

## **International Women's Day Gift To Women Farmers and SME's From Denizbank**

**Leader of agricultural banking among private banks, while DenizBank celebrates the International Women's Day of female farmers with the special deposit and "Agricultural Consumer Loan" interest rates, it also provides credit opportunities to SMEs with favorable interest rates and repayment conditions.**

Besides the financial support it has provided to the sector for the last six years with the feature of the private bank that lends the highest amount of credit to the agricultural sector, DenizBank also adds value to the social lives of the producers, has identified the needs of SMEs from the day of establishment and continues to facilitate their lives.

Contributing to the development of the Turkish agriculture and SME world with the innovative products and services it offers, DenizBank does not forget the International Women's Day of female farmers and SMEs and offers special advantages to them. Within the scope of the campaign that will continue between 8-15 March 2013, both female farmers and female SMEs will benefit from special interest rate for deposits (monthly TL 7.30%, USD 2.65%, Euro 2.50%) and female farmers will also have the opportunity to use "Agricultural Consumer Loan" with 0.99% interest rate. Female SME customers will be able to use credits with 3 month grace period, 0.80% interest rate and maturity up to 36 months.

**DenizBank SME and Agricultural Banking Group Executive Vice President Mr. Gökhan Sun** said about the campaign: "For the last six years, we have been the private bank that lends the highest amount of credit to the agricultural sector. The number of our customers is over 600 thousand and the size of agricultural loans we lend in the agricultural sector throughout Turkey is over TL 2.3 Billion. With our product range that may finance all sorts of agricultural investment which the sector may need, we answer all agricultural banking related service requests of real person or legal person agricultural businesses that are of a certain scale, that will be pioneering and leading, that work according to profitability principles, that make production with high added value and we continue our work to ensure they are guiding and efficient in agricultural decisions and reach the position they deserve in the sector. Also SMEs form one of our most important focal points. We work on products and services that will ease the lives of SMEs and answer their needs. Currently, we are at the service of SMEs with our branches that are present in all of 81 provinces. We are aware that each support to SMEs is a support towards the development of the country and we see SME banking as a national duty.



With this purpose, we celebrate the International Women's Day of our female farmers and SMEs with the deposit and credit interest rates we specially offer."

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