

DenizBank now offers “My Garden My Land” loan with a maturity of 15 years, showing its trust in the future of agricultural sector

- **DenizBank, which is one of the first supporters of the agricultural sector, continues to show the trust in the future of agricultural sector by providing innovative products and financial support to the sector.**
- **As per the new legal arrangement, the bank now offers loans for lands subject matter of heritage and transfers of agricultural land with adequate income for soil conservation, prevention of division of agricultural land and sustainable development.**

DenizBank, which has always emphasized the strategic importance of agricultural sector in our country, continues to work in line with the approach “A smile on every farmer’s face”. The bank supports the farmers with the loan of agricultural land subject matter of heritage, “My Garden My Land”, offered for producers and continues to provide the world of Deniz full of privileges with the producers.

With the “Law Amending the Law on Soil Conservation and Land Use” No. 6537 which entered into force in May, 2014 for soil conservation and prevention of the divisions of agricultural land, a period of 1 year was granted to inheritors to come to an understanding without dividing the land and complete transactions related to the transfer of the agricultural lands by inheritance. As per this legal arrangement for which additional time is granted till August 2015, Denizbank offers loans with one annual payment at harvest and maturity up to 15 years to producers for lands subject matter of heritage and agricultural lands with adequate income.

The bank also offers loans with an interest rate of 1.05% for family member inheritor who will buy the shares of other inheritors or for the family partnership to be established for this purpose and the amount of the land owned by the inheritor is considered as equity and credit is provided up to 100% of this.

We trust in the future of agriculture

DenizBank SME and Agricultural Banking Group EVP Gökhan Sun stated that they continued to support the farmers by providing financial support to the sector through branches focused on agricultural sector throughout Turkey, teams dedicated to agricultural sector, and products and services tailored for the region. Sun continued by saying that; “In our country,

there are small scaled lands, far from one another and consisting of many parcels. Division of the land increases due to heritage provisions, sale, construction of watercourses and roads and the agricultural enterprises fall under their economic sizes. This situation impacts the agricultural structure, production costs and the yield negatively. We consider this development important and support it as it will prevent the division of agricultural lands through heritage and increase the scale of the enterprises. Within this framework we offer "My Garden My Land" loan with a maturity up to 15 years, good interest rates and an annual payment at harvest. We hereby would like to emphasize one thing. We are proud to maintain our leadership position among private banks in financing of agricultural sector, and have more than 1 million customers and volume of agricultural loans more than 5 billion TL yet this gives us more responsibilities. We consider being beside our producers with new campaigns to maintain our leadership position in agriculture as part of our responsibility. Our aim is to be the bank which is closes to the farmers, understands the needs of the farmers best and makes them happy the most. We will continue to support financially and morally every step that will be taken for the development and modernization of agriculture in Turkey."

Advantages of "My Garden My Land Loan"

- To be lent to the inheritor who will buy the shares of other inheritors or "family partnership" to be established for this purpose,
 - Maturity up to 15 years, single annual payment at harvest,
 - Monthly interest rate starting from 1,05 %,
 - The amount of the land owned by the inheritor will be considered as equity and loan will be lent for 100% of this amount.

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 757 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 110 million individual customers and 1 million corporate clients in 22 countries. Sberbank has the largest distribution network in Russia with more than 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.