Financial Statements

I. Balance sheets (Statements of financial position)
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Convenience translation of financial statements originally issued in Turkish, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ
BANK ONLY 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			PRIOR PERIOD		
	ASSETS	Footnotes (Section 5)	30/09/2015			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)	**3,850**	**2,333**	**6,183**	**12,162**	**1,063**	**13,225**
2.1	Trading Securities		3,850	2,333	6,183	12,162	1,063	13,225
2.1.1	Public Sector Debt Securities		-	343	343	-	425	425
2.1.2	Share Certificates		10	-	10	31	-	31
2.1.3	Positive Value of Trading Derivatives		3,840	1,990	5,830	12,131	638	12,769
2.1.4	Other Securities		-	-	-	-	-	-
2.2	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)	**5,910**	**240,185**	**246,095**	**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)	**326,450**	**853,172**	**1,179,622**	**198,585**	**4,197**	**202,782**
5.1	Share Certificates		-	-	-	-	-	-
5.2	Public Sector Debt Securities		326,450	298,748	625,198	198,585	33	198,618
5.3	Other Securities		-	554,424	554,424	-	4,164	4,164
VI.	**LOANS**	(5.I.5)	**2,513,267**	**1,299,297**	**3,812,564**	**2,363,742**	**434,981**	**2,798,723**
6.1	Loans		2,472,242	1,299,297	3,771,539	2,316,177	434,981	2,751,158
6.1.1	Loans Utilized to the Bank's Risk Group		3,403	645,520	648,923	47,085	21,808	68,893
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		2,468,839	653,777	3,122,616	2,269,092	413,173	2,682,265
6.2	Loans under Follow-Up		171,305	-	171,305	158,050	-	158,050
6.3	Specific Provisions (-)		130,280	-	130,280	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)**		**24,857**	**-**	**24,857**	**26,752**	**-**	**26,752**
XV.	**INTANGIBLE ASSETS (Net)**		**1,558**	**-**	**1,558**	**1,923**	**-**	**1,923**
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		1,558	-	1,558	1,923	-	1,923
XVI.	**INVESTMENT PROPERTY (Net)**	(5.I.12)	**-**	**-**	**-**	**-**	**-**	**-**
XVII.	**TAX ASSETS**	(5.I.13)	**13,230**	**-**	**13,230**	**3,831**	**-**	**3,831**
17.1	Current Tax Assets		634	-	634	2,292	-	2,292
17.2	Deferred Tax Assets		12,596	-	12,596	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)	**82,686**	**14,952**	**97,638**	**55,982**	**21,002**	**76,984**
	TOTAL ASSETS		**3,064,680**	**3,199,305**	**6,263,985**	**2,844,428**	**811,682**	**3,656,110**

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

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

	LIABILITIES AND EQUITY	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD 30/09/2015			PRIOR PERIOD 31/12/2014		
			TL	FC	Total	TL	FC	Total
I.	**DEPOSITS**	(5.II.1)	**1,286,364**	**1,350,043**	**2,636,407**	**1,356,665**	**1,152,348**	**2,509,013**
1.1	Deposits of the Bank's Risk Group		66,419	25,189	91,608	15,082	31,902	46,984
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)	**516**	**2,850**	**3,366**	**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**		**260,752**	**59,379**	**320,131**	**64,359**	**-**	**64,359**
4.1	Interbank Money Market		-	-	-	-	-	-
4.2	Istanbul Stock Exchange		-	-	-	-	-	-
4.3	Obligations under Repurchase Agreements		260,752	59,379	320,131	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**		**4,436**	**2,143**	**6,579**	**7,047**	**254**	**7,301**
VIII.	**OTHER EXTERNAL RESOURCES**	(5.II.4)	**86,887**	**3,551**	**90,438**	**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)	**56,545**	**-**	**56,545**	**42,523**	**-**	**42,523**
12.1	General Provisions		32,692	-	32,692	22,615	-	22,615
12.2	Restructuring Provisions		-	-	-	-	-	-
12.3	Reserve for Employee Benefits		10,158	-	10,158	10,011	-	10,011
12.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5	Other Provisions		13,695	-	13,695	9,897	-	9,897
XIII.	**TAX LIABILITIES**	(5.II.8)	**7,581**	**-**	**7,581**	**7,071**	**-**	**7,071**
13.1	Current Tax Liability		7,581	-	7,581	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)	**577,196**	**(19,084)**	**558,112**	**616,129**	**3**	**616,132**
16.1	Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2	Supplementary Capital		4,649	(19,084)	(14,435)	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		(1,715)	(19,084)	(20,799)	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		311	-	311	(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		(36,208)	-	(36,208)	12,516	-	12,516
16.4.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2	Current Period Profit or Loss		(36,208)	-	(36,208)	12,516	-	12,516
16.5	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES AND EQUITY		**2,304,459**	**3,959,526**	**6,263,985**	**2,182,826**	**1,473,284**	**3,656,110**

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

TEKSTİL BANKASI ANONİM ŞİRKETİ
BANK ONLY 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	30/09/2015			31/12/2014		
		(Section 5)	TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)			**1,285,941**	**2,115,956**	**3,401,897**	**1,145,826**	**1,718,654**	**2,864,480**
I.	**GUARANTEES**	(5.IV.1)	**311,331**	**450,182**	**761,513**	**415,445**	**434,134**	**849,579**
1.1.	Letters of Guarantee		311,331	320,743	632,074	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		311,331	320,743	632,074	415,445	305,582	721,027
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)	**319,445**	**92,127**	**411,572**	**256,010**	**52,276**	**308,286**
2.1.	Irrevocable Commitments		319,445	92,127	411,572	256,010	52,276	308,286
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		83,690	-	83,690	84,786	-	84,786
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**		**655,165**	**1,573,647**	**2,228,812**	**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		655,165	1,573,647	2,228,812	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		-	54,935	54,935	-	66,162	66,162
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)			**2,790,575**	**378,525**	**3,169,100**	**2,834,492**	**809,068**	**3,643,560**
IV.	**ITEMS HELD IN CUSTODY**		**130,921**	**22,756**	**153,677**	**125,012**	**40,075**	**165,087**
4.1.	Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2.	Securities Held in Custody		36,809	10,657	47,466	34,516	10,651	45,167
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		82	-	82	82	-	82
4.8.	Custodians		6,756	3,348	10,104	12,345	7,618	19,963
V.	**PLEDGED ITEMS**		**2,659,334**	**355,769**	**3,015,103**	**2,709,160**	**768,993**	**3,478,153**
5.1.	Securities		4,472	-	4,472	4,653	-	4,653
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		-	-	-	-	-	-
5.5.	Immovables		1,663,746	238,496	1,902,242	1,727,790	642,243	2,370,033
5.6.	Other Pledged Items		857,273	32,013	889,286	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)		**4,076,516**	**2,494,481**	**6,570,997**	**3,980,318**	**2,527,722**	**6,508,040**

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

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

			THOUSANDS OF TURKISH LIRA			
	INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	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)	**237,197**	**260,137**	**94,975**	**81,090**
1.1	Interest from Loans		209,896	222,321	78,127	72,780
1.2	Interest from Reserve Deposits		-	-	-	-
1.3	Interest from Banks		2,507	1,444	1,104	346
1.4	Interest from Money Market Transactions		2,033	-	-	-
1.5	Interest from Securities Portfolio		22,387	33,403	15,722	7,926
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		22,372	33,379	15,717	7,916
1.5.4	Held to Maturity Securities		-	-	-	-
1.6	Interest from Financial Leases		-	-	-	-
1.7	Other Interest Income		374	2,969	22	38
II.	**INTEREST EXPENSE**	(5.III.2)	**123,490**	**124,995**	**46,311**	**38,508**
2.1	Interest on Deposits		108,421	102,553	37,239	31,650
2.2	Interest on Funds Borrowed		9,126	7,082	5,917	2,336
2.3	Interest on Money Market Transactions		5,868	15,303	3,154	4,522
2.4	Interest on Securities Issued		-	-	-	-
2.5	Other Interest Expense		75	57	1	-
III.	**NET INTEREST INCOME (I - II)**		**113,707**	**135,142**	**48,664**	**42,582**
IV.	**NET FEE AND COMMISSION INCOME**		**8,519**	**10,227**	**2,725**	**3,217**
4.1	Fees and Commissions Received		11,014	12,805	3,603	4,077
4.1.1	Non-Cash Loans		4,857	6,617	1,606	1,993
4.1.2	Other		6,157	6,188	1,997	2,084
4.2	Fees and Commissions Paid		2,495	2,578	878	860
4.2.1	Non-Cash Loans		213	228	76	61
4.2.2	Other		2,282	2,350	802	799
V.	**DIVIDEND INCOME**		**-**	**1,294**	**-**	**-**
VI.	**TRADING INCOME/LOSS (Net)**	(5.III.3)	**(20,271)**	**(24,729)**	**(13,549)**	**(5,511)**
6.1	Profit / Loss on Capital Market Transactions		58	5,138	14	5,006
6.2	Derivative Instruments Gain / Loss		46,050	(9,379)	49,681	13,009
6.3	Foreign Exchange Gain / Loss		(66,379)	(20,488)	(63,244)	(23,526)
VII.	**OTHER OPERATING INCOME**	(5.III.4)	**8,965**	**15,577**	**1,796**	**590**
VIII.	**TOTAL OPERATING INCOME (III+IV+V+VI+VII)**		**110,920**	**137,511**	**39,636**	**40,878**
IX.	**IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)**	(5.III.5)	**41,417**	**25,696**	**16,247**	**8,842**
X.	**OTHER OPERATING EXPENSES (-)**	(5.III.6)	**111,315**	**95,091**	**37,575**	**30,570**
XI.	**NET OPERATING PROFIT/LOSS (VIII-IX-X)**		**(41,812)**	**16,724**	**(14,186)**	**1,466**
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)**		**(41,812)**	**16,724**	**(14,186)**	**1,466**
XVI.	**TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(5.III.7)	**5,604**	**(3,022)**	**1,475**	**(714)**
16.1	Current Tax Provision		(430)	(1,517)	(204)	1,427
16.2	Deferred Tax Provision		6,034	(1,505)	1,679	(2,141)
XVII.	**NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)**		**(36,208)**	**13,702**	**(12,711)**	**752**
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)	**(36,208)**	**13,702**	**(12,711)**	**752**
23.1	Group's Profit / Loss		(36,208)	13,702	(12,711)	752
23.2	Minority Shares		-	-	-	-
	Earnings / Losses per Share (Full TL)		(0.0086)	0.0033	(0.0030)	0.0002

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

TEKSTİL BANKASI ANONİM ŞİRKETİ
BANK ONLY 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	(28,292)	5,896	(28,240)	(5,147)
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	1,028	-	1,028	-
IX.	DEFERRED AND CURRENT TAXES ON VALUATION DIFFERENCES	5,452	(1,179)	5,442	1,029
X.	NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+…+IX)	(21,812)	4,717	(21,770)	(4,118)
XI.	CURRENT PERIOD PROFIT/LOSS	(36,208)	13,702	(12,711)	752
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	(316)	407	-	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	(35,892)	13,295	(12,711)	404
XII.	TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)	(58,020)	18,419	(34,481)	(3,366)

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

TEKSTIL BANKASI ANONİM ŞİRKETİ
BANK ONLY STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIODS ENDED 30 SEPTEMBER 2015 AND 2014
(Currency: Thousands of TL - 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
		THOUSANDS OF TURKISH LIRA																	
	PRIOR PERIOD 30/09/2014																		
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	-	-	-	-	-	-	-	-	-	-	4,717	-	-	-	-	4,717	-	4,717
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	-	-	-	-	-	-	-	-	13,702	-	-	-	-	-	-	13,702	-	13,702
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) - 30/09/2014	**420,000**	**-**	**(814)**	**-**	**10,010**	**-**	**108,863**	**57,366**	**13,702**	**-**	**4,910**	**4,876**	**-**	**-**	**-**	**618,913**	**-**	**618,913**
	CURRENT PERIOD 30/09/2015																		
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	-	-	-	-	-	-	-	-	-	-	(22,634)	-	-	-	-	(22,634)	-	(22,634)
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	-	-	-	-	-	-	-	822	-	-	-	-	-	-	-	822	-	822
XVII.	Current Period Net Profit / Loss	-	-	-	-	-	-	-	-	(36,208)	-	-	-	-	-	-	(36,208)	-	(36,208)
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) - 30/09/2015	**420,000**	**-**	**(814)**	**-**	**10,635**	**-**	**120,754**	**57,677**	**(36,208)**	**-**	**(20,799)**	**6,867**	**-**	**-**	**-**	**558,112**	**-**	**558,112**

(*) 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, See Note 3.I

TEKSTİL BANKASI ANONİM ŞİRKETİ
BANK ONLY 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**	**(146)**	**34,860**
1.1.1	Interest Received	239,912	247,826
1.1.2	Interest Paid	(120,342)	(126,571)
1.1.3	Dividend Received	-	-
1.1.4	Fees And Commissions Received	8,244	9,177
1.1.5	Other Income	(40,540)	(27,066)
1.1.6	Collections from Non-performing Loans	17,721	22,892
1.1.7	Payments to Personnel and Service Suppliers	(67,115)	(55,587)
1.1.8	Taxes Paid	(4,509)	(6,040)
1.1.9	Other	(33,517)	(29,771)
1.2	**Changes in Operating Assets and Liabilities**	**1,211,762**	**(196,056)**
1.2.1	Net (Increase) Decrease in Trading Securities	119	(10)
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	(1,035,595)	(97,539)
1.2.5	Net (Increase) Decrease in Other Assets	(17,993)	(12,946)
1.2.6	Net Increase (Decrease) in Bank Deposits	(114,822)	136,635
1.2.7	Net Increase (Decrease) in Other Deposits	242,650	(179,296)
1.2.8	Net Increase (Decrease) in Funds Borrowed	2,488,913	(61,720)
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	32,385	18,317
I.	**Net Cash Provided by / (Used in) Banking Operations**	**1,211,616**	**(161,196)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided by / (Used in) Investing Activities**	**(1,028,960)**	**59,011**
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	(800)	(11,666)
2.4	Fixed Assets Sales	4	137
2.5	Cash Paid for Purchase of Investments Available for Sale	(1,145,828)	(64,263)
2.6	Cash Obtained From Sale of Investments Available for Sale	117,756	143,396
2.7	Cash Paid for Purchase of Investment Securities	-	-
2.8	Cash Obtained from Sale of Investment Securities	-	-
2.9	Other	(92)	(600)
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**	**29,139**	**7,913**
V.	**Net (Decrease) / Increase in Cash and Cash Equivalents (I+II+III+IV)**	**211,795**	**(94,272)**
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)**	**586,612**	**283,941**