

“Select One” Campaign from DenizBank special for the needs of SMEs

Continuing its efforts for the sustainable growth and development of SMEs, DenizBank has offered two separate bundles with “Select One” credit campaign to make life easier. In the Insurance Bundle and Vera Bundle, offering selection opportunity to SMEs in such a way to create the highest added value, there are many advantages starting from credits with no file handling fees to interest rates of 1,19%.

Differentiating itself with innovative products and applications, **DenizBank** continues to make life beautiful at Deniz for SMEs with its new campaign offering two different options in line with their needs. With the “Select One” credit campaign which will run until April 30th, 2014, SMEs will be able to select either the Insurance Bundle or Vera Bundle, depending on their needs.

Selection by SMEs

In the **Vera Bundle** of the Select One campaign, those purchasing Vera Cashier POS from DenizBank will get a chance of loan with 1.19% interest rate up to TL 50.000 and up to 36 month maturity and will not be charged file handling fee. In the **Insurance Bundle**, those who purchase “My SME is safe” or “My Workplace is safe” insurance will get a chance of loan with 1.59% interest rate up to TL 50.000 and up to 36 month maturity and TL 500 is charged for the bundle.

DenizBank SME Banking Executive Vice President **Burak Koçak** expressed that SMEs had the chance to benefit from two separate and advantageous bundles with their new campaign. Koçak said, “As we continue growing in SME Banking as DenizBank, we attach great importance to all kinds of small enterprises, regardless of their sector. We believe that we invest in the strong future of our country’s economy with the support we give to SMEs. Regardless of the bundle they choose with our Select One campaign which will run until April 30th, SMEs will be able to benefit from important advantages. We invite all SMEs to benefit from the campaign.”

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 713 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing more than 14 thousand people. DenizBank Financial Services Group consists of DenizBank, six domestic, four domestic non-financial subsidiaries, three international financial subsidiaries and a branch in Bahrain. Deniz Investment Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Deniz Asset Management Company, Intertech, Deniz Kültür, Bantaş and Pupa are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

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About Sberbank

Sberbank of Russia is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of aggregate Russian banking sector assets, it is the key lender to the national economy and the biggest deposit taker in Russia. The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank owning 50% of the Bank's authorized capital plus one voting share and other shares are held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 20 countries. Sberbank has the largest distribution network in Russia with more than 18,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries. Sberbank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru