

PRESS RELEASE**7 JANUARY 2010**

DENİZBANK OFFERS A GREAT OPPORTUNITY FOR TEA GROWERS!

DenizBank, the private bank investing the most in agricultural sector, offers great opportunities for tea growers in Rize. In the framework of the agreement signed with Rize Tea Growers Cooperatives Central Union, now tea growers can purchase fertilizer with maturity options up to 6 months. Details of the Project are shared with heads of districts and village headmen in the meeting held in Rize, which was enriched with the dinner served.

DenizBank, titled as the private bank investing the most in agricultural sector thanks to its intense studies aimed at developing agricultural sector and thanks to its innovative products launched in the sector, maintains supporting the modernization of Turkish agriculture and increasing the diversity in agricultural production and farmers' competitive power in global arena.

Studies conducted by DenizBank for the tea growers in this region date back to 2008. On 18 December 2008, DenizBank signed a cooperation protocol with Rize Tea Growers Cooperatives Central Union, granted Producer Cards to tea growers of the region and offered them the opportunity to benefit from all financial services provided under its umbrella.

In the framework of this cooperation agreement, farmers who are member to cooperatives had the chance to purchase fertilizer and meet their agriculture related needs in Rize Tea Growers Cooperatives with maturity options up to 6 months and %0 interest opportunity. Producer Card holder Members, who still have the chance to benefit from these advantages, can also purchase oil from contracted Petrol Ofisi Oil Stations with maturity options up to 5 months and %0 interest opportunity.

In the framework of the Project conducted in cooperation with Tea Growers Central Union that enables purchasing fertilizer via Producer Card from Tea Growers Cooperatives with maturity options up to 6 months, on 3 January 2010 a dinner organization is held with the participation of heads of all districts and village headmen of all villages in Merkez town of Rize. DenizBank

Agricultural Banking applications and agricultural development opportunities in the region were on the agenda of this dinner organization held in Rize Teacher's Lodge.

Support to tea producers will continue by growing further

The meeting held on 6 January 2010 was attended by Seyfi Dođan Atakent, DenizBank Black Sea Regional Manager, Ekrem Yüce, General Manager of Çaykur, Özgür Devrim Güvensoy, DenizBank Rize Branch Manager, Selim Metin, Chairman of Rize Tea Growers Cooperatives Central Union, Hasan Kasap, Chairman of Rize Cooperative in addition to all district and village headmen located in the city. During the speech he delivered, Seyfi Dođan Atakent, DenizBank Black Sea Regional Manager said:

"As DenizBank, we always stand nearby agricultural producers. We are well aware that tea production exercised by 204 thousand producers in our country is special not only for Eastern Black Sea Region but also for Turkish economy thanks to some 300 million USD of revenues it generates. It is with this awareness that we made an agreement on 18 December 2008 with Rize Tea Growers Cooperatives Central Union having 95. 700 members and enabled members of the Union to obtain loans with their Producer Card at conditions specific to tea. We are more than happy to say that our support to tea production will continue by growing even further."

Providing Turkish agriculture not only financial support but also advisory services aiming at informing and raising awareness of farmers and being the first and only Turkish bank employing agricultural engineers serving exclusively farmers, DenizBank is the private bank that granted most agricultural loans.

About the Producer Card

DenizBank offers new products and services for increasing productivity in Turkish agricultural sector, and for the development and reinforcement of the sector. Producer Card, which is one of those products offering many facilities and exclusively designed for farmers, provides the opportunity of payment in installments and at harvest under favorable credit conditions. The most important feature of Producer Card which is a first in the world in terms of its facilities and services is that repayment is realized once a year and this repayment schedule is determined wholly according to harvest time...

Producer Card, which offers the opportunity of payment at harvest for more than 100 products, also provides practical financial solutions tailored for agricultural and individual needs of farmers. Easily allocated DenizBank agricultural SME loan is presented to our farmers through the Producer Card, which is a ground-breaking implementation in Turkey.

Farmers can use their Producer Cards by **shopping** in merchants or **withdrawing cash from ATMs** for their following needs:

- Diesel oil,
- Fertilizers
- Agricultural chemicals,
- Agricultural mechanization,
- Agricultural machines,
- Spare parts or other requirements.

Opportunities the Producer Card offers to Farmers...

- Repayment can be realized at harvest time, which is in fact the case for all our agricultural loans.
- Utilization is possible when needed.
- The risk of having cash money on is eliminated.
- Early payment opportunity is offered.
- Discounts and other shopping opportunities of the Producer Card are provided in merchants.