

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

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

ASSETS	Reviewed			Audited		
	Current period			Prior period		
	30 September 2015			31 December 2014		
	TRY	FC	Total	TRY	FC	Total
I. CASH AND BALANCES WITH THE CENTRAL BANK	3.334.227	20.171.607	23.505.834	4.159.385	16.116.719	20.276.104
II. FINANCIAL ASSETS AT FV THROUGH PROFIT AND LOSS (Net)	27.349	344.570	371.919	39.659	115.911	155.570
2.1 Trading financial assets	27.349	344.570	371.919	39.659	115.911	155.570
2.1.1 Public sector debt securities	21.280	15.713	36.993	35.991	12.748	48.739
2.1.2 Share certificates	-	-	-	-	-	-
2.1.3 Financial assets held for trading	25	328.680	328.705	8	103.024	103.032
2.1.4 Other marketable securities	6.044	177	6.221	3.660	139	3.799
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	61.100	4.529.649	4.590.749	66.863	1.216.797	1.283.660
IV. MONEY MARKET PLACEMENTS	-	-	-	-	-	-
4.1 Interbank money market placements	-	-	-	-	-	-
4.2 Istanbul Stock Exchange Money Market placements	-	-	-	-	-	-
4.3 Receivables from reverse repurchase agreements	-	-	-	-	-	-
V. FINANCIAL ASSETS AVAILABLE FOR SALE (Net)	7.081.741	3.658.204	10.739.945	6.327.564	2.597.617	8.925.181
5.1 Share certificates	62.446	2.326	64.772	64.553	2.313	66.866
5.2 Public sector debt securities	7.019.295	3.655.878	10.675.173	6.263.011	2.595.304	8.858.315
5.3 Other marketable securities	-	-	-	-	-	-
VI. LOANS AND RECEIVABLES	86.807.994	39.641.527	126.449.521	74.317.145	27.449.779	101.766.924
6.1 Loans and receivables	85.882.360	39.641.527	125.523.887	73.031.507	27.449.779	100.481.286
6.1.1 Loans extended to risk group of the Bank	358.484	661.738	1.020.222	234.709	440.686	675.395
6.1.2 Public sector debt securities	-	-	-	-	-	-
6.1.3 Other	85.523.876	38.979.789	124.503.665	72.796.798	27.009.093	99.805.891
6.2 Loans under follow-up	3.871.311	-	3.871.311	3.699.661	-	3.699.661
6.3 Specific provisions (-)	2.945.677	-	2.945.677	2.414.023	-	2.414.023
VII. FACTORING RECEIVABLES	-	-	-	-	-	-
VIII. HELD TO MATURITY INVESTMENTS (Net)	15.130.089	1.986.551	17.116.640	16.255.598	1.508.067	17.763.665
8.1 Public sector debt securities	15.130.089	1.986.551	17.116.640	16.255.598	1.508.067	17.763.665
8.2 Other marketable securities	-	-	-	-	-	-
IX. INVESTMENTS IN ASSOCIATES (Net)	19.083	239.106	258.189	17.837	74.716	92.553
9.1 Accounted under equity method	-	-	-	-	-	-
9.2 Unconsolidated associates	19.083	239.106	258.189	17.837	74.716	92.553
9.2.1 Financial investments	12.763	239.106	251.869	11.518	74.716	86.234
9.2.2 Non-financial investments	6.320	-	6.320	6.319	-	6.319
X. INVESTMENTS IN SUBSIDIARIES (Net)	2.358.436	241.354	2.599.790	2.431.457	145.359	2.576.816
10.1 Unconsolidated financial subsidiaries	2.320.577	241.354	2.561.931	2.393.598	145.359	2.538.957
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)	-	-	-	-	-	-
12.1 Finance lease receivables	-	-	-	-	-	-
12.2 Operating lease receivables	-	-	-	-	-	-
12.3 Other	-	-	-	-	-	-
12.4 Unearned income (-)	-	-	-	-	-	-
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)	2.261.062	111	2.261.173	1.180.029	85	1.180.114
XV. INTANGIBLE ASSETS (Net)	71.591	-	71.591	58.943	-	58.943
15.1 Goodwill	-	-	-	-	-	-
15.2 Other	71.591	-	71.591	58.943	-	58.943
XVI. INVESTMENT PROPERTIES (Net)	-	-	-	-	-	-
XVII. TAX ASSET	-	-	-	238.268	-	238.268
17.1 Current tax asset	-	-	-	-	-	-
17.2 Deferred tax asset	-	-	-	238.268	-	238.268
XVIII. ASSETS HELD FOR SALE AND HELD FROM DISCONTINUED OPERATIONS (Net)	1.437	-	1.437	5.516	-	5.516
18.1 Held for sale purpose	1.437	-	1.437	5.516	-	5.516
18.2 Held from discontinued operations	-	-	-	-	-	-
XIX. OTHER ASSETS	1.534.928	183.811	1.718.739	1.021.696	78.009	1.099.705
TOTAL ASSETS	118.689.037	70.996.490	189.685.527	106.119.960	49.303.059	155.423.019

