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 31 MARCH 2015 AND 31 DECEMBER 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	ASSETS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA CURRENT PERIOD 31/03/2015 TL	FC	TOTAL	PRIOR PERIOD 31/12/2014 TL	FC	TOTAL
I.	**CASH AND BALANCES WITH THE CENTRAL BANK**	(5.I.1)	**88,286**	**305,297**	**393,583**	**43,107**	**305,483**	**348,590**
II.	**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)**	(5.I.2)	**1,861**	**594**	**2,455**	**14,184**	**1,063**	**15,247**
2.1	Trading Securities		1,861	594	2,455	14,184	1,063	15,247
2.1.1	Public Sector Debt Securities		-	308	308	-	425	425
2.1.2	Share Certificates		38	-	38	36	-	36
2.1.3	Positive Value of Trading Derivatives		1,823	286	2,109	12,131	638	12,769
2.1.4	Other Securities		-	-	-	2,017	-	2,017
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)	**6,487**	**69,740**	**76,227**	**38,321**	**45,318**	**83,639**
IV.	**INTERBANK MONEY MARKET**		**-**	**-**	**-**	**86,026**	**-**	**86,026**
4.1	Interbank Money Market Placements		-	-	-	-	-	-
4.2	Istanbul Stock Exchange Money Market Placements		-	-	-	11,003	-	11,003
4.3	Receivables from Reverse Repurchase Agreements		-	-	-	75,023	-	75,023
V.	**INVESTMENT SECURITIES AVAILABLE FOR SALE (Net)**	(5.I.4)	**120,409**	**4,618**	**125,027**	**199,530**	**4,197**	**203,727**
5.1	Share Certificates		160	-	160	160	-	160
5.2	Public Sector Debt Securities		120,249	37	120,286	199,370	33	199,403
5.3	Other Securities		-	4,581	4,581	-	4,164	4,164
VI.	**LOANS**	(5.I.5)	**2,165,371**	**425,029**	**2,590,400**	**2,377,937**	**434,981**	**2,812,918**
6.1	Loans		2,125,175	425,029	2,550,204	2,330,372	434,981	2,765,353
6.1.1	Loans Utilized to the Bank's Risk Group		64,453	25,432	89,885	47,082	21,808	68,890
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,060,722	399,597	2,460,319	2,283,290	413,173	2,696,463
6.2	Loans under Follow-Up		158,534	-	158,534	158,212	-	158,212
6.3	Specific Provisions (-)		118,338	-	118,338	110,647	-	110,647
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)**		**26,203**	**-**	**26,203**	**26,821**	**-**	**26,821**
XV.	**INTANGIBLE ASSETS (Net)**		**1,827**	**-**	**1,827**	**1,974**	**-**	**1,974**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		1,827	-	1,827	1,974	-	1,974
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.12)	**-**	**-**	**-**	**-**	**-**	**-**
XVII.	**TAX ASSETS**	(5.I.13)	**5,860**	**-**	**5,860**	**4,029**	**-**	**4,029**
17.1	Current Tax Assets		1,967	-	1,967	2,292	-	2,292
17.2	Deferred Tax Assets		3,893	-	3,893	1,737	-	1,737
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)	**62,106**	**11,345**	**73,451**	**60,066**	**21,340**	**81,406**
	TOTAL ASSETS		**2,478,410**	**816,623**	**3,295,033**	**2,851,995**	**812,382**	**3,664,377**

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TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 31 MARCH 2015 AND 31 DECEMBER 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 31/03/2015			PRIOR PERIOD 31/12/2014		
	LIABILITIES AND EQUITY	Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**DEPOSITS**	(5.II.1)	**1,264,711**	**977,187**	**2,241,898**	**1,354,997**	**1,152,263**	**2,507,260**
1.1	Deposits of the Bank's Risk Group		14,857	32,221	47,078	13,414	31,817	45,231
1.2	Others		1,249,854	944,966	2,194,820	1,341,583	1,120,446	2,462,029
II.	**NEGATIVE VALUE OF TRADING DERIVATIVES**	(5.II.2)	**92**	**7,143**	**7,235**	**71**	**5,544**	**5,615**
III.	**FUNDS BORROWED**	(5.II.3)	**30,584**	**213,386**	**243,970**	**36,109**	**311,994**	**348,103**
IV.	**DUE TO MONEY MARKETS**		**66,627**	**-**	**66,627**	**64,359**	**-**	**64,359**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		66,627	-	66,627	64,359	-	64,359
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**		**8,292**	**858**	**9,150**	**8,134**	**671**	**8,805**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**56,267**	**3,704**	**59,971**	**55,758**	**3,141**	**58,899**
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)	**43,920**	**-**	**43,920**	**43,657**	**-**	**43,657**
12.1	General Provisions		21,592	-	21,592	22,615	-	22,615
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		11,720	-	11,720	11,035	-	11,035
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		10,608	-	10,608	10,007	-	10,007
XIII.	**TAX LIABILITIES**	(5.II.8)	**7,294**	**-**	**7,294**	**7,543**	**-**	**7,543**
13.1	Current Tax Liability		7,294	-	7,294	7,543	-	7,543
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)	**614,965**	**3**	**614,968**	**620,133**	**3**	**620,136**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		6,966	3	6,969	7,318	3	7,321
16.2.1	Share Premium		(814)	-	(814)	(814)	-	(814)
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Valuation Differences of Securities		1,480	3	1,483	1,832	3	1,835
16.2.4	Revaluation Fund on Tangible Assets		6,867	-	6,867	6,867	-	6,867
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		(567)	-	(567)	(567)	-	(567)
16.3	Profit Reserves		192,815	-	192,815	180,055	-	180,055
16.3.1	Legal Reserves		11,496	-	11,496	10,792	-	10,792
16.3.2	Status Reserves		-	-	-	-	-	-
16.3.3	Extraordinary Reserves		123,953	-	123,953	111,897	-	111,897
16.3.4	Other Profit Reserves		57,366	-	57,366	57,366	-	57,366
16.4	Profit or Loss		(4,816)	-	(4,816)	12,760	-	12,760
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		(4,816)	-	(4,816)	12,760	-	12,760
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,092,752**	**1,202,281**	**3,295,033**	**2,190,761**	**1,473,616**	**3,664,377**

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 31 MARCH 2015 AND 31 DECEMBER 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 31/03/2015			PRIOR PERIOD 31/12/2014		
		Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**801,716**	**1,179,210**	**1,980,926**	**1,145,816**	**1,718,654**	**2,864,470**
I.	**GUARANTEES**	(5.IV.1)	**361,381**	**466,927**	**828,308**	**415,443**	**434,134**	**849,577**
1.1	Letters of Guarantee		361,381	326,760	688,141	415,443	305,582	721,025
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		361,381	326,760	688,141	415,443	305,582	721,025
1.2	Bank Acceptances		-	364	364	-	276	276
1.2.1	Import Letter of Acceptance		-	364	364	-	276	276
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	117,042	117,042	-	107,643	107,643
1.3.1	Documentary Letters of Credit		-	29,969	29,969	-	37,314	37,314
1.3.2	Other Letters of Credit		-	87,073	87,073	-	70,329	70,329
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		-	22,761	22,761	-	20,633	20,633
1.9	Other Sureties		-	-	-	-	-	-
II.	**COMMITMENTS**	(5.IV.1)	**256,114**	**2,656**	**258,770**	**256,002**	**52,276**	**308,278**
2.1	Irrevocable Commitments		256,114	2,656	258,770	256,002	52,276	308,278
2.1.1	Asset Purchase and Sale Commitments		2,078	2,656	4,734	5,820	52,276	58,096
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Loan Granting Commitments		41,647	-	41,647	42,628	-	42,628
2.1.5	Securities Issuance Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheque Payments		89,647	-	89,647	84,154	-	84,154
2.1.8	Tax and Fund Obligations from Export Commitments		3	-	3	71	-	71
2.1.9	Commitments for Credit Card Limits		84,774	-	84,774	84,778	-	84,778
2.1.10	Commitments for Promotional Operations Re-Credit Cards and Banking Services		254	-	254	273	-	273
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		37,711	-	37,711	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**		**184,221**	**709,627**	**893,848**	**474,371**	**1,232,244**	**1,706,615**
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		184,221	709,627	893,848	474,371	1,232,244	1,706,615
3.2.1	Forward Foreign Currency Purchases/Sales		2,443	4,085	6,528	3,668	5,598	9,266
3.2.1.1	Forward Foreign Currency Purchases		1,223	2,046	3,269	1,224	3,382	4,606
3.2.1.2	Forward Foreign Currency Sales		1,220	2,039	3,259	2,444	2,216	4,660
3.2.2	Currency and Interest Rate Swaps		181,227	656,146	837,373	470,703	1,160,484	1,631,187
3.2.2.1	Currency Swaps-Purchases		-	440,679	440,679	1,236	850,473	851,709
3.2.2.2	Currency Swaps-Sales		181,227	215,467	396,694	469,467	310,011	779,478
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		-	-	-	-	-	-
3.2.3.1	Currency Options-Purchases		-	-	-	-	-	-
3.2.3.2	Currency Options-Sales		-	-	-	-	-	-
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		551	49,396	49,947	-	66,162	66,162
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**2,968,974**	**495,394**	**3,464,368**	**2,997,719**	**809,070**	**3,806,789**
IV.	**ITEMS HELD IN CUSTODY**		**347,015**	**60,517**	**407,532**	**266,156**	**40,077**	**306,233**
4.1	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2	Securities Held in Custody		220,985	10,336	231,321	175,465	10,651	186,116
4.3	Checks Received for Collection		103,607	31,274	134,881	54,201	11,004	65,205
4.4	Commercial Notes Received for Collection		12,888	11,817	24,705	23,868	10,802	34,670
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items under Custody		278	107	385	277	2	279
4.8	Custodians		9,257	6,983	16,240	12,345	7,618	19,963
V.	**PLEDGED ITEMS**		**2,621,639**	**434,877**	**3,056,516**	**2,731,243**	**768,993**	**3,500,236**
5.1	Securities		37,225	-	37,225	24,237	-	24,237
5.2	Guarantee Notes		12,146	1,677	13,823	6,633	27,061	33,694
5.3	Commodities		122,217	51,836	174,053	120,529	55,363	175,892
5.4	Warrants		3,571	-	3,571	2,274	-	2,274
5.5	Immovables		1,627,307	340,466	1,967,773	1,727,790	642,243	2,370,033
5.6	Other Pledged Items		819,173	40,898	860,071	849,780	44,326	894,106
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**CONFIRMED BILLS OF EXCHANGE AND SURETIES**		**320**	**-**	**320**	**320**	**-**	**320**
	TOTAL OFF BALANCE SHEET ITEMS (A+B)		**3,770,690**	**1,674,604**	**5,445,294**	**4,143,535**	**2,527,724**	**6,671,259**

