

DenizBank's assets reach 160 billion TL, up by 18% in 2017.

DenizBank Financial Services Group CEO Hakan Ateş said that during the 2017 Activity period which coincided with the 20th year anniversary, DenizBank, the fifth largest private bank in Turkey continues its activities to create value for their country through more than 14 thousand employees along with 740 branches spread across 81 provinces in Turkey and abroad.

Ateş explained that DenizBank maintained its strong position in the market by increasing its **assets in 2017 to 160 billion TL, up by 18% annually**, and during the same period, **it also increased the net profit to 1 billion 902 million TL, up by 36 percent**.

Stating that within the past 20 years, DenizBank created a significant customer and service base not only in Turkey but also abroad, Ateş added that the Bank provides services with 3 international subsidiaries in total including DenizBank AG which is **in a leading position with an asset size of 10,5 billion Euros among the subsidiaries of Turkish banks abroad** and the 5th largest private bank in Austria at the same time.

Ateş mentioned that on a consolidated basis, DenizBank annually increased:

- its deposit to 107 billion TL, up by 19%,
- its total loans to 115 billion TL, up by 21%,
- its number of customers to 11,5 million people.

"Our dream of a Joint Payment Platform of Turkey came true".

Saying that the Bank extends full support to projects that will contribute to the future of Turkey and quality of the people's lives, it never avoids engaging its know-how in innovation and technology on this way, Hakan Ateş said; "For long years, we chased the National Wallet dream and expressed in each platform our desire to gain a local system for our country. Our dream came through thanks to the Joint Payment Platform which we implemented together with the leading institutions in Turkey. We are proud to make the Banking services easy and accessible for everyone including those without a bank account in our country and be a part of this extremely exciting cooperation on the way to improve the financial inclusion."

Adding that DenizBank will be engaged in the said partnership with not only its know-how in the banking area but also its technology power, Ateş continued his remarks; "the Joint Payment Platform of Turkey entirely produced by local sources is a significant step not only for its contribution to the economy by reducing the costs but also for keeping the knowledge national. I believe that we present an extremely successful model to the world banking also in this regard."

We are, by far, the leader in Agribanking

Commenting that agriculture is strategically important for the sustainable development and development of the national economy in Turkey, therefore, they consider the efforts in this area a national matter, Ateş stated that with more than 1,1 million producer customers, more than 11 billion TL agriculture loan and 41% market share among the private banks, DenizBank continues to be the leader in agriculture.

Informing that they will discuss in detail the issues faced by producers and recommendations for solutions including agriculture and husbandry investments in particular within the scope of “**Agriculture Summits**” activities that they launched by getting together with farmers in 7 provinces in Turkey, Ateş said; “We are one of the banks with the highest level of experience in terms of agriculture sector not only in Turkey but also in the world. Most importantly, we are not only concerned with the financing but also the social aspect of this business. Along with the Agriculture and Human Photography Competition of which we are holding the 9th year with the cooperation of our Ministry of Agriculture, we have a number of social projects that we are launching in this area. For us, serving to our producer equals to serving to our country. We will continue our journey in the agriculture sector with the enthusiasm we had on the day one.”

Important indicators from DenizBank consolidated balance sheet⁽¹⁾

| million TL | 31.12.2016 | 31.12.2017 | change |
|--------------------------------------|------------|------------|--------|
| | | | annual |
| Total Assets | 135.554 | 160.423 | %18 |
| Cash Loans | 95.023 | 114.829 | %21 |
| Deposit | 90.621 | 107.429 | %19 |
| Equity (including subordinated loan) | 16.074 | 18.115 | %13 |
| Number of Branches ⁽²⁾ | 737 | 740 | %0 |
| Number of employees | 14.832 | 14.136 | -%5 |
| Number of customers-million | 10,3 | 11,5 | %12 |
| Net profit | 1.401 | 1.902 | %36 |

⁽¹⁾DenizBank published its consolidated and non-consolidated BRSA financials. The figures mentioned in the press release refer to consolidated BRSA data..

⁽²⁾Including international subsidiary branches

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 14 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, www.facebook.com/DenizBank, twitter.com/DenizBank

Sberbank Hakkında

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 14,6 branch offices. Besides its ATM network of 80 thousand ATMs and self-service terminals, Sberbank also contributes to banking service through remote access channels including Sberbank Online banking service with 29 million users and Mobile Banking service with 27,9 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, www.sberbank.com

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