

## **DenizBank's assets reach 147 billion TL, up by 24% in the first half of 2017**

**DenizBank Financial Services Group President Hakan Ateş said**, "Operating with 747 branches and almost 15 thousand employees, our bank's assets reached 147 billion TL in the first half of 2017 while the net profit went beyond 1 billion TL, up by 32%". During the first half of 2017, DenizBank's annual consolidated figures are as follows:

- Deposits reached 100 billion TL, up by 33%
- Total credits reached 135 billion TL, up by 26%
- Number of customers reached 11 million.

### **Strong support for economy from DenizBank on its 20th year anniversary**

Stating that this year marks the 20th anniversary of DenizBank, Hakan Ateş noted that in their journey that they set out in 1997, their primary motivation has always been adding value to the geography and the society they operate across; underlining that they are the private bank which provides the biggest financing to 3rd Airport, Cyprus Peace Water and important PPP projects of the Ministry of Health.

Mentioning that they consider increasing the role and activity of SMEs in the Turkish economy as part of their social responsibility, Hakan Ateş informed that for the past 3 years they have grown significantly above the banking sector through the financial support they directly provide to more than 1,4 million SMEs. He added that they continued to provide "**Credit Guarantee Fund (KGF)**" guaranteed loan service for SMEs across all DenizBank branches during the first half of 2017. Saying that about 12 thousand bank customers benefited from the '**Nefes Loan**' implemented in cooperation with Turkish Union of Chambers and Commodity Exchanges, Credit Guarantee Fund (KGF) and Ziraat Bank to enable SMEs to access financing at a low cost as of the first half of 2017, Mr Ateş emphasized that SMEs have been supported with 9 billion TL loan through KGF guaranteed loans.

### **"We are owning the future of agriculture and tourism"**

Underscoring that they keep being actively present in every field that Turkey needs, DenizBank also continued its leading position in the agriculture sector in the second quarter of the year with over 1,1 million producer customers, over 10 billion TL agriculture loan and 40% market share among the private banks. Commenting that they also attach huge importance to investment in technology in the agriculture area, Mr Ateş said that they visit the producers in the fields to render the banking services more accessible for producers and carry the DenizBank branches to the villages in every corner of Turkey.

On the other hand, Mr Ateş highlighted that the bank is also in a leading position in the tourism sector with 3 billion dollars of credit and stands by the investors with all of its resources to overcome the difficulties that the sector is going through.

**“Our work is based on the vision of becoming a bank that leads the transformation”**

Stating that the strategy that involves the application of the opportunities of the digital world to make the business processes and customers’ lives easier has been awarded many times in the international area for the last 4 years, Mr Ateş said: “We believe it is very important to integrate our technological infrastructure with our human resources processes in terms of efficiency. With this approach, we placed first by the respectable event of England, **HR Excellence Awards 2017’ in the categories of, ‘Best International Human Resources Strategy’ and ‘Most Innovative Human Resources Technology’.**”

**“We set out on a new journey that will tell the youth about us”**

Mr Ateş said that the online TV show that they prepared called **Görünen Adam/Visible Man** to carry the digital presence of DenizBank one step further and strengthen its ties with the new generation was the first time a character developed by a financial institution in TV commercials was integrated with an online TV show script. Mr Ateş continued: “Our bank set sail to a brand new area in an effort to develop its relation with the Z generation which are the representatives of the new generation and will shape our future. The feedback we got for this show, 10 episodes already completed, and with more than 18 million of views are pretty satisfying.”

Commenting that DenizBank Investment Services also aired five movies developed around warm and sincere stories from the daily life on social media based on a similar strategy to meet the investment and saving needs of the customers and they also got extremely positive feedback about the movies, Mr Ateş said that their works in this field will also continue in the coming period.

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

<b>million TL</b>	<b>30.06.2016</b>	<b>31.12.2016</b>	<b>30.06.2017</b>
Total Assets	117.864	135.554	146.723
Cash Loans	83.313	95.023	105.555
Deposit	75.098	90.621	99.580
Equity (Including subordinated loan)	14.957	16.074	17.182
Number of branches <sup>(2)</sup>	732	737	747
Number of employees	14.609	14.832	14.759
Number of customers-million	9,6	10,3	11,0
Net Profit	762	1.401	1.008

<sup>(1)</sup>DenizBank published consolidated and non-consolidated BRSA financial figures. The figures in the press release are consolidated BRSA data.

<sup>(2)</sup>Including subsidiary branches abroad

### **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 747 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, five domestic and three international financial subsidiaries, six domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Intertech, Deniz Kültür, Ekspres IT and Trade, 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](https://www.facebook.com/DenizBank), [twitter.com/DenizBank](https://twitter.com/DenizBank)

### **About Sberbank**

*Sberbank is the largest bank of Russia that holds about the third of total Russian banking assets. Sberbank's major shareholder is the Central Bank of Russia, which owns 50% of the Bank's share capital plus one voting share, while the remaining shareholder base is represented by a wide range of international and domestic investors. Sberbank offers its services through the largest banking distribution network in Russia via 14.7 thousand branches and promotes banking via remote channels, which include Sberbank Online internet banking and Mobile Bank services, with 25.7 million and 28.3 million unique users, respectively, as well as through around 80 thousand ATM and self-service terminals, the largest network in Russia. 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. Sberbank's international footprint is spread through subsidiary banks in the CIS region (Kazakhstan, Ukraine, Belarus), Turkey via DenizBank, Switzerland, Austria and countries of Central and Eastern Europe via Sberbank Europe as well as through a branch in India and representative offices in Germany and China. 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).

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