

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2020
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. BALANCE SHEET (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)		60.177.849	63.105.351	123.283.200	30.196.996	39.709.838	69.906.834
1.1	Cash and Cash Equivalents		6.122.297	38.799.938	44.922.235	2.970.056	35.259.174	38.229.230
1.1.1	Cash and Balances with Central Bank	(1)	5.864.529	35.509.151	41.373.680	2.472.458	32.016.123	34.488.581
1.1.2	Banks	(3)	276.484	3.290.787	3.567.271	507.416	3.243.051	3.750.467
1.1.3	Money Markets		-	-	-	-	-	-
1.1.4	Expected Loss Provision (-)		18.716	-	18.716	9.818	-	9.818
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	16.292.424	153	16.292.577	16.266.722	64	16.266.786
1.2.1	Government Debt Securities		16.105.209	153	16.105.362	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		41.614	-	41.614	16.557	-	16.557
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(4)	37.736.030	21.307.696	59.043.726	10.956.522	3.302.262	14.258.784
1.3.1	Government Debt Securities		36.930.329	21.129.583	58.059.912	10.275.808	3.170.818	13.446.626
1.3.2	Equity Instruments		209.949	178.113	388.062	100.631	131.444	232.075
1.3.3	Other Financial Assets		595.752	-	595.752	580.083	-	580.083
1.4	Derivative Financial Liabilities	(2)(11)	27.098	2.997.564	3.024.662	3.696	1.148.338	1.152.034
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		27.098	2.997.564	3.024.662	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)		396.313.023	124.290.283	520.603.306	265.772.751	104.232.298	370.005.049
2.1	Loans	(5)	354.083.504	99.840.597	453.924.101	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)	58.112.449	24.449.686	82.562.135	53.297.037	18.911.318	72.208.355
2.4.1	Government Debt Securities		58.061.931	24.449.686	82.511.617	53.246.524	18.911.318	72.157.842
2.4.2	Other Financial Assets		50.518	-	50.518	50.513	-	50.513
2.5	Expected Credit Loss (-)		15.882.930	-	15.882.930	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		2.629.651	2.798.780	5.428.431	1.837.784	1.911.883	3.749.667
4.1	Investments in Associates (Net)	(7)	47.493	659.978	707.471	25.115	482.671	507.786
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		47.493	659.978	707.471	25.115	482.671	507.786
4.2	Subsidiaries (Net)	(8)	2.582.158	2.138.802	4.720.960	1.812.669	1.429.212	3.241.881
4.2.1	Unconsolidated Financial Subsidiaries		2.582.158	2.138.802	4.720.960	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)		7.545.308	324	7.545.632	7.537.034	212	7.537.246
VI.	INTANGIBLE ASSETS (Net)		562.122	-	562.122	162.053	-	162.053
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		562.122	-	562.122	162.053	-	162.053
VII.	INVESTMENT PROPERTIES (Net)	(12)	354.324	-	354.324	356.027	-	356.027
VIII.	CURRENT TAX ASSET		621.400	-	621.400	-	-	-
IX.	DEFERRED TAX ASSET	(13)	-	-	-	-	-	-
X.	OTHER ASSETS (Net)	(15)	4.647.323	628.910	5.276.233	2.514.640	236.889	2.751.529
	TOTAL ASSETS		472.851.000	190.823.648	663.674.648	310.954.281	146.091.120	457.045.401

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2020
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

