

**PRESS RELEASE****23 November 2016**

## **Vehicle loan without allocation charge from DenizBank special for Teachers Day**

**Developing solutions special for customer needs, DenizBank provides vehicle loans without allocation charge with up to 3 months of installment postponement for all teachers in public and private sector with this special campaign.**

Differentiating itself with innovative products and services **DenizBank**, continues to offer important advantages to occupation groups. The Bank provides vehicle loans without allocation charge with up to 3 months of installment postponement for all teachers in public and private sector with this special campaign until December 16, 2016. So teachers who get this vehicle loan don't pay allocation charge and start repayments in 2017.

**"We offer vehicle loans without allocation charge with up to 3 months of installment postponement for all teachers"**

**DenizBank Mortgage and Vehicle Financing SVP Hakan Varol** said they focus on innovative thinking to simplify lives of customers they serve and work on products to cover their needs. Varol said "Our bank that aims to create value and offer advantages to customers continue to work in order to ensure life is beautiful for teachers at Deniz. We provide ease for both brand new and second hand vehicles with affordable interest rates without allocation charge with up to 3 months of installment postponement. Our innovative studies continue."

### **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.*

### **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 and Belarus, eight countries in Central and Eastern Europe through Sberbank Europe AG, 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) AG. 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).*