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

I. BALANCE SHEET (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	76.602.951	46.300.210	122.903.161	70.084.908	33.623.446	103.708.354
1.1 Deposits Held by the Risk Group of the Bank	814.918	62.467	877.385	723.407	80.216	803.623
1.2 Other	75.788.033	46.237.743	122.025.776	69.361.501	33.543.230	102.904.731
II. DERIVATIVE FINANCIAL LIABILITIES HELD FOR TRADING	41	247.616	247.657	15	176.439	176.454
III. FUNDS BORROWED	860.263	20.216.157	21.076.420	941.078	11.689.279	12.630.357
IV. MONEY MARKET BALANCES	9.615.342	152.188	9.767.530	8.181.548	231.208	8.412.756
4.1 Interbank money market borrowings	-	-	-	-	-	-
4.2 Istanbul Stock Exchange Takasbank borrowings	-	-	-	-	-	-
4.3 Funds from repurchase agreements	9.615.342	152.188	9.767.530	8.181.548	231.208	8.412.756
V. MARKETABLE SECURITIES ISSUED (Net)	1.564.928	7.541.708	9.106.636	1.522.240	4.649.617	6.171.857
5.1 Treasury bills	1.564.928	-	1.564.928	1.522.240	-	1.522.240
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	1.931.920	38.386	1.970.306	1.972.212	51.710	2.023.922
VIII. OTHER LIABILITIES	1.804.296	344.629	2.148.925	1.116.341	232.806	1.349.147
IX. FACTORING PAYABLES	-	-	-	-	-	-
X. FINANCE LEASE PAYABLES	259	-	259	725	-	725
10.1 Finance lease payables	354	-	354	856	-	856
10.2 Operating lease payables	-	-	-	-	-	-
10.3 Other	-	-	-	-	-	-
10.4 Deferred finance lease expenses (-)	95	-	95	131	-	131
DERIVATIVE FINANCIAL LIABILITIES HELD FOR RISK	-	-	-	-	-	-
XI. MANAGEMENT	-	-	-	-	-	-
11.1 Fair value risk hedging	-	-	-	-	-	-
11.2 Cash flow risk hedging	-	-	-	-	-	-
11.3 Net foreign investment risk hedging	-	-	-	-	-	-
XII. PROVISIONS	2.147.617	4.521	2.152.138	2.113.175	3.470	2.116.645
12.1 General loan provisions	1.124.643	-	1.124.643	1.268.847	-	1.268.847
12.2 Restructuring provisions	-	-	-	-	-	-
12.3 Employee benefits provisions	626.716	-	626.716	604.506	-	604.506
12.4 Insurance technical reserves (Net)	-	-	-	-	-	-
12.5 Other provisions	396.258	4.521	400.779	239.822	3.470	243.292
XIII. TAX LIABILITY	240.685	15	240.700	527.576	13	527.589
13.1 Current tax liability	214.858	15	214.873	527.576	13	527.589
13.2 Deferred tax liability	25.827	-	25.827	-	-	-
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	-	-	-	-	-	-
XVI. SHAREHOLDERS' EQUITY	18.378.134	(186.366)	18.191.768	16.516.544	19.378	16.535.922
16.1 Paid-in capital	1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2 Capital reserves	2.910.885	(186.366)	2.724.519	2.509.226	19.378	2.528.604
16.2.1 Share Premium	-	-	-	-	-	-
16.2.2 Share cancellation profits	-	-	-	-	-	-
16.2.3 Marketable securities revaluation fund	742.830	(186.366)	556.464	1.280.006	19.378	1.299.384
16.2.4 Tangible assets revaluation reserves	976.651	-	976.651	-	-	-
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	8.711	-	8.711	8.769	-	8.769
16.2.8 Hedging Funds (effective portion)	-	-	-	-	-	-
16.2.9 Value Increase on Assets Held for Sale	-	-	-	-	-	-
16.2.10 Other capital reserves	1.182.693	-	1.182.693	1.220.451	-	1.220.451
16.3 Profit reserves	12.549.887	-	12.549.887	10.551.550	-	10.551.550
16.3.1 Legal reserves	1.335.865	-	1.335.865	1.217.403	-	1.217.403
16.3.2 Statutory reserves	-	-	-	-	-	-
16.3.3 Extraordinary reserves	11.166.841	-	11.166.841	9.300.043	-	9.300.043
16.3.4 Other profit reserves	47.181	-	47.181	34.104	-	34.104
16.4 Profit/Loss	1.667.362	-	1.667.362	2.205.768	-	2.205.768
16.4.1 Prior years income/loss	-	-	-	-	-	-
16.4.2 Period profit/loss	1.667.362	-	1.667.362	2.205.768	-	2.205.768
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	115.026.463	74.659.064	189.685.527	104.745.653	50.677.366	155.423.019

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

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

II. STATEMENT OF OFF-BALANCE SHEET ITEMS

	Reviewed			Audited		
	Current period			Prior period		
	30 September 2015			31 December 2014		
OFF BALANCE SHEET	TRY	FC	Total	TRY	FC	Total
A. COMMITMENTS AND CONTINGENCIES (I+II+III)	39.791.941	44.547.612	84.339.553	36.170.869	45.445.468	81.616.337
I. GUARANTEES AND SURETYSHIPS	15.774.366	23.472.648	39.247.014	15.065.347	17.713.245	32.778.592
1.1 Letters of guarantee	15.038.030	15.422.020	30.460.050	14.406.581	10.499.602	24.906.183
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	-	-	-	-	-	-
1.1.3 Other letters of guarantee	14.049.686	4.233.672	18.283.358	13.214.032	2.269.803	15.483.835
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	4.827.521	4.827.652	10.996	3.888.067	3.899.063
1.3.1 Documentary letters of credit	131	4.827.521	4.827.652	10.996	3.888.067	3.899.063
1.3.2 Other letters of credit	-	-	-	-	-	-
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 surety ships	-	-	-	230	-	230
II. COMMITMENTS	20.135.973	682.956	20.818.929	18.740.010	712.152	19.452.162
2.1 Irrevocable commitments	20.135.973	682.956	20.818.929	18.740.010	712.152	19.452.162
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	334.730	2.366.853	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	-	10.849.993	10.312.329	-	10.312.329
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	1.680.413	-	1.680.413	1.407.592	-	1.407.592
2.2 Revocable commitments	-	-	-	-	-	-
2.2.1 Revocable loan granting commitments	-	-	-	-	-	-
2.2.2 Other revocable commitments	-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS	3.881.602	20.392.008	24.273.610	2.365.512	27.020.071	29.385.583
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	3.881.602	20.392.008	24.273.610	2.365.512	27.020.071	29.385.583
3.2.1 Forward foreign currency buy/sell transactions	1.325.000	5.360.011	6.685.011	1.339.644	3.548.393	4.888.037
3.2.1.1 Forward foreign currency transactions-buy	648.629	3.710.469	4.359.098	677.266	2.180.715	2.857.981
3.2.1.2 Forward foreign currency transactions-sell	676.371	1.649.542	2.325.913	662.378	1.367.678	2.030.056
3.2.2 Currency and interest rate swaps	2.443.844	12.967.685	15.411.529	894.813	22.481.136	23.375.949
3.2.2.1 Currency swap-buy	-	3.733.805	3.733.805	232.970	10.473.179	10.706.149
3.2.2.2 Currency swap-sell	2.443.844	1.348.364	3.792.208	661.843	10.141.671	10.803.514
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)	465.272.899	122.574.347	587.847.246	390.504.288	80.560.303	471.064.591
IV. CUSTODIES	220.366.244	17.516.559	237.882.803	176.594.614	12.708.106	189.302.720
4.1 Assets under management	-	-	-	-	-	-
4.2 Custody marketable securities	90.725.933	469.509	91.195.442	67.859.988	352.794	68.212.782
4.3 Cheques in collection process	10.861.850	12.592.476	23.454.326	10.264.686	9.561.090	19.825.776
4.4 Commercial notes in collection process	96.221.519	505.897	96.727.416	78.926.097	277.564	79.203.661
4.5 Other assets in collection process	-	-	-	-	-	-
4.6 Underwritten securities	-	-	-	-	-	-
4.7 Other custodies	2.708.483	15.744	2.724.227	10.234	1.826	12.060
4.8 Custodians	19.848.459	3.932.933	23.781.392	19.533.609	2.514.832	22.048.441
V. PLEDGED ASSETS	244.906.655	105.057.788	349.964.443	213.909.674	67.852.197	281.761.871
5.1 Marketable securities	3.031.684	237.550	3.269.234	1.913.023	10.941	1.923.964
5.2 Collateral notes	7.055.446	722.760	7.778.206	6.799.025	588.999	7.388.024
5.3 Commodity	25.830	-	25.830	25.830	-	25.830
5.4 Warranty	-	-	-	-	-	-
5.5 Land and buildings	192.165.450	78.086.789	270.252.239	164.969.657	51.687.039	216.656.696
5.6 Other pledged assets	39.274.998	24.462.428	63.737.426	37.007.945	14.361.636	51.369.581
5.7 Pledges	3.353.247	1.548.261	4.901.508	3.194.194	1.203.582	4.397.776
VI. ACCEPTED BILL GUARANTEES AND SURETIES	-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)	505.064.840	167.121.959	672.186.799	426.675.157	126.005.771	552.680.928

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

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

III. STATEMENT OF INCOME

		Reviewed	Reviewed	Reviewed	Reviewed
		Current period	Prior period	Current period	Prior period
		1 January-30	1 January-30	1 July-30	1 July-30
		September 2015	September 2014	September 2015	September 2014
INCOME AND EXPENSES					
I.	INTEREST INCOME	9.865.310	8.467.092	3.466.258	2.813.519
1.1	Interest on loans	8.165.767	6.417.901	2.976.308	2.242.282
1.2	Interest received from reserve deposits	8.961	266	6.513	68
1.3	Interest received from banks	21.581	7.699	9.530	1.688
1.4	Interest received from money market placements	-	-	-	-
1.5	Interest income on marketable securities	1.664.830	2.037.252	473.133	568.593
1.5.1	Financial assets held for trading	2.720	1.046	1.008	373
1.5.2	Financial assets at fair value through profit and loss	-	-	-	-
1.5.3	Financial assets available-for-sale	566.890	635.032	194.376	181.418
1.5.4	Investments held-to-maturity	1.095.220	1.401.174	277.749	386.802
1.6	Finance lease income	-	-	-	-
1.7	Other interest income	4.171	3.974	774	888
II.	INTEREST EXPENSE	5.683.939	4.769.915	2.088.059	1.504.998
2.1	Interest on deposits	4.554.582	3.916.192	1.659.016	1.190.912
2.2	Interest on borrowings	231.381	191.209	95.016	64.488
2.3	Interest on money market borrowings	503.879	392.183	193.957	132.494
2.4	Interest on bonds issued	340.725	190.901	126.596	72.688
2.5	Other interest expense	53.372	79.430	13.474	44.416
III.	NET INTEREST INCOME [I – II]	4.181.371	3.697.177	1.378.199	1.308.521
IV.	NET FEES AND COMMISSIONS INCOME	886.109	719.763	271.057	250.711
4.1	Fees and commissions income	1.139.976	1.003.605	358.318	345.914
4.1.1	Non-cash loans	158.632	131.163	57.962	42.431
4.1.2	Other	981.344	872.442	300.356	303.483
4.2	Fees and commissions expenses	253.867	283.842	87.261	95.203
4.2.1	Non-cash loans	19	24	5	6
4.2.2	Other	253.848	283.818	87.256	95.197
V.	DIVIDEND INCOME	188.677	146.023	52	-
VI.	NET TRADING PROFIT (NET)	(170.627)	40.915	(143.374)	25.522
6.1	Profit/loss from capital market operations	28.274	235.136	1.171	71.046
6.2	Profit/loss from financial derivative transactions	182.553	(989.546)	783.721	(612.144)
6.3	Foreign exchange gains/losses	(381.454)	795.325	(928.266)	566.620
VII.	OTHER OPERATING INCOME	769.238	432.350	62.730	198.359
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)	5.854.768	5.036.228	1.568.664	1.783.113
IX.	LOANS AND OTHER RECEIVABLES IMPAIRMENT LOSS PROVISIONS (-)	1.213.721	684.419	120.586	300.456
X.	OTHER OPERATING EXPENSES(-)	2.584.384	2.194.237	894.925	757.148
XI.	NET OPERATING INCOME/(LOSS) (VIII-IX-X)	2.056.663	2.157.572	553.153	725.509
XII.	AMOUNT RECORDED IN EXCESS AS GAIN AFTER MERGER	-	-	-	-
XIII.	PROFIT/LOSSES FROM EQUITY METHOD APPLIED SUBSIDIARIES	-	-	-	-
XIV.	GAIN / (LOSS) ON NET MONETARY POSITION	-	-	-	-
XV.	INCOME/(LOSS) BEFORE TAXES (XI+XII+XIII+XIV)	2.056.663	2.157.572	553.153	725.509
XVI.	TAX INCOME PROVISION (±)	(389.301)	(393.491)	(115.181)	(124.055)
16.1	Current tax provision	(2.495)	(594.795)	26.685	(89.884)
16.2	Deferred tax provision	(386.806)	201.304	(141.866)	(34.171)
XVII.	NET OPERATING INCOME AFTER TAX (XV±XVI)	1.667.362	1.764.081	437.972	601.454
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)	1.667.362	1.764.081	437.972	601.454
	Earnings/losses per share (Full TRY)	1,33389	1,41126	0,35038	0,48116

TÜRKİYE HALK BANKASI AŞ**UNCONSOLIDATED STATEMENT OF INCOME AND EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY
FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2015***(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)***IV. 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	(942.225)	50.191
II. TANGIBLE ASSETS REVALUATION DIFFERENCES	1.028.054	-
III. INTANGIBLE ASSETS REVALUATION DIFFERENCES	-	-
IV. FOREIGN EXCHANGE DIFFERENCES FOR FOREIGN CURRENCY TRANSACTIONS	-	-
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	452	1.852
IX. DEFERRED TAX OF VALUATION DIFFERENCES	122.711	(38.572)
X. TOTAL NET PROFIT/LOSS ACCOUNTED UNDER EQUITY (I+II+...+IX)	208.992	13.471
XI. PROFIT/LOSS	1.667.362	1.764.081
11.1 Change in fair value of marketable securities (Transfer to profit/loss)	27.241	232.409
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	1.640.121	1.531.672
XII. TOTAL PROFIT/LOSS ACCOUNTED FOR THE PERIOD (X±XI)	1.876.354	1.777.552

TÜRKİYE HALK BANKASI AŞ

UNCONSOLIDATED 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. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Paid in capital	Effect of inflation adjustments on paid in capital	Share premium	Share certificate 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 shareholders' equity
1 January 2014– 30 September 2014																
I. Balance at end of prior period	1.250.000	1.220.451	-	-	1.048.602	-	6.993.085	62.325	2.750.843	-	813.550	-	6.917	-	-	14.145.773
II. Corrections according to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 The effect of corrections of errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 The effects of changes in accounting policy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I + II)	1.250.000	1.220.451	-	-	1.048.602	-	6.993.085	62.325	2.750.843	-	813.550	-	6.917	-	-	14.145.773
Changes within the period																
IV. Increase/decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	11.619	-	-	-	-	11.619
VI. Hedging funds (effective portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1 Cash-flow hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2 Hedges for investment made in foreign countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Revaluation changes of property and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Bonus shares from investment and associates, subsidiaries and joint ventures (business partners).	-	-	-	-	-	-	-	-	-	-	-	-	1.852	-	-	1.852
X. Foreign exchange differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII. Effect of changes in shareholders equity of investments and associates to bank's shareholders equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV. Increase in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1 Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.2 From internal resources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV. Issuance of share certificates at end of period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Share cancellation profits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII. Adjustment to paid-in capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX. Net profit or losses	-	-	-	-	-	-	-	-	1.764.081	-	-	-	-	-	-	1.764.081
XX. Profit distribution	-	-	-	-	168.801	-	2.306.958	-	(2.750.843)	-	-	-	-	-	-	(275.084)
20.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(275.084)	-	-	-	-	-	(275.084)
20.2 Transfers to legal reserves	-	-	-	-	168.801	-	2.306.958	-	-	(2.475.759)	-	-	-	-	-	-
20.3 Other	-	-	-	-	-	-	-	-	(2.750.843)	2.750.843	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	-	-	1.217.403	-	9.300.043	62.325	1.764.081	-	825.169	-	8.769	-	-	15.648.241
1 January 2015 – 30 September 2015																
I. Balance at end of prior period	1.250.000	1.220.451	-	-	1.217.403	-	9.300.043	34.104	2.205.768	-	1.299.384	-	8.769	-	-	16.535.922
Changes within the period																
II. Increase or decrease generated by merger	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation changes in marketable securities	-	-	-	-	-	-	-	-	-	-	(768.021)	-	-	-	-	(768.021)
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	-	-	-	-	-	-	-	-	-	-	-	976.651	-	-	-	976.651
VI. Revaluation changes of intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Bonus shares from investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Foreign exchange differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Changes after disposal of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Changes after reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. 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	-	-	-	-	69	-	-	(24.681)	-	-	25.101	-	(58)	-	-	431
XVII. Net profit or losses	-	-	-	-	-	-	-	-	1.667.362	-	-	-	-	-	-	1.667.362
XVIII. Profit distribution	-	-	-	-	118.393	-	1.866.798	-	(2.205.768)	-	-	-	-	-	-	(220.577)
18.1 Dividends distributed	-	-	-	-	-	-	-	-	-	(220.577)	-	-	-	-	-	(220.577)
18.2 Transfers to legal reserves	-	-	-	-	118.393	-	1.866.798	-	-	(1.985.191)	-	-	-	-	-	-
18.3 Other	-	-	-	-	-	-	-	-	(2.205.768)	2.205.768	-	-	-	-	-	-
Closing balance	1.250.000	1.220.451	-	-	1.335.865	-	11.166.841	9.423	1.667.362	-	556.464	976.651	8.711	-	-	18.191.768

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

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

VI. STATEMENT OF CASH FLOWS

	Reviewed	Reviewed
	Current period	Prior period
	1 January -	1 January -
	30 September 2015	30 September 2014
A. CASH FLOWS FROM BANKING OPERATIONS		
1.1 Operating profit before changes in operating assets and liabilities	(1.396.528)	(666.178)
1.1.1 Interest received	9.084.963	8.244.463
1.1.2 Interest paid	(5.378.647)	(4.674.575)
1.1.3 Dividend received	124.358	6.016
1.1.4 Fees and commissions received	1.139.976	1.003.605
1.1.5 Other income	584.178	226.320
1.1.6 Collections from previously written off loans	367.433	422.911
1.1.7 Cash payments to personnel and service suppliers	(1.151.646)	(844.554)
1.1.8 Taxes paid	(208.471)	(634.190)
1.1.9 Other	(5.958.672)	(4.416.174)
1.2 Assets and Liabilities Subject to Banking Operations	908.312	(3.085.809)
1.2.1 Net decrease in financial assets held for sale	9.188	2.097
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	14.010	(8.000)
1.2.4 Net (increase) decrease in loans	(24.739.567)	(9.226.186)
1.2.5 Net (increase) decrease in other assets	(3.938.867)	92.916
1.2.6 Net increase (decrease) in bank deposits	(252.801)	7.810.239
1.2.7 Net increase (decrease) in other deposits	19.292.716	(7.155.831)
1.2.8 Net increase (decrease) in loans borrowed	8.391.665	(2.110.609)
1.2.9 Net increase (decrease) in matured payables	-	-
1.2.10 Net increase (decrease) in other liabilities	2.131.968	7.509.565
I. Net cash provided from banking operations	(488.216)	(3.751.987)
B. CASH FLOWS FROM INVESTMENT ACTIVITIES		
II. Net cash provided from/ (used in) investing activities	17.632	1.490.609
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(30.153)	(44.296)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	-
2.3 Fixed assets purchases	(266.802)	(227.135)
2.4 Fixed assets sales	115.329	87.389
2.5 Cash paid for purchase of financial assets available for sale	(1.785.530)	(4.243.921)
2.6 Cash obtained from sale of financial assets available for sale	819.341	5.009.583
2.7 Cash paid for purchase of investment securities	(656.813)	(2.416.023)
2.8 Cash obtained from sale of investment securities	1.839.204	3.335.923
2.9 Other	(16.944)	(10.911)
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net cash used in financing activities	2.530.611	1.558.979
3.1 Cash obtained from loans borrowed and securities issued	4.616.654	2.934.609
3.2 Cash used for repayment of loans borrowed and securities issued	(1.750.000)	(1.000.000)
3.3 Bonds issued	-	-
3.4 Dividends paid	(335.577)	(375.084)
3.5 Payments for finance leases	(347)	(232)
3.6 Other	(119)	(314)
IV. Effect of change in foreign exchange rate on cash and cash equivalents	1.151.406	192.952
V. Net increase / (decrease) in cash and cash equivalents	3.211.433	(509.447)
VI. Cash and cash equivalents at beginning of the period	6.989.244	6.372.320
VII. Cash and cash equivalents at end of the period	10.200.677	5.862.873