

**DenizBank discloses 2015 year-end financial figures:**

**DenizBank assets have increased by  
20% to reach  
113 billion TL**

**DenizBank Financial Services Group CEO Mr. Hakan Ateş** stated, "Assets of our bank operating through 735 branches in 81 provinces of our country and abroad with nearly 15 thousand employees have reached 113 billion TL by growing 20% in 2015."

In 2015 and on a consolidated basis, DenizBank;

- Grew its deposits by 15% to reach 71,2 billion TL,
- Grew its total loans by 20% to reach 102,1 billion TL,
- Increased its number of customers to reach 9,1 million with an increase of 840 thousand and also net profit of the Bank realized as 859 million TL in the same period.

**1.5 billion Dollars of resource to critical projects**

Ateş underlined that contribution to giant projects that build up the future of Turkey have an important share in the fast growth of DenizBank assets and stated "We see it as a national duty to take part in financing large infrastructure projects that have a critical importance in the development of our country and sustainability of wealth. In this scope, we have facilitated approximately **1,5 billion Dollars** of resource by directly and indirectly taking part in financing processes of large projects that play critical roles in the future of our country such as the 3<sup>rd</sup> bridge, 3<sup>rd</sup> airport, Cypriot Peace Water Project, Public-Private Sector City Hospitals."

**Agricultural and SME Banking will continue to be important**

With this approach of DenizBank towards project financing, Ateş says the Bank continues to actively exist in all areas Turkey needs such as SME and agriculture and states "As DenizBank, we have continued our leadership in agricultural banking this year too with more than 1 million producer customers, agri-loans that have nearly reached 6 billion TL and nearly 30% market share among private banks. Also in SME Banking, we have increased the number of customers we serve to 1,2 million and loan amount to 16 billion TL by outperforming the sector."

## **Most Innovative Bank of Europe**

DenizBank was crowned with prestigious awards in international arena thanks to its growth performance based on innovation in 2015.

DenizBank that was awarded "**Most Innovative Bank of the Year**" by **Bank Administration Institute (BAI) Finacle** in 2014, won **first prize** in the category of "**Global Innovator**" through "Kumsal", "e-government gateway", "ATM Optimizer" and "Deniz Shell" applications at one of the award platforms considered as most prestigious by international finance circles, **European Financial Management Association (EFMA)** to which more than 3.000 banks and financial institutions are a member of from 130 countries in the world this year.

Stating that they foresaw the change of era through digital means as DenizBank far ahead and developed their ways of working and services that are offered in this direction since day one, Ateş continued "We are proud on behalf of our bank and country that this important title has been acknowledged by European authorities after the US. We believe that the vision we adopted to direct the future of digital banking was awarded at EFMA awards which is considered as one of the most prestigious awards platforms of Europe. Innovation that is embedded in our DNA as a tradition has no limits for us and we see this as a journey to new horizons".

## **DenizBank continues to invest towards society**

The Bank also continued to support education, culture, arts and sports besides the contribution it provides to the economy of the country with its financial activities. Thinking that support to youth is equal to supporting the future of Turkey, DenizBank became the main sponsor of "**Toplum Gönüllüleri Vakfı**" (Community Volunteers Foundation) NGO that operates in 77 provinces.

DenizBank continued to provide corporate sponsorship to Istanbul State Symphony Orchestra besides Orchestra Academic Başkent Concerts in 2015 and also supported the renovation of the schools that were in need in scope of **İMC Project of Toplum Hizmetleri Vakfı (TOVAK)** NGO. Also DenizBank undertook the sponsorship of **International Gümüşlük Classical Music Festival** and **14<sup>th</sup> Istanbul Biennial** in 2015 and continued to provide support to culture and arts in Turkey.

**Important indicators from DenizBank consolidated balance sheet <sup>(1)</sup>**

<b>TL million</b>	<b>31.12.2014</b>	<b>31.12.2015</b>
Total Assets	94.403	112.886
Cash Loans	64.564	77.705
Non-cash Loans	20.452	24.444
Deposits	61.831	71.204
# of Branches <sup>(2)</sup>	758	735
# of Employees	14.979	14.853
# of Customers- million	8,2	9,1
ROE	%14,2	%11,1

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

<sup>(2)</sup> 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 735 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, 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](http://www.denizbank.com), [www.facebook.com/DenizBank](http://www.facebook.com/DenizBank), [twitter.com/DenizBank](http://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 founder and 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 most extensive branch office network in Russia: about 17,000 branch offices. Its international operations include CIS consisting of Kazakhstan, Ukraine Belarus, eight countries in Central and Eastern Europe through Sberbank Europe, and Turkey through Denizbank. It has representative offices in Germany and China, a branch in India and carries out activities in Switzerland through Sberbank (Switzerland). Through Sberbank CIB, it offers services in investment banking, financial consultancy and global markets. Sberbank has the General Banking License issued by the Bank of Russia – No. 1481. The bank's official website is [www.sberbank.ru](http://www.sberbank.ru), [www.sberbank.com](http://www.sberbank.com)*