

Payment Advantage from DenizBank and CLK Uludağ Elektrik

- **With the cooperation now established between DenizBank and CLK Uludağ Elektrik, payment advantage will be provided to producers. Under this cooperation, the producers who use electricity for agricultural irrigation purposes from CLK Uludağ Elektrik Perakende Satış A.Ş. will have the opportunity to pay their electricity bills with Producer Card in 6 instalments.**
- **According to the protocol signed between the parties, the farmers who use electricity for agricultural irrigation purposes from CLK Uludağ Elektrik will be able to benefit from the advantages that DenizBank offers in Agricultural Banking.**

DenizBank which maintains its leadership position among private banks with the intensive activities it carries out for development of agricultural sector and the innovative solutions it offers to the sector continues to support the producers in all regions of Turkey by using all of its sources.

DenizBank SME and Agricultural Banking Executive Vice President Gökhan Sun, who made a speech in the signing ceremony, to which **CLK Uludağ Elektrik Perakende Satış A.Ş. General Manager Ali Erman AYTAC** and **DenizBank Marmara Region Director Burak Bozkaya** attended, stated that they made a significant cooperation with CLK Uludağ Elektrik Perakende Satış A.Ş. and they were pleased to increase the advantages they offered to producers.

Sun, who expressed that the cooperation was an important opportunity for agricultural irrigation customers in Bursa, Balıkesir, Çanakkale and Yalova, continued by saying that "As DenizBank we are aware of the contribution of agriculture to the economy of our country and we are besides our producers in their bad times. Thanks to the protocol we signed, the farmers who use electricity for agricultural irrigation purposes from CLK Uludağ Elektrik will be able to benefit from all new products and services that DenizBank offers to the producers, and pay their electricity bills with Producer Cards in 6 instalments in CLK Uludağ Elektrik collection offices. The producers can apply for Producer Card by writing URETICI then leave a space and

write T.R Identity Number and then the license plate code of the province they live and send it to 3280 as SMS.”

Features of “Producer Card”, first in Turkey

- 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.

- Agricultural input shopping is offered within campaigns at member merchants.
- Application for Producer Card can be made via DenizBank branches, POS devices in member merchants, ATMs, DenizBank web page. Application via SMS is also available. Write URETICI then T.R Identity Number and then the license plate code of the province by leaving a space between each of them and send it to 3280 as SMS.

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.

The Bank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru.