



2014 Third Quarter Earnings Release

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	2013	2014(E)	2015(E)
GDP Growth, %	4.1	3.0-3.5	3.0-3.5
Increase in CPI(%)	7.4	9.3	7.6
USD/TL, Year end	2.13	2.27	2.45
CA Deficit/GDP, %	8.0	5.8	5.2

Moderate Growth Sustained in 2015

- Insurance** • Bookbuilding completed in Avivasa IPO. Shares to start trading on November 13th
- Energy** • Continued impact of hydrology on operational profitability; 187 MTL EBITDA effect in 9M 2014.
 - Continued proactive management of FX exposure through forward transactions
- Industrials** • New production line in Kordsa Indonesia operational later this month
- Cement** • Çimsa acquiring Sançim shares, subject to Competition Board approval

TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

MILLION TL	Q3 2013	Q3 2014	% Change	9M 2013	9M 2014	% Change
TOTAL	8.875	11.162	26%	26.178	33.144	27%
BANK	3.495	4.286	23%	10.965	12.648	15%
NON-BANK	5.380	6.876	28%	15.213	20.496	35%
ENERGY	1.641	2.958	80%	4.173	8.210	97%
<i>ENERGY- Adjusted for comparison*</i>	1.316	1.418	8%	3.848	4.209	9%
RETAIL	1.465	1.607	10%	4.012	4.462	11%
CEMENT	598	656	10%	1.614	1.903	18%
INSURANCE	429	465	8%	1.322	1.549	17%
INDUSTRIALS	1.218	1.157	-5%	3.397	3.647	7%
<i>INDUSTRIALS-Adjusted for comparison**</i>	1.513	1.550	2%	4.226	4.730	12%
OTHER	28	33	20%	695	726	4%

Revenue growth sustained in all segments

* Excluding Ayedaş and Toroslar regions

** Line by line consolidation of Sasa and Temsa Construction Equipment excluding the effects of sale transactions for both companies.

EBITDA (Excluding Non Operational Items)

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TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

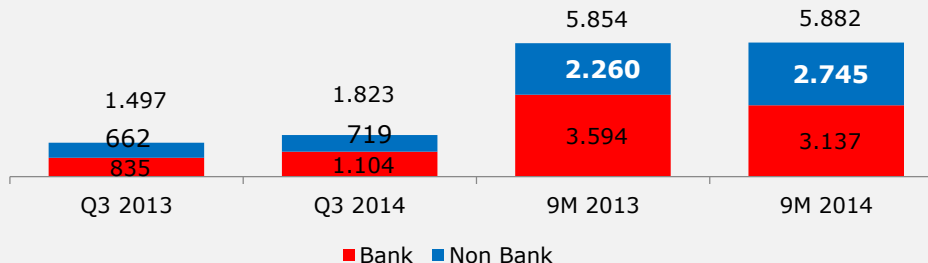
MILLION TL	Q3 2013	Q3 2014	% Change	9M 2013	9M 2014	% Change
TOTAL	1.497	1.823	22%	5.854	5.882	0%
BANK	835	1.104	32%	3.594	3.137	-13%
NON-BANK	662	719	9%	2.260	2.745	21%
ENERGY	151	230	52%	487	687	41%
<i>ENERGY- Adjusted for comparison*</i>	133	151	13%	469	519	11%
RETAIL	59	60	1%	126	140	11%
CEMENT	166	205	23%	364	557	53%
INSURANCE	55	4	-92%	139	78	-44%
INDUSTRIALS	242	221	-9%	562	671	19%
<i>INDUSTRIALS-Adjusted for comparison**</i>	255	255	0%	594	758	28%
OTHER	-11	-1	N.M	581	612	5%

Increase in operational profitability mainly due to strong Bank and Cement performance

* Excluding Ayedaş and Toroslar regions

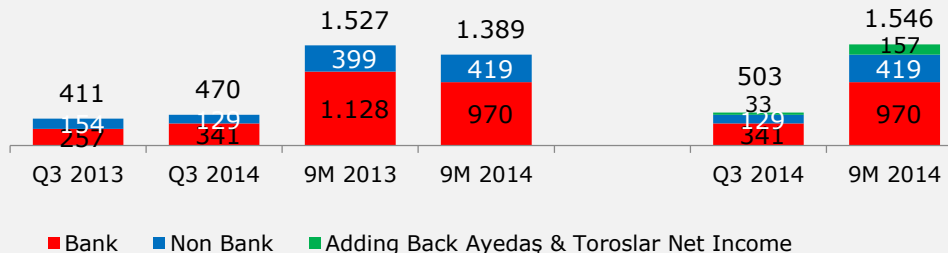
** Line by line consolidation of Sasa and Temsa Construction Equipment excluding the effects of sale transactions for both companies.

COMBINED EBITDA* (MILLION TL)



- EBITDA improvement through strong performance in banking&cement

CONSOLIDATED NET INCOME** (MILLION TL)



- Bottom line affected by:**
 - Record profitability in cement
 - Dilutive effect of Ayedas & Toroslar
 - Effect of drought on hydro generation

* Total before consolidation (combined).

** Consolidated figures exclude non operational items

Robust non-bank EBITDA and net income growth in 9M 2014 excluding dilutive effect of new distribution regions

MILLION TL	Q3 2013	Q3 2014	% Change	9M 2013	9M 2014	% Change
CONSOLIDATED NET INCOME*	154	129	-16%	399	419	5%
ENERGY	-40	-40	N.M	-31	-52	N.M
<i>ENERGY- Adjusted for comparison**</i>	-43	-7	N.M	-34	105	N.M
RETAIL	13	3	-74%	-10	-5	N.M
CEMENT	48	58	21%	92	153	67%
INSURANCE	18	7	-61%	54	41	-24%
INDUSTRIALS	110	107	-2%	244	317	30%
<i>INDUSTRIALS-Adjusted for comparison***</i>	110	108	-2%	244	318	31%
OTHER	6	-6	N.M	51	-35	N.M

* Excluding non operational items.

** Excluding Ayedaş and Toroslar regions

*** Line by line consolidation of Sasa and Temsa Construction Equipment excluding the effects of sale transactions for both companies

Continued dilutive effect of Ayedaş and Toroslar regions

CONSOLIDATED NET FX POSITION (excl. Bank) M€	MILLION EURO	
	DEC 31, 2013	SEP 30, 2014
ENERGY*	-420	-433
INDUSTRIALS	41	4
CEMENT	4	7
RETAIL	-5	-5
HOLDING, INSURANCE & OTHER	20	22
TOTAL CONSOLIDATED FX POSITION AFFECTING PL	-360	-405

COMBINED NET DEBT (excl. Bank) M€	DEC 31, 2013		SEP 30, 2014	
ENERGY*	3.527		3.702	
INDUSTRIALS	611		594	
CEMENT	84		103	
RETAIL	-155		-54	
HOLDING, INSURANCE & OTHER	-667		-694	

*Capitalized borrowings of Energy segment amounting to 388 MEUR and the other FX assets/liabilities that do not create FX gain/loss are excluded (Capitalized borrowings Dec 31, 2013: 497 MEUR) .**Holding Only Net Debt is 348 MTL**

Proactive FX exposure management:

FX Exposure stable through forward transactions, despite new plants coming online

On 15 Jul 2014; Sabancı Holding issued a 350 million TL bond with 9,31% interest rate and duration of 178 days.
Total forward contracts of Enerjisa as of September 30 2014 were 446 M€

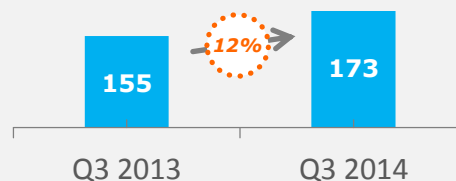
MILLION TL	TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)			CONTRIBUTION TO CONSOLIDATED FINANCIALS		
	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	1.641	2.958	80%	-	-	N.M
EBITDA	151	230	52%	-40	-40	N.M
NET INCOME	-80	-80	N.M	-40	-40	N.M
EBITDA MARGIN	9,2%	7,8%				

MILLION TL	9M 2013			9M 2014		
	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	4.173	8.210	97%	-	-	N.M
EBITDA*	487	687	41%	-31	-52	N.M
NET INCOME*	-62	-104	N.M	-31	-52	N.M
EBITDA MARGIN	11,7%	8,4%				

*Excludes non operational items from 2013 figures

Strong improvement in operational profitability of Ayedaş and Toroslar

Spot Market Electricity Price (TL/MWh)



Energy - Excluding Acquisition Impact

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TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL

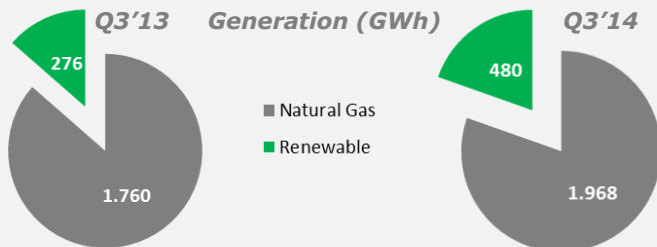
	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	1.316	1.418	8%	-	-	N.M
EBITDA	133	151	13%	-43	-7	N.M
NET INCOME	-87	-15	N.M	-43	-7	N.M
EBITDA MARGIN	10,1%	10,6%				

