

DenizBank discloses first quarter financials of 2015:**DenizBank's assets reach 99,2 billion TL**

President of DenizBank Financial Services Group, Hakan Ateş said "As the 5th biggest private bank of Turkey, we continued our stable growth during first quarter of the year 2015 with our **757 branches and nearly 15 thousand staff members**. Our assets grew by 16% on an annual basis to reach 99,2 billion TL".

Ateş stated that on a consolidated basis in the first quarter of 2015, DenizBank's

- Net profit reached 269 million TL,
- Equity reached 7,3 billion TL,
- Deposits, which are the main source of funding reached 64,4 billion TL,
- Total loans reached 91,2 billion TL,
- Number of clients grew by 900 thousand on an annual basis and reached 8,4 million.

Pointing out that DenizBank's strong financial structure was further reinforced with Sberbank, Ateş underlined that since 2013, subordinated loans with a total amount of 1,2 billion USD were obtained, adding that Sberbank's support in this sense continued.

Expressing that DenizBank was strongly appreciated in international arena through prestigious awards it won thanks to its difference-making product and service approach, Ateş said "It is a big source of pride for us to have our and Turkish banking sector's name written at the top in many prestigious platforms."

"Grand Stevie" Award goes to DenizBank

With its sales and customer satisfaction oriented approaches in the banking sector, DenizBank was granted 6 gold, 6 silver and 7 bronze awards in "Awards for Sales and Customer Service" in which more than 2.000 corporations from 65 countries competed and which was held by Stevie Awards, one of the most prestigious global award organizations. With the high scores it obtained in the evaluation of the jury, DenizBank won "Grand Stevie" award granted only to the most valuable companies and was granted 20 awards in total.

“fastPay” gets another international award

fastPay, mobile payment system of DenizBank, selected as the “Most Innovative Bank in the World” in BAI Banking Innovation Awards in 2014 made a great start for the year 2015 becoming the winner in the “**Mobile Payment**” category of MPE (Merchant Payment Ecosystem Awards) following many other international awards in 2014.

Some important indicators from DenizBank’s consolidated balance sheet ⁽¹⁾

million TL	31.03.2014	31.12.2014	31.03.2015	Growth	
				y-t-d	y-o-y
Total assets	85.879	94.403	99.233	5%	%16
Cash loans	58.723	64.564	68.919	7%	%17
Non-cash loans	19.184	20.452	22.260	9%	%16
Deposits	52.688	61.831	64.417	4%	%22
Equity	6.364	7.161	7.347	3%	%15
# of branches ⁽²⁾	725	758	757	0%	%4
# of employees	14.732	14.979	14.839	-1%	%1
# of customers - million	7,5	8,2	8,4	2%	%12
RoE	%17,9	%14,2	%14,8		

⁽¹⁾DenizBank published its consolidated and unconsolidated BRSA financials. The figures in this bulletin are based on consolidated BRSA financials.

⁽²⁾ Including foreign subsidiaries branches.

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** 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, with the remaining 50% held by domestic and international investors. Sberbank has more than 135 million individual customers and 1 million corporate clients in 22 countries. Sberbank has the largest distribution network in Russia with almost 17,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries.*

The Bank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru.