

## **DenizBank's assets reach 169 Billion TL in Q1 2018**

**President & CEO of DenizBank Financial Services Group, Hakan Ateş** said that they continued their operations in Q1 2018 as the 5<sup>th</sup> largest private bank of Turkey to create value for their country with their 751 branches in 81 provinces and abroad and more than 14 thousand employees.

Ateş stated that DenizBank's **assets reached 169 Billion TL in the first quarter of 2018**, maintaining its strong position in the market, while their **net profit was realized as 606 Million TL** in the same quarter.

Ateş also expressed that DenizBank reached:

- 116 Billion TL in total deposits,
- 119 Billion TL in total loans,
- 11.8 Million in number of customers, on a consolidated basis.

### **"We are proud to be the only private bank in Nefes 2018"**

Stressing that they joined forces as actors in the real sector and financial sector and actualized the first leg of Nefes (Breath) Project in 2017 to support SMEs, the backbone of the economy, Ateş stated that they were once again the only private bank that provided support to the project, now in its second run with more stakeholders from the public financial sector. Ateş said that they accessed more than 15 thousand SMEs in two years within the scope of the project.

In addition to Nefes Project, Hakan Ateş stated that they signed a protocol with the Turkish Exporters Assembly (TIM), with the participation of 7 banks, to meet financial needs of 71 thousand exporter companies and added: "With this collaboration, realized as a follow-up to the positive discrimination and support we envisage for Exporters, we will be there for all needs of TIM member exporters in their loan requests with our foreign trade hotline and fee bundles."

### **We are the leader in Agricultural Banking by far**

Stating that they consider serving the agricultural sector a national cause considering its strategic importance for the future of our country, Ateş said they were the leader with over 1.1 million customers, agricultural loan book of over 12 Billion TL and 41% market share among private banks. Ateş also stated that they held "Agriculture Summits" in 7 provinces of Turkey to take care of problems that the producers encounter in addition to funding.

Ateş continued his remarks as follows: "The summits we realized in Kars, Antalya and Edirne have drawn considerable interest from farmers. This is pure delight for us. We are one of the banks not only in Turkey but also the world with the greatest experience in the agricultural sector. Beyond financial products, we have initiatives that one may not expect from a bank thanks to our digital products such as "from Deniz to Soil" which is positioned as the mentor of the producer in the field. For us, serving our producers is equivalent to serving our country. We will continue our journey in agricultural sector, excited as the day we first started."

**“We are proud that our Bank pioneers national innovation”**

Stating that they followed their National Wallet dream for many years and articulated their wishes to gift Turkey a local system in almost every platform, Ateş said that their dreams came true with the Joint Payment Platform they actualized with prominent institutions of Turkey. Ateş said, “With our banking know-how and strength as well as our technological infrastructure, we are part of the Turkish Joint Payment Platform, which is extremely important for banking services to become easy and accessible for everyone in Turkey and to keep national data in the country. We are proud to pioneer national innovation and believe that we are capable of an international initiative with the project that will be in practice soon.”

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

<b>Million TL</b>	<b>31.03.2018</b>
Total Assets	169,378
Cash Loans	119,234
Deposits	115,708
Equity (Including subordinated loan)	18,478
Number of branches <sup>(2)</sup>	751
Number of employees	14,069
Number of customers-million	11.8
Net Profit	606

<sup>(1)</sup>DenizBank published consolidated and non-consolidated BRSA financial figures. The figures in the press release are consolidated BRSA data and were prepared in line with TFRS 9.

<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 751 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad, employing more than 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](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. Sberbank offers its services through the largest banking distribution network in Russia of 14.3 thousand branches, remote channels, which include Sberbank Online banking and Mobile Bank services, with 26.4 million and 29.4 million unique users, respectively, as well as through around 76.3 thousand ATM and self-service terminals. 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)*