

Innovation from DenizBank to contribute to agricultural efficiency The “Deniz’den Toprağa” application will be everything farmers need

DenizBank with the highest market share among the private banks in agriculture with 41 percent is launching another innovation that will further satisfy the producers.

With its recently-developed “Deniz’den Toprağa” (from Deniz to Land) mobile application, DenizBank is providing a platform for farmers with a single-click access to all the information that a farmer may need so that they can cultivate their crops more efficiently.

While farmers can manage their fields through this mobile application which can also be used by non-DenizBank customers; they can ask questions to agriculture engineers around the clock for 24/7, follow up the wholesale market stock prices with comparison, be up to date with sectoral developments and carry out transactions such as leasing a tractor with ease.

Attributing great importance to the strategic position of agriculture in terms of Turkey’s sustainable development, **DenizBank** continues to produce value for farmers, agriculture sector and thus Turkish economy around its perspective that is based on “Let Our Farmers Smile” approach.

“Deniz’den Toprağa” mobile application developed by this Bank based on this approach is featured as an agricultural consultancy application producing customized solutions powered by technology for farmers who wish to decrease their production costs and increase their efficiency. The application including functions “My Fields”, “Ask an Engineer”, “News/Announcements”, “Wholesale Market/Stock Prices” and “Rental Tractor” is available for all farmers, whether or not they are DenizBank customers. Along with farmers, those who cultivate produces in their own gardens as a hobby may also benefit from the application as they wish.

Agricultural recommendations, 24/7 access to agriculture engineers with a single click

Producers may enter basic data such as agricultural product selection, product type, location, field size, land size, irrigation type and planting-harvest dates specifically for each product within the scope of application and access treatment, fertilization, irrigation, planting and harvest recommendations that fit the soil qualities of their region with a single click. Crops cultivated across different fields in the same village and land sizes may be saved as a single land.

The weather report follow-up system in the application as well as the three-day weather report for fields enable farmers to take measures in advance against the potential risks such as agricultural frost,

extreme precipitation and flood. At the same time, any kind of question on the field, cultivated crop, orchards, trees and vines may be shared with agriculture engineers in the form of photographs, videos, voice records or in writing, each expert in their own specialized fields. Questions get answered as soon as possible or the account owner is called through his/her number registered in the application to be informed.

The innovations awaiting the farmers in the Deniz'den Toprağa application are not limited to them. The producers are able to follow up the wholesale market and stock prices and monitor the most current prices instantly. While all the updates, news, official announcements, grant and support statements, advantageous campaigns are featured in the "News/Announcements" section, there is an option to deliver the important announcements directly to the mobile phone of the producer as an instant notification.

When producers wish to rent a tractor or let a tractor they own on lease, they also enjoy the "Rental Tractor" section of the application. With the rental tractor announcements, tractor owners may be contacted to rent the tractor that has the desired brand, model, engine power and daily rent cost. Farmers also generate income by letting their tractor on lease to another farmer and help another farmer in need.

"We add value to the lives of our farmers through our innovative moves"

DenizBank Agriculture Banking Group Executive Vice President Burak Koçak made the following remarks on the subject: "Since the first day we started the agriculture Banking up till now, we manage our business around social responsibility awareness; we work as best as we can by putting to use our know-how in the innovation field so that the villages will not lose their youth population to immigration. We launched the "Deniz'den Toprağa" facebook page last year to provide agricultural consultancy and information on product prices at harvest so that our farmers cultivate their crops more efficiently. Today, we launched our "Deniz'den Toprağa" mobile application as a smart consultant of our farmers in the field, which represents a first in the sector with its innovative content that will be available to all our producers, whether or not they are our customer. This application will be everything our farmers need. They will be able to access a large amount of quality information with a single click; monitor their lands, be up to speed with the latest developments in the sector and most importantly, ask an infinite number of questions to our agriculture engineers whenever they need for free. We are once again proud to launch an innovation that will make the lives of producers easier and add strength to the sector. We will continue to work around our vision to put a smile on our farmers' face with DenizBank in the upcoming season.

It is possible to sign up for the application developed by Doktor for DenizBank only by entering full name information via SMS and enjoy the application on mobile or tablet. The application is available for download on Apple Store and Google Play Store.

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, seven 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 Group are the group's domestic subsidiaries while Eurodeniz, DenizBank AG and DenizBank Moscow are its international subsidiaries.

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About Sberbank

Sberbank founded in 1841 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 of the Bank are owned by various local and international investors. Sberbank provides its services through a network of close to 14,7 thousand branches which is the largest Banking distribution channel in Russia. Along with its ATM network that is made up of about 80 thousand ATMs and self-service terminals that Sberbank has, it also contributes to the Banking sector through remote access channels that include Mobile Bank services with 28,3 million users and Sberbank Online internet Banking with 25,7 million users. Sberbank carries out its international operations in CIS consisting of Kazakhstan, Ukraine and Belarus, in Turkey through Denizbank and in Switzerland, Austria and Middle and Eastern Europe countries through Sberbank Europe and Germany and China through its representative offices in India through a branch. 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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