TÜRKİYE HALK BANKASI AŞ CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 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				
-				30 June 2020		31 December 2019				
	ASSETS	Note	TRY	FC	TOTAL	TRY	FC	TOTAL		
I.	FINANCIAL ASSETS (NET)		53.230.341	38.747.553	91.977.894	30,233,397	42.074.025	72,307,422		
1.1	Cash and Cash Equivalents		3.895.089	27.213.553	31.108.642	3.057.952	36.497.025	39.554.977		
1.1.1	Cash and Balances with Central Bank	(1)	3.573.142	24.546.638	28.119.780	2.472.611	32.841.376	35.313.987		
1.1.2	Banks	(3)	214.091	2.667.114	2.881.205	508.021	3.655.952	4.163.973		
1.1.3	Money Markets	(-)	121.866	-	121.866	87.138	-	87.138		
1.1.4	Expected Loss Provision (-)		14.010	199	14.209	9.818	303	10.121		
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	16.665.179	7.575	16.672.754	16.295.809	9.954	16.305.763		
1.2.1	Government Debt Securities		16.478.783	127	16.478.910	16.131.520	64	16.131.584		
1.2.2	Equity Instruments		145.601	7.448	153.049	145.601	9.890	155.491		
1.2.3	Other Financial Assets		40.795	-	40.795	18.688	-	18.688		
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(4)	32.570.775	9.675.559	42.246.334	10.875.940	4.418.750	15.294.690		
1.3.1	Government Debt Securities		31.930.269	9.520.124	41.450.393	10.275.808	4.283.752	14.559.560		
1.3.2	Equity Instruments		40.691	155.435	196.126	20.049	134.998	155.047		
1.3.3	Other Financial Assets		599.815	-	599.815	580.083	-	580.083		
1.4	Derivative Financial Assets	(2)(11)	99.298	1.850.866	1.950.164	3.696	1.148.296	1.151.992		
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		99.298	1.850.866	1.950.164	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)		380.105.063	119.709.629	499.814.692	267.318.842	112.081.816	379.400.658		
2.1	Loans	(5)	332.772.761	96.404.126	429.176.887	222.430.880		313.394.677		
2.2	Lease Receivables	(10)	1.777.118	2.336.617	4.113.735	1.021.658	2.369.156	3.390.814		
2.3	Factoring Receivables		2.360.842	125.076	2.485.918	2.146.745	38.381	2.185.126		
2.4	Other Financial Assets Measured at Amortised Cost	(6)	58.521.398	21.356.465	79.877.863	53.297.037	19.174.085	72.471.122		
2.4.1	Government Debt Securities		58.470.897	21.356.465	79.827.362	53.246.524	19.174.085	72.420.609		
2.4.2	Other Financial Assets		50.501	-	50.501	50.513	-	50.513		
2.5	Expected Credit Loss (-)		15.327.056	512.655	15.839.711	11.577.478	463.603	12.041.081		
III.	NON CURRENT ASSETS HELD FOR SALE AND									
	DISCONTINUED OPERATIONS (NET)	(14)	1.463	-	1.463	1.009.587	66.831	1.076.418		
3.1	Held for Sale		1.463	-	1.463	1.009.587	66.831	1.076.418		
3.2	Discontinued Operations		-	-	-	-	-	-		
IV.	EQUITY INVESTMENTS		54.054	555.937	609.991	116.254	476.980	593.234		
4.1	Investments in Associates (Net)	(7)	54.054	555.937	609.991	32.254	476.980	509.234		
4.1.1	Associates Valued Based on Equity Method		22.491	555.937	578.428	21.152	476.980	498.132		
4.1.2	Unconsolidated Associates		31.563	-	31.563	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)		8.995.421	279.921	9.275.342	9.107.424	201.549	9.308.973		
VI.	INTANGIBLE ASSETS (Net)		155.848	46.840	202.688	166.525	38.734	205.259		
6.1	Goodwill		-	-	-	-	-			
6.2	Other	(10)	155.848	46.840	202.688	166.525	38.734	205.259		
VII.	INVESTMENT PROPERTIES (Net)	(12)	1.130.681	8.674	1.139.355	1.096.814	7.649	1.104.463		
VIII.	CURRENT TAX ASSET	(12)	602	10.098	10.700	602	7.469	8.071		
IX.	DEFERRED TAX ASSET	(13)	318.803	3.992	322.795	48.878	3.462	52.340		
х.	OTHER ASSETS (Net)	(15)	6.208.201	828.049	7.036.250	4.115.999	458.990	4.574.989		
	TOTAL ASSETS		450.200.477	160.190.693	610.391.170	313.214.322	155.417.505	468.631.827		

