

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2015
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

	Reviewed			Audited		
	Current period			Prior period		
	30 September 2015			31 December 2014		
ASSETS	TRY	FC	Total	TRY	FC	Total
I. CASH AND BALANCES WITH THE CENTRAL BANK	3.334.393	20.358.995	23.693.388	4.159.392	16.172.544	20.331.936
II. FINANCIAL ASSETS AT FV THROUGH PROFIT AND LOSS (Net)	53.642	363.076	416.718	98.142	127.838	225.980
2.1 Trading financial assets	53.642	363.076	416.718	98.142	127.838	225.980
2.1.1 Public sector debt securities	31.611	31.329	62.940	52.984	12.748	65.732
2.1.2 Share certificates	3.269	693	3.962	7.334	-	7.334
2.1.3 Financial assets held for trading	102	330.877	330.979	8.669	114.951	123.620
2.1.4 Other marketable securities	18.660	177	18.837	29.155	139	29.294
2.2 Financial assets at fair value through profit and loss	-	-	-	-	-	-
2.2.1 Public sector debt securities	-	-	-	-	-	-
2.2.2 Share certificates	-	-	-	-	-	-
2.2.3 Loans	-	-	-	-	-	-
2.2.4 Other marketable securities	-	-	-	-	-	-
III. BANKS	68.632	4.641.043	4.709.675	144.475	1.314.057	1.458.532
IV. MONEY MARKET PLACEMENTS	52.949	21.938	74.887	302.107	-	302.107
4.1 Interbank money market placements	-	-	-	-	-	-
4.2 Istanbul Stock Exchange Money Market placements	51.213	-	51.213	295.531	-	295.531
4.3 Receivables from reverse repurchase agreements	1.736	21.938	23.674	6.576	-	6.576
V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	7.248.142	3.769.561	11.017.703	6.522.618	2.673.229	9.195.847
5.1 Share certificates	22.708	4.116	26.824	23.310	3.803	27.113
5.2 Public sector debt securities	7.212.455	3.753.669	10.966.124	6.487.863	2.669.426	9.157.289
5.3 Other marketable securities	12.979	11.776	24.755	11.445	-	11.445
VI. LOANS AND RECEIVABLES	86.449.510	40.519.691	126.969.201	74.082.436	27.748.717	101.831.153
6.1 Loans and receivables	85.523.876	40.439.589	125.963.465	72.796.798	27.748.717	100.545.515
6.1.1 Loans extended to risk group of the Bank	-	-	-	-	-	-
6.1.2 Public sector debt securities	-	-	-	-	-	-
6.1.3 Other	85.523.876	40.439.589	125.963.465	72.796.798	27.748.717	100.545.515
6.2 Loans under follow-up	3.871.311	227.267	4.098.578	3.699.661	19.385	3.719.046
6.3 Specific provisions (-)	2.945.677	147.165	3.092.842	2.414.023	19.385	2.433.408
VII. FACTORING RECEIVABLES	324.097	22.476	346.573	361.345	-	361.345
