

Exclusive Celebration by DenizBank on its 20th Year

The exclusive event held at Zorlu Center for the 20th anniversary of DenizBank's establishment was honoured by prominent names from the business world as well as culture – arts and media sector. At the spectacular evening that welcomed nearly 2000 guests, DenizBank's success story of 20 years and future vision were shared.

Mr. Herman Gref, CEO of Sberbank of Russia said, "When we acquired DenizBank, we expressed that we aimed to render the bank an innovation hub in Central and Eastern Europe. At the point we reached today, we are proud to have an institution that was named the most innovative bank of the year by U.S. authorities in 2014 and 2016 and European authorities in 2015. We set the bar quite high in the 5-year period. Our remarkable achievements will be crowned with even brighter ones. When we first came here, I said that Turkey was our second homeland. Today I feel exactly the same and I am glad that we made this investment".

Mr. Hakan Ateş, CEO of DenizBank stated, "In the journey we started in 1997 to complete a challenging mission in a tiny room with big dreams, we are proudly celebrating the 20th anniversary of DenizBank, now one of the top 5 private banks of Turkey. In the path we followed, our motivation was to add value to our country, our customers, our stakeholders and shareholders with whom we walked together. DenizBank became more and more valuable as we attached value to them. On this special occasion whereby we also celebrate our 5th year with Sberbank, I would like to express that we are ready to dream for the best for many more 20 years with the inspiration and confidence we derive from the global vision of Sberbank.

DenizBank celebrated the 20th year of its establishment at an exclusive event in Istanbul.

Mr. Herman Gref, CEO of Sberbank of Russia stated that when they acquired the bank, they believed DenizBank would spark excitement and create synergy in their family of 300.000 people and that they were more than happy to see they achieved what they aimed for throughout their 5 years together. Mr. Gref said, "In 2012, I had expressed that we aimed to render the bank an innovation hub in Central and Eastern Europe. At the point we reached today, we are proud to have an institution that was named the most innovative bank of the year by U.S. authorities in 2014 and 2016 and European authorities in 2015. Despite being the youngest of our family, DenizBank is the innovation base of our group. When we hear DenizBank's name mentioned, we know that people are talking about an institution that is rated at the top among innovative companies, setting an example for the business world on both national and global scales. This is precious."

Stating that he had spoken of Turkey as his second homeland when asked about the country five years ago and that he still feels the same, Mr. Gref said, "Leaving behind 5 years full of success, I am quite happy to say that I am glad we did this acquisition."

Mr. Hakan Ateş, CEO of DenizBank said that they were very proud to have created an institution that is now part of the league of giants in their industry, has proven its brand value and is spoken highly of with the mega projects it has funded throughout their journey of 20 years. Mr. Ateş said, "Ours was a 'long and narrow path', following the famous poet's words. In the journey we started in 1997 ranking 81st, we are honoured to be one of the top 5 private banks of Turkey as a strong family of 15 thousand people today. Thinking of our employees with their families, story of DenizBank becomes the story of hundreds of thousands. Tonight we are proud once again thanks to dearest friends of Deniz who joined us tonight at one of the largest performance halls of Turkey, leaving no seat empty. In our mission to leave our mark to the future, we enriched our history with many orders of honour. Our number one priority has always been adding value to our country, our customers, our stakeholders and shareholders with whom we walked together. We tried to take our steps without giving up, with courage and modesty. We have always pursued different perspectives, innovative thoughts and ideas that opened new horizons. Our different perspective and quest was crowned with the title "The Most Innovative Bank of the Year" we were bestowed with for three years in a row. We cannot wait to realize new projects that will bring the best to our people, our society in the future."

Expressing that they were also celebrating their 5th year under the roof of Sberbank, Mr. Hakan Ateş said that they would set sail for new achievements with the inspiration and confidence they derive from Sberbank's global vision following the exemplary integration process that was completed successfully and efficiently.

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 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, 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.

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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 14,700 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 25.7 million users and Mobile Banking service



with 28.3 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