

PRESS RELEASE**13 October 2014**

Exclusive Advantages from DenizBank to Barbers in Istanbul

Developing innovative solutions for the needs of the artisans, DenizBank is providing exclusive opportunities for the members of Chamber of Barbers in Istanbul with the protocol it has signed with the Chamber.

Within the scope of the protocol which also includes a special credit package, many advantages varying from discounted POS prices to free of charge transfer and EFT transactions are provided to the barbers member of the Chamber.

“We invite the members of the Chamber to benefit from the advantageous services of Denizbank”

Burak Koçak, DenizBank SME Banking Group EVP, stated that “Barbers constitute an important occupational group and barber shops have a long history and they are among the frequently visited places in our social life. Barber shops have been the places where the issues on the agenda of the country were followed and deeply discussed. As DenizBank, our renewed advertisement concept takes place in a barber shop as representative of the experts of this profession with a long history and we emphasize that we are a candidate for guiding them in their daily financial needs by addressing our artisans through the barbers with the question “You know what you should do?” in an atmosphere where men have pleasant and enthusiastic conversations. In the light of all of these and as a sign of our fidelity towards our barbers, we have provided a financial services package to our barbers which includes special opportunities for them. Barbers who are members of the chamber can utilize credits up to 250.000 TL and with maturities up to 36 months. Member barbers can prefer one of our credit bundles with 1.25% interest rate without fees or with 1.09% interest rate with fees, based on their needs. Besides, the financial package we provide to the members of the chamber include many advantageous services varying from discounted pos prices to free of charge transfer and eft transactions. We are inviting all barbers in DenizBank branches”.

DenizBank had special sets prepared for the barber shops

Apart from the campaign, DenizBank continues to give support to this occupational group by sponsoring the traditional picnic organization of the Chamber of Barbers in Istanbul carried out every year. Within the scope of the sponsorship, DenizBank will distribute various gifts and special sets that members of the chamber can use in their shops.

About DenizBank

DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In the early 1997, DenizBank was acquired by the Zorlu Holding in the form of banking license from the Privatization Administration and in October 2006, a leading European financial group, Dexia incorporated it to its structure. For 6 years, DenizBank operated in Dexia's main shareholding and since 28 September 2012, continues providing services under the umbrella of Russia's largest and well-rooted bank, Sberbank. DenizBank has become one of the remarkable banks of Turkey in a short period of time. DenizBank Financial Services Group was established in 2003 in order to create a "financial supermarket" accumulating various financial services under one roof. There are totally 745 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

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About Sberbank

Sberbank of Russia is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of aggregate Russian banking sector assets, it is the key lender to the national economy and the biggest deposit taker in Russia. The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank owning 50% of the Bank's authorized capital plus one voting share and other shares are held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 20 countries. Sberbank has the largest distribution network in Russia with more than 18,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries. Sberbank holds the general banking license No.1481 issued by the Bank of Russia. www.sberbank.ru