VIII. HELD TO MATURITY INVESTMENTS (Net)	15.174.327	2.158.492	17.332.819	16.292.845	1.576.237	17.869.082
8.1 Public sector debt securities	15.157.684	2.158.492	17.316.176	16.282.076	1.576.237	17.858.313
8.2 Other marketable securities	16.643	-	16.643	10.769	-	10.769
IX. INVESTMENTS IN ASSOCIATES (Net)	21.950	253.468	275.418	20.863	205.255	226.118
9.1 Accounted under equity method	15.630	253.468	269.098	14.544	205.255	219.799
9.2 Unconsolidated associates	6.320	-	6.320	6.319	-	6.319
9.2.1 Financial investments	-	-	-	-	-	-
9.2.2 Non-financial investments	6.320	-	6.320	6.319	-	6.319
X. INVESTMENTS IN SUBSIDIARIES (Net)	37.859	-	37.859	37.859	-	37.859
10.1 Unconsolidated financial subsidiaries	-	-	-	-	-	-
10.2 Unconsolidated non-financial subsidiaries	37.859	-	37.859	37.859	-	37.859
XI. JOINT VENTURES (Net)	-	-	-	-	-	-
11.1 Accounted under equity method	-	-	-	-	-	-
11.2 Unconsolidated joint ventures	-	-	-	-	-	-
11.2.1 Financial joint ventures	-	-	-	-	-	-
11.2.2 Non-financial joint ventures	-	-	-	-	-	-
XII. FINANCE LEASE RECEIVABLES (Net)	384.852	2.033.693	2.418.545	284.747	1.617.789	1.902.536
12.1 Finance lease receivables	494.371	2.296.634	2.791.005	341.837	1.856.299	2.198.136
12.2 Operating lease receivables	-	-	-	-	-	-
12.3 Other	-	-	-	-	-	-
12.4 Unearned income (-)	109.519	262.941	372.460	57.090	238.510	295.600
XIII. DERIVATIVE FIN. ASSETS HELD FOR RISK MANAGEMENT	-	-	-	-	-	-
13.1 Fair value risk hedging	-	-	-	-	-	-
13.2 Cash flow risk hedging	-	-	-	-	-	-
13.3 Net foreign investment risk hedging	-	-	-	-	-	-
XIV. TANGIBLE ASSETS (Net)	3.175.740	60.387	3.236.127	1.647.142	36.773	1.683.915
XV. INTANGIBLE ASSETS (Net)	79.063	17.898	96.961	65.989	16.612	82.601
15.1 Goodwill	-	-	-	-	-	-
15.2 Other	79.063	17.898	96.961	65.989	16.612	82.601
XVI. INVESTMENT PROPERTIES (Net)	112.282	3.591	115.873	24.529	-	24.529
XVII. TAX ASSET	54.428	1.646	56.074	309.467	-	309.467
17.1 Current tax asset	-	-	-	-	-	-
17.2 Deferred tax asset	54.428	1.646	56.074	309.467	-	309.467
XVIII. ASSETS HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	3.040	-	3.040	8.776	-	8.776
18.1 Held for sale purpose	3.040	-	3.040	8.776	-	8.776
18.2 Held from discontinued operations	-	-	-	-	-	-
XIX. OTHER ASSETS	1.962.617	248.669	2.211.286	1.370.246	132.232	1.502.478
TOTAL ASSETS	118.537.523	74.474.624	193.012.147	105.732.978	51.621.283	157.354.261

