Consolidated Financial Statements

Convenience translation of consolidated financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2014 AND 31 DECEMBER 2013
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2014			PRIOR PERIOD 31/12/2013		
	ASSETS	Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**CASH AND BALANCES WITH THE CENTRAL BANK**	(5.I.1)	**81,681**	**330,361**	**412,042**	**82,638**	**367,635**	**450,273**
II.	**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)**	(5.I.2)	**18,033**	**1,710**	**19,743**	**12,292**	**3,558**	**15,850**
2.1	Trading Securities		18,033	1,710	19,743	12,292	3,558	15,850
2.1.1	Public Sector Debt Securities		-	412	412	-	393	393
2.1.2	Share Certificates		29	-	29	37	-	37
2.1.3	Positive Value of Trading Derivatives		16,165	1,298	17,463	11,204	3,165	14,369
2.1.4	Other Securities		1,839	-	1,839	1,051	-	1,051
2.2	Financial Assets Designated at Fair Value		-	-	-	-	-	-
2.2.1	Public Sector Debt Securities		-	-	-	-	-	-
2.2.2	Share Certificates		-	-	-	-	-	-
2.2.3	Loans		-	-	-	-	-	-
2.2.4	Other Securities		-	-	-	-	-	-
III.	**BANKS**	(5.I.3)	**12**	**19,833**	**19,845**	**43,317**	**33,086**	**76,403**
IV.	**INTERBANK MONEY MARKET**		**6,752**	**-**	**6,752**	**-**	**-**	**-**
4.1	Interbank Money Market Placements		-	-	-	-	-	-
4.2	Istanbul Stock Exchange Money Market Placements		6,752	-	6,752	-	-	-
4.3	Receivables from Reverse Repurchase Agreements		-	-	-	-	-	-
V.	**INVESTMENT SECURITIES AVAILABLE FOR SALE (Net)**	(5.I.4)	**328,011**	**4,063**	**332,074**	**382,267**	**6,681**	**388,948**
5.1	Share Certificates		160	-	160	160	-	160
5.2	Public Sector Debt Securities		327,649	30	327,679	381,358	56	381,414
5.3	Other Securities		202	4,033	4,235	749	6,625	7,374
VI.	**LOANS**	(5.I.5)	**2,524,829**	**368,017**	**2,892,846**	**2,237,392**	**594,772**	**2,832,164**
6.1	Loans		2,472,886	368,017	2,840,903	2,191,209	594,772	2,785,981
6.1.1	Loans Utilized to the Bank's Risk Group		44,546	17,742	62,288	20,515	28	20,543
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,428,340	350,275	2,778,615	2,170,694	594,744	2,765,438
6.2	Loans under Follow-Up		149,125	-	149,125	179,800	-	179,800
6.3	Specific Provisions (-)		97,182	-	97,182	133,617	-	133,617
VII.	**FACTORING RECEIVABLES**		-	-	-	-	-	-
VIII.	**INVESTMENT SECURITIES HELD TO MATURITY (Net)**	(5.I.6)	-	-	-	-	-	-
8.1	Public Sector Debt Securities		-	-	-	-	-	-
8.2	Other Securities		-	-	-	-	-	-
IX.	**INVESTMENTS IN ASSOCIATES (Net)**	(5.I.7)	-	-	-	-	-	-
9.1	Equity Method Associates		-	-	-	-	-	-
9.2	Unconsolidated Associates		-	-	-	-	-	-
9.2.1	Financial Associates		-	-	-	-	-	-
9.2.2	Non-Financial Associates		-	-	-	-	-	-
X.	**INVESTMENTS IN SUBSIDIARIES (Net)**	(5.I.8)	-	-	-	-	-	-
10.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
10.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
XI.	**JOINT VENTURES (Net)**	(5.I.9)	-	-	-	-	-	-
11.1	Equity Method Joint Ventures		-	-	-	-	-	-
11.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
11.2.1	Financial Joint Ventures		-	-	-	-	-	-
11.2.2	Non-Financial Joint Ventures		-	-	-	-	-	-
XII.	**LEASE RECEIVABLES (Net)**	(5.I.10)	-	-	-	-	-	-
12.1	Financial Lease Receivables		-	-	-	-	-	-
12.2	Operational Lease Receivables		-	-	-	-	-	-
12.3	Others		-	-	-	-	-	-
12.4	Unearned Income (-)		-	-	-	-	-	-
XIII.	**HEDGING DERIVATIVES**	(5.I.11)	-	-	-	-	-	-
13.1	Fair Value Hedge		-	-	-	-	-	-
13.2	Cash Flow Hedge		-	-	-	-	-	-
13.3	Hedging of a Net Investment in Foreign Subsidiaries		-	-	-	-	-	-
XIV.	**TANGIBLE ASSETS (Net)**		**25,476**	**-**	**25,476**	**16,445**	**-**	**16,445**
