

DenizBank keeps innovating ...

'Digital Deniz' eases life of customers with banking services

- **With its new generation banking platform Digital Deniz, DenizBank continues to expand services to offer easy access for costumers to banking products.**
- **Customers only apply for a product and Digital Deniz takes care of the rest and delivers products to the door of customers. Moreover, no fees or commissions are charged to customers for products within the framework of Digital Deniz coming with attractive interest rates.**

DenizBank keeps making life easier for customers through its new generation banking platform Digital Deniz, which combines banking products and services with technology. Breaking another ground in Turkish banking sector, DenizBank takes products to the door of customers via its Digital Deniz platform. Thanks to this service, customers do not need to do anything after they complete their application. Digital Deniz customers enjoy their product during the day when they are visited at their address with their accounts opened, cards delivered or loans disbursed on the very same day. Banking products developed specifically for Digital Deniz are just different from similar practices in the sector and they let customers have some comfortable experience.

Attractive interest rates and exemption from fees and commissions are among very important advantages offered by Digital Deniz. Thanks to Digital Loan offered through Digital Deniz, customers can borrow consumer loans at the lowest rates in the sector without paying any fees or insurance commissions. Furthermore, they can enjoy very favorably rates with Digital Deposits.

"Banking is much more comfortable with Digital Deniz"

Sharing his opinions about Digital Deniz, **Murat Çelik, DenizBank's Executive Vice President in charge of Digital Generation Banking Group** said: "Nowadays, way of banking is going through a big transformation. With many leading innovative solutions, DenizBank makes a difference in the sector, and we carry difference of DenizBank to digital channels. Thanks to Digital Deniz, our customers can benefit from favorable rates for Digital Loan without visiting a branch and borrow at low costs. Moreover, customers can realize all other banking transactions without visiting a branch thanks to internet banking, mobile banking and our widespread ATM network. In the world of Digital Deniz, customers never get tired, they can access all products, opportunities and applications with just one click. Internationally acclaimed for its ability to build innovative products and channels, DenizBank will continue to invest in technology-intensive projects in 2015.

We believe we will let our customers have much more comfortable banking experience with our Digital Deniz platform accessible everywhere.”

Advantages of Digital Deniz

- Opportunity of borrowing a lone and opening a bank account without visiting a branch
- Borrowing a Digital consumer loan with low rates, and without any fees or insurance commissions
- Opening a Digital Deposit account at convenient rates
- Realizing all banking transactions with ease through internet banking, mobile banking and a very wide network of ATMs.

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*