

Great honor for DenizBank and Turkey

DenizBank is named the Most Innovative Bank of the Year

- [DenizBank](#) was bestowed with the “Most Innovative Bank of the Year” award at 2014 BAI Banking Innovation Awards, granted by the US based Bank Administration Institute (BAI) and American Bankers Association (ABA), which are the most prestigious institutions in terms of banking administration sphere of financial services industry worldwide.
- In the contest to which a total of 105 financial institutions, 8 of which were from Turkey, applied with more than 220 projects, DenizBank was the only institution to represent Turkey in the finale with 5 innovation projects in 3 different categories.
- Commenting on the occasion, DenizBank President and CEO Mr. Hakan Ateş said, “It is a great honor and privilege for us to mark the name of our Bank and Turkish banking on this prestigious platform. As DenizBank, we have always worked really hard to be the leader of digital transformation and offer solutions to adapt our people to such change. From today onwards, we will continue to work in line with the same vision, with the pride and motivation granted to us with the title of “The Most Innovative Bank of the Year”.

[DenizBank](#) continues to be appraised in the global arena thanks to its difference making applications which it introduced to the sector in the digital area. DenizBank last reached an important accomplishment on behalf of the Turkish banking sector at the **BAI - Finacle Global Banking Innovation Awards 2014**, recognizing the most innovative applications in banking and acknowledged to be the most prestigious among international platforms.

Having reached the finale with 5 applications in 3 categories, most of which represent “world-firsts”, DenizBank received the first prize in **Innovation in Internal Process Improvement** category with **Inter-Collect** application that enhances customer satisfaction and was named the “**Most Innovative Bank of the Year**” in 2014 with fastPay and other innovative products.

22 projects of 13 banks in five categories were included in the final elimination in the contest where DenizBank made it to the finale in “Product and Service Innovation”, “Channel Innovation” and “Innovation in Internal Process Improvement” categories.

5 projects of DenizBank that reached the finale among 22 projects are as follows in terms of their categories:

- **Product and Service Innovation:** [FastPay](#) Hands-free Payment
- **Channel Innovation:** [FastPay](#) Mobile Wallet

- **Channel Innovation:** Social Customer Care
- **Innovation in Internal Process Improvement:** Inter-Collect that enhances customer satisfaction
- **Innovation in Internal Process Improvement:** Inter-Dashboard Programs

Hakan Ateş: "Innovation is instilled in our institution's DNA"

Commenting on the occasion, **DenizBank President and CEO Mr. Hakan Ateş** said, "It is a great honor to be the only bank representing Turkey on a platform featured as the innovation arena of the global banking industry and to be named the "Most Innovative Bank of the Year" in 2014. Institutions rewarded in this prestigious organization reshape the banking sector in a way with their innovative perspectives. As DenizBank, we attach great importance to the paradigm shift in banking along with digital and mobile technologies. Within this scope, we changed our route towards the digital world long time ago, instilled innovation in our DNA and shaped our activities with the vision to become the leader of digital transformation. As of today, we managed to become a brand that is not the follower of the digital world, but the one that is followed. For us, there is no finish line in the marathon of innovation and we consider this as a journey. Seeing our vision crowned in such a prestigious platform motivates us even more. I would like to take this opportunity to thank all my colleagues who contributed in winning these international awards."

About BAI Awards

The BAI - Finacle Global Banking Innovation Awards, now in its fourth year, recognizes innovation in the retail banking industry that positively impacts customer experience, bank efficiency and profitability. Winners are selected in collaboration with Infosys, a member of the American Bankers Association (ABA) working as an ABA body in generating solutions and perspectives for the business needs of banks and financial service institutions.

About BAI

The prestigious institution of financial service sector, US based BAI (Bank Administration Institute) has focused on advancing the industry through works on education and research and provided service for a large part of the industry ranging from multinational banks to social institutions for more than 85 years.

Besides the events, education programs and researches offered to financial institutions, BAI also continues its activities with the mission to ensure that solution providers improve their relations with the industry. BAI's offerings include premier events such as BAI Retail Delivery Conference & Expo, groundbreaking research and performance metrics, professional learning and development programs aiming the advancement of the industry in a more innovative and effective manner. BAI also recognizes the world's most successful institutions in terms of innovation together with the relevant bodies of the American Bankers Association (ABA).

<https://www.bai.org/>

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