

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2022
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

| ASSETS | Note | Reviewed | | | Audited | | |
|--|---------|--------------------|--------------------|----------------------|--------------------|--------------------|--------------------|
| | | Current Period | | | Prior Period | | |
| | | 30 September 2022 | | | 31 December 2021 | | |
| | | TRY | FC | TOTAL | TRY | FC | TOTAL |
| I. FINANCIAL ASSETS (NET) | | 105.897.282 | 158.961.679 | 264.858.961 | 87.048.030 | 139.311.735 | 226.359.765 |
| 1.1 Cash and Cash Equivalents | | 19.952.307 | 121.175.797 | 141.128.104 | 19.823.744 | 107.100.482 | 126.924.226 |
| 1.1.1 Cash and Balances with Central Bank | (1) | 18.951.565 | 114.140.459 | 133.092.024 | 19.513.681 | 103.910.654 | 123.424.335 |
| 1.1.2 Banks | (3) | 1.059.807 | 7.035.338 | 8.095.145 | 344.437 | 3.189.828 | 3.534.265 |
| 1.1.3 Money Markets | | - | - | - | - | - | - |
| 1.1.4 Expected Loss Provision (-) | | 59.065 | - | 59.065 | 34.374 | - | 34.374 |
| 1.2 Financial Assets at Fair Value Through Profit or Loss | (2) | 24.941.022 | 147.868 | 25.088.890 | 25.137.951 | 725 | 25.138.676 |
| 1.2.1 Government Debt Securities | | 24.873.989 | 870 | 24.874.859 | 24.869.639 | 725 | 24.870.364 |
| 1.2.2 Equity Instruments | | - | - | - | 145.601 | - | 145.601 |
| 1.2.3 Other Financial Assets | | 67.033 | 146.998 | 214.031 | 122.711 | - | 122.711 |
| 1.3 Financial Assets at Fair Value Through Other Comprehensive Income | (4) | 60.556.534 | 34.896.698 | 95.453.232 | 39.347.469 | 25.960.864 | 65.308.333 |
| 1.3.1 Government Debt Securities | | 59.622.511 | 34.516.653 | 94.139.164 | 38.593.800 | 25.623.561 | 64.217.361 |
| 1.3.2 Equity Instruments | | 407.288 | 380.045 | 787.333 | 228.886 | 337.303 | 566.189 |
| 1.3.3 Other Financial Assets | | 526.735 | - | 526.735 | 524.783 | - | 524.783 |
| 1.4 Derivative Financial Assets | (2)(11) | 447.419 | 2.741.316 | 3.188.735 | 2.738.866 | 6.249.664 | 8.988.530 |
| 1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss | | 447.419 | 2.741.316 | 3.188.735 | 2.738.866 | 6.249.664 | 8.988.530 |
| 1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income | | - | - | - | - | - | - |
| II. FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net) | | 673.089.707 | 242.121.567 | 915.211.274 | 446.255.471 | 203.806.331 | 650.061.802 |
| 2.1 Loans | (5) | 570.068.632 | 172.291.100 | 742.359.732 | 390.846.238 | 148.741.790 | 539.588.028 |
| 2.2 Lease Receivables | (10) | - | - | - | - | - | - |
| 2.3 Factoring Receivables | | - | - | - | - | - | - |
| 2.4 Other Financial Assets Measured at Amortised Cost | (6) | 145.000.790 | 69.830.467 | 214.831.257 | 77.789.153 | 55.064.541 | 132.853.694 |
| 2.4.1 Government Debt Securities | | 144.887.996 | 69.830.467 | 214.718.463 | 77.738.630 | 55.064.541 | 132.803.171 |
| 2.4.2 Other Financial Assets | | 112.794 | - | 112.794 | 50.523 | - | 50.523 |
| 2.5 Expected Credit Loss (-) | | 41.979.715 | - | 41.979.715 | 22.379.920 | - | 22.379.920 |
| III. DISCONTINUED OPERATIONS (NET) | (14) | - | - | - | - | - | - |
| 3.1 Held for Sale | | - | - | - | - | - | - |
| 3.2 Discontinued Operations | | - | - | - | - | - | - |
| IV. EQUITY INVESTMENTS | | 5.135.714 | 7.332.892 | 12.468.606 | 3.158.133 | 5.804.528 | 8.962.661 |
| 4.1 Investments in Associates (Net) | (7) | 152.016 | 1.432.171 | 1.584.187 | 78.073 | 1.218.924 | 1.296.997 |
| 4.1.1 Associates Valued Based on Equity Method | | - | - | - | - | - | - |
| 4.1.2 Unconsolidated Associates | | 152.016 | 1.432.171 | 1.584.187 | 78.073 | 1.218.924 | 1.296.997 |
| 4.2 Subsidiaries (Net) | (8) | 4.983.698 | 5.900.721 | 10.884.419 | 3.080.060 | 4.585.604 | 7.665.664 |
| 4.2.1 Unconsolidated Financial Subsidiaries | | 4.962.353 | 5.900.721 | 10.863.074 | 3.080.060 | 4.585.604 | 7.665.664 |
| 4.2.2 Unconsolidated Non- Financial Subsidiaries | | 21.345 | - | 21.345 | - | - | - |
| 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) | | 8.823.227 | 655 | 8.823.882 | 8.317.159 | 378 | 8.317.537 |
| VI. INTANGIBLE ASSETS (Net) | | 493.568 | - | 493.568 | 513.936 | - | 513.936 |
| 6.1 Goodwill | | - | - | - | - | - | - |
| 6.2 Other | | 493.568 | - | 493.568 | 513.936 | - | 513.936 |
| VII. INVESTMENT PROPERTIES (Net) | (12) | 360.148 | - | 360.148 | 359.752 | - | 359.752 |
| VIII. CURRENT TAX ASSET | | - | - | - | - | - | - |
| IX. DEFERRED TAX ASSET | (13) | 4.528.752 | - | 4.528.752 | 157.394 | - | 157.394 |
| X. OTHER ASSETS (Net) | (15) | 14.063.472 | 813.613 | 14.877.085 | 6.268.677 | 215.069 | 6.483.746 |
| TOTAL ASSETS | | 812.391.870 | 409.230.406 | 1.221.622.276 | 552.078.552 | 349.138.041 | 901.216.593 |

