Financial Statements

I. Balance sheets (Statements of financial position)
II. Statements of off-balance sheet items
III. Income statements
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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 30 JUNE 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 30/06/2015			PRIOR PERIOD 31/12/2014		
			TL	FC	TOTAL	TL	FC	TOTAL
I.	**CASH AND BALANCES WITH THE CENTRAL BANK**	(5.I.1)	**73,469**	**271,055**	**344,524**	**43,107**	**305,483**	**348,590**
II.	**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)**	(5.I.2)	**1,499**	**1,230**	**2,729**	**12,162**	**1,063**	**13,225**
2.1	Trading Securities		1,499	1,230	2,729	12,162	1,063	13,225
2.1.1	Public Sector Debt Securities		-	311	311	-	425	425
2.1.2	Share Certificates		43	-	43	31	-	31
2.1.3	Positive Value of Trading Derivatives		1,456	919	2,375	12,131	638	12,769
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)	**5,060**	**40,015**	**45,075**	**38,321**	**44,956**	**83,277**
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)	**200,690**	**363,044**	**563,734**	**198,585**	**4,197**	**202,782**
5.1	Share Certificates		-	-	-	-	-	-
5.2	Public Sector Debt Securities		200,690	139,741	340,431	198,585	33	198,618
5.3	Other Securities		-	223,303	223,303	-	4,164	4,164
VI.	**LOANS**	(5.I.5)	**2,154,492**	**1,004,152**	**3,158,644**	**2,363,742**	**434,981**	**2,798,723**
6.1	Loans		2,119,242	1,004,152	3,123,394	2,316,177	434,981	2,751,158
6.1.1	Loans Utilized to the Bank's Risk Group		2,429	565,314	567,743	47,085	21,808	68,893
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,116,813	438,838	2,555,651	2,269,092	413,173	2,682,265
6.2	Loans under Follow-Up		158,947	-	158,947	158,050	-	158,050
6.3	Specific Provisions (-)		123,697	-	123,697	110,485	-	110,485
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**	**25,000**	**-**	**25,000**
10.1	Unconsolidated Financial Subsidiaries		25,000	-	25,000	25,000	-	25,000
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)**		**25,272**	**-**	**25,272**	**26,752**	**-**	**26,752**
XV.	**INTANGIBLE ASSETS (Net)**		**1,611**	**-**	**1,611**	**1,923**	**-**	**1,923**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		1,611	-	1,611	1,923	-	1,923
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.12)	-	-	-	-	-	-
XVII.	**TAX ASSETS**	(5.I.13)	**6,312**	**-**	**6,312**	**3,831**	**-**	**3,831**
17.1	Current Tax Assets		634	-	634	2,292	-	2,292
17.2	Deferred Tax Assets		5,678	-	5,678	1,539	-	1,539
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)	**67,820**	**5,536**	**73,356**	**55,982**	**21,002**	**76,984**
	TOTAL ASSETS		**2,561,225**	**1,685,032**	**4,246,257**	**2,844,428**	**811,682**	**3,656,110**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 30 JUNE 2015 AND 31 DECEMBER 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/06/2015			PRIOR PERIOD 31/12/2014		
	LIABILITIES AND EQUITY	Footnotes (Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**DEPOSITS**	(5.II.1)	**1,254,942**	**1,148,244**	**2,403,186**	**1,356,665**	**1,152,348**	**2,509,013**
1.1	Deposits of the Bank's Risk Group		4,187	1,294	5,481	15,082	31,902	46,984
1.2	Others		1,250,755	1,146,950	2,397,705	1,341,583	1,120,446	2,462,029
II.	**NEGATIVE VALUE OF TRADING DERIVATIVES**	(5.II.2)	**1,894**	**3,380**	**5,274**	**71**	**5,544**	**5,615**
III.	**FUNDS BORROWED**	(5.II.3)	**27,081**	**911,707**	**938,788**	**36,109**	**311,994**	**348,103**
IV.	**DUE TO MONEY MARKETS**		**173,163**	**-**	**173,163**	**64,359**	**-**	**64,359**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		173,163	-	173,163	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**		**4,658**	**1,012**	**5,670**	**7,047**	**254**	**7,301**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**66,906**	**2,794**	**69,700**	**52,852**	**3,141**	**55,993**
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)	**51,012**	**-**	**51,012**	**42,523**	**-**	**42,523**
12.1	General Provisions		26,164	-	26,164	22,615	-	22,615
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		11,139	-	11,139	10,011	-	10,011
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		13,709	-	13,709	9,897	-	9,897
XIII.	**TAX LIABILITIES**	(5.II.8)	**6,871**	**-**	**6,871**	**7,071**	**-**	**7,071**
13.1	Current Tax Liability		6,871	-	6,871	7,071	-	7,071
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)	**591,519**	**1,074**	**592,593**	**616,129**	**3**	**616,132**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		6,261	1,074	7,335	7,374	3	7,377
16.2.1	Share Premium		(814)	-	(814)	(814)	-	(814)
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Valuation Differences of Securities		719	1,074	1,793	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		(511)	-	(511)	(511)	-	(511)
16.3	Profit Reserves		188,755	-	188,755	176,239	-	176,239
16.3.1	Legal Reserves		10,635	-	10,635	10,010	-	10,010
16.3.2	Status Reserves		-	-	-	-	-	-
16.3.3	Extraordinary Reserves		120,754	-	120,754	108,863	-	108,863
16.3.4	Other Profit Reserves		57,366	-	57,366	57,366	-	57,366
16.4	Profit or Loss		(23,497)	-	(23,497)	12,516	-	12,516
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		(23,497)	-	(23,497)	12,516	-	12,516
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,178,046**	**2,068,211**	**4,246,257**	**2,182,826**	**1,473,284**	**3,656,110**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
OFF BALANCE SHEET ITEMS STATEMENTS
AS AT 30 JUNE 2015 AND 31 DECEMBER 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA					
		Footnotes	CURRENT PERIOD 30/06/2015			PRIOR PERIOD 31/12/2014		
		(Section 5)	TL	FC	TOTAL	TL	FC	TOTAL
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**833,212**	**1,504,539**	**2,337,751**	**1,145,826**	**1,718,654**	**2,864,480**
I.	**GUARANTEES**	(5.IV.1)	**323,128**	**445,960**	**769,088**	**415,445**	**434,134**	**849,579**
1.1	Letters of Guarantee		323,128	272,427	595,555	415,445	305,582	721,027
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		323,128	272,427	595,555	415,445	305,582	721,027
1.2	Bank Acceptances		-	375	375	-	276	276
1.2.1	Import Letter of Acceptance		-	375	375	-	276	276
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letters of Credit		-	153,267	153,267	-	107,643	107,643
1.3.1	Documentary Letters of Credit		-	43,361	43,361	-	37,314	37,314
1.3.2	Other Letters of Credit		-	109,906	109,906	-	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		-	19,891	19,891	-	20,633	20,633
1.9	Other Sureties		-	-	-	-	-	-
II.	**COMMITMENTS**	(5.IV.1)	**269,950**	**82,139**	**352,089**	**256,010**	**52,276**	**308,286**
2.1	Irrevocable Commitments		269,950	82,139	352,089	256,010	52,276	308,286
2.1.1	Asset Purchase and Sale Commitments		29,776	82,139	111,915	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		42,023	-	42,023	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		87,305	-	87,305	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		84,050	-	84,050	84,786	-	84,786
2.1.10	Commitments for Promotional Operations Re-Credit Cards and Banking Services		256	-	256	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		26,537	-	26,537	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**		**240,134**	**976,440**	**1,216,574**	**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		240,134	976,440	1,216,574	474,371	1,232,244	1,706,615
3.2.1	Forward Foreign Currency Purchases/Sales		-	432	432	3,668	5,598	9,266
3.2.1.1	Forward Foreign Currency Purchases		-	215	215	1,224	3,382	4,606
3.2.1.2	Forward Foreign Currency Sales		-	217	217	2,444	2,216	4,660
3.2.2	Currency and Interest Rate Swaps		239,234	899,070	1,138,304	470,703	1,160,484	1,631,187
3.2.2.1	Currency Swaps-Purchases		25,099	580,303	605,402	1,236	850,473	851,709
3.2.2.2	Currency Swaps-Sales		214,135	318,767	532,902	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		900	912	1,812	-	-	-
3.2.3.1	Currency Options-Purchases		450	456	906	-	-	-
3.2.3.2	Currency Options-Sales		450	456	906	-	-	-
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		-	76,026	76,026	-	66,162	66,162
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**2,543,176**	**396,669**	**2,939,845**	**2,834,492**	**809,068**	**3,643,560**
IV.	**ITEMS HELD IN CUSTODY**		**164,121**	**26,770**	**190,891**	**125,012**	**40,075**	**165,087**
4.1	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2	Securities Held in Custody		35,598	9,430	45,028	34,516	10,651	45,167
4.3	Checks Received for Collection		107,750	6,140	113,890	54,201	11,004	65,205
4.4	Commercial Notes Received for Collection		12,244	7,565	19,809	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		82	-	82	82	-	82
4.8	Custodians		8,447	3,635	12,082	12,345	7,618	19,963
V.	**PLEDGED ITEMS**		**2,378,735**	**369,899**	**2,748,634**	**2,709,160**	**768,993**	**3,478,153**
5.1	Securities		4,735	-	4,735	4,653	-	4,653
5.2	Guarantee Notes		9,010	1,646	10,656	6,633	27,061	33,694
5.3	Commodities		122,454	53,171	175,625	120,529	55,363	175,892
5.4	Warrants		-	-	-	-	-	-
5.5	Immovables		1,512,484	279,970	1,792,454	1,727,790	642,243	2,370,033
5.6	Other Pledged Items		730,052	35,112	765,164	849,555	44,326	893,881
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	**CONFIRMED BILLS OF EXCHANGE AND SURETIES**		**320**	**-**	**320**	**320**	**-**	**320**
	TOTAL OFF BALANCE SHEET ITEMS (A+B)		**3,376,388**	**1,901,208**	**5,277,596**	**3,980,318**	**2,527,722**	**6,508,040**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
INCOME STATEMENTS
FOR THE PERIODS ENDED 30 JUNE 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

			THOUSANDS OF TURKISH LIRA			
	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	CURRENT PERIOD (01/01/2015 - 30/06/2015)	PRIOR PERIOD (01/01/2014 - 30/06/2014)	CURRENT PERIOD (01/04/2015 - 30/06/2015)	PRIOR PERIOD (01/04/2014 - 30/06/2014)
I.	**INTEREST INCOME**	(5.III.1)	**142,222**	**179,047**	**69,392**	**89,334**
1.1	Interest from Loans		131,769	149,541	63,382	75,355
1.2	Interest from Reserve Deposits		-	-	-	-
1.3	Interest from Banks		1,403	1,098	1,030	331
1.4	Interest from Money Market Transactions		2,033	-	460	-
1.5	Interest from Securities Portfolio		6,665	25,477	4,197	13,621
1.5.1	Trading Securities		10	14	5	4
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3	Available for Sale Securities		6,655	25,463	4,192	13,617
1.5.4	Held to Maturity Securities		-	-	-	-
1.6	Interest from Financial Leases		-	-	-	-
1.7	Other Interest Income		352	2,931	323	27
II.	**INTEREST EXPENSE**	(5.III.2)	**77,179**	**86,487**	**38,332**	**43,774**
2.1	Interest on Deposits		71,182	70,903	35,633	35,956
2.2	Interest on Funds Borrowed		3,209	4,746	1,416	2,257
2.3	Interest on Money Market Transactions		2,714	10,781	1,282	5,561
2.4	Interest on Securities Issued		-	-	-	-
2.5	Other Interest Expense		74	57	1	-
III.	**NET INTEREST INCOME (I - II)**		**65,043**	**92,560**	**31,060**	**45,560**
IV.	**NET FEE AND COMMISSION INCOME**		**5,794**	**7,010**	**2,844**	**3,379**
4.1	Fees and Commissions Received		7,411	8,728	3,676	4,185
4.1.1	Non-Cash Loans		3,251	4,624	1,528	2,100
4.1.2	Other		4,160	4,104	2,148	2,085
4.2	Fees and Commissions Paid		1,617	1,718	832	806
4.2.1	Non-Cash Loans		137	167	71	83
4.2.2	Other		1,480	1,551	761	723
V.	**DIVIDEND INCOME**		**-**	**1,294**	**-**	**1,294**
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.3)	**(6,722)**	**(19,218)**	**(771)**	**(10,199)**
6.1	Profit / Loss on Capital Market Transactions		44	132	13	65
6.2	Derivative Instruments Gain / Loss		(3,631)	(22,388)	2,942	(26,294)
6.3	Foreign Exchange Gain / Loss		(3,135)	3,038	(3,726)	16,030
VII.	**OTHER OPERATING INCOME**	(5.III.4)	**7,169**	**14,987**	**2,577**	**4,829**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**71,284**	**96,633**	**35,710**	**44,863**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.5)	**25,170**	**16,854**	**14,853**	**8,179**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.6)	**73,740**	**64,521**	**41,376**	**32,404**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**(27,626)**	**15,258**	**(20,519)**	**4,280**
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)**		**(27,626)**	**15,258**	**(20,519)**	**4,280**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.7)	**4,129**	**(2,308)**	**2,642**	**(721)**
16.1	Current Tax Provision		(226)	(2,944)	428	522
16.2	Deferred Tax Provision		4,355	636	2,214	(1,243)
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**		**(23,497)**	**12,950**	**(17,877)**	**3,559**
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)	**(23,497)**	**12,950**	**(17,877)**	**3,559**
23.1	Group's Profit / Loss		(23,497)	12,950	(17,877)	3,559
23.2	Minority Shares		-	-	-	-
	Earnings / Losses per Share (Full TL)		(0.0056)	0.0031	(0.0043)	0.0008

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 30 JUNE 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 - 30/06/2015)	PRIOR PERIOD (01/01/2014 - 30/06/2014)	CURRENT PERIOD (01/04/2015 - 30/06/2015)	PRIOR PERIOD (01/04/2014 - 30/06/2014)
I.	**ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS**	**(52)**	**11,043**	**388**	**12,988**
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**	**10**	**(2,208)**	**(78)**	**(2,597)**
X.	**NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)**	**(42)**	**8,835**	**310**	**10,391**
XI.	**CURRENT PERIOD PROFIT/LOSS**	**(23,497)**	**12,950**	**(17,877)**	**3,559**
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	(316)	59	(138)	(1)
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	(23,181)	12,891	(17,739)	3,560
XII.	**TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)**	**(23,539)**	**21,785**	**(17,567)**	**13,950**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 JUNE 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

	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
		THOUSANDS OF TURKISH LIRA																	
	PRIOR PERIOD 30/06/2014																		
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**
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)**	**-**	**7,819**	**-**	**95,110**	**-**	**43,813**	**-**	**193**	**34,373**	**-**	**-**	**-**	**600,494**	**-**	**600,494**
	Changes in the Period																		
IV.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	8,835	-	-	-	-	8,835	-	8,835
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	-	-	-	-	-	-	-	-	12,950	-	-	-	-	-	-	12,950	-	12,950
XX.	Profit Distribution	-	-	-	-	2,191	-	13,753	57,366	(43,813)	-	-	(29,497)	-	-	-	-	-	-
20.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.2	Transferred to Reserves	-	-	-	-	2,191	-	13,753	57,366	(43,813)	-	-	(29,497)	-	-	-	-	-	-
20.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (III+IV+V+……+XVIII+XIX+XX) - 30/06/2014	**420,000**	**-**	**(814)**	**-**	**10,010**	**-**	**108,863**	**57,366**	**12,950**	**-**	**9,028**	**4,876**	**-**	**-**	**-**	**622,279**	**-**	**622,279**