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2015
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

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

	Reviewed			Audited		
	Current period			Prior period		
	30 September 2015			31 December 2014		
LIABILITIES AND SHAREHOLDERS' EQUITY	TRY	FC	Total	TRY	FC	Total
I. DEPOSITS	75.796.022	47.616.999	123.413.021	69.388.437	34.265.713	103.654.150
1.1 Deposits Held by the Risk Group of the Bank	7.948	18	7.966	26.936	84	27.020
1.2 Other	75.788.074	47.616.981	123.405.055	69.361.501	34.265.629	103.627.130
II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	41	290.150	290.191	15	184.714	184.729
III. FUNDS BORROWED	1.239.861	21.720.152	22.960.013	1.343.590	12.838.184	14.181.774
IV. MONEY MARKET BALANCES	9.620.689	152.188	9.772.877	8.534.729	231.208	8.765.937
4.1 Interbank money market borrowings	-	-	-	-	-	-
4.2 Istanbul Stock Exchange Takasbank borrowings	-	-	-	338.583	-	338.583
4.3 Funds from repurchase agreements	9.620.689	152.188	9.772.877	8.196.146	231.208	8.427.354
V. MARKETABLE SECURITIES ISSUED (Net)	1.506.783	7.541.708	9.048.491	1.441.777	4.649.617	6.091.394
5.1 Treasury bills	1.506.783	-	1.506.783	1.441.777	-	1.441.777
5.2 Asset-backed securities	-	-	-	-	-	-
5.3 Bonds	-	7.541.708	7.541.708	-	4.649.617	4.649.617
VI. FUNDS	1.880.027	-	1.880.027	1.769.291	-	1.769.291
6.1 Borrower Funds	33.312	-	33.312	19.412	-	19.412
6.2 Other	1.846.715	-	1.846.715	1.749.879	-	1.749.879
VII. SUNDRY CREDITORS	2.026.159	38.433	2.064.592	2.028.200	61.332	2.089.532
VIII. OTHER LIABILITIES	1.862.625	370.505	2.233.130	1.191.543	246.506	1.438.049
IX. FACTORING PAYABLES	629	5	634	-	-	-
X. FINANCE LEASE PAYABLES	-	-	-	-	-	-
10.1 Finance lease payables	-	-	-	-	-	-
10.2 Operating lease payables	-	-	-	-	-	-
10.3 Other	-	-	-	-	-	-
10.4 Deferred finance lease expenses (-)	-	-	-	-	-	-
XI. DERIVATIVE FINANCIAL LIABILITIES HELD FOR RISK MANAGEMENT	-	-	-	-	-	-
11.1 Fair value risk hedging	-	-	-	-	-	-
11.2 Cash flow risk hedging	-	-	-	-	-	-
11.3 Net foreign investment risk hedging	-	-	-	-	-	-
XII. PROVISIONS	3.027.746	82.305	3.110.051	2.787.238	13.992	2.801.230
12.1 General loan provisions	1.124.643	16.231	1.140.874	1.268.847	8.982	1.277.829
12.2 Restructuring provisions	-	-	-	-	-	-
12.3 Employee benefits provisions	636.943	4.204	641.147	613.971	1.529	615.500
12.4 Insurance technical reserves (Net)	861.821	-	861.821	655.718	-	655.718
12.5 Other provisions	404.339	61.870	466.209	248.702	3.481	252.183
XIII. TAX LIABILITY	278.643	3.028	281.671	557.185	3.582	560.767
13.1 Current tax liability	251.995	876	252.871	554.863	1.430	556.293
13.2 Deferred tax liability	26.648	2.152	28.800	2.322	2.152	4.474
XIV. LIABILITIES FOR ASSET HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	-	-	-	-	-	-
14.1 Held for sale purpose	-	-	-	-	-	-
14.2 Held from discontinued operations	-	-	-	-	-	-
XV. SUBORDINATED CAPITAL	-	49.219	49.219	-	-	-
XVI. SHAREHOLDERS' EQUITY	17.932.324	(24.094)	17.908.230	15.627.097	190.311	15.817.408
16.1 Paid-in capital	1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2 Capital reserves	2.396.899	(286.475)	2.110.424	1.437.609	20.667	1.458.276
16.2.1 Share Premium	39.250	-	39.250	39.009	-	39.009
16.2.2 Share cancellation profits	-	-	-	-	-	-
16.2.3 Marketable securities revaluation fund	(279.698)	(286.500)	(566.198)	174.118	20.667	194.785
16.2.4 Tangible assets revaluation reserves	1.452.142	-	1.452.142	-	-	-
16.2.5 Intangible assets revaluation reserves	-	-	-	-	-	-
16.2.6 Revaluation reserves of real estate for investment purpose	-	-	-	-	-	-
16.2.7 Bonus shares of subsidiaries, associates and joint ventures	3.973	-	3.973	4.031	-	4.031
16.2.8 Hedging Funds (effective portion)	-	-	-	-	-	-
16.2.9 Value Increase on Assets Held for Sale	-	-	-	-	-	-
16.2.10 Other capital reserves	1.181.232	25	1.181.257	1.220.451	-	1.220.451
16.3 Profit reserves	12.483.642	122.109	12.605.751	10.446.591	73.615	10.520.206
16.3.1 Legal reserves	1.390.851	3.020	1.393.871	1.250.053	3.020	1.253.073
16.3.2 Statutory reserves	-	-	-	-	-	-
16.3.3 Extraordinary reserves	11.045.649	-	11.045.649	9.163.290	-	9.163.290
16.3.4 Other profit reserves	47.142	119.089	166.231	33.248	70.595	103.843
16.4 Profit/Loss	1.623.829	107.774	1.731.603	2.316.182	93.984	2.410.166
16.4.1 Prior years income/loss	70.822	93.984	164.806	67.304	72.464	139.768
16.4.2 Period profit/loss	1.553.007	13.790	1.566.797	2.248.878	21.520	2.270.398
16.5 Minority shares	177.954	32.498	210.452	176.715	2.045	178.760
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	115.171.549	77.840.598	193.012.147	104.669.102	52.685.159	157.354.261

