### TÜRKİYE HALK BANKASI AŞ CONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2020

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

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

			C	Reviewed urrent Period			Audited Prior Period	
				March 2020			December 20	19
	ASSETS	Note	TRY	FC	TOTAL	TRY	FC	TOTAL
I.	FINANCIAL ASSETS (NET)		37.098.762	31.752.309	68.851.071	30.233.397	42.074.025	72.307.422
1.1	Cash and Cash Equivalents		3.735.810	24.168.655	27.904.465	3.057.952	36.497.025	39.554.977
1.1.1	Cash and Balances with Central Bank	(1)	3.357.150	20.784.819	24.141.969	2.472.611	32.841.376	35.313.987
1.1.2	Banks	(3)	310.209	3.384.027	3.694.236	508.021	3.655.952	4.163.973
1.1.3	Money Markets		81.794	-	81.794	87.138	-	87.138
1.1.4	Expected Loss Provision (-)		13.343	191	13.534	9.818	303	10.121
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	16.646.617	3.218	16.649.835	16.295.809	9.954	16.305.763
1.2.1	Government Debt Securities		16.483.929	39	16.483.968	16.131.520	64	16.131.584
1.2.2	Equity Instruments		145.601	3.179	148.780	145.601	9.890	155.491
1.2.3	Other Financial Assets		17.087	-	17.087	18.688	-	18.688
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(4)	16.697.676	5.640.574	22.338.250	10.875.940	4.418.750	15.294.690
1.3.1	Government Debt Securities		16.069.633	5.509.248	21.578.881	10.275.808	4.283.752	14.559.560
1.3.2	Equity Instruments		24.139	131.326	155.465	20.049	134.998	155.047
1.3.3	Other Financial Assets		603.904	-	603.904	580.083	-	580.083
1.4	Derivative Financial Assets	(2)(11)	18.659	1.939.862	1.958.521	3.696	1.148.296	1.151.992
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		18.659	1.939.862	1.958.521	3.696	1.148.296	1.151.992
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive							
	Income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)		298.626.232	118.088.564	416.714.796	267.318.842	112.081.816	379.400.658
2.1	Loans	(5)	256.744.887	95.754.845	352.499.732	222.430.880	90.963.797	313.394.677
2.2	Lease Receivables	(10)	1.306.652	2.309.575	3.616.227	1.021.658	2.369.156	3.390.814
2.3	Factoring Receivables		1.953.062	96.597	2.049.659	2.146.745	38.381	2.185.126
2.4	Other Financial Assets Measured at Amortised Cost	(6)	52.128.524	20.414.210	72.542.734	53.297.037	19.174.085	72.471.122
2.4.1	Government Debt Securities		52.078.017	20.414.210	72.492.227	53.246.524	19.174.085	72.420.609
2.4.2	Other Financial Assets		50.507	-	50.507	50.513	-	50.513
2.5	Expected Credit Loss (-)		13.506.893	486.663	13.993.556	11.577.478	463.603	12.041.081
III.	NON CURRENT ASSETS HELD FOR SALE AND							
	DISCONTINUED OPERATIONS (NET)	(14)	999.483	84.726	1.084.209	1.009.587	66.831	1.076.418
3.1	Held for Sale		999.483	84.726	1.084.209	1.009.587	66.831	1.076.418
3.2	Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		60.724	517.834	578.558	116.254	476.980	593.234
4.1	Investments in Associates (Net)	(7)	60.724	517.834	578.558	32.254	476.980	509.234
4.1.1	Associates Valued Based on Equity Method		21.975	517.834	539.809	21.152	476.980	498.132
4.1.2	Unconsolidated Associates		38.749	-	38.749	11.102	-	11.102
4.2	Subsidiaries (Net)	(8)	-	-	-	84.000	-	84.000
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non- Financial Subsidiaries		-	-	-	84.000	-	84.000
4.3	Joint Ventures (Net)	(9)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	PROPERTY AND EQUIPMENT (Net)		8.927.717	219.351	9.147.068	9.107.424	201.549	9.308.973
VI.	INTANGIBLE ASSETS (Net)		159.360	41.429	200.789	166.525	38.734	205.259
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		159.360	41.429	200.789	166.525	38.734	205.259
VII.	INVESTMENT PROPERTIES (Net)	(12)	1.115.788	8.220	1.124.008	1.096.814	7.649	1.104.463
VIII.	CURRENT TAX ASSET		602	9.490	10.092	602	7.469	8.071
IX.	DEFERRED TAX ASSET	(13)	48.279	3.751	52.030	48.878	3.462	52.340
X.	OTHER ASSETS (Net)	(15)	5.393.805	918.871	6.312.676	4.115.999	458.990	4.574.989
	TOTAL ASSETS		352,430,752	151,644,545	504.075,297	313.214.322	155,417,505	468.631.827

## TÜRKİYE HALK BANKASI AŞ CONSOLIDATED BALANCE SHEET AS OF 31 MARCH 2020

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

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

				Reviewed			Audited	
				Current Period 31 March 2020		31	Prior Period December 20	10
	LIABILITIES	Note	TRY	FC FC	TOTAL	TRY	FC FC	TOTAL
I.	DEPOSITS	(1)	182.176.908	147.984.452	330.161.360	163.097.510	137.590.041	300.687.551
II.	FUNDS BORROWED	(3)	1.320.497	13.325.090	14.645.587		12.756.895	14.167.870
III.	MONEY MARKETS		60.158.863	658.853	60.817.716	50.388.047	2.951.294	53.339.341
IV.	SECURITIES ISSUED (Net)	(4)	8.706.362	6.592.680	15.299.042		10.512.530	19.294.132
4.1 4.2	Bills Assets Backed Securities		4.638.645 2.790.898	-	4.638.645 2.790.898	4.745.320 2.651.546	-	4.745.320 2.651.546
4.2	Bonds		1.276.819	6.592.680	7.869.499	1.384.736	10.512.530	11.897.266
V.	FUNDS		3.102.535	0.392.000	3.102.535	3.209.004	10.312.330	3.209.004
5.1	Borrower Funds		-	_	-	-	_	5.205.004
5.2	Other		3.102.535	-	3.102.535	3.209.004	-	3.209.004
VI.	FINANCIAL LIABLITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	_	-	-	_
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	5.352	647.267	652.619	334	353.384	353.718
7.1 7.2	Derivative Financial Liabilities at Fair Value Through Profit or Loss Derivative Financial Liabilities at Fair Value Through Other Comprehensive		5.352	647.267	652.619	334	353.384	353.718
X/TTT	Income		260	-	250	1.001	126	1.507
VIII. IX.	FACTORING LIABILITIES LEASE LIABILITIES	(6)	368 559.928	2 108.217	370 668.145	1.081 534.189	426 109.870	1.507 644.059
X.	PROVISIONS	(6) (8)	1.986.274	82.882	2.069.156	1.678.800	71.545	1.750.345
10.1	Restructuring Provisions	(0)	1.200.274		2.007.130	1.070.000	71.545	1.750.545
10.2	Reserve for Employee Benefits		1.308.950	17.482	1.326.432	1.119.640	14.108	1.133.748
10.3	Insurance for Technical Provision (Net)		-	61.584	61.584	-	53.652	53.652
10.4	Other Provisions		677.324	3.816	681.140	559.160	3.785	562.945
XI.	CURRENT TAX LIABILITY	(9)	983.216	3.364	986.580	1.324.515	8.772	1.333.287
XII.	DEFERRED TAX LIABILITIES	(9)	383.480	2.152	385.632	315.308	2.152	317.460
XIII.	NON CURRENT LIABILITIES HELD FOR SALE AND	(10)	2 255 220	0.5.010	2.250.546	2 000 000	0.5.500	2 10 1 21 2
13.1	DISCONTINUED OPERATIONS (NET) Held for Sale	(10)	3.255.328	<b>95.218</b> 95.218	3.350.546	<b>3.098.809</b> 3.098.809	85.508 95.509	<b>3.184.317</b> 3.184.317
13.1	Discontinued Operations		3.255.328	93.218	3.350.546	3.098.809	85.508	3.184.317
XIV.	SUBORDINATED DEBT INSTRUMENTS	(11)	6.010.358	6.735.290	12.745.648	6.037.858	6.146.988	12.184.846
14.1	Loans	(11)	-	6.735.290	6.735.290	-	6.146.988	6.146.988
14.2	Other Debt Instruments		6.010.358	-	6.010.358	6.037.858	-	6.037.858
XV.	OTHER LIABILITIES	(5)	24.822.447	1.146.707	25.969.154	24.768.998	1.198.004	25.967.002
XVI.	SHAREHOLDERS' EQUITY	(12)	32.584.130	637.077	33.221.207	31.561.248	636.140	32.197.388
16.1	Paid-in Capital		1.250.000	-	1.250.000	1.250.000	-	1.250.000
16.2	Capital Reserves		991.740	410	992.150	1.014.978	412	1.015.390
16.2.1 16.2.2	Share Premium Share Cancellation Profits		39.773	-	39.773	39.773	-	39.773
16.2.3	Other Capital Reserves		951.967	410	952.377	975.205	412	975.617
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through		251.207	410	752.511	773.203	412	775.017
10.5	Profit or Loss		2.639.593	(3.176)	2.636.417	2.650.400	1.500	2.651.900
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit							
	or Loss		287.712	(150.529)	137.183	337.320	(83.834)	253.486
16.5	Profit Reserves		23.664.167	430.719	24.094.886	23.664.169	388.010	24.052.179
16.5.1	Legal Reserves		2.481.043	29.703	2.510.746	2.459.822	29.703	2.489.525
16.5.2	Status Reserves		21 125 092	104 574	21 240 556	21 157 205	104.574	21 261 770
16.5.3 16.5.4	Extraordinary Reserves Other Profit Reserves		21.135.982 47.142	104.574 296.442	21.240.556 343.584	21.157.205 47.142	104.574 253.733	21.261.779 300.875
16.5.4	Income or (Loss)		3.462.397	353.221	3.815.618	2.362.968	324.212	2.687.180
16.6.1	Prior Periods' Income or (Loss)		2.366.118	321.062	2.687.180	179.946	239.626	419.572
16.6.2	Current Period Income or (Loss)		1.096.279	32.159	1.128.438	2.183.022	84.586	2.267.608
16.7	Minority Shares		288.521	6.432	294.953	281.413	5.840	287.253
	TOTAL LIABILITIES		326.056.046	178.019.251	504.075.297	296.208.278	172.423.549	468.631.827

#### TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 31 MARCH 2020 (Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

#### II. CONSOLIDATED STATEMENT OF OFF BALANCE SHEET ITEMS

			Cur	Reviewed rent Period		Pr	Audited Prior Period			
	OFF-BALANCE SHEET	Note	TRY	March 2020 FC	TOTAL	TRY	ecember 2019 FC	TOTAL		
	OFF-BALANCE SHEET	Note	IKI	FC	TOTAL	IKI	FC	IOIAL		
١.	COMMITMENTS AND CONTINGENCIES (I+II+III)		94.306.677	130.197.806	224.504.483	83.750.565	113.362.625	197.113.190		
	GUARANTEES AND WARRANTIES	(1)	41.182.109	53.607.539	94.789.648	40.418.066	50.599.764	91.017.830		
.1 .1.1	Letters of guarantee Guarantees subject to public procurement law		38.281.732 2.112.005	42.817.073 11.556.741	81.098.805 13.668.746	37.770.126 2.075.214	39.576.362 11.132.077	77.346.488 13.207.291		
.1.2	Guarantees given for foreign trade operations		2.112.003	75.185	75.185	2.073.214	91.930	91.930		
.1.3	Other letters of guarantee		36.169.727	31.185.147	67.354.874	35.694.912	28.352.355	64.047.267		
.2	Bank loans		16.532	7.115.103	7.131.635	8.260	6.953.738	6.961.998		
.2.1	Import acceptances		16 522	102.282	102.282	9.260	27.704	27.704 6.934.294		
.3	Other bank acceptances Letters of credit		16.532 13.749	7.012.821 3.539.773	7.029.353 3.553.522	8.260 16.891	6.926.034 3.884.760	3.901.651		
.3.1	Documentary letters of credit		13.749	3.539.773	3.553.522	16.891	3.884.760	3.901.651		
.3.2	Other letters of credit		-	-	-	-	-	-		
.4	Guaranteed refinancing		-	-	-	-	-	-		
.5 .5.1	Endorsements Endorsements to Central Bank of the Republic of Turkey		-	-	-	-	-	-		
.5.2	Other Endorsements		-	-	-	_	-			
.6	Purchase guarantees on marketable security issuance		-	-	-	_	-	-		
.7	Factoring guarantees		-	-	-	-	-	-		
.8	Other guarantees		2.870.096	135.590	3.005.686	2.622.789	184.904	2.807.693		
.9	Other sureties		- 20 454 012	- 0 120 072	- 20 504 004	20.055.622	4 620 061	22 (05 (04		
I. 2.1	COMMITMENTS Irrevocable commitments	(1)	<b>30.454.912</b> 30.115.821	<b>8.129.972</b> 5.294.455	38.584.884 35.410.276	28.057.633 27.742.136	4.628.061 2.136.154	<b>32.685.69</b> 4 29.878.290		
2.1.1	Forward asset purchase commitments	(1)	394.506	4.345.910	4.740.416	967.531	1.265.092	2.232.623		
2.1.2	Forward deposit purchase and sale commitments		100.000		100.000	-	-			
2.1.3	Capital commitments to subsidiaries and associates		-	-	-	-	-	-		
2.1.4	Loan granting commitments		2.629.133	623.889	3.253.022	2.564.640	573.699	3.138.339		
2.1.5	Securities underwriting commitments		-	-	-	-	-	-		
.1.6 .1.7	Payment commitments for reserve deposits		3.557.781	-	3.557.781	3.219.679	-	3.219.679		
.1.8	Payment commitments for Cheques Tax and fund liabilities from export commitments		95.273	-	95.273	83.156	-	83.156		
.1.9	Commitments for credit card expenditure limits		18.932.736	70.114	19.002.850	16.709.743	63.100	16.772.843		
	Commitments for credit cards and banking services									
2.1.10	promotions		22.027	-	22.027	24.943	-	24.943		
.1.11	Receivables from short sale commitments		-	-	-	-	-	-		
.1.12	Payables for short sale commitments Other irrevocable commitments		4.384.365	254.542	4.638.907	4.172.444	234.263	4.406.707		
2	Revocable commitments		339.091	2.835.517	3.174.608	315.497	2.491.907	2.807.404		
.2.1	Revocable loan granting commitments		-	1.405.716	1.405.716	-	1.347.727	1.347.727		
.2.2	Other revocable commitments		339.091	1.429.801	1.768.892	315.497	1.144.180	1.459.677		
II.	DERIVATIVE FINANCIAL INSTRUMENTS		22.669.656	68.460.295	91.129.951	15.274.866	58.134.800	73.409.666		
3.1	Derivative financial instruments held for risk management		-	-	-	-	-	-		
3.1.1 3.1.2	Fair value risk hedging transactions Cash flow risk hedging transactions		-	-	-	-	-	-		
3.1.3	Net foreign investment risk hedging transactions		-	-	-	_	-			
3.2	Transactions for trading		22.669.656	68.460.295	91.129.951	15.274.866	58.134.800	73.409.666		
3.2.1	Forward foreign currency buy/sell transactions		1.507.386	6.947.847	8.455.233	1.508.922	3.824.584	5.333.506		
3.2.1.1	Forward foreign currency transactions-buy		725.215	3.977.886	4.703.101	779.407	1.490.061	2.269.468		
3.2.1.2	Forward foreign currency transactions-sell		782.171	2.969.961	3.752.132	729.515	2.334.523	3.064.038		
3.2.2 3.2.2.1	Currency and interest rate swaps Currency swap-buy		19.683.228 431.789	50.585.320 18.488.918	70.268.548 18.920.707	12.849.494 432.526	48.469.357 15.653.590	61.318.851 16.086.116		
.2.2.1	Currency swap-sell		17.341.439	5.889.302	23.230.741	11.996.968	5.528.265	17.525.233		
3.2.2.3	Interest rate swap-buy		955.000	13.103.550	14.058.550	210.000	13.643.751	13.853.751		
3.2.2.4	Interest Rate swap-sell		955.000	13.103.550	14.058.550	210.000	13.643.751	13.853.751		
3.2.3	Currency, interest rate and marketable securities options		1.479.042	2.047.823	3.526.865	916.450	2.604.064	3.520.514		
.2.3.1	Currency call options		737.620	1.025.399	1.763.019	457.977	1.302.273	1.760.250		
3.2.3.2	Currency put options Interest rate call options		741.422	1.022.424	1.763.846	458.473	1.301.791	1.760.264		
.2.3.4	Interest rate can options  Interest rate put options		-	-	-		-			
.2.3.5	Marketable securities call options		_	_	_	_	_			
.2.3.6	Marketable securities put options		-	-	-	-	-			
3.2.4	Currency futures		-	-	-	-	-	-		
.2.4.1	Currency futures-buy		-	-	-	-	-			
3.2.4.2 3.2.5	Currency futures-sell Interest rate buy/sell futures		-	-	-	-	-	-		
3.2.5.1	Interest rate buy/sell futures Interest rate futures-buy		-	-	-	-	-			
3.2.5.2	Interest rate futures-only  Interest rate futures-sell		-	_	-	-	-	-		
.2.6	Other		-	8.879.305	8.879.305	-	3.236.795	3.236.795		
3.	CUSTODY AND PLEDGED ASSETS (IV+V+VI)		1.277.049.940	405.432.141	1.682.482.081	1.210.945.097	362.728.818	1.573.673.915		
V.	CUSTODIES		582.014.946	49.046.213	631.061.159	571.163.381	50.656.660	621.820.041		
l.1 l.2	Assets under management		102 027 100	1 705 077	102 812 062	207.557.410	1 400 000	200 070 / /		
.3	Custody marketable securities Cheques in collection process		192.027.189 17.790.836	1.785.874 36.452.376	193.813.063 54.243.212	207.557.418 15.793.262	1.420.996 31.771.413	208.978.414 47.564.675		
.4	Commercial notes in collection process		324.126.487	7.690.925	331.817.412	289.702.098	7.018.616	296.720.714		
.5	Other assets in collection process			, 0., 25	-		-	-, 20.714		
.6	Underwritten securities		-	-	-	-	-	-		
.7	Other custodies		3.553.326	1.144.220	4.697.546	4.005.746	810.205	4.815.951		
.8	Custodians		44.517.108	1.972.818	46.489.926	54.104.857	9.635.430	63.740.287		
7.	PLEDGED ASSETS Marketable sequirities		695.034.994	356.385.928	7.420.922	639.781.716	312.072.158	951.853.874		
.1	Marketable securities		6.183.048	1.237.844	7.420.892	5.805.905	1.236.225	7.042.130		
. 4	Collateral notes Commodity		8.232.661 25.813	1.496.634	9.729.295 25.813	7.208.610 25.813	1.344.753	8.553.363 25.813		
.3	Warranty		23.013	-	- 23.013	23.013	-	43.013		
			520 (74 25)	278.644.235	818.318.491	500.970.141	253.826.850	754.796.991		
5.4	Land and buildings		539.674.256							
5.4 5.5 5.6	Land and buildings Other pledged assets		125.062.395	52.168.454	177.230.849	120.641.178	42.752.230			
5.3 5.4 5.5 5.6 5.7	Other pledged assets Pledges							163.393.408 18.042.169		
.4 .5 .6	Other pledged assets		125.062.395	52.168.454	177.230.849	120.641.178	42.752.230	163.393.408		

## TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 MARCH 2020

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

#### III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS

			Reviewed Current Period	Reviewed Prior Period
			1 January- 31 March	1 January- 31 March
	INCOME AND EXPENSES	Note	2020	2019
I.	INTEREST INCOME	(1)	11.944.921	10.983.378
1.1 1.2	Interest on Loans Interest on Reserve Requirements		8.829.670 500	8.476.533 26.149
1.3	Interest on Banks		34.926	145.402
1.4	Interest on Money Market Transactions		5.398	453
1.5	Interest on Marketable Securities Portfolio		2.877.156	2.152.821
1.5.1	Fair Value Through Profit or Loss		847	5.886
1.5.2	Fair Value Through Other Comprehensive Income		662.853	277.840
.5.3	Measured at Amortized Cost		2.213.456	1.869.095
.6	Financial Lease Interest Income		77.631	78.554
.7	Other Interest Income		119.640	103.466
I.	INTEREST EXPENSE (-)	(2)	6.388.171	9.010.382
2.1	Interest on Deposits		4.157.454	6.133.728
2.2	Interest on Funds Borrowed		120.024	124.195
2.3	Interest Expense on Money Market Transactions		1.371.771	2.106.148
.4	Interest on Securities Issued		617.391	547.357
5	Interest on Leases		21.248	26.178
6	Other Interest Expenses		100.283	72.776
II.	NET INTEREST INCOME (I - II)		5.556.750	1.972.996
V.	NET FEES AND COMMISSIONS INCOME		707.017	591.413
.1	Fees and Commissions Received		904.902	886.264
.1.1	Non – cash Loans Other	(11)	223.941 680.961	219.404
i.1.2	Fees and Commissions Paid (-)	(11)	197.885	666.860 <b>294.851</b>
.2.1	Non – cash Loans		764	1.343
1.2.2	Other	(11)	197.121	293.508
v.	DIVIDEND INCOME	(11)	426	9.993
VI.	TRADING INCOME / LOSS (Net)	(3)	(1.245.046)	(407.191)
5.1	Trading Gains / (Losses) on Securities	(0)	85.128	18.132
.2	Gains / (Losses) on Derivate Financial Transactions		1.294.150	475.797
5.3	Foreign Exchange Gains / (Losses)		(2.624.324)	(901.120)
VII.	OTHER OPERATING INCOME	(4)	699.976	916.988
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		5.719.123	3.084.199
X.	EXPECTED LOSS PROVISIONS (-)	(5)	2.361.747	1.108.465
X.	OTHER PROVISION EXPENSES (-)	(5)	141.289	34.554
XI.	PERSONNEL EXPENSE (-)		940.974	774.972
KII.	OTHER OPERATING EXPENSES (-)	(6)	1.018.999	1.139.319
XIII.	NET OPERATING INCOME /LOSS (IX-X-XI)		1.256.114	26.889
XIV.	INCOME AFTER MERGER		-	-
CV.	INCOME /( LOSS ) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		6.235	9.361
VI.	INCOME / (LOSS) ON NET MONETARY POSITION		0.235	7.501
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS			
	(XIII++XVI)	(7)	1.262.349	36.250
VIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	(197.967)	141.450
8.1	Current Tax Provision		34.629	45.106
8.2	Deferred Tax Income Effect (+)		686.204	694.614
18.3	Deferred Tax Expense Effect (-)		522.866	881.170
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (YVIII-YVIII)	(0)	1 064 382	177 700
vv	OPERATIONS (XVII±XVIII)	(9)	1.064.382	177.700
<b>XX.</b> 20.1	INCOME FROM DISCONTUNIUED OPERATIONS Income from non- Current Assets Held for Sale		<b>613.933</b> 613.933	-
0.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		013.933	
0.3	Income from Other Discontinued Operations			
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		494.089	
1.1	Expenses for Non-current Assets Held for Sale		494.089	
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
1.3	Expenses for Other Discontinued Operations		-	-
XII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS	_		
/X/T**	(IXX-XX)	(7)	119.844	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(8)	(48.603)	-
23.1	Current Tax Provision		48.981	-
23.2	Deferred Tax Expense Effect (+)		270	-
23.3 <b>XXIV.</b>	Deferred Tax Income Effect (-) PROFIT/LOSS BEFORE TAX FROM DISCONTINUED		378	-
-481 V •	OPERATIONS (XIX±XXII)	(9)	71.241	-
	NET PROFIT/(LOSS) (XVIII+XXIII)	(10)	1.135.623	177.700
XV.	NET FROFIT/(LUSS) (AVIII+AAIII)			
	Profit / (Loss) of Group	(10)	1.128.438	172.761
25.1 25.2		(10)		172.761 4.939

## TÜRKİYE HALK BANKASI AŞ

# CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2020 (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
	STATEMENT OF PROFIT OR LOSS ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY	1 January - 31 March 2020	1 January - 31 March 2019
			_
I.	CURRENT PERIOD INCOME/LOSS	1.135.623	177.700
II.	OTHER COMPREHENSIVE INCOME	(131.786)	(175.588)
2.1	Not Reclassified Through Profit or Loss	(15.483)	-
2.1.1	Property and Equipment Revaluation Increase/Decrease	(3.718)	-
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	(12.137)	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	372	-
2.2	Reclassified Through Profit or Loss	(116.303)	(175.588)
2.2.1	Foreign Currency Translation Differences	10.987	1.855
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(221.774)	(240.323)
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	94.484	62.880
III.	TOTAL COMPREHENSIVE INCOME (I+II)	1.003.837	2.112

# TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 MARCH 2020 (Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

					or l		ther Comprehensive Income sified through Profit or Loss			d Other Comprehensive Income eclassified through Profit or Loss						
							Other(Shares of Investments Valued by Equity Method in Other Comprehensive Income			Other (Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other						
							Not			Comprehensive Income						
							Classified Through Profit			Classified						
							or Loss and			Through Profit or Loss and						
							Other Accumulated		Accumulated	Other						
							Amounts of Other		Revaluation and/or	Accumulated Amounts of						
						Accumulated	Comprehensive Income		Remeasurement	Other						
						Remeasurement	Items Not	Foreign	Gain/Loss of the	Comprehensive Income Items			Current	Total Equity		
	p		Share	Other	Revaluation	Gain/Loss of	Reclassified Through	Currency	Financial Assets at Fair	Reclassified Through Other	D #1	Prior Period	Period	Expect		
D	Paid in	Share	Cancellation	Capital	Increase/Decrease	Defined Benefit	Other Profit or	Translation	Value Through Other	Profit or	Profit	Profit or	Profit or	Minority	Minority	Total
Reviewed (1 January- 31 March 2019)	Capital 1.250.000	Premiums 39.740	Profits	1.228.055	of Fixed Assets 2.459.595	Pension Plan 8.624	Loss)	Differences (1.454)	Comprehensive Income (174,506)	Loss)	20.820.054	(Loss) 3.664.491	(Loss)	Shares 29,294,599	Shares 246.641	Equity 29.541.240
I. Prior Period End Balance II. Corrections and Accounting Policy Changes Made	1.250.000	39.740	-	1.228.055	2.459.595	8.024	-	(1.454)	(1/4.506)	-	20.820.054	3.004.491	-	29.294.599	240.041	29.541.240
According to TAS 8				_	_	_					_		_		_	
2.1 Effects of Corrections	-	-	-				-	-	-	-	-	-	-	-		-
2.2 Effects of Corrections 2.2 Effects of the Changes in Accounting Policies																
III. Adjusted Beginning Balance (I+II)	1.250.000	39,740		1.228.055	2.459.595	8.624		(1.454)	(174,506)		20.820.054	3.664.491		29,294,599	246.641	29.541.240
IV. Total Comprehensive Income	1.230.000	39.740		1.220.033	2.437.373	0.024		1.855	(177.443)		20.020.034	3.004.471	172.761	(2.827)	4.939	2.112
V. Capital Increase by Cash	-	-	-	_	-	-	-	1.055	(177.443)	-	-	-	1/2./01	(2.027)	4.555	2,112
VI. Capital Increase by Cash VI. Capital Increase by Internal Sources	-	-	-	_	-	_	_	-	_	_	-	-	-	-		
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	_	_	-	_	_	-	-	-	-	-	-
VII. Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	850	3,972	-	-	-	-	-	13.042	(31.145)	-	(13.281)	(155)	(13.436)
X. Increase / Decrease by Other Changes XI. Profit Distribution	-	-	-	850	3.972	-	-	-	-	-	54.053	(54.053)	-	(13.281)		(13.430)
11.1 Dividends Paid	-	-	-	-	•	-	-	-	-	-	54.055	(54.053)	-	-	-	-
11.1 Dividends Paid 11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	54.053	(54.053)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	34.033	(34.033)	-	-	-	-
11.5 Other							-			-						
Period End Balance (III+IV++X+XI)	1.250.000	39.740	-	1.228.905	2.463.567	8.624	•	401	(351.949)	-	20.887.149	3.579.293	172.761	29.278.491	251.425	29.529.916
Reviewed (1 January - 31 March 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	2.687.180	-	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	2.687.180	-	31.910.135	287.253	32.197.388
IV. Total Comprehensive Income	-	-	-	-	(3.346)	-	(12.137)	10.987	(127.290)	-	-	-	1.128.438	996.652	7.185	1.003.837
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	-	-	-	(23.240)	-	-	-	-	-	-	42.707	-	-	19.467	515	19.982
XI. Profit Distribution	-	-	-	-	-	-	-	-		-	-	-	-	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Other												=				
Period End Balance (III+IV++X+XI)	1.250.000	39.773	-	952.377	2.662.289	(61.018)	35.146	5.141	132.042	-	24.094.886	2.687.180	1.128.438	32.926.254	294.953	33.221.207

#### TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 31 MARCH 2020

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

#### VI. CONSOLIDATED STATEMENT OF CASH FLOWS

			Reviewed Current Period	Reviewed Prior Period
		Note	1 January- 31 March 2020	1 January 31 March 2019
۱.	CASH FLOWS FROM BANKING OPERATIONS			
.1	Operating profit before changes in operating assets and liabilities		(586.181)	(3.667.642
1.1.1	Interest received		10.485.839	9.897.986
1.1.2	Interest paid		(6.249.714)	(9.170.579
1.1.3	Dividend received		426	9.993
.1.4	Fees and commissions received		904.902	886.264
1.1.5	Other income		389.742	735.000
1.1.6 1.1.7	Collections from previously written off loans Cash payments to personnel and service suppliers		756.266 (954.764)	371.215 (787.037
1.1.7	Taxes paid		(483.630)	(566.009)
1.1.9	Other		(5.435.248)	(5.044.475)
1.2	Changes in Assets and Liabilities Subject to Banking Operations		3.254.174	287.992
1.2.1	Net Increase / decrease in financial assets at fair value through profit or loss		(343.840)	18.433
1.2.2	Net (increase) / decrease in due from banks		-	(10.681)
1.2.3	Net (increase) / decrease in loans		(38.699.362)	(21.137.594)
1.2.4	Net (increase) / decrease in other assets		4.976.661	(6.470.111)
1.2.5	Net increase / (decrease) in bank deposits		5.220.844	3.747.188
1.2.6	Net increase / (decrease) in other deposits		24.014.960	17.248.730
1.2.7	Net Increase / decrease in financial liabilities at fair value through profit or loss		-	-
1.2.8	Net increase / (decrease) in funds borrowed		388.326	(651.802)
1.2.9 1.2.10	Net increase / (decrease) in matured payables Net increase / (decrease) in other liabilities		7.696.585	7.543.829
I.2.10			<b>2.667.993</b>	(3.379.650)
	Net cash provided from banking operations		2.007.993	(3.379.030)
В.	CASH FLOWS FROM INVESTMENT ACTIVITIES			/O //
II.	Net cash provided from/ (used in) investing activities		(4.759.567)	(8.223.511)
2.1	Cash paid for purchase of joint ventures, associates and subsidiaries		-	(109.320)
2.2	Cash obtained from sale of entities joint ventures, associates and subsidiaries		(150,001)	39.375
2.3	Fixed assets purchases		(158.001)	(292.695)
2.4 2.5	Fixed assets sales		583.035	106.637
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive income		(10.590.325)	(9.732.076)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive		(10.390.323)	(9.732.070)
2.0	income		3.982.637	5.732.398
2.7	Cash paid for purchase of investment securities		(2.856.687)	(5.131.911)
2.8	Cash obtained from sale of investment securities		4.293.689	1.159.445
2.9	Other		(13.915)	4.636
с.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash flow from financing activities		(4.572.502)	454.005
3.1	Cash obtained from loans borrowed and securities issued		12.339.256	2.737.485
3.2	Cash used for repayment of loans borrowed and securities issued		(16.857.379)	(2.233.851)
3.3	Bonds issued		-	-
3.4	Dividends paid		-	-
3.5	Payments for leases		(54.379)	(49.629)
3.6	Other		-	-
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		1.991.819	819.626
V.	Net increase / (decrease) in cash and cash equivalents		(4.672.257)	(10.329.530)
VI.	Cash and cash equivalents at beginning of the period		24.297.689	23.448.586