

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2020
(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 September 2020			31 December 2019		
		TRY	FC	TOTAL	TRY	FC	TOTAL
I. FINANCIAL ASSETS (NET)		60.570.470	66.833.644	127.404.114	30.233.397	42.074.025	72.307.422
1.1 Cash and Cash Equivalents		6.316.890	40.681.215	46.998.105	3.057.952	36.497.025	39.554.977
1.1.1 Cash and Balances with Central Bank	(1)	5.864.637	36.821.710	42.686.347	2.472.611	32.841.376	35.313.987
1.1.2 Banks	(3)	293.441	3.859.753	4.153.194	508.021	3.655.952	4.163.973
1.1.3 Money Markets		177.528	-	177.528	87.138	-	87.138
1.1.4 Expected Loss Provision (-)		18.716	248	18.964	9.818	303	10.121
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	16.659.021	9.745	16.668.766	16.295.809	9.954	16.305.763
1.2.1 Government Debt Securities		16.471.806	153	16.471.959	16.131.520	64	16.131.584
1.2.2 Equity Instruments		145.601	9.592	155.193	145.601	9.890	155.491
1.2.3 Other Financial Assets		41.614	-	41.614	18.688	-	18.688
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(4)	37.567.461	23.145.042	60.712.503	10.875.940	4.418.750	15.294.690
1.3.1 Government Debt Securities		36.930.329	22.962.039	59.892.368	10.275.808	4.283.752	14.559.560
1.3.2 Equity Instruments		41.380	183.003	224.383	20.049	134.998	155.047
1.3.3 Other Financial Assets		595.752	-	595.752	580.083	-	580.083
1.4 Derivative Financial Assets	(2)(11)	27.098	2.997.642	3.024.740	3.696	1.148.296	1.151.992
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		27.098	2.997.642	3.024.740	3.696	1.148.296	1.151.992
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)		397.549.106	135.676.929	533.226.035	267.318.842	112.081.816	379.400.658
2.1 Loans	(5)	351.831.396	109.010.063	460.841.459	222.430.880	90.963.797	313.394.677
2.2 Lease Receivables	(10)	1.856.280	2.557.134	4.413.414	1.021.658	2.369.156	3.390.814
2.3 Factoring Receivables		1.801.258	37.166	1.838.424	2.146.745	38.381	2.185.126
2.4 Other Financial Assets Measured at Amortised Cost	(6)	58.112.449	24.618.523	82.730.972	53.297.037	19.174.085	72.471.122
2.4.1 Government Debt Securities		58.061.931	24.618.523	82.680.454	53.246.524	19.174.085	72.420.609
2.4.2 Other Financial Assets		50.518	-	50.518	50.513	-	50.513
2.5 Expected Credit Loss (-)		16.052.277	545.957	16.598.234	11.577.478	463.603	12.041.081
III. NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)	(14)	1.441	-	1.441	1.009.587	66.831	1.076.418
3.1 Held for Sale		1.441	-	1,441	1,009,587	66,831	1,076,418
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		55.541	668.487	724.028	116.254	476.980	593.234
4.1 Investments in Associates (Net)	(7)	55.541	668.487	724.028	32.254	476.980	509.234
4.1.1 Associates Valued Based on Equity Method		23.978	668.487	692.465	21.152	476.980	498.132
4.1.2 Unconsolidated Associates		31.563	-	31.563	11.102	-	11.102
4.2 Subsidiaries (Net)	(8)	-	-	-	84.000	-	84.000
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
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)		9.189.938	341.452	9.531.390	9.107.424	201.549	9.308.973
VI. INTANGIBLE ASSETS (Net)		567.802	54.172	621.974	166.525	38.734	205.259
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		567.802	54.172	621.974	166.525	38.734	205.259
VII. INVESTMENT PROPERTIES (Net)	(12)	1.154.674	10.195	1.164.869	1.096.814	7.649	1.104.463
VIII. CURRENT TAX ASSET		621.400	11.972	633.372	602	7.469	8.071
IX. DEFERRED TAX ASSET	(13)	48.793	4.731	53.524	48.878	3.462	52.340
X. OTHER ASSETS (Net)	(15)	5.796.285	918.400	6.714.685	4.115.999	458.990	4.574.989
TOTAL ASSETS		475.555.450	204.519.982	680.075.432	313.214.322	155.417.505	468.631.827

