

**TÜRKİYE HALK BANKASI AŞ**  
**UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2023**  
*(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 2023			31 December 2022		
		TRY	FC	TOTAL	TRY	FC	TOTAL
<b>I. FINANCIAL ASSETS (NET)</b>		<b>262.781.343</b>	<b>268.868.126</b>	<b>531.649.469</b>	<b>129.001.375</b>	<b>173.538.837</b>	<b>302.540.212</b>
<b>1.1 Cash and Cash Equivalents</b>		<b>145.383.718</b>	<b>226.782.266</b>	<b>372.165.984</b>	<b>33.526.579</b>	<b>132.587.288</b>	<b>166.113.867</b>
1.1.1 Cash and Balances with Central Bank	(1)	142.504.256	216.199.737	358.703.993	31.834.644	127.159.631	158.994.275
1.1.2 Banks	(3)	2.990.796	10.582.529	13.573.325	1.749.473	5.427.657	7.177.130
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Loss Provision (-)		111.334	-	111.334	57.538	-	57.538
<b>1.2 Financial Assets at Fair Value Through Profit or Loss</b>	(2)	<b>59.062.143</b>	<b>56.326</b>	<b>59.118.469</b>	<b>33.996.979</b>	<b>133.751</b>	<b>34.130.730</b>
1.2.1 Government Debt Securities		54.872.066	1.785	54.873.851	33.948.807	923	33.949.730
1.2.2 Equity Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		4.190.077	54.541	4.244.618	48.172	132.828	181.000
<b>1.3 Financial Assets at Fair Value Through Other Comprehensive Income</b>	(4)	<b>58.335.482</b>	<b>39.308.949</b>	<b>97.644.431</b>	<b>61.158.143</b>	<b>37.902.282</b>	<b>99.060.425</b>
1.3.1 Government Debt Securities		57.051.189	38.439.346	95.490.535	59.787.086	37.459.800	97.246.886
1.3.2 Equity Instruments		754.792	869.603	1.624.395	843.654	442.482	1.286.136
1.3.3 Other Financial Assets		529.501	-	529.501	527.403	-	527.403
<b>1.4 Derivative Financial Assets</b>	(2)(11)	<b>-</b>	<b>2.720.585</b>	<b>2.720.585</b>	<b>319.674</b>	<b>2.915.516</b>	<b>3.235.190</b>
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		-	2.720.585	2.720.585	319.674	2.915.516	3.235.190
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)</b>		<b>1.229.207.964</b>	<b>358.037.237</b>	<b>1.587.245.201</b>	<b>779.661.282</b>	<b>250.604.261</b>	<b>1.030.265.543</b>
<b>2.1 Loans</b>	(5)	<b>1.016.101.808</b>	<b>235.159.630</b>	<b>1.251.261.438</b>	<b>666.016.811</b>	<b>176.600.717</b>	<b>842.617.528</b>
<b>2.2 Lease Receivables</b>	(10)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3 Factoring Receivables</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.4 Other Financial Assets Measured at Amortised Cost</b>	(6)	<b>263.038.778</b>	<b>122.877.607</b>	<b>385.916.385</b>	<b>166.986.452</b>	<b>74.003.544</b>	<b>240.989.996</b>
2.4.1 Government Debt Securities		260.616.989	122.877.607	383.494.596	164.526.640	74.003.544	238.530.184
2.4.2 Other Financial Assets		2.421.789	-	2.421.789	2.459.812	-	2.459.812
<b>2.5 Expected Credit Loss (-)</b>		<b>49.932.622</b>	<b>-</b>	<b>49.932.622</b>	<b>53.341.981</b>	<b>-</b>	<b>53.341.981</b>
<b>III. NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)</b>	(14)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1 Held for Sale		-	-	-	-	-	-
3.2 Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>9.978.811</b>	<b>14.152.073</b>	<b>24.130.884</b>	<b>10.492.662</b>	<b>9.214.095</b>	<b>19.706.757</b>
<b>4.1 Investments in Associates (Net)</b>	(7)	<b>309.241</b>	<b>2.340.649</b>	<b>2.649.890</b>	<b>152.016</b>	<b>1.612.921</b>	<b>1.764.937</b>
4.1.1 Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		309.241	2.340.649	2.649.890	152.016	1.612.921	1.764.937
<b>4.2 Subsidiaries (Net)</b>	(8)	<b>9.669.570</b>	<b>11.811.424</b>	<b>21.480.994</b>	<b>10.340.646</b>	<b>7.601.174</b>	<b>17.941.820</b>
4.2.1 Unconsolidated Financial Subsidiaries		9.569.225	11.811.424	21.380.649	10.240.301	7.601.174	17.841.475
4.2.2 Unconsolidated Non- Financial Subsidiaries		100.345	-	100.345	100.345	-	100.345
<b>4.3 Joint Ventures (Net)</b>	(9)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. PROPERTY AND EQUIPMENT (Net)</b>		<b>15.084.473</b>	<b>956</b>	<b>15.085.429</b>	<b>12.067.835</b>	<b>609</b>	<b>12.068.444</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>		<b>1.272.143</b>	<b>-</b>	<b>1.272.143</b>	<b>574.468</b>	<b>-</b>	<b>574.468</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		1.272.143	-	1.272.143	574.468	-	574.468
<b>VII. INVESTMENT PROPERTIES (Net)</b>	(12)	<b>409.227</b>	<b>-</b>	<b>409.227</b>	<b>360.056</b>	<b>-</b>	<b>360.056</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. DEFERRED TAX ASSET</b>	(13)	<b>9.731.242</b>	<b>-</b>	<b>9.731.242</b>	<b>8.437.719</b>	<b>-</b>	<b>8.437.719</b>
<b>X. OTHER ASSETS (Net)</b>	(15)	<b>26.000.372</b>	<b>2.641.871</b>	<b>28.642.243</b>	<b>17.299.341</b>	<b>887.634</b>	<b>18.186.975</b>
<b>TOTAL ASSETS</b>		<b>1.554.465.575</b>	<b>643.700.263</b>	<b>2.198.165.838</b>	<b>957.894.738</b>	<b>434.245.436</b>	<b>1.392.140.174</b>