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS
AS OF 30 SEPTEMBER 2015

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

II. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS

	Reviewed			Audited		
	Current period			Prior period		
	30 September 2015		Total	31 December 2014		Total
OFF BALANCE SHEET	TRY	FC		TRY	FC	
A. COMMITMENTS AND CONTINGENCIES (I-II+III)	40.446.440	45.584.592	86.031.032	36.641.855	46.036.699	82.678.554
I. GUARANTEES AND SURETYSHIPS	15.774.366	23.725.629	39.499.995	15.065.347	17.800.594	32.865.941
1.1 Letters of guarantee	15.038.030	15.659.540	30.697.570	14.406.581	10.562.412	24.968.993
1.1.1 Guarantees subject to public procurement law	988.344	11.188.348	12.176.692	1.192.549	8.229.799	9.422.348
1.1.2 Guarantees given for foreign trade operations	-	14.254	14.254	-	-	-
1.1.3 Other letters of guarantee	14.049.686	4.456.938	18.506.624	13.214.032	2.332.613	15.546.645
1.2 Bank loans	201.297	2.885.556	3.086.853	121.450	2.946.706	3.068.156
1.2.1 Import acceptances	-	185.491	185.491	-	108.977	108.977
1.2.2 Other bank acceptances	201.297	2.700.065	2.901.362	121.450	2.837.729	2.959.179
1.3 Letters of credit	131	4.842.982	4.843.113	10.996	3.912.606	3.923.602
1.3.1 Documentary letters of credit	131	4.828.293	4.828.424	10.996	3.888.067	3.899.063
1.3.2 Other letters of credit	-	14.689	14.689	-	24.539	24.539
1.4 Guaranteed prefinancings	-	-	-	-	-	-
1.5 Endorsements	-	-	-	-	-	-
1.5.1 Endorsements to Central Bank of Turkish Republic	-	-	-	-	-	-
1.5.2 Other Endorsements	-	-	-	-	-	-
1.6 Purchase guarantees on marketable security issuance	-	-	-	-	-	-
1.7 Factoring guarantees	-	-	-	-	-	-
1.8 Other guarantees	534.908	337.551	872.459	526.090	378.870	904.960
1.9 Other suretyships	-	-	-	230	-	230
II. COMMITMENTS	20.512.250	1.170.491	21.682.741	18.932.774	966.589	19.899.363
2.1 Irrevocable commitments	20.512.250	790.626	21.302.876	18.932.774	757.931	19.690.705
2.1.1 Forward asset purchase commitments	87.318	348.226	435.544	121.105	433.442	554.547
2.1.2 Forward deposit purchase and sale commitments	-	-	-	-	-	-
2.1.3 Capital commitments to subsidiaries and associates	-	-	-	-	-	-
2.1.4 Loan granting commitments	2.032.123	352.435	2.384.558	1.767.028	278.710	2.045.738
2.1.5 Securities underwriting commitments	-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits	-	-	-	-	-	-
2.1.7 Payment commitments for cheques	5.421.712	-	5.421.712	5.073.145	-	5.073.145
2.1.8 Tax and fund liabilities from export commitments	17.439	-	17.439	17.037	-	17.037
2.1.9 Commitments for credit card expenditure limits	10.849.993	23.369	10.873.362	10.312.329	17.089	10.329.418
2.1.10 Commitments for credit cards and banking services promotions	46.975	-	46.975	41.774	-	41.774
2.1.11 Receivables from short sale commitments	-	-	-	-	-	-
2.1.12 Payables for short sale commitments	-	-	-	-	-	-
2.1.13 Other irrevocable commitments	2.056.690	66.596	2.123.286	1.600.356	28.690	1.629.046
2.2 Revocable commitments	-	379.865	379.865	-	208.658	208.658
2.2.1 Revocable loan granting commitments	-	340.785	340.785	-	208.658	208.658
2.2.2 Other revocable commitments	-	39.080	39.080	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	4.159.824	20.688.472	24.848.296	2.643.734	27.269.516	29.913.250
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	4.159.824	20.688.472	24.848.296	2.643.734	27.269.516	29.913.250
3.2.1 Forward foreign currency buy/sell transactions	1.325.000	5.363.519	6.688.519	1.617.866	3.779.936	5.397.802
3.2.1.1 Forward foreign currency transactions-buy	648.629	3.712.223	4.360.852	955.488	2.180.906	3.136.394
3.2.1.2 Forward foreign currency transactions-sell	676.371	1.651.296	2.327.667	662.378	1.599.030	2.261.408
3.2.2 Currency and interest rate swaps	2.722.066	13.260.641	15.982.707	894.813	22.499.038	23.393.851
3.2.2.1 Currency swap-buy	278.222	3.737.752	4.015.974	232.970	10.482.142	10.715.112
3.2.2.2 Currency swap-sell	2.443.844	1.637.373	4.081.217	661.843	10.150.610	10.812.453
3.2.2.3 Interest rate swap-buy	-	3.942.758	3.942.758	-	933.143	933.143
3.2.2.4 Interest Rate swap-sell	-	3.942.758	3.942.758	-	933.143	933.143
3.2.3 Currency, interest rate and marketable securities options	112.758	108.959	221.717	131.055	182.383	313.438
3.2.3.1 Currency call options	56.369	54.489	110.858	65.484	91.236	156.720
3.2.3.2 Currency put options	56.389	54.470	110.859	65.571	91.147	156.718
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	-	1.955.353	1.955.353	-	808.159	808.159
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)	466.817.469	123.976.659	590.794.128	391.435.141	80.671.037	472.106.178
IV. CUSTODIES	221.257.238	17.520.186	238.777.424	177.357.087	12.708.106	190.065.193
4.1 Assets under management	-	-	-	-	-	-
4.2 Custody marketable securities	91.492.148	469.509	91.961.657	68.622.317	352.794	68.975.111
4.3 Cheques in collection process	10.980.077	12.596.042	23.576.119	10.264.686	9.561.090	19.825.776
4.4 Commercial notes in collection process	96.227.975	505.958	96.733.933	78.926.097	277.564	79.203.661
4.5 Other assets in collection process	-	-	-	-	-	-
4.6 Underwritten securities	-	-	-	-	-	-
4.7 Other custodies	2.708.579	15.744	2.724.323	10.378	1.826	12.204
4.8 Custodians	19.848.459	3.932.933	23.781.392	19.533.609	2.514.832	22.048.441
V. PLEDGED ASSETS	245.560.231	105.357.022	350.917.253	214.078.054	67.962.931	282.040.985
5.1 Marketable securities	3.049.781	253.312	3.303.093	1.941.278	10.941	1.952.219
5.2 Collateral notes	7.678.871	1.006.223	8.685.094	6.926.851	699.726	7.626.577
5.3 Commodity	25.830	-	25.830	25.830	-	25.830
5.4 Warranty	-	-	-	-	-	-
5.5 Land and buildings	192.176.667	78.086.789	270.263.456	164.981.593	51.687.039	216.668.632
5.6 Other pledged assets	39.275.825	24.462.428	63.738.253	37.008.298	14.361.636	51.369.934
5.7 Pledges	3.353.257	1.548.270	4.901.527	3.194.204	1.203.589	4.397.793
VI. ACCEPTED BILL GUARANTEES AND SURETIES	-	1.099.451	1.099.451	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)	507.263.909	169.561.251	676.825.160	428.076.996	126.707.736	554.784.732