MILLION TL

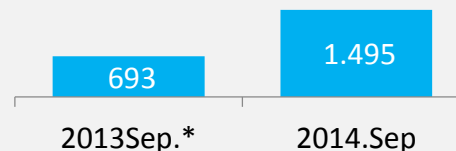
	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	3.848	4.209	9%	-	-	N.M
EBITDA*	469	519	11%	-34	105	N.M
NET INCOME*	-69	210	N.M	-34	105	N.M
EBITDA MARGIN	12,2%	12,3%				

*Excludes non operational items from 2013 figures

Weak EBITDA growth due to significant procurement volume at higher prices due to drought

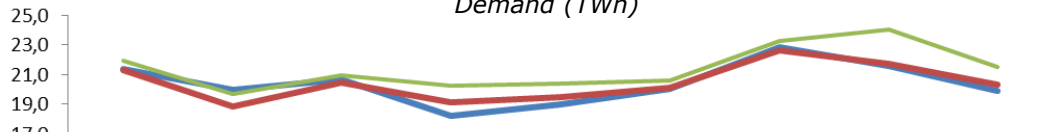


Renewable Capacity (MW)



*123 MW new capacity operational at end of Sep. '13 excluded.

Demand (TWh)

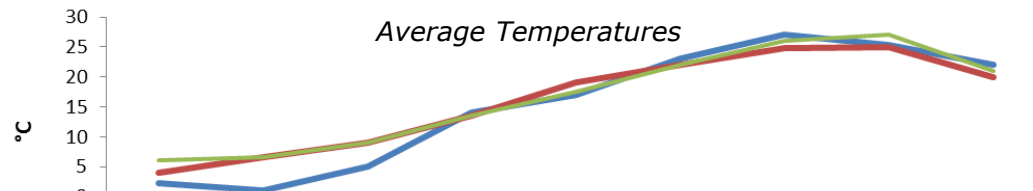


	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
2012	21,4	20,0	20,7	18,2	19,0	20,1	22,8	21,6	19,9
2013	21,3	18,8	20,5	19,1	19,5	20,1	22,6	21,7	20,3
2014	21,9	19,7	20,9	20,3	20,4	20,6	23,2	24,0	21,5

Strong demand growth in first nine months (4.6%) and Q3 2014 (6.3%) due to industrial production..

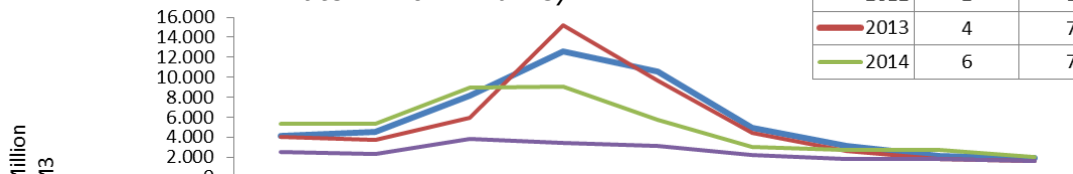
..and temperatures in line with last year's levels, but **higher in August**

Average Temperatures



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
2012	2	1	5	14	17	23	27	25	22
2013	4	7	9	14	19	22	25	25	20
2014	6	7	9	14	17	22	26	27	21

Water Inflow - Turkey



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Long Term Average	4.181	4.520	8.165	12.603	10.611	4.915	3.098	2.161	1.936
2012	4.003	3.722	5.972	15.178	9.644	4.465	2.574	1.850	1.654
2013	5.310	5.347	9.013	9.072	5.760	2.976	2.748	2.731	2.049
2014	2.565	2.301	3.847	3.391	3.146	2.237	1.782	1.850	1.609

Drought continues to affect generation mix.

Million	Enerjisa Loans		
	Original Currency		Total TL Equivalent
	TL	EUR	
Generation	326	1.893	5.801
Distribution	5.002	90	5.262
Total	5.328	1.983	11.063

Million	Original Currency		Total TL Equivalent
	TL	EUR	
	Fixed	1.788	1.120
Floating	1.188	863	3.685
PPI Indexed	2.352		2.352
Total	5.328	1.983	11.063

Successful rollover of acquisition debt

Ayedaş 1st Installment: 473 MTL Principal + 167 MTL interest
 Toroslar 1st Installment: 703 MTL Principal + 250 MTL interest
 Total :1.176 MTL Principal + 417 MTL interest

Financed by 900 MTL capital increase + 200 MTL internal funding + 480 MTL new loan + 13 MTL cash on hand