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

**TÜRKİYE HALK BANKASI AŞ**  
**UNCONSOLIDATED BALANCE SHEET AS OF 30 SEPTEMBER 2023**  
*(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 2023			31 December 2022		
		TRY	FC	TOTAL	TRY	FC	TOTAL
<b>I. DEPOSITS</b>	(1)	1.072.376.399	700.344.176	1.772.720.575	567.603.075	493.319.456	1.060.922.531
<b>II. FUNDS BORROWED</b>	(3)	330.271	15.200.866	15.531.137	180.267	13.241.796	13.422.063
<b>III. MONEY MARKETS</b>		107.835.734	11.932.516	119.768.250	94.101.600	8.057.568	102.159.168
<b>IV. SECURITIES ISSUED (Net)</b>	(4)	11.967.857	-	11.967.857	8.976.077	-	8.976.077
4.1 Bills		10.825.278	-	10.825.278	7.107.044	-	7.107.044
4.2 Assets Backed Securities		1.011.031	-	1.011.031	1.011.622	-	1.011.622
4.3 Bonds		131.548	-	131.548	857.411	-	857.411
<b>V. FUNDS</b>		24.739	-	24.739	237.542	-	237.542
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		24.739	-	24.739	237.542	-	237.542
<b>VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	(2)(7)	440.750	1.900.811	2.341.561	-	823.543	823.543
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		440.750	1.900.811	2.341.561	-	823.543	823.543
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING LIABILITIES</b>		-	-	-	-	-	-
<b>IX. LEASE LIABILITIES</b>	(6)	2.753.159	68.005	2.821.164	1.275.326	3.163	1.278.489
<b>X. PROVISIONS</b>	(8)	10.682.264	-	10.682.264	8.717.353	-	8.717.353
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		6.679.129	-	6.679.129	5.285.506	-	5.285.506
10.3 Insurance for Technical Provision (Net)		-	-	-	-	-	-
10.4 Other Provisions		4.003.135	-	4.003.135	3.431.847	-	3.431.847
<b>XI. CURRENT TAX LIABILITY</b>	(9)	2.741.022	1.012	2.742.034	9.468.573	527	9.469.100
<b>XII. DEFERRED TAX LIABILITIES</b>	(9)	-	-	-	-	-	-
<b>XIII. NON CURRENT LIABILITIES HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)</b>	(10)	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT INSTRUMENTS</b>	(11)	6.030.419	31.782.842	37.813.261	6.041.809	21.173.452	27.215.261
14.1 Loans		-	31.782.842	31.782.842	-	21.173.452	21.173.452
14.2 Other Debt Instruments		6.030.419	-	6.030.419	6.041.809	-	6.041.809
<b>XV. OTHER LIABILITIES</b>	(5)	90.460.248	8.501.004	98.961.252	64.721.368	4.354.061	69.075.429
<b>XVI. SHAREHOLDERS' EQUITY</b>	(12)	120.009.819	2.781.925	122.791.744	88.073.481	1.770.137	89.843.618
16.1 Paid-in Capital		7.184.778	-	7.184.778	4.969.121	-	4.969.121
16.2 Capital Reserves		44.988.461	641.824	45.630.285	17.683.890	395.076	18.078.966
16.2.1 Share Premium		44.465.222	-	44.465.222	16.680.879	-	16.680.879
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		523.239	641.824	1.165.063	1.003.011	395.076	1.398.087
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		11.829.456	2.627.597	14.457.053	12.580.026	1.833.570	14.413.596
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		3.673.318	(487.496)	3.185.822	8.556.841	(458.509)	8.098.332
<b>16.5 Profit Reserves</b>		44.283.603	-	44.283.603	29.529.707	-	29.529.707
16.5.1 Legal Reserves		4.180.008	-	4.180.008	2.696.611	-	2.696.611
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		33.297.343	-	33.297.343	26.785.915	-	26.785.915
16.5.4 Other Profit Reserves		6.806.252	-	6.806.252	47.181	-	47.181
<b>16.6 Income or (Loss)</b>		8.050.203	-	8.050.203	14.753.896	-	14.753.896
16.6.1 Prior Periods' Income or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Income or (Loss)		8.050.203	-	8.050.203	14.753.896	-	14.753.896
<b>16.7 Minority Shares</b>		-	-	-	-	-	-
<b>TOTAL LIABILITIES</b>		<b>1.425.652.681</b>	<b>772.513.157</b>	<b>2.198.165.838</b>	<b>849.396.471</b>	<b>542.743.703</b>	<b>1.392.140.174</b>

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 2023**

(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 2023			31 December 2022		
OFF-BALANCE SHEET	TRY	FC	TOTAL	TRY	FC	TOTAL	
<b>A. COMMITMENTS AND CONTINGENCIES (I+II+III)</b>		<b>606.856.720</b>	<b>472.691.219</b>	<b>1.079.547.939</b>	<b>415.654.379</b>	<b>358.192.812</b>	<b>773.847.191</b>
<b>I. GUARANTEES AND WARRANTIES</b>	(1)	<b>341.633.775</b>	<b>174.789.824</b>	<b>516.423.599</b>	<b>203.985.740</b>	<b>111.200.707</b>	<b>315.186.447</b>
1.1 Letters of guarantee		286.343.807	157.593.612	443.937.419	168.666.024	100.393.232	269.059.256
1.1.1 Guarantees subject to public procurement law		12.979.721	21.621.333	34.601.054	6.914.095	13.846.314	20.760.409
1.1.2 Guarantees given for foreign trade operations		25.825	43.715.648	43.741.473	260.008	26.715.104	26.975.112
1.1.3 Other letters of guarantee		273.338.261	92.256.631	365.594.892	161.491.921	59.831.814	221.323.735
1.2 Bank loans		33.069.629	3.782.214	36.851.843	18.466.650	5.161.611	23.628.261
1.2.1 Import acceptances		-	546.610	546.610	-	486.033	486.033
1.2.2 Other bank acceptances		33.069.629	3.235.604	36.305.233	18.466.650	4.675.578	23.142.228
1.3 Letters of credit		11.476	13.413.998	13.425.474	53.360	5.625.245	5.678.605
1.3.1 Documentary letters of credit		11.476	13.413.998	13.425.474	53.360	5.625.245	5.678.605
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		22.208.863	-	22.208.863	16.799.706	20.619	16.820.325
1.9 Other sureties		-	-	-	-	-	-
<b>II. COMMITMENTS</b>		<b>124.118.216</b>	<b>18.613.776</b>	<b>142.731.992</b>	<b>85.805.725</b>	<b>23.652.091</b>	<b>109.457.816</b>
2.1 Irrevocable commitments	(1)	118.544.192	7.398.923	125.943.115	82.028.145	17.738.854	99.766.999
2.1.1 Forward asset purchase commitments		3.872.262	7.398.923	11.271.185	13.574.406	16.245.409	29.819.815
2.1.2 Forward deposit purchase and sale commitments		-	-	-	-	-	-
2.1.3 Capital commitments to subsidiaries and associates		-	-	-	-	-	-
2.1.4 Loan granting commitments		16.930.817	-	16.930.817	16.557.370	1.493.445	18.050.815
2.1.5 Securities underwriting commitments		-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits		-	-	-	-	-	-
2.1.7 Payment commitments for Cheques	(3)	17.286.729	-	17.286.729	9.705.677	-	9.705.677
2.1.8 Tax and fund liabilities from export commitments		382.183	-	382.183	163.349	-	163.349
2.1.9 Commitments for credit card expenditure limits		68.194.070	-	68.194.070	34.608.889	-	34.608.889
2.1.10 Commitments for credit cards and banking services promotions		23.672	-	23.672	24.391	-	24.391
2.1.11 Receivables from short sale commitments		-	-	-	-	-	-
2.1.12 Payables for short sale commitments		-	-	-	-	-	-
2.1.13 Other irrevocable commitments		11.854.459	-	11.854.459	7.394.063	-	7.394.063
2.2 Revocable commitments		5.574.024	11.214.853	16.788.877	3.777.580	5.913.237	9.690.817
2.2.1 Revocable loan granting commitments		-	-	-	-	-	-
2.2.2 Other revocable commitments		5.574.024	11.214.853	16.788.877	3.777.580	5.913.237	9.690.817
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(2)	<b>141.104.729</b>	<b>279.287.619</b>	<b>420.392.348</b>	<b>125.862.914</b>	<b>223.340.014</b>	<b>349.202.928</b>
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		141.104.729	279.287.619	420.392.348	125.862.914	223.340.014	349.202.928