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 SEPTEMBER 2020

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

II. CONSOLIDATED STATEMENT OF OFF BALANCE SHEET ITEMS

OFF-BALANCE SHEET	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2020	31 December 2019	TOTAL	30 September 2020	31 December 2019	TOTAL
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		98.821.097	136.512.607	235.333.704	83.750.565	113.362.625	197.113.190
I. GUARANTEES AND WARRANTIES	(1)	48.390.219	60.681.423	109.071.642	40.418.066	50.599.764	91.017.830
1.1 Letters of guarantee		44.129.501	52.049.186	96.178.687	37.770.126	39.576.362	77.346.488
1.1.1 Guarantees subject to public procurement law		2.345.540	13.344.692	15.690.232	2.075.214	11.132.077	13.207.291
1.1.2 Guarantees given for foreign trade operations		-	69.285	69.285	-	91.930	91.930
1.1.3 Other letters of guarantee		41.783.961	38.635.209	80.419.170	35.694.912	28.352.355	64.047.267
1.2 Bank loans		182.512	6.186.258	6.368.770	8.260	6.953.738	6.961.998
1.2.1 Import acceptances		-	195.145	195.145	-	27.704	27.704
1.2.2 Other bank acceptances		182.512	5.991.113	6.173.625	8.260	6.926.034	6.934.294
1.3 Letters of credit		25.361	2.316.042	2.341.403	16.891	3.884.760	3.901.651
1.3.1 Documentary letters of credit		25.361	2.224.911	2.250.272	16.891	3.884.760	3.901.651
1.3.2 Other letters of credit		-	91.131	91.131	-	-	-
1.4 Guaranteed refinancing		-	-	-	-	-	-
1.5 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 Other guarantees		4.052.845	129.937	4.182.782	2.622.789	184.904	2.807.693
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		40.985.419	10.331.593	51.317.012	28.057.633	4.628.061	32.685.694
2.1 Irrevocable commitments	(1)	40.503.070	5.761.188	46.264.258	27.742.136	2.136.154	29.878.290
2.1.1 Forward asset purchase commitments		-	4.498.434	4.498.434	967.531	1.265.092	2.232.623
2.1.2 Forward deposit purchase and sale commitments		85.000	-	85.000	-	-	-
2.1.3 Capital commitments to subsidiaries and associates		-	-	-	-	-	-
2.1.4 Loan granting commitments		3.445.720	794.010	4.239.730	2.564.640	573.699	3.138.339
2.1.5 Securities underwriting commitments		-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits		-	-	-	-	-	-
2.1.7 Payment commitments for Cheques		4.010.307	-	4.010.307	3.219.679	-	3.219.679
2.1.8 Tax and fund liabilities from export commitments		116.157	-	116.157	83.156	-	83.156
2.1.9 Commitments for credit card expenditure limits		27.951.228	86.992	28.038.220	16.709.743	63.100	16.772.843
2.1.10 Commitments for credit cards and banking services promotions		22.878	-	22.878	24.943	-	24.943
2.1.11 Receivables from short sale commitments		-	-	-	-	-	-
2.1.12 Payables for short sale commitments		-	-	-	-	-	-
2.1.13 Other irrevocable commitments		4.871.780	381.752	5.253.532	4.172.444	234.263	4.406.707
2.2 Revocable commitments		482.349	4.570.405	5.052.754	315.497	2.491.907	2.807.404
2.2.1 Revocable loan granting commitments		-	2.040.476	2.040.476	-	1.347.727	1.347.727
2.2.2 Other revocable commitments		482.349	2.529.929	3.012.278	315.497	1.144.180	1.459.677
III. DERIVATIVE FINANCIAL INSTRUMENTS		9.445.459	65.499.591	74.945.050	15.274.866	58.134.800	73.409.666
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		9.445.459	65.499.591	74.945.050	15.274.866	58.134.800	73.409.666
3.2.1 Forward foreign currency buy/sell transactions		610.157	3.076.227	3.686.384	1.508.922	3.824.584	5.333.506
3.2.1.1 Forward foreign currency transactions-buy		276.074	2.503.367	2.779.441	779.407	1.490.061	2.269.468
3.2.1.2 Forward foreign currency transactions-sell		334.083	572.860	906.943	729.515	2.334.523	3.064.038
3.2.2 Currency and interest rate swaps		8.835.302	47.509.403	56.344.705	12.849.494	48.469.357	61.318.851
3.2.2.1 Currency swap-buy		-	10.121.151	10.121.151	432.526	15.653.590	16.086.116
3.2.2.2 Currency swap-sell		6.845.302	11.086.220	17.931.522	11.996.968	5.528.265	17.525.233
3.2.2.3 Interest rate swap-buy		995.000	13.151.016	14.146.016	210.000	13.643.751	13.853.751
3.2.2.4 Interest Rate swap-sell		995.000	13.151.016	14.146.016	210.000	13.643.751	13.853.751
3.2.3 Currency, interest rate and marketable securities options		-	3.102.625	3.102.625	916.450	2.604.064	3.520.514
3.2.3.1 Currency call options		-	1.550.754	1.550.754	457.977	1.302.273	1.760.250
3.2.3.2 Currency put options		-	1.551.871	1.551.871	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 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		-	11.811.336	11.811.336	-	3.236.795	3.236.795
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)		1.533.042.797	516.927.453	2.049.970.250	1.210.945.097	362.728.818	1.573.673.915
IV. CUSTODIES		678.945.444	63.054.926	742.000.370	571.163.381	50.656.660	621.820.041
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		153.506.942	2.862.963	156.369.905	207.557.418	1.420.996	208.978.414
4.3 Cheques in collection process		18.720.248	46.659.929	65.380.177	15.793.262	31.771.413	47.564.675
4.4 Commercial notes in collection process		452.056.150	9.345.973	461.402.123	289.702.098	7.018.616	296.720.714
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		3.761.168	1.352.427	5.113.595	4.005.746	810.205	4.815.951
4.8 Custodians		50.900.936	2.833.634	53.734.570	54.104.857	9.635.430	63.740.287
V. PLEDGED ASSETS		854.097.353	453.872.527	1.307.969.880	639.781.716	312.072.158	951.853.874
5.1 Marketable securities		6.731.947	1.461.679	8.193.626	5.805.905	1.236.225	7.042.130
5.2 Collateral notes		6.844.054	1.686.363	8.530.417	7.208.610	1.344.753	8.553.363
5.3 Commodity		25.813	-	25.813	25.813	-	25.813
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		636.657.021	345.261.127	981.918.148	500.970.141	253.826.850	754.796.991
5.6 Other pledged assets		170.974.612	62.266.931	233.241.543	120.641.178	42.752.230	163.393.408
5.7 Pledges		32.863.906	43.196.427	76.060.333	5.130.069	12.912.100	18.042.169
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.631.863.894	653.440.060	2.285.303.954	1.294.695.662	476.091.443	1.770.787.105

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

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED
30 SEPTEMBER 2020

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

III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS

		Reviewed Current Period	Reviewed Prior Period	Reviewed Current Period	Reviewed Prior Period
		1 January- 30 September 2020	1 January- 30 September 2019	1 July- 30 September 2020	1 July- 30 September 2019
	INCOME AND EXPENSES	Note			
I.	INTEREST INCOME	(1)	38.929.727	36.121.613	14.481.062
1.1	Interest on Loans		27.944.752	27.552.798	10.118.593
1.2	Interest on Reserve Requirements		1.053	96.587	273
1.3	Interest on Banks		145.987	344.148	78.373
1.4	Interest on Money Market Transactions		18.432	21.904	7.731
1.5	Interest on Marketable Securities Portfolio		10.252.387	7.531.959	4.086.323
1.5.1	Fair Value Through Profit or Loss		18.038	13.882	9.971
1.5.2	Fair Value Through Other Comprehensive Income		3.056.952	1.137.153	1.397.182
1.5.3	Measured at Amortized Cost		7.177.397	6.380.924	2.679.170
1.6	Financial Lease Interest Income		274.904	239.294	104.872
1.7	Other Interest Income		292.212	334.923	84.897
II.	INTEREST EXPENSE (-)	(2)	22.087.179	28.563.099	8.698.738
2.1	Interest on Deposits		14.260.130	18.203.239	5.469.616
2.2	Interest on Funds Borrowed		337.830	418.216	115.729
2.3	Interest Expense on Money Market Transactions		5.082.022	7.698.720	2.288.527
2.4	Interest on Securities Issued		1.874.552	1.967.771	660.489
2.5	Interest on Leases		59.297	73.397	18.139
2.6	Other Interest Expenses		473.348	201.756	146.238
III.	NET INTEREST INCOME (I - II)		16.842.548	7.558.514	5.782.324
IV.	NET FEES AND COMMISSIONS INCOME		2.124.988	1.997.578	791.810
4.1	Fees and Commissions Received		2.812.870	2.869.894	1.072.082
4.1.1	Non – cash Loans		685.937	702.557	279.663
4.1.2	Other	(11)	2.126.933	2.167.337	792.419
4.2	Fees and Commissions Paid (-)		687.882	872.316	280.272
4.2.1	Non – cash Loans		1.973	3.623	566
4.2.2	Other	(11)	685.909	868.693	279.706
V.	DIVIDEND INCOME		4.593	14.254	271
VI.	TRADING INCOME / LOSS (Net)	(3)	(5.555.510)	(2.661.586)	(3.169.329)
6.1	Trading Gains / (Losses) on Securities		89.482	193.207	9.322
6.2	Gains / (Losses) on Derivate Financial Transactions		3.491.776	(2.211.523)	1.784.434
6.3	Foreign Exchange Gains / (Losses)		(9.136.768)	(643.270)	(4.963.085)
VII.	OTHER OPERATING INCOME	(4)	1.374.128	2.218.639	441.928
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		14.790.747	9.127.399	3.847.004
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	5.904.220	3.299.264	1.580.497
X.	OTHER PROVISION EXPENSES (-)	(5)	26.555	21.748	(205.265)
XI.	PERSONNEL EXPENSE (-)		2.869.001	2.224.993	888.037
XII.	OTHER OPERATING EXPENSES (-)	(6)	3.345.187	2.577.788	1.160.740
XIII.	NET OPERATING INCOME /LOSS (VIII-IX-X-XI-XII)		2.645.784	1.003.606	422.995
XIV.	INCOME AFTER MERGER		-	-	-
XV.	INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		14.424	25.004	9.346
XVI.	INCOME / (LOSS) ON NET MONETARY POSITION		-	-	-
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)	(7)	2.660.208	1.028.610	432.341
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	(566.361)	33.506	35.031
18.1	Current Tax Provision		294.774	37.797	(877.545)
18.2	Deferred Tax Income Effect (+)		1.119.938	685.705	732.683
18.3	Deferred Tax Expense Effect (-)		848.351	757.008	(109.831)
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	2.093.847	1.062.116	467.372
XX.	INCOME FROM DISCONTINUED OPERATIONS		1.481.462	1.602.370	-
20.1	Income from non- Current Assets Held for Sale		613.933	1.602.370	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		867.529	-	-
20.3	Income from Other Discontinued Operations		-	-	-
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		494.089	1.246.469	-
21.1	Expenses for Non-current Assets Held for Sale		494.089	1.246.469	-
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 (XX-XXI)	(7)	987.373	355.901	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(8)	(48.603)	(221.588)	-
23.1	Current Tax Provision		48.981	227.028	-
23.2	Deferred Tax Expense Effect (+)		-	-	-
23.3	Deferred Tax Income Effect (-)		378	5.440	-
XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XXII±XXIII)	(9)	938.770	134.313	-
XXV.	NET PROFIT/(LOSS) (XIX+XXIV)	(10)	3.032.617	1.196.429	467.372
25.1	Profit / (Loss) of Group		3.026.738	1.178.486	468.327
25.2	Profit / (Loss) of Minority Shares (-)		5.879	17.943	(955)
	Profit / (Loss) Per Share		1,6453631	0,9427888	0,1893167