XV.	**INTANGIBLE ASSETS (Net)**		**2,072**	**-**	**2,072**	**1,902**	**-**	**1,902**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		2,072	-	2,072	1,902	-	1,902
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.12)	-	-	-	-	-	-
XVII.	**TAX ASSETS**	(5.I.13)	**2,837**	**-**	**2,837**	**5,829**	**-**	**5,829**
17.1	Current Tax Assets		1,693	-	1,693	3,134	-	3,134
17.2	Deferred Tax Assets		1,144	-	1,144	2,695	-	2,695
XVIII.	**ASSETS HELD FOR SALE AND ASSETS RELATED TO DISCONTINUED OPERATIONS (Net)**	(5.I.14)	-	-	-	-	-	-
18.1	Held For Sale		-	-	-	-	-	-
18.2	Discontinued Operations		-	-	-	-	-	-
XIX.	**OTHER ASSETS**	(5.I.15)	**75,244**	**6,755**	**81,999**	**48,889**	**17,551**	**66,440**
	TOTAL ASSETS		**3,064,947**	**730,739**	**3,795,686**	**2,830,971**	**1,023,283**	**3,854,254**

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CONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2014 AND 31 DECEMBER 2013

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2014			PRIOR PERIOD 31/12/2013		
	LIABILITIES AND EQUITY	Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**DEPOSITS**	(5.II.1)	**1,250,571**	**1,229,262**	**2,479,833**	**1,249,923**	**1,271,890**	**2,521,813**
1.1	Deposits of the Bank's Risk Group		14,251	35,845	50,096	10,628	47,034	57,662
1.2	Others		1,236,320	1,193,417	2,429,737	1,239,295	1,224,856	2,464,151
II.	**NEGATIVE VALUE OF TRADING DERIVATIVES**	(5.II.2)	**134**	**9,066**	**9,200**	**5,683**	**436**	**6,119**
III.	**FUNDS BORROWED**	(5.II.3)	**27,334**	**375,438**	**402,772**	**39,731**	**301,269**	**341,000**
IV.	**DUE TO MONEY MARKETS**		**140,296**	**-**	**140,296**	**258,597**	**-**	**258,597**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		140,296	-	140,296	258,597	-	258,597
V.	**SECURITIES ISSUED (Net)**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Bills		-	-	-	-	-	-
5.2	Asset Backed Securities		-	-	-	-	-	-
5.3	Bonds		-	-	-	-	-	-
VI.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
6.1	Bank Borrowers' Funds		-	-	-	-	-	-
6.2	Others		-	-	-	-	-	-
VII.	**MISCELLANEOUS PAYABLES**		**8,500**	**3,021**	**11,521**	**12,238**	**1,905**	**14,143**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**75,856**	**2,646**	**78,502**	**46,229**	**7,090**	**53,319**
IX.	**FACTORING PAYABLES**		**-**	**-**	**-**	**-**	**-**	**-**
X.	**LEASE PAYABLES (Net)**	(5.II.5)	**-**	**-**	**-**	**-**	**-**	**-**
10.1	Financial Lease Payables		-	-	-	-	-	-
10.2	Operational Lease Payables		-	-	-	-	-	-
10.3	Others		-	-	-	-	-	-
10.4	Deferred Financial Leasing Expenses (-)		-	-	-	-	-	-
XI.	**HEDGING PURPOSE DERIVATIVES**	(5.II.6)	**-**	**-**	**-**	**-**	**-**	**-**
11.1	Fair Value Hedge		-	-	-	-	-	-
11.2	Cash Flow Hedge		-	-	-	-	-	-
11.3	Hedging of a Net Investment in Foreign Subsidiaries		-	-	-	-	-	-
XII.	**PROVISIONS**	(5.II.7)	**43,339**	**-**	**43,339**	**48,010**	**-**	**48,010**
12.1	General Provisions		24,028	-	24,028	23,736	-	23,736
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		9,539	-	9,539	9,194	-	9,194
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		9,772	-	9,772	15,080	-	15,080
XIII.	**TAX LIABILITIES**	(5.II.8)	**7,761**	**-**	**7,761**	**6,945**	**-**	**6,945**
13.1	Current Tax Liability		7,761	-	7,761	6,945	-	6,945
13.2	Deferred Tax Liability		-	-	-	-	-	-
XIV.	**PAYABLES RELATED TO HELD FOR SALE AND DISCONTINUED OPERATIONS**		**-**	**-**	**-**	**-**	**-**	**-**
14.1	Held For Sale		-	-	-	-	-	-
14.2	Discontinued Operations		-	-	-	-	-	-
XV.	**SUBORDINATED LOANS**		**-**	**-**	**-**	**-**	**-**	**-**
XVI.	**SHAREHOLDERS' EQUITY**	(5.II.9)	**622,462**	**-**	**622,462**	**604,311**	**(3)**	**604,308**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		8,964	-	8,964	33,753	(3)	33,750
