

From Denizbank Investor Relations and Financial Communication Department

Subject Loan Agreement with EBRD

Date October 2th, 2009

DenizBank and European Bank for Reconstruction and Development (EBRD) have signed a loan agreement of EUR 20 mn to provide investment support for micro-small enterprises and farmers operating in agriculture. According to the terms of the agreement total maturity of the loan is 5 years with 2 years grace period.

We hereby declare that the above statement conforms to the principles set forth in the Regulation Series VIII Nr. 54 of the Capital Markets Board, that 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 about this matter and that we are responsible for the declarations made in these regards.

Sincerely yours,
Denizbank A.S.