

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2021
(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 2021			31 December 2020		
		TRY	FC	TOTAL	TRY	FC	TOTAL
I. FINANCIAL ASSETS (NET)		65.232.014	88.514.178	153.746.192	62.699.185	80.238.698	142.937.883
1.1 Cash and Cash Equivalents		8.060.869	68.663.655	76.724.524	8.625.349	57.386.694	66.012.043
1.1.1 Cash and Balances with Central Bank	(1)	7.774.284	66.485.188	74.259.472	8.395.918	55.080.301	63.476.219
1.1.2 Banks	(3)	305.137	2.178.467	2.483.604	249.183	2.306.393	2.555.576
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Loss Provision (-)		18.552	-	18.552	19.752	-	19.752
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	15.737.424	637	15.738.061	15.676.172	1.349	15.677.521
1.2.1 Government Debt Securities		15.499.700	637	15.500.337	15.501.780	1.349	15.503.129
1.2.2 Equity Instruments		145.601	-	145.601	145.601	-	145.601
1.2.3 Other Financial Assets		92.123	-	92.123	28.791	-	28.791
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(4)	41.414.211	18.056.288	59.470.499	38.391.911	20.509.219	58.901.130
1.3.1 Government Debt Securities		40.613.070	17.826.365	58.439.435	37.528.538	20.326.567	57.855.105
1.3.2 Equity Instruments		226.621	229.923	456.544	271.890	182.652	454.542
1.3.3 Other Financial Assets		574.520	-	574.520	591.483	-	591.483
1.4 Derivative Financial Assets	(2)(11)	19.510	1.793.598	1.813.108	5.753	2.341.436	2.347.189
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		19.510	1.793.598	1.813.108	5.753	2.341.436	2.347.189
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)		421.816.781	126.699.548	548.516.329	400.270.755	117.452.546	517.723.301
2.1 Loans	(5)	364.201.048	98.748.930	462.949.978	356.070.320	93.674.895	449.745.215
2.2 Lease Receivables	(10)	-	-	-	-	-	-
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortised Cost	(6)	70.720.372	27.950.618	98.670.990	60.843.380	23.777.651	84.621.031
2.4.1 Government Debt Securities		70.669.850	27.950.618	98.620.468	60.792.861	23.777.651	84.570.512
2.4.2 Other Financial Assets		50.522	-	50.522	50.519	-	50.519
2.5 Expected Credit Loss (-)		13.104.639	-	13.104.639	16.642.945	-	16.642.945
III. NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)	(14)	-	-	-	-	-	-
3.1 Held for Sale		-	-	-	-	-	-
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		3.000.532	3.675.524	6.676.056	3.434.503	2.814.889	6.249.392
4.1 Investments in Associates (Net)	(7)	78.073	759.635	837.708	78.073	674.237	752.310
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		78.073	759.635	837.708	78.073	674.237	752.310
4.2 Subsidiaries (Net)	(8)	2.922.459	2.915.889	5.838.348	3.356.430	2.140.652	5.497.082
4.2.1 Unconsolidated Financial Subsidiaries		2.922.459	2.915.889	5.838.348	3.356.430	2.140.652	5.497.082
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)		8.015.011	303	8.015.314	7.877.038	255	7.877.293
VI. INTANGIBLE ASSETS (Net)		505.577	-	505.577	572.925	-	572.925
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		505.577	-	505.577	572.925	-	572.925
VII. INVESTMENT PROPERTIES (Net)	(12)	354.102	-	354.102	353.647	-	353.647
VIII. CURRENT TAX ASSET		-	-	-	326.239	-	326.239
IX. DEFERRED TAX ASSET	(13)	48.173	-	48.173	-	-	-
X. OTHER ASSETS (Net)	(15)	6.097.788	282.860	6.380.648	3.757.863	227.552	3.985.415
TOTAL ASSETS		505.069.978	219.172.413	724.242.391	479.292.155	200.733.940	680.026.095

