

**From** Denizbank Investor Relations Department

**Subject** New Branch

**Date** December 29th, 2004

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This is to inform that,

Erzurum Branch has become operational with the following details;

Register number: 12809

Registry date: 29 December 2004

Address: Ayazpaşa Caddesi No:47 Erzurum

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.