	Letters of credit		15.099	2.361.326	2.376.425	16.891	3.806.338	3.823.229
1.3.1	Documentary letters of credit		15.099	2.361.326	2.376.425	16.891	3.806.338	3.823.229
1.3.2	Other letters of credit		-	-	-	-	-	-
1.4 1.5	Guaranteed refinancing Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to Central Bank of the Republic of Turkey		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Purchase guarantees on marketable security issuance		-	-	-	-	-	-
1.7	Factoring guarantees		-	-			-	
1.8 1.9	Other guarantees Other sureties		2.966.272	72.206	3.038.478	2.622.789	90.431	2.713.220
п.	COMMITMENTS		40.915.342	2.103.748	43.019.090	28.057.633	2.567.647	30.625.280
2.1	Irrevocable commitments	(1)	40.502.514	923.614	41.426.128	27.742.136	1.761.667	29.503.803
2.1.1	Forward asset purchase commitments		-	350.809	350.809	967.531	1.265.092	2.232.623
2.1.2	Forward deposit purchase and sale commitments		85.000	-	85.000	-	-	-
2.1.3 2.1.4	Capital commitments to subsidiaries and associates Loan granting commitments		3.089.242	572.805	3.662.047	2.564.640	496.575	3.061.215
2.1.5	Securities underwriting commitments		5.005.242	512.005	5.302.047	2.504.040	+70.575	5.001.215
2.1.6	Payment commitments for reserve deposits		-	-	-	-	-	-
2.1.7	Payment commitments for Cheques		3.550.667	-	3.550.667	3.219.679	-	3.219.679
2.1.8	Tax and fund liabilities from export commitments		107.209	-	107.209	83.156	-	83.156
2.1.9	Commitments for credit card expenditure limits Commitments for credit cards and banking services		28.924.222	-	28.924.222	16.709.743	-	16.709.743
2.1.10	promotions		22.648	-	22.648	24.943	-	24.943
2.1.11	Receivables from short sale commitments		-	-	-	-	-	-
2.1.12	Payables for short sale commitments		4 700 704	-	4 722 526	- 4 172 444	-	4 172 444
2.1.13	Other irrevocable commitments Revocable commitments		4.723.526 412.828	1.180.134	4.723.526 1.592.962	4.172.444 315.497	805.980	4.172.444 1.121.477
2.2.1	Revocable loan granting commitments		412.020	1.160.134	1.392.902	313.497		1.121.4//
2.2.2	Other revocable commitments		412.828	1.180.134	1.592.962	315.497	805.980	1.121.477
III.	DERIVATIVE FINANCIAL INSTRUMENTS		18.897.566	52.842.873	71.740.439	15.274.866	58.028.396	73.303.262
3.1	Derivative financial instruments held for risk management		-	-	-	-	-	-
3.1.1	Fair value risk hedging transactions Cash flow risk hedging transactions		-	-	-	-	-	-
3.1.3	Net foreign investment risk hedging transactions		-	-	-	-	-	-
3.2	Transactions for trading		18.897.566	52.842.873	71.740.439	15.274.866	58.028.396	73.303.262
3.2.1	Forward foreign currency buy/sell transactions		1.005.764	2.916.520	3.922.284	1.508.922	3.822.829	5.331.751
3.2.1.1	Forward foreign currency transactions-buy		426.809	2.031.658	2.458.467	779.407	1.489.169	2.268.576
3.2.1.2 3.2.2	Forward foreign currency transactions-sell Currency and interest rate swaps		578.955 17.865.383	884.862 39.802.892	1.463.817 57.668.275	729.515 12.849.494	2.333.660 48.364.708	3.063.175 61.214.202
3.2.2.1	Currency swap-buy		17.803.363	14.102.758	14.102.758	432.526	15.601.222	16.033.748
3.2.2.2	Currency swap-sell		16.385.383	2.681.414	19.066.797	11.996.968	5.475.984	17.472.952
3.2.2.3	Interest rate swap-buy		740.000	11.509.360	12.249.360	210.000	13.643.751	13.853.751
3.2.2.4	Interest Rate swap-sell		740.000	11.509.360	12.249.360	210.000	13.643.751	13.853.751
3.2.3 3.2.3.1	Currency, interest rate and marketable securities options Currency call options		26.419 19.119	3.178.784 1.583.063	3.205.203 1.602.182	916.450 457.977	2.604.064 1.302.273	3.520.514 1.760.250
3.2.3.2	Currency put options		7.300	1.595.721	1.603.021	458.473	1.301.791	1.760.264
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 3.2.4	Marketable securities put options 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 3.2.6	Interest rate futures-sell Other		-	6.944.677	6.944.677		3.236.795	3.236.795
В.	CUSTODY AND PLEDGED ASSETS (IV+V+VI)		1.472.112.072	427.834.826	1.899.946.898	1.206.385.046	359.967.108	1.566.352.154
IV.	CUSTODIES		684.372.311	52.342.615	736.714.926	567.016.912	50.583.195	617.600.107
4.1	Assets under management					-	-	-
4.2	Custody marketable securities		182.814.802	2.162.825	184.977.627	203.825.309	1.420.996	205.246.305
4.3 4.4	Cheques in collection process Commercial notes in collection process		16.677.955 425.116.346	38.514.268 8.076.734	55.192.223 433.193.080	15.390.122 289.691.963	31.703.135 7.013.429	47.093.257 296.705.392
4.5	Other assets in collection process			-	-	-		
4.6	Underwritten securities		-	-	-	-	-	-
4.7	Other custodies		5.189.415	1.254.895	6.444.310	4.005.722	810.205	4.815.927
4.8	Custodians		54.573.793	2.333.893	56.907.686	54.103.796	9.635.430	63.739.226
V. 5.1	PLEDGED ASSETS Marketable securities		787.739.761 5.784.363	375.492.211 1.149.577	1.163.231.972 6.933.940	639.368.134 5.413.902	309.383.913 1.067.288	948.752.047 6.481.190
5.2	Collateral notes		6.725.845	1.275.189	8.001.034	7.199.337	1.207.048	8.406.385
5.3	Commodity		25.812	-	25.812	25.813	-	25.813
5.4	Warranty		-	-	-	-	-	-
5.5 5.6	Land and buildings		582.820.142	291.222.648	874.042.790	500.960.484	251.445.308	752.405.792
	Other pledged assets		166.850.011 25.533.588	54.492.329 27.352.468	221.342.340 52.886.056	120.638.529 5.130.069	42.752.213 12.912.056	163.390.742 18.042.125
				41.334.400	J4.000.UJ0	5.130.009	14.714.030	10.042.123
5.7 VI.	Pledges ACCEPTED BILL GUARANTEES AND SURETIES		-	_		_	-	-
5.7	ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-

