

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2021
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2021			31 December 2020		
CONSOLIDATED ASSETS		TRY	FC	TOTAL	TRY	FC	TOTAL
I. FINANCIAL ASSETS (NET)		65.200.743	93.502.144	158.702.887	62.791.771	84.132.043	146.923.814
1.1 Cash and Cash Equivalents		8.121.651	71.016.058	79.137.709	8.916.830	59.391.599	68.308.429
1.1.1 Cash and Balances with Central Bank	(1)	7.774.850	68.234.779	76.009.629	8.396.106	56.588.336	64.984.442
1.1.2 Banks	(3)	365.353	2.781.552	3.146.905	287.479	2.803.592	3.091.071
1.1.3 Money Markets		-	-	-	252.997	-	252.997
1.1.4 Expected Loss Provision (-)		18.552	273	18.825	19.752	329	20.081
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	15.827.248	16.177	15.843.425	15.704.422	19.241	15.723.663
1.2.1 Government Debt Securities		15.559.476	637	15.560.113	15.529.875	1.349	15.531.224
1.2.2 Equity Instruments		175.649	15.540	191.189	145.757	17.892	163.649
1.2.3 Other Financial Assets		92.123	-	92.123	28.790	-	28.790
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	41.232.334	20.675.251	61.907.585	38.164.766	22.379.674	60.544.440
1.3.1 Government Debt Securities		40.613.070	20.439.844	61.052.914	37.528.538	22.192.136	59.720.674
1.3.2 Equity Instruments		44.744	235.407	280.151	44.745	187.538	232.283
1.3.3 Other Financial Assets		574.520	-	574.520	591.483	-	591.483
1.4 Derivative Financial Assets	(2)(11)	19.510	1.794.658	1.814.168	5.753	2.341.529	2.347.282
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		19.510	1.794.658	1.814.168	5.753	2.341.529	2.347.282
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)		423.647.051	140.898.958	564.546.009	401.555.604	129.174.012	530.729.616
2.1 Loans	(5)	362.739.612	111.116.535	473.856.147	353.822.723	103.387.503	457.210.226
2.2 Lease Receivables	(10)	2.213.449	2.025.160	4.238.609	1.882.644	2.339.714	4.222.358
2.3 Factoring Receivables		1.270.528	115.875	1.386.403	1.810.629	44.496	1.855.125
2.4 Other Financial Assets Measured at Amortised Cost	(6)	70.720.372	28.160.649	98.881.021	60.843.380	23.961.309	84.804.689
2.4.1 Government Debt Securities		70.669.850	28.160.649	98.830.499	60.792.861	23.961.309	84.754.170
2.4.2 Other Financial Assets		50.522	-	50.522	50.519	-	50.519
2.5 Expected Credit Loss (-)		13.296.910	519.261	13.816.171	16.803.772	559.010	17.362.782
III. NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)	(14)	2.509	-	2.509	1.441	-	1.441
3.1 Held for Sale		2.509	-	2.509	1.441	-	1.441
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		90.464	778.701	869.165	83.121	681.339	764.460
4.1 Investments in Associates (Net)	(7)	90.464	778.701	869.165	83.121	681.339	764.460
4.1.1 Associates Valued Based on Equity Method		23.909	778.701	802.610	16.566	681.339	697.905
4.1.2 Unconsolidated Associates		66.555	-	66.555	66.555	-	66.555
4.2 Subsidiaries (Net)	(8)	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non- Financial Subsidiaries		-	-	-	-	-	-
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)		10.127.776	560.375	10.688.151	9.775.477	503.411	10.278.888
VI. INTANGIBLE ASSETS (Net)		516.578	83.506	600.084	579.463	59.245	638.708
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		516.578	83.506	600.084	579.463	59.245	638.708
VII. INVESTMENT PROPERTIES (Net)	(12)	1.316.855	10.958	1.327.813	1.197.116	10.145	1.207.261
VIII. CURRENT TAX ASSET		-	-	-	339.626	2.897	342.523
IX. DEFERRED TAX ASSET	(13)	106.591	5.350	111.941	37.353	4.748	42.101
X. OTHER ASSETS (Net)	(15)	7.330.442	710.828	8.041.270	4.738.592	547.246	5.285.838
TOTAL ASSETS		508.339.009	236.550.820	744.889.829	481.099.564	215.115.086	696.214.650