LIABILITIES	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2020			31 December 2019		
		TRY	FC	TOTAL	TRY	FC	TOTAL
I. DEPOSITS	(1)	256.906.208	183.708.505	440.614.713	166.473.587	131.260.589	297.734.176
II. FUNDS BORROWED	(3)	424.055	11.260.859	11.684.914	530.197	10.486.644	11.016.841
III. MONEY MARKETS		102.067.273	776.378	102.843.651	50.249.750	2.951.294	53.201.044
IV. SECURITIES ISSUED (Net)	(4)	6.388.627	7.784.429	14.173.056	7.078.757	10.512.530	17.591.287
4.1 Bills		4.317.495	-	4.317.495	4.682.528	-	4.682.528
4.2 Assets Backed Securities		1.011.031	-	1.011.031	1.011.493	-	1.011.493
4.3 Bonds		1.060.101	7.784.429	8.844.530	1.384.736	10.512.530	11.897.266
V. FUNDS		3.259.341	-	3.259.341	3.209.004	-	3.209.004
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		3.259.341	-	3.259.341	3.209.004	-	3.209.004
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	11.902	645.259	657.161	334	353.384	353.718
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		11.902	645.259	657.161	334	353.384	353.718
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES	(6)	660.046	33.315	693.361	525.530	54.395	579.925
X. PROVISIONS	(8)	1.847.470	-	1.847.470	1.663.354	-	1.663.354
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		1.237.651	-	1.237.651	1.105.771	-	1.105.771
10.3 Insurance for Technical Provision (Net)		-	-	-	-	-	-
10.4 Other Provisions		609.819	-	609.819	557.583	-	557.583
XI. CURRENT TAX LIABILITY	(9)	971.876	21	971.897	1.298.409	77	1.298.486
XII. DEFERRED TAX LIABILITIES	(9)	527.778	-	527.778	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		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(11)	6.009.687	8.695.031	14.704.718	6.037.858	6.146.988	12.184.846
14.1 Loans		-	8.695.031	8.695.031	-	6.146.988	6.146.988
14.2 Other Debt Instruments		6.009.687	-	6.009.687	6.037.858	-	6.037.858
XV. OTHER LIABILITIES	(5)	28.730.032	1.292.685	30.022.717	24.623.421	1.082.612	25.706.033
XVI. SHAREHOLDERS' EQUITY	(12)	41.096.119	577.752	41.673.871	31.744.821	452.005	32.196.826
16.1 Paid-in Capital		2.473.776	-	2.473.776	1.250.000	-	1.250.000
16.2 Capital Reserves		6.742.272	146.179	6.888.451	1.088.227	60.293	1.148.520
16.2.1 Share Premium		5.776.224	-	5.776.224	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		966.048	146.179	1.112.227	1.088.227	60.293	1.148.520
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		4.223.026	696.358	4.919.384	3.641.906	512.845	4.154.751
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		144.945	(264.785)	(119.840)	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		2.418.760	-	2.418.760	2.252.739	-	2.252.739
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		22.955.992	-	22.955.992	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)		2.090.167	-	2.090.167	1.720.309	-	1.720.309
16.6.1 Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Income or (Loss)		2.090.167	-	2.090.167	1.720.309	-	1.720.309
16.7 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES		448.900.414	214.774.234	663.674.648	293.744.883	163.300.518	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 SEPTEMBER 2020

