



(Convenience Translation of Consolidated Financial Report Originally Issued in Turkish)

Tekstil Bankası Anonim Şirketi

Consolidated Interim Financial Statements

As of and for the Period Ended

30 September 2009

With Independent Auditor's Review Report Thereon

Akis Bağımsız Denetim ve Serbest
Muhasebeci Mali Müşavirlik
Anonim Şirketi
11 November 2009

*This report contains 1 page of
independent auditor's review report
and 56 pages of consolidated financial
statements together with their
explanatory notes.*



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**Convenience Translation of the Independent Auditor's Review Report
Originally Prepared and Issued in Turkish (See Note 3.I)**

To the Board of Directors of Tekstil Bankası Anonim Şirketi:

We have reviewed the consolidated financial statements of Tekstil Bankası Anonim Şirketi ("the Bank") and its subsidiaries, which comprise the consolidated balance sheet as at 30 September 2009, and the consolidated statements of income, changes in equity and cash flows for the interim period then ended, and a summary of significant accounting policies and other explanatory notes. These consolidated financial statements are the responsibility of the Bank's management. Our responsibility, as independent auditors, is to issue a report on these consolidated financial statements based on our review.

We conducted our review in accordance with the regulations related with the "Accounting and Recording Rules" and "Independent Auditing Standards" of the (Turkish) Banking Law No 5411. These regulations require that we plan and perform the review to obtain reasonable assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of the personnel of the Bank and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit, and accordingly, we do not express an audit opinion.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated financial statements do not present fairly the financial position of Tekstil Bankası Anonim Şirketi and its subsidiaries as at 30 September 2009, and of the results of its operations and its cash flows for the nine-month period then ended in accordance with the accounting principles and standards that are based on the current regulations described in Article 37 and Article 38 of the (Turkish) Banking Law No 5411; and other communiqués, disclosures and directives announced by the Banking Regulation and Supervision Agency.

Istanbul,
11 November 2009

Akis Bağımsız Denetim ve Serbest
Muhasebeci Mali Müşavirlik
Anonim Şirketi

Özkan Genç
Partner

Additional paragraph for convenience translation to English:

As explained in Note 3.I, the accompanying consolidated financial statements are not intended to present the financial position and results of operations in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Turkey.

TEKSTİL BANKASI A. Ş.
CONSOLIDATED INTERIM FINANCIAL REPORT AS OF 30 SEPTEMBER 2009

Address of the Bank's

Headquarters: : Büyükdere Caddesi No: 63 34398 Maslak - İstanbul
Telephone Number : (0212) 335 53 35
Fax Number : (0212) 328 13 28
Website of the Bank : www.tekstilbank.com.tr

The interim consolidated financial report prepared in accordance with the statement "Financial Statements and Related Disclosures and Footnotes to be Announced to Public" as required by the Banking Regulation and Supervision Agency (BRSA), is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS
- DISCLOSURES ON APPLIED ACCOUNTING POLICIES IN RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION OF THE CONSOLIDATED GROUP
- DISCLOSURES AND FOOTNOTES TO CONSOLIDATED FINANCIAL STATEMENTS
- INDEPENDENT AUDITOR'S REVIEW REPORT

The subsidiaries, associates and jointly controlled companies included in the interim consolidated financial report are as follows:

1. **Tekstil Menkul Değerler A.Ş.**
2. **The Euro Textile International Banking Unit Ltd.**

The consolidated financial statements and related disclosures and footnotes that were subject to independent review, are prepared in accordance with the "Regulation on Accounting Principles and Documentations", Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements, and in compliance with the financial records of our Bank. Unless stated otherwise, the accompanying consolidated financial statements are presented in **thousands of Turkish Lira**.

Akgün TÜRER	İ.Sencan DEREBEYOĞLU	H.Çim GÜZELAYDINLI	Nuriye DİZDAR	M.Sercan ÇOBAN
Chairman of Board of Directors and Audit Committee	Member of Board of Directors and Audit Committee	Chief Executive Officer and Member of Board of Directors	Executive Vice President	Unit Manager

Contact information for questions on this financial report:

Name-Surname : M. Sercan Çoban
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SECTION ONE GENERAL INFORMATION

I. Parent Bank's date of establishment, beginning statute, its history including changes on its statute

Tekstil Bankası A.Ş. ("the Bank") was established on 29 April 1986, to carry out all types of banking activities according to the Banking Law and later changes in the laws and regulations, with the permission of the Council of Ministers in accordance with the resolution numbered 85/9890 and dated 24 June 1985 and started its operations on 13 October 1986. "Articles of Association" of the Bank was published in the Official Gazette dated 31 January 1986. The statute of the Parent Bank was not changed since its establishment.

II. Capital structure, shareholders controlling the management and supervision of the Bank directly or indirectly, and if exists, changes on these issues and the Group that the Bank belongs to

The capital of the Parent Bank is TL 420,000 as at 30 September 2009 and is fully paid. GSD Holding Anonim Şirketi ("GSD Holding") owns 75.50% of the outstanding shares of the Bank. The Bank is a subsidiary of GSD Holding. Remaining shares have been listed on Istanbul Stock Exchange since 23 May 1990.

The ultimate business of GSD Holding, which was initially established as a foreign trade company in 1986 and became a holding company to build a more efficient corporate structure for GSD Group Companies in 1996, is management of assets. GSD Holding also aims to manage the growth of the Group, finance and invest in profitable businesses. GSD Holding's shares have been listed on Istanbul Stock Exchange since November 1999. Almost all of its shares, which has nominal value of TL 250,000 as at 30 September 2009, are held by public.

Main operations of GSD Group Companies are;

Foreign Trade:	GSD Dış Ticaret A.Ş.
Banking :	Tekstil Bankası A.Ş., GSD Yatırım Bankası A.Ş., The Euro Textile International Banking Unit Ltd ("ETB")
Financial Services:	Tekstil Finansal Kiralama A.Ş., Tekstil Faktoring Hizmetleri A.Ş., Tekstil Menkul Değerler A.Ş.
Other:	Tekstil Bilişim Hizmetleri ve Ticaret A.Ş., GSD International Ltd., GSD Reklam ve Halkla İlişkiler Hizmetleri A.Ş., GSD Plan Proje Etüd A.Ş., GSD Gayrimenkul Yatırım ve Geliştirme A.Ş.

III. President and members of the Board of Directors, audit committee members, general manager and executive vice presidents, and if exists, changes in these positions and Bank's shares they hold

Title	Name	Job Description	Education
Chairman of the Board of Directors ve Audit Committee	Akgün TÜRER	Chairman of the Board of Directors and Audit Committee	Graduate
Member of Audit Committee:	I.Sencan DEREBEYOĞLU	Member of Audit Committee and Board of Directors	Graduate
Member of Board of Directors:	I.Sühan ÖZKAN	Vice Chairman of Board of Directors	Under-Graduate
	Cezmi ÖZTÜRK	Member	Under-Graduate
	Murat ATIM	Member	Under-Graduate
General Manager:	H. Çim GÜZELAYDINLI	Chief Executive Officer and Member of Board of Directors	Graduate
Head of Board of Inspectors:	Senan DAĞAL	President of Inspectors' Group	Under-Graduate
Executive Vice Presidents:	Ümit ALTINAY	Information Technologies and Organization Group	Graduate
	Yasef COYAŞ	Operations Group	Under-Graduate
	Nuriye DİZDAR	Financial Control Group	Under-Graduate
	D.Halit DÖVER	International Relations Group	Graduate
	Ahmet İLERİGELEN	Loans Group	Graduate
	Hüseyin H. İMECE	Treasury and Investor Relations Group	Under-Graduate
	Başbuğ Y. SAMANCIOĞLU	Corporate and Commercial Banking Group	Under-Graduate
Statutory Auditors:	M.Sedat ÖZKANLI	Statutory Auditor	Under-Graduate
	Sedat TEMELTAŞ	Statutory Auditor	Under-Graduate

These people mentioned above do not own any share of the Bank.

IV. Type of services provided and the areas of operations of the Bank

The operations of the Parent Bank consist of corporate and commercial banking services, fund management transactions (foreign currency, money market and securities trading), international banking services, retail banking services and credit card business. The Bank also operates, through its branches, as insurance agent of Güneş Sigorta A.Ş., Aviva Sigorta A.Ş., Vakıf Emeklilik A.Ş. and Acıbadem Sigorta A.Ş.

As at 30 September 2009, the Bank has 45 branches close to industrial zones of Turkey and a representative office in Berlin, Germany. The Bank has 997 employees as at 30 September 2009 (As at 31 December 2008 number of branches was 60, number of employees was 1,410).

V. Other information

Bank's Official Title	: Tekstil Bankası Anonim Şirketi
Reporting Period	: 1 January – 30 September 2009
Address of Bank's Headquarters	: Büyükdere Caddesi No: 63 34398 Maslak - Istanbul
Telephone number	: (0212) 335 53 35
Fax number	: (0212) 328 13 28
Bank's Internet Address	: www.tekstilbank.com.tr
Reporting currency	: Thousands of TL – Turkish Lira

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS (STATEMENT OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2009 AND 31 DECEMBER 2008
(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

ASSETS		Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA					
			CURRENT PERIOD			PRIOR PERIOD		
			30/09/2009			31/12/2008		
			TL	FC	Total	TL	FC	Total
I.	CASH AND BALANCES WITH THE CENTRAL BANK	(5.1.1)	27,294	78,690	105,984	41,528	114,558	156,086
II.	FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Net)	(5.1.2)	464	2,959	3,423	4,681	3,713	8,394
2.1	Trading Securities		464	2,959	3,423	4,681	3,713	8,394
2.1.1	Public Sector Debt Securities		186	385	571	591	373	964
2.1.2	Share Certificates		-	-	-	-	-	-
2.1.3	Positive Value of Trading Derivatives		278	2,574	2,852	4,090	3,340	7,430
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	(5.1.3)	9,360	177,444	186,804	60,034	178,892	238,926
IV.	INTERBANK MONEY MARKET		-	-	-	369,154	-	369,154
4.1	Interbank Money Market Placements		-	-	-	369,154	-	369,154
4.2	Istanbul Stock Exchange Money Market Placements		-	-	-	-	-	-
4.3	Receivables from Reverse Repurchase Agreements		-	-	-	-	-	-
V.	INVESTMENT SECURITIES AVAILABLE FOR SALE (Net)	(5.1.4)	192,192	19,944	212,136	1,882	21,095	22,977
5.1	Share Certificates		-	274	274	-	279	279
5.2	Public Sector Debt Securities		192,192	9,634	201,826	1,882	8,898	10,780
5.3	Other Securities		-	10,036	10,036	-	11,918	11,918
VI.	LOANS	(5.1.5)	1,149,959	204,874	1,354,833	1,317,262	312,394	1,629,656
6.1	Loans		1,103,057	204,874	1,307,931	1,287,139	312,394	1,599,533
6.1.1	Loans Utilized to the Bank's Risk Group		21,032	7,415	28,447	18,066	22,866	40,932
6.1.2	Public Sector Debt Securities		-	-	-	-	-	-
6.1.3	Others		1,082,025	197,459	1,279,484	1,269,073	289,528	1,558,601
6.2	Loans under Follow-Up		94,444	-	94,444	53,365	-	53,365
6.3	Specific Provisions (-)		47,542	-	47,542	23,242	-	23,242
VII.	FACTORING RECEIVABLES		-	-	-	-	-	-
VIII.	INVESTMENT SECURITIES HELD TO MATURITY (Net)	(5.1.6)	-	-	-	364,068	-	364,068
8.1	Public Sector Debt Securities		-	-	-	364,068	-	364,068
8.2	Other Securities		-	-	-	-	-	-
IX.	INVESTMENTS IN ASSOCIATES (Net)	(5.1.7)	50	-	50	50	-	50
9.1	Equity Method Associates		-	-	-	-	-	-
9.2	Unconsolidated Associates		50	-	50	50	-	50
9.2.1	Financial Associates		50	-	50	50	-	50
9.2.2	Non-Financial Associates		-	-	-	-	-	-
X.	INVESTMENTS IN SUBSIDIARIES (Net)	(5.1.8)	54	-	54	55	-	55
10.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
10.2	Unconsolidated Non-Financial Subsidiaries		54	-	54	55	-	55
XI.	JOINT VENTURES (Net)	(5.1.9)	-	-	-	-	-	-
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)	(5.1.10)	-	-	-	-	-	-
12.1	Financial Lease Receivables		-	-	-	-	-	-
12.2	Operational Lease Receivables		-	-	-	-	-	-
12.3	Others		-	-	-	-	-	-
12.4	Unearned Income (-)		-	-	-	-	-	-
XIII.	HEDGING DERIVATIVES	(5.1.11)	-	-	-	-	-	-
13.1	Fair Value Hedge		-	-	-	-	-	-
13.2	Cash Flow Hedge		-	-	-	-	-	-
13.3	Hedging of a Net Investment in Foreign Subsidiaries		-	-	-	-	-	-
XIV.	TANGIBLE ASSETS (Net)		72,194	2	72,196	76,700	2	76,702
XV.	INTANGIBLE ASSETS (Net)		2,213	-	2,213	2,672	-	2,672
15.1	Goodwill		-	-	-	-	-	-
15.2	Others		2,213	-	2,213	2,672	-	2,672
XVI.	INVESTMENT PROPERTY (Net)	(5.1.12)	-	-	-	-	-	-
XVII.	TAX ASSETS	(5.1.13)	3,186	-	3,186	3,009	-	3,009
17.1	Current Tax Assets		1,184	-	1,184	-	-	-
17.2	Deferred Tax Assets		2,002	-	2,002	3,009	-	3,009
XVIII.	ASSETS HELD FOR SALE AND ASSETS RELATED TO DISCONTINUED OPERATIONS (Net)	(5.1.14)	-	-	-	-	-	-
18.1	Held For Sale		-	-	-	-	-	-
18.2	Discontinued Operations		-	-	-	-	-	-
XIX.	OTHER ASSETS	(5.1.15)	43,458	2,405	45,863	55,912	40,617	96,529
TOTAL ASSETS			1,500,424	486,318	1,986,742	2,297,007	671,271	2,968,278

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS (STATEMENT OF FINANCIAL POSITION)
AS AT 30 SEPTEMBER 2009 AND 31 DECEMBER 2008
(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

LIABILITIES AND EQUITY	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA					
		CURRENT PERIOD			PRIOR PERIOD		
		30/09/2009			31/12/2008		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	(5.II.1)	622,117	679,711	1,301,828	960,770	571,395	1,532,165
1.1 Deposits of the Bank's Risk Group		19,129	20,138	39,267	55,110	22,111	77,221
1.2 Others		602,988	659,573	1,262,561	905,660	549,284	1,454,944
II. NEGATIVE VALUE OF TRADING DERIVATIVES	(5.II.2)	1,158	3,543	4,701	3,480	9,470	12,950
III. FUNDS BORROWED	(5.II.3)	5,851	142,211	148,062	22,660	680,561	703,221
IV. DUE TO MONEY MARKETS		4,989	-	4,989	207,019	-	207,019
4.1 Interbank Money Market		-	-	-	-	-	-
4.2 Istanbul Stock Exchange		-	-	-	376	-	376
4.3 Obligations under Repurchase Agreements		4,989	-	4,989	206,643	-	206,643
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		10,425	625	11,050	10,511	2,936	13,447
VIII. OTHER EXTERNAL RESOURCES	(5.II.4)	26,240	5,965	32,205	25,555	5,480	31,035
IX. FACTORING PAYABLES		-	-	-	-	-	-
X. LEASE PAYABLES (Net)	(5.II.5)	-	382	382	-	1,366	1,366
10.1 Financial Lease Payables		-	392	392	-	1,430	1,430
10.2 Operational Lease Payables		-	-	-	-	-	-
10.3 Others		-	-	-	-	-	-
10.4 Deferred Financial Leasing Expenses (-)		-	10	10	-	64	64
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)	14,886	-	14,886	15,985	-	15,985
12.1 General Provisions		8,248	-	8,248	10,290	-	10,290
12.2 Restructuring Provisions		-	-	-	-	-	-
12.3 Reserve for Employee Benefits		4,390	-	4,390	4,046	-	4,046
12.4 Insurance Technical Provisions (Net)		-	-	-	-	-	-
12.5 Other Provisions		2,248	-	2,248	1,649	-	1,649
XIII. TAX LIABILITIES	(5.II.8)	6,657	-	6,657	9,613	1	9,614
13.1 Current Tax Liability		6,657	-	6,657	9,613	1	9,614
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)	461,790	192	461,982	442,078	(602)	441,476
16.1 Paid-In Capital		420,000	-	420,000	420,000	-	420,000
16.2 Supplementary Capital		8,377	192	8,569	3,721	(602)	3,119
16.2.1 Share Premium		(814)	-	(814)	(814)	-	(814)
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Valuation Differences of Securities		4,164	192	4,356	(361)	(602)	(963)
16.2.4 Revaluation Fund on Tangible Assets		5,027	-	5,027	4,896	-	4,896
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		-	-	-	-	-	-
16.3 Profit Reserves		18,357	-	18,357	13,091	-	13,091
16.3.1 Legal Reserves		4,252	-	4,252	3,623	-	3,623
16.3.2 Status Reserves		-	-	-	-	-	-
16.3.3 Extraordinary Reserves		14,105	-	14,105	9,468	-	9,468
16.3.4 Other Profit Reserves		-	-	-	-	-	-
16.4 Profit or Loss		15,056	-	15,056	5,266	-	5,266
16.4.1 Prior Periods' Profit or Loss		-	-	-	-	-	-
16.4.2 Current Period Profit or Loss		15,056	-	15,056	5,266	-	5,266
16.5 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES AND EQUITY		1,154,113	832,629	1,986,742	1,697,671	1,270,607	2,968,278

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED OFF BALANCE SHEET ITEMS STATEMENTS
AS AT 30 SEPTEMBER 2009 AND 31 DECEMBER 2008
(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA					
		CURRENT PERIOD 30/09/2009			PRIOR PERIOD 31/12/2008		
		TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)		1,059,940	1,472,672	2,532,612	1,128,912	1,378,359	2,507,271
I. GUARANTEES	(5.IV.1)	372,364	378,726	751,090	453,492	550,677	1,004,169
1.1. Letters of Guarantee		372,353	284,698	657,051	453,481	368,734	822,215
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		372,353	284,698	657,051	453,481	368,734	822,215
1.2. Bank Acceptances		-	345	345	-	9,813	9,813
1.2.1. Import Letter of Acceptance		-	345	345	-	9,813	9,813
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		11	66,518	66,529	11	135,115	135,126
1.3.1. Documentary Letters of Credit		-	45,638	45,638	-	107,969	107,969
1.3.2. Other Letters of Credit		11	20,880	20,891	11	27,146	27,157
1.4. Prefinancing Given As Guarantee		-	1,380	1,380	-	1,408	1,408
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		-	25,785	25,785	-	35,607	35,607
1.9. Other Sureties		-	-	-	-	-	-
II. COMMITMENTS	(5.IV.1)	296,328	6,692	303,020	303,463	-	303,463
2.1. Irrevocable Commitments		296,328	6,692	303,020	303,463	-	303,463
2.1.1. Asset Purchase and Sale Commitments		-	-	-	-	-	-
2.1.2. Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3. Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4. Loan Granting Commitments		35,307	-	35,307	36,784	-	36,784
2.1.5. Securities Issuance Brokerage Commitments		-	-	-	-	-	-
2.1.6. Commitments for Reserve Deposit Requirements		-	6,692	6,692	-	-	-
2.1.7. Commitments for Cheque Payments		56,162	-	56,162	59,289	-	59,289
2.1.8. Tax and Fund Obligations from Export Commitments		4	-	4	11	-	11
2.1.9. Commitments for Credit Card Limits		204,083	-	204,083	206,354	-	206,354
2.1.10. Commitments for Promotional Operations Re-Credit Cards and Banking Services		772	-	772	1,025	-	1,025
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		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		391,248	1,087,254	1,478,502	371,957	827,682	1,199,639
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		391,248	1,087,254	1,478,502	371,957	827,682	1,199,639
3.2.1. Forward Foreign Currency Purchases/Sales		108,710	432,527	541,237	160,659	378,865	539,524
3.2.1.1. Forward Foreign Currency Purchases		46,625	224,074	270,699	78,864	191,539	270,403
3.2.1.2. Forward Foreign Currency Sales		62,085	208,453	270,538	81,795	187,326	269,121
3.2.2. Currency and Interest Rate Swaps		96,868	438,580	535,448	191,713	305,591	497,304
3.2.2.1. Currency Swaps-Purchases		-	266,828	266,828	2,236	244,529	246,765
3.2.2.2. Currency Swaps-Sales		96,868	171,752	268,620	189,477	61,062	250,539
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		185,670	216,147	401,817	19,585	22,242	41,827
3.2.3.1. Currency Options-Purchases		95,815	105,230	201,045	9,762	11,152	20,914
3.2.3.2. Currency Options-Sales		89,855	110,917	200,772	9,823	11,090	20,913
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		-	-	-	-	120,984	120,984
B. CUSTODY AND PLEDGED SECURITIES (IV+V+VI)		1,406,969	501,230	1,908,199	1,428,770	517,144	1,945,914
IV. ITEMS HELD IN CUSTODY		292,333	26,963	319,296	328,346	44,842	373,188
4.1. Customers' Securities and Portfolios Held		-	-	-	-	-	-
4.2. Securities Held in Custody		86,014	10,474	96,488	94,311	10,834	105,145
4.3. Checks Received for Collection		186,219	8,585	194,804	207,401	28,040	235,441
4.4. Commercial Notes Received for Collection		13,099	1,844	14,943	16,786	3,352	20,138
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items under Custody		82	-	82	277	-	277
4.8. Custodians		6,919	6,060	12,979	9,571	2,616	12,187
V. PLEDGED ITEMS		1,114,636	474,267	1,588,903	1,100,424	472,302	1,572,726
5.1. Securities		6,472	6,472	12,944	4,220	4,220	8,440
5.2. Guarantee Notes		3,183	13,087	16,270	6,622	21,772	28,394
5.3. Commodities		56,032	40,638	96,670	81,037	48,204	129,241
5.4. Warrants		-	-	-	-	-	-
5.5. Immovables		999,217	343,322	1,342,539	961,697	341,020	1,302,717
5.6. Other Pledged Items		49,732	77,220	126,952	46,848	61,306	108,154
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. CONFIRMED BILLS OF EXCHANGE AND SURETIES		-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ITEMS (A+B)		2,466,909	1,973,902	4,440,811	2,557,682	1,895,503	4,453,185

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENTS
FOR THE INTERIM PERIODS ENDED 30 SEPTEMBER 2009 AND 2008
(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

INCOME AND EXPENSE ITEMS	Footnotes (Section 5)	THOUSANDS OF TURKISH LIRA			
		CURRENT PERIOD	PRIOR PERIOD	CURRENT PERIOD	PRIOR PERIOD
		(01/01/2009 - 30/09/2009)	(01/01/2008 - 30/09/2008)	(01/07/2009 - 30/09/2009)	(01/07/2008 - 30/09/2008)
I. INTEREST INCOME	(5.III.1)	205,015	332,761	59,161	120,532
1.1 Interest from Loans		163,039	270,169	46,055	94,112
1.2 Interest from Reserve Deposits		74	1,045	-	229
1.3 Interest from Banks		5,988	13,187	1,051	5,295
1.4 Interest from Money Market Transactions		4,849	-	96	-
1.5 Interest from Securities Portfolio		30,992	48,331	11,890	20,884
1.5.1 Trading Securities		87	11,801	23	4,601
1.5.2 Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.3 Available for Sale Securities		28,575	34,126	11,867	14,484
1.5.4 Held to Maturity Securities		2,330	2,404	-	1,799
1.6 Interest from Financial Leases		-	-	-	-
1.7 Other Interest Income		73	29	69	12
II. INTEREST EXPENSE	(5.III.2)	103,263	207,425	26,235	76,378
2.1 Interest on Deposits		88,571	161,649	24,121	58,997
2.2 Interest on Funds Borrowed		13,712	25,624	1,928	7,350
2.3 Interest on Money Market Transactions		814	19,873	175	10,000
2.4 Interest on Securities Issued		-	-	-	-
2.5 Other Interest Expense		166	279	11	31
III. NET INTEREST INCOME (I - II)		101,752	125,336	32,926	44,154
IV. NET FEE AND COMMISSION INCOME		16,147	20,450	4,998	6,828
4.1 Fees and Commissions Received		19,429	23,523	6,176	7,916
4.1.1 Non-Cash Loans		8,487	10,962	2,426	3,485
4.1.2 Other		10,942	12,561	3,750	4,431
4.2 Fees and Commissions Paid		3,282	3,073	1,178	1,088
4.2.1 Non-Cash Loans		245	56	136	23
4.2.2 Other		3,037	3,017	1,042	1,065
V. DIVIDEND INCOME		-	-	-	-
VI. TRADING INCOME/LOSS (Net)	(5.III.3)	16,238	(14,579)	3,712	(2,327)
6.1 Profit / Loss on Trading Account Securities		10,509	2,208	1,901	632
6.2 Derivative Instruments Gain / Loss		(4,309)	(14,926)	(2,773)	(1,790)
6.3 Foreign Exchange Gain / Loss		10,038	(1,861)	4,584	(1,169)
VII. OTHER OPERATING INCOME	(5.III.4)	9,560	8,446	1,983	5,347
VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)		143,697	139,653	43,619	54,002
IX. IMPAIRMENT ON LOANS AND OTHER RECEIVABLES (-)	(5.III.5)	45,403	32,803	15,681	17,268
X. OTHER OPERATING EXPENSES (-)	(5.III.6)	80,448	96,314	24,527	32,311
XI. NET OPERATING PROFIT/LOSS (VIII-IX-X)		17,846	10,536	3,411	4,423
XII. NEGATIVE GOODWILL		-	-	-	-
XIII. PROFIT / LOSS FROM EQUITY METHOD INVESTMENTS		-	-	-	-
XIV. GAIN/LOSS ON NET MONETARY POSITION		-	-	-	-
XV. P/L BEFORE TAXES FROM CONTINUING OPERATIONS (XI+...+XIV)		17,846	10,536	3,411	4,423
XVI. TAXES ON INCOME FROM CONTINUING OPERATIONS (±)	(5.III.7)	(2,790)	(3,122)	(503)	(747)
16.1 Current Tax Provision		(1,790)	-	(820)	-
16.2 Deferred Tax Provision		(1,000)	(3,122)	317	(747)
XVII. NET PROFIT / LOSS FROM CONTINUING OPERATIONS (XV±XVI)		15,056	7,414	2,908	3,676
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 (±)		-	-	-	-
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)	15,056	7,414	2,908	3,676
23.1 Group's Profit / Loss		15,056	7,414	2,908	3,676
23.2 Minority Shares		-	-	-	-
Earnings / Losses per Share (Full TL)		0.0036	0.0018	0.0007	0.0009

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES**CONSOLIDATED STATEMENTS OF RECOGNIZED INCOME AND EXPENSE UNDER EQUITY
FOR THE INTERIM PERIODS ENDED 30 SEPTEMBER 2009 AND 2008**

(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

PROFIT/LOSS ITEMS RECOGNIZED IN EQUITY		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD 30/09/2009	PRIOR PERIOD 30/09/2008
I.	ADDITIONS TO VALUATION DIFF. ON SECURITIES FROM AVAILABLE FOR SALE INVESTMENTS	5,319	(3,138)
II.	REVALUATION ON TANGIBLE ASSETS	138	-
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	-	(147)
IX.	DEFERRED TAXES ON VALUATION DIFFERENCES	(7)	-
X.	NET PROFIT/LOSS RECOGNIZED IN EQUITY (I+II+...+IX)	5,450	(3,285)
XI.	CURRENT PERIOD PROFIT/LOSS	15,056	7,414
11.1	Net Change in Fair Value of Securities (Transfer to Profit & Loss)	(952)	68
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 Subsidiarie	-	-
11.4	Others	16,008	7,346
XII.	TOTAL RECOGNIZED INCOME AND EXPENSE FOR THE PERIOD (X±XI)	20,506	4,129

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE INTERIM PERIODS ENDED 30 SEPTEMBER 2009 AND 2008
(Currency: Thousands of TL - Turkish Lira)

Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 1.1

	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 Difference of Securities	Revaluation Surplus	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	Minority Interest	Total Shareholders' Equity
CHANGES IN SHAREHOLDERS' EQUITY																		
PRIOR PERIOD 30/09/2008																		
I. Balances at the Beginning of Period-01/01/2008	300,000	9,449	(618)	-	1,500	-	21,046	-	41,943	(847)	910	5,948	-	-	-	379,331	-	379,331
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)	300,000	9,449	(618)	-	1,500	-	21,046	-	41,943	(847)	910	5,948	-	-	-	379,331	-	379,331
Changes in the Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IV. Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
V. Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	(3,138)	-	-	-	-	(3,138)	-	(3,138)
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	120,000	(9,449)	-	-	-	-	(50,551)	-	-	-	-	-	-	-	-	60,000	-	60,000
14.1 Cash	60,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,000	-	60,000
14.2 Domestic sources	60,000	(9,449)	-	-	-	-	(50,551)	-	-	-	-	-	-	-	-	-	-	-
XV. Issuances of Share Certificates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVI. Abolition profit of Share Certificates	-	-	(147)	-	-	-	-	-	-	-	-	-	-	-	-	(147)	-	(147)
XVII. Capital Reserves from Inflation Adjustments to Paid-In Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XVIII. Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XIX. Current Period Net Profit / Loss	-	-	-	-	-	-	-	-	7,414	-	-	-	-	-	-	7,414	-	7,414
XX. Profit Distribution	-	-	-	-	2,123	-	38,973	-	(41,943)	847	-	-	-	-	-	-	-	-
20.1 Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20.2 Transferred to Reserves	-	-	-	-	2,123	-	38,973	-	(41,943)	847	-	-	-	-	-	-	-	-
20.3 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at the End of Period (III+IV+V...+XVIII+XIX+XX) - 30/09/2008	420,000	-	(765)	-	3,623	-	9,468	-	7,414	-	(2,228)	5,948	-	-	-	443,460	-	443,460
CURRENT PERIOD 30/09/2009																		
I. Balances at the Beginning of Period-01/01/2009	420,000	-	(814)	-	3,623	-	9,468	-	5,266	-	(963)	4,896	-	-	-	441,476	-	441,476
Changes in the Period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
II. Increase / Decrease Related to Mergers	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Valuation Difference of Available-for-Sale Securities	-	-	-	-	-	-	-	-	-	-	5,319	-	-	-	-	5,319	-	5,319
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	-	-	-	-	-	-	-	-	-	-	-	131	-	-	-	131	-	131
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. Issuances 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	-	-	-	-	-	-	-	-	15,056	-	-	-	-	-	-	15,056	-	15,056
XVIII. Profit Distribution	-	-	-	-	629	-	4,637	-	(5,266)	-	-	-	-	-	-	-	-	-
18.1 Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18.2 Transferred to Reserves	-	-	-	-	629	-	4,637	-	(5,266)	-	-	-	-	-	-	-	-	-
18.3 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at the End of Period (I+II+III...+XVI+XVII+XVIII) - 30/09/2009	420,000	-	(814)	-	4,252	-	14,105	-	15,856	-	4,356	5,027	-	-	-	461,982	-	461,982

The accompanying notes are an integral part of these consolidated financial statements.

TEKSTİL BANKASI A.Ş. AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE INTERIM PERIODS ENDED 30 SEPTEMBER 2009 AND 2008
(Currency: Thousands of TL - Turkish Lira)

*Convenience Translation of
Consolidated Financial Report
Originally Issued in Turkish, See Note 3.1*

		THOUSANDS OF TURKISH LIRA	
		CURRENT PERIOD 30/09/2009	PRIOR PERIOD 30/09/2008
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit before Changes in Operating Assets and Liabilities	99,900	20,803
1.1.1	Interest Received	244,552	323,095
1.1.2	Interest Paid	(115,462)	(209,684)
1.1.3	Dividend Received	-	-
1.1.4	Fees And Commissions Received	16,147	20,450
1.1.5	Other Income	17,669	4,907
1.1.6	Collections from Non-performing Loans	15,077	6,111
1.1.7	Payments to Personnel and Service Suppliers	(50,316)	(62,956)
1.1.8	Taxes Paid	(1,314)	(1,927)
1.1.9	Other	(26,453)	(59,193)
1.2	Changes in Operating Assets and Liabilities	(698,385)	16,496
1.2.1	Net (Increase) Decrease in Trading Securities	370	36,230
1.2.2	Net (Increase) Decrease in Financial Assets Designated at FV	-	-
1.2.3	Net (Increase) Decrease in Banks	21,849	(10,655)
1.2.4	Net (Increase) Decrease in Loans	241,086	(168,254)
1.2.5	Net (Increase) Decrease in Other Assets	16,785	(63,989)
1.2.6	Net Increase (Decrease) in Bank Deposits	22,575	(16,893)
1.2.7	Net Increase (Decrease) in Other Deposits	(248,609)	89,930
1.2.8	Net Increase (Decrease) in Funds Borrowed	(749,293)	120,270
1.2.9	Net Increase (Decrease) in Due Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	(3,148)	29,857
I.	Net Cash (Used in)/Provided by Banking Operations	(598,485)	37,299
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Provided by / (Used in) Investing Activities	151,200	(112,081)
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	(466)	(4,193)
2.4	Fixed Assets Sales	89	99
2.5	Cash Paid for Purchase of Investments Available for Sale	(1,129)	(68,303)
2.6	Cash Obtained From Sale of Investments Available for Sale	-	-
2.7	Cash Paid for Purchase of Investment Securities	-	(39,684)
2.8	Cash Obtained from Sale of Investment Securities	152,706	-
2.9	Other	-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash from Financing Activities	(984)	59,400
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	-	60,000
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	(984)	(453)
3.6	Other	-	(147)
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	-	-
V.	Net Increase (Decrease) in Cash and Cash Equivalents (I+II+III+IV)	(448,269)	(15,382)
VI.	Cash and Cash Equivalents at the Beginning of Period	693,667	263,074
VII.	Cash and Cash Equivalents at the End of Period (V+VI)	245,398	247,692

The accompanying notes are an integral part of these consolidated financial statements.

SECTION THREE

ACCOUNTING POLICIES

I. Basis of presentation

Preparation of the financial statements and the accompanying footnotes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Preserving the Documents:

The Turkish Banking Law No. 5411 is published in the Official Gazette No. 25983 dated 1 November 2005. The Bank prepared the accompanying consolidated financial statements and the related disclosures and footnotes in accordance with accounting and valuation standards as described in the "Regulation on Principles Related to Banks' Accounting Applications and Preserving the Documents", dated 1 November 2006 which is published in the Official Gazette No.26333, "Communique on Financial Statements and the Accompanying Explanations and Footnotes to be Announced to the Public", dated 10 February 2007 which is published in the Official Gazette No. 26430, Turkish Accounting Standards ("TAS") and Turkish Financial Reporting Standards ("TFRS").

Unless stated otherwise, the consolidated financial statements and balances in related information and disclosures are presented in thousands of Turkish Lira.

Additional paragraph for convenience translation to English

The differences between accounting principles, as described in the preceding paragraphs, and the accounting principles generally accepted in countries, in which the accompanying consolidated financial statements are to be distributed, and International Financial Reporting Standards ("IFRS"), may have significant influence on the accompanying consolidated financial statements. Accordingly, the accompanying consolidated financial statements are not intended to present the financial position and results of operations and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

Accounting policies and valuation principles used in the preparation of the consolidated financial statements

Accounting policies and valuation principles used in the preparation of the consolidated financial statements are explained in footnotes II through XXVII in the following pages.

II. Strategy for the use of financial instruments and the foreign currency operations

Strategy for the use of financial instruments

The Parent Bank's main area of activities consist corporate, commercial and retail banking, fund management transactions and international banking services. The Parent Bank gives loans mainly to domestic customers by external sources of funds comprised mainly of domestic deposits and foreign borrowings and invests in marketable securities and banks placements to maintain liquidity.

The liability side of the balance sheet is intensively composed of short-term deposits and medium/long term borrowings in line with the general trend in the banking sector. Foreign currency borrowings are predominately floating rate and thus, the Parent Bank aims to minimize the effects of fluctuations in currency and interest rates in the market. Deposits collected are fixed rate and balanced with fixed rate loans and other investments. The fundamental strategy to manage the liquidity risk is to expand the deposit base through customer-oriented banking philosophy, and to increase customer transactions and retention rates.

The Parent Bank invests some of its resources to domestic government bonds and short-term placements to reduce liquidity risk.

In order to avoid currency risk, the Parent Bank aims to balance foreign currency assets and liabilities through currency swaps. Currency risk, interest rate risk and liquidity risk are monitored and measured instantly by various risk management systems, and the balance sheet is managed under the limits set by these systems and the limits legally required. Asset-liability management and value at risk models, stress tests and scenario analysis are used for this purpose.

The Parent Bank designates its loan strategy considering international and national economic data and expectations, market conditions, interest, liquidity, currency, credit and other risks. Loan portfolio of the Bank is not concentrated on a specific segment and concentration risk is taken in consideration as much as possible.

Transactions denominated in foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated by using currency exchange rates on the balance sheet date. The resulting exchange differences are recorded in the income statement as "Foreign Exchange Gain/Loss".

There is no goodwill related to the Parent Bank's foreign operations.

No foreign operation has been disposed of during the period.

III. Presentation of information regarding the Bank and consolidated subsidiaries and associates

The Bank has no consolidating associate.

Tekstil Menkul and ETB which are financial subsidiaries of the Bank are consolidated to accompanying financial statements by using "Full Consolidation" method as of 30 September 2009 and 31 December 2008.

The Parent Bank and the consolidated companies are named as "Group".

The carrying amount of the Parent Bank's investment in each subsidiary and the Bank's portion of equity of each subsidiary are eliminated. All intercompany transactions and intercompany balances between the consolidated subsidiaries and the Parent Bank are eliminated. The financial statements which have been used in the consolidation are prepared as at 30 September 2009 and appropriate adjustments are made to financial statements to use uniform accounting policies for similar transactions and events in same circumstances.

Tekstil Bilişim, subsidiary of the Parent Bank, is not consolidated for three month quarters in consideration of not being a financial subsidiary as per the BRSA Communiqué published on the Official Gazette no.26340 dated 6 November 2006.

IV. Forward transactions, options and derivative instruments:

The derivative transactions of the Parent Bank mainly consist of foreign currency swaps, foreign currency options and forward contacts.

Derivatives are classified as held for trading in accordance with TAS 39 “Financial Instruments: Recognition and Measurement”. The Parent Bank and its financial subsidiaries do not have any embedded derivatives.

The liabilities and receivables arising from the derivative transactions are recorded as off-balance sheet items at their contract values.

The derivative transactions are valued at fair value subsequent to initial recognition and are presented in the “Positive Value of Trading Derivatives” under the “Financial Assets at Fair Value Through Profit or Loss” and “Negative Value of Trading Derivatives” items of the balance sheet depending on the resulting positive or negative amounts of the computed value. Gains and losses arising from a change in the fair value of trading purpose derivatives are recognized in the consolidated income statement. Fair values of derivatives are determined using quoted market prices in active markets or using discounted cash flow techniques within current market interest rates.

V. Interest income and expense:

Interest is recognized using the effective interest method (the effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or liability) defined in TAS 39. Interest income and expense computed by using internal rate of return are recognized on an accrual basis. In accordance with the related legislation, the Parent Bank ceases to accrue interest income on loans that become non-performing. Interest accrual does not start until such loans become performing and are classified as performing loans or until collection.

VI. Fees and commissions:

Except for commissions received for cash loans, commission income and banking service income are recognized as income when collected. Commissions received for cash loans are recognized on accrual basis.

VII. Financial assets:

1. Financial assets at fair value through profit or loss:

Financial assets at fair value through profit or loss consist of “trading securities” and “financial assets designated at fair value”. The Bank does not have any financial assets classified as “financial assets designated at fair value”.

Trading securities are financial assets acquired for generating a profit from short term fluctuations in price or dealer’s margin.

Trading securities are recognized and derecognized on settlement date basis when purchased and disposed of. Trading securities are initially recognized at cost, which includes transaction costs. Subsequent to initial recognition, trading securities are measured at fair value and gains and losses arising from a change in the fair value are recognized in the income statement. Interest earned whilst holding trading securities is reported as interest income.

2. Investment securities available-for-sale

Available-for-sale assets are financial assets other than financial assets held for trading, loans and advances to banks and customers, or financial assets held to maturity.

Financial assets available-for-sale are measured at their fair values subsequently following the initial recognition at cost. However, assets for which fair values could not be determined reliably are valued using discounting method with internal rate of return for the ones with a fixed maturity; and using valuation models or discounted cash flow techniques for the ones which do not have a fixed maturity. Unrecognized gain/losses derived from the difference between their fair value and the discounted values are recorded in "securities value increase fund" under the shareholders' equity. In case of sales, the realized gain/losses are recognized directly in the income statement.

3. Loans and receivables:

Loans and receivables arise when the Bank provides money, goods or services directly to a debtor. Such assets are initially recognized at cost and are carried at amortized cost using the effective interest method. Duties paid, transaction expenditures and other similar expenses on assets received against such risks are not considered as a part of transaction cost and are recorded as expense.

Based on the regular reviews of the loan portfolio by the Bank management, loans that are identified as being impaired are transferred to "loans under follow-up" accounts. Thereby, specific allowances are made against the carrying amount of these loans in accordance with the "Regulation on the Principles and Procedures Related to the Determination of the Loans and Other Receivables for which Provisions Shall be Set Aside by Banks and to the Provisions to be Set Aside" published on the Official Gazette no.2633 dated 1 November 2006. Provisions are deducted from the income of the current year. When collections are made on loans that have been provided for, they are credited to the income statement accounts "Provision for Loan Losses or Other Receivables" if the provision was made in the current year, otherwise such collections are credited to "Other Operating Income" account with respect to allowances made in the prior years. Loans and receivables which are not possible to be collected are written off after the resolution of the Parent Bank's top management.

4. Investment securities held-to-maturity:

Held-to-maturity securities are financial assets with fixed maturities and pre-determined payment schedules that the Bank has the intent and ability to hold until maturity, excluding loans and receivables. Investment securities held-to-maturity and loans are initially recognized at cost. Investment securities held-to-maturity are accounted for by using a discounting method based on internal rate of return applied on the net investment amounts after the deduction of provision for impairments. Interest earned on held-to-maturity securities are recognized as interest income in the consolidated income statement.

In the first quarter of 2009, the Parent Bank has sold a significant portion of its securities classified in held to maturity portfolio before the maturity dates of such securities. As at 30 September 2009, the book value of such financial assets which can not be classified as held to maturity securities for two years due to violation of classification rules is TL 188,793 (31 December 2008: None).

VIII. Impairment of financial assets:

Financial asset or group of financial assets are reviewed at each balance sheet date to determine whether there is an objective indicator of impairment. If any such indicator exists, the Parent Bank estimates the amount of impairment.

Impairment loss incurs if, and only if, there is an objective evidence that the expected future cash flows of financial asset or group of financial assets are adversely affected by an event(s) ("loss event(s)") incurred subsequent to recognition. The losses expected to incur due to future events are not recognized even if the probability of loss is high.

If there is an objective evidence that certain loans will not be collected, for such loans; the Bank provides specific and general allowances for loan and other receivables classified in accordance with the "Regulation on the Principles and Procedures Related to the Determination of the Loans and Other Receivables for which Provisions Shall be Set Aside by Banks and to the Provisions to be Set Aside" published on the Official Gazette no.26333 dated 1 November 2006. The allowances are recorded in the income statement of the related period.

IX. Offsetting financial instruments:

Financial assets and liabilities are offset and the net amount reported in the consolidated balance sheet only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

X. Sale And Repurchase Agreements And Transactions Related To The Lending Of Securities

Securities sold under repurchase agreements ("repo") are classified as "trading", "available for sale" or "held to maturity" based on the Banks management's intention and measured with the same valuation principles of the portfolio above. Funds received through repurchase agreements are classified separately under liability accounts and the related interest expenses are accounted on an accrual basis based on the difference between selling and repurchase prices using effective interest rate method.

Securities purchased under resale agreements are classified under "Receivables from Reverse Repurchase Agreements. An income accrual using the effective interest rate method is accounted for the positive difference between the purchase and resale prices earned during the period. The Parent Bank does not have any securities related to the lending.

XI. Assets held for sale and discontinued operations:

Assets held for sale consist of assets with high probability of sale, have been planned to sell, and started an active programme to complete the plan by determining the buyers. The asset should be actively marketed with a price compatible with its fair value. Furthermore, the sale is expected to be accounted as a sale within a year after the classification of the asset and also the necessary actions taken to complete the sales plan, should indicate that the possibility of having significant change in the plan or the cancelation of the plan is low.

The Group does not have any assets held for sale.

The Group does not have any discontinued operations.

XII. Goodwill and other intangible assets:

There is no goodwill in the accompanying consolidated financial statements as at 30 September 2009 and 31 December 2008.

Intangible assets are initially recognized at their cost that includes expenditures that are directly attributable to the acquisition of the asset. Intangibles are reflected in the consolidated balance sheet at cost less amortization and any accumulated impairment losses.

According to the resolution of the BRSA No. 1623 dated 21 April 2005, the banks and financial subsidiaries are no longer required to prepare their financial statements in accordance with the Regulation on Accounting Principles ("RAP") No.14 "Accounting Standard for Financial Reporting in Hyperinflationary Periods" since the indicators of hyperinflation as disclosed in Article 5 of RAP 14 are no longer existing in Turkey. In line with this resolution, intangible assets have been restated for the effects of inflation, until 31 December 2004. Any currency exchange differences, financing expenses and revaluation surplus that might have been capitalized are eliminated and only the acquisition cost of the intangible assets are restated until 31 December 2004. The new additions to intangible assets after 31 December 2004 are recorded with their historic costs excluding any currency exchange differences and financing expenses capitalized.

Intangible assets are amortized on amortization rates between 2% and 33%.

Intangible assets are amortized on a straight-line basis. Useful life of an asset is estimated by assessment of the expected life span of the asset, technical, technological wear outs, of the asset. The amortization rates used approximate the useful lives of the assets.

XIII. Tangible assets:

Tangible assets are initially recognized at their cost that includes expenditures that are directly attributable to the acquisition of the asset. Tangible assets (except buildings as stated below) are reflected in the consolidated financial statements at cost less accumulated depreciation and any accumulated impairment.

According to the resolution of the BRSA No. 1623 dated 21 April 2005, the banks and financial subsidiaries are no longer required to prepare their financial statements in accordance with RAP 14 "Accounting Standard for Financial Reporting in Hyperinflationary Periods" since the indicators of hyperinflation as disclosed in Article 5 of RAP 14 are no longer existing in Turkey. In line with this resolution, tangible assets have been restated for the effects of inflation, until 31 December 2004. Any currency exchange differences, financing expenses and revaluation surplus that might have been capitalized are eliminated and only the acquisition cost of the tangible assets are restated until 31 December 2004. The new additions to tangible assets after 31 December 2004 are shown with their historic costs excluding any currency exchange differences and financing expenses capitalized.

Tangible assets are depreciated on a straight-line basis. The estimated useful lives are as follows:

Buildings	50 years
Furniture and fixtures	3 – 50 years
Leasehold improvements	5 years

The depreciation of an asset held for a period less than a full financial year is calculated as a proportion of the full year depreciation charge from the date of acquisition to the financial year end.

In cases where the expected future benefits of the assets are less than their book values, the book values of such assets are reduced to their net realizable values and impairment losses are recorded as expense.

As at 31 December 2007, the Parent Bank has started to implement revaluation model for the buildings as permitted by TAS 16 "Property, Plant and Equipment". For this purpose, fair value of the buildings are determined by a third party appraiser. The fair value difference is recognized in "Revaluation Fund on Tangible Assets" within the equity items. As at 30 September 2009, revaluation difference on tangible assets amounts to TL 5,292 (31 December 2008: TL 5,154).

XIV. Leasing activities:

Leased assets are recognized by recording an asset and a liability at the same amount. In the determination of the related asset and liability amounts, the lower of the fair value of the leased asset and the present value of leasing payments is considered. Tangible assets acquired by way of financial leasing are recognized in tangible assets and depreciated in line with tangible assets group they relate to. In cases where leased assets are impaired or the expected future benefits of the assets are less than their book values, the book values of such leased assets are reduced to their net realizable values. The obligations under financial leases arising from the lease contracts are presented under "Financial Lease Payables" account in the balance sheet. Interest expense and currency exchange rate differences related to leasing activities are recognized in the income statement. The Parent Bank does not enter into financial lease transactions by acting as the "lessor".

In operating leases, the rent payments are charged to the income statement in accrual basis.

XV. Provisions and contingencies:

Provisions, other than specific and general provisions for loans and other receivables, and contingent liabilities are provided for in accordance with TAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

Provisions are accounted for immediately when obligations arise as a result of past events and a reliable estimate of the obligation is made by the Parent Bank management. Whenever the amount of such obligations cannot be measured, they are regarded as "Contingent". If the possibility of an outflow of resources embodying economic benefits becomes probable and the amount of the obligation can be measured with sufficient reliability, a provision is recognized. If the amount of the obligation cannot be measured with sufficient reliability or the possibility of an outflow of resources embodying economic benefits is remote, such liabilities are disclosed in the notes to the consolidated financial statements.

XVI. Contingent assets:

The contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the Bank or its subsidiaries. If an inflow of economic benefits has become probable, then the contingent asset is disclosed in the notes to the consolidated financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the consolidated financial statements of the period in which the change occurs.

XVII. Obligations concerning employee rights:

Obligations concerning employee severance indemnities and vacation pay are accounted in accordance with the Turkish Accounting Standard 19 ("TAS 19") "Employee Benefits".

In accordance with existing legislation in Turkey, the banks have to make certain lump-sum payments to employees who has completed one year of service with the Bank and whose employment is terminated due to retirement or reasons other than resignation or misconduct. Provision for employee severance benefits has been accounted for using discounting total provision and reflected to the consolidated financial statements.

XVIII. Taxation:

a. Current taxes:

In accordance with the amendments made to the tax legislation by Law No. 5520, effective 21 June 2006, the corporate tax rate is levied at the rate 20%, beginning from 2006. This rate is applied to accounting income modified for certain exemptions (like dividend income) and deductions (like investment incentives), and additions for certain non-tax deductible expenses and allowances for tax purposes. If there is no dividend distribution planned, no further tax charges are made.

Dividends paid to the resident institutions and the institutions working through local offices or representatives in Turkey are not subject to withholding tax. As per the decision no.2006/10731 of the Council of Ministers published in the Official Gazette no.26237 dated 23 July 2006, certain duty rates included in the articles no.15 and 30 of the new Corporate Tax Law no.5520 are revised. Accordingly, the withholding tax rate on the dividend payments other than the ones paid to the nonresident institutions generating income in Turkey through their operations or permanent representatives and the resident institutions is 15%. In applying the withholding tax rates on dividend payments to the nonresident institutions and the individuals, the withholding tax rates covered in the related Double Tax Treaty Agreements are taken into account. Appropriation of the retained earnings to capital is not considered as profit distribution and therefore is not subject to withholding tax.

The foreign subsidiary of the Parent Bank, ETB, is entitled to corporate tax rate of 2%.

In accordance with the tax legislation, corporate taxes are paid in advance based on the tax base calculated on the quarterly earnings of the companies at the rate of 20%. These payments can be deducted from the annual corporate tax calculated for the whole year earnings. Such taxes paid in advance are deducted from the final corporate tax liability.

In accordance with the Turkish tax legislation, the tax losses can be carried forward to offset against future taxable income for up to 5 years. Tax losses cannot be carried back to offset profits from previous periods.

In Turkey, there is no procedure for a final and definite agreement on tax assessments. Companies file their tax returns with their tax offices by the end of 25th of the fourth month following the close of the accounting period to which they relate. Tax returns are open for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

b. Deferred taxes:

In accordance with TAS 12 "Income Taxes", the Parent Bank accounts for deferred taxes based on the tax effect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred taxes are based on tax rates (and tax laws) that have been enacted at the balance sheet date.

Deferred income tax assets are recognized for all deductible temporary differences, carry-forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, carry-forward of unused tax credits and unused tax losses can be utilized.

Deferred tax assets and liabilities have been offset in the Parent Bank's financial statements.

Deferred taxes directly related to equity items are recognized and offset in related equity accounts.

As at 30 September 2009 and 31 December 2008, the Parent Bank has calculated deferred tax and reflected to the consolidated financial statements.

c. Transfer pricing

In Turkey, the transfer pricing provisions have been stated under the Article 13 of Corporate Tax Law with the heading of "disguised profit distribution via transfer pricing". The General Communiqué on disguised profit distribution via Transfer Pricing, dated November 18, 2007 sets details about implementation.

If a taxpayer enters into transactions regarding sale or purchase of goods and services with related parties, where the prices are not set in accordance with arm's length principle, then related profits are considered to be distributed in a disguised manner through transfer pricing. Such disguised profit distributions through transfer pricing are not accepted as tax deductible for corporate income tax purposes.

Corporate tax-payers required in “section 7.1 annual documentation” part of related communiqué, have to fill the “form relating to transfer pricing, controlled foreign companies and thin capitalization” (“the Form”) as associated with purchasing and selling goods or services with related parties in an accounting period and send it to the tax office submitted as an appendix to the corporate tax return. The Parent Bank fills the related form and submits to tax office within the required time.

XIX. Additional explanations on borrowings:

Financial liabilities held for trading and negative value of derivative instruments are carried at fair value and all other financial liabilities are carried at amortized cost using effective interest rate method.

XX. Issued shares:

There is no issued share in the current period.

XXI. Acceptances:

Acceptances are realized simultaneously with the customer payments and recorded in off-balance sheet accounts, if any.

XXII. Government grants:

As at 30 September 2009 and 31 December 2008, the Group does not have any government grants.

XXIII. Reserves and profit distribution:

Retained earnings at statutory books are allowed for distribution except for the following clause on legal reserves.

The legal reserves consist of first and second reserves, in accordance with the Turkish Commercial Code. The first legal reserve is appropriated out of the statutory profit at the rate of 5% until the total reserve reaches a maximum of 20% of the Company’s paid-in capital. The second legal reserve is appropriated at the rate of 10% of all distributions in excess of 5% of the Company’s share capital. The first and second legal reserves are not available for distribution unless they exceed 50% of the share capital.

XXIV. Related parties:

For the purpose of the consolidated financial statements, shareholders, top management and members of board of directors, related companies managed by their own and families, associates and jointly controlled entities are accepted as related party in accordance with TAS 24 “Related Party Disclosures”.

XXV. Cash and cash equivalents

For the purposes of the consolidated statement of cash flows, cash and cash equivalents comprise cash and balances with central banks, deposits with banks and other financial institutions and other money market placements with an original maturity of three months or less.

XXVI. Segment reporting:

A business segment is a group of assets and operations engaged in providing products or services that are subject to risks and returns that are different from those of other business segments. Segment reporting is presented in Section Four, Footnote VI.

XXVII. Reclassifications:

Assets acquired from non-performing loans presented under “Assets Held for Sale and Discontinued Operations” in the previous period are presented under “Other Assets”. There is not any other material reclassification in the accompanying consolidated financial statements and related notes.

SECTION FOUR

CONSOLIDATED FINANCIAL POSITION

I. Consolidated capital adequacy ratio

As at 30 September 2009, the Groups's consolidated capital adequacy ratio is 21.80% (31 December 2008: 17.51%).

Risk measurement methods used in the calculation of consolidated capital adequacy ratio is the sum of risk weighted assets and non-cash loans weighted based on the regulation; and market risk on marketable securities, specific risk and foreign currency exchange risk also based on the regulation, which are aggregately defined as Value at Risk calculated by standardized method. The following tables present details of "risk weighted assets" and determination of "capital" which are basis for the calculation of capital adequacy ratio of the Bank.

Consolidated Capital Adequacy Ratio:

	Risk Weights						Risk Weights					
	Unconsolidated						Consolidated					
	0%	20%	50%	100%	150%	200%	0%	20%	50%	100%	150%	200%
Credit Risk Based												
Balance Sheet Items (Net)	333,354	187,259	304,985	1,139,402	801	7	344,133	187,266	304,985	1,134,248	801	7
Cash in Vault	17,744	-	-	-	-	-	17,744	-	-	-	-	-
Due Dated Financial Assets	-	-	-	-	-	-	-	-	-	-	-	-
Central Bank of Turkey	40,858	-	-	-	-	-	40,858	-	-	-	-	-
Domestic and Foreign Banks,												
Foreign Branches	-	186,789	-	-	-	-	-	186,796	-	-	-	-
Interbank Money Market	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from Reverse Repos	-	-	-	-	-	-	-	-	-	-	-	-
Reserve Deposits	46,706	-	-	-	-	-	46,706	-	-	-	-	-
Loans	24,683	-	304,985	920,933	801	7	32,093	-	304,985	926,106	801	7
Non-performing Loans (Net)	-	-	-	46,902	-	-	-	-	-	46,902	-	-
Receivables from Leasing												
Operations	-	-	-	-	-	-	-	-	-	-	-	-
Investments Available-for-Sale	194,098	-	-	10,151	-	-	196,959	-	-	10,151	-	-
Investments Held-to-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from Sale of Assets	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous Receivables	463	344	-	3,633	-	-	463	344	-	3,704	-	-
Accrued Interest and Other Income	5,047	126	-	44,094	-	-	5,543	126	-	44,283	-	-
Investments in Associates,												
Subsidiaries and Joint Ventures												
(Net)	-	-	-	10,848	-	-	-	-	-	104	-	-
Tangible Assets	-	-	-	88,332	-	-	-	-	-	88,486	-	-
Other Assets	3,755	-	-	14,509	-	-	3,767	-	-	14,512	-	-
Off-Balance Sheet Items	8,615	43,358	34,106	397,476	-	-	8,615	40,871	34,106	401,413	-	-
Non-Cash Loans and Commitments	8,615	37,287	34,106	394,776	-	-	8,615	37,287	34,106	396,226	-	-
Derivatives	-	6,071	-	2,700	-	-	-	3,584	-	5,187	-	-
Accounts Not Risk Weighted	-	-	-	-	-	-	-	-	-	-	-	-
Total Risk Weighted Assets	341,969	230,617	339,091	1,536,878	801	7	352,748	228,137	339,091	1,535,661	801	7

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Summary information related to consolidated and unconsolidated capital adequacy ratio:

	Unconsolidated		Consolidated	
	Current Period	Prior Period	Current Period	Prior Period
Risk Weighted Assets (RWA)	1,753,762	2,088,988	1,752,049	2,095,143
Market Risk (MR)	18,288	87,563	21,988	86,925
Operational Risk (OR)	301,371	245,194	304,612	250,759
Shareholders' Equity	459,808	434,460	453,190	426,066
Shareholders' Equity /(RWA+MR+OR) *100	22.18	17.94	21.80	17.51

Components of shareholders' equity :

	Current Period	Prior Period
CORE CAPITAL		
Paid-in Capital	420,000	420,000
Nominal Capital	420,000	420,000
Capital Commitments (-)	-	-
Capital Reserves Arising From Inflation Adjustments to Paid-in Capital	-	-
Share Premium	(814)	(814)
Share Cancellation Profit	-	-
Legal Reserves	4,252	3,623
I. Legal Reserve (Turkish Commercial Code 466/1)	4,252	3,623
II. Legal Reserve (Turkish Commercial Code 466/2)	-	-
Other Legal Reserve per Special Legislation	-	-
Status Reserves	-	-
Extraordinary Reserves	14,105	9,468
Reserve Allocated at the General Assembly	-	-
Retained Earnings	14,105	9,468
Accumulated Losses	-	-
Foreign Currency Translation Differences	-	-
Inflation Component of Legal Reserves, Status Reserves and Extraordinary Reserves	-	-
Profit	15,056	5,266
Current Period Profit	15,056	5,266
Prior Periods' Profit	-	-
Free Provisions Booked for Possible Losses (Up to 25% of the Core Capital)	-	-
Gain on Sale of Real Estate and Investments in Associates and Subsidiaries to be Added to the Share Capital	-	-
Primary Subordinated Loans (Up to 15% of the Core Capital)	-	-
Accumulated Losses (-)	-	-
Current Period Loss	-	-
Prior Periods' Loss	-	-
Leasehold Improvements (-) (*)	1,336	-
Prepaid Expenses (-)	2,666	4,120
Intangible Assets (-)	2,213	2,672
Deferred Tax Assets (Amount Exceeding 10% of the Core Capital) (-)	-	-
Amount Excess of Article 56/3 of the Law (-)	-	-

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Total Core Capital	452,599	437,543
SUPPLEMENTARY CAPITAL		
General Loan Loss Reserves	8,248	10,290
45% of Revaluation Fund of Securities	-	-
45% of Revaluation Fund of Real Estate	2,262	2,203
Bonus Shares from Subsidiaries and Joint Ventures	-	-
Amount not Included in Core Capital for Primary Subordinated Loans	-	-
Secondary Subordinated Loans (*)	-	-
45% of Securities Value Increase Fund (100% in case of a deficit)	1,960	(963)
Associates and Subsidiaries	-	-
Investments Available-for-Sale	1,960	(963)
Inflation Component of Capital Reserves, Profit Reserves and Prior Period Profits	-	-
Total Supplementary Capital	12,470	11,530
TIER III CAPITAL	-	-
CAPITAL	465,069	449,073
DEDUCTIONS FROM CAPITAL	11,879	23,007
Shares in Unconsolidated Banks and Financial Institutions	-	-
Secondary Subordinated Loans Granted to Banks, Financial Institutions (Foreign and Domestic), or Preferred Shareholders, and Primary/Secondary Subordinated Loans Obtained from Them	-	-
Shares in Banks and Financial Institutions Accounted under the Equity Method	-	-
Loans Granted in Violation of the Articles 50 and 51 of the Law	-	-
Amount in Excess of 50% of the Equities of the Net Book Value of the Real Estate of the Banks, and Net Book Value of the Assets Held for Sale that Should Be Disposed of According to the Article 57 of the Law which is not Disposed of in Five Years	5,664	16,215
Others	-	-
TOTAL SHAREHOLDERS' EQUITY	453,190	426,066

(*) According to Article of Banking Regulations and Supervision Agency dated 18 March 2009 and numbered BDDK.UYI/44.3-5379, the leasehold improvements are included in the deductions from capital as at and after 31 March 2009.

II. Consolidated market risk

Consolidated market risk is the potential risk of loss arising from changes in interest rates, foreign currency exchange rates and equity prices regarding the assets and liabilities of the Parent Bank's on-off balance sheet.

Standard method defined in the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" published in Official Gazette no. 26333 dated 1 November 2006 is used in calculating the market risk. The criteria for the standard method have been set by the BRSA and are reported on a monthly basis.

Market risk is calculated by employing the Standard Method and internal risk measurement models using value at risk (VaR) methodology. VaR represents the potential losses from adverse changes in market factors for a specified time period and confidence level.

The internal methods used by the Parent Bank are Parametric Method, Historical Simulation and Monte Carlo Simulation. In calculating VaR, a one-tailed 99% confidence level is used regarding one-day holding period. The results are regularly reported to the Senior Level Risk Committee and Asset-Liability Committee.

Consolidated market risk:

	Amount
(I) Capital Obligation against General Market Risk - Standard Method	1,366
(II) Capital Obligation against Specific Risk - Standard Method	25
(III) Capital Obligation against Currency Risk - Standard Method	362
(IV) Capital Obligation against Commodity Risk - Standard Method	-
(V) Capital Obligation against Clearing Risk - Standard Method	-
(VI) Capital Obligation against Options Subject to Market Risk – Standard Method	6
(VII) Capital Obligation against Market Risk at the Banks calculating Risk Measuring Models	-
(VIII) Total Capital Obligation against Market Risk (I+II+III+IV+V+VI)	1,759
(IX) Value-At-Risk Amount (12.5 x VIII) or (12.5 x VII)	21,988

(*) Value at Risk does not represent all of TL 21,988 but 8% of which is TL 1,759 as the market risk. This amount, TL 1,759, is also the minimum capital obligation to eliminate the market risk.

III. Consolidated foreign currency exchange rate risk

Foreign currency risk indicates the possibilities of the potential losses that banks are subject to due to adverse movements between currencies. The Parent Bank monitors foreign currency exchange rate risk in currency/TL and parity basis and uses different risk methods and tools for each. The Parent Bank hedges parity risks through spot/arbitrage and future transactions.

The Parent Bank's foreign currency exchange rate risk is measured by Standard Method and Value at Risk Method.

The Parent Bank considers all foreign currency assets and liabilities and currency forward transactions in measuring capital obligation against currency risk. Net short and long positions of TL equivalents of all types of currencies are calculated. Position with the higher absolute value, which is the basis for the capital obligation, is used measuring the capital obligation for currency risk.

The Bank's Board of Directors, determines the Parent Bank's limits, within regulatory limitations, related to short/long positions at any period. The Treasury Department of the Parent Bank is responsible from the management of price and liquidity risks on Turkish Lira or foreign currency in the domestic and international markets. Risk Management Department, exercise continuous control on risks in the money markets and transactions creating these risks and reports to the Assets-Liability Committee of the Bank weekly.

The Parent Bank's spot foreign exchange bid rates as of the balance sheet date and for each of the five days prior to that date (TL full):

	23/09/09	24/09/09	25/09/09	28/09/09	29/09/09	30/09/09
USD	1.4683	1.4732	1.4740	1.4809	1.4859	1.4820
GBP	2.3970	2.4160	2.3901	2.3696	2.3581	2.3549
EURO	2.1573	2.1786	2.1768	2.1740	2.1747	2.1603
JPY	0.0161	0.0161	0.0162	0.0163	0.0166	0.0165

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The basic arithmetical average of the Bank's foreign exchange bid rate for the last thirty days from 30 September 2009 (TL full):

	Monthly Average FC Exchange Bid Rates
USD	1.4833
GBP	2.4277
EURO	2.1592
JPY	0.0162

Information on consolidated exchange rate risk:

Current Period	EURO	USD	JPY	OTHER FC	TOTAL
Assets					
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey.	3,524	74,803	6	357	78,690
Due from Banks and Other Financial Institutions	57,180	114,386	304	5,574	177,444
Financial Assets at Fair Value Through Profit or Loss (*)	46	339	-	-	385
Interbank Money Market Placements	-	-	-	-	-
Investment Securities Available-for-Sale	-	19,944	-	-	19,944
Loans (**)	113,178	281,186	39,308	2,847	436,519
Investments in Subsidiaries and Associates	-	-	-	-	-
Investment Securities Held-to-Maturity	-	-	-	-	-
Hedging Purpose Financial Derivatives	-	-	-	-	-
Tangible Assets	-	2	-	-	2
Intangible Assets	-	-	-	-	-
Other Assets	25	2,378	-	2	2,405
Total Assets(*)	173,953	493,038	39,618	8,780	715,389
Liabilities					
Bank Deposits	-	1,526	-	-	1,526
Foreign Currency Deposits	194,397	478,994	94	4,700	678,185
Interbank Money Markets	-	-	-	-	-
Funds Borrowed from Other Financial Institutions	24,629	117,582	-	-	142,211
Marketable Securities Issued	-	-	-	-	-
Miscellaneous Payables	346	279	-	-	625
Hedging Purpose Financial Derivatives	-	-	-	-	-
Other Liabilities (*)	2,658	3,530	-	159	6,347
Total Liabilities (*) (***)	222,030	601,911	94	4,859	828,894
Net On Balance Sheet Position	(48,077)	(108,873)	39,524	3,921	(113,505)
Net Off Balance Sheet Position	47,348	100,007	(39,031)	(3,314)	105,010
Financial Derivatives (Assets)	139,764	326,351	58,565	71,452	596,132
Financial Derivatives (Liabilities)	92,416	226,344	97,596	74,766	491,122
Non-cash Loans (****)	90,312	286,001	631	1,782	378,726
Prior Period					
Total Assets (*) (**)	342,791	674,281	47,359	8,060	1,072,491
Total Liabilities (*) (***)	404,803	855,406	909	4,233	1,265,351
Net On Balance Sheet Position	(62,012)	(181,125)	46,450	3,827	(192,860)
Net Off Balance Sheet Position	61,864	175,777	(46,457)	(3,442)	187,742
Financial Derivatives (Assets)	103,889	319,483	15,260	8,588	447,220
Financial Derivatives (Liabilities)	42,025	143,706	61,717	12,030	259,478
Non-cash Loans (****)	112,164	430,228	5,106	3,179	550,677

(*) As at 30 September 2009 there is an accrual difference in "Financial Assets At Fair Value Through Profit Or Loss" and "Negative Value Of Trading Derivatives" amounting to TL 2,574 and TL 3,543, respectively (31 December 2008: TL 3,340 and TL 5,858). Accrual of CDS amounting to TL 3,612 has been included as at 31 December 2008.

(**) As at 30 September 2009 "Loans" balance includes, in addition to the balance sheet amount, foreign currency indexed loans amounting to TL 231,645 (31 December 2008: TL 404,560).

(***) As at 30 September 2009 "Security valuation differences" in equity amounting to TL 192 (31 December 2008: TL(602)) not included.

(****) Has no effect on net off balance sheet position.

The table below demonstrates prospective increase and decrease in equities and profit/loss as at 30 September 2009 and 31 December 2008 (excluding tax effect) on condition that 10 percent revaluation/devaluation of the foreign currencies below against TL. This analysis has been prepared under the circumstances of assumption of other variables, especially interest rates, to be constant.

	30 September 2009				31 December 2008			
	Income Statement		Equity (*)		Income Statement		Equity (*)	
	10% increase	10% decrease	10% increase	10% decrease	10% increase	10% decrease	10% increase	10% decrease
USD	(906)	906	(887)	887	(475)	475	(535)	535
EURO	(73)	73	(73)	73	(15)	15	(15)	15
Other FC	110	(110)	110	(110)	38	(38)	38	(38)
Total, net	(869)	869	(850)	850	(452)	452	(512)	512

* Equity effect consists of income statement effect in the table.

IV. Consolidated interest rate risk

Consolidated interest rate risk is the probability of loss due to changes in interest rates depending on the Parent Bank's position regarding the interest bearing financial instruments.

Interest rate risk arises as a result of timing differences on the re-pricing of assets and liabilities, changes in correlation of interest rates between different financial instruments and, unexpected changes in the shape and slope of yield curves. Exposure to interest rate movements arises when there is a mismatch between rate sensitive assets and liabilities.

Interest rate risk is a key component of the Bank's market risk and asset and liability management.

As part of asset and liability management, duration and sensitivity analysis are used to measure the effects of changes in yield curves on the balance sheet. The Parent Bank daily monitors interest rate movements in the market and revises the Parent Bank's interest rates.

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Interest sensitivity of assets, liabilities and off-balance sheet items (based on reprising dates)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing (*)	Total
Current Period							
Assets							
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	18,158	-	-	-	-	87,826	105,984
Due from Banks and Other Fin.Inst.	179,630	2,825	-	-	-	4,349	186,804
Financial Assets at Fair Value Through Profit or Loss	2,362	552	146	96	267	-	3,423
Interbank Money Market Placements	-	-	-	-	-	-	-
Investment Securities Av.-for-Sale	-	2,119	191,112	8,996	9,635	274	212,136
Loans	705,452	182,959	166,949	210,607	41,964	46,902	1,354,833
Investment Securities Held-to-Mat.	-	-	-	-	-	-	-
Other Assets	305	-	-	-	-	123,257	123,562
Total Assets	905,907	188,455	358,207	219,699	51,866	262,608	1,986,742
Liabilities							
Bank Deposits	1,486	-	-	-	-	70	1,556
Other Deposits	996,834	201,160	21,424	32	-	80,822	1,300,272
Interbank Money Market Placements	4,989	-	-	-	-	-	4,989
Miscellaneous Payables	-	-	-	-	-	11,050	11,050
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed from Other Fin.Inst.	9,363	104,305	34,394	-	-	-	148,062
Other Liabilities	3,574	2,470	279	5	-	514,485	520,813
Total Liabilities	1,016,246	307,935	56,097	37	-	606,427	1,986,742
Balance Sheet Long Position	-	-	302,110	219,662	51,866	-	573,638
Balance Sheet Short Position	(110,339)	(119,480)	-	-	-	(343,819)	(573,638)
Off Balance Sheet Long Position	-	-	-	-	-	-	-
Off Balance Sheet Short Position	-	-	-	-	-	-	-
Total Interest Sensitivity Gap	(110,339)	(119,480)	302,110	219,662	51,866	(343,819)	-

(*) Tangible and intangible assets amounting to TL 74,409, subsidiaries amounting to TL 104, assets held for sale amounting to TL 23,290, tax assets amounting to TL 3,186 and other assets amounting to TL 22,268 are presented within other assets as non-interest bearing; provisions amounting to TL 14,886, tax liability amounting to TL 6,657, other liabilities amounting to TL 30,960 and equity amounting to TL 461,982 are presented within other liabilities as non-interest bearing.

Average interest rates applied to monetary financial instruments:

	EURO %	USD %	JPY %	TRY %
Current Period (*)				
Assets				
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	-	-	-	5.93
Due from Banks and Other Financial Institutions	0.24	0.29	-	7.79
Financial Assets at Fair Value Through Profit or Loss	4.59	4.80	-	7.78
Interbank Money Market Placements	-	-	-	-
Investment Securities Available-for-Sale	-	6.39	-	9.04
Loans	8.33	7.47	7.73	16.92
Investment Securities Held-to-Maturity	-	-	-	-
Liabilities				
Bank Deposits	-	3.04	-	-
Other Deposits	3.04	2.93	-	10.50
Interbank Money Market Placements	-	-	-	7.51
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed from Other Financial Institutions	4.48	2.65	-	11.98

(*) Stated at compound interest rates.

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	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Non-Interest Bearing (*)	Total
Prior Period							
Assets							
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	100,790	-	-	-	-	55,296	156,086
Due from Banks and Other Fin.Inst.	234,732	-	-	-	-	4,194	238,926
Financial Assets at Fair Value Through Profit or Loss	4,350	2,778	764	265	237	-	8,394
Interbank Money Market Placements	369,154	-	-	-	-	-	369,154
Investment Securities Av.-for-Sale	12,197	-	-	1,882	8,898	-	22,977
Loans	740,782	256,842	252,696	295,613	53,600	30,123	1,629,656
Investment Securities Held-to-Mat.	68,434	127,523	91,051	77,060	-	-	364,068
Other Assets	105	-	-	-	-	178,912	179,017
Total Assets	1,530,544	387,143	344,511	374,820	62,735	268,525	2,968,278
Liabilities							
Bank Deposits	16,207	-	-	-	-	492	16,699
Other Deposits	1,156,575	242,370	29,951	20	-	86,550	1,515,466
Interbank Money Market Placements	207,019	-	-	-	-	-	207,019
Miscellaneous Payables	-	-	-	-	-	13,447	13,447
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed from Other Fin.Inst.	59,771	467,719	175,036	695	-	-	703,221
Other Liabilities	12,730	4,176	1,217	137	-	494,166	512,426
Total Liabilities	1,452,302	714,265	206,204	852	-	594,655	2,968,278
Balance Sheet Long Position	78,242	-	138,307	373,968	62,735	-	653,252
Balance Sheet Short Position	-	(327,122)	-	-	-	(326,130)	(653,252)
Off Balance Sheet Long Position	-	-	-	-	-	-	-
Off Balance Sheet Short Position	-	-	-	-	-	-	-
Total Interest Sensitivity Gap	78,242	(327,122)	138,307	373,968	62,735	(326,130)	-

(*) Tangible and intangible assets amounting to TL 79,374, subsidiaries amounting to TL 105, assets held for sale amounting to TL 33,881, tax assets amounting to TL 3,009 and other assets amounting to TL 62,543 are presented within other assets as non-interest bearing; provisions amounting to TL 15,985, tax liability amounting to TL 9,614, other liabilities amounting to TL 27,091 and equity amounting to TL 441,476 are presented within other liability as non-interest bearing.

Average interest rates applied to monetary financial instruments:

	EURO %	USD %	JPY %	TRY %
Prior Period (*)				
Assets				
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	1.18	0.15	-	12.55
Due from Banks and Other Financial Institutions	2.18	0.30	-	16.18
Financial Assets at Fair Value Through Profit or Loss	7.33	6.83	-	16.69
Interbank Money Market Placements	-	-	-	16.18
Investment Securities Available-for-Sale	-	8.27	-	20.66
Loans	9.50	8.30	7.51	28.63
Investment Securities Held-to-Maturity	-	-	-	19.19
Liabilities				
Bank Deposits	-	-	-	15.89
Other Deposits	5.66	5.66	0.50	23.23
Interbank Money Market Placements	-	-	-	16.36
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed from Other Financial Institutions	6.29	3.95	1.82	16.23

(*) Stated at compound interest rates.

Possible effects of sensitivity to interest rates on net income and equity

The interest rate sensitivity of the income statement as at 30 September 2009 and 31 December 2008 is calculated by the effect of possible changes in interest rates on the floating rate, non-trading financial assets and liabilities. The sensitivity of the equity is calculated by the revaluation of the available for sale securities portfolio based on possible interest rate changes. Tax effects are ignored during calculations. Other variables, especially foreign exchange rates are held constant in the analysis.

	Income Statement		Equity (*)	
	100 bp increase	100 bp decrease	100 bp increase	100 bp decrease
30 September 2009				
Financial assets at fair value through profit or loss	(19)	19	(19)	19
Financial assets available for sale	-	-	(1,597)	1,610
Floating rate financial liabilities	(544)	514	(544)	514
Total, net	(563)	533	(2,160)	2,143
	Income Statement		Equity (*)	
	100 bp increase	100 bp decrease	100 bp increase	100 bp decrease
31 December 2008 (**)				
Financial assets at fair value through profit or loss	(1,287)	1,313	(1,287)	1,313
Financial assets available for sale	-	-	(4,445)	4,554
Floating rate financial liabilities	(1,742)	1,748	(1,742)	1,748
Total, net	(3,029)	3,061	(7,474)	7,615

(*) Equity effect includes the sensitivity of income statement when interest rate increases or decreases 100 bp.

(**)The amounts at 31 December 2008 include effects of changes in interest rates held to maturity securities and available for sale securities.

V. Consolidated liquidity risk

Liquidity risk occurs when there is an insufficient amount of cash or cash inflows to fulfill the cash outflows in full and on time, resulting from the unstable cash inflows.

Liquidity risk may occur when there is an inadequate market penetration and the open positions cannot be closed on a timely basis with an appropriate price and sufficient amount due to barriers and break-ups at the markets.

The Parent Bank monitors the liquidity position on a daily basis. Cash flow pojections are examined and accordingly appropriate amounts of positions are determined in the weekly Asset-Liability Commission meetings. Alternative strategies are evaluated in case of a liquidity shortage. The available free lines in the ISE Settlement and Custody Bank's Stock Exchange Money Market, Interbank and secondary market are monitored frequently. Regarding maturity mismatch risk in the balance sheet, the maximum limits have been set by the Board of Directors.

Major part of the liquidity has been maintained by the deposits in the Parent Bank. Additionally, the volume of deposits has retained a stable path during the period. On the contrary, the parent Bank executes the strategy of increasing long-term loans from international markets rather than loans from domestic secondary market.

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Presentation of assets and liabilities according to their residual maturities:

Current Period	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undist. (*)	Total
Assets								
Cash (Cash in Vault, Foreign Currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Turkey	87,826	18,158	-	-	-	-	-	105,984
Due from Banks and Other Financial Institutions	4,349	179,630	2,825	-	-	-	-	186,804
Financial Assets at Fair Value Through Profit or Loss	-	2,362	552	146	96	267	-	3,423
Interbank Money Market Placements	-	-	-	-	-	-	-	-
Investment Securities Available-for-Sale	274	-	-	36,437	155,755	19,670	-	212,136
Loans	-	511,276	272,494	259,112	223,085	41,964	46,902	1,354,833
Investment Securities Held-to-Maturity	-	-	-	-	-	-	-	-
Other Assets	-	21,846	1,196	86	61	2,002	98,371	123,562
Total Assets	92,449	733,272	277,067	295,781	378,997	63,903	145,273	1,986,742
Liabilities								
Bank Deposits	70	1,486	-	-	-	-	-	1,556
Other Deposits	80,822	996,834	201,160	21,424	32	-	-	1,300,272
Funds Borrowed from Other Financial Institutions	-	6,504	3,798	102,792	34,968	-	-	148,062
Interbank Money Markets	-	4,989	-	-	-	-	-	4,989
Marketable Securities Issued	-	-	-	-	-	-	-	-
Miscellaneous Payables	9,502	1,548	-	-	-	-	-	11,050
Other Liabilities	30,958	7,301	5,403	278	5	-	476,868	520,813
Total Liabilities	121,352	1,018,662	210,361	124,494	35,005	-	476,868	1,986,742
Net Liquidity Gap	(28,903)	(285,390)	66,706	171,287	343,992	63,903	(331,595)	-
Prior Period								
Total Assets	59,769	1,322,383	390,136	403,454	538,636	109,808	144,092	2,968,278
Total Liabilities	127,581	1,435,344	284,153	549,208	114,531	-	457,461	2,968,278
Net Liquidity Gap	(67,812)	(112,961)	105,983	(145,754)	424,105	109,808	(313,369)	-

(*) Assets on the balance sheet which are not convertible into cash in short period; tangible and intangible assets amounting TL to 74,409, subsidiaries amounting to TL 104, stationary supplies amounting to TL 568, assets held for sale amounting to TL 23,290, loans in follow-up amounting to TL 46,902 and liabilities on the balance sheet which are necessary for the banking operations; provisions amounting to TL 14,886 and equity amounting to TL 461,982 are included.

As per the BRSA Communiqué published on the Official Gazette no.26333 dated 1 November 2006 and became effective starting from 1 January 2007, "Measurement and Assessment of the Adequacy of Banks' Liquidity", the weekly and monthly liquidity ratios on a bank-only basis for foreign currency assets/liabilities and total assets/liabilities should be minimum 80% and 100%, respectively. The Parent Bank's liquidity ratios for the first nine months of 2009 are as follows:

Liquidity Ratios	First Maturity Bracket		Second Maturity Bracket	
	FC Liquidity Adequacy Ratio	Total Liquidity Adequacy Ratio	FC Liquidity Adequacy Ratio	Total Liquidity Adequacy Ratio
30 September 2009	170.6	187.5	123.2	138.0
Average (%)	308.3	273.7	177.3	172.5
Max. (%)	481.1	348.4	266.0	218.1
Min. (%)	144.8	185.2	108.5	130.7

The undiscounted cash outflows of the residual contractual maturities of the Parent Bank's financial liabilities are shown below.

Residual contractual maturities of financial liabilities.

30 September 2009	Book Value	Gross Nominal Disposal	Undated	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and more
Bank Deposits	1,556	1,556	70	1,486	-	-	-	-
Deposits from Customers	1,300,272	1,304,724	80,822	999,157	202,792	21,905	48	-
Due to Money Markets	4,989	4,989	-	4,989	-	-	-	-
Funds Borrowed	148,062	151,509	-	6,586	3,863	104,373	36,687	-
Total	1,454,879	1,462,778	80,892	1,012,218	206,655	126,278	36,735	-

31 December 2008	Book Value	Gross Nominal Disposal	Undated	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and more
Bank Deposits	16,699	16,705	492	16,213	-	-	-	-
Deposits from Customers	1,515,466	1,528,019	86,550	1,164,276	246,167	31,002	24	-
Due to Money Markets	207,019	207,105	-	207,105	-	-	-	-
Funds Borrowed	703,221	725,272	-	38,274	36,507	530,889	119,602	-
Total	2,442,405	2,477,101	87,042	1,425,868	282,674	561,891	119,626	-

Presentation of residual maturities of the derivative financial assets and liabilities.

Current Period	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and more	Total
Currency Derivative Instruments (I)	1,126,155	270,050	82,297	-	-	1,478,502
Forward Foreign Currency Purchases	201,948	62,598	6,153	-	-	270,699
Forward Foreign Currency Sales	202,118	62,411	6,009	-	-	270,538
Currency Swaps-Purchases	215,687	46,431	4,710	-	-	266,828
Currency Swaps-Sales	217,098	46,675	4,847	-	-	268,620
Currency Futures-Purchases	-	-	-	-	-	-
Currency Futures-Sales	-	-	-	-	-	-
Currency Options-Purchases	144,788	25,968	30,289	-	-	201,045
Currency Options-Sales	144,516	25,967	30,289	-	-	200,772
Interest Rate Derivative Instruments (II)	-	-	-	-	-	-
Forward Foreign Currency Purchases/Sales	-	-	-	-	-	-
Interest Rate Swaps-Purchases/Sales	-	-	-	-	-	-
Interest Rate Options-Purchases/Sales	-	-	-	-	-	-
Interest Rate Futures-Purchases/Sales	-	-	-	-	-	-
Others (III)	-	-	-	-	-	-
Total (I+II+III)	1,126,155	270,050	82,297	-	-	1,478,502

VI. Consolidated Segment Reporting:

The Group is active in three areas, namely, retail banking, corporate banking and investment banking and treasury.

Corporate banking offers TL and foreign currency loans, corporate deposit operations, cash management, foreign currency purchases and sales, non-cash transactions (letters of credit, letters of guarantee, prefinancing, bills of exchange) and custody services.

Treasury department is consisted of marketing, foreign currency-TL and securities units and markets, both in the name of the Bank and its customers, bonds, foreign exchange transactions and hedging purpose derivative products including swaps and options. Tekstil Menkul gives agency services in capital markets products and provides investment fund and portfolio management services.

Servicing the middle-upper segment of retail customers who require sophisticated banking and investment services falls within the scope of retail banking. Credit card services is also within the activities of retail banking.

Information related to the Segments of the Group:

Segment reporting is prepared as at 30 June 2007 for the first time according to the 28th article of the BRSA's "Communique on Financial Statements and the Accompanying Explanations and Footnotes to be Announced to the Public", dated 1 November 2006 which is published in the Official Gazette No. 26333.

Current Period	Retail Banking	Corporate Banking	Investment Banking and Others	Total Operations
Operating income	20,253	78,387	45,057	143,697
Others	-	-	-	-
Operating Income	20,253	78,387	45,057	143,697
Operating profit of segment	2,029	16,334	(517)	17,846
Costs not distributed	-	-	-	-
Operating profit	-	-	-	-
Income from subsidiaries	-	-	-	-
Profit before tax	2,029	16,334	(517)	17,846
Tax provision	-	-	2,790	2,790
Profit after tax	2,029	16,334	(3,307)	15,056
Minority interests	-	-	-	-
Net Profit	2,029	16,334	(3,307)	15,056
Segment assets (*)	196,902	1,157,931	631,805	1,986,638
Investments in subsidiaries	-	-	104	104
Total Assets	196,902	1,157,931	631,909	1,986,742
Segment liabilities (*)	896,234	405,594	222,932	1,524,760
Equity	-	-	461,982	461,982
Total Liabilities	896,234	405,594	684,914	1,986,742
Other Segment Items	390	874	11,182	12,446
Capital expenditure	-	-	466	466
Depreciation and amortization	390	874	3,393	4,657
Impairment losses (**)	-	-	7,323	7,323
Other non-cash income-expenses	-	-	-	-
Restructuring costs	-	-	-	-

(*) Assets in others column contain tangible assets, intangible assets, assets held for sale, deferred tax assets and assets not distributed. Liabilities in others column contain general provisions, reserve for employee benefits, current tax liabilities and liabilities not distributed.

(**) Includes loss in value of marketable securities, fixed assets and associates.

In the table above, corporate banking, retail banking, investment banking and others represent 58%, 10%, 32%, respectively, of the balance sheet. Corporate banking, investment banking and others, and retail banking represent 55%, 31% and 14%, respectively, of the operating income.

SECTION FIVE

DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS

I. Information and disclosures related to assets

1. Information related to cash and balances with the Central Bank of Turkey:

a) Cash and balances with the Central Bank of Turkey:

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash	9,114	8,630	9,328	11,660
Central Bank of Turkey	18,180	70,060	32,200	102,898
Others	-	-	-	-
Total	27,294	78,690	41,528	114,558

b) Balances with the Central Bank of Turkey:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits	18,180	23,354	32,200	34,342
Unrestricted Time Deposits	-	-	-	-
Restricted Time Deposits	-	46,706	-	68,556
Total	18,180	70,060	32,200	102,898

c) Explanation related to reserve deposits:

According to the circular no. 2005/1 of the Central Bank of Turkey, "Circular on Reserve Deposits", all banks operating in Turkey should provide a reserve amounting to 6% of the liabilities in Turkish Lira and 9% of the liabilities in foreign currencies beginning from 5 December 2008. The Central Bank of Turkey makes interest payments on a quarterly basis. As at 30 September 2009, the interest rates applied for Turkish Lira reserve deposits by the Central Bank is 5.8% and interest rate is nil for foreign currency reserve deposits after 5 December 2008.

2. Financial assets at fair value through profit or loss:

a) Financial assets at fair value through profit or loss given as collateral/blocked and subject to repurchase agreements:

As at 30 September 2009 and 31 December 2008, the financial assets at fair value through profit or loss are kept under the restricted account.

b) Positive value of trading derivatives:

Trading Derivatives	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	165	1,500	3,982	2,434
Swap transactions	-	1,049	-	901
Futures	-	-	-	-
Options	113	25	108	5
Other	-	-	-	-
Total	278	2,574	4,090	3,340

3. Information on banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	9,360	177,444	60,034	178,892
Domestic	9,360	160,467	60,034	31,094
Foreign	-	16,977	-	147,798
Foreign branches	-	-	-	-
Total	9,360	177,444	60,034	178,892

4. Information on investment securities available-for-sale (net):

a) Investment securities available-for-sale given as collateral or blocked:

	Current Period		Prior Period	
	TL	FC	TL	FC
Given as collateral or blocked	30,238	9,634	-	8,898
Subject to repurchase agreements	5,097	-	-	-
Total	35,335	9,634	-	8,898

Investment securities available-for-sale other than those given as collateral or subject to repurchase agreements amounting to TL 167,167 (31 December 2008 – TL 14,079).

b) Available-for-sale securities

	Current Period	Prior Period
Debt instruments	218,160	23,346
Listed	208,124	11,428
Unlisted	10,036	11,918
Equity instruments	274	279
Listed	274	279
Unlisted	-	-
Impairment provision (-)	(6,298)	(648)
Total	212,136	22,977

5. Information related to loans:

a) Information on all types of loans and advances given to shareholders and employees of the Bank

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct loans granted to shareholders	7,412	-	8,392	-
Corporate shareholders	7,412	-	8,392	-
Individual shareholders	-	-	-	-
Indirect loans granted to shareholders	21,035	4,500	32,540	5,722
Loans granted to employees	1,410	-	1,190	-
Total	29,857	4,500	42,122	5,722

b) Information about loans classified in groups I and II and other receivables and loans that have been restructured or rescheduled.