Convenience translation of financial statements originally issued in Turkish,

TEKSTİL BANKASI ANONİM ŞİRKETİ
STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 JUNE 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 30/06/2015																		
I.	**Balances at the Beginning of Period - 01/01/2015**	**420,000**	**-**	**(814)**	**-**	**10,010**	**-**	**108,863**	**56,855**	**12,516**	**-**	**1,835**	**6,867**	**-**	**-**	**-**	**616,132**	**-**	**616,132**
	Changes in the Period																		
II.	Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	(42)	-	-	-	-	(42)	-	(42)
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	-	-	-	-	-	-	-	-	(23,497)	-	-	-	-	-	-	(23,497)	-	(23,497)
XVIII.	Profit Distribution	-	-	-	-	625	-	11,891	-	(12,516)	-	-	-	-	-	-	-	-	-
18.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.2	Transferred to Reserves	-	-	-	-	625	-	11,891	-	(12,516)	-	-	-	-	-	-	-	-	-
18.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at the End of Period (I+II+III+…+XVI+XVII+XVIII) - 30/06/2015	**420,000**	**-**	**(814)**	**-**	**10,635**	**-**	**120,754**	**56,855**	**(23,497)**	**-**	**1,793**	**6,867**	**-**	**-**	**-**	**592,593**	**-**	**592,593**

(*) 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 30 JUNE 2015 AND 2014
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD (01/01/2015 - 30/06/2015)	PRIOR PERIOD (01/01/2014 - 30/06/2014)
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit before Changes in Operating Assets and Liabilities**	**36,371**	**33,775**
1.1.1	Interest Received	165,210	156,505
1.1.2	Interest Paid	(78,029)	(86,504)
1.1.3	Dividend Received	-	-
1.1.4	Fees And Commissions Received	5,298	6,050
1.1.5	Other Income	(2,068)	(1,159)
1.1.6	Collections from Non-performing Loans	15,340	19,709
1.1.7	Payments to Personnel and Service Suppliers	(44,408)	(37,369)
1.1.8	Taxes Paid	(2,949)	(3,638)
1.1.9	Other	(22,023)	(19,819)
1.2	**Changes in Operating Assets and Liabilities**	**251,009**	**(125,544)**
1.2.1	Net (Increase) Decrease in Trading Securities	119	13
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV	-	-
1.2.3	Net (Increase) Decrease in Banks	26,288	13,801
1.2.4	Net (Increase) Decrease in Loans	(387,528)	203,534
1.2.5	Net (Increase) Decrease in Other Assets	6,182	(20,199)
1.2.6	Net Increase (Decrease) in Bank Deposits	(78,525)	96,452
1.2.7	Net Increase (Decrease) in Other Deposits	(27,313)	(404,049)
1.2.8	Net Increase (Decrease) in Funds Borrowed	700,351	(39,307)
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	11,435	24,211
I.	**Net Cash Provided by / (Used in) Banking Operations**	**287,380**	**(91,769)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided by / (Used in) Investing Activities**	**(386,399)**	**(19,052)**
2.1	Cash Paid for Purchase of Investments, Associates and Subsidiaries	-	(7,993)
2.2	Cash Obtained From Sale of Investments, Associates And Subsidiaries	-	-
2.3	Fixed Assets Purchases	(301)	(11,562)
2.4	Fixed Assets Sales	4	137
2.5	Cash Paid for Purchase of Investments Available for Sale	(505,618)	(62,482)
2.6	Cash Obtained From Sale of Investments Available for Sale	119,521	63,332
2.7	Cash Paid for Purchase of Investment Securities	-	-
2.8	Cash Obtained from Sale of Investment Securities	-	-
2.9	Other	(5)	(484)
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**	**7,597**	**(2,169)**
V.	**Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)**	**(91,422)**	**(112,990)**
VI.	**Cash and Cash Equivalents at the Beginning of Period**	**374,817**	**378,213**
VII.	**Cash and Cash Equivalents at the End of Period (V+VI)**	**283,395**	**265,223**