

Up to 30% saving in groceries shopping with Kiler Bonus

- **DenizBank has realized the Kiler Bonus co-branded card project with Kiler Group. Kiler Bonus card holders will save up to 30% in groceries shopping. While card holders benefit from all opportunities of Bonus, they will continue to collect gain points, a feature of Kiler Gain Card.**
- **With the campaign special for the launch, TL 50 bonus will be earned in the first TL 100 Kiler shopping to be made with Kiler Bonus between 12 February – 31 May 2013.**

Differentiating itself with innovative products and services, **DenizBank** has made an important collaboration with **Kiler Retail**. DenizBank has signed an exclusivity agreement with Kiler Retail for their co-branded card project. They organized a promotion meeting for **Kiler Bonus**, which is the joint project of the agreement, on February 12th 2013, Tuesday at Istanbul Sapphire Observation Deck. Among the participants to the meeting were DenizBank CEO **Mr. Hakan Ateş**, DenizBank Executive Vice President in charge of Retail Banking Group **Mr. Gökhan Ertürk**, Kiler Holding Retail Group Chairman of the Board of Directors **Mr. Ümit Kiler** and Kiler Retail CEO **Mr. Nihat Özdemir**.

All features of Bonus combined with Gain Card benefits.

While Kiler Bonus bears all features of Bonus, it also allows holders to benefit from all opportunities offered by Kiler Supermarkets' loyalty program Gain Card. With regular campaigns, customers will earn as they use their Kiler Bonus Cards. Kiler Bonus owners will benefit from discounts between 10% to 30% and additional bonus earning in grocery shopping. With the launch and the campaign held specially for the launch of Kiler Bonus, card fees will not be charged for the first year from those who apply for Kiler Bonus between 12 February – 31 May 2013 and TL 50 Bonus will be earned in the first TL 100 Kiler shopping to be made with Kiler Bonus.

"We transferred DenizBank's power in retail banking to Kiler Bonus"

At his speech during the meeting, DenizBank CEO **Mr. Hakan Ateş** stressed the potential of the retail sector in Turkey. Stating that Kiler Bonus will reflect the joint power of the two institutions, Mr. Ateş said, "This collaboration we realized with one of the most important brands of Turkey, Kiler will make us and consumers learn. We are now including a new one to our co-branded credit card products, Kiler Bonus. In collaboration with Kiler, one of the greatest brands in retail sector in Turkey, we add Kiler Bonus in our card portfolio growing with Miles&More and Sea&Miles projects; Fan Bonus, the football program with the highest participation in Turkey; city card project which

we issue with municipalities. Widespread merchant network, campaign infrastructure and all opportunities of Bonus and all advantages of Gain Card have been combined in Kiler Bonus. As DenizBank, we know how important retail is for Turkey and we try to provide the best service to our people in this area. We transferred DenizBank's power in retail banking to Kiler Bonus. I hope Kiler Bonus will bring the best of luck to our bank, Kiler Retail and our country".

Satisfaction will increase with Kiler Bonus

Kiler Holding Retail Group Chairman of the Board of Directors **Mr. Ümit Kiler** said, "As Kiler, we estimate that following up technology and reading consumers' expectations and habits will be just as important as price competition in the future. Within this scope, we have started to plan and apply Kiler's infrastructure, customer relationship management, technology use and store organizations according to this estimation for the last 2 years. We receive very good feedback from our customers and suppliers and producing companies. Kiler Bonus Card project was on our agenda during this process. Our bond we established with our customers via Gain Card has been very strong until today. We believe that with Kiler Bonus, this bond will be stronger; our customers will feel that they are saving while shopping and their satisfaction will increase with the opportunities to be offered. I would like to thank all DenizBank family, primarily Mr. Hakan Ateş, my colleagues at Kiler and those who contributed to this collaboration. I hope that we realize many achievements together in the future."

It is very easy to apply for Kiler Bonus

To apply for Kiler Bonus, one only needs to text "KILER" , leave a space and write Republic of ID number and send to 3280. It is also possible to apply for Kiler Bonus via all DenizBank branches, www.denizbank.com, and DenizBank call center 444 0 800. You may also apply for cards at all Kiler stores.

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 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