

TÜRKİYE HALK BANKASI AŞ
UNCONSOLIDATED BALANCE SHEET AS OF 30 JUNE 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		
		TRY	FC	TOTAL	TRY	FC	TOTAL
		30 June 2022			31 December 2021		
I. FINANCIAL ASSETS (NET)		99.850.338	143.796.880	243.647.218	87.048.030	139.311.735	226.359.765
1.1 Cash and Cash Equivalents		22.707.629	108.465.326	131.172.955	19.823.744	107.100.482	126.924.226
1.1.1 Cash and Balances with Central Bank	(1)	22.124.064	99.938.779	122.062.843	19.513.681	103.910.654	123.424.335
1.1.2 Banks	(3)	620.743	8.526.547	9.147.290	344.437	3.189.828	3.534.265
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Loss Provision (-)		37.178	-	37.178	34.374	-	34.374
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	25.107.059	752	25.107.811	25.137.951	725	25.138.676
1.2.1 Government Debt Securities		24.871.748	752	24.872.500	24.869.639	725	24.870.364
1.2.2 Equity Instruments		145.601	-	145.601	145.601	-	145.601
1.2.3 Other Financial Assets		89.710	-	89.710	122.711	-	122.711
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(4)	52.035.650	32.913.897	84.949.547	39.347.469	25.960.864	65.308.333
1.3.1 Government Debt Securities		51.213.838	32.534.831	83.748.669	38.593.800	25.623.561	64.217.361
1.3.2 Equity Instruments		295.756	379.066	674.822	228.886	337.303	566.189
1.3.3 Other Financial Assets		526.056	-	526.056	524.783	-	524.783
1.4 Derivative Financial Assets	(2)(11)	-	2.416.905	2.416.905	2.738.866	6.249.664	8.988.530
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		-	2.416.905	2.416.905	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)		583.566.280	229.094.227	812.660.507	446.255.471	203.806.331	650.061.802
2.1 Loans	(5)	497.127.088	164.071.280	661.198.368	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)	116.908.871	65.022.947	181.931.818	77.789.153	55.064.541	132.853.694
2.4.1 Government Debt Securities		116.803.875	65.022.947	181.826.822	77.738.630	55.064.541	132.803.171
2.4.2 Other Financial Assets		104.996	-	104.996	50.523	-	50.523
2.5 Expected Credit Loss (-)		30.469.679	-	30.469.679	22.379.920	-	22.379.920
III. DISCONTINUED OPERATIONS (NET)	(14)	-	-	-	-	-	-
3.1 Held for Sale		-	-	-	-	-	-
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		4.238.714	6.528.558	10.767.272	3.158.133	5.804.528	8.962.661
4.1 Investments in Associates (Net)	(7)	152.016	1.375.258	1.527.274	78.073	1.218.924	1.296.997
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		152.016	1.375.258	1.527.274	78.073	1.218.924	1.296.997
4.2 Subsidiaries (Net)	(8)	4.086.698	5.153.300	9.239.998	3.080.060	4.585.604	7.665.664
4.2.1 Unconsolidated Financial Subsidiaries		4.081.103	5.153.300	9.234.403	3.080.060	4.585.604	7.665.664
4.2.2 Unconsolidated Non- Financial Subsidiaries		5.595	-	5.595	-	-	-
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)		7.977.975	535	7.978.510	8.317.159	378	8.317.537
VI. INTANGIBLE ASSETS (Net)		499.383	-	499.383	513.936	-	513.936
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		499.383	-	499.383	513.936	-	513.936
VII. INVESTMENT PROPERTIES (Net)	(12)	359.791	-	359.791	359.752	-	359.752
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	(13)	2.653.035	-	2.653.035	157.394	-	157.394
X. OTHER ASSETS (Net)	(15)	10.383.719	957.245	11.340.964	6.268.677	215.069	6.483.746
TOTAL ASSETS		709.529.235	380.377.445	1.089.906.680	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 JUNE 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		
		TRY	FC	TOTAL	TRY	FC	TOTAL
		30 June 2022			31 December 2021		
I. DEPOSITS	(1)	361.968.811	385.104.613	747.073.424	259.839.714	366.064.757	625.904.471
II. FUNDS BORROWED	(3)	360.593	13.187.109	13.547.702	498.522	13.046.818	13.545.340
III. MONEY MARKETS		166.079.430	4.654.426	170.733.856	136.525.331	2.644.672	139.170.003
IV. SECURITIES ISSUED (Net)	(4)	4.124.834	-	4.124.834	6.413.302	-	6.413.302
4.1 Bills		2.196.977	-	2.196.977	4.694.698	-	4.694.698
4.2 Assets Backed Securities		1.010.911	-	1.010.911	1.011.622	-	1.011.622
4.3 Bonds		916.946	-	916.946	706.982	-	706.982
V. FUNDS		13.892	-	13.892	138.541	-	138.541
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		13.892	-	13.892	138.541	-	138.541
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	743.817	2.268.301	3.012.118	18.187	2.452.064	2.470.251
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		743.817	2.268.301	3.012.118	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)	969.498	1.695	971.193	854.471	12.112	866.583
X. PROVISIONS	(8)	4.387.142	-	4.387.142	3.408.469	-	3.408.469
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		2.480.024	-	2.480.024	2.246.923	-	2.246.923
10.3 Insurance for Technical Provision (Net)		-	-	-	-	-	-
10.4 Other Provisions		1.907.118	-	1.907.118	1.161.546	-	1.161.546
XI. CURRENT TAX LIABILITY	(9)	1.635.435	75	1.635.510	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)	6.044.289	17.990.280	24.034.569	6.051.459	15.591.893	21.643.352
14.1 Loans		-	17.990.280	17.990.280	-	15.591.893	15.591.893
14.2 Other Debt Instruments		6.044.289	-	6.044.289	6.051.459	-	6.051.459
XV. OTHER LIABILITIES	(5)	49.744.684	3.502.258	53.246.942	41.129.481	2.166.547	43.296.028
XVI. SHAREHOLDERS' EQUITY	(12)	65.952.170	1.173.328	67.125.498	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		17.730.400	328.991	18.059.391	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		1.049.521	328.991	1.378.512	1.186.832	294.687	1.481.519
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		4.979.341	1.514.211	6.493.552	4.810.662	1.350.460	6.161.122
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		4.143.312	(669.874)	3.473.438	(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		2.624.149	-	2.624.149	2.548.763	-	2.548.763
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		26.858.377	-	26.858.377	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)		4.600.289	-	4.600.289	1.507.729	-	1.507.729
16.6.1 Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Income or (Loss)		4.600.289	-	4.600.289	1.507.729	-	1.507.729
16.7 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES		662.024.595	427.882.085	1.089.906.680	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 JUNE 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		
		TRY	FC	TOTAL	TRY	FC	TOTAL
							31 December 2021
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		239.325.116	355.238.509	594.563.625	177.195.784	263.127.030	440.322.814
I. GUARANTEES AND WARRANTIES	(1)	131.315.211	124.038.583	255.353.794	82.028.060	108.912.740	190.940.800
1.1 Letters of guarantee		110.228.155	102.935.323	213.163.478	71.425.233	91.526.108	162.951.341
1.1.1 Guarantees subject to public procurement law		4.873.956	11.631.908	16.505.864	4.022.784	9.819.863	13.842.647
1.1.2 Guarantees given for foreign trade operations		260.043	22.500.759	22.760.802	188.413	18.874.330	19.062.743
1.1.3 Other letters of guarantee		105.094.156	68.802.656	173.896.812	67.214.036	62.831.915	130.045.951
1.2 Bank loans		6.896.542	13.318.182	20.214.724	1.079.481	10.501.763	11.581.244
1.2.1 Import acceptances		-	487.584	487.584	-	272.303	272.303
1.2.2 Other bank acceptances		6.896.542	12.830.598	19.727.140	1.079.481	10.229.460	11.308.941
1.3 Letters of credit		15.888	7.753.372	7.769.260	22.275	6.842.406	6.864.681
1.3.1 Documentary letters of credit		15.888	7.753.372	7.769.260	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		14.174.626	31.706	14.206.332	9.501.071	42.463	9.543.534
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		49.912.180	10.914.299	60.826.479	38.457.173	10.799.643	49.256.816
