

**DenizBank offers advantages to SMEs in Bayram**

## **DenizBank facilitated the lives of the artisans and deferred payments**

**Developing special solutions for the needs of the artisans, DenizBank provided an advantageous credit campaign to the artisans as Bayram came along. Within the scope of the campaign in which credits up to 250.000 TL with 3 months of deferral of repayments and maturities up to 36 months are offered, the artisans can benefit from Mini, Midi, Maxi tariffs including daily banking transactions.**

Differentiating itself with innovative products and services, DenizBank continues to facilitate the lives of the artisans with the practical financial solutions it offers and be beside the SMEs in Bayram as well. With the scope of the bayram campaign in which credits with maturities of 36 months are offered, artisans who are tired of paying separate fees for each banking transaction can take advantage of midi, maxi, Jumbo transaction tariffs including daily banking transactions and differentiating according to the type and frequency of the banking transactions. The artisans who need loans can utilize their loans and start to pay after 3 months and select the most suitable tariff for themselves and make savings.

**The artisans will also enjoy the Bayram financially**

**DenizBank Executive Vice President in charge of SME Banking Group Burak Koçak** stressed that they provided a package with multiple opportunities to the artisans with their Bayram campaign. Koçak said, "We bring abundance and productiveness to the artisans with the bayram. As DenizBank, we closely follow up the needs of SMEs and provide them financial solutions to manage their costs. With our credit campaign special to bayram, we offer them credits up to 250.000 TL and with maturity of 36 months and defer their repayments for 3 months. In addition to our credit campaign, SME tariffs including daily banking transactions and differentiating according to the type and frequency of the transaction are also offered to our artisans. With our campaign that will continue till **July 31**, the artisans utilize their credits and gain the opportunity to benefit from the SME tariffs providing a saving up to 5.000 TL per year.

Furthermore we ensure that our artisans who benefit from all these services utilize credits with interest rates starting from 1,19. The artisans will enjoy bayram financially with our 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 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.*

[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 founder and major shareholder of Sberbank owning 50% plus one voting share. Other shares are held by more than 245,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 19,000 branch offices and internal structural divisions. The foreign network of the Bank is comprised of subsidiaries, branch offices and representative offices in 20 countries, including CIS countries, Central and Eastern Europe, 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. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank’s official website is [www.sberbank.ru](http://www.sberbank.ru)*