

DenizBank was chosen as the bank which increased its portfolio in commercial cards the most

With its SME and Producer Cards introduced to improve the lives of SMEs and producers, DenizBank was awarded as the bank which expanded its MasterCard portfolio the most in commercial cards in MasterCard 2014 Sale Awards.

With its SME Card and Producer Card, its innovative products for the SMEs and farmers, **DenizBank** was awarded as the bank which expanded its MasterCard portfolio the most in commercial cards by **MasterCard** which is one of the most important institutions in international payment systems. With this award, DenizBank crowned its works on supporting the growth of SMEs and producers, vital points of the economy, and their competitive structure.

“We are proud to have our achievements bestowed with prestigious awards”

DenizBank CEO and General Manager Hakan Ateş stated that they were honored to receive the feedbacks of the leading steps they took in commercial cards with prestigious awards. Ateş continued by saying that “We have seen SMEs and agricultural sector as the vital points of the economy of our country since the date of establishment. Accordingly, making innovative investments in these fields has always been very important for us in terms of our strategy to focus in niche sectors. As of today we are besides the artisans with our SME Card and we are besides the farmers with our Producer Card throughout Turkey. With our SME Card and Producer Card, we have 908 thousand commercial cards and 31% market share. With innovation embedded in our DNA, we will continue to be the bank that first introduces the innovations to the sector and of course to our SMEs and producers. I would like to thank everyone who has been a part of this important success”

Features of SME Card:

- Loans with equal instalments and maturity of 36 months are offered for financial needs.
- Sectorial loans with grace period are offered in accordance with the sector and cash flow.
- Rescue account is offered for short term cash needs and urgent payments.

- The managers and employers can use it as company credit card in all purchases in Turkey and abroad.
- There is the opportunity of utilizing loan from all DenizBank branches, 24/7 DenizBank ATMs and AçıkDeniz Internet Banking.
- Bills, taxes, SSI premiums and OGS are automatically paid by Producer Card.

Features of DenizBank Producer Card:

- Producers may use their Producer Cards while shopping at member merchants for diesel oil, fertilizers, animal feed, agricultural pesticide, seeds, agricultural machinery and other agricultural needs or while withdrawing cash from ATMs.
- Repayments may be made at harvest as in all agricultural loans of DenizBank.
- Early repayment option is provided.
- Shopping advantage within campaigns at member merchants.

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.



SBERBANK

*The Bank holds the general banking
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Russia. The official website is www.sberbank.ru.

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