2.1 Irrevocable commitments	(1)	47.254.830	6.050.640	53.305.470	37.152.475	6.988.133	44.140.608
2.1.1 Forward asset purchase commitments		1.116.970	4.752.480	5.869.450	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		8.762.552	1.298.160	10.060.712	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)	8.537.002	-	8.537.002	6.146.359	-	6.146.359
2.1.8 Tax and fund liabilities from export commitments		101.909	-	101.909	106.220	-	106.220
2.1.9 Commitments for credit card expenditure limits		22.697.983	-	22.697.983	17.272.727	-	17.272.727
2.1.10 Commitments for credit cards and banking services promotions		23.342	-	23.342	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		6.015.072	-	6.015.072	5.306.244	-	5.306.244
2.2 Revocable commitments		2.657.350	4.863.659	7.521.009	1.304.698	3.811.510	5.116.208
2.2.1 Revocable loan granting commitments		-	-	-	-	-	-
2.2.2 Other revocable commitments		2.657.350	4.863.659	7.521.009	1.304.698	3.811.510	5.116.208
III. DERIVATIVE FINANCIAL INSTRUMENTS	(2)	58.097.725	220.285.627	278.383.352	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		58.097.725	220.285.627	278.383.352	56.710.551	143.414.647	200.125.198
3.2.1 Forward foreign currency buy/sell transactions		1.065.373	15.224.154	16.289.527	1.524.482	14.931.282	16.455.764
3.2.1.1 Forward foreign currency transactions-buy		901.730	10.802.765	11.704.495	770.538	9.871.952	10.642.490
3.2.1.2 Forward foreign currency transactions-sell		163.643	4.421.389	4.585.032	753.944	5.059.330	5.813.274
3.2.2 Currency and interest rate swaps		48.792.723	163.403.951	212.196.674	54.300.111	93.946.423	148.246.534
3.2.2.1 Currency swap-buy		-	66.372.163	66.372.163	-	44.940.478	44.940.478
3.2.2.2 Currency swap-sell		48.472.723	44.453.633	92.926.356	53.790.111	5.539.715	59.329.826
3.2.2.3 Interest rate swap-buy		160.000	26.289.078	26.449.078	255.000	21.733.115	21.988.115
3.2.2.4 Interest rate swap-sell		160.000	26.289.077	26.449.077	255.000	21.733.115	21.988.115
3.2.3 Currency, interest rate and marketable securities options		7.514.930	8.765.130	16.280.060	885.958	3.591.388	4.477.346
3.2.3.1 Currency call options		3.759.261	4.380.757	8.140.018	442.917	1.795.760	2.238.677
3.2.3.2 Currency put options		3.755.669	4.384.373	8.140.042	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		724.699	581.000	1.305.699	-	-	-
3.2.4.1 Currency futures-buy		-	581.000	581.000	-	-	-
3.2.4.2 Currency futures-sell		724.699	-	724.699	-	-	-
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		-	32.311.392	32.311.392	-	30.945.554	30.945.554
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)		2.349.803.382	1.046.007.301	3.395.810.683	1.734.577.963	846.016.382	2.580.594.345
IV. CUSTODIES		923.516.405	126.950.615	1.050.467.020	709.088.827	95.722.399	804.811.226
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		149.893.719	8.616.110	158.509.829	134.858.276	5.684.265	140.542.541
4.3 Cheques in collection process		50.291.190	79.780.853	130.072.043	34.365.778	63.365.000	97.730.778
4.4 Commercial notes in collection process		675.192.363	22.306.071	697.498.434	494.216.428	19.065.722	513.282.150
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		1.029.370	1.997.520	3.026.890	870.946	1.702.098	2.573.044
4.8 Custodians		47.109.763	14.250.061	61.359.824	44.777.399	5.905.314	50.682.713
V. PLEDGED ASSETS		1.426.286.977	919.056.686	2.345.343.663	1.025.489.136	750.293.983	1.775.783.119
5.1 Marketable securities		9.744.472	1.863.994	11.608.466	8.458.409	2.277.338	10.735.747
5.2 Collateral notes		25.183.111	3.425.530	28.608.641	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		1.053.722.481	665.163.906	1.718.886.387	778.975.982	570.877.545	1.349.853.527
5.6 Other pledged assets		226.394.306	165.966.581	392.360.887	171.863.800	112.178.608	284.042.408
5.7 Pledges		111.216.794	82.636.675	193.853.469	50.512.457	61.945.945	112.458.402
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		2.589.128.498	1.401.245.810	3.990.374.308	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 JUNE 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 June 2022	1 January -30 June 2021	1 April -30 June 2022	1 April -30 June 2021
I. INTEREST INCOME	(1)	58,041.115	32,546.857	31,619.125	17,481.984
1.1 Interest on Loans		36.286.294	23.762.836	19.409.883	12.477.839
1.2 Interest on Reserve Requirements		1.398	1.456	737	785
1.3 Interest on Banks		376.938	530.475	102.274	328.262
1.4 Interest on Money Market Transactions		-	-	-	-
1.5 Interest on Marketable Securities Portfolio		21.151.625	8.184.248	11.966.002	4.635.947
1.5.1 Fair Value Through Profit or Loss		6.651	4.214	2.710	2.791
1.5.2 Fair Value Through Other Comprehensive Income		5.262.309	2.969.967	2.874.735	1.660.345
1.5.3 Measured at Amortized Cost		15.882.665	5.210.067	9.088.557	2.972.811
1.6 Financial Lease Interest Income		-	-	-	-
1.7 Other Interest Income		224.860	67.842	140.229	39.151
II. INTEREST EXPENSE (-)	(2)	36,586.193	32,187.128	19,231.037	16,914.968
2.1 Interest on Deposits		25.612.023	21.190.492	13.560.068	11.123.228
2.2 Interest on Funds Borrowed		147.555	93.582	79.238	48.108
2.3 Interest Expense on Money Market Transactions		8.680.616	9.184.425	4.546.863	4.858.224
2.4 Interest on Securities Issued		1.793.226	1.412.997	890.873	743.981
2.5 Interest on Leases		68.302	50.404	34.764	27.682
2.6 Other Interest Expenses		284.471	255.228	119.231	113.745
III. NET INTEREST INCOME (I - II)		21,454.922	359.729	12,388.088	567.016
IV. NET FEES AND COMMISSIONS INCOME		3,276.504	1,693.636	1,842.977	969.518
4.1 Fees and Commissions Received		4.583.841	2.351.809	2.591.111	1.309.710
4.1.1 Non – cash Loans		1.013.934	541.637	544.781	282.011
4.1.2 Other	(11)	3.569.907	1.810.172	2.046.330	1.027.699
4.2 Fees and Commissions Paid (-)		1.307.337	658.173	748.134	340.192
4.2.1 Non – cash Loans		61	93	-	71
4.2.2 Other	(11)	1.307.276	658.080	748.134	340.121
V. DIVIDEND INCOME		380.564	148.886	380.564	9.833
VI. TRADING INCOME / LOSS (Net)	(3)	(2,558.682)	(2,191.227)	(1,543.182)	(1,657.569)
6.1 Trading Gains / (Losses) on Securities		29.203	25.482	21.262	2.494
6.2 Gains / (Losses) on Derivate Financial Transactions		2.541.193	2.355.695	1.626.808	710.083
6.3 Foreign Exchange Gains / (Losses)		(5.129.078)	(4.572.404)	(3.191.252)	(2.370.146)
VII. OTHER OPERATING INCOME	(4)	1,580.402	5,131.510	1,015.120	1,770.324
VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		24,133.710	5,142.534	14,083.567	1,659.122
IX. EXPECTED LOSS PROVISIONS (-)	(5)	10,229.372	986.281	7,474.685	(259.554)
X. OTHER PROVISION EXPENSES (-)	(5)	306.952	-	12.121	-
XI. PERSONNEL EXPENSE (-)		3,136.107	1,879.683	1,703.118	832.201
XII. OTHER OPERATING EXPENSES (-)	(6)	3,829.993	2,405.758	2,077.441	1,253.780
XIII. NET OPERATING INCOME /LOSS (IX-X-XI)		6,631.286	(129.188)	2,816.202	(167.305)
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		-	-	-	-
XVIII. TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(7)	6,631.286	(129.188)	2,816.202	(167.305)
18.1 Current Tax Provision	(8)	(2,030.997)	252.165	(241.134)	231.247
18.2 Deferred Tax Income Effect (+)		6.189.309	9.158	220.362	5.425
18.3 Deferred Tax Expense Effect (-)		4.853.103	1.521.634	934.580	245.588
XIX. CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	4,600.289	122.977	2,575.068	63.942
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)	4,600.289	122.977	2,575.068	63.942
25.1 Profit / (Loss) of Group		4.600.289	122.977	2.575.068	63.942
25.2 Profit / (Loss) of Minority Shares (-)		-	-	-	-
Profit / (Loss) Per Share (full TRY)		1,15686956	0,04971226	0,51821399	0,02584826