16.2.1	Share Premium		(814)	-	(814)	(814)	-	(814)
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Valuation Differences of Securities		4,902	-	4,902	194	(3)	191
16.2.4	Revaluation Fund on Tangible Assets		4,876	-	4,876	34,373	-	34,373
16.2.5	Revaluation Fund on Intangible Assets		-	-	-	-	-	-
16.2.6	Revaluation Fund on Investment Property		-	-	-	-	-	-
16.2.7	Capital Bonus of Associates, Subsidiaries and Joint Ventures		-	-	-	-	-	-
16.2.8	Hedging Funds (Effective Portion)		-	-	-	-	-	-
16.2.9	Revaluation Fund on Assets Held for Sale and Discontinued Operations		-	-	-	-	-	-
16.2.10	Other Supplementary Capital		-	-	-	-	-	-
16.3	Profit Reserves		180,055	-	180,055	105,242	-	105,242
16.3.1	Legal Reserves		10,792	-	10,792	8,531	-	8,531
16.3.2	Status Reserves		-	-	-	-	-	-
16.3.3	Extraordinary Reserves		111,897	-	111,897	96,711	-	96,711
16.3.4	Other Profit Reserves		57,366	-	57,366	-	-	-
16.4	Profit or Loss		13,443	-	13,443	45,316	-	45,316
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		13,443	-	13,443	45,316	-	45,316
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,176,253**	**1,619,433**	**3,795,686**	**2,271,667**	**1,582,587**	**3,854,254**

Convenience translation of consolidated financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED OFF BALANCE SHEET ITEMS STATEMENTS
AS AT 30 SEPTEMBER 2014 AND 31 DECEMBER 2013
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2014			PRIOR PERIOD 31/12/2013		
		Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**1,380,987**	**2,062,649**	**3,443,636**	**1,283,414**	**1,827,497**	**3,110,911**
I.	**GUARANTEES**	(5.IV.1)	**443,495**	**541,385**	**984,880**	**582,426**	**628,534**	**1,210,960**
1.1	Letters of Guarantee		443,495	323,984	767,479	582,426	350,976	933,402
1.1.1	Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2	Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3	Other Letters of Guarantee		443,495	323,984	767,479	582,426	350,976	933,402
1.2	Bank Acceptances		-	272	272	-	1,458	1,458
1.2.1	Import Letter of Acceptance		-	272	272	-	1,458	1,458
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	189,713	189,713	-	228,971	228,971
1.3.1	Documentary Letters of Credit		-	128,327	128,327	-	165,585	165,585
1.3.2	Other Letters of Credit		-	61,386	61,386	-	63,386	63,386
1.4	Prefinancing Given As Guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Purchase Guarantees for Securities Issued		-	-	-	-	-	-
1.7	Factoring Related Guarantees		-	-	-	-	-	-
1.8	Other Guarantees		-	27,416	27,416	-	47,129	47,129
1.9	Other Sureties		-	-	-	-	-	-
II.	**COMMITMENTS**	(5.IV.1)	**251,957**	**63,999**	**315,956**	**214,390**	**87,537**	**301,927**
2.1	Irrevocable Commitments		251,957	63,999	315,956	214,390	87,537	301,927
2.1.1	Asset Purchase and Sale Commitments		1,770	63,999	65,769	6,622	87,537	94,159
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		41,840	-	41,840	44,375	-	44,375
2.1.5	Securities Issuance Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		84,389	-	84,389	83,116	-	83,116
2.1.8	Tax and Fund Obligations from Export Commitments		69	-	69	3	-	3
2.1.9	Commitments for Credit Card Limits		84,510	-	84,510	79,889	-	79,889
2.1.10	Commitments for Promotional Operations Re-Credit Cards and Banking Services		281	-	281	385	-	385
2.1.11	Receivables from "Short" Sale Commitments On Securities		-	-	-	-	-	-
2.1.12	Payables for "Short" Sale Commitments On Securities		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		39,098	-	39,098	-	-	-
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**685,535**	**1,457,265**	**2,142,800**	**486,598**	**1,111,426**	**1,598,024**
3.1	Hedging Purpose Derivatives		-	-	-	-	-	-
3.1.1	Fair Value Hedge		-	-	-	-	-	-
3.1.2	Cash Flow Hedge		-	-	-	-	-	-
3.1.3	Hedging of a Net Investment in Foreign Subsidiaries		-	-	-	-	-	-
3.2	Trading Purpose Derivatives		685,535	1,457,265	2,142,800	486,598	1,111,426	1,598,024
3.2.1	Forward Foreign Currency Purchases/Sales		8,973	13,852	22,825	90,001	151,802	241,803
3.2.1.1	Forward Foreign Currency Purchases		5,680	5,759	11,439	28,493	92,658	121,151
3.2.1.2	Forward Foreign Currency Sales		3,293	8,093	11,386	61,508	59,144	120,652
3.2.2	Currency and Interest Rate Swaps		675,562	1,398,132	2,073,694	336,025	804,391	1,140,416
3.2.2.1	Currency Swaps-Purchases		1,113	1,060,840	1,061,953	22,536	583,047	605,583
3.2.2.2	Currency Swaps-Sales		674,449	337,292	1,011,741	313,489	221,344	534,833
3.2.2.3	Interest Rate Swaps-Purchases		-	-	-	-	-	-
3.2.2.4	Interest Rate Swaps-Sales		-	-	-	-	-	-
3.2.3	Currency, Interest Rate and Security Options		1,000	1,026	2,026	60,572	93,519	154,091
3.2.3.1	Currency Options-Purchases		500	513	1,013	34,007	42,782	76,789
3.2.3.2	Currency Options-Sales		500	513	1,013	26,565	50,737	77,302
3.2.3.3	Interest Rate Options-Purchases		-	-	-	-	-	-
3.2.3.4	Interest Rate Options-Sales		-	-	-	-	-	-
3.2.3.5	Securities Options-Purchases		-	-	-	-	-	-
3.2.3.6	Securities Options-Sales		-	-	-	-	-	-
3.2.4	Currency Futures		-	-	-	-	-	-
3.2.4.1	Currency Futures-Purchases		-	-	-	-	-	-
3.2.4.2	Currency Futures-Sales		-	-	-	-	-	-
3.2.5	Interest Rate Futures		-	-	-	-	-	-
3.2.5.1	Interest Rate Futures-Purchases		-	-	-	-	-	-
3.2.5.2	Interest Rate Futures-Sales		-	-	-	-	-	-
3.2.6	Others		-	44,255	44,255	-	61,714	61,714
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**3,077,251**	**688,946**	**3,766,197**	**3,139,692**	**1,021,816**	**4,161,508**
IV.	**ITEMS HELD IN CUSTODY**		**271,431**	**35,614**	**307,045**	**241,582**	**31,088**	**272,670**
4.1	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2	Securities Held in Custody		172,735	10,561	183,296	155,514	10,251	165,765
4.3	Checks Received for Collection		54,471	5,904	60,375	64,656	7,152	71,808
4.4	Commercial Notes Received for Collection		27,048	11,292	38,340	12,666	6,931	19,597
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items under Custody		320	97	417	369	130	499
4.8	Custodians		16,857	7,760	24,617	8,377	6,624	15,001
V.	**PLEDGED ITEMS**		**2,805,500**	**653,332**	**3,458,832**	**2,877,118**	**990,728**	**3,867,846**
5.1	Securities		20,837	-	20,837	17,334	-	17,334
5.2	Guarantee Notes		4,035	29,057	33,092	8,945	38,138	47,083
5.3	Commodities		117,510	56,659	174,169	102,286	57,024	159,310
5.4	Warrants		2,548	-	2,548	469	-	469
5.5	Immovables		1,724,551	523,594	2,248,145	1,918,718	823,100	2,741,818
5.6	Other Pledged Items		936,019	44,022	980,041	829,366	72,466	901,832
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**CONFIRMED BILLS OF EXCHANGE AND SURETIES**		**320**	**-**	**320**	**20,992**	**-**	**20,992**
	TOTAL OFF BALANCE SHEET ITEMS (A+B)		**4,458,238**	**2,751,595**	**7,209,833**	**4,423,106**	**2,849,313**	**7,272,419**

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TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED INCOME STATEMENTS
FOR THE PERIODS ENDED 30 SEPTEMBER 2014 AND 2013

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA CURRENT PERIOD (01/01/2014 - 30/09/2014)	PRIOR PERIOD (01/01/2013 - 30/09/2013)	CURRENT PERIOD (01/07/2014 - 30/09/2014)	PRIOR PERIOD (01/07/2013 - 30/09/2013)
I.	**INTEREST INCOME**	(5.III.1)	**262,938**	**219,620**	**82,144**	**71,703**
1.1	Interest from Loans		224,121	195,452	73,414	63,218
1.2	Interest from Reserve Deposits		-	-	-	-
1.3	Interest from Banks		1,464	1,043	352	432
