

From: Denizbank Investor Relations and Financial Communication Department

Subject: Loan Agreement with EFSE

Date: 25 July 2014

DenizBank signed a loan agreement with The European Fund For Southeast Europe S.A. SICAV-SIF (EFSE), amounting to EUR 25mn with 7 years maturity to be used for financing of SMEs.

Sincerely yours, Denizbank A.Ş.