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 JUNE 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 June 2022	1 January -30 June 2021
I.	CURRENT PERIOD INCOME/LOSS	4.600.289	122.977
II.	OTHER COMPREHENSIVE INCOME	5.727.861	(1.071.415)
2.1	Not Reclassified Through Profit or Loss	332.430	(431.670)
2.1.1	Property and Equipment Revaluation Increase/Decrease	(164.408)	(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	500.941	(421.906)
2.1.5	Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(4.103)	1.085
2.2	Reclassified Through Profit or Loss	5.395.431	(639.745)
2.2.1	Foreign Currency Translation Differences	166.924	1.422
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	6.887.075	(800.615)
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	(1.658.568)	159.448
III.	TOTAL COMPREHENSIVE INCOME (I+II)	10.328.150	(948.438)

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 JUNE 2022
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)
V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

Reviewed (1 January -30 June 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)	-	(421.906)	1.422	(641.167)	-	-	-	122.977	(948.438)	-	(948.438)		
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	-	-	-	94.466	-	-	-	-	-	-	-	2.600.045	(2.600.045)	94.466	-	94.466		
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	-	1.228.303	1.565.611	(139.086)	3.974.545	(648)	(947.148)	-	28.021.978	-	122.977	42.076.532	-	42.076.532		
(1 January -30 June 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	-	-	-	-	(197.995)	29.484	500.941	166.924	5.228.507	-	-	-	4.600.289	10.328.150	-	10.328.150		
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	-	-	-	(103.007)	-	-	-	-	-	-	-	1.507.729	(1.507.729)	(103.007)	-	(103.007)		
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	-	1.378.512	1.750.959	(442.262)	5.184.855	30.470	3.442.968	-	29.529.707	-	4.600.289	67.125.498	-	67.125.498		

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 JUNE 2022

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

VI. STATEMENT OF CASH FLOWS

	Note	Reviewed	Reviewed
		Current Period	Prior Period
		1 January -30 June 2022	1 January -30 June 2021
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating profit before changes in operating assets and liabilities		7.356.380	(7.469.981)
1.1.1 Interest received		49.371.411	28.924.394
1.1.2 Interest paid		(31.622.789)	(30.524.232)
1.1.3 Dividend received		380.564	148.886
1.1.4 Fees and commissions received		5.166.380	1.878.976
1.1.5 Other income		741.792	2.489.645
1.1.6 Collections from previously written off loans		1.816.754	964.044
1.1.7 Cash payments to personnel and service suppliers		(3.173.055)	(1.906.907)
1.1.8 Taxes paid		(5.871.397)	(232.125)
1.1.9 Other		(9.453.280)	(9.212.662)
1.2 Changes in Assets and Liabilities Subject to Banking Operations		13.094.865	8.026.264
1.2.1 Net Increase / decrease in financial assets at fair value through profit or loss		28.199	(40.661)
1.2.2 Net (increase) / decrease in due from banks		-	-
1.2.3 Net (increase) / decrease in loans		(108.416.290)	(16.050.289)
1.2.4 Net (increase) / decrease in other assets		(7.367.688)	(10.509.897)
1.2.5 Net increase / (decrease) in bank deposits		20.433.314	2.134.822
1.2.6 Net increase / (decrease) in other deposits		61.666.441	46.595.481
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		(628.593)	(485.092)
1.2.9 Net increase / (decrease) in matured payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		47.379.482	(13.618.100)
I. Net cash provided from banking operations		20.451.245	556.283
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net cash provided from/ (used in) investing activities		(38.483.311)	(3.562.447)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries		(796.547)	(555.961)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries		-	-
2.3 Fixed assets purchases		(625.222)	(158.648)
2.4 Fixed assets sales		1.913.624	1.029.516
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income		(13.871.155)	(2.387.005)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income		3.396.151	3.444.831
2.7 Cash paid for purchase of investment securities		(33.647.224)	(10.277.905)
2.8 Cash obtained from sale of investment securities		5.210.664	5.367.106
2.9 Other		(63.602)	(24.381)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net cash flow from financing activities		11.365.880	(3.782.880)
3.1 Cash obtained from loans borrowed and securities issued		16.051.830	10.192.650
3.2 Cash used for repayment of loans borrowed and securities issued		(17.919.230)	(13.837.057)
3.3 Bonds issued		13.400.000	-
3.4 Dividends paid		-	-
3.5 Payments for leases		(166.720)	(138.473)
3.6 Other		-	-
IV. Effect of change in foreign exchange rate on cash and cash equivalents		8.808.832	5.151.226
V. Net increase / (decrease) in cash and cash equivalents		2.142.646	(1.637.818)
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		64.262.097	40.443.194

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