1.4	Interest from Money Market Transactions		483	25	245	2
1.5	Interest from Securities Portfolio		33,487	22,581	7,958	7,927
1.5.1	Trading Securities		24	16	10	6
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3	Available for Sale Securities		33,463	22,565	7,948	7,921
1.5.4	Held to Maturity Securities		-	-	-	-
1.6	Interest from Financial Leases		-	-	-	-
1.7	Other Interest Income		3,383	519	175	124
II.	**INTEREST EXPENSE**	(5.III.2)	**124,929**	**111,856**	**38,497**	**38,587**
2.1	Interest on Deposits		102,479	95,949	31,631	32,155
2.2	Interest on Funds Borrowed		7,082	7,912	2,336	2,981
2.3	Interest on Money Market Transactions		15,311	6,344	4,530	3,451
2.4	Interest on Securities Issued		-	-	-	-
2.5	Other Interest Expense		57	1,651	-	-
III.	**NET INTEREST INCOME (I - II)**		**138,009**	**107,764**	**43,647**	**33,116**
IV.	**NET FEE AND COMMISSION INCOME**		**10,843**	**12,559**	**3,308**	**3,921**
4.1	Fees and Commissions Received		14,366	15,627	4,454	5,005
4.1.1	Non-Cash Loans		6,617	8,002	1,993	2,524
4.1.2	Other		7,749	7,625	2,461	2,481
4.2	Fees and Commissions Paid		3,523	3,068	1,146	1,084
4.2.1	Non-Cash Loans		291	212	75	77
4.2.2	Other		3,232	2,856	1,071	1,007
V.	**DIVIDEND INCOME**		-	-	-	-
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.3)	**(20,653)**	**(1,646)**	**(4,045)**	**(2,537)**
6.1	Profit / Loss on Capital Market Transactions		9,184	5,679	6,444	1,350
6.2	Derivative Instruments Gain / Loss		(9,374)	58,272	13,011	31,013
6.3	Foreign Exchange Gain / Loss		(20,463)	(65,597)	(23,500)	(34,900)
VII.	**OTHER OPERATING INCOME**	(5.III.4)	**15,344**	**66,799**	**492**	**54,285**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**143,543**	**185,476**	**43,402**	**88,785**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.5)	**25,696**	**40,138**	**8,842**	**11,812**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.6)	**101,105**	**89,199**	**32,572**	**31,481**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**16,742**	**56,139**	**1,988**	**45,492**
XII.	**SURPLUS WRITTEN AS GAIN AFTER MERGER**		-	-	-	-
XIII.	**PROFIT / LOSS FROM EQUITY METHOD INVESTMENTS**		-	-	-	-
XIV.	**GAIN/LOSS ON NET MONETARY POSITION**		-	-	-	-
XV.	**P/L BEFORE TAXES FROM CONTINUING OPERATIONS (XI+...+XIV)**		**16,742**	**56,139**	**1,988**	**45,492**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.7)	**(3,299)**	**(4,743)**	**(832)**	**(2,713)**
16.1	Current Tax Provision		(1,808)	(4,454)	1,321	(887)
16.2	Deferred Tax Provision		(1,491)	(289)	(2,153)	(1,826)
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**		**13,443**	**51,396**	**1,156**	**42,779**
XVIII.	**PROFIT FROM DISCONTINUED OPERATIONS**		-	-	-	-
18.1	Assets Held for Sale		-	-	-	-
18.2	Profit on Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
18.3	Others		-	-	-	-
XIX.	**LOSS FROM DISCONTINUED OPERATIONS (-)**		-	-	-	-
19.1	Assets Held for Sale		-	-	-	-
19.2	Loss on Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
19.3	Others		-	-	-	-
XX.	**P/L BEFORE TAXES FROM DISCONTINUED OPERATIONS (XVIII-XIX)**		-	-	-	-
XXI.	**TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)**	(5.III.7)	-	-	-	-
21.1	Current Tax Provision		-	-	-	-
21.2	Deferred Tax Provision		-	-	-	-
XXII.	**NET PROFIT / LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)**		-	-	-	-
XXIII.	**NET PROFIT/LOSS (XVII+XXII)**	(5.III.8)	**13,443**	**51,396**	**1,156**	**42,779**
23.1	Group's Profit / Loss		13,443	51,396	1,156	42,779
23.2	Minority Shares		-	-	-	-
	Earnings / Losses per Share (Full TL)		0.0032	0.0122	0.0003	0.0102

Convenience translation of consolidated financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF INCOME AND EXPENSES RECOGNIZED UNDER EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY	THOUSANDS OF TURKISH LIRA			
		CURRENT PERIOD (01/01/2014 - 30/09/2014)	PRIOR PERIOD (01/01/2013 - 30/09/2013)	CURRENT PERIOD (01/07/2014 - 30/09/2014)	PRIOR PERIOD (01/07/2013 - 30/09/2013)
I.	**ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS**	**5,888**	**(16,285)**	**(5,158)**	**(260)**
II.	**REVALUATION ON TANGIBLE ASSETS**	-	-	-	-
III.	**REVALUATION ON INTANGIBLE ASSETS**	-	-	-	-
IV.	**FOREIGN EXCHANGE DIFFERENCES**	-	-	-	-
V.	**PROFIT/LOSS RELATED TO DERIVATIVES USED IN CASH FLOW HEDGES (Effective portion)**	-	-	-	-
VI.	**PROFIT/LOSS RELATED TO DERIVATIVES USED IN HEDGE OF A NET INVESTMENT IN FOREIGN SUBSIDIARIES (Effective portion)**	-	-	-	-
VII.	**EFFECT OF CHANGES IN ACCOUNTING POLICIES OR CORRECTION OF ERRORS**	-	-	-	-
VIII.	**OTHER PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY PER TURKISH ACCOUNTING STANDARDS**	-	-	-	-
IX.	**DEFERRED AND CURRENT TAXES ON VALUATION DIFFERENCES**	**(1,177)**	**3,256**	**1,031**	**51**
X.	**NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)**	**4,711**	**(13,029)**	**(4,127)**	**(209)**
XI.	**CURRENT PERIOD PROFIT/LOSS**	**13,443**	**51,396**	**1,156**	**42,779**
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	406	977	348	130
11.2	Ineffective Portion of Profit/Loss Related to Derivatives Used in Cash Flow Hedges	-	-	-	-
11.3	Ineffective Portion of Profit/Loss Related to Derivatives Used in Hedge of a Net Investment in Foreign Subsidiaries	-	-	-	-
11.4	Others	13,037	50,419	808	42,649
XII.	**TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)**	**18,154**	**38,367**	**(2,971)**	**42,570**

Convenience translation of consolidated financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	CHANGES IN SHAREHOLDERS' EQUITY	THOUSANDS OF TURKISH LIRA																	
		Paid-in Capital	Capital Reserves from Inflation Adjustments to Paid-in Capital	Share Premium	Share Cancellation Profits	Legal Reserves	Status Reserves	Extraordinary Reserves	Other Reserves	Current Perod Net Profit / (Loss)	Prior Perod Net Profit / (Loss)	Valuation Differences of Securities	Revaluation Fund on Tangible Assets	Securities Value Increase Fund	Hedge Funds	Revaluation Fund on Assets Held for Sale and Discontinued Operations	Total Equity Attributable to Equity Holders of the Parent	Non-controlling Interests	Total Shareholders' Equity
	PRIOR PERIOD 30/09/2013																		
I.	**Balances at the Beginning of Period - 01/01/2013**	**420,000**	**-**	**(814)**	**-**	**7,110**	**-**	**72,074**	**-**	**26,058**	**-**	**17,057**	**33,416**	**-**	**-**	**-**	**574,901**	**-**	**574,901**
II.	**Corrections According to Turkish Accounting Standard No.8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Corrections of Errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I + II)**	**420,000**	**-**	**(814)**	**-**	**7,110**	**-**	**72,074**	**-**	**26,058**	**-**	**17,057**	**33,416**	**-**	**-**	**-**	**574,901**	**-**	**574,901**
	Changes in the Period																		
IV.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	(13,029)	-	-	-	-	(13,029)	-	(13,029)
