

From: DenizBank Investor Relations and Financial Communication Department

Subject: SDIF Premium Payment

Date: 09 January 2014

Following the inspections of Banking Regulatory and Supervisory Agency (BRSA) regarding the calculation of saving deposits insurance premium in our Bank, a report has been prepared by the assumption that unauthorized customer investment accounts have been opened, and based on that report of BRSA, Saving Deposits Insurance Fund (SDIF) notified our Bank on the payment of premium differences corresponding to the periods between December 2007 and June 2013, amounting to TL 2.695.851,86.

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.