

DenizBank is once again the "Most Innovative Bank of the Year" ...

DenizBank is number 1 in the world in innovation

- **DenizBank was awarded as "The most innovative bank of the year" at 2016 BAI Banking Innovation Awards organized by US based Bank Administration Institute (BAI) that is one of the most prestigious institutions in the field of banking management in scope of the financial services industry.**
- **DenizBank represented Turkey in the category of "The Most Innovative Bank of 2016" as a finalist in this important organization organized for the 6th time where close to 540 financial institutions from all around the world participate with more than 1000 projects. The bank was declared "The most innovative bank of the year" in 2016 by reiterating the huge success it achieved in 2014 in this prestigious platform. Together with "Global Innovator" award obtained at EFMA awards in 2015, DenizBank broke new grounds in Turkey by receiving grand prize for the 3rd time in the last 3 years on a global scale.**
- **DenizBank CEO Hakan Ateş said: "It is an honor for us to carry the name of our bank and Turkish banking to the top in such an important platform once again. We continue to write our success story with our studies in digital banking in recent years. It is a source of pride for our bank to be awarded with such a valuable award thanks to our investments in innovation that is embedded in our DNA."**

DenizBank, continues to be praised in the global arena with differentiating digital applications it has provided for the sector. The bank has achieved great success on behalf of the Turkish banking sector at **BAI - Global Banking Innovation Awards 2016** that is one of the most prestigious international platforms that assess most innovative applications in the banking field.

Besides 3 different innovation projects in 3 different categories, DenizBank was finalist in "The Most Innovative Bank of 2016" category and was awarded as **"The Most Innovative Bank of the Year"**.

DenizBank reached the finale in Product and Service Innovation category with its "Fast Loan for SMEs" and "Quick Menu" and in Innovation in Societal and Community Impact and Disruptive Innovation in Banking categories with "Logging in to E-Government Service Through Internet Banking" project among 200 applications from many international financial institutions.

Hakan Ateş: "We continue to write our success story and make our industry proud"

Commenting on the occasion, **DenizBank CEO Mr. Hakan Ateş** said, "Representing Turkey at the BAI Awards, considered as the innovation arena of global banking industry, and more importantly having received the "Most Innovative Bank of the Year Award" for the second time after we proudly brought it home back in 2014 mean the world to our Bank. Last year we were crowned with the "Global Innovator" award at EFMA Awards, which is also a prestigious platform. Having been named as "The Most Innovative" in the U.S. and Europe three years in a row is an honor for us. Organizations that are rewarded in this prestigious event shape the banking industry with their innovative perspective. As DenizBank, we have

always been open to development and innovation, designed our banking operations in line with digitization and turned our route towards the digital world long ago and managed to become a brand that has unique achievements in the international platform, marking our name in all global innovation awards. We made a hat-trick to speak in football terms. In this perspective, we consider ourselves as an organization that makes people's lives easier via technology, rather than a bank. Seeing that our vision is crowned once again with an award in such a prestigious platform adds to our motivation. On this occasion, I would like to thank all my colleagues who contributed to DenizBank's global achievements."

About BAI

The prestigious institution of financial service sector, US based BAI (Bank Administration Institute) has focused on advancing the industry through works on education and research and provided service for a large part of the industry ranging from multinational banks to social institutions for more than 90 years. It is a non-profit organization serving over 8.000 institutions in the U.S. only.

Besides the events, education programs and researches offered to financial institutions, BAI also continues its activities with the mission to ensure that solution providers improve their relations with the industry. BAI's offerings include premier events such as BAI Beacon Conference, groundbreaking research and performance metrics, professional learning and development programs aiming the advancement of the industry in a more innovative and effective manner. BAI also recognizes the world's most successful institutions in terms of innovation together with the relevant bodies of the American Bankers Association (ABA).

The BAI - Finacle Global Banking Innovation Awards, now in its sixth year, recognizes innovation in the retail banking industry that positively impacts customer experience, bank efficiency and profitability. In the last six years, 1,000 different projects from 540 global organizations have been received.

<https://www.bai.org/>

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 732 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.

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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 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, www.sberbank.com