

DenizBank announces 12 monthly financial figures of 2013*:

CEO of DenizBank Financial Services Group Mr. Hakan Ateş: "Consolidated net profit of DenizBank in 2013 reached 1.011 million TL by increasing 40% compared to 2012"

CEO of DenizBank Financial Services Group Mr. Hakan Ateş stated "Thanks to the strength we derive from our shareholder Sberbank, we continue to grow with stability, as the 5th largest private bank of Turkey."

On a year-on-year and consolidated basis, Ateş said that in 2013 the Group outperformed the sector growth by 1.5 times and DenizBank;

- Grew its assets by 41% to reach TL 79 billion 668 million,
- Grew its equity by 7% to reach TL 6 billion 88 million,
- Grew its customer deposits, the main source of funding, by 42% to reach TL 49 billion 702 million,
- Grew its cash and non-cash loans by 46% and 49% to reach TL 56 billion 466 million and 18 billion 416 million, respectively,
- Grew the number of its branches by 14% to reach 713,
- **Realized a consolidated net profit of 1.011 million TL in 2013 by increasing 40% on a year-on-year basis.**

Leader among private banks in financing tourism, sports, public finance and agriculture

DenizBank, has made it a principle to serve niche sectors which are substantial for the strong future of Turkey, kept its growing in this area. In this frame, DenizBank reached to top among all banks in tourism that is one of the key sectors of the economic development map of the country. As of 2013 year-end, DenizBank earned a market share of 16.3% with loans lent to the tourism sector at the amount of 4.8 billion Dollars and also played a key role in financing Turkish sports with a loan support of 641 million TL. DenizBank maintained its leadership among private banks with market shares of 23.5% and 39% in agriculture and public finance respectively which are other important drivers of the growth strategy of Turkey.

Awards to DenizBank

DenizBank was rewarded 17 awards by national and international prestigious institutions due its applications simplifying lives of customers in fields of banking services, HR and especially mobile and digital platforms.

- Banking Technology Awards 2013 - fastPay – Best payment system of the year
- Financial World Innovation Awards 2013 – Twitter Credit - Excellency in Customer Experience
- The Banker - Innovation in Social Media - Twitter Credit, Your branch is on Facebook
- The Banker - Retail Banking – Technology project of the year - Your branch is on Facebook, Maturity on Mobile Phones, Twitter Credit
- The Banker - Innovation in Mobile Banking– fastPay – Turuncu24
- Stevie Awards – Mobile Deniz – Silver medal
- Global Financial Market Review - Best Retail Banking
- Capital - Among Top 3 Praised Banks
- Mastercard Worldwide – SME Card – Best Commercial card program of Turkey
- American Society for Training and Development (ASTD) – Deniz Akademi - The Best
- Brandon Hall Excellency Awards – Best Training team - Silver medal
- Brandon Hall Excellency Awards – Best leadership development program - Bronze medal
- Brandon Hall Excellency Awards – Most successful training results – Bronze medal
- Brandwatch – 9th most powerful social brand
- ICMI – Most innovative customer services of the year
- Center Week Awards – Best excellency business culture worldwide
- QM Awards – Bank to provide the most support to tourism sector

“Became one of the bank which increased its asset, loan and deposit in 2013 among the top 10 banks.”

CEO of DenizBank Financial Services Group Mr. Hakan Ateş stated that their already strong financial structure was reinforced with Sberbank. Emphasizing that their assets drew close to 80 billion TL on a consolidated basis, Ateş said “DenizBank outperformed the sector as always in the recent years. With more than 100 branches opened in the last 2 years and more than 4000 new employments, we became the private bank to open highest number of branches, created highest amount of employment and became one of the bank which increased its asset, loan and deposit in 2013 among the top 10 banks. The fact that we achieved this during our integration works with Sberbank makes it all the more important. DenizBank acquired retail banking division of Citibank Turkey on July 1st, 2013 including a retail banking portfolio of more than 600 thousand customers, employees and branches. This acquisition significantly contributed to our performance”.

Ateş said they planned to increase their fast growth in previous years with the support from Sberbank and stated “In 2014, we have new investment plans in many sectors including energy, construction, infrastructure, tourism, health, municipalities, sports clubs and education. DenizBank’s leader bank approach towards strategic sectors will continue with the support of Sberbank. We extend our thanks to 7.1 million customers who have been by our side for 17 years on our courageous journey in becoming one of the top 5 private banks in Turkey with a consolidated asset size of 80 billion TL. We will continue to create difference with the wind of Sberbank which is among the finance giants throughout the world.”

We own up to our societal responsibilities besides our commercial responsibilities.

- In order to increase attraction and desire of sport, we became the title sponsor of CEV Volleyball Champions League.
- We are the sole supporter of Istanbul State Symphony Orchestra, International Istanbul Opera Festival and International Bodrum Ballet Festival.

We ensure that culture and art events reach the society with many projects of Deniz Kültür such as "Diary of our Art".

**DenizBank has disclosed consolidated and unconsolidated BRSA financials. Figures in the press release are consolidated BRSA data.*

Important indicators from DenizBank consolidated balance sheet

million TL	31.12.2012	31.12.2013	Evolution
Total assets	56.495	79.668	%41
Cash loans	38.801	56.466	%46
Non-cash loans	12.381	18.416	%49
Deposits	34.985	49.702	%42
Net profit	720	1.011	%40
Equity	5.665	6.088	%7
ROE	%14,0	%17,2	

Based on consolidated data that was independently audited.

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

About Sberbank

Sberbank of Russia is Russia's largest bank and holds almost one third of aggregate Russian banking sector assets. 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, with the remaining shares held by more than 245.000 domestic and international investors. Sberbank has the largest distribution network in Russia with more than 19,000 branches and structural internal units. The Bank's international network is composed of subsidiaries, branches and representative offices in more than 20 countries including CIS, Central and Eastern European countries 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. The Bank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru.