

## DenizBank provides SME Banking Wind to Giresun Chambers Union of Tradesmen and Craftsmen

Being one of the leading financial institutions of Turkey with its efficient growth strategy, DenizBank invites all small and medium sized enterprises in Giresun to its Giresun Branch.

Concentrating on small and medium sized enterprises that it considers as heart of the national economy, DenizBank consolidated its services provided to this vast customer segment under the title "SME Banking".

Signing special protocols with chambers of commerce and industry throughout the country and granting cash and non-cash credits at optimum conditions to enterprise owners who are members of these chambers, DenizBank SME Banking signed a protocol with Giresun Chambers Union of Tradesmen and Craftsmen on 08.02.2008. During the signing ceremony where DenizBank SME Banking Senior Vice President Oğuzhan Özark, SME Banking Northern Anatolia Region Sales Manager Mehmet Öncel, Çiftlik Caddesi Branch Manager Çetin Baş and Giresun Chambers Union of Tradesmen and Craftsmen Chairman Ali Kara attended, the message addressed to all SMEs was "We provide you the wind to go forward". Within the scope of this protocol, member SMEs will have the opportunity to use Monthly Installment Standby Credit, Letter of Guarantee, Revolving and Spot Credit with maturities varying from 3 to 36 months and special interest rates. SMEs that are willing to use these credits can apply to their Chambers or DenizBank Giresun Branch.

Considering that one of the biggest challenges of SMEs is not having the opportunity to benefit from financial intermediaries to a full extent, DenizBank takes steps for meeting this gap through SME Banking products and services, and gives access to all products and services in its portfolio with financial supermarket approach. Thus, it aims at facilitating everyday business of enterprise owners while creating solutions for financial requirements of SMEs.

In DenizBank branches located throughout the country, more than 550 Portfolio Managers who are trained and specialized in their own subjects offer cash credit, equal installment credit, letter of guarantee, pension, POS services and many other products and services to SME Banking customers in line with their requirements.

Launching Turkey's first credit assessment model customized for SME customers, DenizBank SME Banking concludes all types of credit requests latest within 72 hours. The new model includes commercial prominence criteria into assessment system rather than pure financial data; thus DenizBank SME Banking increased the approval ratio for SME credit requests above 80%.

Being the only privately owned bank serving to agricultural production sector, DenizBank has been providing credit support for production of cotton, grape, fig, olive and other crops since 2003. Aiming at supporting forestry, fishery, farming and husbandry fields within the scope of agricultural



production, DenizBank offers services under the umbrella of “Agricultural Banking” in line with this approach.