Financial Statements

I. Balance sheets (Statements of financial position)
II. Statements of off-balance sheet items
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Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira (“TL”))

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 31/12/2014			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)	**43,107**	**305,483**	**348,590**	**82,638**	**367,635**	**450,273**
II.	**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)**	(5.I.2)	**12,162**	**1,063**	**13,225**	**11,229**	**3,558**	**14,787**
2.1	Trading Securities		12,162	1,063	13,225	11,229	3,558	14,787
2.1.1	Public Sector Debt Securities		-	425	425	-	393	393
2.1.2	Share Certificates		31	-	31	25	-	25
2.1.3	Positive Value of Trading Derivatives		12,131	638	12,769	11,204	3,165	14,369
2.1.4	Other Securities		-	-	-	-	-	-
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)	**38,321**	**44,956**	**83,277**	**43,317**	**32,719**	**76,036**
IV.	**INTERBANK MONEY MARKET**		**75,023**	**-**	**75,023**	**-**	**-**	**-**
4.1	Interbank Money Market Placements		-	-	-	-	-	-
4.2	Istanbul Stock Exchange Money Market Placements		-	-	-	-	-	-
4.3	Receivables from Reverse Repurchase Agreements		75,023	-	75,023	-	-	-
V.	**INVESTMENT SECURITIES AVAILABLE FOR SALE (Net)**	(5.I.4)	**198,585**	**4,197**	**202,782**	**381,358**	**6,681**	**388,039**
5.1	Share Certificates		-	-	-	-	-	-
5.2	Public Sector Debt Securities		198,585	33	198,618	381,358	56	381,414
5.3	Other Securities		-	4,164	4,164	-	6,625	6,625
VI.	**LOANS**	(5.I.5)	**2,363,742**	**434,981**	**2,798,723**	**2,224,909**	**594,772**	**2,819,681**
6.1	Loans		2,316,177	434,981	2,751,158	2,178,726	594,772	2,773,498
6.1.1	Loans Utilized to the Bank's Risk Group		47,085	21,808	68,893	20,521	28	20,549
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,269,092	413,173	2,682,265	2,158,205	594,744	2,752,949
6.2	Loans under Follow-Up		158,050	-	158,050	179,638	-	179,638
6.3	Specific Provisions (-)		110,485	-	110,485	133,455	-	133,455
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)	**25,000**	**-**	**25,000**	**15,693**	**-**	**15,693**
10.1	Unconsolidated Financial Subsidiaries		25,000	-	25,000	15,693	-	15,693
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)**	(5.I.12)	**26,752**	**-**	**26,752**	**16,349**	**-**	**16,349**
XV.	**INTANGIBLE ASSETS (Net)**	(5.I.13)	**1,923**	**-**	**1,923**	**1,888**	**-**	**1,888**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		1,923	-	1,923	1,888	-	1,888
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.14)	-	-	-	-	-	-
XVII.	**TAX ASSETS**	(5.I.15)	**3,831**	**-**	**3,831**	**5,649**	**-**	**5,649**
17.1	Current Tax Assets		2,292	-	2,292	3,134	-	3,134
17.2	Deferred Tax Assets		1,539	-	1,539	2,515	-	2,515
XVIII.	**ASSETS HELD FOR SALE AND ASSETS RELATED TO DISCONTINUED OPERATIONS (Net)**	(5.I.16)	-	-	-	-	-	-
18.1	Held For Sale		-	-	-	-	-	-
18.2	Discontinued Operations		-	-	-	-	-	-
XIX.	**OTHER ASSETS**	(5.I.17)	**55,982**	**21,002**	**76,984**	**43,932**	**17,040**	**60,972**
	TOTAL ASSETS		**2,844,428**	**811,682**	**3,656,110**	**2,826,962**	**1,022,405**	**3,849,367**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL"))

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 31/12/2014			PRIOR PERIOD 31/12/2013		
	LIABILITIES AND EQUITY	Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**DEPOSITS**	(5.II.1)	**1,356,665**	**1,152,348**	**2,509,013**	**1,253,597**	**1,271,994**	**2,525,591**
1.1	Deposits of the Bank's Risk Group		15,082	31,902	46,984	14,302	47,138	61,440
1.2	Others		1,341,583	1,120,446	2,462,029	1,239,295	1,224,856	2,464,151
II.	**NEGATIVE VALUE OF TRADING DERIVATIVES**	(5.II.2)	**71**	**5,544**	**5,615**	**5,683**	**436**	**6,119**
III.	**FUNDS BORROWED**	(5.II.3)	**36,109**	**311,994**	**348,103**	**39,731**	**301,269**	**341,000**
IV.	**DUE TO MONEY MARKETS**		**64,359**	**-**	**64,359**	**258,597**	**-**	**258,597**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		64,359	-	64,359	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**		**7,047**	**254**	**7,301**	**11,781**	**1,290**	**13,071**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**52,852**	**3,141**	**55,993**	**43,631**	**7,090**	**50,721**
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)	**42,523**	**-**	**42,523**	**47,213**	**-**	**47,213**
12.1	General Provisions		22,615	-	22,615	23,736	-	23,736
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		10,011	-	10,011	8,437	-	8,437
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		9,897	-	9,897	15,040	-	15,040
XIII.	**TAX LIABILITIES**	(5.II.8)	**7,071**	**-**	**7,071**	**6,561**	**-**	**6,561**
13.1	Current Tax Liability		7,071	-	7,071	6,561	-	6,561
13.2	Deferred Tax Liability		-	-	-	-	-	-
XIV.	**PAYABLES RELATED TO HELD FOR SALE AND DISCONTINUED OPERATIONS**	(5.II.9)	-	-	-	-	-	-
14.1	Held For Sale		-	-	-	-	-	-
14.2	Discontinued Operations		-	-	-	-	-	-
XV.	**SUBORDINATED LOANS**	(5.II.10)	-	-	-	-	-	-
XVI.	**SHAREHOLDERS' EQUITY**	(5.II.11)	**616,129**	**3**	**616,132**	**600,497**	**(3)**	**600,494**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		7,374	3	7,377	33,755	(3)	33,752
16.2.1	Share Premium		(814)	-	(814)	(814)	-	(814)
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Valuation Differences of Securities		1,832	3	1,835	196	(3)	193
16.2.4	Revaluation Fund on Tangible Assets		6,867	-	6,867	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		(511)	-	(511)	-	-	-
16.3	Profit Reserves		176,239	-	176,239	102,929	-	102,929
16.3.1	Legal Reserves		10,010	-	10,010	7,819	-	7,819
16.3.2	Status Reserves		-	-	-	-	-	-
16.3.3	Extraordinary Reserves		108,863	-	108,863	95,110	-	95,110
16.3.4	Other Profit Reserves		57,366	-	57,366	-	-	-
16.4	Profit or Loss		12,516	-	12,516	43,813	-	43,813
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		12,516	-	12,516	43,813	-	43,813
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,182,826**	**1,473,284**	**3,656,110**	**2,267,291**	**1,582,076**	**3,849,367**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
OFF BALANCE SHEET ITEMS STATEMENTS
AS AT 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira (“TL”))

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 31/12/2014			PRIOR PERIOD 31/12/2013		
		Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**1,145,826**	**1,718,654**	**2,864,480**	**1,283,420**	**1,827,497**	**3,110,917**
I.	**GUARANTEES**	(5.IV.1)	**415,445**	**434,134**	**849,579**	**582,428**	**628,534**	**1,210,962**
1.1	Letters of Guarantee		415,445	305,582	721,027	582,428	350,976	933,404
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		415,445	305,582	721,027	582,428	350,976	933,404
1.2	Bank Acceptances		-	276	276	-	1,458	1,458
1.2.1	Import Letter of Acceptance		-	276	276	-	1,458	1,458
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	107,643	107,643	-	228,971	228,971
1.3.1	Documentary Letters of Credit		-	37,314	37,314	-	165,585	165,585
1.3.2	Other Letters of Credit		-	70,329	70,329	-	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		-	20,633	20,633	-	47,129	47,129
1.9	Other Sureties		-	-	-	-	-	-
II.	**COMMITMENTS**	(5.IV.1)	**256,010**	**52,276**	**308,286**	**214,394**	**87,537**	**301,931**
2.1	Irrevocable Commitments		256,010	52,276	308,286	214,394	87,537	301,931
2.1.1	Asset Purchase and Sale Commitments		5,820	52,276	58,096	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		42,628	-	42,628	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		84,154	-	84,154	83,116	-	83,116
2.1.8	Tax and Fund Obligations from Export Commitments		71	-	71	3	-	3
2.1.9	Commitments for Credit Card Limits		84,786	-	84,786	79,893	-	79,893
2.1.10	Commitments for Promotional Operations Re-Credit Cards and Banking Services		273	-	273	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		38,278	-	38,278	-	-	-
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	(5.IV.3)	**474,371**	**1,232,244**	**1,706,615**	**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		474,371	1,232,244	1,706,615	486,598	1,111,426	1,598,024
3.2.1	Forward Foreign Currency Purchases/Sales		3,668	5,598	9,266	90,001	151,802	241,803
3.2.1.1	Forward Foreign Currency Purchases		1,224	3,382	4,606	28,493	92,658	121,151
3.2.1.2	Forward Foreign Currency Sales		2,444	2,216	4,660	61,508	59,144	120,652
3.2.2	Currency and Interest Rate Swaps		470,703	1,160,484	1,631,187	336,025	804,391	1,140,416
3.2.2.1	Currency Swaps-Purchases		1,236	850,473	851,709	22,536	583,047	605,583
3.2.2.2	Currency Swaps-Sales		469,467	310,011	779,478	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		-	-	-	60,572	93,519	154,091
3.2.3.1	Currency Options-Purchases		-	-	-	34,007	42,782	76,789
3.2.3.2	Currency Options-Sales		-	-	-	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		-	66,162	66,162	-	61,714	61,714
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**2,834,492**	**809,068**	**3,643,560**	**3,002,358**	**1,021,686**	**4,024,044**
IV.	**ITEMS HELD IN CUSTODY**		**125,012**	**40,075**	**165,087**	**119,807**	**30,958**	**150,765**
4.1	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2	Securities Held in Custody		34,516	10,651	45,167	34,026	10,251	44,277
4.3	Checks Received for Collection		54,201	11,004	65,205	64,656	7,152	71,808
4.4	Commercial Notes Received for Collection		23,868	10,802	34,670	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		82	-	82	82	-	82
4.8	Custodians		12,345	7,618	19,963	8,377	6,624	15,001
V.	**PLEDGED ITEMS**		**2,709,160**	**768,993**	**3,478,153**	**2,861,559**	**990,728**	**3,852,287**
5.1	Securities		4,653	-	4,653	2,418	-	2,418
5.2	Guarantee Notes		6,633	27,061	33,694	8,945	38,138	47,083
5.3	Commodities		120,529	55,363	175,892	102,286	57,024	159,310
5.4	Warrants		-	-	-	-	-	-
5.5	Immovables		1,727,790	642,243	2,370,033	1,918,718	823,100	2,741,818
5.6	Other Pledged Items		849,555	44,326	893,881	829,192	72,466	901,658
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)		**3,980,318**	**2,527,722**	**6,508,040**	**4,285,778**	**2,849,183**	**7,134,961**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
INCOME STATEMENTS
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira (“TL”))

