

DenizBank discloses 6 monthly financials of 2015:**DenizBank's assets reached 104 billion TL**

DenizBank Financial Services Group CEO Mr. Hakan Ateş stated "Assets of our bank operating through 766 branches, 723 of which in 81 provinces and 43 abroad and 15 thousand employees, have reached 104 billion TL in first half of 2015 growing 11% compared to 2014 year-end".

In first half of 2015 and on a consolidated basis, Ateş said that DenizBank Financial Services Group:

- Grew its profit to reach TL 503 million,
- Grew its customer deposits, which is the main source of funding, by 11% compared to year end to reach TL 68,7 billion,
- Grew its total loans by 13% on a year-to-date basis to reach TL 96,1 billion,
- Increased its number of customers to reach 8,6 million with an increase of 800 thousand annually.

Stating that DenizBank drew attention with awards received in international arena as a result of its product and service understanding that creates a difference, Ateş said "We are proud to receive prestigious awards that are the fruits of our pioneering steps".

DenizBank becomes finalist at BAI awards once again

Leading the digital era and further strengthening its innovative stance in the sector with innovation services, DenizBank became a finalist in 3 different categories this year at BAI Banking Innovation Awards where it was chosen "The Most Innovative Bank of the Year" last year. Stating that they pioneer the sector in the field of technology despite the bank's young age, Ateş says "We make investments in digital platforms that create a difference and add value to our work. The fact that these investments become successful and are appreciated by prestigious global institutions encourages us to do more. We wish to receive an award this year at the US based Bank Administration Institute (BAI) which is one of the most prestigious institutions in the global arena in banking management of the financial sector where we are finalist in 3 separate categories among more than 250 projects and we wish to make the Turkish banking sector proud."

Deniz offers solution oriented innovative approaches

One of DenizBank's important projects has been the password free log-in to e-Government gateway. Based on the collaboration with Türksat and Republic of Turkey Ministry of Transportation, Maritime Affairs and Communications, DenizBank offers its customers who log in to AçıkDeniz Internet Banking to also access e-Government website and carry out all transactions without needing any other password. Republic of Turkey citizens who are directed to e-Government website through AçıkDeniz Internet Banking are able to pay their debts at municipalities and other public institutions, enquire their debts and easily obtain their certificates of registry and residence.

With its innovative perspective, DenizBank also initiated another important project. DenizBank Call Center, which put service models such as SME Ümit and Deniz Private in practice, also actualized access through Skype in the second half of 2015. Thus DenizBank Call Center became the first and only call center to provide access through Skype in the Turkish banking sector.

The Bank also received an award as the bank which grew its commercial cards portfolio in terms of numbers within the scope of Mastercard 2014 sales awards and added yet another one to its international achievements.

Important indicators from DenizBank consolidated balance sheet ⁽¹⁾

TL million	30.06.2014	31.12.2014	30.06.2015	Change	
				y-t-d	y-o-y
Total Assets	85.485	94.403	104.453	11%	22%
Cash Loans	60.324	64.564	72.486	12%	20%
Non-cash Loans	19.195	20.452	23.598	15%	23%
Deposits	52.762	61.831	68.679	11%	30%
# of Branches ⁽²⁾	739	758	766	1%	4%
# of Employees	14.879	14.979	14.897	-1%	0%
# of Customers-million	7,8	8,2	8,6	5%	10%
ROE	15,8%	14,2%	13,8%		

(1)DenizBank published its consolidated and unconsolidated BRSA financials. The figures in this bulletin are based on consolidated BRSA financials.

(2)Including foreign subsidiaries branches

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 766 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