

DenizBank explained the credit at the amount of 100 million Euros provided for SMEs to businessmen from Eastern and Southeastern Anatolia

DenizBank will lend 100 million Euros for SMEs in under developed regions of Turkey along with European Investment Bank in scope of Credit Facility Program for Greater Anatolia. In this framework, DenizBank officials met with members of DOGÜNSİFED (Federation of Eastern and Southeastern Industrialist's and Businessmen's Associations) at Diyarbakır and answered their questions. DenizBank CEO Hakan Ateş said "Our SMEs at Eastern and Southeastern Regions will grow faster with this opportunity provided by DenizBank".

Providing special and innovative solutions for customer needs with its financial portal approach, **DenizBank** continues to improve new resources for SMEs. The Bank will lend 100 million Euros to SMEs in under developed regions of Turkey with 50 million Euros received from EIB in scope of Credit Facilities Program for Greater Anatolia (BAKK). DenizBank officials met members of **DOGÜNSİFED** (Federation of Eastern and Southeastern Industrialist's and Businessmen's Associations) at Diyarbakır and answered their questions. In the meeting, people were also informed on the other international resources developed by DenizBank for SMEs. DenizBank CEO **Hakan Ateş**, DOGÜNSİFED Chairman **Tarkan Kadooğlu**, DenizBank SME and Agricultural Banking EVP **Gökhan Sun** and other officials from DenizBank and DOGÜNSİFED participated in the meeting held in Diyarbakır on March 31, 2011, Thursday. The new resource provided by DenizBank is in scope of the guarantee under **Credit Facility Program for Greater Anatolia** (BAKK) managed by EIF and financed by EU and Republic of Turkey. SMEs can borrow up to 500.000 Euros with 5 year maturities. Micro enterprises who wish to benefit from BAKK project but who are not eligible due to collateral inadequacy can apply for "Micro Credits for Micro SMEs" of "Credit Guarantee Fund" via DenizBank and request up to TL 49.740 for investment and operating capital.

"We attach special importance to entrepreneurs in Eastern and Southeastern Anatolia"

DenizBank CEO Hakan Ateş, underlined that they attach special importance to entrepreneurs in Eastern and Southeastern Anatolia as a Bank in his speech at the meeting. Ateş said "As DenizBank, we provide every opportunity to our entrepreneurs in these regions for them to reach financing resources easier".

We will continue to work so that these economically developing regions reach the level of economically strong cities like Istanbul and Ankara.” Drawing attention to the fact that DenizBank attaches great importance to SMEs, Ateş said, “One of the problematic issues in the sector is our entrepreneurs’ long term credit opportunities, and the fact that long term credit opportunity is not possible to find for the investments to be made. SMEs located in 10 large cities utilize approximately 60% of bank resources. We aim to ensure resources are more efficiently used and the targeted development is realized by increasing the economic support provided to Anatolia. With this credit opportunity we offer within the framework of Credit Facility Program for Greater Anatolia, the region’s SMEs will grow more rapidly”.

DOGUNSIFED Chairman Tarkan Kadooğlu thanked DenizBank authorities for the credit opportunity they offered and for answering the questions and coming to Diyarbakır. Kadooğlu said, “Unfortunately, one of the most important obstacles before trade and investment in our region has been difficulty experienced in accessing the credits in the business world. As DOGUNSIFED, we always exert effort to realize works especially in development and employment issues in our region. I hope that DenizBank’s efforts will be a role model for other banks. If we can move more conveniently in using credits in our region, we believe that our region will develop more rapidly. We know from our business lives that banks’ approach to the region is not much positive. The disbelief in any commercial activity or investment made in the region underlies this approach of banks. We trust the entrepreneurs and investors of these territories. Thus, DenizBank’s efforts will be important in eliminating this prejudice. I would like to extend my gratitude to them in your presence and I hope the credit they lend will bring more employment and development to these territories.”

“Our Target is to be one of the top three banks in SME Banking”

In his speech, DenizBank Executive Vice President in charge of SME and Agricultural Banking, Gökhan Sun explained the details of the new credit resource offered by DenizBank. Providing information about DenizBank’s activities in SME banking, Sun said, “As a result of the decrease in the crisis impacts in 2010, demand for SME credits increased remarkably. While the sector grew by 34%, SME credits grew by 50%. In our Bank’s balance sheet, SME credits increased steadily for the last 3 years and now it represents 22% of total commercial credits when the last period is examined. Our target is to make the SME credit share reach 30% level among total credits... As DenizBank, we are determined to be one of the top 3 banks to come to mind when SME banking is in question and we continue our efforts for this objective.”