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

TÜRKİYE HALK BANKASI AŞ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2020

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

IV. CONSOLIDATED 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 September 2020	1 January - 30 September 2019
I. CURRENT PERIOD INCOME/LOSS	3.032.617	1.196.429
II. OTHER COMPREHENSIVE INCOME	(434.088)	281.049
2.1 Not Reclassified Through Profit or Loss	(2.838)	-
2.1.1 Property and Equipment Revaluation Increase/Decrease	(8.616)	-
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Pension Plan Remeasurement Gain/Loss	1.101	-
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	3.910	-
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	767	-
2.2 Reclassified Through Profit or Loss	(431.250)	281.049
2.2.1 Foreign Currency Translation Differences	9.363	(3.383)
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(500.147)	303.469
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 Related Other Comprehensive Income Items Reclassified Through Profit or Loss	59.534	(19.037)
III. TOTAL COMPREHENSIVE INCOME (I+II)	2.598.529	1.477.478

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 PERIOD ENDED 30 SEPTEMBER 2020
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss							Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss							Total Equity Expect Minority Shares	Total Equity
	Paid in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Fixed Assets	Accumulated Remeasurement Gain/Loss of Defined Benefit Pension Plan	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 Profit or Loss)	Foreign Currency Translation Differences	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 Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)			
Reviewed (1 January – 30 September 2019)																
I. Prior Period End Balance	1.250.000	39.740	-	1.228.055	2.459.595	8.624	18.272	(1.454)	(192.778)	-	20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
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	39.740	-	1.228.055	2.459.595	8.624	18.272	(1.454)	(192.778)	-	20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
IV. Total Comprehensive Income	-	-	-	-	-	-	-	(3.383)	284.432	-	-	-	1.178.486	1.459.535	17.943	1.477.478
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase / Decrease by Other Changes	-	-	-	(253.858)	4.010	-	-	-	-	-	(116.436)	2.721.370	(2.656.647)	(301.561)	13.531	(288.030)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	3.308.537	(3.309.939)	-	(1.402)	1.402	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(1.402)	-	(1.402)	1.402	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	3.308.537	(3.308.537)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	1.250.000	39.740	-	974.197	2.463.605	8.624	18.272	(4.837)	91.654	-	24.012.155	419.275	1.178.486	30.451.171	279.517	30.730.688
Reviewed (1 January – 30 September 2020)																
I. Prior Period End Balance	1.250.000	39.773	-	975.617	2.665.635	(61.018)	47.283	(5.846)	259.332	-	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
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	39.773	-	975.617	2.665.635	(61.018)	47.283	(5.846)	259.332	-	24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
IV. Total Comprehensive Income	-	-	-	-	(7.754)	1.006	3.910	9.363	(440.613)	-	-	-	3.026.738	2.592.650	5.879	2.598.529
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	-	(134)	-	253	-	-	-	-	-	-	20.751	2.475.472	(2.267.608)	228.734	(32.524)	196.210
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	1.775.476	(1.776.880)	-	(1.404)	1.404	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(1.404)	-	(1.404)	1.404	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	1.775.476	(1.775.476)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	2.473.776	5.815.863	-	975.870	2.657.881	(60.012)	51.193	3.517	(181.281)	-	25.848.406	1.118.164	3.026.738	41.730.115	262.012	41.992.127

