

DenizBank gave Tümosan tractors as gifts to 10 farmers in the 10th year of Producer Card

Within the scope of the campaign organized by DenizBank throughout Turkey, DenizBank gave Tümosan tractors with a model year 2014 as gifts to 10 customers who used their Producer cards between the dates of 31 May – 31 October 2014. In the campaign organized for the 10th year of Producer Card, tractors were given to the lucky participants in the ceremony.

DenizBank, having the biggest market share among private banks in agricultural sector with the innovative products it offers, continues to support agricultural producers. Within the scope of the campaign organized throughout Turkey in cooperation with TÜMOSAN Motor ve Traktör Sanayi A.Ş., DenizBank gave Tümosan tractors with model year 2014 and model 4155 2 WD ROLLBAR to 10 customers who used their Producer Cards between the dates of 31 May - 31 October 2014. Tractors were given to the lucky participants in the ceremony held in the factory of Konya Tümosan Motor ve Traktör Sanayi A.Ş. on 25 December 2014.

For every TL 100 and above amount spent by farmers who own Producer Card at contracted dealers on agricultural input such as diesel oil, fertilizers, animal feed, agricultural pesticide, seeds, seedlings, they obtained the chance to enter the draw. The farmers who won Tümosan tractors with the model year 2014 were Seyfettin Öktem (Tekirdağ), Osman Özdemir (Kütahya), Hediye Kurtuluş (Mersin), Mehmet Boz (Eskişehir), Hamdi Çelik (Afyon), Mustafa Arslan (Uşak), Halit Tavukçu (Edirne), Bekir Yağlı (Antalya), Baki Pehlivan (Elazığ) ve Ali Dönmez (Yozgat).

"We will continue to produce leading projects in agricultural banking"

DenizBank SME and Agricultural Banking Group Executive Vice President **Gökhan Sun** said the following in the ceremony held in Konya: "We are happy to give Tümosan tractors to 10 producers in the 10th year of our Producer Card which provides advantages to more than half million producers in purchases of agricultural inputs in member merchants. As the bank lending the highest amount of credit in the agricultural sector among private banks, the total amount of credits that we lent to the sector exceeds TL 4 Billion. As DenizBank, we will continue to provide products and campaigns which are suitable for the needs of our farmers and we will be in a more close and efficient contact with them. I am happy to deliver the tractors to the lucky participants as gifts for the New Year and I wish them a prosperous and fruitful year"

Producer Card special for the sector

With Producer Card, which is a first in Turkey, producers are able to purchase their agricultural inputs such as fertilizers, agricultural pesticides, animal feed, fuel oil, seeds and seedlings necessary for their agricultural activities at DenizBank member merchants and have up to 6 months maturities with no interest. Similar campaigns of DenizBank are applied at dealers selling animal feed, agricultural pesticides, seeds and seedlings. Producers may apply for Producer Card through DenizBank branches, POS devices at member merchants, ATMs, DenizBank website or mobile phones only by sending an SMS.

About Producer Card, a first in Turkey...

- Producers may use their Producer Cards while **shopping** at member merchants for diesel oil, fertilizers, animal feed, agricultural pesticide, seeds, agricultural machinery and other agricultural needs or while **withdrawing cash from ATMs**.
- Repayments may be made at harvest.
- Early repayment option is provided.
- Interest free agricultural input shopping is offered within campaigns at member merchants.

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.

www.denizbank.com, www.facebook.com/DenizBank, 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 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