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

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30 JUNE 2020

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

III. STATEMENT OF PROFIT OR LOSS

			Reviewed Current Period	Reviewed Prior Period	Reviewed Current Period	Reviewed Prior Period
			1 January- 30 June	1 January- 30 June	1 April – 30 June 2020	1 April – 30 June 2019
I.	INCOME AND EXPENSES	Note	2020	2019	12 271 920	12 149 712
l.1	INTEREST INCOME Interest on Loans	(1)	23.994.929 17.749.825	22.891.751 17.737.893	12.271.830 8.961.904	12.148.713 9.297.428
1.2	Interest on Reserve Requirements		359	66.929	143	41.191
1.3	Interest on Banks		65.082	234.233	31.694	97.428
1.4	Interest on Money Market Transactions		05.062	234.233	31.074	<i>71.</i> 420
1.5	Interest on Marketable Securities Portfolio		6.140.232	4.807.589	3.272.656	2.680.391
1.5.1	Fair Value Through Profit or Loss		946	6.598	549	2.499
1.5.2	Fair Value Through Other Comprehensive Income		1.643.154	727.540	988.138	458.359
1.5.3	Measured at Amortized Cost		4.496.132	4.073.451	2.283.969	2.219.533
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		39.431	45.107	5.433	32.275
П.	INTEREST EXPENSE (-)	(2)	13.366.529	18.896.151	6.931.083	9.881.137
2.1	Interest on Deposits	. ,	8.885.852	12.400.125	4.621.313	6.132.533
2.2	Interest on Funds Borrowed		138.196	149.577	63.238	73.994
2.3	Interest Expense on Money Market Transactions		2.770.617	5.005.812	1.408.384	2.936.754
2.4	Interest on Securities Issued		1.207.092	1.152.888	593.299	644.598
2.5	Interest on Leases		39.199	48.668	18.809	25.016
2.6	Other Interest Expenses		325.573	139.081	226.040	68.242
II.	NET INTEREST INCOME (I - II)		10.628.400	3.995.600	5.340.747	2.267.576
IV.	NET FEES AND COMMISSIONS INCOME		1.264.458	1.336.403	542.982	720.168
4.1	Fees and Commissions Received		1.648.186	1.893.760	741.382	1.031.987
4.1.1	Non – cash Loans		398.926	459.351	178.271	242.231
4.1.2	Other	(11)	1.249.260	1.434.409	563.111	789.756
1.2	Fees and Commissions Paid (-)		383.728	557.357	198.400	311.819
4.2.1	Non – cash Loans		36	68	29	21
4.2.2	Other	(11)	383.692	557.289	198.371	311.798
V.	DIVIDEND INCOME		507.118	421.328	506.692	44.214
VI.	TRADING INCOME / LOSS (Net)	(3)	(2.434.355)	(1.845.725)	(1.168.362)	(1.414.500)
5.1	Trading Gains / (Losses) on Securities		43.450	31.406	(36.362)	13.673
5.2	Gains / (Losses) on Derivate Financial Transactions		1.703.521	(52.558)	411.459	(508.582)
6.3	Foreign Exchange Gains / (Losses)		(4.181.326)	(1.824.573)	(1.543.459)	(919.591)
VII.	OTHER OPERATING INCOME	(4)	753.951	1.871.732	140.755	1.440.120
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		10.719.572	5.779.338	5.362.814	3.057.578
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	4.241.147	2.482.770	1.914.738	1.435.696
X.	OTHER PROVISION EXPENSES (-)	(5)	231.500	478	90.422	(31.831)
XI.	PERSONNEL EXPENSE (-)		1.875.883	1.289.936	980.307	577.191
XII.	OTHER OPERATING EXPENSES (-)	(6)	2.056.406	1.622.063	1.052.039	807.995
XIII.	NET OPERATING INCOME /LOSS (IX-X-XI)		2.314.636	384.091	1.325.308	268.527
XIV.	INCOME AFTER MERGER					
XV.	INCOME /(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-	-	-
XVI.	INCOME / (LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED					
	OPERATIONS (XIII++XVI)	_	-	-	-	-
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(7)	2.314.636	384.091	1.325.308	268.527
18.1	Current Tax Provision	(8)	(539.475)	231.346	(375.232)	41.722
18.2	Deferred Tax Income Effect (+)		1.110.189	6.423	1.108.072	3.810
18.3 XIX.	Deferred Tax Expense Effect (-) CURRENT PERIOD PROFIT / LOSS FROM CONTINUED		380.909	519.452	(303.884)	(166.835)
AIA.	OPERATIONS (XVII±XVIII)		951.623	757.221	428.956	(121.303)
XX.	INCOME FROM DISCONTUNIUED OPERATIONS	(9)	1.775.161	615.437	950.076	310.249
20.1	Income from Non-Current Assets Held for Sale	(2)	1.775.101	010.407	-	310.24
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures					
20.3	Income from Other Discontinued Operations			_		_
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)					
21.1	Expenses for Non-current Assets Held for Sale			_	_	_
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		_	_	-	_
21.3	Expenses for Other Discontinued Operations		_	_	_	_
XXII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (IXX-XX)		_	_	_	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		_	-	_	-
23.1	Current Tax Provision		-	-	-	-
	Deferred Tax Expense Effect (+)		-	-	-	-
23.2	Deferred Tax Income Effect (-)		_	_	_	_
23.2 23.3 XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED		-	-	-	-
23.3 XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII)	(10)	- -	-	-	- -
23.3 XXIV. XXV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII) NET PROFIT/(LOSS) (XVIII+XXIII)	(10)	- - 1,775,161	615.437	- 950.076	- 310.249
23.3 XXIV. XXV. 25.1	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII) NET PROFIT/(LOSS) (XVIII+XXIII) Profit / (Loss) of Group	(10)	1.775.161 1.775.161	615.437 615.437	950.076 950.076	310.249 310.249
23.3	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII) NET PROFIT/(LOSS) (XVIII+XXIII)	(10)	1.775.161 1.775.161	615.437 615.437	950.076 950.076	310.249 310.249