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2022
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

| LIABILITIES | Note | Reviewed | | | Audited | | |
|---|--------|--------------------|--------------------|----------------------|--------------------|--------------------|--------------------|
| | | Current Period | | | Prior Period | | |
| | | 30 September 2022 | | | 31 December 2021 | | |
| | | TRY | FC | TOTAL | TRY | FC | TOTAL |
| I. DEPOSITS | (1) | 478.592.883 | 427.113.423 | 905.706.306 | 259.839.714 | 366.064.757 | 625.904.471 |
| II. FUNDS BORROWED | (3) | 247.672 | 13.181.590 | 13.429.262 | 498.522 | 13.046.818 | 13.545.340 |
| III. MONEY MARKETS | | 114.359.595 | 6.944.044 | 121.303.639 | 136.525.331 | 2.644.672 | 139.170.003 |
| IV. SECURITIES ISSUED (Net) | (4) | 5.378.907 | - | 5.378.907 | 6.413.302 | - | 6.413.302 |
| 4.1 Bills | | 3.383.319 | - | 3.383.319 | 4.694.698 | - | 4.694.698 |
| 4.2 Assets Backed Securities | | 1.011.031 | - | 1.011.031 | 1.011.622 | - | 1.011.622 |
| 4.3 Bonds | | 984.557 | - | 984.557 | 706.982 | - | 706.982 |
| V. FUNDS | | 8.908 | - | 8.908 | 138.541 | - | 138.541 |
| 5.1 Borrower Funds | | - | - | - | - | - | - |
| 5.2 Other | | 8.908 | - | 8.908 | 138.541 | - | 138.541 |
| VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | | - | - | - | - | - | - |
| VII. DERIVATIVE FINANCIAL LIABILITIES | (2)(7) | - | 1.813.768 | 1.813.768 | 18.187 | 2.452.064 | 2.470.251 |
| 7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss | | - | 1.813.768 | 1.813.768 | 18.187 | 2.452.064 | 2.470.251 |
| 7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income | | - | - | - | - | - | - |
| VIII. FACTORING LIABILITIES | | - | - | - | - | - | - |
| IX. LEASE LIABILITIES | (6) | 1.061.204 | 105 | 1.061.309 | 854.471 | 12.112 | 866.583 |
| X. PROVISIONS | (8) | 6.099.998 | - | 6.099.998 | 3.408.469 | - | 3.408.469 |
| 10.1 Restructuring Provisions | | - | - | - | - | - | - |
| 10.2 Reserve for Employee Benefits | | 3.178.923 | - | 3.178.923 | 2.246.923 | - | 2.246.923 |
| 10.3 Insurance for Technical Provision (Net) | | - | - | - | - | - | - |
| 10.4 Other Provisions | | 2.921.075 | - | 2.921.075 | 1.161.546 | - | 1.161.546 |
| XI. CURRENT TAX LIABILITY | (9) | 6.169.686 | 162 | 6.169.848 | 859.868 | 30 | 859.898 |
| XII. DEFERRED TAX LIABILITIES | (9) | - | - | - | - | - | - |
| XIII. NON CURRENT LIABILITIES HELD FOR SALE AND DISCONTINUED OPERATIONS (Net) | (10) | - | - | - | - | - | - |
| 13.1 Held for Sale | | - | - | - | - | - | - |
| 13.2 Discontinued Operations | | - | - | - | - | - | - |
| XIV. SUBORDINATED DEBT INSTRUMENTS | (11) | 6.015.037 | 18.949.380 | 24.964.417 | 6.051.459 | 15.591.893 | 21.643.352 |
| 14.1 Loans | | - | 18.949.380 | 18.949.380 | - | 15.591.893 | 15.591.893 |
| 14.2 Other Debt Instruments | | 6.015.037 | - | 6.015.037 | 6.051.459 | - | 6.051.459 |
| XV. OTHER LIABILITIES | (5) | 56.817.044 | 3.746.991 | 60.564.035 | 41.129.481 | 2.166.547 | 43.296.028 |
| XVI. SHAREHOLDERS' EQUITY | (12) | 73.911.422 | 1.210.457 | 75.121.879 | 42.044.998 | 1.455.357 | 43.500.355 |
| 16.1 Paid-in Capital | | 4.969.121 | - | 4.969.121 | 2.473.776 | - | 2.473.776 |
| 16.2 Capital Reserves | | 17.649.602 | 349.462 | 17.999.064 | 6.963.056 | 294.687 | 7.257.743 |
| 16.2.1 Share Premium | | 16.680.879 | - | 16.680.879 | 5.776.224 | - | 5.776.224 |
| 16.2.2 Share Cancellation Profits | | - | - | - | - | - | - |
| 16.2.3 Other Capital Reserves | | 968.723 | 349.462 | 1.318.185 | 1.186.832 | 294.687 | 1.481.519 |
| 16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss | | 5.871.504 | 1.573.824 | 7.445.328 | 4.810.662 | 1.350.460 | 6.161.122 |
| 16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss | | 6.986.782 | (712.829) | 6.273.953 | (1.732.203) | (189.790) | (1.921.993) |
| 16.5 Profit Reserves | | 29.529.707 | - | 29.529.707 | 28.021.978 | - | 28.021.978 |
| 16.5.1 Legal Reserves | | 2.696.611 | - | 2.696.611 | 2.548.763 | - | 2.548.763 |
| 16.5.2 Status Reserves | | - | - | - | - | - | - |
| 16.5.3 Extraordinary Reserves | | 26.785.915 | - | 26.785.915 | 25.426.034 | - | 25.426.034 |
| 16.5.4 Other Profit Reserves | | 47.181 | - | 47.181 | 47.181 | - | 47.181 |
| 16.6 Income or (Loss) | | 8.904.706 | - | 8.904.706 | 1.507.729 | - | 1.507.729 |
| 16.6.1 Prior Periods' Income or (Loss) | | - | - | - | - | - | - |
| 16.6.2 Current Period Income or (Loss) | | 8.904.706 | - | 8.904.706 | 1.507.729 | - | 1.507.729 |
| 16.7 Minority Shares | | - | - | - | - | - | - |
| TOTAL LIABILITIES | | 748.662.356 | 472.959.920 | 1.221.622.276 | 497.782.343 | 403.434.250 | 901.216.593 |

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF
30 SEPTEMBER 2022

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

II. STATEMENT OF OFF BALANCE SHEET ITEMS

| | Note | Reviewed | | | Audited | | |
|---|------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | Current Period | | | Prior Period | | |
| | | 30 September 2022 | | | 31 December 2021 | | |
| OFF-BALANCE SHEET | TRY | FC | TOTAL | TRY | FC | TOTAL | |
| A. COMMITMENTS AND CONTINGENCIES (I+II+III) | | 314.100.087 | 369.301.120 | 683.401.207 | 177.195.784 | 263.127.030 | 440.322.814 |
| I. GUARANTEES AND WARRANTIES | (1) | 163.234.228 | 119.861.767 | 283.095.995 | 82.028.060 | 108.912.740 | 190.940.800 |
| 1.1 Letters of guarantee | | 137.599.873 | 104.025.156 | 241.625.029 | 71.425.233 | 91.526.108 | 162.951.341 |
| 1.1.1 Guarantees subject to public procurement law | | 6.154.395 | 12.540.159 | 18.694.554 | 4.022.784 | 9.819.863 | 13.842.647 |
| 1.1.2 Guarantees given for foreign trade operations | | 260.008 | 25.924.473 | 26.184.481 | 188.413 | 18.874.330 | 19.062.743 |
| 1.1.3 Other letters of guarantee | | 131.185.470 | 65.560.524 | 196.745.994 | 67.214.036 | 62.831.915 | 130.045.951 |
| 1.2 Bank loans | | 10.396.922 | 10.316.087 | 20.713.009 | 1.079.481 | 10.501.763 | 11.581.244 |
| 1.2.1 Import acceptances | | - | 410.484 | 410.484 | - | 272.303 | 272.303 |
| 1.2.2 Other bank acceptances | | 10.396.922 | 9.905.603 | 20.302.525 | 1.079.481 | 10.229.460 | 11.308.941 |
| 1.3 Letters of credit | | 60.267 | 5.498.344 | 5.558.611 | 22.275 | 6.842.406 | 6.864.681 |
| 1.3.1 Documentary letters of credit | | 60.267 | 5.498.344 | 5.558.611 | 22.275 | 6.842.406 | 6.864.681 |
| 1.3.2 Other letters of credit | | - | - | - | - | - | - |
| 1.4 Guaranteed refinancing | | - | - | - | - | - | - |
| 1.5 Endorsements | | - | - | - | - | - | - |
| 1.5.1 Endorsements to Central Bank of the Republic of Türkiye | | - | - | - | - | - | - |
| 1.5.2 Other Endorsements | | - | - | - | - | - | - |
| 1.6 Purchase guarantees on marketable security issuance | | - | - | - | - | - | - |
| 1.7 Factoring guarantees | | - | - | - | - | - | - |
| 1.8 Other guarantees | | 15.177.166 | 22.180 | 15.199.346 | 9.501.071 | 42.463 | 9.543.534 |
| 1.9 Other sureties | | - | - | - | - | - | - |
| II. COMMITMENTS | | 63.717.539 | 18.935.559 | 82.653.098 | 38.457.173 | 10.799.643 | 49.256.816 |
| 2.1 Irrevocable commitments | (1) | 60.591.846 | 13.493.060 | 74.084.906 | 37.152.475 | 6.988.133 | 44.140.608 |
| 2.1.1 Forward asset purchase commitments | | 7.193.064 | 12.141.178 | 19.334.242 | 3.206.791 | 5.837.543 | 9.044.334 |
| 2.1.2 Forward deposit purchase and sale commitments | | - | - | - | - | - | - |
| 2.1.3 Capital commitments to subsidiaries and associates | | - | - | - | - | - | - |
| 2.1.4 Loan granting commitments | | 11.274.366 | 1.351.882 | 12.626.248 | 5.086.550 | 1.150.590 | 6.237.140 |
| 2.1.5 Securities underwriting commitments | | - | - | - | - | - | - |
| 2.1.6 Payment commitments for reserve deposits | | - | - | - | - | - | - |
| 2.1.7 Payment commitments for Cheques | (3) | 8.692.780 | - | 8.692.780 | 6.146.359 | - | 6.146.359 |
| 2.1.8 Tax and fund liabilities from export commitments | | 124.934 | - | 124.934 | 106.220 | - | 106.220 |
| 2.1.9 Commitments for credit card expenditure limits | | 26.904.647 | - | 26.904.647 | 17.272.727 | - | 17.272.727 |
| 2.1.10 Commitments for credit cards and banking services promotions | | 21.640 | - | 21.640 | 27.584 | - | 27.584 |
| 2.1.11 Receivables from short sale commitments | | - | - | - | - | - | - |
| 2.1.12 Payables for short sale commitments | | - | - | - | - | - | - |
| 2.1.13 Other irrevocable commitments | | 6.380.415 | - | 6.380.415 | 5.306.244 | - | 5.306.244 |
| 2.2 Revocable commitments | | 3.125.693 | 5.442.499 | 8.568.192 | 1.304.698 | 3.811.510 | 5.116.208 |
| 2.2.1 Revocable loan granting commitments | | - | - | - | - | - | - |
| 2.2.2 Other revocable commitments | | 3.125.693 | 5.442.499 | 8.568.192 | 1.304.698 | 3.811.510 | 5.116.208 |
| III. DERIVATIVE FINANCIAL INSTRUMENTS | (2) | 87.148.320 | 230.503.794 | 317.652.114 | 56.710.551 | 143.414.647 | 200.125.198 |
| 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 | | 87.148.320 | 230.503.794 | 317.652.114 | 56.710.551 | 143.414.647 | 200.125.198 |
| 3.2.1 Forward foreign currency buy/sell transactions | | 1.036.883 | 10.888.128 | 11.925.011 | 1.524.482 | 14.931.282 | 16.455.764 |
| 3.2.1.1 Forward foreign currency transactions-buy | | 748.040 | 7.693.645 | 8.441.685 | 770.538 | 9.871.952 | 10.642.490 |
| 3.2.1.2 Forward foreign currency transactions-sell | | 288.843 | 3.194.483 | 3.483.326 | 753.944 | 5.059.330 | 5.813.274 |
| 3.2.2 Currency and interest rate swaps | | 68.319.479 | 170.430.758 | 238.750.237 | 54.300.111 | 93.946.423 | 148.246.534 |
| 3.2.2.1 Currency swap-buy | | - | 79.411.163 | 79.411.163 | - | 44.940.478 | 44.940.478 |
| 3.2.2.2 Currency swap-sell | | 67.999.479 | 34.227.825 | 102.227.304 | 53.790.111 | 5.539.715 | 59.329.826 |
| 3.2.2.3 Interest rate swap-buy | | 160.000 | 28.395.885 | 28.555.885 | 255.000 | 21.733.115 | 21.988.115 |
| 3.2.2.4 Interest rate swap-sell | | 160.000 | 28.395.885 | 28.555.885 | 255.000 | 21.733.115 | 21.988.115 |
| 3.2.3 Currency, interest rate and marketable securities options | | 17.320.482 | 18.740.976 | 36.061.458 | 885.958 | 3.591.388 | 4.477.346 |
| 3.2.3.1 Currency call options | | 8.686.712 | 9.344.819 | 18.031.531 | 442.917 | 1.795.760 | 2.238.677 |
| 3.2.3.2 Currency put options | | 8.633.770 | 9.396.157 | 18.029.927 | 443.041 | 1.795.628 | 2.238.669 |
| 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 | | 471.476 | 368.800 | 840.276 | - | - | - |
| 3.2.4.1 Currency futures-buy | | - | 368.800 | 368.800 | - | - | - |
| 3.2.4.2 Currency futures-sell | | 471.476 | - | 471.476 | - | - | - |
| 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 | | - | 30.075.132 | 30.075.132 | - | 30.945.554 | 30.945.554 |
| B. CUSTODY AND PLEDGED ASSETS (IV+V+VI) | | 2.755.738.204 | 1.120.622.242 | 3.876.360.446 | 1.734.577.963 | 846.016.382 | 2.580.594.345 |
| IV. CUSTODIES | | 1.064.941.490 | 139.266.143 | 1.204.207.633 | 709.088.827 | 95.722.399 | 804.811.226 |
| 4.1 Assets under management | | - | - | - | - | - | - |
| 4.2 Custody marketable securities | | 155.507.113 | 10.826.698 | 166.333.811 | 134.858.276 | 5.684.265 | 140.542.541 |
| 4.3 Cheques in collection process | | 61.545.008 | 84.466.451 | 146.011.459 | 34.365.778 | 63.365.000 | 97.730.778 |
| 4.4 Commercial notes in collection process | | 796.829.419 | 23.793.642 | 820.623.061 | 494.216.428 | 19.065.722 | 513.282.150 |
| 4.5 Other assets in collection process | | - | - | - | - | - | - |
| 4.6 Underwritten securities | | - | - | - | - | - | - |
| 4.7 Other custodies | | 610.490 | 14.536 | 625.026 | 870.946 | 1.702.098 | 2.573.044 |
| 4.8 Custodians | | 50.449.460 | 20.164.816 | 70.614.276 | 44.777.399 | 5.905.314 | 50.682.713 |
| V. PLEDGED ASSETS | | 1.690.796.714 | 981.356.099 | 2.672.152.813 | 1.025.489.136 | 750.293.983 | 1.775.783.119 |
| 5.1 Marketable securities | | 10.053.116 | 2.280.310 | 12.333.426 | 8.458.409 | 2.277.338 | 10.735.747 |
| 5.2 Collateral notes | | 31.449.169 | 2.453.754 | 33.902.923 | 15.652.676 | 3.014.547 | 18.667.223 |
| 5.3 Commodity | | 25.813 | - | 25.813 | 25.812 | - | 25.812 |
| 5.4 Warranty | | - | - | - | - | - | - |
| 5.5 Land and buildings | | 1.287.132.489 | 713.475.814 | 2.000.608.303 | 778.975.982 | 570.877.545 | 1.349.853.527 |
| 5.6 Other pledged assets | | 242.918.613 | 179.712.365 | 422.630.978 | 171.863.800 | 112.178.608 | 284.042.408 |
| 5.7 Pledges | | 119.217.514 | 83.433.856 | 202.651.370 | 50.512.457 | 61.945.945 | 112.458.402 |
| VI. ACCEPTED BILL GUARANTEES AND SURETIES | | - | - | - | - | - | - |
| TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B) | | 3.069.838.291 | 1.489.923.362 | 4.559.761.653 | 1.911.773.747 | 1.109.143.412 | 3.020.917.159 |