	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA CURRENT PERIOD (01/01/2014 - 31/12/2014)	PRIOR PERIOD (01/01/2013 - 31/12/2013)
I.	**INTEREST INCOME**	(5.III.1)	**339,804**	**292,409**
1.1	Interest from Loans		295,857	258,430
1.2	Interest from Reserve Deposits		-	-
1.3	Interest from Banks		1,983	1,577
1.4	Interest from Money Market Transactions		-	-
1.5	Interest from Securities Portfolio		38,923	32,267
1.5.1	Trading Securities		30	21
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-
1.5.3	Available for Sale Securities		38,893	32,246
1.5.4	Held to Maturity Securities		-	-
1.6	Interest from Financial Leases		-	-
1.7	Other Interest Income		3,041	135
II.	**INTEREST EXPENSE**	(5.III.2)	**160,529**	**151,983**
2.1	Interest on Deposits		134,369	130,109
2.2	Interest on Funds Borrowed		9,330	10,422
2.3	Interest on Money Market Transactions		16,772	9,799
2.4	Interest on Securities Issued		-	-
2.5	Other Interest Expense		58	1,653
III.	**NET INTEREST INCOME (I - II)**		**179,275**	**140,426**
IV.	**NET FEE AND COMMISSION INCOME**		**13,227**	**16,207**
4.1	Fees and Commissions Received		16,935	19,596
4.1.1	Non-Cash Loans		8,486	10,646
4.1.2	Other		8,449	8,950
4.2	Fees and Commissions Paid		3,708	3,389
4.2.1	Non-Cash Loans		300	292
4.2.2	Other		3,408	3,097
V.	**DIVIDEND INCOME**	(5.III.3)	**1,294**	**-**
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.4)	**(32,904)**	**(11,170)**
6.1	Profit / Loss on Capital Market Transactions		9,164	1,719
6.2	Derivative Instruments Gain / Loss		(23,213)	76,292
6.3	Foreign Exchange Gain / Loss		(18,855)	(89,181)
VII.	**OTHER OPERATING INCOME**	(5.III.5)	**20,970**	**70,915**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**181,862**	**216,378**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.6)	**39,701**	**57,360**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.7)	**127,015**	**111,830**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**15,146**	**47,188**
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)**	(5.III.8)	**15,146**	**47,188**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.9)	**(2,630)**	**(3,375)**
16.1	Current Tax Provision		(1,635)	(4,206)
16.2	Deferred Tax Provision		(995)	831
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**	(5.III.10)	**12,516**	**43,813**
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)**	(5.III.8)	-	-
XXI.	**TAXES ON INCOME FROM DISCONTINUED OPERATIONS (±)**	(5.III.9)	-	-
21.1	Current Tax Provision		-	-
21.2	Deferred Tax Provision		-	-
XXII.	**NET PROFIT / LOSS FROM DISCONTINUED OPERATIONS (XX±XXI)**	(5.III.10)	-	-
XXIII.	**NET PROFIT/LOSS (XVII+XXII)**	(5.III.11)	**12,516**	**43,813**
23.1	Group's Profit / Loss		12,516	43,813
23.2	Minority Shares		-	-
	Earnings / Losses per Share (Full TL)		0.0030	0.0104

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF INCOME AND EXPENSES RECOGNIZED UNDER EQUITY
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL"))

		THOUSANDS OF TURKISH LIRA	
	PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY	CURRENT PERIOD (01/01/2014 - 31/12/2014)	PRIOR PERIOD (01/01/2013 - 31/12/2013)
I.	**ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS**	**2,052**	**(21,077)**
II.	**REVALUATION ON TANGIBLE ASSETS**	**2,096**	**1,007**
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**	**(639)**	**-**
IX.	**DEFERRED AND CURRENT TAXES ON VALUATION DIFFERENCES**	**(387)**	**4,164**
X.	**NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)**	**3,122**	**(15,906)**
XI.	**CURRENT PERIOD PROFIT/LOSS**	**12,516**	**43,813**
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	362	978
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	12,154	42,835
XII.	**TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)**	**15,638**	**27,907**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF CHANGES IN SHAREHOLDERS’ EQUITY
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira (“TL”))

	CHANGES IN SHAREHOLDERS' EQUITY	Footnotes (Section 5)	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 31/12/2013																			
I.	**Balances at the Beginning of Period - 01/01/2013**		**420,000**	**-**	**(814)**	**-**	**6,478**	**-**	**69,627**	**-**	**26,824**	**-**	**17,056**	**33,416**	**-**	**-**	**-**	**572,587**	**-**	**572,587**
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)**	**-**	**6,478**	**-**	**69,627**	**-**	**26,824**	**-**	**17,056**	**33,416**	**-**	**-**	**-**	**572,587**	**-**	**572,587**
	Changes in the Period																			
IV.	Increase / Decrease Related to Mergers		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Valuation Difference of Available-for-Sale Securities	(5.V.1)	-	-	-	-	-	-	-	-	-	-	(16,863)	-	-	-	-	(16,863)	-	(16,863)
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	(5.V.2)	-	-	-	-	-	-	-	-	-	-	-	957	-	-	-	957	-	957
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		-	-	-	-	-	-	-	-	43,813	-	-	-	-	-	-	43,813	-	43,813
XX.	Profit Distribution		-	-	-	-	1,341	-	25,483	-	(26,824)	-	-	-	-	-	-	-	-	-
20.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.2	Transferred to Reserves	(5.V.4)	-	-	-	-	1,341	-	25,483	-	(26,824)	-	-	-	-	-	-	-	-	-
20.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (III+IV+V+……+XVIII+XIX+XX) - 31/12/2013		**420,000**	**-**	**(814)**	**-**	**7,819**	**-**	**95,110**	**-**	**43,813**	**-**	**193**	**34,373**	**-**	**-**	**-**	**600,494**	**-**	**600,494**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL"))

			THOUSANDS OF TURKISH LIRA																
	CHANGES IN SHAREHOLDERS' EQUITY	Footnotes (Section 5)	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 31/12/2014																			
I.	**Balances at the Beginning of Period - 01/01/2014**		**420,000**	**-**	**(814)**	**-**	**7,819**	**-**	**95,110**	**-**	**43,813**	**-**	**193**	**34,373**	**-**	**-**	**-**	**600,494**	**-**	**600,494**
	Changes in the Period																			
II.	Increase / Decrease Related to Mergers		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Valuation Difference of Available-for-Sale Securities	(5.V.1)	-	-	-	-	-	-	-	-	-	-	1,642	-	-	-	-	1,642	-	1,642
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	(5.V.2)	-	-	-	-	-	-	-	-	-	-	-	1,991	-	-	-	1,991	-	1,991
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	(5.V.7)	-	-	-	-	-	-	-	(511)	-	-	-	-	-	-	-	(511)	-	(511)
XVII.	Current Period Net Profit / Loss		-	-	-	-	-	-	-	-	12,516	-	-	-	-	-	-	12,516	-	12,516
XVIII.	Profit Distribution		-	-	-	-	2,191	-	13,753	57,366	(43,813)	-	-	(29,497)	-	-	-	-	-	-
18.1	Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.2	Transferred to Reserves	(5.V.4)	-	-	-	-	2,191	-	13,753	57,366	(43,813)	-	-	(29,497)	-	-	-	-	-	-
18.3	Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (I+II+III+…+XVI+XVII+XVIII) - 31/12/2014		**420,000**	**-**	**(814)**	**-**	**10,010**	**-**	**108,863**	**56,855**	**12,516**	**-**	**1,835**	**6,867**	**-**	**-**	**-**	**616,132**	**-**	**616,132**

(*) Amounts expressed in 'Other Reserves' coloumn consist of "Other Supplementary Capital" and "Other Profit Reserves" amounts presented on the balance sheet.

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF CASH FLOWS
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL"))

			THOUSANDS OF TURKISH LIRA	
		Footnotes (Section 5)	CURRENT PERIOD (01/01/2014 - 31/12/2014)	PRIOR PERIOD (01/01/2013 - 31/12/2013)
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating Profit before Changes in Operating Assets and Liabilities**		**62,830**	**39,243**
1.1.1	Interest Received		339,990	283,311
1.1.2	Interest Paid		(162,320)	(152,513)
1.1.3	Dividend Received		-	-
1.1.4	Fees And Commissions Received		12,500	15,121
1.1.5	Other Income		(31,943)	(26,063)
1.1.6	Collections from Non-performing Loans		26,615	34,639
1.1.7	Payments to Personnel and Service Suppliers		(74,117)	(68,275)
1.1.8	Taxes Paid		(7,362)	(14,629)
1.1.9	Other	(5.VI.3)	(40,533)	(32,348)
1.2	**Changes in Operating Assets and Liabilities**		**(243,090)**	**(124,683)**
1.2.1	Net (Increase) Decrease in Trading Securities		(18)	(64)
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV		-	-
1.2.3	Net (Increase) Decrease in Banks		16,103	(58,430)
1.2.4	Net (Increase) Decrease in Loans		(49,357)	(242,464)
1.2.5	Net (Increase) Decrease in Other Assets	(5.VI.3)	(4,040)	35,228
1.2.6	Net Increase (Decrease) in Bank Deposits		164,858	(53,498)
1.2.7	Net Increase (Decrease) in Other Deposits		(179,441)	(136,050)
1.2.8	Net Increase (Decrease) in Funds Borrowed		(187,339)	339,584
1.2.9	Net Increase (Decrease) in Due Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	(5.VI.3)	(3,856)	(8,989)
I.	**Net Cash Provided by / (Used in) Banking Operations**		**(180,260)**	**(85,440)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net Cash Provided by / (Used in) Investing Activities**		**168,043**	**54,561**
2.1	Cash Paid for Purchase of Investments, Associates and Subsidiaries		(8,013)	-
2.2	Cash Obtained From Sale of Investments, Associates And Subsidiaries		-	-
2.3	Fixed Assets Purchases		(11,805)	(756)
2.4	Fixed Assets Sales		137	125,302
2.5	Cash Paid for Purchase of Investments Available for Sale		(64,263)	(139,750)
2.6	Cash Obtained From Sale of Investments Available for Sale		252,635	70,515
2.7	Cash Paid for Purchase of Investment Securities		-	-
2.8	Cash Obtained from Sale of Investment Securities		-	-
2.9	Other	(5.VI.3)	(648)	(750)
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**	(5.VI.3)	**8,821**	**18,671**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**		**(3,396)**	**(12,208)**
VI.	**Cash and Cash Equivalents at the Beginning of Period**	(5.VI.1,2)	**378,213**	**390,421**
VII.	**Cash and Cash Equivalents at the End of Period (V+VI)**	(5.VI.1,2)	**374,817**	**378,213**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF PROFIT DISTRIBUTION
FOR THE PERIODS ENDED 31 DECEMBER 2014 AND 2013
(Amounts expressed in thousands of Turkish Lira ("TL"))