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

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED
30 SEPTEMBER 2020

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

VI. CONSOLIDATED STATEMENT OF CASH FLOWS

	Reviewed Current Period	Reviewed Prior Period
Note	1 January- 30 September 2020	1 January- 30 September 2019
A. CASH FLOWS FROM BANKING OPERATIONS		
1.1 Operating profit before changes in operating assets and liabilities	(4.843.100)	(3.637.554)
1.1.1 Interest received	31.999.522	31.675.999
1.1.2 Interest paid	(22.092.191)	(28.499.523)
1.1.3 Dividend received	4.593	14.393
1.1.4 Fees and commissions received	2.812.870	2.962.517
1.1.5 Other income	778.799	2.559.528
1.1.6 Collections from previously written off loans	1.271.342	1.122.968
1.1.7 Cash payments to personnel and service suppliers	(2.903.691)	(2.329.801)
1.1.8 Taxes paid	(1.033.140)	(458.949)
1.1.9 Other	(15.681.204)	(10.684.686)
1.2 Changes in Assets and Liabilities Subject to Banking Operations	52.002.288	6.332.340
1.2.1 Net Increase / decrease in financial assets at fair value through profit or loss	(363.362)	79.076
1.2.2 Net (increase) / decrease in due from banks	-	(47.681)
1.2.3 Net (increase) / decrease in loans	(147.037.246)	(44.911.173)
1.2.4 Net (increase) / decrease in other assets	(5.487.761)	(5.731.641)
1.2.5 Net increase / (decrease) in bank deposits	8.768.415	(6.307.867)
1.2.6 Net increase / (decrease) in other deposits	141.332.359	41.617.721
1.2.7 Net Increase / decrease in financial liabilities at fair value through profit or loss	-	-
1.2.8 Net increase / (decrease) in funds borrowed	519.545	(1.306.753)
1.2.9 Net increase / (decrease) in matured payables	-	-
1.2.10 Net increase / (decrease) in other liabilities	54.270.338	22.940.658
I. Net cash provided from banking operations	47.159.188	2.694.786
B. CASH FLOWS FROM INVESTMENT ACTIVITIES		
II. Net cash provided from/ (used in) investing activities	(50.412.282)	(19.059.163)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(148.506)	(109.320)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	39.375
2.3 Fixed assets purchases	(582.168)	(276.766)
2.4 Fixed assets sales	1.303.126	319.326
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income	(58.483.802)	(14.731.110)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income	10.103.365	7.856.304
2.7 Cash paid for purchase of investment securities	(17.937.808)	(16.775.673)
2.8 Cash obtained from sale of investment securities	15.836.091	4.615.276
2.9 Other	(502.580)	3.425
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash flow from financing activities	1.256.398	7.263.435
3.1 Cash obtained from loans borrowed and securities issued	13.587.998	12.152.914
3.2 Cash used for repayment of loans borrowed and securities issued	(19.163.966)	(4.471.938)
3.3 Bonds issued	7.000.000	-
3.4 Dividends paid	-	-
3.5 Payments for leases	(167.634)	(155.157)
3.6 Other	-	(262.384)
IV. Effect of change in foreign exchange rate on cash and cash equivalents	5.965.099	1.160.296
V. Net increase / (decrease) in cash and cash equivalents	3.968.403	(7.940.646)
VI. Cash and cash equivalents at beginning of the period	24.297.689	23.448.586
VII. Cash and cash equivalents at end of the period	28.266.092	15.507.940

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