

DenizBank discloses the financials of the first nine months of 2015:

DenizBank's assets reached to 111 billion TL

DenizBank Financial Services Group CEO Hakan Ateş, stated that "The assets of our bank, which carries out its activities with 757 branches in total, 714 in 81 provinces of Turkey and 43 abroad, and around 15 thousand employees, grew by 17% in the first nine months of 2015 when compared to 2014 year end and reached to 111 billion TL".

Ateş stated that in the first nine months of 2015 and on a consolidated basis,

- Net profit reached to 710 million TL,
- The deposit, as the main source of funding, increased by 22% when compared to the yearend and reached to 75,6 billion TL,
- Total loans increased by 22% in the first nine months and reached to 103,6 billion TL,
- The number of customers increased by 800 thousand year-on-year and reached to 8,8 million.

Ateş, expressing that Denizbank was awarded by the most respectable international platforms with the innovative products and services it developed in digital field, indicated that "It is an honor for all of us to be awarded in the field of innovation which is embedded in our DNA."

We crowned our success in the sector

With its applications "Kumsal", "e-government gate" "ATM Optimizer" and "Sea Shell" Denizbank, won the "**Global Innovator of the Year**" award by European Financial Management Association (EFMA), a platform which has members for more than 3000 banks and finance institutions from 130 countries and which is considered as the most respectable award platform by the international finance world. In addition to this, the bank received the second prize in "Most Disruptive Innovation" category, which is another prestigious category, with its project that provides direct access to e-Government gate.

Hakan Ateş, stating that after being bestowed with the award “The Most Innovative Bank of the Year” in BAI Finacle, another prestigious platform, last year in USA, having won “The Global Innovator of the Year” this year is of utmost importance in terms of innovation and adding that this important title is recognized by Europe after USA, expressed that “We consider the competition in innovation as never-ending; a journey expanding new horizons. We will continue to work to inspire our sector and the world.”

DenizBank takes part in giant projects

DenizBank, being included among the six banks granting a loan of 4,5 billion Euro for the financing of first phase investments of 3rd Airport, which is the biggest project in the history of the Republic of Turkey, continued to support the economic development with the loan it granted with an amount of 500 million EURO.

Moreover, the Bank maintaining its leading position in the sector through its works in banking for pensioners, signed an agreement with Social Security Institution (SSI). A protocol was signed for the payments of the first pension and bonus through Denizbank and the first payments were made in September.

Furthermore, Denizbank continues to support sports clubs through the activities it realizes for the development of sports in Turkey. In this scope, the bank signed an advertising and sponsorship agreement for an amount of 4,5 million Dollars with Beşiktaş and made an agreement with a term of 5 years to become the title sponsor of the tribune behind the goal post on the sea side.

Important indicators of the consolidated balance sheet of DenizBank ⁽¹⁾

Million TL	30.09.2014	31.12.2014	30.09.2015	Change	
				9 months	Annual
Total Assets	93.745	94.403	110.763	17%	18%
Cash Loans	62.941	64.564	77.867	21%	24%
Non-cash Loans	19.428	20.452	25.772	26%	33%
Deposits	58.427	61.831	75.564	22%	29%
# of Branches ⁽²⁾	745	758	757	0%	2%
# of Employees	14.829	14.979	14.955	0%	1%
# of Customers-million	8,0	8,2	8,8	7%	10%
RoE	16,0%	14,2%	12,9%		

⁽¹⁾ DenizBank published its consolidated and unconsolidated BRSA financials. The figures in this press release 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 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.

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 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