

From Denizbank Investor Relations Department

Subject Framework Agreement with EIB

Date July 12, 2007

DenizBank signed a framework agreement with European Investment Bank (EIB) on July 12, 2007 regarding a loan of € 250mn with a term of upto 10 years. € 150mn portion of the loan is to be used toward the SMEs and the remaining € 100mn is to be used toward commercial and corporate firms.

We hereby declare that the above statement conforms 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.