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2021
(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 2021			31 December 2020		
		TRY	FC	TOTAL	TRY	FC	TOTAL
I. DEPOSITS	(1)	273.253.071	261.500.854	534.753.925	262.090.112	195.196.183	457.286.295
II. FUNDS BORROWED	(3)	484.161	9.352.657	9.836.818	380.664	10.006.335	10.386.999
III. MONEY MARKETS		73.566.241	2.103.316	75.669.557	102.841.789	1.114.631	103.956.420
IV. SECURITIES ISSUED (Net)	(4)	6.891.509	-	6.891.509	5.641.402	7.553.277	13.194.679
4.1 Bills		4.570.061	-	4.570.061	3.551.547	-	3.551.547
4.2 Assets Backed Securities		1.011.031	-	1.011.031	1.011.622	-	1.011.622
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	740.770	740.870	20.113	513.928	534.041
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		100	740.770	740.870	20.113	513.928	534.041
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES	(6)	814.007	8.977	822.984	760.766	22.120	782.886
X. PROVISIONS	(8)	2.050.056	-	2.050.056	2.084.453	-	2.084.453
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		1.454.809	-	1.454.809	1.469.151	-	1.469.151
10.3 Insurance for Technical Provision (Net)		-	-	-	-	-	-
10.4 Other Provisions		595.247	-	595.247	615.302	-	615.302
XI. CURRENT TAX LIABILITY	(9)	1.038.594	52	1.038.646	741.197	59	741.256
XII. DEFERRED TAX LIABILITIES	(9)	-	-	-	331.752	-	331.752
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)	32.200.961	1.696.604	33.897.565	27.856.164	1.462.755	29.318.919
XVI. SHAREHOLDERS' EQUITY	(12)	41.314.804	912.032	42.226.836	42.299.664	630.840	42.930.504
16.1 Paid-in Capital		2.473.776	-	2.473.776	2.473.776	-	2.473.776
16.2 Capital Reserves		6.846.813	180.902	7.027.715	6.745.068	164.993	6.910.061
16.2.1 Share Premium		5.776.224	-	5.776.224	5.776.224	-	5.776.224
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		1.070.589	180.902	1.251.491	968.844	164.993	1.133.837
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		4.602.378	775.116	5.377.494	5.136.475	696.265	5.832.740
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		(845.283)	(43.986)	(889.269)	(77.633)	(230.418)	(308.051)
16.5 Profit Reserves		28.021.978	-	28.021.978	25.421.933	-	25.421.933
16.5.1 Legal Reserves		2.548.763	-	2.548.763	2.418.760	-	2.418.760
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		25.426.034	-	25.426.034	22.955.992	-	22.955.992
16.5.4 Other Profit Reserves		47.181	-	47.181	47.181	-	47.181
16.6 Income or (Loss)		215.142	-	215.142	2.600.045	-	2.600.045
16.6.1 Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Income or (Loss)		215.142	-	215.142	2.600.045	-	2.600.045
16.7 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES		437.643.685	286.598.706	724.242.391	454.701.904	225.324.191	680.026.095

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 2021

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

II. STATEMENT OF OFF BALANCE SHEET ITEMS

	Note	Reviewed			Audited		
		Current Period			Prior Period		
		30 September 2021			31 December 2020		
OFF-BALANCE SHEET	TRY	FC	TOTAL	TRY	FC	TOTAL	
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		184.453.471	185.137.760	369.591.231	115.469.508	122.345.534	237.815.042
I. GUARANTEES AND WARRANTIES	(1)	69.141.208	70.987.228	140.128.436	55.280.784	59.274.553	114.555.337
1.1 Letters of guarantee		62.004.750	59.795.611	121.800.361	50.275.455	50.551.647	100.827.102
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	12.044.462	12.233.072	151.890	10.982.989	11.134.879
1.1.3 Other letters of guarantee		58.286.229	40.695.588	98.981.817	47.254.608	33.535.851	80.790.459
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	3.983.625	3.997.158	55.249	2.352.972	2.408.221
1.3.1 Documentary letters of credit		13.533	3.983.625	3.997.158	55.249	2.352.972	2.408.221
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	36.746	7.148.695	4.764.178	60.241	4.824.419
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		49.761.355	6.913.013	56.674.368	42.401.518	4.054.304	46.455.822
2.1 Irrevocable commitments	(1)	48.640.801	4.468.724	53.109.525	41.793.629	2.136.956	43.930.585
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	767.550	5.350.928	3.912.914	681.263	4.594.177
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	-	31.797.845	27.941.932	-	27.941.932
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	-	5.204.879	4.948.441	-	4.948.441
2.2 Revocable commitments		1.120.554	2.444.289	3.564.843	607.889	1.917.348	2.525.237
2.2.1 Revocable loan granting commitments		-	-	-	-	-	-
2.2.2 Other revocable commitments		1.120.554	2.444.289	3.564.843	607.889	1.917.348	2.525.237
III. DERIVATIVE FINANCIAL INSTRUMENTS		65.550.908	107.237.519	172.788.427	17.787.206	59.016.677	76.803.883
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		65.550.908	107.237.519	172.788.427	17.787.206	59.016.677	76.803.883
3.2.1 Forward foreign currency buy/sell transactions		1.858.271	3.697.542	5.555.813	203.727	2.589.660	2.793.387
3.2.1.1 Forward foreign currency transactions-buy		930.067	2.710.645	3.640.712	114.039	2.395.844	2.509.883
3.2.1.2 Forward foreign currency transactions-sell		928.204	986.897	1.915.101	89.688	193.816	283.504
3.2.2 Currency and interest rate swaps		61.070.329	92.007.682	153.078.011	17.149.875	47.177.049	64.326.924
3.2.2.1 Currency swap-buy		2.822	59.874.121	59.876.943	-	18.445.551	18.445.551
3.2.2.2 Currency swap-sell		60.427.507	3.626.907	64.054.414	15.739.875	4.575.468	20.315.343
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		-	6.472.880	6.472.880	-	5.809.526	5.809.526
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)		1.601.119.359	553.939.245	2.155.058.604	1.491.710.972	495.489.123	1.987.200.095
IV. CUSTODIES		651.595.179	63.917.913	715.513.092	626.949.054	61.067.078	688.016.132
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		120.629.748	2.946.687	123.576.435	123.005.587	2.619.679	125.625.266
4.3 Cheques in collection process		28.514.822	41.699.644	70.214.466	20.519.482	44.502.496	65.021.978
4.4 Commercial notes in collection process		446.688.514	12.617.449	459.305.963	427.042.837	9.150.085	436.192.922
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		890.457	1.123.221	2.013.678	2.318.514	1.143.741	3.462.255
4.8 Custodians		54.871.638	5.530.912	60.402.550	54.062.634	3.651.077	57.713.711
V. PLEDGED ASSETS		949.524.180	490.021.332	1.439.545.512	864.761.918	434.422.045	1.299.183.963
5.1 Marketable securities		8.268.450	1.519.797	9.788.247	6.448.999	1.582.195	8.031.194
5.2 Collateral notes		11.448.491	1.945.741	13.394.232	7.863.081	1.575.367	9.438.448
5.3 Commodity		25.813	-	25.813	25.813	-	25.813
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		723.300.843	378.385.577	1.101.686.420	650.415.346	333.631.298	984.046.644
5.6 Other pledged assets		169.184.161	67.981.889	237.166.050	169.327.906	56.874.518	226.202.424
5.7 Pledges		37.296.422	40.188.328	77.484.750	30.680.773	40.758.667	71.439.440
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.785.572.830	739.077.005	2.524.649.835	1.607.180.480	617.834.657	2.225.015.137