The accompanying notes are an integral part of these unconsolidated financial statements

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2020 (Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		Reviewed	Reviewed
		Current Period	Prior Period
	STATEMENT OF PROFIT OR LOSS ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	1 January - 30 June 2020	1 January – 30 June 2019
I.	CURRENT PERIOD INCOME/LOSS	1.775.161	615.437
II.	OTHER COMPREHENSIVE INCOME	904.277	31.960
2.1	Not Reclassified Through Profit or Loss	544.072	
2.1.1	Property and Equipment Revaluation Increase/Decrease	(6.783)	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	550.177	-
2.1.5	Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	678	-
2.2	Reclassified Through Profit or Loss	360.205	31.960
2.2.1	Foreign Currency Translation Differences	6.846	6.601
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	345.029	(11.088)
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
2.2.6	Tax on Other Comprehensive Income Items Reclassified Through Profit or Loss	8.330	36.447
III.	TOTAL COMPREHENSIVE INCOME (I+II)	2.679.438	647.397

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2020

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

						mulated Other Comp ase Not Reclassified th	prehensive Income through Profit or Loss		Accumulated Other Compor Expense Reclassified the							
Reviewed (1 January – 30 June 2019)	Paid in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Fixed Assets	e Defined Benefit	Other(Shares of Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit Other	Profit	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Expect Minority Shares	Minority Shares	Total Equity
I. Prior Period End Balance	1.250.000			1.230.674	1.324.802	9.543		(1.454)	1,505,546		20.475.295	704.534	2.521.795	29.020.735		29.020.735
II. Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effects of the Changes in Accounting Policies		-	-				-	-		-					-	
III. Adjusted Beginning Balance (I+II)	1.250.000	-	-	1.230.674	1.324.802	9.543	-	(1.454)	1.505.546	-	20.475.295	704.534	2.521.795	29.020.735	-	29.020.735
IV. Total Comprehensive Income	-	-	-	-	-	-	-	6.601	25.359	-	-	-	615.437	647.397	-	647.397
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	=	-	-	-	-	-	- '
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '
VIII. Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '
IX. Subordinated Debt Instruments	-	-	-	(0.2 ##0)	-	-	-	-	-	-	-		-	- (0.2 550)	-	(02.550)
X. Increase / Decrease by Other Changes	-	-	-	(93.559)	-	-	-	-	-	-	-	2.521.795	(2.521.795)	(93.559)	-	(93.559)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	3.226.329	(3.226.329)	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-			-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	3.226.329	(3.226.329)	-	-	-	-
11.3 Other	-								-	-	-	-				
Period End Balance (III+IV++X+XI)	1.250.000		-	1.137.115	1.324.802	9.543	-	5.147	1.530.905	-	23.701.624	-	615.437	29.574.573	-	29.574.573
								-								
Reviewed (1 January – 30 June 2020) I. Prior Period End Balance	1.250.000			1.148.520	1.364.725	(59.859)	2.849.885	(5.846)	227.468		23.701.624		1.720.309	32.196.826		32.196.826
II. Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-			-	-	-	-	-	-	-
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	. <u>-</u>	-	-	-	-	-	-	-
2.2 Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	1.250.000	-	-	1.148.520		(59.859)	2.849.885			-	23.701.624	-	1.720.309	32.196.826	-	32.196.826
IV. Total Comprehensive Income	-	-	-	-	(6.105)	-	550.177	6.846	353.359	-	-	-	1.775.161	2.679.438	-	2.679.438
V. Capital Increase by Cash	1.223.776	5.776.224	-	-	-	-	-	-	-	-	-	-	-	7.000.000	-	7.000.000
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase / Decrease by Other Changes	-	-	-	(82.270)		-	-	-		-		1.720.309	(1.720.309)	(82.270)	-	(82.270)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	1.720.309	(1.720.309)	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	1.720.309	(1.720.309)	-	-	-	-
11.3 Other	-									-	-	-				
Period End Balance (III+IV++X+XI)	2.473.776	5.776.224		1.066.250	1.358.620	(59.859)	3.400.062	2 1.000	580.827	-	25.421.933		1.775.161	41.793.994	-	41.793.994

The accompanying notes are an integral part of these unconsolidated financial statements

TÜRKİYE HALK BANKASI AŞ UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2020

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

VI. STATEMENT OF CASH FLOWS

			Reviewed Current Period	Reviewed Prior Period
-		Note	1 January- 30 June 2020	1 January- 30 June 2019
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating profit before changes in operating assets and liabilities		(825.998)	(6.095.653)
1.1.1	Interest received		19.946.458	20.778.007
1.1.2	Interest paid		(13.609.413)	(18.840.899)
1.1.3	Dividend received		507.118	421.328
1.1.4	Fees and commissions received		2.186.262	1.891.998
1.1.5	Other income		373.585	864.681
1.1.6	Collections from previously written off loans		726.191	721.393
1.1.7	Cash payments to personnel and service suppliers Taxes paid		(1.899.761)	(1.308.702)
1.1.8 1.1.9	Other		(154.772) (8.901.666)	(475.090) (10.148.369)
			,	,
1.2	Changes in Assets and Liabilities Subject to Banking Operations		17.376.420	9.246.785
1.2.1	Net Increase / decrease in financial assets at fair value through profit or loss		(25.315)	(2.613.047)
1.2.2	Net (increase) / decrease in due from banks		(1.580)	(5.730)
1.2.3	Net (increase) / decrease in loans		(116.499.646)	(26.128.356)
1.2.4	Net (increase) / decrease in other assets		3.345.781	(6.140.135)
1.2.5 1.2.6	Net increase / (decrease) in bank deposits Net increase / (decrease) in other deposits		2.290.844 100.246.936	(3.047.394) 17.803.487
1.2.7	Net Increase / (decrease) in outer deposits Net Increase / decrease in financial liabilities at fair value through profit or loss		100.240.930	17.003.467
1.2.8	Net increase / (decrease) in funds borrowed		(233.745)	(944.916)
1.2.9	Net increase / (decrease) in matured payables		-	-
1.2.10	Net increase / (decrease) in other liabilities		28.253.145	30.322.876
I.	Net cash provided from banking operations		16.550.422	3.151.132
В.	CASH FLOWS FROM INVESTMENT ACTIVITIES			
II.	Net cash provided from/ (used in) investing activities		(25.773.255)	(22.444.055)
2.1	Cash paid for purchase of joint ventures, associates and subsidiaries		(148.506)	(89.974)
2.2	Cash obtained from sale of entities joint ventures, associates and subsidiaries		=	39.375
2.3	Fixed assets purchases		(105.332)	(2.483.538)
2.4	Fixed assets sales		731.263	268.015
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive income		(28.063.870)	(9.479.916)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive		(20.003.070)	().47).510)
2.0	income		5.655.118	1.759.789
2.7	Cash paid for purchase of investment securities		(6.308.398)	(14.231.803)
2.8	Cash obtained from sale of investment securities		2.479.668	1.740.454
2.9	Other		(13.198)	33.543
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash flow from financing activities		2.992.060	5.143.842
3.1	Cash obtained from loans borrowed and securities issued		11.139.622	10.123.546
3.2	Cash used for repayment of loans borrowed and securities issued		(15.018.548)	(4.585.202)
3.3	Bonds issued		7.000.000	-
3.4	Dividends paid		-	-
3.5	Payments for leases		(129.014)	(132.118)
3.6	Other		-	(262.384)
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		2.760.619	1.209.206
v.	Net increase / (decrease) in cash and cash equivalents		(3.470.154)	(12.939.875)
VI.	Cash and cash equivalents at beginning of the period		24.122.353	23.631.619