3.2.1 Forward foreign currency buy/sell transactions		6.715.121	22.676.246	29.391.367	540.243	10.809.669	11.349.912
3.2.1.1 Forward foreign currency transactions-buy		3.456.097	9.808.175	13.264.272	481.250	7.277.955	7.759.205
3.2.1.2 Forward foreign currency transactions-sell		3.259.024	12.868.071	16.127.095	58.993	3.531.714	3.590.707
3.2.2 Currency and interest rate swaps		134.373.824	227.502.368	361.876.192	113.069.406	168.543.715	281.613.121
3.2.2.1 Currency swap-buy		-	126.828.201	126.828.201	-	100.374.575	100.374.575
3.2.2.2 Currency swap-sell		134.193.824	15.362.357	149.556.181	112.749.406	9.861.252	122.610.658
3.2.2.3 Interest rate swap-buy		90.000	42.655.905	42.745.905	160.000	29.153.944	29.313.944
3.2.2.4 Interest rate swap-sell		90.000	42.655.905	42.745.905	160.000	29.153.944	29.313.944
3.2.3 Currency, interest rate and marketable securities options		-	376.197	376.197	11.743.835	13.195.106	24.938.941
3.2.3.1 Currency call options		-	187.773	187.773	6.189.963	6.289.150	12.479.113
3.2.3.2 Currency put options		-	188.424	188.424	5.553.872	6.905.956	12.459.828
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		15.784	14.566	30.350	509.430	408.321	917.751
3.2.4.1 Currency futures-buy		-	14.566	14.566	37.954	372.896	410.850
3.2.4.2 Currency futures-sell		15.784	-	15.784	471.476	35.425	506.901
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		-	28.718.242	28.718.242	-	30.383.203	30.383.203
<b>B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)</b>		<b>5.987.663.421</b>	<b>1.686.163.562</b>	<b>7.673.826.983</b>	<b>3.548.608.488</b>	<b>1.157.275.339</b>	<b>4.705.883.827</b>
<b>IV. CUSTODIES</b>		<b>2.532.529.557</b>	<b>237.620.314</b>	<b>2.770.149.871</b>	<b>1.368.688.542</b>	<b>147.968.761</b>	<b>1.516.657.303</b>
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		191.242.880	21.403.227	212.646.107	169.310.140	12.803.462	182.113.602
4.3 Cheques in collection process		134.942.055	140.419.549	275.361.604	80.276.997	88.845.314	169.122.311
4.4 Commercial notes in collection process		2.124.744.126	35.491.561	2.160.235.687	1.068.266.795	24.536.791	1.092.803.586
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		923.596	21.594	945.190	709.081	14.737	723.818
4.8 Custodians		80.676.900	40.284.383	120.961.283	50.125.529	21.768.457	71.893.986
<b>V. PLEDGED ASSETS</b>		<b>3.455.133.864</b>	<b>1.448.543.248</b>	<b>4.903.677.112</b>	<b>2.179.919.946</b>	<b>1.009.306.578</b>	<b>3.189.226.524</b>
5.1 Marketable securities		17.012.107	3.150.083	20.162.190	10.316.834	2.202.425	12.519.259
5.2 Collateral notes		60.412.501	2.240.416	62.652.917	40.176.584	1.945.380	42.121.964
5.3 Commodity		25.812	-	25.812	25.812	-	25.812
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		2.827.911.671	1.044.828.365	3.872.740.036	1.733.386.899	734.152.394	2.467.539.293
5.6 Other pledged assets		378.711.475	280.397.485	659.108.960	269.193.018	182.899.222	452.092.240
5.7 Pledges		171.060.298	117.926.899	288.987.197	126.820.799	88.107.157	214.927.956
<b>VI. ACCEPTED BILL GUARANTEES AND SURETIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>		<b>6.594.520.141</b>	<b>2.158.854.781</b>	<b>8.753.374.922</b>	<b>3.964.262.867</b>	<b>1.515.468.151</b>	<b>5.479.731.018</b>

