

DenizBank offers credits in line with the needs of the artisans

Developing special solutions for the needs of the artisans, DenizBank provides an advantageous credit campaign. Within the scope of the campaign in which credits up to 125.000 TL with interest rate starting from 1.47% and maturity up to 36 months are offered, the artisans who have one of the Mini, Midi, Maxi tariffs can now benefit from interest discount.

Differentiating itself with innovative products and services, DenizBank continues to facilitate the lives of the artisans with the practical financial solutions it offers. With the scope of the campaign the bank now offers credits up to 125.000 TL with interest rate starting from 1.47% and maturity of 36 months. The artisans who have one of the "Mini" "Midi" or "Maxi" tariffs can also benefit from interest discount under the campaign.

Through this credit opportunity, artisans who are tired of paying separate fees for each banking transaction can take advantage of transaction tariffs including daily banking transactions and differentiating according to the type and frequency of the banking transactions. You can apply to the credit through DenizBank branches, or sending SMS to 3280 by writing "ESNAF", leaving a gap and then writing "T.R. ID No." or through Açıkdeniz Internet Banking, Açıkdeniz ATMs, and SME Facebook account.

"We believe that we invest in the future of the economy of our country through the support we give to artisans"

DenizBank SME Banking Marketing Senior Vice President Ali Nazmi Adalet stated that "We are always besides our SMEs positioned as the dynamo of the economy in Turkey and satisfy them with tailor made and fast financial support. As we grow in SME Banking, we give considerable importance to all enterprises regardless of the sector in which they are active. We believe that we invest in the future of the economy of our country through the support we give to our artisans. In this context, our artisans can benefit from great advantages through this campaign that will continue till March 31. We will continue to provide added value to our artisans with the difference of DenizBank."

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 735 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, 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, www.facebook.com/DenizBank, 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 244,000 individuals and legal entities. The bank has the most extensive branch office network in Russia: about 17,000 branch offices. Its international operations include CIS consisting of Kazakhstan, Ukraine Belarus, eight countries in Central and Eastern Europe through Sberbank Europe, and Turkey through Denizbank. It has representative offices in Germany and China, a branch in India and carries out activities in Switzerland through Sberbank (Switzerland). Through Sberbank CIB, it offers services in investment banking, financial consultancy and global markets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is www.sberbank.ru, www.sberbank.com*