Cash Loans	Standard Loans and Other Receivables		Loans and Other Receivables Under Close Monitoring	
	Loans and Other Receivables	Restructured or Rescheduled	Loans and Other Receivables	Restructured or Rescheduled (*)
Non-specialized Loans	1,259,874	86	36,085	11,886
Discount Notes	16,313	-	-	-
Export Loans	188,871	-	1,460	986
Import Loans	-	-	-	-
Loans Given to Financial Sector	133,454	-	-	-
Foreign Loans	-	-	-	-
Consumer Loans	146,607	-	16,062	-
Credit Cards	31,139	-	4,900	-
Precious Metal Loans	-	-	-	-
Other	743,490	86	13,663	10,900
Specialization Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	1,259,874	86	36,085	11,886

(*) Loans which are classified in group II have been restructured or rescheduled in accordance with the "Regulation on the Principles and Procedures Related to the Determination of the Loans and Other Receivables for which Provisions Shall be Set Aside by Banks and to the Provisions to be Set Aside".

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- c) Information on consumer loans, credit cards, loans given to employees and employee credit cards:

	Short Term	Medium or Long Term	Total
Consumer Loans-TL	11,414	119,877	131,291
Real estate Loans	3,749	56,220	59,969
Automotive Loans	1,048	10,962	12,010
Consumer Loans	6,293	50,915	57,208
Other	324	1,780	2,104
Consumer Loans-Indexed to FC	346	27,515	27,861
Real estate Loans	346	24,691	25,037
Automotive Loans	-	897	897
Consumer Loans	-	1,927	1,927
Other	-	-	-
Consumer Loans-FC	-	-	-
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Credit Cards-TL	33,390	-	33,390
Installment	5,447	-	5,447
Non installment	27,943	-	27,943
Credit Cards-FC	225	-	225
With Installment	-	-	-
Without Installment	225	-	225
Loans Given to Employees-TL	181	303	484
Real estate Loans	-	37	37
Automotive Loans	-	-	-
Consumer Loans	181	266	447
Other	-	-	-
Loans Given to Employees – Indexed to FC	-	-	-
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Loans Given to Employees – FC	-	-	-
Real estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Employee Credit Cards-TL	917	-	917
With Installment	276	-	276
Without Installment	641	-	641
Employee Credit Cards-FC	9	-	9
Without Installment	-	-	-
Without Installment	9	-	9
Overdraft Account-TL (Individual)	3,033	-	3,033
Overdraft Account-FC (Individual)	-	-	-
Total	49,515	147,695	197,210

d) Information on installment corporate loans and corporate credit cards:

	Short Term	Medium or Long Term	Total
Installment Corporate Loans – TL	27,544	73,153	100,697
Real Estate Loans	-	1,846	1,846
Automotive Loans	565	15,488	16,053
Consumer Loans	2,913	-	2,913
Other	24,066	55,819	79,885
Installment Corporate Loans – Indexed to FC	6,526	38,407	44,933
Real Estate Loans	46	144	190
Automotive Loans	160	10,191	10,351
Consumer Loans	5,186	2,679	7,865
Other	1,134	25,393	26,527
Installment Corporate Loans – FC	-	-	-
Real Estate Loans	-	-	-
Automotive Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards – TL	1,436	-	1,436
With Installment	163	-	163
Without Installment	1,273	-	1,273
Corporate Credit Cards – FC	62	-	62
With Installment	-	-	-
Without Installment	62	-	62
Overdraft Account-TL (Individual)	7,634	-	7,634
Overdraft Account-FC (Individual)	-	-	-
Total	43,202	111,560	154,762

e) Loan concentration according to counterparty:

	Current Period	Prior Period
Domestic loans	1,307,931	1,598,515
Foreign loans	-	1,018
Total	1,307,931	1,599,533

f) Loans granted to subsidiaries and associates: None.

g) Specific provisions for loans:

	Current Period	Prior Period
Specific Provisions		
Loans and Receivables with Limited Collectibility	3,454	5,774
Loans and Receivables with Doubtful Collectibility	19,454	8,200
Uncollectible Loans and Receivables	24,634	9,268
Total	47,542	23,242

h) Information on non-performing loans (Net):

h.1) Information on loans under follow-up, loans and other receivables those are restructured/rescheduled: None.

h.2) Information on total non-performing loans:

	Group III Loans and receivables with limited collectibility	Group IV Loans and receivables with doubtful collectibility	Group V Uncollectible loans and receivables
Balances at Beginning of Period	23,410	17,443	12,512
Additions (+)	60,558	5,615	1,355
Transfers from Other Categories of Non- Performing Loans (+)	-	57,060	34,703
Transfers to Other Categories of Non-Performing Loans (-)	57,060	34,703	-
Collections (-)	5,424	2,619	7,035
Write-offs (-)	1,181	5,078	5,112
Corporate and Commercial Loans	1,181	5,078	5,112
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balances at End of the Period	20,303	37,718	36,423
Specific Provisions (-)	3,454	19,454	24,634
Net Balance on Balance Sheet	16,849	18,264	11,789

h.3) Information on non-performing loans in foreign currencies: None.

h.4) Information on non-performing loans according to beneficiary group:

	Group III Loans and receivables with limited collectibility	Group IV Loans and receivables with doubtful collectibility	Group V Uncollectible loans and receivables
Current Period (Net)	16,849	18,264	11,789
Loans Allowed to Real Persons and Corporate Bodies (Gross)	20,303	37,718	36,423
Specific provision (-)	3,454	19,454	24,634
Loans Allowed to Real Persons and Corporate Bodies (Net)	16,849	18,264	11,789
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loan and Receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other Loan and Receivables (Net)	-	-	-
Prior Period (Net)	17,636	9,243	3,244
Loans Allowed to Real Persons and Corporate Bodies (Gross)	23,410	17,443	12,512
Specific provision (-)	5,774	8,200	9,268
Loans Allowed to Real Persons and Corporate Bodies (Net)	17,636	9,243	3,244
Banks (Gross)	-	-	-
Specific provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loan and Receivables (Gross)	-	-	-
Specific provision (-)	-	-	-
Other Loan and Receivables (Net)	-	-	-

6. Information on investment securities held-to-maturity (Net):

a) Information on subject to repurchase agreement and given as collateral or blocked:

	Current Period		Prior Period	
	TL	FC	TL	FC
Given as collateral or blocked	-	-	3,801	-
Subject to Repurchase Agreement	-	-	220,212	-
Total	-	-	224,013	-

As at 31 December 2008, investment securities held-to-maturity other than those subject to repurchase agreements and given as collateral or blocked is TL 140,055.

b) Information on accounts in which government securities held-to-maturity are reflected :

	Current Period	Prior Period
Government Bonds	-	364,068
Tresury Bills	-	-
Other Government Securities	-	-
Total	-	364,068

c) Information on investment securities held-to-maturity:

	Current Period	Prior Period
Debt Securities	-	365,346
Listed	-	365,346
Unlisted	-	-
Impairment(-)	-	(1,278)
Total	-	364,068

d) Information on the movement of investment securities held-to-maturity during the period :

	Current Period	Prior Period
Balance at the beginning of the period	364,068	-
Foreign exchange differences	-	-
Purchases	-	365,346
Sales and redemptions	(174,536)	-
Transfers to available for sale portfolio	(189,532)	-
Impairment (-)	-	(1,278)
Balance at the end of the period	-	364,068

The Parent Bank has sold a significant portion of its securities amounting to TL 364,068 classified in held to maturity portfolio before the maturity dates of such securities. For this reason, the Parent Bank can not classify its financial assets as held to maturity securities for the following two years beginning from 1 January 2009. The book value of the such financial assets is TL 189,532 as at 31 March 2009, whereas the book value of such financial assets classified as available for sale securities is TL 188,793 as at 30 September 2009.

7. Investments in associates (Net):

Tekstil Menkul Değerler A.Ş., the subsidiary of the Parent Bank, participated in “Gelişen İşletmeler Piyasaları A.Ş.” with TL 100 which is 1% of its share capital and paid TL 50 in cash and recorded in consolidated financial statements.

8. Investments in subsidiaries (Net):

Information related to subsidiaries:

a) Information on subsidiaries not consolidated:

Description	Address (City/Country)	Bank's share percentage- If different from voting percentage(%)	Bank's Risk Group Share Percentage (%)
Tekstil Bilişim Hizmetleri ve Ticaret A.Ş. (*) (Bilişim)	Istanbul/Turkey	99.97	100.00

(*)As explained in third section note III Bilişim is not consolidated.

b) Information on subsidiaries according to information above:

Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Trading Income	Current Period Profit / Loss	Prior Period Profit / Loss	Fair value
54	54	1	4	-	(1)	(3)	-

c) Movement of subsidiaries:

	Current Period	Prior Period
Balance at the Beginning of the Period	55	107
Movements during the Period	(1)	(52)
Purchases	-	-
Bonus shares received	-	-
Dividends from Current Year Profit	-	-
Sales	-	-
Revaluation Increase	-	-
Impairment Provision (+)	(1)	(52)
Balance at the End of the Period	54	55
Capital Commitments	-	-
Share Percentage at the end of Period (%)	-	-

d) Sectoral distribution of subsidiaries:

	Current Period	Prior Period
Subsidiaries		
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	-	-
Other Non Financial Subsidiaries	54	55
Total	54	55

e) Information on consolidated subsidiaries:

Description	Address (City/Country)	Bank's share percentage- If different from voting percentage	Banks Risk Group Share Percentage (%)
Tekstil Menkul Değerler A.Ş. (Tekstil Menkul)	Istanbul/Turkey	99.92	100.00
The Euro Textile International Banking Unit Ltd. (ETB)	Lefkoşa/Cyprus	99.99	100.00

f) Information on subsidiaries according to information above:

Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Trading Income	Current Period Profit / Loss	Prior Period Profit / Loss	Fair value
7,614	5,574	160	413	3,078	2,198	46	-
14,896	(1,214)	2	2,462	-	(375)	(2,775)	-

g) Movement of consolidated subsidiaries:

There is no movement in the parent bank's subsidiaries for the nine months period ended 30 September 2009 and for the year ended 31 December 2008.

h) Sectoral distribution of consolidated subsidiaries:

	Current Period	Prior Period
Subsidiaries		
Banks	5,310	5,310
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Financial Subsidiaries	5,484	5,484
Other Non Financial Subsidiaries	-	-
Total	10,794	10,794

i) Listed subsidiaries: None.

j) Subsidiaries disposed during the current period: None.

k) Subsidiaries purchased in the current period: None.

9. Information on Joint Ventures:

None.

10. Information on Financial Lease Receivables (net):

None.

11. Information on hedging purpose derivatives:

None.

12. Information on investment properties:

None.

13. Information on deferred tax assets:

a) Amount of deferred tax asset recognized in the balance sheet in respect of each type of deductible temporary differences, unused tax credits:

The Parent Bank has net deferred tax asset amounting TL 2,002 (31 December 2008: TL 3,009) which was calculated on deductible temporary differences except general provisions and tax losses at 30 September 2009.

Deferred tax effects of items charged or credited to equity are also charged or credited directly to equity.

b) Amount and expiry date of deductible temporary differences, unused tax losses, unused tax credits for which no deferred tax asset is recognized in the balance sheet: None

14. Information on assets held for sale and discontinued operations

The Parent Bank has no asset held for sale and discontinued operation as of 30 September 2009 and 31 December 2008.

15. Other Assets

The Group has property and real assets acquired against non-performing loans. Such assets are recorded “under assets to be disposed-of” account and presented under “other assets” in the accompanying financial statements.

Movement of such assets are as follows:

	Current Period	Prior Period
Opening Balance, net	33,881	28,244
Purchases	4,963	12,008
Disposals, net (-)	17,502	4,857
Impairment (-)	(2,607)	1,198
Current Period Depreciation(-)	659	316
Closing Net Book Value	23,290	33,881

Assets held for sale include commodities amounting to TL 4,865 (net) (31 December 2008: TL 5,556).

II. Information and disclosures related to liabilities

1. Information on deposits:

a) Information on maturity profile of deposits:

The Parent Bank does not have any deposits callable in 7 days informed deposits.

a.1) Current Period:

	Demand	Up to 1 month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and Over	Cummulative Deposits	Total
Saving Deposits	7,474	172,097	302,848	12,527	2,501	1	29	497,477
Foreign Currency Deposits	35,841	236,489	363,931	23,913	17,076	932	3	678,185
Residents in Turkey	34,746	227,854	356,145	10,167	7,860	563	3	637,338
Residents Abroad	1,095	8,635	7,786	13,746	9,216	369	-	40,847
Public Sector Deposits	12,195	4	-	-	-	-	-	12,199
Commercial Deposits	24,460	35,115	48,707	2,022	312	2	-	110,618
Other Ins. Deposits	852	366	563	8	4	-	-	1,793
Precious Metal Deposits	-	-	-	-	-	-	-	-
Bank Deposits	70	1,486	-	-	-	-	-	1,556
Central Bank	-	-	-	-	-	-	-	-
Domestic Banks	28	1,486	-	-	-	-	-	1,514
Foreign Banks	42	-	-	-	-	-	-	42
Special Financial Inst.	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	80,892	445,557	716,049	38,470	19,893	935	32	1,301,828

a.2) Prior Period:

	Demand	Up to 1 month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and Over	Cummulative Deposits	Total
Saving Deposits	6,153	253,875	469,475	1,595	3,378	365	-	734,841
Foreign Currency Deposits	38,053	244,852	237,678	19,780	21,319	9,410	-	571,092
Residents in Turkey	36,142	235,069	225,578	15,214	11,487	677	-	524,167
Residents Abroad	1,911	9,783	12,100	4,566	9,832	8,733	-	46,925
Public Sector Deposits	10,457	3	-	-	-	-	-	10,460
Commercial Deposits	30,356	123,424	39,295	2,817	1	1	-	195,894
Other Ins. Deposits	1,531	270	1,360	9	9	-	-	3,179
Precious Metal Deposits	-	-	-	-	-	-	-	-
Bank Deposits	492	16,207	-	-	-	-	-	16,699
Central Bank	-	-	-	-	-	-	-	-
Domestic Banks	492	16,207	-	-	-	-	-	16,699
Foreign Banks	-	-	-	-	-	-	-	-
Special Financial Inst.	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	87,042	638,631	747,808	24,201	24,707	9,776	-	1,532,165

b) Information on Deposit Insurance:

b.1) Information on savings deposits insured by the Saving Deposit Insurance Fund and the total amount of the deposits exceeding the insurance coverage limit:

Saving Deposits	Covered by Deposit Insurance Fund	Covered by Deposit Insurance Fund	Exceeding the Deposit Insurance Limit	Exceeding the Deposit Insurance Limit
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	239,245	291,546	248,897	424,177
Foreign Currency Savings Deposits	111,788	109,440	274,454	262,169
Other Saving Deposits	-	-	-	-
Foreign branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
Total	351,033	400,986	523,351	686,346

b.2) Saving deposits not covered by deposit insurance: TL 26,117 (31 December 2008: TL 41,432)

Saving deposits that are not covered under the guarantee of deposit insurance fund:

	Current Period	Prior Period
Deposits and Other Accounts at Foreign Branches	-	-
Deposits and Other Accounts belong to Major Shareholders with Their Parents, Spouse and Children under Their Wardship	10,314	10,154
Deposits and Other Accounts belong to Members of Board of Directors, CEO and Deputy CEO with Their Parents, Spouse and Children under Their Wardship	10,516	9,680
Deposits and Other Accounts linked to Crimes Mentioned in 282 nd Article of 5237 Numbered Turkish Crime Legislation dated on 26/09/2004	-	-
Deposits belong to Off-shore Banks which are established in Turkey.	5,287	21,598

2. Information on derivative financial liabilities held for trading:

Negative difference on derivatives held for trading:

Derivatives held for trading	Current Period		Prior Period	
	TL	FC	TL	FC
Forwards	353	1,186	3,355	1,892
Swaps	499	2,337	-	3,961
Futures	-	-	-	-
Options	306	20	125	5
Other	-	-	-	3,612
Total	1,158	3,543	3,480	9,470

3. Information on funds borrowed:

a) Information on banks and other financial institutions:

	Current Period		Prior Period	
	TL	FC	TL	FC
Central Bank of Turkey	-	-	-	-
Domestic Banks and Institutions	5,851	32,920	22,660	49,081
Foreign Banks, Institutions and Funds	-	109,291	-	631,480
Total	5,851	142,211	22,660	680,561

b) Maturities of funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	5,851	64,533	22,660	551,483
Medium and Long-Term	-	77,678	-	129,078
Total	5,851	142,211	22,660	680,561

4. Information on other liabilities:

Other liabilities are amounting to TL 32,205 (31 December 2008: TL 31,035) and do not exceed 10% of total liabilities excluding the off-balance sheet items.

5. Obligations under financial leases:

Lease rent payments are determined according to related asset's cost, market interest rates and lease term. The Group does not have significant obligations on financial lease agreements.

Obligations under financial leases:

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	386	377	1,289	1,229
Between 1-4 years	6	5	141	137
More than 4 years	-	-	-	-
Total	392	382	1,430	1,366

6. Information on liabilities arising from hedging purpose derivatives:

None.

7. Information on provisions:

a) Information on general provisions:

	Current Period	Prior Period
General Provisions		
Provisions for Loans and Receivables in Group I	6,149	8,083
Provisions for Loans and Receivables in Group II	947	828
Provisions for Non Cash Loans	1,044	1,324
Other	108	55
Total	8,248	10,290

b) Information on reserve for employee rights:

In accordance with existing legislation in Turkey, the Bank and its subsidiary in Turkey have to make certain lump-sum payments to employees who has completed one year of service with the Bank and whose employment is terminated due to retirement or reasons other than resignation or misconduct. Provision for employee severance benefits has been accounted for using discounting total provision and reflected to the consolidated financial statements.

Such payments are calculated on the basis of 30 days' pay, as at 30 September 2009, at ceiling amount of TL 2.37 (31 December 2008: TL 2.17), per year of employment at the rate of pay applicable at the date of retirement or termination. The liability is not funded, since there is no funding requirement.

The Bank reserved for employee severance indemnities in the accompanying financial statements using actuarial method in accordance with the Turkish Accounting Standard 19 (TAS 19) "Employee Benefits". The major actuarial assumptions used in the calculation of the total liability are as follows:

	Current Period	Prior Period
Discount Ratio (%)	6.26	6.26
Expected Salary/ETI Liability Ceiling Increase Rate (%)	5.40	5.40

It is assumed that the ceiling amount would increase by the rate of inflation.

Movement of ETI liability is below:

	Current Period	Prior Period
Balance at prior period end	1,456	1,455
Current year provision / (reversal of provision)	2,135	2,279
Paid during the year	(1,566)	(2,278)
Balance at current period end	2,025	1,456

The Group also has vacation pay liability amounting TL 2,365 (31 December 2008: TL 2,590) as at 30 September 2009.

c) Provision for foreign exchange gain/loss on foreign currency indexed loans:

Foreign exchange differences on foreign currency indexed loans amounting TL 1,303 (31 December 2008: TL 757) are netted with loans on the asset side.

d) Information on other provisions:

d.1) Information on provision for possible risks: None

d.2) Information on provision for promotions related with banking services:

As at 30 September 2009, the Parent Bank has provision for credit card service promotions amounting TL 381 (31 December 2008: TL 528).

8. Taxation:

a) Current tax liability: As at 30 September 2009, corporate taxes payable of the Parent Bank is TL 1,790 (31 December 2008: TL 130).

b) Information on taxes payable:

	Current Period	Prior Period
Corporate taxes payable	1,790	130
Taxation on securities	1,377	3,325
Capital gains tax on property	96	109
Banking Insurance Transaction Tax (BITT)	1,260	3,211
Taxes on foreign exchange transactions	-	-
Value added tax payable	27	59
Other	1,182	1,570
Total	5,732	8,404

c) Information on premiums payable:

	Current Period	Prior Period
Social security premiums- employee share	404	530
Social security premiums- employer share	433	568
Bank pension fund premium- employee share	-	-
Bank pension fund premium- employer share	-	-
Pension fund membership fees and provisions- employee share	-	-
Pension fund membership fees and provisions- employer share	-	-
Unemployment insurance- employee share	29	38
Unemployment insurance- employer share	55	74
Other	4	-
Total	925	1,210

d) Information on deferred tax liabilities:

Deferred tax liability is netted off with deferred tax assets.

9. Information on shareholders' equity:

a) Paid in capital:

	Current Period	Prior Period
Common Stock	420,000	420,000
Preferred Stock	-	-

The paid-in share capital of the Bank is represented by 4,200 million registered shares of one 0.1 Turkish Liras each.

b) Paid-in capital amount, explanation as to whether the registered share capital system is applicable at bank; if so the amount of registered share capital: Not applicable at the Bank.

c) Information on share capital increases and their sources; other information on any increase in capital shares during the current period:

None.

d) Information on share capital increases from revaluation funds:

None.

e) Capital commitments for current financial year and following period: None.

f) Prior period indicators of the Bank's income, profitability and liquidity; and possible effects of the predictions on equity, considering the ambiguity of the indicators: None

g) Information on the privileges given to stocks representing the capital: None.

h) Information on valuation of securities:

	Current Period		Prior Period	
	TL	FC	TL	FC
Associates and subsidiaries	-	-	-	-
Financial assets available-for-sale	4,164	192	(361)	(602)
Marketable securities subject to structural position	-	-	-	-
Total	4,164	192	(361)	(602)

Information on portion of foreign currency securities that are related to marketable securities valuation funds:

Portion of foreign currency securities which are related with the marketable securities valuation funds is presented as difference between fair values and amortized costs of the government bonds classified as investment securities available-for-sale.

III. Information on disclosures related to consolidated income statement

1. Interest income:

a) Information on interest income received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest income received from loans (*)				
Short Term	113,651	12,991	215,353	19,379
Medium and Long Term	32,083	2,362	31,158	2,931
Loans Under Follow-Up	1,952	-	1,348	-
Source Utilization Support Fund	-	-	-	-
Total	147,686	15,353	247,859	22,310

(*) Includes fees and commissions from cash loans.

b) Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
Central Bank of Turkey	2,825	-	5,307	385
Domestic Banks	1,617	54	1,535	1,535
Foreign Banks	375	1,117	-	4,425
Foreign Branches	-	-	-	-
Total	4,817	1,171	6,842	6,345

c) Information on interest income received from associates and subsidiaries: None.

2. Interest expense:

a) Information on interest expense related to funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks (*)	1,352	12,360	3,722	21,902
Central Bank of Turkey	-	-	-	-
Domestic Banks	1,352	1,122	3,599	1,937
Foreign Banks	-	11,238	123	19,965
Foreign Branches	-	-	-	-
Other Institutions	-	-	-	-
Total	1,352	12,360	3,722	21,902

(*) Includes fees and commission expenses related with funds borrowed.

b) Information on interest expense paid to associates and subsidiaries:

	Current Period	Prior Period
Interest paid to associates and subsidiaries	4	7

3. Trading income / loss (net)

	Current Period	Prior Period
Profit	290,713	298,910
Gains on Capital Market Transactions	10,621	2,713
Gains on Derivative Transactions	185,041	159,800
Gains on Foreign Exchange Transactions	95,051	136,397
Loss (-)	(274,475)	(313,489)
Losses from Capital Market Transactions	(112)	(505)
Losses from Derivative Transactions	(189,350)	(174,726)
Losses from Foreign Exchange Transactions	(85,013)	(138,258)

Net loss from foreign exchange rate changes of derivatives is amounted to TL 6,076.

4. Other operating income:

There is not any extraordinary event that would have significantly effected the Parent Bank's other operating income.

5. Impairment on loans and other receivables:

	Current Period	Prior Period
Specific Provisions on Loans and Other Receivables:	38,779	24,990
<i>Loans and Receivables in Group III</i>	4,582	6,200
<i>Loans and Receivables in Group IV</i>	22,219	13,903
<i>Loans and Receivables in Group V</i>	11,978	4,887
General Provision Expenses	-	2,533
Provision for Possible Losses	-	-
Impairment Losses on Securities:	6,623	5,280
<i>Trading securities</i>	-	870
<i>Investment Securities Available-for-Sale</i>	6,623	4,410
Other Impairment Losses:	1	-
<i>Associates</i>	-	-
<i>Subsidiaries</i>	1	-
<i>Joint Ventures</i>	-	-
<i>Investment Securities Held-to-Maturity</i>	-	-
Other	-	-
Total	45,403	32,803

6. Information related to other operating expenses:

	Current Period	Prior Period
Personnel Expenses	48,693	62,957
Reserve for Employee Termination Indemnity Benefits	344	522
Reserve for Bank's Social Aid Fund Deficit	-	-
Impairment of Tangible Assets	699	-
Depreciation Expenses of Tangible Assets	3,422	3,641
Impairment of Intangible Assets	-	-
Depreciation Expenses of Intangible Assets	576	562
Impairment of Investments in Associates	-	-
Impairment of Securities Held for Sale	-	-
Depreciation of Securities Held for Sale (*)	659	84
Impairment of Assets Held for Sale and Discounted Operations	-	-
Other Operating Expenses	18,807	22,905
<i>Operational Leases</i>	7,306	7,310
<i>Repair and Maintenance</i>	830	1,213
<i>Advertising</i>	497	972
<i>Other Expenses</i>	10,174	13,410
Loss on Sales of Assets	2,062	101
Other	5,186	5,542
Total	80,448	96,314

7. Profit / loss before taxes for continued and discontinued operations:

a) Information on calculated current tax income or expense and deferred tax income or expense:

For the interim period ended 30 September 2009, tax expense is TL 1,790 (30 September 2008- None).

For the interim period ended 30 September 2009 deferred tax expense is TL 1,000 (30 September 2008- TL 3,122 expense).

- b) Deferred tax charge arising from origination or reversal of temporary differences:

For the interim period ended 30 September 2009 deferred tax expense arising from temporary differences amounting TL 1,000 (30 September 2008- TL 3,659, expense).

Besides, the change in the deferred tax liabilities consist of the revaluation of buildings amounting to TL 7 (30 September 2008: None) is not reflected on the income statement, net-off from revaluation fund on tangible assets under the liabilities.

- c) Information on deferred tax income or expense by temporary difference, statutory loss and tax deduction and exception reflected to income table.

For the interim period ended 30 September 2009 deferred tax expense arising from temporary differences is TL 1,000 (30 September 2008: TL 3,659 expense).

For the interim period ended 30 September 2009, there is no deferred tax income resulted from statutory loss (30 September 2008: TL 537 income).

8. Information on net profit and loss:

- a) Any further explanation on operating results needed for better understanding of the Bank's performance: None
- b) Any changes in estimations that might have a material effect on current and subsequent period results: None

9. Information related to the components of other items in the income statement exceeding 10% of the group total, or 20% of the sub-accounts belonging to this group:

None.

IV. Information and disclosures related to consolidated off-balance sheet items

1. Disclosures related to other contingent liabilities

- a) Type and amount of irrevocable commitments: As at 30 September 2009, loan granting commitments amount to TL 35,307 (31 December 2008: TL 36,784), commitments for credit card limits amount to TL 204,083 (31 December 2008: TL 206,354) commitments for cheque payments amount to TL 56,162 (31 December 2008: TL 59,289), commitments for promotional operations re-credit cards amount to TL 772 (31 December 2008: TL 1,025), tax and fund obligations from export commitments is TL 4 (31 December 2008: TL 11) and undertaking to pay statutory provision TL 6,692 (31 December 2008: None).
- b) Type and amount of possible losses and commitments from off-balance sheet items: None.

Guarantees from off-balance sheet commitments are shown in Off-balance Sheet Commitments and Contingencies" table.

As at 30 September 2009, the Parent Bank has letters of guarantees amounting to TL 657,051 (31 December 2008- TL 822,215), bills of exchange and acceptances amounting to TL 345 (31 December 2008- TL 9,813), letters of credit amounting to TL 66,529 (31 December 2008- TL 135,126), prefinancing given as guarantee amounting to TL 1,380 (31 December 2008- TL 1,408) and other guarantees amounting to TL 25,785 (31 December 2008- TL 35,607).

c) Non-cash loans

	Current Period	Prior Period
Non-Cash Loans Given for Cash Loan Risks	61,771	90,224
With Original Maturity of 1 Year or Less	-	2,984
With Original Maturity of More Than 1 Year	61,771	87,240
Other Non-Cash Loans	689,319	913,945
Total	751,090	1,004,169

- d) There is not any fiduciary service rendered on behalf of third parties.

V. Information and disclosures related to the Parent Bank's risk group

1. Information on the volume of transactions with the Parent Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period:

a) Current Period:

Bank's Risk Group (*)	Associates and subsidiaries		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
<u>Loans and Other Receivables</u>						
Balance at the Beginning of the Period	-	-	40,932	5,722	-	-
Balance at the End of the Period	-	-	28,447	4,500	-	-
Interest and Commission Income Received	-	-	3,458	70	-	-

(*) As described in the Article 49 of Banking Law no.5411.

The Parent Bank also has placements at the banks in its risk group amounting to TL 10,073 (31 December 2008- None).

b) Prior Period:

Bank's Risk Group (*)	Associates and subsidiaries		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
<u>Loans and Other Receivables</u>						
Balance at the Beginning of the Period	-	-	40,185	16,750	-	-
Balance at the End of the Period	-	-	40,932	5,722	-	-
Interest and Commission Income Received	-	-	4,274	157	-	-

(*) As described in the Article 49 of Banking Law no.5411.

c) Information on deposits held by the Bank's risk group:

Bank's Risk Group (*)	Associates and subsidiaries		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
<u>Deposit</u>						
Balance at the beginning of the Period	52	56	77,169	43,810	-	-
Balance at the End of the Period	53	52	39,214	77,169	-	-
Interest on Deposits	4	7	4,355	3,466	-	-

(*) As described in the Article 49 of Banking Law no.5411.

d) Information on forward transactions and option agreements and similar other agreements related with the Bank's risk group:

As at 30 September 2009 the Parent Bank has forward and foreign currency swap transactions amounting to TL 24,077 and TL 24,318 (31 December 2008: TL 2,293 and TL 2,323, respectively) with the Bank's risk group.

VI. Domestic, foreign and off-shore banking branches and foreign representatives

	Number	Number of Employees			
Domestic branches	45	997			
			Country of Incorporation		
Foreign representation	1	2	Berlin, Germany	Total Assets	Statutory Share Capital
Foreign branch	-	-	-	-	-
Off-shore banking region branches	-	-	-	-	-

VII. Information and disclosure related to subsequent events

Transactions that have not been finalized and their effect on the consolidated financial statements:

According to the Official Gazette that is published on 16 October 2009, reserve requirement ratio for TL liabilities is decreased from 6% to 5%. For FC liabilities, reserve requirement ratio is remained at 9%.

SECTION SIX

INDEPENDENT AUDITORS' REVIEW REPORT

I. Information on the independent auditor's review report

The consolidated financial statements of the Bank as at and for the interim period ended 30 September 2009 have been reviewed by Akis Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (the member firm of KPMG International) and their review report dated 11 November 2009 has been presented before the consolidated financial statements in this financial report.

II. Information and disclosures prepared by the independent auditors

None.