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

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2021
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2021			31 December 2020		
CONSOLIDATED LIABILITIES		TRY	FC	TOTAL	TRY	FC	TOTAL
I. DEPOSITS	(1)	272.978.695	275.460.553	548.439.248	261.818.132	206.243.696	468.061.828
II. FUNDS BORROWED	(3)	996.533	11.837.586	12.834.119	706.399	12.548.123	13.254.522
III. MONEY MARKETS		74.369.196	2.103.316	76.472.512	103.487.981	1.114.631	104.602.612
IV. SECURITIES ISSUED (Net)	(4)	8.283.412	-	8.283.412	6.692.145	7.553.277	14.245.422
4.1 Bills		4.757.485	-	4.757.485	3.655.382	-	3.655.382
4.2 Assets Backed Securities		2.215.510	-	2.215.510	1.958.530	-	1.958.530
4.3 Bonds		1.310.417	-	1.310.417	1.078.233	7.553.277	8.631.510
V. FUNDS		8.429	-	8.429	3.617.303	-	3.617.303
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		8.429	-	8.429	3.617.303	-	3.617.303
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	100	741.216	741.316	20.113	514.112	534.225
Derivative Financial Liabilities at Fair Value Through Profit or Loss		100	741.216	741.316	20.113	514.112	534.225
7.1 Loss		-	-	-	-	-	-
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		1.092	618	1.710	1.002	636	1.638
IX. LEASE LIABILITIES (Net)	(6)	828.897	129.578	958.475	768.088	125.686	893.774
X. PROVISIONS	(8)	2.071.778	161.312	2.233.090	2.116.831	116.754	2.233.585
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		1.474.071	20.319	1.494.390	1.487.055	16.345	1.503.400
10.3 Insurance for Technical Provision (Net)		-	131.059	131.059	-	93.638	93.638
10.4 Other Provisions		597.707	9.934	607.641	629.776	6.771	636.547
XI. CURRENT TAX LIABILITY	(9)	1.068.035	3.136	1.071.171	777.424	989	778.413
XII. DEFERRED TAX LIABILITIES	(9)	-	2.152	2.152	331.752	2.152	333.904
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)	6.021.752	10.283.444	16.305.196	6.036.525	8.824.063	14.860.588
14.1 Loans		-	10.283.444	10.283.444	-	8.824.063	8.824.063
14.2 Other Debt Instruments		6.021.752	-	6.021.752	6.036.525	-	6.036.525
XV. OTHER LIABILITIES	(5)	32.655.716	2.082.803	34.738.519	28.274.400	1.743.535	30.017.935
XVI. SHAREHOLDERS' EQUITY	(12)	41.553.575	1.246.905	42.800.480	41.839.276	939.625	42.778.901
16.1 Paid-in Capital		2.473.776	-	2.473.776	2.473.776	-	2.473.776
16.2 Capital Reserves		6.728.355	98.235	6.826.590	6.708.624	82.326	6.790.950
16.2.1 Share Premium		5.815.863	-	5.815.863	5.815.863	-	5.815.863
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		912.492	98.235	1.010.727	892.761	82.326	975.087
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		2.985.465	4.253	2.989.718	2.998.743	4.280	3.003.023
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		(939.408)	(34.513)	(973.921)	(220.937)	(218.119)	(439.056)
16.5 Profit Reserves		28.006.515	866.655	28.873.170	25.276.429	601.525	25.877.954
16.5.1 Legal Reserves		2.657.665	133.811	2.791.476	2.498.334	33.826	2.532.160
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		25.301.669	168.943	25.470.612	22.730.914	104.574	22.835.488
16.5.4 Other Profit Reserves		47.181	563.901	611.082	47.181	463.125	510.306
16.6 Income or (Loss)		2.033.669	303.896	2.337.565	4.347.012	461.862	4.808.874
16.6.1 Prior Periods' Income or (Loss)		1.689.647	219.145	1.908.792	796.482	327.750	1.124.232
16.6.2 Current Period Income or (Loss)		344.022	84.751	428.773	3.550.530	134.112	3.684.642
16.7 Minority Shares		265.203	8.379	273.582	255.629	7.751	263.380
TOTAL LIABILITIES		440.837.210	304.052.619	744.889.829	456.487.371	239.727.279	696.214.650