Enerjisa Balance Sheet

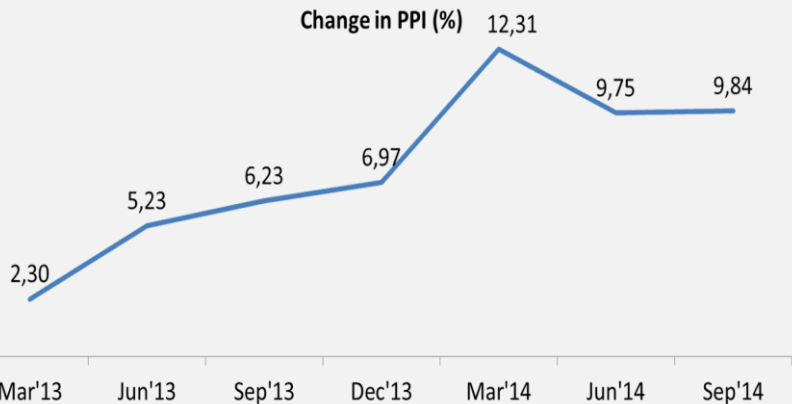
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MILLION TL	2013 YE	9M 2014	% Change
Cash	865	300	-65%
Trade Receivables	1.749	1.989	14%
Other Current Assets	743	897	21%
TOTAL CURRENT ASSETS	3.357	3.187	-5%
Fixed Assets	15.109	15.458	2%
Other Non Current Assets	4.921	5.270	7%
TOTAL NONCURRENT ASSETS	20.030	20.728	3%
TOTAL ASSETS	23.387	23.915	2%
Short Term Bank Borrowings	1.872	1.926	3%
Trade Payables	1.303	1.135	-13%
Other Current Liabilities*	2.166	1.910	-12%
TOTAL CURRENT LIABILITIES	5.342	4.971	-7%
Long Term Bank Borrowings	5.711	6.701	17%
Other Non Current Liabilities*	4.652	3.787	-19%
TOTAL NON CURRENT LIABILITIES	10.364	10.489	1%
TOTAL EQUITY	7.681	8.456	10%
TOTAL LIABILITIES AND EQUITY	23.387	23.915	2%

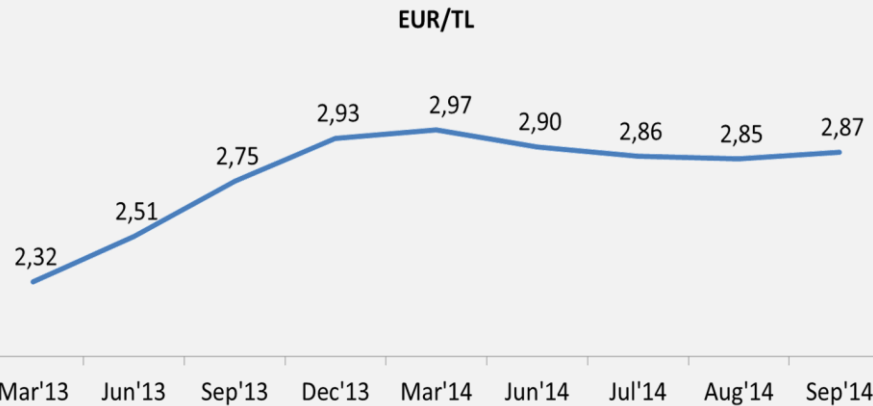
* Includes, in total 2,4 bn TL debt to Privatization Authority

Strong Balance Sheet with Improving D/E Ratio

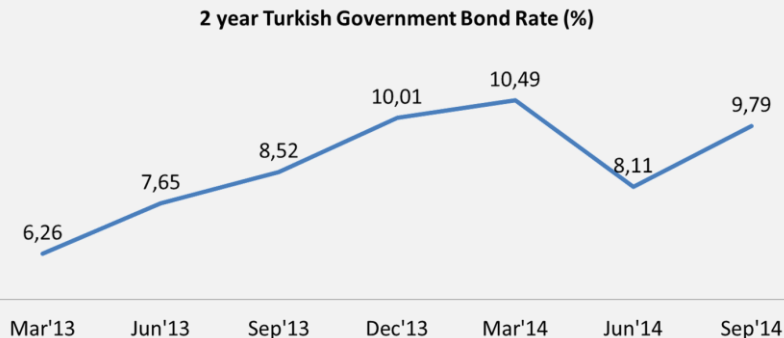
Change in PPI (%)



EUR/TL



2 year Turkish Government Bond Rate (%)



