

**From:** DenizBank Investor Relations and Financial Communication Department

**Subject:** Turkish Competition Authority Decision of Negative Clearance

**Date:** 11 October 2013

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Turkish Competition Authority's 09.10.2013 dated and 13-57/806-343 numbered decision that "a certificate of negative clearance should be issued to the practice which allowed Denizbank A.Ş. to allocate Vera-Delta brand new generation POS machines manufactured by MT Bilgi Teknolojileri Dış Ticaret A.Ş. to its customers in exchange for a commitment to a certain turnover and expenditure" was announced on the official web site of Turkish Competition Authority on 11 October 2013.

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.Ş.