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 2023**

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

**III. STATEMENT OF PROFIT OR LOSS**

			Reviewed	Reviewed	Reviewed	Reviewed
			Current Period	Prior Period	Current Period	Prior Period
			1 January -30	1 January -30	1 July -30	1 July -30
INCOME AND EXPENSES		Note	September 2023	September 2022	September 2023	September 2022
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(1)</b>	<b>188.284.357</b>	<b>105.237.140</b>	<b>82.680.476</b>	<b>47.196.025</b>
1.1	Interest on Loans		114.043.791	59.417.505	50.109.017	23.131.211
1.2	Interest on Reserve Requirements		14.206	2.749	6.282	1.351
1.3	Interest on Banks		836.101	444.497	488.924	67.559
1.4	Interest on Money Market Transactions		-	-	-	-
1.5	Interest on Marketable Securities Portfolio		73.055.186	45.118.307	32.014.814	23.966.682
1.5.1	Fair Value Through Profit or Loss		16.399	9.772	8.062	3.121
1.5.2	Fair Value Through Other Comprehensive Income		12.286.687	9.901.841	5.047.645	4.639.532
1.5.3	Measured at Amortized Cost		60.752.100	35.206.694	26.959.107	19.324.029
1.6	Financial Lease Interest Income		-	-	-	-
1.7	Other Interest Income		335.073	254.082	61.439	29.222
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>	<b>(2)</b>	<b>158.071.768</b>	<b>60.419.562</b>	<b>73.191.329</b>	<b>23.833.369</b>
2.1	Interest on Deposits		142.760.225	43.562.005	67.671.235	17.949.982
2.2	Interest on Funds Borrowed		520.483	236.418	204.546	88.863
2.3	Interest Expense on Money Market Transactions		7.869.825	13.272.193	3.246.727	4.591.577
2.4	Interest on Securities Issued		5.189.562	2.593.630	1.596.235	800.404
2.5	Interest on Leases		321.058	105.887	144.628	37.585
2.6	Other Interest Expenses		1.410.615	649.429	327.958	364.958
<b>III.</b>	<b>NET INTEREST INCOME (I - II)</b>		<b>30.212.589</b>	<b>44.817.578</b>	<b>9.489.147</b>	<b>23.362.656</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME</b>		<b>12.076.561</b>	<b>5.708.149</b>	<b>4.870.687</b>	<b>2.431.645</b>
4.1	Fees and Commissions Received		17.469.273	7.971.964	7.728.321	3.388.123
4.1.1	Non – cash Loans		3.838.673	1.808.781	1.712.047	794.847
4.1.2	Other	<b>(11)</b>	13.630.600	6.163.183	6.016.274	2.593.276
4.2	Fees and Commissions Paid (-)		5.392.712	2.263.815	2.857.634	956.478
4.2.1	Non – cash Loans		190	104	54	43
4.2.2	Other	<b>(11)</b>	5.392.522	2.263.711	2.857.580	956.435
<b>V.</b>	<b>DIVIDEND INCOME</b>		<b>397.107</b>	<b>381.902</b>	<b>353.122</b>	<b>1.338</b>
<b>VI.</b>	<b>TRADING INCOME / LOSS (Net)</b>	<b>(3)</b>	<b>(5.066.857)</b>	<b>(4.194.273)</b>	<b>(3.674.828)</b>	<b>(1.635.591)</b>
6.1	Trading Gains / (Losses) on Securities		3.339.956	65.335	1.493.927	36.132
6.2	Gains / (Losses) on Derivate Financial Transactions		21.636.648	1.081.265	(4.610.795)	(1.459.928)
