

DenizBank discloses 12 monthly financials of 2014**DenizBank realized TL 939 Million profit on a consolidated basis in 2014**

DenizBank Financial Services Group CEO Mr. Hakan Ateş stated, "As the 5th largest private bank of Turkey in terms of consolidated assets and with **758 branches** and **close to 15 thousand** employees, we continued our stable growth in 2014."

Stating that DenizBank Financial Services Group outperformed the sector growth ratios in 2014, Ateş said, "DenizBank realized **939 Million TL** profit on a consolidated basis in 2014. In the same period, we managed to increase our assets and deposits outpacing the sector."

In 2014 and on a consolidated basis, Ateş said that DenizBank Financial Services Group;

- Increased its assets by 18% on a year-on-year basis to reach TL 94,4 billion,
- Grew its equity by 18% on a year-on-year basis to reach TL 7,2 billion,
- Increased its customer deposits, which is the main source of funding, by 24% on a year-on-year basis to reach TL 61,8 billion,
- Grew its total loans by 14% on a year-on-year basis to reach TL 85,0 billion,
- Expanded its customer base by 1.1 million to reach 8,2 million.

DenizBank's financial structure gained even more strength with the support from Sberbank, Ateş said, securing USD 600 million in subordinated loans during the year.

"Most Innovative Bank of the Year"

DenizBank continued to receive prestigious awards throughout the world with an innovation focused approach that drives the sector. It was awarded "**Most Innovative Bank of the Year**" given by USA based Bank Administration Institute (BAI) that is one of the most prominent institutions of financial service sector in banking management and also ABA in the field of innovation in 2014 BAI- Banking Innovation awards. In the contest where 105 finance institutions with 8 being from Turkey took place with more than 220 projects, the only institution to represent Turkey at the finals in 3 different categories and 5 innovation projects was DenizBank. The bank also receive grand prize with Inter-Collect application in the same organization in category of "Internal Process Improvement" increasing customer satisfaction.

"Bank of the year in Turkey"

DenizBank received prestigious awards in international arena with innovative services and applications that increase corporate performance and customer satisfaction. In this scope, the most recent award was "**Bank of the year in Turkey**" in 2014 as a result of assessment made based on expert bankers and analysts of *The Banker*, an English finance journal under Financial Times Group.



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 bank, Sberbank of Russia. 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 758 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 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 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 largest distribution network in Russia with about 17 000 branches as well as strong international presence that extended beyond the CIS region, - Kazakhstan, Ukraine and Belarus, - to eight countries in Central and Eastern Europe via Sberbank Europe AG, and Turkey via DenizBank. Sberbank has representative offices in Germany and China, a branch in India and operations in Switzerland via Sberbank (Switzerland) AG. Sberbank also provides investment banking, financial advisory services, and operations on global markets via Sberbank CIB. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official websites are:

www.sberbank.ru, www.sberbank.com