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED BALANCE SHEET AS OF 30 JUNE 2020

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

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

	LIABILITIES			Current Period			Prior Period	
	I IARII ITIES							
	I IARII ITIES			30 June 2020			December 20	
	LIABLETTES	Note	TRY	FC	TOTAL	TRY	FC	TOTAL
I.	DEPOSITS	(1)	243.153.040	164.557.691		163.097.510		300.687.551
II.	FUNDS BORROWED	(3)	1.201.680	13.106.907	14.308.587		12.756.895	14.167.870
III.	MONEY MARKETS		77.582.369	685.006	78.267.375	50.388.047	2.951.294	53.339.341
IV.	SECURITIES ISSUED (Net)	(4)	9.040.328	6.949.054	15.989.382		10.512.530	19.294.132
4.1 4.2	Bills Assets Backed Securities		5.500.897 2.491.045	-	5.500.897 2.491.045	4.745.320 2.651.546		4.745.320 2.651.546
4.2	Assets Backed Securities Bonds		1.048.386	6.949.054	7.997.440	1.384.736		11.897.266
V.	FUNDS		3.125.967	0.949.034	3.125.967	3.209.004	10.312.330	3.209.004
5.1	Borrower Funds		3.123.907		3.123.907	3.203.004	-	3.203.004
5.2	Other		3.125.967	-	3.125.967	3.209.004		3.209.004
VI.	FINANCIAL LIABLITIES AT FAIR VALUE THROUGH PROFIT OR		3.123.707		3.123.707	3.207.004		3.207.004
·	LOSS		_	_	_	_	_	_
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	9,349	663,789	673.138	334	353,384	353,718
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss	(=)(-)	9.349	663.789	673.138	334	353.384	353.718
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive							
	Income							
VIII.	FACTORING LIABILITIES		1.475	1.578	3.053	1.081	426	1.507
IX.	LEASE LIABILITIES	(6)	621.471	151.170	772.641	534.189	109.870	644.059
X.	PROVISIONS	(8)	1.935.035	83.540	2.018.575	1.678.800	71.545	1.750.345
10.1	Restructuring Provisions		-	10.050	1 152 500	-	-	- 1 100 740
10.2	Reserve for Employee Benefits		1.140.230	12.358	1.152.588	1.119.640	14.108	1.133.748
10.3 10.4	Insurance for Technical Provision (Net) Other Provisions		794.805	67.913	67.913	550.160	53.652	53.652 562.945
		(9)		3.269	798.074 3.004.134	559.160	3.785	
XI. XII.	CURRENT TAX LIABILITY DEFERRED TAX LIABILITIES	(9) (9)	2.998.336	5.798 2.152	2.152	1.324.515 315.308	8.772 2.152	1.333.287 317.460
XIII.	NON CURRENT LIABILITIES HELD FOR SALE AND	(9)	-	2.152	2.152	315.308	2.152	317.400
AIII.	DISCONTINUED OPERATIONS (NET)	(10)	_	_	_	3.098.809	85.508	3.184.317
13.1	Held for Sale	(10)				3.098.809	85.508	3.184.317
13.1	Discontinued Operations		_	_	_	3.070.007	65.506	3.104.317
XIV.	SUBORDINATED DEBT INSTRUMENTS	(11)	6.034.558	7.252.193	13.286.751	6.037.858	6.146.988	12.184.846
14.1	Loans	(11)	-	7.252.193	7.252.193	-	6.146.988	6.146.988
14.2	Other Debt Instruments		6.034.558	-	6.034.558	6.037.858	-	6.037.858
XV.	OTHER LIABILITIES	(5)	27.442.679	1.666.722	29.109.401	24.768.998	1.198.004	25.967.002
XVI.	SHAREHOLDERS' EQUITY	(12)	41.419.636	699.647	42.119.283	31.561.248	636.140	32.197.388
16.1	Paid-in Capital		2.473.776	-	2.473.776	1.250.000	-	1.250.000
16.2	Capital Reserves		6.775.040	-	6.775.040	1.014.978	412	1.015.390
16.2.1	Share Premium		5.815.863	-	5.815.863	39.773	-	39.773
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		959.177	-	959.177	975.205	412	975.617
16.3	Accumulated Other Comprehensive Income or Loss Not Reclassified Through							
	Profit or Loss		2.647.152	2.467	2.649.619	2.650.400	1.500	2.651.900
16.4	Accumulated Other Comprehensive Income or Loss Reclassified Through Profit							
	or Loss		672.627	(136.465)	536.162	337.320	(83.834)	253.486
16.5	Profit Reserves		25.269.524	469.404	25.738.928	23.664.169	388.010	24.052.179
16.5.1	Legal Reserves		2.428.694	33.826	2.462.520	2.459.822	29.703	2.489.525
16.5.2	Status Reserves		22.793.649	104.574	22.898.223	21.157.205	104.574	21.261.779
16.5.3 16.5.4	Extraordinary Reserves Other Profit Reserves		47.181	331.004	378.185	47.142	253.733	300.875
16.5.4 16.6	Income or (Loss)		3.335.484	358.027	3.693.511	2.362.968	324.212	2.687.180
16.6.1	Prior Periods' Income or (Loss)		818.044	317.056	1.135.100	179.946	239.626	419.572
16.6.2	Current Period Income or (Loss)		2.517.440	40.971	2.558.411	2.183.022	84.586	2.267.608
16.0.2 16.7	Minority Shares		246.033	6.214	252.247	281.413	5.840	287.253
-0			240.000	0.217	2021247	231.713	2,040	201,200
	TOTAL LIABILITIES		414 565 922	195.825.247	610 301 170	296.208.278	172 423 540	468.631.827