6.3	Foreign Exchange Gains / (Losses)		(30.043.461)	(5.340.873)	(557.960)	(211.795)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(4)</b>	<b>10.085.897</b>	<b>2.430.270</b>	<b>2.821.404</b>	<b>849.868</b>
<b>VIII.</b>	<b>GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)</b>		<b>47.705.297</b>	<b>49.143.626</b>	<b>13.859.532</b>	<b>25.009.916</b>
<b>IX.</b>	<b>EXPECTED LOSS PROVISIONS (-)</b>	<b>(5)</b>	<b>2.691.990</b>	<b>24.538.261</b>	<b>1.327.675</b>	<b>14.308.889</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>	<b>(5)</b>	<b>37.453</b>	<b>237.079</b>	<b>372</b>	<b>(69.873)</b>
<b>XI.</b>	<b>PERSONNEL EXPENSE (-)</b>		<b>13.569.551</b>	<b>5.559.033</b>	<b>5.462.527</b>	<b>2.422.926</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(6)</b>	<b>23.184.283</b>	<b>6.423.122</b>	<b>5.992.956</b>	<b>2.593.129</b>
<b>XIII.</b>	<b>NET OPERATING INCOME /LOSS (IX-X-XI)</b>		<b>8.222.020</b>	<b>12.386.131</b>	<b>1.076.002</b>	<b>5.754.845</b>
<b>XIV.</b>	<b>INCOME AFTER MERGER</b>		-	-	-	-
<b>XV.</b>	<b>INCOME / (LOSS ) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		-	-	-	-
<b>XVI.</b>	<b>INCOME / (LOSS) ON NET MONETARY POSITION</b>		-	-	-	-
<b>XVII.</b>	<b>PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)</b>	<b>(7)</b>	<b>8.222.020</b>	<b>12.386.131</b>	<b>1.076.002</b>	<b>5.754.845</b>
<b>XVIII.</b>	<b>TAX PROVISIONS FOR CONTINUED OPERATIONS (±)</b>	<b>(8)</b>	<b>(171.817)</b>	<b>(3.481.425)</b>	<b>2.019.664</b>	<b>(1.450.428)</b>
18.1	Current Tax Provision		177.839	10.442.718	85.107	4.253.409
18.2	Deferred Tax Income Effect (+)		10.085.682	5.100.109	(2.605.614)	247.006
18.3	Deferred Tax Expense Effect (-)		10.091.704	12.061.402	(500.843)	3.049.987
<b>XIX.</b>	<b>CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)</b>	<b>(9)</b>	<b>8.050.203</b>	<b>8.904.706</b>	<b>3.095.666</b>	<b>4.304.417</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-	-	-
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		-	-	-	-
<b>XXI.</b>	<b>EXPENSES FOR DISCONTINUED OPERATIONS (-)</b>		-	-	-	-
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		-	-	-	-
<b>XXII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)</b>		-	-	-	-
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-	-	-
23.1	Current Tax Provision		-	-	-	-
23.2	Deferred Tax Expense Effect (+)		-	-	-	-
23.3	Deferred Tax Income Effect (-)		-	-	-	-
<b>XXIV.</b>	<b>CURRENT PERIOD PROFIT / LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>		-	-	-	-
<b>XXV.</b>	<b>NET PROFIT/(LOSS) (XIX+XXIV)</b>	<b>(10)</b>	<b>8.050.203</b>	<b>8.904.706</b>	<b>3.095.666</b>	<b>4.304.417</b>
25.1	Profit / (Loss) of Group		8.050.203	8.904.706	3.095.666	4.304.417
25.2	Profit / (Loss) of Minority Shares (-)		-	-	-	-
	Profit / (Loss) Per Share (full TRY)		1,24568756	2,06557398	0,43086453	0,86623308

