

## **DenizBank's assets reach 152 billion TL, up by 24% in the first nine months of 2017**

**DenizBank Financial Services Group President Hakan Ateş** said, "Operating with 740 branches and almost 15 thousand employees, our bank's assets reached 152 billion TL in the first nine months of 2017 while the net profit reached 1 billion 416 million TL, up by 28%". During the first nine months of 2017, DenizBank's annual consolidated figures are as follows:

- Deposits reached 105 billion TL, up by 33%
- Total credits reached 138 billion TL, up by 24%
- Number of customers reached 11.2 million.

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

Stating they proudly celebrate 20<sup>th</sup> anniversary of DenizBank that ranks among top 5 banks of Turkey, Hakan Ateş said they became a noteworthy institution with the projects financed since 1997 when they set off to realize a challenging mission.

Adding that they consider it social responsibility to enhance importance and effectiveness of SMEs in Turkish economy while providing financial support to strategically important sectors for Turkey's future such as education, healthcare, energy, infrastructure, tourism, shipping, agriculture, municipalities and sports clubs, Hakan Ateş said they grew much more than the rest of the sector in the field of SME loans over the last three years through direct financial support for more than 1,5 million SMEs.

Underlining they became the leading bank to support SMEs through facilities such as NEFES loan, KOSGEB zero interest loan and KGF loans, Ateş said thanks to these facilities, they provided **14 billion TL** of lending to some **70 thousand clients**, of which 10 billion TL went to SMEs. He added they were proud to become the first bank to welcome Nefes loan facility in Turkey.

### **Full speed ahead with new digital applications**

Emphasizing that the Bank's interest in digital and innovation goes strong as ever, Ateş expressed they continue to use opportunities of digital world to facilitate business processes and make life easier for clients. In this context, Ateş named '**Deniz'den Toprağa**' (from 'Deniz to land') application launched with the purpose of helping farmers become more productive to put a smile on their face in Turkey, one of the biggest agricultural economies

in the world and '**Deniz'e Çek Gönder**' (*Send Cheques to Deniz*) which makes factoring transactions processed much faster on digital platform.

### **"Producers to manage their field via mobile application"**

Pointing out that agriculture is one of the most precious fields for the future of the country, Ateş explained they launched "**Deniz'den Toprağa**" mobile application in September 2017 to provide instant support from agronomists to all farmers, be a DenizBank client or not to help them be more productive in their activity in areas such as selection of crops, soil and irrigation types, seeding and harvesting periods. Offered as a smart advisor service to farmers in the field, the application is the first one ever in the sector".

Saying that DenizBank remained the leading private lender to agriculture in 2017 with more than 1,1 million clients, 11 billion TL agricultural loans and 41% market share among private banks, Ateş added they visited clients in their field with tablet computers to make banking services accessible for them everywhere, and carried DenizBank branches to villages all around Turkey.

### **No more waiting for maturity with "Deniz'e Çek Gönder" application**

With the same approach, DenizFactoring launched "**Deniz'e Çek Gönder**" mobile application to access easily to financing source without having to wait for maturity of their cheques. The application can be used anytime and anywhere by shooting an image of the cheque and sending it to DenizFactoring to learn cash equivalent of the cheque and further withdraw the cash from the nearest DenizBank branch.

### **Two prestigious awards from EFMA and BAI**

Underlining DenizBank continues to operate with 'agility' beside continuous development and innovation, Ateş said this strategy was crowned with many achievements in international arena over the last four years.

Ateş said "'**Deniz'den Toprağa**" application that decreases farmers' costs for more efficiency with technology support was found worthy of the top prize in the prestigious "**EFMA - DMI Awards 2017**" in the "**Best New Product and Service**" category among tens of projects in the field of innovation. With our '**Smart Workforce Management project**', which we developed with our technology base Intertech became the winner in '**Innovation in Internal Processes**' category in **2017 Bank Administration Institute (BAI)** awards. This is a big source of pride for us. With this motivation, we will continue to do further to inspire our sector".

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

million TL	30.09.2016	31.12.2016	30.09.2017	Change
				Annually
Total Assets	122.223	135.554	151.977	24%
Cash Loans	86.034	95.023	108.894	27%
Deposit	78.688	90.621	104.739	33%
Equity (Including subordinated loan)	15.426	16.074	17.225	12%
Number of branches <sup>(2)</sup>	733	737	740	1%
Number of employees	14.605	14.832	14.773	1%
Number of customers-million	9,9	10,3	11,2	13%
Net Profit	1,105	1.401	1.416	28%

<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 the developing Turkish maritime sector. Early in 1997, DenizBank was acquired by 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, has continued to provide 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. Including subsidiaries, there are totally 740 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, 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 Bilgi İşlem ve Ticaret, 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**

*Founded in 1841, Sberbank is the largest bank of Russia that holds about one 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 various local and international investors. The bank has the most extensive branch office network in Russia: about 14,600 branch offices. Besides its ATM network of around 80 thousand ATMs and self-service terminals, Sberbank also contributes to banking service through remote access channels including Sberbank Online banking by applications with 27.9million users and Mobile Banking services with 29.0 million users. Sberbank*



*continues its international operations in CIS (Kazakhstan, Ukraine, Belarus), Turkey through Denizbank, Switzerland, Austria and Central and Eastern European countries through Sberbank Europe, representative offices in Germany and China and a branch in India.*  
*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)*