

Another unique step from DenizBank digital banking

You can now access e-government gateway without a password through DenizBank

- **DenizBank has added another one to its new generation products and services pioneering the sector. Customers will now be able to access e-government gateway without a password by using Açıkdeniz Internet Banking and carry out transactions.**
- **Digital Generation Banking Group EVP Murat Çelik said "We are proud to undersign another unique application as DenizBank which keeps the pulse of the digital era and strengthens its innovative stance in the sector with its services. We have hereby carried out a good project on behalf of our bank by providing easy access to e-government gateway for our customers."**

Selected as "The most Innovative Bank of the Year" with the applications it realized in 2014, **DenizBank** added another unique application to its range in digital banking services. In this scope, Customers will now be able to access e-government gateway without a password by using Açıkdeniz Internet Banking and carry out transactions.

All citizens of the Republic of Turkey directed to e-government gateway through Açıkdeniz Internet Banking can pay their debts to municipalities and other public bodies, query debt statuses and get criminal records and certificates of residence. Providing access to e-government gateway through other channels too besides internet banking, DenizBank will offer e-government gateway passwords to users even if they aren't ban customers through ATMs and other channels.

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Giving a statement about the issue, **Digital Generation Banking Group EVP Murat Çelik** said "We are trying to improve lives of customers through DenizBank's vision in digital banking and our pioneering applications and services with maximum ease. Our customers will be able to access e-government gateway without a password and free of charge by using Açıkdeniz Internet Banking thanks to our new application which is a meaningful result of our efforts. People who aren't our clients can also benefit from this by using ATMs or other channels which is a first in the sector. Innovations of our bank will continue as always in the banking sector".

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