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 2023**

*(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 2023	1 January -30 September 2022
<b>I.</b>	<b>CURRENT PERIOD INCOME/LOSS</b>	<b>8.050.203</b>	<b>8.904.706</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>(4.869.053)</b>	<b>9.480.152</b>
<b>2.1</b>	<b>Not Reclassified Through Profit or Loss</b>	<b>43.457</b>	<b>1.284.206</b>
2.1.1	Property and Equipment Revaluation Increase/Decrease	(6.557)	(180.859)
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	(31.022)	1.467.111
2.1.5	Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	81.036	(2.046)
<b>2.2</b>	<b>Reclassified Through Profit or Loss</b>	<b>(4.912.510)</b>	<b>8.195.946</b>
2.2.1	Foreign Currency Translation Differences	(92.716)	175.259
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(6.026.259)	10.608.576
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	1.206.465	(2.587.889)
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>3.181.150</b>	<b>18.384.858</b>

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 2023**  
*(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)*  
**V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY**

Reviewed (1 January -30 September 2022)	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss							Accumulated Other Comprehensive Income or Expense Reclassified through 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)	Profit Reserves	Prior Period Profit or (Loss)						
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Period End Balance (III+IV+.....+X+XI)</b>	<b>4.969.121</b>	<b>16.680.879</b>	<b>-</b>	<b>1.318.185</b>	<b>1.736.565</b>	<b>(442.262)</b>	<b>6.151.025</b>	<b>38.805</b>	<b>6.235.148</b>	<b>-</b>	<b>29.529.707</b>	<b>-</b>	<b>8.904.706</b>	<b>75.121.879</b>	<b>-</b>	<b>75.121.879</b>		
<b>(1 January -30 September 2023)</b>																		
I. Prior Period End Balance	4.969.121	16.680.879	-	1.398.087	4.110.048	(1.410.280)	11.713.828	4.719	8.093.613	-	29.529.707	-	14.753.896	89.843.618	-	89.843.618		
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)	4.969.121	16.680.879	-	1.398.087	4.110.048	(1.410.280)	11.713.828	4.719	8.093.613	-	29.529.707	-	14.753.896	89.843.618	-	89.843.618		
IV. Total Comprehensive Income	-	-	-	-	(19.539)	94.018	(31.022)	(92.716)	(4.819.794)	-	-	-	8.050.203	3.181.150	-	3.181.150		
V. Capital Increase by Cash	2.215.657	27.784.343	-	-	-	-	-	-	-	-	-	-	-	30.000.000	-	30.000.000		
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	-	-	-	(233.024)	-	-	-	-	-	-	-	14.753.896	(14.753.896)	(233.024)	-	(233.024)		
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	14.753.896	(14.753.896)	-	-	-	-		
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	14.753.896	(14.753.896)	-	-	-	-		
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Period End Balance (III+IV+.....+X+XI)</b>	<b>7.184.778</b>	<b>44.465.222</b>	<b>-</b>	<b>1.165.063</b>	<b>4.090.509</b>	<b>(1.316.262)</b>	<b>11.682.806</b>	<b>(87.997)</b>	<b>3.273.819</b>	<b>-</b>	<b>44.283.603</b>	<b>-</b>	<b>8.050.203</b>	<b>122.791.744</b>	<b>-</b>	<b>122.791.744</b>		