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 2021

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

II. CONSOLIDATED STATEMENT OF OFF BALANCE SHEET ITEMS

CONSOLIDATED OFF-BALANCE SHEET	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2021			31 December 2020		
		TRY	FC	TOTAL	TRY	FC	TOTAL
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		184.304.513	192.638.289	376.942.802	115.245.846	128.240.627	243.486.473
I. GUARANTEES AND WARRANTIES	(1)	68.969.472	73.606.301	142.575.773	55.057.122	61.446.729	116.503.851
1.1 Letters of guarantee		61.833.014	62.186.422	124.019.436	50.051.793	52.484.618	102.536.411
1.1.1 Guarantees subject to public procurement law		3.529.911	7.055.561	10.585.472	2.868.957	6.032.807	8.901.764
1.1.2 Guarantees given for foreign trade operations		188.610	12.144.038	12.332.648	151.890	11.076.113	11.228.003
1.1.3 Other letters of guarantee		58.114.493	42.986.823	101.101.316	47.030.946	35.375.698	82.406.644
1.2 Bank loans		10.976	7.171.246	7.182.222	185.902	6.309.693	6.495.595
1.2.1 Import acceptances		-	180.544	180.544	-	161.040	161.040
1.2.2 Other bank acceptances		10.976	6.990.702	7.001.678	185.902	6.148.653	6.334.555
1.3 Letters of credit		13.533	4.187.965	4.201.498	55.249	2.554.133	2.609.382
1.3.1 Documentary letters of credit		13.533	4.187.965	4.201.498	55.249	2.554.133	2.609.382
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		7.111.949	60.668	7.172.617	4.764.178	98.285	4.862.463
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		49.761.355	11.097.104	60.858.459	42.401.518	7.565.424	49.966.942
2.1 Irrevocable commitments	(1)	48.640.801	5.155.130	53.795.931	41.793.629	2.726.999	44.520.628
2.1.1 Forward asset purchase commitments		1.161.370	3.701.174	4.862.544	371.052	1.455.693	1.826.745
2.1.2 Forward deposit purchase and sale commitments		-	-	-	-	-	-
2.1.3 Capital commitments to subsidiaries and associates		-	-	-	-	-	-
2.1.4 Loan granting commitments		4.583.378	916.142	5.499.520	3.912.914	808.401	4.721.315
2.1.5 Securities underwriting commitments		-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits		-	-	-	-	-	-
2.1.7 Payment commitments for Cheques		5.750.449	-	5.750.449	4.472.298	-	4.472.298
2.1.8 Tax and fund liabilities from export commitments		115.753	-	115.753	124.240	-	124.240
2.1.9 Commitments for credit card expenditure limits		31.797.845	122.367	31.920.212	27.941.932	90.210	28.032.142
2.1.10 Commitments for credit cards and banking services promotions		27.127	-	27.127	22.752	-	22.752
2.1.11 Receivables from short sale commitments		-	-	-	-	-	-
2.1.12 Payables for short sale commitments		-	-	-	-	-	-
2.1.13 Other irrevocable commitments		5.204.879	415.447	5.620.326	4.948.441	372.695	5.321.136
2.2 Revocable commitments		1.120.554	5.941.974	7.062.528	607.889	4.838.425	5.446.314
2.2.1 Revocable loan granting commitments		-	2.783.714	2.783.714	-	2.210.353	2.210.353
2.2.2 Other revocable commitments		1.120.554	3.158.260	4.278.814	607.889	2.628.072	3.235.961
III. DERIVATIVE FINANCIAL INSTRUMENTS		65.573.686	107.934.884	173.508.570	17.787.206	59.228.474	77.015.680
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		65.573.686	107.934.884	173.508.570	17.787.206	59.228.474	77.015.680
3.2.1 Forward foreign currency buy/sell transactions		1.859.594	3.698.869	5.558.463	203.727	2.589.660	2.793.387
3.2.1.1 Forward foreign currency transactions-buy		930.067	2.711.972	3.642.039	114.039	2.395.844	2.509.883
3.2.1.2 Forward foreign currency transactions-sell		929.527	986.897	1.916.424	89.688	193.816	283.504
3.2.2 Currency and interest rate swaps		61.070.329	92.703.720	153.774.049	17.149.875	47.388.846	64.538.721
3.2.2.1 Currency swap-buy		2.822	60.222.725	60.225.547	-	18.551.480	18.551.480
3.2.2.2 Currency swap-sell		60.427.507	3.974.341	64.401.848	15.739.875	4.681.336	20.421.211
3.2.2.3 Interest rate swap-buy		320.000	14.253.327	14.573.327	705.000	12.078.015	12.783.015
3.2.2.4 Interest rate swap-sell		320.000	14.253.327	14.573.327	705.000	12.078.015	12.783.015
3.2.3 Currency, interest rate and marketable securities options		2.622.308	5.059.415	7.681.723	433.604	3.440.442	3.874.046
3.2.3.1 Currency call options		1.312.986	2.527.870	3.840.856	216.802	1.720.219	1.937.021
3.2.3.2 Currency put options		1.309.322	2.531.545	3.840.867	216.802	1.720.223	1.937.025
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		21.455	6.472.880	6.494.335	-	5.809.526	5.809.526
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)		1.607.658.557	564.614.933	2.172.273.490	1.497.151.707	500.356.330	1.997.508.037
IV. CUSTODIES		657.357.143	64.124.031	721.481.174	631.841.811	61.211.567	693.053.378
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		125.582.357	2.946.687	128.529.044	127.376.877	2.619.679	129.996.556
4.3 Cheques in collection process		29.313.025	41.897.927	71.210.952	21.031.738	44.640.396	65.672.134
4.4 Commercial notes in collection process		446.699.584	12.625.284	459.324.868	427.050.907	9.156.674	436.207.581
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		890.539	1.123.221	2.013.760	2.319.655	1.143.741	3.463.396
4.8 Custodians		54.871.638	5.530.912	60.402.550	54.062.634	3.651.077	57.713.711
V. PLEDGED ASSETS		950.301.414	500.490.902	1.450.792.316	865.309.896	439.144.763	1.304.454.659
5.1 Marketable securities		9.045.684	1.689.784	10.735.468	6.996.977	1.733.141	8.730.118
5.2 Collateral notes		11.448.491	2.157.699	13.606.190	7.863.081	1.769.758	9.632.839
5.3 Commodity		25.813	-	25.813	25.813	-	25.813
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		723.300.843	388.046.816	1.111.347.659	650.415.346	338.008.605	988.423.951
5.6 Other pledged assets		169.184.161	67.981.915	237.166.076	169.327.906	56.874.541	226.202.447
5.7 Pledges		37.296.422	40.614.688	77.911.110	30.680.773	40.758.718	71.439.491
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.791.963.070	757.253.222	2.549.216.292	1.612.397.553	628.596.957	2.240.994.510

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 2021

(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 2021	1 January- 30 September 2020	1 July- 30 September 2021	1 July- 30 September 2020
	STATEMENT OF PROFIT OR LOSS	Note			
I.	INTEREST INCOME	(1)	54.299.690	38.929.727	20.513.603
1.1	Interest on Loans		38.227.846	27.944.752	14.310.739
1.2	Interest on Reserve Requirements		2.499	1.053	887
1.3	Interest on Banks		902.984	145.987	366.673
1.4	Interest on Money Market Transactions		80.668	18.432	21.133
1.5	Interest on Marketable Securities Portfolio		14.420.345	10.252.387	5.580.733
1.5.1	Fair Value Through Profit or Loss		18.629	18.038	7.192
1.5.2	Fair Value Through Other Comprehensive Income		4.916.329	3.056.952	1.923.002
1.5.3	Measured at Amortized Cost		9.485.387	7.177.397	3.650.539
1.6	Financial Lease Interest Income		308.985	274.904	110.297
1.7	Other Interest Income		356.363	292.212	123.141
II.	INTEREST EXPENSE (-)	(2)	48.438.912	22.087.179	16.032.058
2.1	Interest on Deposits		32.299.474	14.260.130	11.081.338
2.2	Interest on Funds Borrowed		257.293	337.830	89.416
2.3	Interest Expense on Money Market Transactions		13.364.261	5.082.022	4.079.441
2.4	Interest on Securities Issued		2.084.372	1.874.552	656.609
2.5	Interest on Leases		78.536	59.297	26.222
2.6	Other Interest Expenses		354.976	473.348	99.032
III.	NET INTEREST INCOME (I - II)		5.860.778	16.842.548	4.481.545
IV.	NET FEES AND COMMISSIONS INCOME		3.105.116	2.124.988	1.216.499
4.1	Fees and Commissions Received		4.271.524	2.812.870	1.670.985
4.1.1	Non – cash Loans		925.583	685.937	371.238
4.1.2	Other	(11)	3.345.941	2.126.933	1.299.747
4.2	Fees and Commissions Paid (-)		1.166.408	687.882	454.486
4.2.1	Non – cash Loans		4.577	1.973	1.708
4.2.2	Other	(11)	1.161.831	685.909	452.778
V.	DIVIDEND INCOME		3.861	4.593	1.425
VI.	TRADING INCOME / LOSS (Net)	(3)	(5.520.229)	(5.555.510)	(2.723.189)
6.1	Trading Gains / (Losses) on Securities		44.310	89.482	10.919
6.2	Gains / (Losses) on Derivate Financial Transactions		664.010	3.491.776	(1.704.716)
6.3	Foreign Exchange Gains / (Losses)		(6.228.549)	(9.136.768)	(1.029.392)
VII.	OTHER OPERATING INCOME	(4)	5.919.722	1.374.128	614.087
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		9.369.248	14.790.747	3.590.367
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	1.833.740	5.904.220	757.351
X.	OTHER PROVISION EXPENSES (-)	(5)	4.585	26.555	426
XI.	PERSONNEL EXPENSE (-)		3.228.583	2.869.001	1.195.254
XII.	OTHER OPERATING EXPENSES (-)	(6)	4.056.429	3.345.187	1.392.204
XIII.	NET OPERATING INCOME / LOSS (IX-X-XI)		245.911	2.645.784	245.132
XIV.	INCOME AFTER MERGER		-	-	-
XV.	INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		30.973	14.424	13.737
XVI.	INCOME / (LOSS) ON NET MONETARY POSITION		-	-	-
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)	(7)	276.884	2.660.208	258.869
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	157.026	(566.361)	(35.054)
18.1	Current Tax Provision		112.384	294.774	25.022
18.2	Deferred Tax Income Effect (+)		1.514.612	1.119.938	(9.660)
18.3	Deferred Tax Expense Effect (-)		1.784.022	848.351	(19.692)
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	433.910	2.093.847	223.815
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	1.481.462	-
20.1	Income from non- Current Assets Held for Sale		-	613.933	-
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	-
21.1	Expenses for Non-current Assets Held for Sale		-	494.089	-
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)	(7)	-	987.373	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(8)	-	(48.603)	-
23.1	Current Tax Provision		-	48.981	-
23.2	Deferred Tax Expense Effect (+)		-	-	-
23.3	Deferred Tax Income Effect (-)		-	378	-
XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII)	(9)	-	938.770	-
XXV.	NET PROFIT/(LOSS) (XVIII+XXIII)	(10)	433.910	3.032.617	223.815
25.1	Profit / (Loss) of Group		428.773	3.026.738	222.240
25.2	Profit / (Loss) of Minority Shares (-)		5.137	5.879	1.575
	Profit / (Loss) Per Share (full TRY)		0,17333	1,64536	0,08984

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 2021

(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
	1 January – 30 September	1 January – 30 September
INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	2021	2020
I. CURRENT PERIOD INCOME/LOSS	433.910	3.032.617
II. OTHER COMPREHENSIVE INCOME	(548.170)	(434.088)
2.1 Not Reclassified Through Profit or Loss	(13.305)	(2.838)
2.1.1 Property and Equipment Revaluation Increase/Decrease	(14.525)	(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	135	3.910
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	1.085	767
2.2 Reclassified Through Profit or Loss	(534.865)	(431.250)
2.2.1 Foreign Currency Translation Differences	(19.764)	9.363
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(646.198)	(500.147)
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	131.097	59.534
III. TOTAL COMPREHENSIVE INCOME (I+II)	(114.260)	2.598.529

