

*Great honor for Turkish Banking*

**DenizBank announced as the “World’s Most Innovative Bank” by European authorities after U.S. institutions**

- **DenizBank won the highly acclaimed and prestigious “Global Innovator of the Year” award at the 2015 Global Distribution & Marketing Innovation Awards granted by the European Financial Management Association (EFMA), an association of more than 3000 banks and finance institutions from 130 countries, and Accenture, a management consultancy company.**
- **With this award, DenizBank became the bank to reach the top in all categories in the awards platform to which 212 finance companies from 61 countries in 5 continents, including 12 banks from Turkey, submitted over 500 projects.**
- **Hakan Ateş said, “We are delighted to have carried the name of our Bank and Turkish banking onto the summit just as we did last year with the “Most Innovative Bank of the Year Award” granted in the U.S. by Bank Administration Institute (BAI) Finacle. As an institution creating trends rather than following them when banking services are no longer merely inside the bank, we are proud that our efforts for shaping the digital future are crowned with such valuable awards and that our bank is considered as a global innovator. Congratulations to everyone who has contributed!”**

DenizBank realized yet another achievement on behalf of the Turkish Banking sector at the prestigious 2015 Global Distribution & Marketing Innovation Awards granted by European Financial Management Association (EFMA), an association of more than 3000 banks and finance institutions from 130 countries, and Accenture. The Bank therefore reinforced the "Most Innovative Bank of the Year" title, which was granted last year by the Bank Administration Institute in the U.S. thanks to its applications that made an impact in the digital world.

At the EFMA awards, to which 212 banks submitted over 500 projects in 8 categories and which was organized for the third time by EFMA, a non-profit institution, and Accenture, a management consultancy company; DenizBank won recognition with its 17 projects, primarily "**Kumsal**", "**e-government Gate**", "**ATM Optimizer**" ve "**Deniz Shell**", and reached the finale in various categories.

DenizBank won the **first prize** in the category of "**Global Innovator of the Year**", considered as the top award in the contest, as a recognition of being the digital transformation leader in the sector and implementing the values it creates in its projects and its innovative approach in all areas of banking, unlike other financial institutions. The Bank also received the **second prize** in "**Most Disruptive Innovation**" category with its project that provides direct access to e-Government gate.

These two categories, within the scope of which DenizBank was awarded, are considered as the most prestigious awards granted at EFMA as they are closed for application and the finalists are identified by the Board of the organization. During the assessment of these 2 special categories, the Board scans the applications of all financial institutions and selects **6 projects** in the "**Most Disruptive Innovation**" category and **9 banks** in the "**Global Innovator of the Year**" category as finalists. Winners of the 8 categories, to which applications are accepted, are selected by the awards committee, members of the judges' panel and public voting. However, winners of the 2 special categories whereby DenizBank reached the top and for which no applications are accepted, are determined by the assessment of the judges' panel formed of experts from 28 different financial institutions selected from 28 different countries throughout the world. Within this context, the achievement of the bank which received the prestigious "**Global Innovator of the Year**" Award is recognized globally.

DenizBank also received the "**Customer Experience Award**" in 2014 with the first mobile wallet application of Turkey, **fastPay**, in this platform and gave the first signs of the substantial achievement it realized at EFMA Accenture Awards this year.

## **A tradition embedded into our genes; "innovation"**

Giving a statement on the issue, **DenizBank CEO Hakan Ateş** continued his words by emphasizing that they shared the pride on behalf of the banking sector and Turkey beyond only DenizBank and said "As DenizBank, we foresaw the change of era resulted by digitalization and we have been developing our way of working and our services towards this direction since day one. Innovation means a tradition embedded into our DNA. We believe that our vision we adopted in order to direct the future of digital banking was rewarded at the EFMA awards which is one of the most prestigious platforms of Europe. Winning the "Global Innovator" award this year after being chosen "The most innovative bank of the year" at BAI Finacle which is another prestigious platform in the US last year gives us pride and joy for the fact that this title has been accepted in Europe after the US and that it has once again been certified that we lead the world in terms of innovation. Innovation has no boundaries for us; we see it as a journey to new horizons. We are also happy and proud that our shareholder Sberbank praises our approach too. Sberbank Group CEO Herman Gref stated that DenizBank stands as the best bank among all subsidiaries in an interview he recently gave and stated that "Our bank in Turkey is a step ahead of our bank in Russia in terms of innovation" which makes these prestigious awards even more meaningful. On this occasion, I would like to thank all my colleagues who contributed to DenizBank winning these important awards in the international arena".

### **About EFMA awards**

*212 banks from 61 countries from 5 continents are competing with 506 projects in 8 categories at the EFMA-Accenture Innovation Awards organized for the third time this year. While 6 finalist projects were defined in the first eight categories at EFMA awards, candidates compete in Global Innovator and Most Disruptive Innovation category awards without applying to the awards management committee. Global Innovator and Most Disruptive Innovation category awards are given based on assessment of a jury comprised of experts from 30 different renowned financial institutions from 30 different countries at EFMA-awards where awards are given in 10 categories in total.*

*The awards ceremony that lasted a full day with global level participation from EFMA and Accenture also included presentations of category winners and information sharing. Also 3 special panels and presentations were held at the ceremony where effects of innovation and digital transformation on banking were analyzed.*

### **About EFMA**

*EFMA, a not-for-profit association formed in 1971 by bankers and insurers, specializes in retail financial marketing and distribution. Today, more than 3,000 brands in 130 countries are EFMA members.*

*The institution ensures that information is shared in the sector by organizing conferences, work groups, local meetings, webinars, business trips, negotiations and brainstorming at various countries throughout the year and intellectual levels*

of players in the sector are increased. Also various articles and monthly/annual reports on numerous issues are prepared all year around. Carrying out enlightening studies for the sector, EFMA has undersigned more than 50 large events only this year.

### **About Accenture**

World's largest consultancy company Accenture serves customers in more than 120 countries with more than 336.000 employees. Carrying out consultancy services in more than 40 industries including banking and technology, the company has generated a net income above 30 billion Dollars in 2014 financial year. Having worked with 95% of top 100 clients for more than 10 years, the company is positioned as the most comprehensive service provider of the world.

### **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 766 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, Deniz Portfolio Management, Deniz Leasing, DenizF acting, 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](http://www.denizbank.com), [www.facebook.com/DenizBank](https://www.facebook.com/DenizBank), [twitter.com/DenizBank](https://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 major shareholder of Sberbank owning 50% plus one voting share. Other shares are held by more than 244,000 individuals and legal entities. The Bank has the largest distribution network in Russia with about 17 000 branches as well as strong international presence that extended beyond the CIS region, - Kazakhstan, Ukraine and Belarus, - to eight countries in Central and Eastern Europe via Sberbank Europe AG, and Turkey via DenizBank. Sberbank has representative offices in Germany and China, a branch in India and operations in Switzerland via Sberbank (Switzerland) AG. Sberbank also provides investment banking, financial advisory services, and operations on global markets via Sberbank CIB. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official websites are:

[www.sberbank.ru](http://www.sberbank.ru), [www.sberbank.com](http://www.sberbank.com)