

From Denizbank Investor Relations Department

Subject Additional Information to Sales of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş.

Date December 30th, 2004

This is to provide additional information to the Announcement dated December 29th, 2004 regarding the Additional Information to Sales of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş.

The %99.98 shares of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş. were purchased for TL 5 trillion from SDIF (Savings Deposit Insurance Fund) on January 10th, 2002. As per the approvals of Banking Regulation and Supervision Agency (BRSA) in 2004, the existing 17 branches of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş. has been purchased at book value. In this scope, the transitions of the customers, the member merchants and the personnels of Anadolu Kredi Kartı Turizm ve Ticaret A.Ş. to Denizbank A.Ş. branches were realized.

Since the new Banking Law asks for the necessity of the selling off the non-financial subsidiaries, from the second half of 2004 the negotiations have started with the interested companies.

As the result of the company's valuation, the related parties signed an agreement on December 29th, 2004 regarding the sales of the 1,061,021,260 shares corresponding to %99,98 of the paid-in capital of AKK for 4,735,000-USD.

The networth of the company is TL 5,512 billion (USD 3,7 million) as of December 30th,2004 and the value after adjustment according to the inflation in Denizbank's books is TL 8,137 billion (USD 5,8 million).

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.