

DenizBank is hungry for more awards in digital banking!

DenizBank's overseas success story in digital banking

- **DenizBank crowned success of its difference-making, ground-breaking new generation products and services in digital banking with two prestigious awards on international arena.**
- **Awarded by *The Banker* 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", DenizBank has thus carried its sector pioneer position in the digital world onto the international platform through an important publication guiding the world of finance such as *The Banker*.**
- **DenizBank was granted yet another award from Stevie Awards, crowning its overseas success story in digital banking. Within this scope DenizBank Digital Banking was awarded the Silver Stevie Award in "Utilities and Services" category with its MobilDeniz application developed to add value to lives of customers also in digital world.**

Holding the pulse of digital generation while strengthening its leading position in the sector with its innovative products and services, **DenizBank** adds more to its achievements it crowned in many award platforms on international arena.

Within the "Innovation in Technology and Transaction Banking Awards" rewarding the institutions that best use technology in banking sector organized by *The Banker* magazine every year, DenizBank became winner in three categories.

DenizBank received "**Retail Banking Technology Project of the Year**" award thanks to Facebook Branch, CepteVade, Twitter Loan, "**Innovation in Mobile Banking**" award thanks to fastPay, CepteVade and Orange 24, and "**Innovation in Use of Social Media**" award thanks to Twitter Loan and Facebook Branch, having its difference from competitors registered at global level made possible by its innovative approach central to all its activities adding value to employees, customers and other stakeholders.

DenizBank's difference-making original approach in digital banking was rewarded by **Stevie Awards**, one of the most reputed organizations all over the world. Renewed in June by putting more emphasis on user experience as a natural extension of the Bank's customer-oriented

approach, **MobilDeniz** application received the **Silver Award** in “Utilities and Services” category. DenizBank thus got its name written on international arena through a contest attended by more than 50 countries every year. Stevie Awards are held for 11th time this year and the award ceremony will be held in Barcelona on 14 October 2013.

“We wish our Bank will receive many more awards with our ground-breaking offers”

Making a statement about the matter, **DenizBank’s Executive Vice President in Charge of Digital Generation Banking Murat Çelik** said innovation is a part of their DNA to add value to lives of employees and customers, and underlined that international awards obtained are the most valuable appreciation of efforts made in this field.

Murat Çelik continued: “In line with its motto ‘Life is beautiful at Deniz’, DenizBank always focuses on real needs of customers and act to respond to these needs as soon as possible. Benefits of mobile and digital platforms making life easier and rapidly changing trends in this area determine road map of our Bank to shape our range of products and services and to add more value to lives of customers. With every technological innovation, expectations of our customers evolve to realize banking transactions more easily, safer and without losing any time. Therefore, in recent years, we have designed our business processes to develop correct solution proposals by analyzing the relation between developing technologies and changing customer expectations. As a result, we have implemented many important projects such as Facebook Branch, fastPay, Twitter Loan. In June, we have renewed our MobilDeniz application to provide more ease with regards to user experience. In summary, we have shaped our whole road map with the vision of enabling customers to benefit from offers of mobile and digital world more easily. At the point where we stand today, we are proud that our Bank has been rewarded with two globally-prestigious awards. We wish that our Bank will receive many more awards with our ground-breaking offers in the sector”.

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 685 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing 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, <https://www.facebook.com/DenizBank>, <https://twitter.com/DenizBank>

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 18,000 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 5th among private banks in Turkey and the 8th 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

Digital Applications that differentiate DenizBank

Your branch is on Facebook

With Facebook Branch application of DenizBank which represents a first in not only Turkey but the whole world, customers who have Facebook accounts can make money transfers 24/7 and view their credit cards, deposit and credit accounts and manage their daily agenda.

Credit application through Twitter

Credit applications are accepted through "Direct Message" in Twitter with the application of DenizBank in June 2012 with a unique application in Turkey. Approval message of people who send their ID Number and mobile phone number to @DenizKredi account via "Direct Message" are received by their mobile phones. @DenizKredi account sends how to make credit applications to followers in 140 characters.

fastPay

DenizBank offers the opportunity to make money transfer day and night, at weekends 24/7 with only a mobile phone number whether you are a bank customer thanks to fastPay application. It is differentiated by "send money by voice" and "mobile payment at restaurants" features. By the technology of fastPay that can differentiate the voice of the user from the registered alias for fast transactions of money transfer, you only have to give a vocal order to your mobile phone for money transactions. Another feature of the application is that you can make payments at restaurants without going to the cashier thanks to the mobile devices. You only have to select the merchant and payment amount. You can also open tabs and make joint payment by adding second persons to the tab.

MobilDeniz

MobilDeniz application that was renewed by DenizBank in June by prioritizing user experience differentiates itself with features designed according to smart phone user habits. People who are not DenizBank customers can also access market data, stock prices, currency rates, DenizBank branches and ATMs and make credit and deposit calculation. Another important feature is that you can personalize

*financial tools. Users can rank the tools they wish according to their preference. With "**Pattern Lock**", you can access MobilDeniz faster by using the personalized pattern locks instead of a password.*

Orange24

Orange24 that was initiated in 2007 with the motto "credit in 24 hours" is coming to your pocket and decreases 24 hours to 24 seconds. This application special for SME Card holders enables users to obtain a loan in 3 steps from their mobile phone. In addition, SME Card holders can view all their accounts, loans and available limits. They can also benefit from SME Card campaigns from a single step. Orange24 is an application that all SME Card holders will enjoy thanks to its simple interface and functions.

CepteVade

DenizBank offers a new service to SMEs which is a first in Turkey and the world. This application designed for SMEs enables SMEs that are DenizBank customers to make future payments under a bank guarantee. Recipients do not have to be bank customers. Recipients are comfortable to know they have secured payments and can arrange their cash flow with flexibility thanks to the transfer function of payments. We are expecting the application that covers all needs of SMEs commercial lives to become widespread.