Consolidated Financial Statements

I. Consolidated balance sheets (Consolidated statements of financial position)
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Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014
(Currency: Thousands of TL - Turkish Lira)

	ASSETS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2015			PRIOR PERIOD 31/12/2014		
			TL	FC	Total	TL	FC	Total
I.	**CASH AND BALANCES WITH THE CENTRAL BANK**	(5.I.1)	**67,872**	**789,366**	**857,238**	**43,107**	**305,483**	**348,590**
II.	**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)**	(5.I.2)	**4,586**	**2,333**	**6,919**	**14,184**	**1,063**	**15,247**
2.1	Trading Securities		4,586	2,333	6,919	14,184	1,063	15,247
2.1.1	Public Sector Debt Securities		-	343	343	-	425	425
2.1.2	Share Certificates		746	-	746	36	-	36
2.1.3	Positive Value of Trading Derivatives		3,840	1,990	5,830	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)	**6,083**	**240,638**	**246,721**	**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)	**328,439**	**853,172**	**1,181,611**	**199,530**	**4,197**	**203,727**
5.1	Share Certificates		160	-	160	160	-	160
5.2	Public Sector Debt Securities		328,279	298,748	627,027	199,370	33	199,403
5.3	Other Securities		-	554,424	554,424	-	4,164	4,164
VI.	**LOANS**	(5.I.5)	**2,539,501**	**1,299,297**	**3,838,798**	**2,377,937**	**434,981**	**2,812,918**
6.1	Loans		2,498,476	1,299,297	3,797,773	2,330,372	434,981	2,765,353
6.1.1	Loans Utilized to the Bank's Risk Group		15	645,520	645,535	47,082	21,808	68,890
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,498,461	653,777	3,152,238	2,283,290	413,173	2,696,463
6.2	Loans under Follow-Up		171,467	-	171,467	158,212	-	158,212
6.3	Specific Provisions (-)		130,442	-	130,442	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)**		**25,019**	**-**	**25,019**	**26,821**	**-**	**26,821**
XV.	**INTANGIBLE ASSETS (Net)**		**1,635**	**-**	**1,635**	**1,974**	**-**	**1,974**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		1,635	-	1,635	1,974	-	1,974
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.12)	-	-	-	-	-	-
XVII.	**TAX ASSETS**	(5.I.13)	**13,420**	**-**	**13,420**	**4,029**	**-**	**4,029**
17.1	Current Tax Assets		634	-	634	2,292	-	2,292
17.2	Deferred Tax Assets		12,786	-	12,786	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)	**92,713**	**15,499**	**108,212**	**60,066**	**21,340**	**81,406**
	TOTAL ASSETS		**3,079,268**	**3,200,305**	**6,279,573**	**2,851,995**	**812,382**	**3,664,377**

Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014
(Currency: Thousands of TL - Turkish Lira)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2015			PRIOR PERIOD 31/12/2014		
	LIABILITIES AND EQUITY	Footnotes (Section 5)	TL	FC	Total	TL	FC	Total
I.	**DEPOSITS**	(5.II.1)	**1,220,116**	**1,325,998**	**2,546,114**	**1,354,997**	**1,152,263**	**2,507,260**
1.1	Deposits of the Bank's Risk Group		171	1,144	1,315	13,414	31,817	45,231
1.2	Others		1,219,945	1,324,854	2,544,799	1,341,583	1,120,446	2,462,029
II.	**NEGATIVE VALUE OF TRADING DERIVATIVES**	(5.II.2)	**517**	**2,850**	**3,367**	**71**	**5,544**	**5,615**
III.	**FUNDS BORROWED**	(5.II.3)	**24,182**	**2,560,644**	**2,584,826**	**36,109**	**311,994**	**348,103**
IV.	**DUE TO MONEY MARKETS**		**261,773**	**59,379**	**321,152**	**64,359**	**-**	**64,359**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		261,773	59,379	321,152	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**		**69,604**	**26,712**	**96,316**	**8,134**	**671**	**8,805**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**94,281**	**3,551**	**97,832**	**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)	**57,636**	**-**	**57,636**	**43,657**	**-**	**43,657**
12.1	General Provisions		32,692	-	32,692	22,615	-	22,615
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		11,139	-	11,139	11,035	-	11,035
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		13,805	-	13,805	10,007	-	10,007
XIII.	**TAX LIABILITIES**	(5.II.8)	**8,221**	**-**	**8,221**	**7,543**	**-**	**7,543**
13.1	Current Tax Liability		8,221	-	8,221	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)	**583,193**	**(19,084)**	**564,109**	**620,133**	**3**	**620,136**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		4,642	(19,084)	(14,442)	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		(1,716)	(19,084)	(20,800)	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		305	-	305	(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		(34,264)	-	(34,264)	12,760	-	12,760
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		(34,264)	-	(34,264)	12,760	-	12,760
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,319,523**	**3,960,050**	**6,279,573**	**2,190,761**	**1,473,616**	**3,664,377**

Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF OFF BALANCE SHEET ITEMS
AS AT 30 SEPTEMBER 2015 AND 31 DECEMBER 2014
(Currency: Thousands of TL - Turkish Lira)

			THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD			PRIOR PERIOD		
		Footnotes (Section 5)	30/09/2015			31/12/2014		
			TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**1,286,080**	**2,115,956**	**3,402,036**	**1,145,816**	**1,718,654**	**2,864,470**
I.	**GUARANTEES**	(5.IV.1)	**311,329**	**450,182**	**761,511**	**415,443**	**434,134**	**849,577**
1.1.	Letters of Guarantee		311,329	320,743	632,072	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		311,329	320,743	632,072	415,443	305,582	721,025
1.2.	Bank Acceptances		-	318	318	-	276	276
1.2.1.	Import Letter of Acceptance		-	318	318	-	276	276
1.2.2.	Other Bank Acceptances		-	-	-	-	-	-
1.3.	Letters of Credit		-	107,644	107,644	-	107,643	107,643
1.3.1.	Documentary Letters of Credit		-	44,001	44,001	-	37,314	37,314
1.3.2.	Other Letters of Credit		-	63,643	63,643	-	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 Collaterals		-	21,477	21,477	-	20,633	20,633
1.9.	Other Sureties		-	-	-	-	-	-
II.	**COMMITMENTS**	(5.IV.1)	**319,439**	**92,127**	**411,566**	**256,002**	**52,276**	**308,278**
2.1.	Irrevocable Commitments		319,439	92,127	411,566	256,002	52,276	308,278
2.1.1.	Asset Purchase and Sale Commitments		88,919	92,127	181,046	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		39,758	-	39,758	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		83,144	-	83,144	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		83,684	-	83,684	84,778	-	84,778
2.1.10.	Commitments for Promotional Operations Re-Credit Cards and Banking Services		302	-	302	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		23,629	-	23,629	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**		**655,312**	**1,573,647**	**2,228,959**	**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		655,312	1,573,647	2,228,959	474,371	1,232,244	1,706,615
3.2.1	Forward Foreign Currency Purchases/Sales		18,033	18,133	36,166	3,668	5,598	9,266
3.2.1.1	Forward Foreign Currency Purchases		13,095	4,961	18,056	1,224	3,382	4,606
3.2.1.2	Forward Foreign Currency Sales		4,938	13,172	18,110	2,444	2,216	4,660
3.2.2	Currency and Interest Rate Swaps		637,132	1,500,579	2,137,711	470,703	1,160,484	1,631,187
3.2.2.1	Currency Swaps-Purchases		-	1,096,422	1,096,422	1,236	850,473	851,709
3.2.2.2	Currency Swaps-Sales		637,132	404,157	1,041,289	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		147	54,935	55,082	-	66,162	66,162
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**3,566,106**	**378,630**	**3,944,736**	**2,997,719**	**809,070**	**3,806,789**
IV.	**ITEMS HELD IN CUSTODY**		**867,570**	**22,861**	**890,431**	**266,156**	**40,077**	**306,233**
4.1.	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2.	Securities Held in Custody		773,301	10,657	783,958	175,465	10,651	186,116
4.3.	Checks Received for Collection		76,118	1,651	77,769	54,201	11,004	65,205
4.4.	Commercial Notes Received for Collection		11,156	7,100	18,256	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		239	105	344	277	2	279
4.8.	Custodians		6,756	3,348	10,104	12,345	7,618	19,963
V.	**PLEDGED ITEMS**		**2,698,216**	**355,769**	**3,053,985**	**2,731,243**	**768,993**	**3,500,236**
5.1.	Securities		40,877	-	40,877	24,237	-	24,237
5.2.	Guarantee Notes		6,541	1,900	8,441	6,633	27,061	33,694
5.3.	Commodities		127,302	83,360	210,662	120,529	55,363	175,892
5.4.	Warrants		1,128	-	1,128	2,274	-	2,274
5.5.	Immovables		1,663,746	238,496	1,902,242	1,727,790	642,243	2,370,033
5.6.	Other Pledged Items		858,622	32,013	890,635	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)		**4,852,186**	**2,494,586**	**7,346,772**	**4,143,535**	**2,527,724**	**6,671,259**

Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED INCOME STATEMENTS
FOR THE PERIODS ENDED 30 SEPTEMBER 2015 AND 2014
(Currency: Thousands of TL - Turkish Lira)

	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA			
			CURRENT PERIOD (01/01/2015 - 30/09/2015)	PRIOR PERIOD (01/01/2014 - 30/09/2014)	CURRENT PERIOD (01/07/2015 - 30/09/2015)	PRIOR PERIOD (01/07/2014 - 30/09/2014)
I.	**INTEREST INCOME**	(5.III.1)	**240,854**	**262,938**	**96,202**	**82,144**
1.1	Interest from Loans		212,836	224,121	79,125	73,414
1.2	Interest from Reserve Deposits		-	-	-	-
1.3	Interest from Banks		2,518	1,464	1,108	352
1.4	Interest from Money Market Transactions		2,113	483	-	245
1.5	Interest from Securities Portfolio		22,456	33,487	15,758	7,958
1.5.1	Trading Securities		15	24	5	10
1.5.2	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3	Available for Sale Securities		22,441	33,463	15,753	7,948
1.5.4	Held to Maturity Securities		-	-	-	-
1.6	Interest from Financial Leases		-	-	-	-
1.7	Other Interest Income		931	3,383	211	175
II.	**INTEREST EXPENSE**	(5.III.2)	**121,746**	**124,929**	**44,598**	**38,497**
2.1	Interest on Deposits		106,677	102,479	35,526	31,631
2.2	Interest on Funds Borrowed		9,126	7,082	5,917	2,336
2.3	Interest on Money Market Transactions		5,868	15,311	3,154	4,530
2.4	Interest on Securities Issued		-	-	-	-
2.5	Other Interest Expense		75	57	1	-
III.	**NET INTEREST INCOME (I - II)**		**119,108**	**138,009**	**51,604**	**43,647**
IV.	**NET FEE AND COMMISSION INCOME**		**9,045**	**10,843**	**2,726**	**3,308**
4.1	Fees and Commissions Received		12,940	14,366	4,239	4,454
4.1.1	Non-Cash Loans		4,857	6,617	1,606	1,993
4.1.2	Other		8,083	7,749	2,633	2,461
4.2	Fees and Commissions Paid		3,895	3,523	1,513	1,146
4.2.1	Non-Cash Loans		258	291	103	75
4.2.2	Other		3,637	3,232	1,410	1,071
V.	**DIVIDEND INCOME**		**6**	**-**	**-**	**-**
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.3)	**(14,995)**	**(20,653)**	**(12,001)**	**(4,045)**
6.1	Profit / Loss on Capital Market Transactions		5,200	9,184	1,456	6,444
6.2	Derivative Instruments Gain / Loss		46,072	(9,374)	49,734	13,011
6.3	Foreign Exchange Gain / Loss		(66,267)	(20,463)	(63,191)	(23,500)
VII.	**OTHER OPERATING INCOME**	(5.III.4)	**8,447**	**15,344**	**1,464**	**492**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**121,611**	**143,543**	**43,793**	**43,402**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.5)	**41,417**	**25,696**	**16,238**	**8,842**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.6)	**119,451**	**101,105**	**40,840**	**32,572**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**(39,257)**	**16,742**	**(13,285)**	**1,988**
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)**		**(39,257)**	**16,742**	**(13,285)**	**1,988**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.7)	**4,993**	**(3,299)**	**1,262**	**(832)**
16.1	Current Tax Provision		(1,045)	(1,808)	(379)	1,321
16.2	Deferred Tax Provision		6,038	(1,491)	1,641	(2,153)
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**		**(34,264)**	**13,443**	**(12,023)**	**1,156**
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)	**(34,264)**	**13,443**	**(12,023)**	**1,156**
23.1	Group's Profit / Loss		(34,264)	13,443	(12,023)	1,156
23.2	Minority Shares		-	-	-	-
	Earnings / Losses per Share (Full TL)		(0.0082)	0.0032	(0.0029)	0.0003

Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF RECOGNIZED INCOME AND EXPENSE UNDER EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2015 AND 2014
(Currency: Thousands of TL - Turkish Lira)

	PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY	THOUSANDS OF TURKISH LIRA			
		CURRENT PERIOD (01/01/2015 - 30/09/2015)	PRIOR PERIOD (01/01/2014 - 30/09/2014)	CURRENT PERIOD (01/07/2015 - 30/09/2015)	PRIOR PERIOD (01/07/2014 - 30/09/2014)
I.	ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS	(28,293)	5,888	(28,241)	(5,158)
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	1,089	-	1,089	-
IX.	DEFERRED AND CURRENT TAXES ON VALUATION DIFFERENCES	5,441	(1,177)	5,431	1,031
X.	NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)	(21,763)	4,711	(21,721)	(4,127)
XI.	CURRENT PERIOD PROFIT/LOSS	(34,264)	13,443	(12,023)	1,156
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	(318)	406	-	348
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	(33,946)	13,037	(12,023)	808
XII.	TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)	(56,027)	18,154	(33,744)	(2,971)

Convenience translation of consolidated financial statements originally issued in Turkish, See Note 3.I

TEKSTIL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2015 AND 2014
(Currency: Thousands of TL - Turkish Lira)

		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 Period Net Profit / (Loss)	Prior Period Net Profit / (Loss)	Valuation Differences of Securities	Revaluation Fund on Tangible Assets	Securities Value Increase Fund	Hedge Funds	Rev. Fund on Assets Held for Sale and Discontinued Operations	Total Equity Attributable to Equity Holders of the Parent	Non-controlling Interests	Total Shareholders' Equity
	PRIOR PERIOD 30/09/2014																		
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	-	-	-	-	-	-	-	-	-	-	4,711	-	-	-	-	4,711	-	4,711
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	-	-	-	-	-	-	-	-	13,443	-	-	-	-	-	-	13,443	-	13,443
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) - 30/09/2014	**420,000**	**-**	**(814)**	**-**	**10,792**	**-**	**111,897**	**57,366**	**13,443**	**-**	**4,902**	**4,876**	**-**	**-**	**-**	**622,462**	**-**	**622,462**
	CURRENT PERIOD 30/09/2015																		
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	-	-	-	-	-	-	-	-	-	-	(22,635)	-	-	-	-	(22,635)	-	(22,635)
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	-	-	-	-	-	-	-	872	-	-	-	-	-	-	-	872	-	872
XVII.	Current Period Net Profit / Loss	-	-	-	-	-	-	-	-	(34,264)	-	-	-	-	-	-	(34,264)	-	(34,264)
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) - 30/09/2015	**420,000**	**-**	**(814)**	**-**	**11,496**	**-**	**123,953**	**57,671**	**(34,264)**	**-**	**(20,800)**	**6,867**	**-**	**-**	**-**	**564,109**	**-**	**564,109**

(*) 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 statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ AND ITS SUBSIDIARY
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE PERIODS ENDED 30 SEPTEMBER 2015 AND 2014
(Currency: Thousands of TL - Turkish Lira)

		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD (01/01/2015 - 30/09/2015)	PRIOR PERIOD (01/01/2014 - 30/09/2014)
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit before Changes in Operating Assets and Liabilities**	**1,748**	**35,884**
1.1.1	Interest Received	243,549	250,606
1.1.2	Interest Paid	(118,674)	(126,505)
1.1.3	Dividend Received	6	-
1.1.4	Fees And Commissions Received	8,770	9,793
1.1.5	Other Income	(35,828)	(23,403)
1.1.6	Collections from Non-performing Loans	17,721	22,892
1.1.7	Payments to Personnel and Service Suppliers	(72,980)	(59,667)
1.1.8	Taxes Paid	(5,495)	(6,610)
1.1.9	Other	(35,321)	(31,222)
1.2	**Changes in Operating Assets and Liabilities**	**1,200,266**	**(193,396)**
1.2.1	Net (Increase) Decrease in Trading Securities	1,390	(630)
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV	-	-
1.2.3	Net (Increase) Decrease in Banks	(383,895)	503
1.2.4	Net (Increase) Decrease in Loans	(1,047,635)	(102,526)
1.2.5	Net (Increase) Decrease in Other Assets	(24,145)	(13,478)
1.2.6	Net Increase (Decrease) in Bank Deposits	(114,822)	136,635
1.2.7	Net Increase (Decrease) in Other Deposits	154,186	(176,636)
1.2.8	Net Increase (Decrease) in Funds Borrowed	2,489,934	(56,931)
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	125,253	19,667
I.	**Net Cash Provided by / (Used in) Banking Operations**	**1,202,014**	**(157,512)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided by / (Used in) Investing Activities**	**(1,030,153)**	**62,054**
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	(942)	(11,674)
2.4	Fixed Assets Sales	4	137
2.5	Cash Paid for Purchase of Investments Available for Sale	(1,148,402)	(70,220)
2.6	Cash Obtained From Sale of Investments Available for Sale	119,307	144,436
2.7	Cash Paid for Purchase of Investment Securities	-	-
2.8	Cash Obtained from Sale of Investment Securities	-	-
2.9	Other	(120)	(625)
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**	**29,197**	**7,933**
V.	**Net (Decrease) / Increase in Cash and Cash Equivalents (I+II+III+IV)**	**201,058**	**(87,525)**
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)**	**587,237**	**291,055**