		THOUSANDS OF TURKISH LIRA	
		Current Period (01/01/2014-31/12/2014)	Prior Period (01/01/2013-31/12/2013)
I.	**DISTRIBUTION OF CURRENT YEAR INCOME/(LOSS)**		
1.1	CURRENT YEAR INCOME/(LOSS)	15,146	47,188
1.2	TAXES AND DUTIES PAYABLE (-)	2,630	3,375
1.2.1	Corporate tax (Income tax)	1,635	4,206
1.2.2	Income witholding tax	-	-
1.2.3	Other taxes and duties	995	(831)
A.	**NET INCOME FOR THE YEAR (1.1-1.2)**	**12,516(*)**	**43,813**
1.3	PRIOR YEARS' LOSSES (-)	-	-
1.4	FIRST LEGAL RESERVES (-)	-	2,191
1.5	OTHER STATUTORY RESERVES (-)	-	-
B.	**NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)]**	-	**41,622**
1.6	FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1	To owners of ordinary shares	-	-
1.6.2	To owners of preferred shares	-	-
1.6.3	To owners of preferred shares (preemptive rights)	-	-
1.6.4	To profit sharing bonds	-	-
1.6.5	To holders of profit and loss sharing certificates	-	-
1.7	DIVIDENDS TO PERSONNEL (-)	-	-
1.8	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9	SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1	To owners of ordinary shares	-	-
1.9.2	To owners of preferred shares	-	-
1.9.3	To owners of preferred shares (preemptive rights)	-	-
1.9.4	To profit sharing bonds	-	-
1.9.5	To holders of profit and loss sharing certificates	-	-
1.10	SECOND LEGAL RESERVES (-)	-	-
1.11	STATUTORY RESERVES (-)	-	-
1.12	EXTRAORDINARY RESERVES	-	13,753
1.13	OTHER RESERVES	-	27,869
1.14	SPECIAL FUNDS	-	-
II.	**DISTRIBUTION OF RESERVES**		
2.1	DISTRIBUTED RESERVES	-	-
2.2	SECOND LEGAL RESERVES (-)	-	-
2.3	DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.3.1	To owners of ordinary shares	-	-
2.3.2	To owners of preferred shares	-	-
2.3.3	To owners of preferred shares (preemptive rights)	-	-
2.3.4	To profit sharing bonds	-	-
2.3.5	To holders of profit and loss sharing certificates	-	-
2.4	DIVIDENDS TO PERSONNEL (-)	-	-
2.5	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III.	**EARNINGS PER SHARE**		
3.1	TO OWNERS OF ORDINARY SHARES	0.0030 (*)	0.0104
3.2	TO OWNERS OF ORDINARY SHARES (%)	3.0 (*)	10.4
3.3	TO OWNERS OF PREFERRED SHARES	-	-
3.4	TO OWNERS OF PREFERRED SHARES (%)	-	-
IV.	**DIVIDEND PER SHARE**		
4.1	TO OWNERS OF ORDINARY SHARES	-	-
4.2	TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3	TO OWNERS OF PREFERRED SHARES	-	-
4.4	TO OWNERS OF PREFERRED SHARES (%)	-	-

(*) The authorised body of the Bank for the distibution of the current period's profit is the General Assembly. The Bank's annual ordinary General Assembly meeting had not been held as of the date on which these financial statements were prepared.