

DenizBank, declared its 9-month financial figures for 2007.

DenizBank's 9 month profit is YTL 251 million

The figures in the 9 month balance sheet declared on 09 November 2007 show that the bank is maintaining its profitability and profitable growth.

In 2007, DenizBank increased its 9 month consolidated profitability to YTL 251 million, which is by 23% compared to last year's profitability free from the income gained through the sales of subsidiaries. Before Dexia became the main shareholder, DenizBank had already sold its non-financial subsidiaries.

Besides, DenizBank augmented its total assets size to YTL 16 billion 273 million in the first three quarters. It increased its equities to YTL 1 billion 591 million, which is by 28% compared to that of last year and its customer deposits climbed up to YTL 9 billion 549 million.

DenizBank registered a significant increase in terms of credits in the third quarter of 2007 and in nine months, its credit size reached YTL 11 billion 83 million, with an increase of 25%.

Campaigns played an important role in the successful performance of credits....

Thanks to its credit campaigns tailored to needs in SME and Retail Banking in the first three quarters of 2007, DenizBank obtained a credit growth result better than the average in the sector.

At the end of the third quarter DenizBank increased;

- its total consumer loans by 34%, which is to YTL 2 billion 274 million.
- its general purpose loans by 31%, which is to YTL 1 billion 359 million.
- its housing loans by 56%, which is to YTL 817 million thanks to its project based works in this domain.

On the one hand carrying on its campaigns, "Transfer Credit", "Professional Credit" and "Credit 6 to 6" which were launched in the first half of the year, DenizBank has on the other hand assured the continuity of increase in general purpose loans thanks to "SMS Credits" to which one can apply through SMS. SMS Credit campaign was launched in the second half of the year.

Furthermore, DenizBank increased its SME Banking credits together with agricultural credits by 54%, which is to YTL 2 billion 351 million. The "Credit for your Experience" campaign which covers credits with different maturities and amounts depending on the business



experience of enterprises and its credits special to tourism sector were also effective in the increase in the third quarter.

The bank added "Stars of the Land" campaign to its campaigns in agricultural banking and its agricultural loans increased by 52 %, which is to YTL 527 million. DenizBank accessed 103 thousand producers in its 102 special service branches and it is still continuing its credit support to agricultural sector.