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 2023**

(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 2023	1 January -30 September 2022
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1 Operating profit before changes in operating assets and liabilities</b>	<b>(123.351.002)</b>	<b>(32.290.626)</b>
1.1.1 Interest received	126.906.912	77.249.180
1.1.2 Interest paid	(135.675.032)	(55.441.209)
1.1.3 Dividend received	397.107	381.902
1.1.4 Fees and commissions received	18.877.676	8.658.110
1.1.5 Other income	6.516.534	1.252.443
1.1.6 Collections from previously written off loans	3.958.560	4.328.083
1.1.7 Cash payments to personnel and service suppliers	(13.965.627)	(5.633.081)
1.1.8 Taxes paid	(10.799.519)	(6.024.338)
1.1.9 Other	(119.567.613)	(57.061.716)
<b>1.2 Changes in Assets and Liabilities Subject to Banking Operations</b>	<b>298.875.117</b>	<b>67.833.360</b>
1.2.1 Net Increase / decrease in financial assets at fair value through profit or loss	(24.979.620)	48.369
1.2.2 Net (increase) / decrease in due from banks	-	-
1.2.3 Net (increase) / decrease in loans	(318.664.968)	(196.700.212)
1.2.4 Net (increase) / decrease in other assets	(43.593.970)	(14.694.061)
1.2.5 Net increase / (decrease) in bank deposits	30.236.956	36.458.657
1.2.6 Net increase / (decrease) in other deposits	614.485.505	226.989.614
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	(362.618)	(1.043.502)
1.2.9 Net increase / (decrease) in matured payables	-	-
1.2.10 Net increase / (decrease) in other liabilities	41.753.832	16.774.495
<b>I. Net cash provided from banking operations</b>	<b>175.524.115</b>	<b>35.542.734</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>		
<b>II. Net cash provided from/ (used in) investing activities</b>	<b>(68.704.605)</b>	<b>(54.432.280)</b>
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries	(1.014.057)	(1.351.960)
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries	-	-
2.3 Fixed assets purchases	(2.496.377)	(989.664)
2.4 Fixed assets sales	3.396.999	2.374.292
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income	(18.902.697)	(19.824.667)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income	19.848.782	5.574.850
2.7 Cash paid for purchase of investment securities	(78.420.194)	(45.919.147)
2.8 Cash obtained from sale of investment securities	9.793.428	5.802.251
2.9 Other	(910.489)	(98.235)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III. Net cash flow from financing activities</b>	<b>35.375.995</b>	<b>12.787.199</b>
3.1 Cash obtained from loans borrowed and securities issued	17.921.340	17.286.530
3.2 Cash used for repayment of loans borrowed and securities issued	(11.979.586)	(17.653.158)
3.3 Bonds issued	30.000.000	13.400.000
3.4 Dividends paid	-	-
3.5 Payments for leases	(565.759)	(246.173)
3.6 Other	-	-
<b>IV. Effect of change in foreign exchange rate on cash and cash equivalents</b>	<b>29.402.231</b>	<b>14.536.309</b>
<b>V. Net increase / (decrease) in cash and cash equivalents</b>	<b>171.597.736</b>	<b>8.433.962</b>
<b>VI. Cash and cash equivalents at beginning of the period</b>	<b>83.310.804</b>	<b>62.119.451</b>
<b>VII. Cash and cash equivalents at end of the period</b>	<b>254.908.540</b>	<b>70.553.413</b>

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