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 2021
(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							
	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 Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through 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 Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Profit or Loss)	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total Equity Expect Minority Shares	Minority Shares	Total Equity
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
Reviewed (1 January – 30 September 2021)																
I. Prior Period End Balance	2.473.776	5.815.863	-	975.087	3.090.256	(139.318)	52.085	(2.070)	(436.986)	-	25.877.954	1.124.232	3.684.642	42.515.521	263.380	42.778.901
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)	2.473.776	5.815.863	-	975.087	3.090.256	(139.318)	52.085	(2.070)	(436.986)	-	25.877.954	1.124.232	3.684.642	42.515.521	263.380	42.778.901
IV. Total Comprehensive Income	-	-	-	-	(13.440)	-	135	(19.764)	(515.101)	-	-	-	428.773	(119.397)	5.137	(114.260)
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	-	-	-	35.640	-	-	-	-	-	-	98.022	3.682.645	(3.684.642)	131.665	4.174	135.839
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	2.897.194	(2.898.085)	-	(891)	891	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(891)	-	(891)	891	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	2.897.194	(2.897.194)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	2.473.776	5.815.863	-	1.010.727	3.076.816	(139.318)	52.220	(21.834)	(952.087)	-	28.873.170	1.908.792	428.773	42.526.898	273.582	42.800.480

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 2021

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

VI. CONSOLIDATED STATEMENT OF CASH FLOW

	Note	Reviewed	Reviewed
		Current Period	Prior Period
		1 January- 30 September 2021	1 January- 30 September 2020
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities		(8.687.303)	(4.843.100)
1.1.1 Interest received		49.031.070	31.999.522
1.1.2 Interest paid		(46.809.886)	(22.092.191)
1.1.3 Dividend received		3.861	4.593
1.1.4 Fees and commissions received		3.668.725	2.812.870
1.1.5 Other income		2.991.498	778.799
1.1.6 Collections from previously written off loans		1.593.883	1.271.342
1.1.7 Cash payments to personnel and service suppliers		(3.272.240)	(2.903.691)
1.1.8 Taxes paid		(355.908)	(1.033.140)
1.1.9 Other		(15.538.306)	(15.681.204)
1.2 Changes in Assets and Liabilities Subject to Banking Operations		13.138.886	52.261.347
Net Increase / decrease in financial assets at fair value through profit or loss		(118.064)	(363.362)
1.2.1 loss		(118.064)	(363.362)
1.2.2 Net (increase) / decrease in due from banks		16.873	-
1.2.3 Net (increase) / decrease in loans		(20.611.108)	(147.037.246)
1.2.4 Net (increase) / decrease in other assets		(18.221.822)	(5.228.702)
1.2.5 Net increase / (decrease) in bank deposits		11.919.875	8.768.415
1.2.6 Net increase / (decrease) in other deposits		67.213.340	141.332.359
Net Increase / decrease in financial liabilities at fair value through profit or loss		-	-
1.2.7 or loss		-	-
1.2.8 Net increase / (decrease) in funds borrowed		(842.014)	519.545
1.2.9 Net increase / (decrease) in matured payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		(26.218.194)	54.270.338
I. Net cash provided from banking operations		4.451.583	47.418.247
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net cash provided from/ (used in) investing activities		(7.544.299)	(50.412.282)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries		(583.250)	(148.506)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries		-	-
2.3 Fixed assets purchases		(751.446)	(582.168)
2.4 Fixed assets sales		1.655.400	1.303.126
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income		(2.798.630)	(58.483.802)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income		2.217.637	10.103.365
2.7 Cash paid for purchase of investment securities		(16.230.519)	(17.937.808)
2.8 Cash obtained from sale of investment securities		9.041.297	15.836.091
2.9 Other		(94.788)	(502.580)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash flow from financing activities		(7.994.436)	1.256.398
3.1 Cash obtained from loans borrowed and securities issued		10.570.874	13.587.998
3.2 Cash used for repayment of loans borrowed and securities issued		(18.400.611)	(19.163.966)
3.3 Bonds issued		-	7.000.000
3.4 Dividends paid		-	-
3.5 Payments for leases		(164.699)	(167.634)
3.6 Other		-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents		5.711.518	5.965.099
V. Net increase / (decrease) in cash and cash equivalents		(5.375.634)	4.227.462
VI. Cash and cash equivalents at beginning of the period		43.121.553	24.462.797
VII. Cash and cash equivalents at end of the period		37.745.919	28.690.259

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