Stable Euro rate positively impacts leverage

**TOTAL BEFORE CONSOLIDATION
ADJUSTMENTS (COMBINED)**
**CONTRIBUTION TO CONSOLIDATED
FINANCIALS**

MILLION TL

	Q3 2013	Q3 2014	% Change
SALES	1.465	1.607	10%
EBITDA*	59	60	1%
NET INCOME*	22	6	-72%
EBITDA MARGIN	4,0%	3,7%	

	Q3 2013	Q3 2014	% Change
SALES	1.462	1.605	10%
EBITDA*	60	60	-1%
NET INCOME*	13	3	-74%

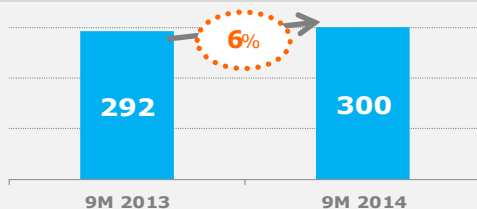
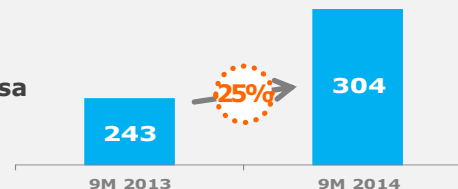
MILLION TL

	9M 2013	9M 2014	% Change
SALES	4.012	4.462	11%
EBITDA*	126	140	11%
NET INCOME*	-49	-8	N.M
EBITDA MARGIN	3,1%	3,1%	

	9M 2013	9M 2014	% Change
SALES	2.813	4.456	58%
EBITDA*	108	140	30%
NET INCOME*	-10	-5	N.M

*Starting from Q3 2013, Carrefoursa is fully consolidated in financials; first 6M effect of Carrefoursa is included only at net income level with equity pick-up method

In 2013 figures, Diasa net loss (-78 MTL) booked only in net income level, since it is counted as discontinued operations. Excludes non operational items

Increasing profitability in food retail offsetting decline in technology retail
**Number of
Stores Teknosa**

**Number of Carrefoursa
Stores**


	TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)			CONTRIBUTION TO CONSOLIDATED FINANCIALS		
MILLION TL	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	681	831	22%	681	831	22%
EBITDA*	17	36	105%	17	36	105%
NET INCOME*	1	5	328%	1	2	328%
EBITDA MARGIN	2,6%	4,3%				

MILLION TL	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	1.878	2.297	22%	681	2.297	237%
EBITDA*	30	93	208%	11	93	734%
NET INCOME*	-15	5	N.M	-6	2	N.M
EBITDA MARGIN	1,6%	4,0%				

* Includes net income effect of H1'13. Fully consolidated at EBITDA level in H1 2014 and excludes non operational items









170 bps improvement in EBITDA margin: Doubling EBITDA in Q3 y-o-y
Ongoing robust LFL growth

- Q3 2014 LfL: 20,5%
- 9M 2014 LfL: 20,6%

Key Achievements in Carrefoursa

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- Increased traffic through clarification of store formats
- Focus on strategic priorities: (fresh produce display and advertisement) in category management.
- Direct sourcing from farmers through the «From the Field to the Table» initiative. Delivery time reduced from 72 to 36 hours for fresh produce.
- Proactive management and optimization of the store network; closure of unproductive stores.
- Investment in brand recognition; localized, closer to the consumer
- Carrefoursa Retail Academy established
- SAP integration completed

Number of stores by format (as of September 30, 2014)		#
Carrefour  		27
Carrefour <i>gurme</i>  		19
Carrefour <i>mini</i>  		83
Carrefour <i>süper</i>  		175
TOTAL		304

Strong execution and progress in turnaround

TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

MILLION TL	Q3 2013	Q3 2014	% Change
SALES	598	656	10%
EBITDA	166	205	23%
NET INCOME	105	128	22%
EBITDA MARGIN	27,8%	31,2%	

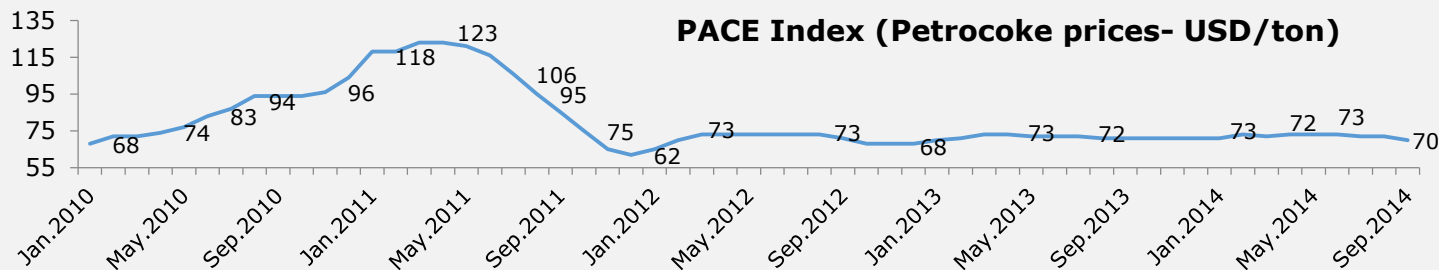
CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL	Q3 2013	Q3 2014	% Change
SALES	270	289	7%
EBITDA	98	123	25%
NET INCOME	48	58	21%