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CONSOLIDATED INCOME STATEMENTS
FOR THE PERIODS ENDED 31 MARCH 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA CURRENT PERIOD (01/01/2015 - 31/03/2015)	PRIOR PERIOD (01/01/2014 - 31/03/2014)
I.	**INTEREST INCOME**	(5.III.1)	**74,050**	**90,597**
1.1	Interest from Loans		69,330	74,841
1.2	Interest from Reserve Deposits		-	-
1.3	Interest from Banks		375	773
1.4	Interest from Money Market Transactions		77	35
1.5	Interest from Securities Portfolio		2,484	11,879
1.5.1	Trading Securities		5	10
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-
1.5.3	Available for Sale Securities		2,479	11,869
1.5.4	Held to Maturity Securities		-	-
1.6	Interest from Financial Leases		-	-
1.7	Other Interest Income		1,784	3,069
II.	**INTEREST EXPENSE**	(5.III.2)	**38,844**	**42,692**
2.1	Interest on Deposits		35,546	34,926
2.2	Interest on Funds Borrowed		1,793	2,489
2.3	Interest on Money Market Transactions		1,432	5,220
2.4	Interest on Securities Issued		-	-
2.5	Other Interest Expense		73	57
III.	**NET INTEREST INCOME (I - II)**		**35,206**	**47,905**
IV.	**NET FEE AND COMMISSION INCOME**		**3,074**	**3,889**
4.1	Fees and Commissions Received		4,218	5,054
4.1.1	Non-Cash Loans		1,723	2,524
4.1.2	Other		2,495	2,530
4.2	Fees and Commissions Paid		1,144	1,165
4.2.1	Non-Cash Loans		77	111
4.2.2	Other		1,067	1,054
V.	**DIVIDEND INCOME**		-	-
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.3)	**(4,181)**	**(7,802)**
6.1	Profit / Loss on Capital Market Transactions		1,771	1,271
6.2	Derivative Instruments Gain / Loss		(6,591)	3,907
6.3	Foreign Exchange Gain / Loss		639	(12,980)
VII.	**OTHER OPERATING INCOME**	(5.III.4)	**4,517**	**10,055**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**38,616**	**54,047**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.5)	**10,317**	**8,675**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.6)	**34,402**	**33,978**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**(6,103)**	**11,394**
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)**		**(6,103)**	**11,394**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.7)	**1,287**	**(1,694)**
16.1	Current Tax Provision		(870)	(3,581)
16.2	Deferred Tax Provision		2,157	1,887
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**		**(4,816)**	**9,700**
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)	**(4,816)**	**9,700**
23.1	Group's Profit / Loss		(4,816)	9,700
23.2	Minority Shares		-	-
	Earnings / Losses per Share (Full TL)		(0.0011)	0.0023

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 31 MARCH 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

		THOUSANDS OF TURKISH LIRA	
	PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY	CURRENT PERIOD (01/01/2015 - 31/03/2015)	PRIOR PERIOD (01/01/2014 - 31/03/2014)
I.	**ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS**	**(440)**	**(1,942)**
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**	**88**	**388**
X.	**NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)**	**(352)**	**(1,554)**
XI.	**CURRENT PERIOD PROFIT/LOSS**	**(4,816)**	**9,700**
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	(180)	60
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	(4,636)	9,640
XII.	**TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)**	**(5,168)**	**8,146**

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 31 MARCH 2015 AND 2014
(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
	PRIOR PERIOD 31/03/2014																		
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**
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)**	**-**	**8,531**	**-**	**96,711**	**-**	**45,316**	**-**	**191**	**34,373**	**-**	**-**	**-**	**604,308**	**-**	**604,308**
	Changes in the Period																		
IV.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	(1,554)	-	-	-	-	(1,554)	-	(1,554)
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	-	-	-	-	-	-	-	-	9,700	-	-	-	-	-	-	9,700	-	9,700
XX.	Profit Distribution	-	-	-	-	2,261	-	15,186	57,366	(45,316)	-	-	(29,497)	-	-	-	-	-	-
20.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.2	Transferred to Reserves	-	-	-	-	2,261	-	15,186	57,366	(45,316)	-	-	(29,497)	-	-	-	-	-	-
20.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (III+IV+V+……+XVIII+XIX+XX) - 31/03/2014	**420,000**	**-**	**(814)**	**-**	**10,792**	**-**	**111,897**	**57,366**	**9,700**	**-**	**(1,363)**	**4,876**	**-**	**-**	**-**	**612,454**	**-**	**612,454**

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 31 MARCH 2015 AND 2014
(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 31/03/2015																		
I.	**Balances at the Beginning of Period - 01/01/2015**	**420,000**	**-**	**(814)**	**-**	**10,792**	**-**	**111,897**	**56,799**	**12,760**	**-**	**1,835**	**6,867**	**-**	**-**	**-**	**620,136**	**-**	**620,136**
	Changes in the Period																		
II.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	(352)	-	-	-	-	(352)	-	(352)
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	-	-	-	-	-	-	-	-	(4,816)	-	-	-	-	-	-	(4,816)	-	(4,816)
XVIII.	Profit Distribution	-	-	-	-	704	-	12,056	-	(12,760)	-	-	-	-	-	-	-	-	-
18.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.2	Transferred to Reserves	-	-	-	-	704	-	12,056	-	(12,760)	-	-	-	-	-	-	-	-	-
18.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (I+II+III+…+XVI+XVII+XVIII) - 31/03/2015	**420,000**	**-**	**(814)**	**-**	**11,496**	**-**	**123,953**	**56,799**	**(4,816)**	**-**	**1,483**	**6,867**	**-**	**-**	**-**	**614,968**	**-**	**614,968**

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

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 31 MARCH 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD (01/01/2015 - 31/03/2015)	PRIOR PERIOD (01/01/2014 - 31/03/2014)
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit before Changes in Operating Assets and Liabilities**	**27,270**	**27,538**
1.1.1	Interest Received	89,137	78,400
1.1.2	Interest Paid	(39,531)	(42,423)
1.1.3	Dividend Received	-	-
1.1.4	Fees And Commissions Received	2,888	3,478
1.1.5	Other Income	1,700	11,236
1.1.6	Collections from Non-performing Loans	5,244	9,147
1.1.7	Payments to Personnel and Service Suppliers	(19,836)	(20,190)
1.1.8	Taxes Paid	(1,788)	(2,169)
1.1.9	Other	(10,544)	(9,941)
1.2	**Changes in Operating Assets and Liabilities**	**(153,183)**	**(38,453)**
1.2.1	Net (Increase) Decrease in Trading Securities	2,135	39
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV	-	-
1.2.3	Net (Increase) Decrease in Banks	(5,320)	3,382
1.2.4	Net (Increase) Decrease in Loans	211,079	142,768
1.2.5	Net (Increase) Decrease in Other Assets	8,203	(26,406)
1.2.6	Net Increase (Decrease) in Bank Deposits	(164,847)	111,646
1.2.7	Net Increase (Decrease) in Other Deposits	(100,437)	(332,559)
1.2.8	Net Increase (Decrease) in Funds Borrowed	(101,256)	40,098
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	(2,740)	22,579
I.	**Net Cash Provided by / (Used in) Banking Operations**	**(125,913)**	**(10,915)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided by / (Used in) Investing Activities**	**60,847**	**(29,928)**
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	(279)	(8,755)
2.4	Fixed Assets Sales	1	90
2.5	Cash Paid for Purchase of Investments Available for Sale	(3,544)	(61,669)
2.6	Cash Obtained From Sale of Investments Available for Sale	64,680	40,846
2.7	Cash Paid for Purchase of Investment Securities	-	-
2.8	Cash Obtained from Sale of Investment Securities	-	-
2.9	Other	(11)	(440)
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**	**11,247**	**(2,245)**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**	**(53,819)**	**(43,088)**
VI.	**Cash and Cash Equivalents at the Beginning of Period**	**386,179**	**378,580**
VII.	**Cash and Cash Equivalents at the End of Period (V+VI)**	**332,360**	**335,492**