VI.	Hedging Transactions (Effective Portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2	Hedging of a Net Investment in Foreign Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Revaluation fund on tangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Revaluation fund on intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Capital Bonus of Associates,Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Foreign Exchange Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Changes Related to Sale of Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII.	Changes Related to Reclassification of Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.	Effect of Changes in Equities of Associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Capital Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.1	Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14.2	Domestic sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.	Issuences of Share Certificates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Abolition profit of Share Certificates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Capital Reserves from Inflation Adjustments to Paid-In Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII.	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX.	Current Period Net Profit / Loss	-	-	-	-	-	-	-	-	51,396	-	-	-	-	-	-	51,396	-	51,396
XX.	Profit Distribution	-	-	-	-	1,421	-	24,637	-	(26,058)	-	-	-	-	-	-	-	-	-
20.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.2	Transferred to Reserves	-	-	-	-	1,421	-	24,637	-	(26,058)	-	-	-	-	-	-	-	-	-
20.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (III+IV+V+……+XVIII+XIX+XX) - 30/09/2013	**420,000**	**-**	**(814)**	**-**	**8,531**	**-**	**96,711**	**-**	**51,396**	**-**	**4,028**	**33,416**	**-**	**-**	**-**	**613,268**	**-**	**613,268**

Convenience translation of consolidated financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

		THOUSANDS OF TURKISH LIRA																	
	CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Capital Reserves from Inflation Adjustments to Paid-in Capital	Share Premium	Share Cancellation Profits	Legal Reserves	Status Reserves	Extraordinary Reserves	Other Reserves	Current Perod Net Profit / (Loss)	Prior Perod Net Profit / (Loss)	Valuation Differences of Securities	Revaluation Fund on Tangible Assets	Securities Value Increase Fund	Hedge Funds	Revaluation Fund on Assets Held for Sale and Discontinued Operations	Total Equity Attributable to Equity Holders of the Parent	Non-controlling Interests	Total Shareholders' Equity
	CURRENT PERIOD 30/09/2014																		
I.	**Balances at the Beginning of Period - 01/01/2014**	**420,000**	**-**	**(814)**	**-**	**8,531**	**-**	**96,711**	**-**	**45,316**	**-**	**191**	**34,373**	**-**	**-**	**-**	**604,308**	**-**	**604,308**
	Changes in the Period																		
II.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	4,711	-	-	-	-	4,711	-	4,711
IV.	Hedging Transactions (Effective Portion)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.1	Cash Flow Hedge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.2	Hedging of a Net Investment in Foreign Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Revaluation fund on tangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Revaluation fund on intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Bonus of Associates,Subsidiaries and Joint Ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Foreign Exchange Differences	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Changes Related to Sale of Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Changes Related to Reclassification of Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Effect of Changes in Equities of Associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XII.	Capital Increase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.1	Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12.2	Domestic sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIII.	Issuences of Share Certificates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIV.	Abolition profit of Share Certificates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XV.	Capital Reserves from Inflation Adjustments to Paid-In Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI.	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVII.	Current Period Net Profit / Loss	-	-	-	-	-	-	-	-	13,443	-	-	-	-	-	-	13,443	-	13,443