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 JUNE 2020 (Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

II. CONSOLIDATED STATEMENT OF OFF BALANCE SHEET ITEMS

			Cui	Reviewed rent Period		Pr	Audited ior Period	
	OFF-BALANCE SHEET	Note	TRY	June 2020 FC	TOTAL	TRY	ecember 2019 FC	TOTAL
		- 1010						
	COMMITMENTS AND CONTINGENCIES (I+II+III) GUARANTEES AND WARRANTIES	(1)	103.787.549 43.974.646	112.607.563 55.060.089	216.395.112 99.034.735	83.750.565 40.418.066	113.362.625 50.599.764	197.113.190 91.017.830
	etters of guarantee	(1)	40.847.181	44.874.836	85.722.017	37.770.126	39.576.362	77.346.488
.1.1 G	duarantees subject to public procurement law		2.327.872	11.579.106	13.906.978	2.075.214	11.132.077	13.207.291
	duarantees given for foreign trade operations		- 20 510 200	63.722	63.722		91.930	91.930
	other letters of guarantee ank loans		38.519.309 146.094	33.232.008 7.549.959	71.751.317 7.696.053	35.694.912 8.260	28.352.355 6.953.738	64.047.267 6.961.998
	mport acceptances		140.074	115.976	115.976	-	27.704	27.704
.2.2 O	Other bank acceptances		146.094	7.433.983	7.580.077	8.260	6.926.034	6.934.294
	etters of credit		15.099	2.549.144	2.564.243	16.891	3.884.760	3.901.651
	Occumentary letters of credit Other letters of credit		15.099	2.549.144	2.564.243	16.891	3.884.760	3.901.651
	Guaranteed refinancing		-	-	-	-	-	
	indorsements		-	-	-	-	-	
	Indorsements to Central Bank of the Republic of Turkey		-	-	-	-	-	-
	other Endorsements curchase guarantees on marketable security issuance		-	_	-	-	-	-
	actoring guarantees		-	_	-	-	-	-
	Other guarantees		2.966.272	86.150	3.052.422	2.622.789	184.904	2.807.693
	Other sureties		-	-	-	-	4 600 064	22 505 50
	COMMITMENTS revocable commitments	(1)	40.915.337 40.502.509	4.584.069 1.467.373	45.499.406 41.969.882	28.057.633 27.742.136	4.628.061 2.136.154	32.685.694 29.878.290
	orward asset purchase commitments	(1)	40.302.307	350.809	350.809	967.531	1.265.092	2.232.623
2.1.2 Fe	orward deposit purchase and sale commitments		85.000	-	85.000	-	=	-
	apital commitments to subsidiaries and associates				2 50 5 5 5 5	-	-	2 45
	oan granting commitments ecurities underwriting commitments		3.089.242	697.315	3.786.557	2.564.640	573.699	3.138.339
	ayment commitments for reserve deposits		-	-	-	-	-	-
	ayment commitments for Cheques		3.550.667	_	3.550.667	3.219.679	-	3.219.679
	ax and fund liabilities from export commitments		107.209	-	107.209	83.156	-	83.156
	Commitments for credit card expenditure limits		28.924.222	72.697	28.996.919	16.709.743	63.100	16.772.843
	commitments for credit cards and banking services romotions		22.648	_	22.648	24.943	_	24.943
	eceivables from short sale commitments			-	-		-	
	ayables for short sale commitments		-	-	-	-	-	-
	other irrevocable commitments devocable commitments		4.723.521 412.828	346.552 3.116.696	5.070.073 3.529.524	4.172.444 315.497	234.263 2.491.907	4.406.707 2.807.404
	evocable loan granting commitments		412.828	1.531.001	1.531.001	313.497	1.347.727	1.347.727
	Other revocable commitments		412.828	1.585.695	1.998.523	315.497	1.144.180	1.459.677
	DERIVATIVE FINANCIAL INSTRUMENTS		18.897.566	52.963.405	71.860.971	15.274.866	58.134.800	73.409.666
	Derivative financial instruments held for risk management		-	-	-	-	-	-
	air value risk hedging transactions ash flow risk hedging transactions		-	-	-	-	-	-
	let foreign investment risk hedging transactions		-	_	-	-	-	-
3.2 T	ransactions for trading		18.897.566	52.963.405	71.860.971	15.274.866	58.134.800	73.409.666
	orward foreign currency buy/sell transactions		1.005.764	2.916.520	3.922.284	1.508.922	3.824.584	5.333.506
	orward foreign currency transactions-buy orward foreign currency transactions-sell		426.809 578.955	2.031.658 884.862	2.458.467 1.463.817	779.407 729.515	1.490.061 2.334.523	2.269.468 3.064.038
	Currency and interest rate swaps		17.865.383	39.923.424	57.788.807	12.849.494	48.469.357	61.318.851
.2.2.1 C	currency swap-buy		-	14.162.961	14.162.961	432.526	15.653.590	16.086.116
	currency swap-sell		16.385.383	2.741.743	19.127.126	11.996.968	5.528.265	17.525.233
	nterest rate swap-buy nterest Rate swap-sell		740.000 740.000	11.509.360 11.509.360	12.249.360 12.249.360	210.000 210.000	13.643.751 13.643.751	13.853.751 13.853.751
	Currency, interest rate and marketable securities options		26.419	3.178.784	3.205.203	916.450	2.604.064	3.520.514
	Currency call options		19.119	1.583.063	1.602.182	457.977	1.302.273	1.760.250
	Currency put options		7.300	1.595.721	1.603.021	458.473	1.301.791	1.760.264
	nterest rate call options		-	-	-	-	-	-
	nterest rate put options farketable securities call options		-	_	-	-	-	-
	farketable securities put options		-	-	-	-	-	-
	Currency futures		-	-	-	-	-	-
	Currency futures-buy Currency futures-sell		-	-	-	-	-	-
	nterest rate buy/sell futures		-	-	-	-	-	-
	nterest rate buy/serr lutures nterest rate futures-buy		-	_	-	-	_	
	nterest rate futures-sell		-	-	-	-	-	-
	Other		-	6.944.677	6.944.677	-	3.236.795	3.236.795
	CUSTODY AND PLEDGED ASSETS (IV+V+VI) CUSTODIES		1.477.695.130 689.473.549	431.314.414 52.474.280	1.909.009.544 741.947.829	1.210.945.097 571.163.381	362.728.818 50.656.660	1.573.673.915 621.820.041
	ssets under management		-	32.474.200	741.947.029	571.105.561	-	021.020.041
	custody marketable securities		187.519.261	2.162.825	189.682.086	207.557.418	1.420.996	208.978.414
	heques in collection process		17.071.260	38.640.008	55.711.268	15.793.262	31.771.413	47.564.675
	Commercial notes in collection process Other assets in collection process		425.119.820	8.082.659	433.202.479	289.702.098	7.018.616	296.720.714
	Inderwritten securities		-	-	-	-	-	-
	Other custodies		5.189.415	1.254.895	6.444.310	4.005.746	810.205	4.815.951
	ustodians		54.573.793	2.333.893	56.907.686	54.104.857	9.635.430	63.740.287
	LEDGED ASSETS		788.221.581	378.840.134	1.167.061.715	639.781.716	312.072.158	951.853.874
	farketable securities follateral notes		6.266.183	1.297.361 1.425.408	7.563.544	5.805.905 7.208.610	1.236.225	7.042.130
	onateral notes commodity		6.725.845 25.812	1.423.408	8.151.253 25.812	25.813	1.344.753	8.553.363 25.813
.4 W	Varranty		-	-	-	25.015	-	25.515
5.5 L	and and buildings		582.820.142	294.272.506	877.092.648	500.970.141	253.826.850	754.796.991
	Other pledged assets		166.850.011	54.492.349	221.342.360	120.641.178	42.752.230	163.393.408
	ledges CCEPTED BILL GUARANTEES AND SURETIES		25.533.588	27.352.510	52.886.098	5.130.069	12.912.100	18.042.169
A	COLL TED BILL GUARANTEES AND SURETIES		-	-	-	-	-	•
	OTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.581.482.679	543.921.977	2.125.404.656	1.294.695.662	476.091.443	1.770.787.105

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30 JUNE 2020

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

III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS

			Reviewed Current Period	Reviewed Prior Period	Reviewed Current Period	Reviewed Prior Period
			1 January-	1 January-	1 April-	1 April-
	INCOME AND EXPENSES	Note	30 June 2020	30 June 2019	30 June 2020	30 June 2019
_	NUMERICAL INCOME	(1)	24.449.665	22 251 052	12 502 544	12 400 051
I. 1.1	INTEREST INCOME Interest on Loans	(1)	24.448.665 17.826.159	23.371.952 17.815.809	12.503.744 8.996.489	12.400.951 9.339.276
1.1	Interest on Reserve Requirements		780	67.727	280	41.578
1.3	Interest on Banks		67.614	262.101	32.688	112.159
1.4	Interest on Money Market Transactions		10.701	21.891	5.303	21.457
1.5	Interest on Marketable Securities Portfolio		6.166.064	4.825.325	3.288.908	2.689.402
1.5.1	Fair Value Through Profit or Loss		8.067	10.089	7.220	4.285
1.5.2	Fair Value Through Other Comprehensive Income		1.659.770	739.338	996.917	464.338
1.5.3	Measured at Amortized Cost		4.498.227	4.075.898	2.284.771	2.220.779
1.6	Financial Lease Interest Income		170.032	157.228	92.401	78.674
1.7	Other Interest Income	(2)	207.315	221.871	87.675	118.405
II.	INTEREST EXPENSE (-)	(2)	13.388.441	18.876.229	7.000.270	9.868.345
2.1 2.2	Interest on Deposits		8.790.514 222.101	12.142.516	4.633.060	6.008.788 142.588
2.3	Interest on Funds Borrowed Interest Expense on Money Market Transactions		2.793.495	266.783 5.073.488	102.077 1.421.724	2.967.340
2.4	Interest on Securities Issued		1.214.063	1.202.025	596.672	654.668
2.5	Interest on Leases		41.158	49.525	19.910	25.544
2.6	Other Interest Expenses		327.110	141.892	226.827	69.417
III.	NET INTEREST INCOME (I - II)		11.060.224	4.495.723	5.503.474	2.532.606
IV.	NET FEES AND COMMISSIONS INCOME		1.333.178	1.301.235	626.161	701.870
4.1	Fees and Commissions Received		1.740.788	1.871.780	835.886	1.019.924
4.1.1	Non – cash Loans		406.274	464.418	182.333	245.014
4.1.2	Other	(11)	1.334.514	1.407.362	653.553	774.910
4.2	Fees and Commissions Paid (-)		407.610	570.545	209.725	318.054
4.2.1 4.2.2	Non – cash Loans Other	(11)	1.407	2.420	643	1.077
V.	DIVIDEND INCOME	(11)	406.203 4.322	568.125 13.911	209.082 3.896	316.977 3.918
V. VI.	TRADING INCOME / LOSS (Net)	(3)	(2.386.181)	(1.819.573)	(1.141.135)	(1.406.496)
6.1	Trading Gains / (Losses) on Securities	(5)	80.160	31.951	(4.968)	13.819
6.2	Gains / (Losses) on Derivate Financial Transactions		1.707.342	(31.124)	413.192	(506.915)
6.3	Foreign Exchange Gains / (Losses)		(4.173.683)	(1.820.400)	(1.549.359)	(913.400)
VII.	OTHER OPERATING INCOME	(4)	932.200	1.988.551	232.224	1.473.825
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII)		10.943.743	5.979.847	5.224.620	3.305.723
IX.	EXPECTED LOSS PROVISIONS (-)	(5)	4.323.723	2.591.219	1.961.976	1.482.754
х.	OTHER PROVISION EXPENSES (-)	(5)	231.820	1.850	90.531	(30.459)
XI.	PERSONNEL EXPENSE (-)	(0	1.980.964	1.378.212	1.039.990	627.173
XII. XIII.	OTHER OPERATING EXPENSES (-)	(6)	2.184.447 2.222.789	1.639.516	1.165.448	856.928
XIII. XIV.	NET OPERATING INCOME /LOSS (VIII-IX-X-XI-XII) INCOME AFTER MERGER		2.222.789	369.050	966.675	369.327
XV.	INCOME /(LOSS) FROM INVESTMENTS IN		-	-	-	-
24 7 4	SUBSIDIARIES CONSOLIDATED BASED ON EQUITY					
	METHOD		5.078	16.327	(1.157)	6.966
XVI.	INCOME / (LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED					
	OPERATIONS (XIII++XVI)	(7)	2.227.867	385.377	965.518	376.293
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	(601.392)	202.893	(403.425)	24.718
18.1	Current Tax Provision		1.172.319	24.878	1.137.690	8.889
18.2	Deferred Tax Income Effect (+)		387.255	533.917	(298.949)	(152.612)
18.3 XIX.	Deferred Tax Expense Effect (-) CURRENT PERIOD PROFIT / LOSS FROM CONTINUED		958.182	761.688	435.316	(119.005)
AIA.	OPERATIONS (XVII±XVIII)	(9)	1.626.475	588.270	562.093	401.011
XX.	INCOME FROM DISCONTUNIUED OPERATIONS	(9)	1.481.462	953.520	867.529	498.587
20.1	Income from non- Current Assets Held for Sale		613.933	953.520	-	498.587
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		867.529	-	867.529	-
20.3	Income from Other Discontinued Operations		-	-	-	-
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		494.089	860.941	-	433.174
21.1	Expenses for Non-current Assets Held for Sale		494.089	860.941	-	433.174
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	(7)	005 353	03 550	0/8 500	/# 44°
XXIII.	OPERATIONS (XX-XXI) TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(7) (8)	987.373 (48.603)	92.579	867.529	65.413 (43.748)
23.1	Current Tax Provision	(0)	48.981	(80.473) 64.753	•	35.636
23.1	Deferred Tax Expense Effect (+)		40.701	16.607		8.522
23.3	Deferred Tax Income Effect (-)		378	887	_	410
XXIV.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED					.10
	OPERATIONS (XIX±XXII)	(9)	938.770	12.106	867.529	21.665
XXV.	NET PROFIT/(LOSS) (XVIII+XXIV)	(10)	2.565.245	600.376	1.429.622	422.676
25.1	Profit / (Loss) of Group		2.558.411	591.100	1.429.973	418.339
25.2	Profit / (Loss) of Minority Shares (-)		6.834	9.276	(351)	4.337
	Profit / (Loss) Per Share		1,6843156	0,4728800	0,7997954	0,3346711

TÜRKİYE HALK BANKASI AŞ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 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 - 30 June 2020	1 January - 30 June 2019
· ·			_
I.	CURRENT PERIOD INCOME/LOSS	2.565.245	600.376
II.	OTHER COMPREHENSIVE INCOME	280.395	90.867
2.1	Not Reclassified Through Profit or Loss	(2.281)	-
2.1.1	Property and Equipment Revaluation Increase/Decrease	(6.783)	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	1.101	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	2.818	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	583	-
2.2	Reclassified Through Profit or Loss	282.676	90.867
2.2.1	Foreign Currency Translation Differences	6.846	6.601
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	261.577	48.384
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	14.253	35.882
III.	TOTAL COMPREHENSIVE INCOME (I+II)	2.845.640	691.243

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 JUNE 2020 (Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

							ther Comprehensive Income			d Other Comprehensive Income						
					Accumulated	Expense Not Reclass Accumulated Remeasurement	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	Foreign	or Expense Re Accumulated Revaluation and/or Remeasurement Gain/Loss of the	Classified through Profit or Loss 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				Total Equity		
	Paid in	Chan-	Share Cancellation	Other Capital	Revaluation Increase/Decrease		Reclassified Through Other Profit or	Currency Translation	Financial Assets at Fair Value Through Other	Reclassified Through Other Profit or	Profit	Prior Period Profit or	Period Profit or	Expect Minority	Minority	Total
Reviewed (1 January- 30 June 2019)	Capital	Share Premiums	Profits	Reserves	of Fixed Assets		Loss)	Differences	Comprehensive Income	Loss)	Reserves	(Loss)	(Loss)	Shares	Shares	Equity
I. Prior Period End Balance	1.250.000	39.740	-	1.228.055	2.459.595	8.624	1033)	(1.454)	(174.506)		20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
II. Corrections and Accounting Policy Changes Made								(/)	(2. 1600)							
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	39.740	-	1.228.055	2.459.595	8.624	-	(1.454)	(174.506)	-	20.820.054	1.007.844	2.656.647	29.294.599	246.641	29.541.240
IV. Total Comprehensive Income	-	-	-	-	-	-	-	6.601	84.266	-	-	-	591.100	681.967	9.276	691.243
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	-	-	-	(263.841)	4.010	-	-	-	-	-	(88.510)	2.721.762	(2.656.647)	(283.226)	15.607	(267.619)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	3.308.537	(3.309.939)	-	(1.402)	1.402	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-		(1.402)	-	(1.402)	1.402	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	3.308.537	(3.308.537)	-	-	-	-
11.3 Other					-				-	-						
Period End Balance (III+IV++X+XI)	1.250.000	39.740		964.214	2.463.605	8.624	-	5.147	(90.240)		24.040.081	419.667	591.100	29.691.938	272,926	29.964.864
D 1 1 4 7 20 7 2020																
Reviewed (1 January – 30 June 2020)	1.250.000	39.773		075 (17	2.665.635	((1.010)	47 292	(5.846)	259.332		- 24.052.179	410 572	2 267 600	21 010 125	207.252	22 107 200
I. Prior Period End Balance II. Corrections and Accounting Policy Changes Made	1.250.000	39.773	-	975.617	4.005.035	(61.018)	47.283	(5.846)	459.332	•	- 24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
According to TAS 8	_	_	_	_	_		_	_	_			_	_	_	_	_
2.1 Effects of Corrections										-						
2.2 Effects of the Changes in Accounting Policies	_	_	_	_	-		-	_	_	-		_	_	_	_	_
III. Adjusted Beginning Balance (I+II)	1.250.000	39.773	-	975.617	2.665.635	(61.018)	47.283	(5.846)	259.332	!	- 24.052.179	419.572	2.267.608	31.910.135	287.253	32.197.388
IV. Total Comprehensive Income	-	-	-	-	(6.105)		2.818	6.846	275.830			-	2.558.411	2.838.806	6.834	2.845.640
V. Capital Increase by Cash	1.223.776	5.776.224	-	-	(-		-	-	-		_	-	7.000.000	-	7.000.000
VI. Capital Increase by Internal Sources	-	-	-	-	-		-	-	-			-	-	-	-	-
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-			-	-	-	-	-
VIII. Convertible Bonds to Share	-	-	-	-	-		-	-	-	-		-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-
X. Increase / Decrease by Other Changes	-	(134)	-	(16.440)				-		•	- (80.026)		(2.267.608)	119.499	(43.244)	76.255
XI. Profit Distribution	-	-	-	-				-		•	- 1.766.775		-	(1.404)	1.404	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-		(1.404)	-	(1.404)	1.404	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	- 1.766.775	(1.766.775)	-	-	-	-
11.3 Other	-	-	-	_	-	-	-	-	-	-		-	-	-	-	
Period End Balance (III+IV++X+XI)	2.473.776	5.815.863	-	959.177	2.659.530	(60.012)	50.101	1.000	535.162	2	- 25.738.928	1.135.100	2.558.411	41.867.036	252.247	42.119.283

TÜRKİYE HALK BANKASI AŞ CONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 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- 30 June 2020	1 January 30 June 2019
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating profit before changes in operating assets and liabilities		1.009.871	(7.404.366
1.1.1	Interest received		21.668.548	20.241.38
1.1.2	Interest paid		(13.629.367)	(18.820.323
1.1.3	Dividend received		4.322	13.91
1.1.4	Fees and commissions received		1.740.788	1.939.01
1.1.5	Other income		551.834	1.847.17
1.1.6 1.1.7	Collections from previously written off loans Cash payments to personnel and service suppliers		734.364 (2.004.842)	759.195 (1.446.253
1.1.7	Taxes paid		(154.772)	(487.220
1.1.9	Other		(7.901.004)	(11.451.246
1.2	Changes in Assets and Liabilities Subject to Banking Operations		23.699.613	10.496.519
1.2.1	Net Increase / decrease in financial assets at fair value through profit or loss		(368.174)	(2.578.964
1.2.2	Net (increase) / decrease in due from banks		-	(6.475
1.2.3	Net (increase) / decrease in loans		(114.604.597)	(25.880.629
1.2.4	Net (increase) / decrease in other assets		3.790.464	(6.894.872
1.2.5	Net increase / (decrease) in bank deposits		2.281.141	(2.974.316)
1.2.6	Net increase / (decrease) in other deposits		105.081.896	18.407.553
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		(49.496)	(1.046.787)
1.2.9 1.2.10	Net increase / (decrease) in matured payables Net increase / (decrease) in other liabilities		27.568.379	31.471.009
I.	Net cash provided from banking operations		24.709.484	3.092.153
В.	CASH FLOWS FROM INVESTMENT ACTIVITIES			
II.	Net cash provided from/ (used in) investing activities		(33.057.203)	(21.633.264)
2.1	Cash paid for purchase of joint ventures, associates and subsidiaries		(148.506)	(109.320)
2.2	Cash obtained from sale of entities joint ventures, associates and subsidiaries		-	39.375
2.3	Fixed assets purchases		(306.770)	(2.655.928)
2.4	Fixed assets sales		778.679	273.301
2.5	Cash paid for purchase of financial assets at fair value through other comprehensive			
	income		(34.191.208)	(9.499.827)
2.6	Cash obtained from sale of financial assets at fair value through other comprehensive			
	income		5.756.086	1.656.022
2.7	Cash paid for purchase of investment securities		(9.976.731)	(14.697.232)
2.8 2.9	Cash obtained from sale of investment securities		5.058.942	3.354.408
	Other		(27.695)	5.937
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net cash flow from financing activities		2.807.907	4.979.503
3.1	Cash obtained from loans borrowed and securities issued		14.241.124	9.936.512
3.2	Cash used for repayment of loans borrowed and securities issued		(18.323.298)	(4.585.202)
3.3	Bonds issued		7.000.000	
3.4	Dividends paid		-	
3.5 3.6	Payments for leases Other		(109.919)	(109.423) (262.384)
IV.	Effect of change in foreign exchange rate on cash and cash equivalents		2.872.185	1.125.828
v.	Net increase / (decrease) in cash and cash equivalents		(2.667.627)	(12.435.780)
VI.	Cash and cash equivalents at beginning of the period		24.297.689	23.448.586
7 20				
VII.	Cash and cash equivalents at end of the period		21.630.062	11.012.806