

DenizBank offers “Joint Mortgage Loan” opportunity

- **DenizBank, making a difference with products and services that are innovative and oriented towards the needs of customers, now helps everyone to become home owners through “Joint Mortgage Loan” it offers to its customers who wish to own their dream house or buy house for investment.**
- **Within the scope of “Joint Mortgage Loan” DenizBank supports its customers in owning house by joint title deed with the person they prefer either for investment or for residing.**

DenizBank, taking into consideration the expectations of its customers through its financial portal approach and offering innovative financial solutions accordingly now provides “Joint Mortgage Loan” with special advantages for those who wish to buy houses.

Those who wish to own a house or buy a house for investment yet cannot realize this dream by themselves now can buy the house they want through utilization of loan in the ratio of ownership right in the title deed with 2 partners as a minimum and 4 partners as maximum. Besides, each partner can utilize his/her loan in different maturities.

Customers who utilize mortgage loan through this opportunity offered by DenizBank benefit from maturities up to 300 months.

“We aim to be besides our customers in every field of life”

Hakan Varol, DenizBank Mortgage and Vehicle Financing Senior Vice President, stated that they were focused on continuously considering innovation for facilitating the lives of every section of the community they provided service and aimed to be the first option of the customers in Mortgage and Urban Transformation Loans. Varol continued by saying that “We now offer Joint Mortgage Loan to realize the dreams of our customers who wish to own a house either for investment or for residing in this period in which the value of the houses increases yet postpone this dream due to insufficient income. Customers who prefer Joint Mortgage loan can benefit from maturities up to 25 years. As Denizbank, we will continue to work in line with our vision to be the bank that best understands the needs of the customers and meets their expectations with the right products and services”

For further information on Joint Mortgage Loan offered with special interest rates, please call Mortgage Contact Line at 444 36 34 or visit www.denizbank.com.

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.

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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*