

**DenizBank announces nine monthly financial figures\* of 2013:****President and CEO of DenizBank Financial Services Group Mr. Hakan Ateş:****“DenizBank posted TL 874 million net profit in the first nine months of 2013, representing a twofold increase on a year-on-year basis.”**

President and CEO of DenizBank Financial Services Group Mr. Hakan Ateş said, “In September, we celebrated our first anniversary of joining the Sberbank Family. Within this process, thanks to the strength we derived from our shareholder we continued our financial and operational growth as the 5<sup>th</sup> private bank of Turkey according to consolidated assets.”

On a year-on-year and consolidated basis, Ateş said that the Group outperformed the sector growth by 1.5 times and:

- Grew its assets by 40% to reach TL 73 billion 276 million,
- Grew its equity by 14% to reach TL 5 billion 986 million,
- Grew its customer deposits, the main source of funding, by 33% to reach TL 44 billion 849 million,
- Grew its cash and non-cash loans by 43% to reach TL 52 billion 362 million and 16 billion 838 million, respectively,
- Grew its loans in all segments, primarily commercial, corporate, credit cards and SME, by TL 15.9 Billion on a year-on-year basis with a growth rate of 43%,
- Grew the number of its branches by 12% to reach 701 in the last 9 months,

realized its 9 monthly net profit of 2013 as TL 874 Million growing by 111% on a year-on-year basis.

**With innovative products and services, life is beautiful at Deniz!**

Ateş said, “DenizBank realized a “first” in the sector and united Cashier Mobile POS, offered for the service of enterprises, with more than 50 thousand SMEs. With this service which now makes it possible to make all banking transactions with one terminal and saves SMEs from work load, loss and unregistered transactions and ensure that they work more efficiently, we are very happy and proud to be the first and pioneering bank to have taken a step for our SMEs to become stronger and receive the service they deserve”.

**DenizBank became the title sponsor to CEV Volleyball Champions League!**

Stating that in line with DenizBank’s social responsibility vision, the Bank has adopted the mission for the sustainable development of sports in all fields and its accessibility by all parts of the society, Ateş underlined that as a natural extension of this approach, they united powers with CEV (European Volleyball Confederation), the continental governing body of volleyball in Europe, and became the title sponsor to “CEV Volleyball Champions League”.

Adding that they attached great importance to the said collaboration for the global representation of Turkish volleyball and brand and that they became an important part of the European volleyball family, Ateş said, “The most prestigious organization of world volleyball on clubs level, in which Eczacıbaşı Vitra, Galatasaray Daikin, Vakıfbank, Arkas, Halkbank and Galatasaray FXTCR participates from Turkey, will be entitled ‘CEV DenizBank Champions League’ for 3 years as from 2014 season. This means that the excitement of “CEV Volleyball Champions League” will be experienced with the name of DenizBank in 20 European countries for 3 years.”

**“DenizBank added new ones to its collection of international awards”**

Stating that DenizBank broke records regarding awards they were granted in the international arena with the services and applications they realized to facilitate the lives of customers and respond to the requirements of the era with fast and quality service approach, Ateş said:

- DenizBank was awarded as the winner in three different categories which are "Retail Banking Technology Project of the Year", "Innovation in Mobile Banking" and "Innovation in Use of Social Media" in the Innovation in Technology and Transaction Banking Awards organized by The Banker,
- DenizBank won the silver medal at Stevie Awards with MobilDeniz in the "Utilities and Services" category,
- DenizBank was granted the Grand Prize in Banking Technology Awards 2013 with fastPay in "Best Payments System Initiative" category and
- DenizBank won the "Best Customer Service Innovation of the Year" award in the annual organization held by International Customer Management Institute (ICMI) with the purpose to determine the most successful customer service performances of the year.

Ateş expressed that their "human"-oriented approach is there to make life more beautiful at Deniz not only for customers but also for employees. He said that thanks to the contribution they made in the development of Sailors, who they view as the main guarantee of customer satisfaction, they won:

- The "Best Award" granted by ASTD (American Society for Training & Development),
- Silver Award in "Best Training Team" category,  
Bronze Award in "Best Leadership Development Program" with New Captains' Club program and  
"Most Successful Training Results" with Sales Program for Tellers within the scope of Excellence Awards of Brandon Hall.

\*Denizbank published its BRSA consolidated and unconsolidated financials. The figures stated on this press release are on BRSA consolidated basis.

### **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 701 branches within DenizBank Financial Services Group including subsidiary branches, operating in 81 provinces of Turkey and abroad employing over 14 thousand 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.*

[www.denizbank.com](http://www.denizbank.com), <https://www.facebook.com/DenizBank>, <https://twitter.com/DenizBank>

### **About Sberbank**

*Sberbank of Russia is Russia's largest bank and holds almost one third of aggregate Russian banking sector assets. 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, with the remaining shares held by more than 245.000 domestic and international investors. Sberbank has the largest distribution network in Russia with more than 19,000 branches and structural internal units. The Bank's international network is composed of subsidiaries, branches and representative offices in more than 20 countries including CIS, Central and Eastern European countries and Turkey. In September 2012, Sberbank closed the deal on acquiring DenizBank, which is ranked as the 5th among private banks in Turkey and the 8th among Turkish domestic banks by the amount of total consolidated assets. The Bank holds the general banking license No.1481 issued by the Bank of Russia. The official website is [www.sberbank.ru](http://www.sberbank.ru).*