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 2021

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

III. STATEMENT OF PROFIT OR LOSS

			Reviewed	Reviewed	Reviewed	Reviewed
			Current	Prior	Current	Prior
			Period	Period	Period	Period
			1 January-30	1 January-30	1 July-30	1 July-30
			September	September	September	September
			2021	2020	2021	2020
INCOME AND EXPENSES		Note				
I.	INTEREST INCOME	(1)	53.360.989	38.224.775	20.189.630	14.229.846
1.1	Interest on Loans		37.978.679	27.825.578	14.215.843	10.075.753
1.2	Interest on Reserve Requirements		2.222	554	766	195
1.3	Interest on Banks		896.475	142.923	366.000	77.841
1.4	Interest on Money Market Transactions		-	-	-	-
1.5	Interest on Marketable Securities Portfolio		14.370.784	10.205.835	5.562.034	4.065.603
1.5.1	Fair Value Through Profit or Loss		7.173	2.041	2.959	1.095
1.5.2	Fair Value Through Other Comprehensive Income		4.879.161	3.029.118	1.909.194	1.385.964
1.5.3	Measured at Amortized Cost		9.484.450	7.174.676	3.649.881	2.678.544
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		112.829	49.885	44.987	10.454
II.	INTEREST EXPENSE (-)	(2)	48.107.786	21.976.139	15.920.658	8.609.610
2.1	Interest on Deposits		32.259.058	14.341.022	11.068.566	5.455.170
2.2	Interest on Funds Borrowed		139.566	204.177	45.984	65.981
2.3	Interest Expense on Money Market Transactions		13.211.106	5.038.520	4.026.681	2.267.903
2.4	Interest on Securities Issued		2.060.839	1.865.412	647.842	658.320
2.5	Interest on Leases		83.407	56.696	33.003	17.497
2.6	Other Interest Expenses		353.810	470.312	98.582	144.739
III.	NET INTEREST INCOME (I - II)		5.253.203	16.248.636	4.268.972	5.620.236
IV.	NET FEES AND COMMISSIONS INCOME		2.826.059	1.959.605	1.132.423	695.147
4.1	Fees and Commissions Received		3.904.377	2.605.474	1.552.568	957.288
4.1.1	Non – cash Loans		905.977	673.901	364.340	274.975
4.1.2	Other	(11)	2.998.400	1.931.573	1.188.228	682.313
4.2	Fees and Commissions Paid (-)		1.078.318	645.869	420.145	262.141
4.2.1	Non – cash Loans		108	238	15	202
4.2.2	Other	(11)	1.078.210	645.631	420.130	261.939
V.	DIVIDEND INCOME		150.262	510.776	1.376	3.658
VI.	TRADING INCOME / LOSS (Net)	(3)	(5.543.764)	(5.632.152)	(2.728.035)	(3.197.797)
6.1	Trading Gains / (Losses) on Securities		32.847	47.783	7.365	4.333
6.2	Gains / (Losses) on Derivate Financial Transactions		644.014	3.486.976	(1.711.681)	1.783.455
6.3	Foreign Exchange Gains / (Losses)		(6.220.625)	(9.166.911)	(1.023.719)	(4.985.585)
VII.	OTHER OPERATING INCOME	(4)	5.658.651	1.117.748	527.141	363.797
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		8.344.411	14.204.613	3.201.877	3.485.041
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	1.691.687	5.811.858	705.406	1.570.711
X.	OTHER PROVISION EXPENSES (-)	(5)	-	25.846	-	(205.654)
XI.	PERSONNEL EXPENSE (-)		3.004.571	2.705.424	1.124.888	829.541
XII.	OTHER OPERATING EXPENSES (-)	(6)	3.667.558	3.106.666	1.261.800	1.050.260
XIII.	NET OPERATING INCOME /LOSS (IX-X-XI)		(19.405)	2.554.819	109.783	240.183
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)	(19.405)	2.554.819	109.783	240.183
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	234.547	(464.652)	(17.618)	74.823
18.1	Current Tax Provision		14.116	193.001	4.958	(917.188)
18.2	Deferred Tax Income Effect (+)		1.508.880	1.116.812	(12.754)	735.903
18.3	Deferred Tax Expense Effect (-)		1.757.543	845.161	(25.414)	(106.462)
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	215.142	2.090.167	92.165	315.006
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 (IXX-XX)		-	-	-	-
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 (XIX±XXII)		-	-	-	-
XXV.	NET PROFIT/(LOSS) (XVIII+XXIII)	(10)	215.142	2.090.167	92.165	315.006
25.1	Profit / (Loss) of Group		215.142	2.090.167	92.165	315.006
25.2	Profit / (Loss) of Minority Shares (-)		-	-	-	-
	Profit / (Loss) Per Share (full TRY)		0,08697	1,13623	0,03726	0,12734

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 2021

(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 September 2021	1 January-30 September 2020
I.	CURRENT PERIOD INCOME/LOSS	215.142	2.090.167
II.	OTHER COMPREHENSIVE INCOME	(1.036.464)	423.171
2.1	Not Reclassified Through Profit or Loss	(455.246)	764.633
2.1.1	Property and Equipment Revaluation Increase/Decrease	(10.849)	(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	(445.482)	772.387
2.1.5	Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	1.085	862
2.2	Reclassified Through Profit or Loss	(581.218)	(341.462)
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	(691.631)	(403.697)
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	130.177	52.872
III.	TOTAL COMPREHENSIVE INCOME (I+II)	(821.322)	2.513.338