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

II. STATEMENT OF OFF BALANCE SHEET ITEMS

OFF-BALANCE SHEET	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2020	30 September 2020	TOTAL	31 December 2019	31 December 2019	TOTAL
		TRY	FC		TRY	FC	
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		98.912.818	131.151.387	230.064.205	84.003.573	109.842.637	193.846.210
I. GUARANTEES AND WARRANTIES	(1)	48.481.955	58.793.853	107.275.808	40.671.074	49.246.594	89.917.668
1.1 Letters of guarantee		44.221.237	50.349.689	94.570.926	38.023.134	38.396.087	76.419.221
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		-	-	-	-	-	-
1.1.3 Other letters of guarantee		41.875.697	37.004.997	78.880.694	35.947.920	27.264.010	63.211.930
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	2.187.069	2.212.430	16.891	3.806.338	3.823.229
1.3.1 Documentary letters of credit		25.361	2.187.069	2.212.430	16.891	3.806.338	3.823.229
1.3.2 Other letters of credit		-	-	-	-	-	-
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	70.837	4.123.682	2.622.789	90.431	2.713.220
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		40.985.404	7.129.660	48.115.064	28.057.633	2.567.647	30.625.280
2.1 Irrevocable commitments	(1)	40.503.055	5.177.424	45.680.479	27.742.136	1.761.667	29.503.803
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	678.990	4.124.710	2.564.640	496.575	3.061.215
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	-	27.951.228	16.709.743	-	16.709.743
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		4.871.765	-	4.871.765	4.172.444	-	4.172.444
2.2 Revocable commitments		482.349	1.952.236	2.434.585	315.497	805.980	1.121.477
2.2.1 Revocable loan granting commitments		-	-	-	-	-	-
2.2.2 Other revocable commitments		482.349	1.952.236	2.434.585	315.497	805.980	1.121.477
III. DERIVATIVE FINANCIAL INSTRUMENTS		9.445.459	65.227.874	74.673.333	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		-	-	-	-	-	-
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	65.227.874	74.673.333	15.274.866	58.028.396	73.303.262
3.2.1 Forward foreign currency buy/sell transactions		610.157	3.076.227	3.686.384	1.508.922	3.822.829	5.331.751
3.2.1.1 Forward foreign currency transactions-buy		276.074	2.503.367	2.779.441	779.407	1.489.169	2.268.576
3.2.1.2 Forward foreign currency transactions-sell		334.083	572.860	906.943	729.515	2.333.660	3.063.175
3.2.2 Currency and interest rate swaps		8.835.302	47.237.686	56.072.988	12.849.494	48.364.708	61.214.202
3.2.2.1 Currency swap-buy		-	9.985.358	9.985.358	432.526	15.601.222	16.033.748
3.2.2.2 Currency swap-sell		6.845.302	10.950.296	17.795.598	11.996.968	5.475.984	17.472.952
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)		1.527.618.041	512.540.421	2.040.158.462	1.206.385.046	359.967.108	1.566.352.154
IV. CUSTODIES		674.035.246	62.906.564	736.941.810	567.016.912	50.583.195	617.600.107
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		149.102.416	2.862.963	151.965.379	203.825.309	1.420.996	205.246.305
4.3 Cheques in collection process		18.219.600	46.518.434	64.738.034	15.390.122	31.703.135	47.093.257
4.4 Commercial notes in collection process		452.051.126	9.339.106	461.390.232	289.691.963	7.013.429	296.705.392
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		3.761.168	1.352.427	5.113.595	4.005.722	810.205	4.815.927
4.8 Custodians		50.900.936	2.833.634	53.734.570	54.103.796	9.635.430	63.739.226
V. PLEDGED ASSETS		853.582.795	449.633.857	1.303.216.652	639.368.134	309.383.913	948.752.047
5.1 Marketable securities		6.217.389	1.396.347	7.613.736	5.413.937	1.067.288	6.481.190
5.2 Collateral notes		6.844.054	1.507.456	8.351.510	7.199.337	1.207.048	8.406.385
5.3 Commodity		25.813	-	25.813	25.813	-	25.813
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		636.657.021	341.266.770	977.923.791	500.960.484	251.445.308	752.405.792
5.6 Other pledged assets		170.974.612	62.266.907	233.241.519	120.638.529	42.752.213	163.390.742
5.7 Pledges		32.863.906	43.196.377	76.060.283	5.130.069	12.912.056	18.042.125
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.626.530.859	643.691.808	2.270.222.667	1.290.388.619	469.809.745	1.760.198.364

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 SEPTEMBER 2020

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

III. STATEMENT OF PROFIT OR LOSS

INCOME AND EXPENSES		Note	Reviewed	Reviewed	Reviewed	Reviewed
			Current Period	Prior Period	Current Period	Prior Period
			1 January- 30 September 2020	1 January- 30 September 2019	1 July - 30 September 2020	1 July - 30 September 2019
I.	INTEREST INCOME	(1)	38.224.775	35.403.362	14.229.846	12.511.611
1.1	Interest on Loans		27.825.578	27.438.476	10.075.753	9.700.583
1.2	Interest on Reserve Requirements		554	95.424	195	28.495
1.3	Interest on Banks		142.923	305.477	77.841	71.244
1.4	Interest on Money Market Transactions		-	-	-	-
1.5	Interest on Marketable Securities Portfolio		10.205.835	7.504.854	4.065.603	2.697.265
1.5.1	Fair Value Through Profit or Loss		2.041	8.293	1.095	1.695
1.5.2	Fair Value Through Other Comprehensive Income		3.029.118	1.119.325	1.385.964	391.785
1.5.3	Measured at Amortized Cost		7.174.676	6.377.236	2.678.544	2.303.785
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		49.885	59.131	10.454	14.024
II.	INTEREST EXPENSE (-)	(2)	21.976.139	28.588.822	8.609.610	9.692.671
2.1	Interest on Deposits		14.341.022	18.604.723	5.455.170	6.204.598
2.2	Interest on Funds Borrowed		204.177	224.924	65.981	75.347
2.3	Interest Expense on Money Market Transactions		5.038.520	7.606.476	2.267.903	2.600.664
2.4	Interest on Securities Issued		1.865.412	1.882.676	658.320	729.788
2.5	Interest on Leases		56.696	72.023	17.497	23.355
2.6	Other Interest Expenses		470.312	198.000	144.739	58.919
III.	NET INTEREST INCOME (I - II)		16.248.636	6.814.540	5.620.236	2.818.940
IV.	NET FEES AND COMMISSIONS INCOME		1.959.605	2.049.620	695.147	713.217
4.1	Fees and Commissions Received		2.605.474	2.899.466	957.288	1.005.706
4.1.1	Non - cash Loans		673.901	694.861	274.975	235.510
4.1.2	Other	(11)	1.931.573	2.204.605	682.313	770.196
4.2	Fees and Commissions Paid (-)		645.869	849.846	262.141	292.489
4.2.1	Non - cash Loans		238	125	202	57
4.2.2	Other	(11)	645.631	849.721	261.939	292.432
V.	DIVIDEND INCOME		510.776	421.655	3.658	327
VI.	TRADING INCOME / LOSS (Net)	(3)	(5.632.152)	(2.691.407)	(3.197.797)	(845.682)
6.1	Trading Gains / (Losses) on Securities		47.783	192.232	4.333	160.826
6.2	Gains / (Losses) on Derivate Financial Transactions		3.486.976	(2.236.343)	1.783.455	(2.183.785)
6.3	Foreign Exchange Gains / (Losses)		(9.166.911)	(647.296)	(4.985.585)	1.177.277
VII.	OTHER OPERATING INCOME	(4)	1.117.748	2.046.174	363.797	174.442
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		14.204.613	8.640.582	3.485.041	2.861.244
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	5.811.858	3.182.986	1.570.711	700.216
X.	OTHER PROVISION EXPENSES (-)	(5)	25.846	21.215	(205.654)	20.737
XI.	PERSONNEL EXPENSE (-)		2.705.424	2.093.242	829.541	803.306
XII.	OTHER OPERATING EXPENSES (-)	(6)	3.106.666	2.487.979	1.050.260	865.916
XIII.	NET OPERATING INCOME /LOSS (VIII-IX-X-XI-XII)		2.554.819	855.160	240.183	471.069
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)	(7)	2.554.819	855.160	240.183	471.069
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	(464.652)	68.590	74.823	(162.756)
18.1	Current Tax Provision		193.001	9.425	(917.188)	3.002
18.2	Deferred Tax Income Effect (+)		1.116.812	677.097	735.903	157.645
18.3	Deferred Tax Expense Effect (-)		845.161	755.112	(106.462)	(2.109)
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	2.090.167	923.750	315.006	308.313
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1	Income from Non-Current Assets Held for Sale		-	-	-	-
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 (XX-XXI)		-	-	-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1	Current Tax Provision		-	-	-	-
23.2	Deferred Tax Expense Effect (+)		-	-	-	-
23.3	Deferred Tax Income Effect (-)		-	-	-	-
XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXV.	NET PROFIT/(LOSS) (XIX+XXIV)	(10)	2.090.167	923.750	315.006	308.313
25.1	Profit / (Loss) of Group		2.090.167	923.750	315.006	308.313
25.2	Profit / (Loss) of Minority Shares (-)		-	-	-	-
	Profit / (Loss) Per Share (full TRY)		1,1362343	0,7390000	0,1273381	0,2466504

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 SEPTEMBER 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
	1 January - 30 September 2020	1 January – 30 September 2019
STATEMENT OF PROFIT OR LOSS ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY		
I. CURRENT PERIOD INCOME/LOSS	2.090.167	923.750
II. OTHER COMPREHENSIVE INCOME	423.171	341.664
2.1 Not Reclassified Through Profit or Loss	764.633	95.062
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	-	-
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	772.387	95.062
2.1.5 Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	862	-
2.2 Reclassified Through Profit or Loss	(341.462)	246.602
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	(403.697)	248.430
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	52.872	1.555
III. TOTAL COMPREHENSIVE INCOME (I+II)	2.513.338	1.265.414

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2020
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. 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					Current Period Profit or (Loss) Reviewed (1 January – 30 September 2019)	Total Equity Expect Minority Shares	Minority Shares	Total Equity		
	Paid in Capital	Share Premiums	Share Cancellat ion Profits	Other Capital Reserves	Accumulated Revaluation Increase/Dec rease 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 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 or Loss)					Profit Reserves	Prior Period Profit or (Loss)
Reviewed (1 January – 30 September 2019)																
I. Prior Period End Balance	1.250.000	-	-	1.230.674	1.324.802	9.543	1.695.865	(1.454)	(190.319)	-	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	1.695.865	(1.454)	(190.319)	-	20.475.295	704.534	2.521.795	29.020.735	-	29.020.735
IV. Total Comprehensive Income	-	-	-	-	-	-	95.062	(3.383)	249.985	-	-	-	923.750	1.265.414	-	1.265.414
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	-	-	-	(83.576)	-	-	-	-	-	-	-	2.521.795	(2.521.795)	(83.576)	-	(83.576)
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	-	-	1.147.098	1.324.802	9.543	1.790.927	(4.837)	59.666	-	23.701.624	-	923.750	30.202.573	-	30.202.573
Reviewed (1 January – 30 September 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	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
IV. Total Comprehensive Income	-	-	-	-	(7.754)	-	772.387	9.363	(350.825)	-	-	-	2.090.167	2.513.338	-	2.513.338
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	-	-	-	(36.293)	-	-	-	-	-	-	-	1.720.309	(1.720.309)	(36.293)	-	(36.293)
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	-	1.112.227	1.356.971	(59.859)	3.622.272	3.517	(123.357)	-	25.421.933	-	2.090.167	41.673.871	-	41.673.871

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 SEPTEMBER 2020

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

VI. STATEMENT OF CASH FLOWS

	Reviewed	Reviewed
	Current Period	Prior Period
Dipnot	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	(5.901.988)	(4.455.010)
1.1.1 Interest received	30.970.303	30.685.948
1.1.2 Interest paid	(21.983.751)	(28.525.718)
1.1.3 Dividend received	510.776	421.655
1.1.4 Fees and commissions received	3.335.056	2.886.871
1.1.5 Other income	522.419	929.992
1.1.6 Collections from previously written off loans	1.253.269	1.075.605
1.1.7 Cash payments to personnel and service suppliers	(2.740.114)	(2.125.550)
1.1.8 Taxes paid	(1.033.140)	(609.298)
1.1.9 Other	(16.736.806)	(9.194.515)
1.2 Changes in Assets and Liabilities Subject to Banking Operations	45.346.790	5.756.007
1.2.1 Net Increase / decrease in financial assets at fair value through profit or loss	(26.150)	53.994
1.2.2 Net (increase) / decrease in due from banks	(2.318)	(4.708)
1.2.3 Net (increase) / decrease in loans	(147.418.901)	(45.691.398)
1.2.4 Net (increase) / decrease in other assets	(6.150.981)	(5.017.622)
1.2.5 Net increase / (decrease) in bank deposits	8.562.499	(6.350.316)
1.2.6 Net increase / (decrease) in other deposits	134.542.664	41.282.784
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	316.298	(1.184.385)
1.2.9 Net increase / (decrease) in matured payables	-	-
1.2.10 Net increase / (decrease) in other liabilities	55.523.679	22.667.658
I. Net cash provided from banking operations	39.444.802	1.300.997
B. CASH FLOWS FROM INVESTMENT ACTIVITIES		
II. Net cash provided from/ (used in) investing activities	(43.998.006)	(17.955.625)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(148.506)	(91.724)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	39.375
2.3 Fixed assets purchases	(218.553)	(154.814)
2.4 Fixed assets sales	1.236.347	318.401
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income	(52.094.725)	(13.910.403)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income	9.941.300	7.963.568
2.7 Cash paid for purchase of investment securities	(14.619.589)	(14.334.243)
2.8 Cash obtained from sale of investment securities	12.365.622	2.206.682
2.9 Other	(459.902)	7.533
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash flow from financing activities	2.010.106	7.306.155
3.1 Cash obtained from loans borrowed and securities issued	10.349.650	12.227.983
3.2 Cash used for repayment of loans borrowed and securities issued	(15.146.939)	(4.471.938)
3.3 Bonds issued	7.000.000	-
3.4 Dividends paid	-	-
3.5 Payments for leases	(192.605)	(187.506)
3.6 Other	-	(262.384)
IV. Effect of change in foreign exchange rate on cash and cash equivalents	5.637.535	1.208.798
V. Net increase / (decrease) in cash and cash equivalents	3.094.437	(8.139.675)
VI. Cash and cash equivalents at beginning of the period	24.122.353	23.631.619
VII. Cash and cash equivalents at end of the period	27.216.790	15.491.944

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