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED
30 SEPTEMBER 2022

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

III. STATEMENT OF PROFIT OR LOSS

| | Note | Reviewed | Reviewed | Reviewed | Reviewed |
|---|------|--------------------|--------------------|--------------------|--------------------|
| | | Current Period | Prior Period | Current Period | Prior Period |
| INCOME AND EXPENSES | | 1 January -30 | 1 January -30 | 1 July -30 | 1 July -30 |
| | | September 2022 | September 2021 | September 2022 | September 2021 |
| I. INTEREST INCOME | (1) | 105.237.140 | 52.616.362 | 47.196.025 | 20.069.505 |
| 1.1 Interest on Loans | | 59.417.505 | 37.978.679 | 23.131.211 | 14.215.843 |
| 1.2 Interest on Reserve Requirements | | 2.749 | 2.222 | 1.351 | 766 |
| 1.3 Interest on Banks | | 444.497 | 896.475 | 67.559 | 366.000 |
| 1.4 Interest on Money Market Transactions | | - | - | - | - |
| 1.5 Interest on Marketable Securities Portfolio | | 45.118.307 | 13.626.157 | 23.966.682 | 5.441.909 |
| 1.5.1 Fair Value Through Profit or Loss | | 9.772 | 7.173 | 3.121 | 2.959 |
| 1.5.2 Fair Value Through Other Comprehensive Income | | 9.901.841 | 4.879.161 | 4.639.532 | 1.909.194 |
| 1.5.3 Measured at Amortized Cost | | 35.206.694 | 8.739.823 | 19.324.029 | 3.529.756 |
| 1.6 Financial Lease Interest Income | | - | - | - | - |
| 1.7 Other Interest Income | | 254.082 | 112.829 | 29.222 | 44.987 |
| II. INTEREST EXPENSE (-) | (2) | 60.419.562 | 48.107.786 | 23.833.369 | 15.920.658 |
| 2.1 Interest on Deposits | | 43.562.005 | 32.259.058 | 17.949.982 | 11.068.566 |
| 2.2 Interest on Funds Borrowed | | 236.418 | 139.566 | 88.863 | 45.984 |
| 2.3 Interest Expense on Money Market Transactions | | 13.272.193 | 13.211.106 | 4.591.577 | 4.026.681 |
| 2.4 Interest on Securities Issued | | 2.593.630 | 2.060.839 | 800.404 | 647.842 |
| 2.5 Interest on Leases | | 105.887 | 83.407 | 37.585 | 33.003 |
| 2.6 Other Interest Expenses | | 649.429 | 353.810 | 364.958 | 98.582 |
| III. NET INTEREST INCOME (I - II) | | 44.817.578 | 4.508.576 | 23.362.656 | 4.148.847 |
| IV. NET FEES AND COMMISSIONS INCOME | | 5.708.149 | 2.826.059 | 2.431.645 | 1.132.423 |
| 4.1 Fees and Commissions Received | | 7.971.964 | 3.904.377 | 3.388.123 | 1.552.568 |
| 4.1.1 Non – cash Loans | | 1.808.781 | 905.977 | 794.847 | 364.340 |
| 4.1.2 Other | (11) | 6.163.183 | 2.998.400 | 2.593.276 | 1.188.228 |
| 4.2 Fees and Commissions Paid (-) | | 2.263.815 | 1.078.318 | 956.478 | 420.145 |
| 4.2.1 Non – cash Loans | | 104 | 108 | 43 | 15 |
| 4.2.2 Other | (11) | 2.263.711 | 1.078.210 | 956.435 | 420.130 |
| V. DIVIDEND INCOME | | 381.902 | 150.262 | 1.338 | 1.376 |
| VI. TRADING INCOME / LOSS (Net) | (3) | (4.194.273) | (4.799.137) | (1.635.591) | (2.607.910) |
| 6.1 Trading Gains / (Losses) on Securities | | 65.335 | 32.847 | 36.132 | 7.365 |
| 6.2 Gains / (Losses) on Derivate Financial Transactions | | 1.081.265 | 644.014 | (1.459.928) | (1.711.681) |
| 6.3 Foreign Exchange Gains / (Losses) | | (5.340.873) | (5.475.998) | (211.795) | (903.594) |
| VII. OTHER OPERATING INCOME | (4) | 2.430.270 | 5.658.651 | 849.868 | 527.141 |
| VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII) | | 49.143.626 | 8.344.411 | 25.009.916 | 3.201.877 |
| IX. EXPECTED LOSS PROVISIONS (-) | (5) | 24.538.261 | 1.691.687 | 14.308.889 | 705.406 |
| X. OTHER PROVISION EXPENSES (-) | (5) | 237.079 | - | (69.873) | - |
| XI. PERSONNEL EXPENSE (-) | | 5.559.033 | 3.004.571 | 2.422.926 | 1.124.888 |
| XII. OTHER OPERATING EXPENSES (-) | (6) | 6.423.122 | 3.667.558 | 2.593.129 | 1.261.800 |
| XIII. NET OPERATING INCOME /LOSS (IX-X-XI) | | 12.386.131 | (19.405) | 5.754.845 | 109.783 |
| XIV. INCOME AFTER MERGER | | - | - | - | - |
| XV. INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES | | - | - | - | - |
| XVI. CONSOLIDATED BASED ON EQUITY METHOD | | - | - | - | - |
| XVII. INCOME / (LOSS) ON NET MONETARY POSITION | | - | - | - | - |
| XVIII. PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS | | - | - | - | - |
| XVII. (XIII+...+XVI) | (7) | 12.386.131 | (19.405) | 5.754.845 | 109.783 |
| XVIII. TAX PROVISIONS FOR CONTINUED OPERATIONS (±) | (8) | (3.481.425) | 234.547 | (1.450.428) | (17.618) |
| 18.1 Current Tax Provision | | 10.442.718 | 14.116 | 4.253.409 | 4.958 |
| 18.2 Deferred Tax Income Effect (+) | | 5.100.109 | 1.508.880 | 247.006 | (12.754) |
| 18.3 Deferred Tax Expense Effect (-) | | 12.061.402 | 1.757.543 | 3.049.987 | (25.414) |
| XIX. CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII) | (9) | 8.904.706 | 215.142 | 4.304.417 | 92.165 |
| XX. INCOME FROM DISCONTINUED OPERATIONS | | - | - | - | - |
| 20.1 Income from Non-Current Assets Held for Sale | | - | - | - | - |
| 20.2 Profit from Sales of Associates, Subsidiaries and Joint Ventures | | - | - | - | - |
| 20.3 Income from Other Discontinued Operations | | - | - | - | - |
| XXI. EXPENSES FOR DISCONTINUED OPERATIONS (-) | | - | - | - | - |
| 21.1 Expenses for Non-current Assets Held for Sale | | - | - | - | - |
| 21.2 Loss from Sales of Associates, Subsidiaries and Joint Ventures | | - | - | - | - |
| 21.3 Expenses for Other Discontinued Operations | | - | - | - | - |
| XXII. PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (IXX-XX) | | - | - | - | - |
| XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±) | | - | - | - | - |
| 23.1 Current Tax Provision | | - | - | - | - |
| 23.2 Deferred Tax Expense Effect (+) | | - | - | - | - |
| 23.3 Deferred Tax Income Effect (-) | | - | - | - | - |
| XXIV. PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX±XXII) | | - | - | - | - |
| XXV. NET PROFIT/(LOSS) (XVIII+XXIII) | (10) | 8.904.706 | 215.142 | 4.304.417 | 92.165 |
| 25.1 Profit / (Loss) of Group | | 8.904.706 | 215.142 | 4.304.417 | 92.165 |
| 25.2 Profit / (Loss) of Minority Shares (-) | | - | - | - | - |
| Profit / (Loss) Per Share (full TRY) | | 2,06557398 | 0,08697000 | 0,86623308 | 0,03726000 |

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED
30 SEPTEMBER 2022

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

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

| | | Reviewed | Reviewed |
|---|---|------------------------------|------------------------------|
| | | Current Period | Prior Period |
| INCOME EXPENSE ITEMS ACCOUNTED UNDER SHAREHOLDERS' EQUITY | | 1 January -30 September 2022 | 1 January -30 September 2021 |
| I. | CURRENT PERIOD INCOME/LOSS | 8.904.706 | 215.142 |
| II. | OTHER COMPREHENSIVE INCOME | 9.480.152 | (1.036.464) |
| 2.1 | Not Reclassified Through Profit or Loss | 1.284.206 | (455.246) |
| 2.1.1 | Property and Equipment Revaluation Increase/Decrease | (180.859) | (10.849) |
| 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 | 1.467.111 | (445.482) |
| 2.1.5 | Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss | (2.046) | 1.085 |
| 2.2 | Reclassified Through Profit or Loss | 8.195.946 | (581.218) |
| 2.2.1 | Foreign Currency Translation Differences | 175.259 | (19.764) |
| 2.2.2 | Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income | 10.608.576 | (691.631) |
| 2.2.3 | Cash Flow Hedge Income/Loss | - | - |
| 2.2.4 | Foreign Net Investment Hedge Income/Loss | - | - |
| 2.2.5 | Other Comprehensive Income Items Reclassified Through Profit or Loss | - | - |
| 2.2.6 | Tax on Other Comprehensive Income Items Reclassified Through Profit or Loss | (2.587.889) | 130.177 |
| III. | TOTAL COMPREHENSIVE INCOME (I+II) | 18.384.858 | (821.322) |

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

TÜRKİYE HALK BANKASI AŞ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2022

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

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

| Reviewed (1 January -30 September 2021) | Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss | | | | | | Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss | | | | | | Profit Reserves | Prior Period Profit or (Loss) | Current Period Profit or (Loss) | Total Equity Expect Minority Shares | Minority Shares | Total Equity |
|--|--|-------------------|----------------------------------|------------------------------|--|---|---|---|---|--|-------------------|-------------|--------------------|-------------------------------------|--|--|--------------------|-----------------|
| | Paid in Capital | Share Premiums | Share Cancellation Profits | Other Capital Reserves | Accumulated Revaluation Increase/Decrease of Fixed Assets | Accumulated Remeasurement Gain/Loss of Defined Benefit Pension Plan | Other(Shares of Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss) | Foreign Currency Translation Differences | Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income | Other (Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss) | | | | | | | | |
| I. Prior Period End Balance | 2.473.776 | 5.776.224 | - | 1.133.837 | 1.575.375 | (139.086) | 4.396.451 | (2.070) | (305.981) | - | 25.421.933 | - | 2.600.045 | 42.930.504 | - | 42.930.504 | | |
| II. Corrections and Accounting Policy Changes Made According to TAS 8 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 2.1 Effects of Corrections | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 2.2 Effects of the Changes in Accounting Policies | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| III. Adjusted Beginning Balance (I+II) | 2.473.776 | 5.776.224 | - | 1.133.837 | 1.575.375 | (139.086) | 4.396.451 | (2.070) | (305.981) | - | 25.421.933 | - | 2.600.045 | 42.930.504 | - | 42.930.504 | | |
| IV. Total Comprehensive Income | - | - | - | - | (9.764) | - | (445.482) | (19.764) | (561.454) | - | - | - | 215.142 | (821.322) | - | (821.322) | | |
| V. Capital Increase by Cash | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| VI. Capital Increase by Internal Sources | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| VII. Paid in Capital Inflation Adjustment Difference | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| VIII. Convertible Bonds to Share | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| IX. Subordinated Debt Instruments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| X. Increase / Decrease by Other Changes | - | - | - | 117.654 | - | - | - | - | - | - | - | 2.600.045 | (2.600.045) | 117.654 | - | 117.654 | | |
| XI. Profit Distribution | - | - | - | - | - | - | - | - | - | - | 2.600.045 | (2.600.045) | - | - | - | - | | |
| 11.1 Dividends Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 11.2 Transfers to Reserves | - | - | - | - | - | - | - | - | - | - | 2.600.045 | (2.600.045) | - | - | - | - | | |
| 11.3 Other | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| Period End Balance (III+IV+.....+X+XI) | 2.473.776 | 5.776.224 | - | 1.251.491 | 1.565.611 | (139.086) | 3.950.969 | (21.834) | (867.435) | - | 28.021.978 | - | 215.142 | 42.226.836 | - | 42.226.836 | | |
| (1 January -30 September 2022) | | | | | | | | | | | | | | | | | | |
| I. Prior Period End Balance | 2.473.776 | 5.776.224 | - | 1.481.519 | 1.948.954 | (471.746) | 4.683.914 | (136.454) | (1.785.539) | - | 28.021.978 | - | 1.507.729 | 43.500.355 | - | 43.500.355 | | |
| 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) | 2.473.776 | 5.776.224 | - | 1.481.519 | 1.948.954 | (471.746) | 4.683.914 | (136.454) | (1.785.539) | - | 28.021.978 | - | 1.507.729 | 43.500.355 | - | 43.500.355 | | |
| IV. Total Comprehensive Income | - | - | - | - | (212.389) | 29.484 | 1.467.111 | 175.259 | 8.020.687 | - | - | - | 8.904.706 | 18.384.858 | - | 18.384.858 | | |
| V. Capital Increase by Cash | 2.495.345 | 10.904.655 | - | - | - | - | - | - | - | - | - | - | - | 13.400.000 | - | 13.400.000 | | |
| 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 | - | - | - | (163.334) | - | - | - | - | - | - | - | 1.507.729 | (1.507.729) | (163.334) | - | (163.334) | | |
| XI. Profit Distribution | - | - | - | - | - | - | - | - | - | - | 1.507.729 | (1.507.729) | - | - | - | - | | |
| 11.1 Dividends Paid | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 11.2 Transfers to Reserves | - | - | - | - | - | - | - | - | - | - | 1.507.729 | (1.507.729) | - | - | - | - | | |
| 11.3 Other | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| Period End Balance (III+IV+.....+X+XI) | 4.969.121 | 16.680.879 | - | 1.318.185 | 1.736.565 | (442.262) | 6.151.025 | 38.805 | 6.235.148 | - | 29.529.707 | - | 8.904.706 | 75.121.879 | - | 75.121.879 | | |

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

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED
30 SEPTEMBER 2022

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

VI. STATEMENT OF CASH FLOWS

| | Reviewed | Reviewed |
|--|---------------------------------|---------------------------------|
| | Current Period | Prior Period |
| Note | 1 January -30 September 2022 | 1 January -30 September 2021 |
| A. CASH FLOWS FROM BANKING OPERATIONS | | |
| 1.1 Operating profit before changes in operating assets and liabilities | (32.290.626) | (8.064.746) |
| 1.1.1 Interest received | 77.249.180 | 47.985.764 |
| 1.1.2 Interest paid | (55.441.209) | (46.473.889) |
| 1.1.3 Dividend received | 381.902 | 150.262 |
| 1.1.4 Fees and commissions received | 8.658.110 | 3.301.578 |
| 1.1.5 Other income | 1.252.443 | 2.730.427 |
| 1.1.6 Collections from previously written off loans | 4.328.083 | 1.563.231 |
| 1.1.7 Cash payments to personnel and service suppliers | (5.633.081) | (3.048.228) |
| 1.1.8 Taxes paid | (6.024.338) | (356.103) |
| 1.1.9 Other | (57.061.716) | (13.917.788) |
| 1.2 Changes in Assets and Liabilities Subject to Banking Operations | 67.833.360 | 13.292.026 |
| 1.2.1 Net Increase / decrease in financial assets at fair value through profit or loss | 48.369 | (58.842) |
| 1.2.2 Net (increase) / decrease in due from banks | - | - |
| 1.2.3 Net (increase) / decrease in loans | (196.700.212) | (15.175.427) |
| 1.2.4 Net (increase) / decrease in other assets | (14.694.061) | (17.744.845) |
| 1.2.5 Net increase / (decrease) in bank deposits | 36.458.657 | 11.717.184 |
| 1.2.6 Net increase / (decrease) in other deposits | 226.989.614 | 64.506.241 |
| 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 | (1.043.502) | (971.792) |
| 1.2.9 Net increase / (decrease) in matured payables | - | - |
| 1.2.10 Net increase / (decrease) in other liabilities | 16.774.495 | (28.980.493) |
| I. Net cash provided from banking operations | 35.542.734 | 5.227.280 |
| B. CASH FLOWS FROM INVESTMENT ACTIVITIES | | |
| II. Net cash provided from/ (used in) investing activities | (54.432.280) | (7.906.529) |
| 2.1 Cash paid for purchase of joint ventures, associates and subsidiaries | (1.351.960) | (564.184) |
| 2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries | - | - |
| 2.3 Fixed assets purchases | (989.664) | (240.192) |
| 2.4 Fixed assets sales | 2.374.292 | 1.575.812 |
| 2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income | (19.824.667) | (2.339.487) |
| 2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income | 5.574.850 | 2.095.994 |
| 2.7 Cash paid for purchase of investment securities | (45.919.147) | (15.793.826) |
| 2.8 Cash obtained from sale of investment securities | 5.802.251 | 7.402.971 |
| 2.9 Other | (98.235) | (43.617) |
| C. CASH FLOWS FROM FINANCING ACTIVITIES | | |
| III. Net cash flow from financing activities | 12.787.199 | (8.259.282) |
| 3.1 Cash obtained from loans borrowed and securities issued | 17.286.530 | 10.671.650 |
| 3.2 Cash used for repayment of loans borrowed and securities issued | (17.653.158) | (18.741.771) |
| 3.3 Bonds issued | 13.400.000 | - |
| 3.4 Dividends paid | - | - |
| 3.5 Payments for leases | (246.173) | (189.161) |
| 3.6 Other | - | - |
| IV. Effect of change in foreign exchange rate on cash and cash equivalents | 14.536.309 | 5.555.486 |
| V. Net increase / (decrease) in cash and cash equivalents | 8.433.962 | (5.383.045) |
| VI. Cash and cash equivalents at beginning of the period | 62.119.451 | 42.081.012 |
| VII. Cash and cash equivalents at end of the period | 70.553.413 | 36.697.967 |

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