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF INCOME
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2015

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

III. CONSOLIDATED STATEMENT OF INCOME

		Reviewed	Reviewed	Reviewed	Reviewed
		Current period	Prior period	Current period	Prior period
		1 January –	1 January –	1 July –	1 July –
		30 September 2015	30 September 2014	30 September 2015	30 September 2014
INCOME AND EXPENSES					
I.	INTEREST INCOME	10.101.765	8.674.193	3.553.206	2.881.067
1.1	Interest on loans	8.208.875	6.437.041	2.994.088	2.248.646
1.2	Interest received from reserve deposits	9.887	316	6.856	68
1.3	Interest received from banks	38.860	21.905	18.896	6.464
1.4	Interest received from money market placements	1.712	279	1.147	41
1.5	Interest income on marketable securities	1.688.419	2.069.466	479.592	576.963
1.5.1	Financial assets held for trading	4.740	5.540	1.186	1.980
1.5.2	Financial assets at fair value through profit and loss	-	-	-	-
1.5.3	Financial assets available-for-sale	583.016	657.262	198.458	186.873
1.5.4	Investments held-to-maturity	1.100.663	1.406.664	279.948	388.110
1.6	Finance lease income	104.694	91.114	36.701	30.858
1.7	Other interest income	49.318	54.072	15.926	18.027
II.	INTEREST EXPENSE	5.727.763	4.811.884	2.112.680	1.519.287
2.1	Interest on deposits	4.520.608	3.879.550	1.649.887	1.178.222
2.2	Interest on borrowings	303.049	250.384	126.351	81.734
2.3	Interest on money market borrowings	513.365	410.291	196.608	138.846
2.4	Interest on bonds issued	337.065	192.403	125.988	76.117
2.5	Other interest expense	53.676	79.256	13.846	44.368
III.	NET INTEREST INCOME (I - II)	4.374.002	3.862.309	1.440.526	1.361.780
IV.	NET FEES AND COMMISSIONS INCOME	811.245	677.292	249.014	236.302
4.1	Fees and commissions income	1.183.756	1.019.292	375.620	352.968
4.1.1	Non-cash loans	157.706	129.767	57.764	41.889
4.1.2	Other	1.026.050	889.525	317.856	311.079
4.2	Fees and commissions expenses	372.511	342.000	126.606	116.666
4.2.1	Non-cash loans	2.521	2.460	931	818
4.2.2	Other	369.990	339.540	125.675	115.848
V.	DIVIDEND INCOME	6.224	15.336	55	219
VI.	NET TRADING PROFIT (NET)	(242.580)	55.897	(133.331)	27.769
6.1	Profit/loss from capital market operations	29.104	236.197	1.474	71.160
6.2	Profit/loss from financial derivative transactions	138.039	(973.989)	750.886	(613.136)
6.3	Foreign exchange gains/losses	(409.723)	793.689	(885.691)	569.745
VII.	OTHER OPERATING INCOME	1.292.789	792.328	199.842	318.568
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)	6.241.680	5.403.162	1.756.106	1.944.638
IX.	LOANS AND OTHER RECEIVABLES IMPAIRMENT LOSS PROVISIONS (-)	1.253.138	705.205	134.135	269.000
X.	OTHER OPERATING EXPENSES(-)	2.999.375	2.491.005	1.042.702	890.335
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)	1.989.167	2.206.952	579.269	785.303
XII.	AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER	-	-	-	-
XIII.	PROFIT/LOSSES FROM EQUITY METHOD APPLIED SUBSIDIARIES	8.371	7.377	1.720	2.902
XIV.	GAIN / (LOSS) ON NET MONETARY POSITION	-	-	-	-
XV.	INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)	1.997.538	2.214.329	580.989	788.205
XVI.	TAX INCOME PROVISION (±)	(422.140)	(421.039)	(129.704)	(134.658)
16.1	Current tax provision	(60.417)	(626.148)	(1.642)	(101.194)
16.2	Deferred tax provision	(361.723)	205.109	(128.062)	(33.464)
XVII.	NET OPERATING INCOME AFTER TAX (XV±XVI)	1.575.398	1.793.290	451.285	653.547
XVIII.	INCOME FROM DISCONTINUED OPERATIONS	-	-	-	-
18.1	Property and equipment income held for sale	-	-	-	-
18.2	Sale profits from associates, subsidiaries and joint ventures (business partners)	-	-	-	-
18.3	Other income from terminated operations	-	-	-	-
XIX.	EXPENSES FROM DISCONTINUED OPERATIONS (-)	-	-	-	-
19.1	Property and equipment expense held for sale	-	-	-	-
19.2	Sale losses from associates, subsidiaries and joint ventures (business partners)	-	-	-	-
19.3	Other expenses from discontinued operations	-	-	-	-
XX.	INCOME/EXPENSE BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX)	-	-	-	-
XXI.	PROVISION FOR TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)	-	-	-	-
21.1	Current tax provision	-	-	-	-
21.2	Deferred tax provision	-	-	-	-
XXII.	NET PROFIT/LOSSES FROM DISCONTINUED OPERATIONS (XX±XXI)	-	-	-	-
XXIII.	NET PROFIT/(LOSS) (XVII+XXII)	1.575.398	1.793.290	451.285	653.547
	Group's profit/loss	1.566.797	1.783.623	447.116	649.210
	Minority shares profit/loss	8.601	9.667	4.169	4.337
	Earnings/losses per share (Full TRY)	1,26032	1,43463	0,36103	0,52284

TÜRKİYE HALK BANKASI AŞ**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2015***(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)***IV. CONSOLIDATED STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY**

	Reviewed	Reviewed
	Current period	Prior period
	1 January-30	1 January-30
STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	September 2015	September 2014
I. ADDITIONS TO MARKETABLE SECURITIES REVALUATION DIFFERENCES FOR AVAILABLE FOR SALE FINANCIAL ASSETS	(1.165.542)	224.110
II. TANGIBLE ASSETS REVALUATION DIFFERENCES	1.815.178	-
III. INTANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
IV. FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS	48.917	(11.257)
V. PROFIT/LOSS FROM DERIVATIVE FINANCIAL INSTRUMENTS FOR CASH FLOW HEDGE PURPOSES (Effective portion of fair value differences)	-	-
VI. PROFIT/LOSS FROM DERIVATIVE FINANCIAL INSTRUMENTS FOR HEDGE OF NET INVESTMENTS IN FOREIGN OPERATIONS (Effective portion of fair value differences)	-	-
VII. THE EFFECT OF CORRECTIONS OF ERRORS AND CHANGES IN ACCOUNTING POLICIES	-	-
VIII. OTHER PROFIT LOSS ITEMS ACCOUNTED UNDER EQUITY DUE TO TAS	(27.470)	1.134
IX. DEFERRED TAX OF VALUATION DIFFERENCES	67.776	(40.319)
X. TOTAL NET PROFIT/LOSS ACCOUNTED UNDER EQUITY (I+II+...+IX)	738.859	173.668
XI. PROFIT/LOSS	1.575.398	1.793.290
11.1 Change in fair value of marketable securities (Transfer to profit/loss)	32.882	241.122
11.2 Reclassification and transfer of derivatives accounted for cash flow hedge purposes to income statement	-	-
11.3 Transfer of hedge of net investments in foreign operations to income statement	-	-
11.4 Other	1.542.516	1.552.168
XII. TOTAL PROFIT/LOSS ACCOUNTED FOR THE PERIOD (X+XI)	2.314.257	1.966.958

TÜRKİYE HALK BANKASI AŞ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2015

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

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Paid in capital	Effect of inflation adjustments on paid in capital	Share certificate premium	Share cancellation profit	Legal reserves	Statutory reserves	Extra-ordinary reserves	Other reserves	Current period net income/(loss)	Prior period net income/(loss)	Valuation changes in marketable sec.	Revaluation changes in prop. and equip. and int. assets	Bonus shares from shareholders	Hedging funds	Value change in pro. and equip. held for sale purp./term. op.	Total equity excluding minority shares	Minority shares	Total equity
1 January 2014– 30 September 2014																		
I. Balance at end of prior period	1.250.000	1.220.451	39.009	- 1.075.946	-	-	6.838.498	149.403	2.842.698	74.549	(284.669)	-	2.183	-	-	13.208.068	162.947	13.371.015
Changes within the period																		
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	183.614	-	-	-	-	183.614	167	183.781
IV. Hedging Funds (effective portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1 Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	1.848	-	-	1.848	-	1.848
VIII. Foreign exchange differences	-	-	-	-	-	-	-	(11.189)	-	-	-	-	-	-	-	(11.189)	(68)	(11.257)
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1 Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2 From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Other ⁽¹⁾	-	-	-	-	57	-	10	(53)	-	365	-	-	-	-	-	379	(1.083)	(704)
XVII. Net profit or losses	-	-	-	-	-	-	-	-	1.783.623	-	-	-	-	-	-	1.783.623	9.667	1.793.290
XVIII. Profit distribution	-	-	-	-	177.070	-	2.324.782	-	(2.842.698)	64.854	-	-	-	-	-	(275.992)	-	(275.992)
18.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(275.992)	-	-	-	-	-	(275.992)	-	(275.992)
18.2 Transfers to legal reserves	-	-	-	-	177.070	-	2.324.782	-	(2.501.852)	-	-	-	-	-	-	-	-	-
18.3 Other	-	-	-	-	-	-	-	-	(2.842.698)	2.842.698	-	-	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	39.009	- 1.253.073	-	-	9.163.290	138.161	1.783.623	139.768	(101.055)	-	4.031	-	-	14.890.351	171.630	15.061.981
1 January 2015– 30 September 2015																		
I. Balance at end of prior period	1.250.000	1.220.451	39.009	- 1.253.073	-	-	9.163.290	103.843	2.270.398	139.768	194.785	-	4.031	-	-	15.638.648	178.760	15.817.408
Changes within the period																		
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	(736.302)	-	-	-	-	(736.302)	1.690	(734.612)
IV. Hedging Funds (effective portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1 Cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2 Hedges for investments made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	1.452.142	-	-	-	1.452.142	-	1.452.142
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Foreign exchange differences	-	-	-	-	-	-	-	2.904	45.586	-	-	-	-	-	-	48.490	427	48.917
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1 Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2 From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Other ⁽¹⁾	-	-	241	-	118	-	1.232	(25.296)	-	-	(24.681)	-	(58)	-	-	(48.444)	20.974	(27.470)
XVII. Net profit or losses	-	-	-	-	-	-	-	45.586	1.521.211	-	-	-	-	-	-	1.566.797	8.601	1.575.398
XVIII. Profit distribution	-	-	-	-	140.680	-	1.881.127	-	(2.270.398)	25.038	-	-	-	-	-	(223.553)	-	(223.553)
18.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(223.553)	-	-	-	-	-	(223.553)	-	(223.553)
18.2 Transfers to legal reserves	-	-	-	-	140.680	-	1.881.127	-	(2.021.807)	-	-	-	-	-	-	-	-	-
18.3 Other	-	-	-	-	-	-	-	-	(2.270.398)	2.270.398	-	-	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	39.250	- 1.393.871	-	-	11.045.649	127.037	1.566.797	164.806	(566.198)	1.452.142	3.973	-	-	17.697.778	210.452	17.908.230

⁽¹⁾ Comprised of changes in Group's shares.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE NINE-MONTH PERIOD
ENDED 30 SEPTEMBER 2015

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

VI. CONSOLIDATED STATEMENT OF CASH FLOWS

	Reviewed	Reviewed
	Current period	Prior period
	1 January-30	1 January-30
	September 2015	September 2014
A. CASH FLOWS FROM BANKING OPERATIONS		
1.1 Operating profit before changes in operating assets and liabilities	(1.368.041)	1.708.967
1.1.1 Interest received	9.270.145	8.449.415
1.1.2 Interest paid	(5.422.472)	(4.727.843)
1.1.3 Dividend received	6.224	4.188
1.1.4 Fees and commissions received	1.183.756	1.019.292
1.1.5 Other income	1.107.729	586.298
1.1.6 Collections from previously written off loans	368.843	423.655
1.1.7 Cash payments to personnel and service suppliers	(1.232.039)	(906.654)
1.1.8 Taxes paid	(566.308)	(662.512)
1.1.9 Other	(6.083.919)	(2.476.872)
1.2 Assets and Liabilities Subject to Banking Operations	634.690	(5.303.139)
1.2.1 Net (increase) decrease in financial assets held for sale	16.486	(18.066)
1.2.2 Net (increase) decrease in financial assets at fair value through profit or loss	-	-
1.2.3 Net (increase) decrease in due from banks and other financial institutions	14.000	(8.000)
1.2.4 Net (increase) decrease in loans	(25.322.798)	(11.357.088)
1.2.5 Net (increase) decrease in other assets	(4.626.437)	(60.187)
1.2.6 Net increase (decrease) in bank deposits	(259.239)	7.792.754
1.2.7 Net increase (decrease) in other deposits	19.863.218	(6.895.054)
1.2.8 Net increase (decrease) in loans borrowed	8.723.842	(2.130.734)
1.2.9 Net increase (decrease) in matured payables	-	-
1.2.10 Net increase (decrease) in other liabilities	2.225.618	7.373.236
I. Net cash provided from/ (used in) banking operations	(733.351)	(3.594.172)
B. CASH FLOWS FROM INVESTMENT ACTIVITIES		
II. Net cash provided from/ (used in) investing activities	(22.585)	1.541.567
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(28.907)	-
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	-
2.3 Fixed assets purchases	(282.749)	(314.979)
2.4 Fixed assets sales	205.327	95.289
2.5 Cash paid for purchase of financial assets available for sale	(1.916.580)	(4.210.084)
2.6 Cash obtained from sale of financial assets available for sale	943.242	5.073.937
2.7 Cash paid for purchase of investment securities	(1.631.055)	(3.391.276)
2.8 Cash obtained from sale of investment securities	2.706.767	4.297.914
2.9 Other	(18.630)	(9.234)
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash used in financing activities	2.540.226	1.408.814
3.1 Cash obtained from loans borrowed and securities issued	4.625.803	2.884.806
3.2 Cash used for repayment of loans borrowed and securities issued	(1.750.000)	(1.100.000)
3.3 Bonds issued	-	-
3.4 Dividends paid	(335.577)	(375.992)
3.5 Payments for finance leases	-	-
3.6 Other	-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents	1.254.302	194.563
V. Net increase / (decrease) in cash and cash equivalents	3.038.592	(449.228)
VI. Cash and cash equivalents at beginning of the period	7.290.931	6.519.581
VII. Cash and cash equivalents at end of the period	10.329.523	6.070.353