

Credit opportunity from DenizBank for Bağ-Kur members!

DenizBank is offering a credit to Bağ-Kur members who need a loan to retire with 0.96 interest rate with a grace period of 4 months and maturity options up to 36 months.

Differentiating itself in the sector with its products based on customer needs, DenizBank is offering a special credit opportunity for Bağ-Kur members. Those who cannot earn their retirement due to accumulated premium debts and who need a credit to retire will be able to use a loan with 0.96 interest rate with a grace period of 4 months and maturity options up to 36 months when they apply to DenizBank branches.

Bağ-Kur Members who cannot earn their retirement due to premium debts will be able to pay their debts until 31 December 2014 and retire with the "Law numbered 6552 on Restructuring Certain Receivables" or "Omnibus Bill" in short. DenizBank is offering an important chance for people who will retire.

"We are offering advantageous credit opportunities to Bağ-Kur members who need a credit to retire."

DenizBank Retail Banking Sales Group Executive Vice President **Oğuzhan Özark** said, "We continue to follow up the needs of pensioners as DenizBank and to serve them beyond expectations. DenizBank, which brought the special banking approach for pensioners for the first time in the sector, continues its leading position in private banks. We are offering Bağ-Kur members who need a credit to retire will be able to use a loan with 0.96 interest rate with a grace period of 4 months and maturity options up to 36 months. We make pensioners feel special at DenizBank and offer them services at advantageous conditions. I invite all pensioners to benefit from the privileged world of Deniz."

Privileged banking services

Transaction priority at branches, consumer loans with favorable interest rates, Rescue Overdraft account for urgent cash needs, free of charge transfer and EFT from the internet and Call Center, free of charge cash withdrawal and balance inquiry at all ATMS in Turkey and the world, special interest rates for time deposit and account handling fee exemption are among opportunities offered by DenizBank to pensioners.

Advantages of Pensioner Bonus

DenizBank's Pensioner Bonus comprises all Bonus features. With Pensioner Bonus, one can divide his or her shopping into installments, earn bonus points as they spend, do free shopping at program partners with earned bonus points. Discounts in electricity, water,

natural gas and telephone utility bills and spending at pharmacies, grocery stores, etc. are among advantages offered to pensioners. Pensioner Bonus also comes with fees and commissions exemptions in payment orders such as rental fee or monthly subscription fee and special low interest rates.

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 745 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing close to 15 thousand people. DenizBank Financial Services Group consists of DenizBank, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, Deniz Card Payment Systems, Açık Deniz Radio – TV and Bantaş are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

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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 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