

DenizBank Cooperates for Urban Renewal With the Ministry of Environment and Urban Planning

- **DenizBank and the Ministry of Environment and Urban Planning of the Republic of Turkey have signed a protocol concerning urban planning. According to this protocol, along with the government's support provided there will be no file handling fees, appraisal and mortgage fees taken from the customers preferring DenizBank for getting an urban planning loan.**
- **In addition, DenizBank will make a contribution up to 500 TL per apartment for the Earthquake Risk Report, which is considered to be start point of the process. Besides all these, DenizBank provides various advantages including free consulting, grace period of installment payments up to 24 months.**

DenizBank, remarked by its innovative products and services, in the framework of its social responsibility coming along with its commercial responsibilities wants to become the leading bank in the area of urban renewal. On Monday, January 21, 2013, in Ankara DenizBank and **the Ministry of Environment and Urban Planning of the Republic of Turkey** have signed a protocol concerning urban planning. According to this protocol, the customers preferring DenizBank's services will receive the support provided by the government. The Executive Vice President of DenizBank Retail Banking Group **Gökhan Ertürk** and the General Director of the Infrastructure and Urban Renewal Department of the Ministry of Environment and Urban Planning **Vedad Gürgen** took part in the protocol signing ceremony.

"We stand by our customers till they receive new houses"

The Executive Vice President of DenizBank Retail Banking Group **Gökhan Ertürk** in his speech at the protocol signing ceremony emphasized that beginning with 2012 the total house stock in Turkey has reached 19 million. Ertürk noticed: "About 5 million of these houses are illegal and unlicensed. Moreover, in this stock there are 1,5 million houses that have ended their useful economic life and needing to be replaced. If we consider these numbers together with the growth of population, it comes out that there will be a need in 8 million houses built in Turkey by the year 2023. The Ministry of Environment and Urban Planning plays the key role in the urban renewal process. In accordance with the protocol we have signed, the customers preferring DenizBank's

services will receive the support provided by the government. In addition, we provide our customers with many advantages. As DenizBank we stand by our customers from the first destruction moment of the urban renewal process till the moment they receive their new houses”.

The advantages provided to those who prefer DenizBank

According to the protocol signed between the Ministry of Environment and Urban Planning of the Republic of Turkey and DenizBank, the customers preferring DenizBank’s services will receive the support provided by the government. Along with the government support the customers preferring DenizBank for taking an urban renewal loan will not be paying file handling fees, appraisal and mortgage fees. In addition DenizBank will make a contribution up to 500 TL per apartment for the Earthquake Risk Report, which is considered to be start point of the process.

Citizens can get more information through DenizBank’s urban renewal information line by number 444 36 34 or from the website www.denizbank.com. DenizBank’s specially trained Urban Renewal Experts will provide the customers with free Renewal Consulting Services responding all the requests of the customers just in place. Among the advantages given by DenizBank is the “New House Support Package” including grace period of installment payments up to 24 months; a 4% annual interest support (for workplaces it is 3% annually) for housing credits with government support; a guarantee to finish the project received from the building contractor companies working with DenizBank; construction control on each level; transportation discount support while moving; special discount options for the new houses of Denizbank’s customers.

About DenizBank

DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In 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 614 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing 11.382 people. DenizBank Financial Services Group consists of DenizBank, six domestic and three international financial subsidiaries, four domestic non-financial subsidiaries and a branch in Bahrain. Deniz Investment Securities, Express Investment Securities, DenizInvestment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Intertech, Deniz Kültür, Bantaş and Pupa are the group’s domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

About Sberbank

Sberbank is the largest bank of Russia that holds about the third of total Russian banking assets. The Central Bank of the Russian Federation is the founder and major shareholder of Sberbank owning 50% plus one voting share. Other shares are held by more than 245,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 19,000 branch offices and internal structural divisions. The foreign network of the Bank is comprised of subsidiaries, branch offices and representative offices in 20 countries, including CIS countries, Central and Eastern Europe, and Turkey. In September 2012, Sberbank closed the deal on acquiring DenizBank, which is ranked as the 6th among private banks in Turkey and the 9th among Turkish domestic banks



by the amount of total consolidated assets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is www.sberbank.ru