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DenizBank is giving Tümosan Tractors to 10 producers on the 10th anniversary of Producer Card

DenizBank is offering the opportunity to win 10 Tümosan tractors with model year 2014 to 10 customers who use their Producer Card between the dates of 31 May - 31 October 2014. For every TL 100 spent at contracted merchants, a chance to enter the draw will be offered.

Leading among private banks in agricultural sector with the innovative products it offers, **DenizBank** continues to support agricultural producers. Within the scope of the General Directorate of the National Lottery campaign organized by DenizBank, the Bank is offering the opportunity to win 10 Tümosan tractors with model year 2014 to 10 customers who use their Producer Card between the dates of 31 May - 31 October 2014. For every TL 100 above amount spent by agricultural producers who own Producer Card at contracted dealers on agricultural input such as diesel oil, fertilizers, animal feed, agricultural pesticide, seeds, seedlings until October 31st, 2014, a chance to enter the draw will be offered. At the end of the campaign, the lucky participants who will be selected with drawing of lots on November 7th, 2014 will win 4155 2 WD ROLLBAR Tümosan tractors with model year 2014. The winners will be announced on November 13th, 2014 on Güneş and Yeni Şafak newspapers and www.denizbank.com. Producers may find further information at www.denizbank.com and DenizBank Agriculture line at 444 6 800.

"We are the leader in agricultural banking among private banks"

DenizBank Agricultural Banking Group Executive Vice President **Gökhan Sun** said the following about their new campaign: "Within the scope of the 10th year events of the Producer Card, we continue our journey covering whole Turkey with great excitement. Besides, on the 10th anniversary of our Producer Card, which offers great advantages to more than 450 thousand producers at 12 thousand merchants in purchasing agricultural input, we are giving 2014 Tümosan tractors to 10 producers. 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 exceeded TL 3,5 Billion. As DenizBank, we will continue facilitating the lives of agricultural producers and offering new opportunities with our pioneering applications. We invite producers to use their Producer Cards in our advantageous campaigns and have a chance to own a brand new Tümosan Tractor."

Producer Card special for the sector

With Producer Card, which is a first in Turkey working on closed circuit basis; 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 contracted merchants and have up to 5 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 contracted merchants, ATMs, DenizBank website or only by sending an SMS.





About Producer Card, a first in Turkey...

- Producers may used their Producer Cards while shopping at contracted merchants for diesel oil, fertilizers, animal feed, agricultural pesticide, seeds, agricultural machinery and other agriculturak needs or while withdrawing cash from ATMs.
- Repayments may be made at harvest as with all agricultural loans of DenizBank.
- The risk of carrying cash is eliminated.
- Early repayment option is provided.
- Interest free agricultural input shopping is offered within campaigns at contracted 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 725 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad employing nearly 15 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, Destek 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.

<u>www.denizbank.com</u>, <u>www.facebook.com/DenizBank</u>, <u>twitter.com/DenizBank</u>

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