

DenizBank is the 'Bank of the Year' according to The Banker

DenizBank was awarded as the "Bank of the Year in Turkey" by *The Banker*, the prestigious magazine of the financial sector.

Receiving the award during the "The Bank of the Year Awards" ceremony in London on behalf of DenizBank, Suavi Demircioğlu, CFO of DenizBank said: "We are honored to be found worthy of this award for our products and services, which we offer with an innovative approach as a part of DNA of our Corporate culture."

DenizBank received another prestigious international award for its innovative services and practices enhancing corporate performance and customer satisfaction.

In this framework, DenizBank was selected as the "Bank of the Year in Turkey in 2014" as a result of expert bankers and analysts of *The Banker* magazine, part of Financial Times Group. DenizBank's was presented in London on 28 November 2014 during a ceremony with the participation of top executives from the world's finance giants.

The Banker selected DenizBank the "Bank of the Year" considering the performance of the Bank as per the following criteria:

- Growth and performance
- Strategies aimed at high profitability
- Innovative practices with advantages in the sector
- Services offered to clients by different channels
- Taking banking products and services to larger masses in the society

Speaking of the achievement, CFO of DenizBank **Suavi Demircioğlu** commented: "Driven by our innovative approach as part of DNA of our corporate culture, our collective wisdom and team spirit, we continue to make steps that can set examples for the whole sector. We had been honored a short time ago with the 'Most Innovative Bank of the World' award by Bank Administration Institute (BAI) and American Bankers Association (ABA), and now we have the pride of being selected as the 'Bank of the Year in Turkey' in this event which has primary importance for the world of finance. DenizBank Family derives great pride out of such prestigious international awards besides the benefits we provide to our clients through our products and services. We will continue to work full speed on more innovations to achieve much more."

About The Banker Awards

"The Bank of the Year" award is a highly regarded annual awards event recognizing the top financial institutions in the world, based on opinions of expert bankers and analysts organized by the Banker Magazine, part of Financial Times Group. Selection criteria include financial performance in addition to risk management, use of new Technologies and difference-making strategies 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 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