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 2021

(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)	Total Equity Expect Minority Shares	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 Other Profit or Loss)	Foreign Currency Translation Differences	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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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	-	-	-	-	-	-	-	-	-	-	1.720.309	(1.720.309)	-	-	-	-		
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		
Reviewed (1 January – 30 September 2021)																		
I. Prior Period End Balance	2.473.776	5.776.224	-	1.133.837	1.575.375	(139.086)	4.396.451	(2.070)	(305.981)	-	25.421.933	-	2.600.045	42.930.504	-	42.930.504		
II. Corrections and Accounting Policy Changes Made	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2.2 Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
III. Adjusted Beginning Balance (I+II)	2.473.776	5.776.224	-	1.133.837	1.575.375	(139.086)	4.396.451	(2.070)	(305.981)	-	25.421.933	-	2.600.045	42.930.504	-	42.930.504		
IV. Total Comprehensive Income	-	-	-	-	(9.764)	-	(445.482)	(19.764)	(561.454)	-	-	-	215.142	(821.322)	-	(821.322)		
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	-	-	-	117.654	-	-	-	-	-	-	-	2.600.045	(2.600.045)	117.654	-	117.654		
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	2.600.045	(2.600.045)	-	-	-	-		
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	2.600.045	(2.600.045)	-	-	-	-		
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	2.600.045	(2.600.045)	-	-	-	-		
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Period End Balance (III+IV+.....+X+XI)	2.473.776	5.776.224	-	1.251.491	1.565.611	(139.086)	3.950.969	(21.834)	(867.435)	-	28.021.978	-	215.142	42.226.836	-	42.226.836		

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 2021

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

VI. STATEMENT OF CASH FLOW

	Note	Reviewed	Reviewed
		Current Period	Prior Period
		1 January-30 September	1 January-30 September
		2021	2020
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities		(8.064.746)	(5.901.988)
1.1.1 Interest received		48.730.391	30.970.303
1.1.2 Interest paid		(46.473.889)	(21.983.751)
1.1.3 Dividend received		150.262	510.776
1.1.4 Fees and commissions received		3.301.578	3.335.056
1.1.5 Other income		2.730.427	522.419
1.1.6 Collections from previously written off loans		1.563.231	1.253.269
1.1.7 Cash payments to personnel and service suppliers		(3.048.228)	(2.740.114)
1.1.8 Taxes paid		(356.103)	(1.033.140)
1.1.9 Other		(14.662.415)	(16.736.806)
1.2 Changes in Assets and Liabilities Subject to Banking Operations		13.292.026	45.605.849
1.2.1 Net Increase / decrease in financial assets at fair value through profit		(58.842)	(26.150)
1.2.2 Net (increase) / decrease in due from banks		-	(2.318)
1.2.3 Net (increase) / decrease in loans		(15.175.427)	(147.418.901)
1.2.4 Net (increase) / decrease in other assets		(17.744.845)	(5.891.922)
1.2.5 Net increase / (decrease) in bank deposits		11.717.184	8.562.499
1.2.6 Net increase / (decrease) in other deposits		64.506.241	134.542.664
1.2.7 Net Increase / decrease in financial liabilities at fair value through		-	-
1.2.8 Net increase / (decrease) in funds borrowed		(971.792)	316.298
1.2.9 Net increase / (decrease) in matured payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		(28.980.493)	55.523.679
I. Net cash provided from banking operations		5.227.280	39.703.861
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net cash provided from/ (used in) investing activities		(7.906.529)	(43.998.006)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries		(564.184)	(148.506)
2.2 Cash obtained from sale of entities joint ventures, associates and		-	-
2.3 Fixed assets purchases		(240.192)	(218.553)
2.4 Fixed assets sales		1.575.812	1.236.347
2.5 Cash paid for purchase of financial assets at fair value through other		(2.339.487)	(52.094.725)
2.6 Cash obtained from sale of financial assets at fair value through other		2.095.994	9.941.300
2.7 Cash paid for purchase of investment securities		(15.793.826)	(14.619.589)
2.8 Cash obtained from sale of investment securities		7.402.971	12.365.622
2.9 Other		(43.617)	(459.902)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash flow from financing activities		(8.259.282)	2.010.106
3.1 Cash obtained from loans borrowed and securities issued		10.671.650	10.349.650
3.2 Cash used for repayment of loans borrowed and securities issued		(18.741.771)	(15.146.939)
3.3 Bonds issued		-	7.000.000
3.4 Dividends paid		-	-
3.5 Payments for leases		(189.161)	(192.605)
3.6 Other		-	-
IV. Effect of change in foreign exchange rate on cash and cash		5.555.486	5.637.535
V. Net increase / (decrease) in cash and cash equivalents		(5.383.045)	3.353.496
VI. Cash and cash equivalents at beginning of the period		42.081.012	24.287.461
VII. Cash and cash equivalents at end of the period		36.697.967	27.640.957

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