MILLION TL	9M 2013	9M 2014	% Change
SALES	1.614	1.903	18%
EBITDA	364	557	53%
NET INCOME	205	343	68%
EBITDA MARGIN	22,6%	29,2%	

MILLION TL	9M 2013	9M 2014	% Change
SALES	739	824	12%
EBITDA	211	325	54%
NET INCOME	92	153	67%

Continuing profitability continues with strong demand and prices



TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	429	465	8%	-	-	N.M
EBITDA	55	4	-92%	18	7	-61%
NET INCOME	44	11	-75%	18	7	-61%
EBITDA MARGIN	12,8%	0,9%				

MILLION TL	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	1.322	1.549	17%	-	-	N.M
EBITDA*	139	78	-44%	54	41	-24%
NET INCOME*	129	86	-33%	54	41	-24%
EBITDA MARGIN	10,5%	5,0%				

*Excludes non operational items

Weak profitability in non-life insurance due to increase in provisions and major claims

- 29 MTL additional provision in motor segment in Q3 2014
- Major claims in agriculture, energy and real estate industries continued in Q3: 22 MTL

MILLION TL	TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)			CONTRIBUTION TO CONSOLIDATED FINANCIALS		
	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	379	403	6%	-	-	N.M
EBITDA	45	-11	N.M	10	4	N.M
NET INCOME*	28	-12	N.M	10	4	N.M

MILLION TL	TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)			CONTRIBUTION TO CONSOLIDATED FINANCIALS		
	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	1.144	1.354	18%	-	-	N.M
EBITDA	103	28	-73%	27	6	-77%
NET INCOME*	75	17	-77%	27	6	-77%

*Excludes non operational items from 2013 figures

Excessive claims continued in Q3 due to climate factors

	STAND ALONE FINANCIALS			CONTRIBUTION TO CONSOLIDATED FINANCIALS		
MILLION TL	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	50	63	26%	-	-	N.M
EBITDA	15	17	13%	8	11	41%
NET INCOME	19	22	16%	8	11	41%

MILLION TL	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	178	195	9%	-	-	N.M
EBITDA*	45	57	27%	27	35	30%
NET INCOME*	60	69	15%	27	35	30%

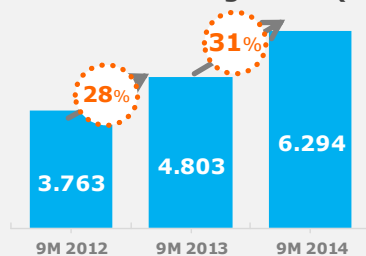
*Excludes non operational items

Strong growth in pension AUM and life pension GWP

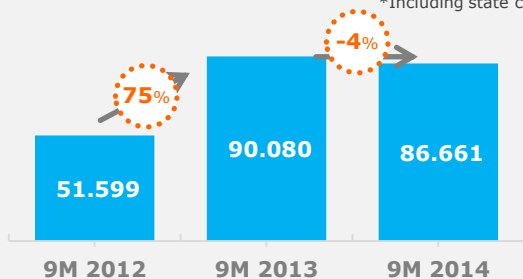
- 9M 2014 VNB → 146 MTL

VNB measures the present value of future profits expected from new policies sold during a particular reporting period. In this case, 9M VNB represents the present value of future profits expected from the sales generated in the first 9M of 2014

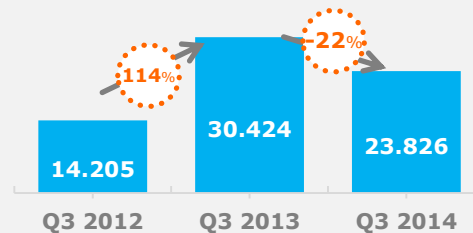
Assets Under Management (MTL)



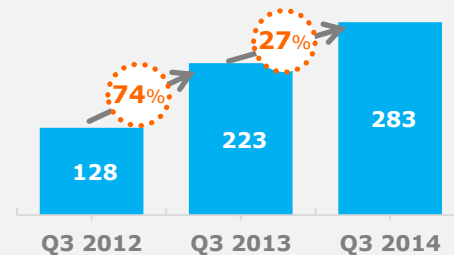
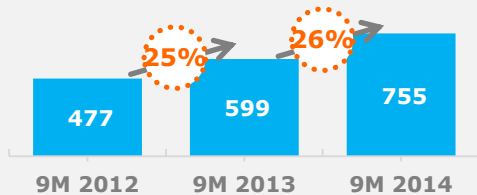
*Including state contributions



Number of New Participants



Net Contributions (MTL)



- **19.67% of total shares listed**
- **Offer Price: 47 TL/share**
- **Market Capitalization: 1.7 BTL**
- **Allocation: 70% international – 30% domestic**
- **2.6x international demand received - 3.2x domestic demand: 2.8x Overall**
- **Trading date: November 13, 2014**
- **Diverse international investor base: UK, US, Scandinavia, Continental Europe, the Gulf**



Value crystallization through listing of high growth and highly profitable portfolio company

TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

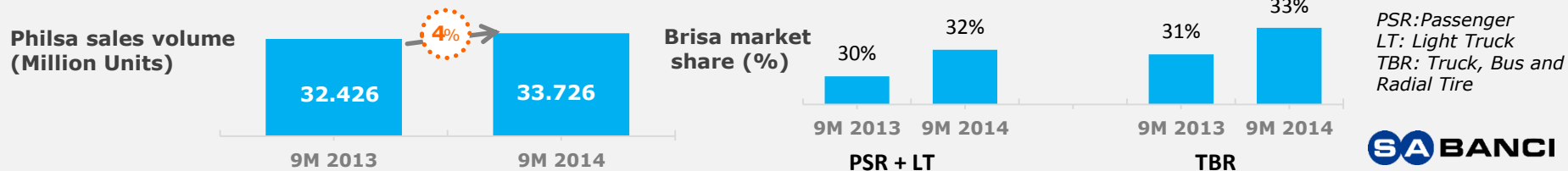
CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	1.218	1.157	-5%	799	732	-8%
EBITDA*	242	221	-9%	176	141	-20%
NET INCOME*	168	169	1%	110	107	-2%
EBITDA MARGIN	19,9%	19,1%				

MILLION TL	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	3.397	3.647	7%	2.297	2.434	6%
EBITDA*	562	671	19%	409	468	14%
NET INCOME*	344	481	40%	244	317	30%
EBITDA MARGIN	16,6%	18,4%				

*Excludes non operational items

Strong performance in export driven companies in 9M 2014



Industrials –Adjusted for Sasa and Temsa Impacts

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TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL

	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	1.513	1.550	2%	1.093	1.125	3%
EBITDA*	255	255	0%	189	175	-8%
NET INCOME*	168	171	2%	110	108	-2%
EBITDA MARGIN	16,9%	16,4%				

MILLION TL

	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	4.226	4.730	12%	3.126	3.518	13%
EBITDA*	594	758	28%	441	554	26%
NET INCOME*	344	483	40%	244	318	31%
EBITDA MARGIN	14,1%	16,0%				

TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

MILLION TL	Q3 2013	Q3 2014	% Change
SALES	405	420	4%
EBITDA*	58	46	-20%
NET INCOME*	15	17	12%
EBITDA MARGIN	14,4%	11,1%	

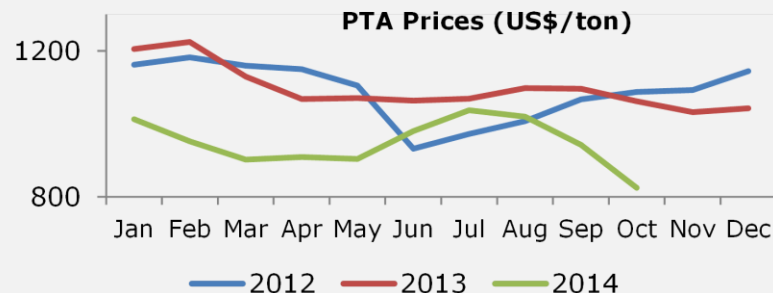
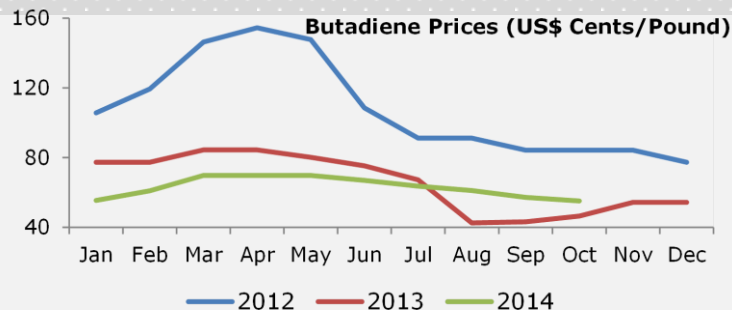
CONTRIBUTION TO CONSOLIDATED FINANCIALS

MILLION TL	Q3 2013	Q3 2014	% Change
SALES	405	420	4%
EBITDA*	58	46	-20%
NET INCOME*	9	10	9%

MILLION TL	9M 2013	9M 2014	% Change
SALES	1.140	1.294	13%
EBITDA*	106	159	49%
NET INCOME*	16	72	335%
EBITDA MARGIN	9,3%	12,3%	

MILLION TL	9M 2013	9M 2014	% Change
SALES	1.140	1.294	13%
EBITDA*	106	159	49%
NET INCOME*	10	51	412%

* Eliminating the effect of exit from Argentina, EBITDA would be flat and the increase in net income would be 28%.



Kordsa's new PE yarn & tire cord fabric plant in Indonesia

- *Capacity Increase: 18kt Finished Product*
- *Projected Annual EBITDA Generation: +10 MUSD*
- *Contribution to Kordsa's Market Share in APAC: +6%*
- *Opening in November 2014*



TOTAL BEFORE CONSOLIDATION ADJUSTMENTS (COMBINED)

CONTRIBUTION TO CONSOLIDATED FINANCIALS

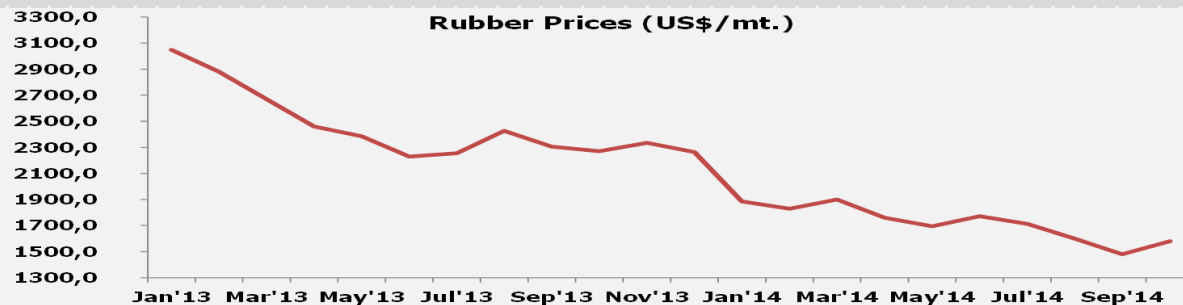
MILLION TL

	Q3 2013	Q3 2014	% Change	Q3 2013	Q3 2014	% Change
SALES	419	425	1%	-	-	N.M
EBITDA	90	88	-3%	24	23	-3%
NET INCOME	54	53	-3%	24	23	-3%
EBITDA MARGIN	21,6%	20,7%				

MILLION TL

	9M 2013	9M 2014	% Change	9M 2013	9M 2014	% Change
SALES	1.095	1.212	11%	-	-	N.M
EBITDA	203	247	22%	47	58	22%
NET INCOME	109	133	22%	47	58	22%
EBITDA MARGIN	18,5%	20,4%				

Strong profitability continued with all-time record sales quantity for the third quarter



Non-Operational and Non-Recurring Items

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	Q3 2013	Q3 2014	9M 2013	9M 2014
NET INCOME	481	456	1.570	1.435
Akbank Turkish Competition Board Penalty	0	0	53	0
Income from Akbank NPL Sale	0	0	-19	-14
Aksigorta Gain on Asset Sale	0	0	-26	0
Income from Diasa Sale	-85	0	-85	0
Carrefoursa Provision Impact	15	0	26	-3
Yünsa Gain on Asset Sale	0	0	0	-10
Temsa Gain on Asset Sale	0	0	0	-10
Gain on Share Sale of Temsa Cons. Equipment	0	0	0	-8
Other	0	15	9	-2
NET INCOME EXCLUDING NON OPERATIONAL & NON RECURRING ITEMS*	411	470	1.527	1.389

* Net income figures excluding non-operational or non-recurring items discussed in the presentation

No major one-off item in Q3 2014

	SALES GROWTH	EBITDA GROWTH	REVISED GUIDANCE
Energy	45-50%	20-30%	
Cement	10-15%	35-40%	
Retail	15-20%	5-15%	
Industrials	15-20%	25-30%	
Insurance	10-15%	5-10%	

Lower EBITDA growth projection in Energy and Insurance

Industrials Day: November 12, 2014 – 10 am

BriSA KORDSA GLOBAL YÜNSA

Energy Day: December 2014

ENERJISA

Avivasa Analyst Day: TBD

AVIVASA
.... Emeklilik ve Hayat

Q&A