

**From** Denizbank Investor Relations Department

**Subject** Sales of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş.

**Date** November 1st, 2004

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This is to inform that, negotiations have started with the company Provus A.Ş. regarding the sales of Denizbank A.Ş.'s 99.98% owned credit card processing subsidiary Anadolu Kredi Kartı Turizm ve Ticaret A.Ş. (AKK).

We hereby declare that the above statement conform to the principles set forth in the Regulation Series VIII Nr. 39 of the Capital Markets Board, the it reflects all information we received in connection with this matter, that the information is in accordance with our books and records, that we spent all efforts to obtain accurate and complete information regarding this matter and that we are responsible for the declarations made in this regards.

Sincerely yours,

Denizbank A.Ş.