

**DenizBank announces 2012 year-end financial figures:****DenizBank Financial Services Group CEO Mr. Hakan Ateş:  
"Continuing to grow in 2012, DenizBank realized TL 813 million solo net profit"**

**DenizBank** Financial Services Group CEO Mr. **Hakan Ateş** stated, "With more than 100 branches we have opened in the last two years and recruitment of more than 2000 members of staff, as the private bank to open **highest number of branches** and to **create highest number of employment** in the last year, we have become one of the two private banks to offer services in **81 cities** of our country. Moreover, we continued to grow all year in all aspects although we were in a sales process which is quite unprecedented in the sector.

**DenizBank continues to be the leader in important fields.**

Stating that 2012 year-end net profit realized as TL 813 million and that net profit grew by 16% when subsidiary sales profit and dividend income of the previous year are excluded Hakan Ateş stated "We thank our 5.8 million customers who carried us to 5<sup>th</sup> rank among private banks in terms of consolidated asset size in our 15<sup>th</sup> anniversary and never left our side on our courageous journey."

Continuing its leadership in important fields of Turkish finance sector as a result of disclosed balance sheet data, **DenizBank maintained its leadership in;**

- Asset growth pace with 26%,
- Credit growth pace with 25%,
- Deposit growth pace with 32%,
- Agricultural financing among private banks with 23.6%,
- Public finance among private banks with a market share of 39%,
- Tourism finance with a market share of 14,7%,
- Sports clubs with 127 thousand fan cards,
- Commercial cards market with 632 thousand cards

**"We render our success sustainable with "Financial supermarket" approach**

Hakan Ateş said, "We realize profitable business processes that will render our financial structure sustainable and we continue with our profitability with the TL 813 Million net profit we have achieved. As a consequence of our high performance, we increased the number of our domestic and international branches to **624** at the end of 2012. We recruited nearly 800 new employees and the total number of our employees reached **11,618**"

**DenizBank is awarded with its breakthroughs, different approach and service quality.**

Having actualized innovative applications in many fields from human resources to channel innovation, from sustainability to project finance, DenizBank has crowned this success in local and international platforms:

- BAI - Finacle Global Banking Innovation Contest Channel Innovation Award
- 8 awards including highly prestigious international web prizes such as Midas, Communicator Awards, Horizon Interactive Awards, Golden Spider with its applications in digital platforms
- EBRD (European Bank for Reconstruction and Development) "Sustainability Award"
- Financial Times The Banker and PWM journals / Global Private Banking Awards – "Highly Commended" Private Banking Award in "Best Private Banking in Turkey" category
- Brandon Hall International Excellence Awards/ "Best Extended Corporate Training Program" Silver Prize
- In project finance, "The European Transport Deal of the Year" award presented by Euromoney / Project Finance Magazine by having a role in the financing of IDO privatization project.

Having realized breakthroughs not only in Turkey but also in the world, DenizBank has offered for the service of customers many mobile and digital applications such as Facebook branch, credit application on Twitter and fastPay to facilitate their lives.

### "Culture, arts and education are our priorities in social developments"

Stating that DenizBank has seen corporate social responsibility activities as an integral part of its main activities since establishment and has been one of the main supporters of culture, arts and education in 2012, Ateş said.

Million TL	31.12.2011	31.12.2012
Total assets	44.756	56.495
Cash loans	30.947	38.801
Non-cash loans	10.111	12.381
Customer deposits	26.499	34.985
Net Profit	874	813
Equity	4.641	5.665
Return on Equity*	%18,0	%15,0

\* Subsidiary sale revenues have been excluded.  
The balance sheet items taken from independently audited financial statements are formed of consolidated data while the net profit figure is formed of unconsolidated data.

### **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](http://www.sberbank.ru)