XVIII.	Profit Distribution	-	-	-	-	2,261	-	15,186	57,366	(45,316)	-	-	(29,497)	-	-	-	-	-	-
18.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.2	Transferred to Reserves	-	-	-	-	2,261	-	15,186	57,366	(45,316)	-	-	(29,497)	-	-	-	-	-	-
18.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (I+II+III+…+XVI+XVII+XVIII) - 30/09/2014	**420,000**	**-**	**(814)**	**-**	**10,792**	**-**	**111,897**	**57,366**	**13,443**	**-**	**4,902**	**4,876**	**-**	**-**	**-**	**622,462**	**-**	**622,462**

Convenience translation of consolidated financial report originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE PERIODS ENDED 30 SEPTEMBER 2014 AND 2013

(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD (01/01/2014 - 30/09/2014)	PRIOR PERIOD (01/01/2013 - 30/09/2013)
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit before Changes in Operating Assets and Liabilities**	**35,884**	**38,988**
1.1.1	Interest Received	250,606	215,994
1.1.2	Interest Paid	(126,505)	(112,539)
1.1.3	Dividend Received	-	-
1.1.4	Fees And Commissions Received	9,793	11,286
1.1.5	Other Income	(23,403)	(15,125)
1.1.6	Collections from Non-performing Loans	22,892	32,314
1.1.7	Payments to Personnel and Service Suppliers	(59,667)	(54,143)
1.1.8	Taxes Paid	(6,610)	(14,026)
1.1.9	Other	(31,222)	(24,773)
1.2	**Changes in Operating Assets and Liabilities**	**(193,396)**	**(158,846)**
1.2.1	Net (Increase) Decrease in Trading Securities	(630)	437
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV	-	-
1.2.3	Net (Increase) Decrease in Banks	503	(44,521)
1.2.4	Net (Increase) Decrease in Loans	(102,526)	(109,751)
1.2.5	Net (Increase) Decrease in Other Assets	(13,478)	(19,045)
1.2.6	Net Increase (Decrease) in Bank Deposits	136,635	(2,603)
1.2.7	Net Increase (Decrease) in Other Deposits	(176,636)	(501,443)
1.2.8	Net Increase (Decrease) in Funds Borrowed	(56,931)	503,575
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	19,667	14,505
I.	**Net Cash Provided by / (Used in) Banking Operations**	**(157,512)**	**(119,858)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided by / (Used in) Investing Activities**	**62,054**	**55,161**
2.1	Cash Paid for Purchase of Investments, Associates and Subsidiaries	-	-
2.2	Cash Obtained From Sale of Investments, Associates And Subsidiaries	-	-
2.3	Fixed Assets Purchases	(11,674)	(703)
2.4	Fixed Assets Sales	137	125,281
2.5	Cash Paid for Purchase of Investments Available for Sale	(70,220)	(134,688)
2.6	Cash Obtained From Sale of Investments Available for Sale	144,436	66,007
2.7	Cash Paid for Purchase of Investment Securities	-	-
2.8	Cash Obtained from Sale of Investment Securities	-	-
2.9	Other	(625)	(736)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
III.	**Net Cash Provided by / (Used in) Financing Activities**	-	-
3.1	Cash Obtained from Funds Borrowed and Securities Issued	-	-
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued	-	-
3.3	Capital Increase	-	-
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	-	-
3.6	Other	-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**7,933**	**14,497**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**	**(87,525)**	**(50,200)**
VI.	**Cash and Cash Equivalents at the Beginning of Period**	**378,580**	**393,703**
VII.	**Cash and Cash Equivalents at the End of Period (V+VI)**	**291,055**	**343,503**