

DenizBank's contribution to economy reaches 213 billion TL in the first nine months of 2018

President & CEO of DenizBank Financial Services Group, Hakan Ateş said that they continued their contributions to the economy in the first nine months of 2018 as the 5th largest private bank of Turkey, with their 761 branches in 81 provinces and abroad and around 14 thousand employees and reached **213 billion TL in assets**. Ateş added that they maintained their strong position in the market and reached **1.708 billion TL** in net profit.

Stating that they continued their activities to create value for their stakeholders and Turkey, Ateş expressed that DenizBank reached:

- 146 billion TL in total deposits, with an increase by 36% compared to the last year-end,
- 151 billion TL in total loans, with an increase by 31% compared to the last year-end,
- 12.4 million in number of customers, on consolidated basis in the mentioned quarter.

Ateş stated that an agreement was reached in May between Dubai based Emirates NBD, the second largest bank of the United Arab Emirates, and Sberbank, one of the largest banks in continental Europe, for the transfer of 99.85% of DenizBank shares; and the approval process for the transfer continue before regulatory bodies in Turkey, Russia, United Arab Emirates and Austria as well as other countries where DenizBank has operations. Ateş added that they continue to work hard to offer best services to their customers during the transition phase.

In the 5th Agriculture Summit, DenizBank came together with farmers from Diyarbakır

As a leading private bank that has provided the highest support to agriculture sector for 16 years, DenizBank serves to around 1 million farmer customers today with social responsibility awareness. In this respect, DenizBank organized Agriculture Summits since December 2017, in Aydın, Kars, Antalya and Edirne so far and held the 5th Agriculture Summit in Diyarbakır, which is one of the most important agricultural production centers of Turkey.

Stating that the summits that will spread to seven regions of Turkey in the following period are significant for listening to the problems of farmers in field and discuss the solution offers, Ateş said: "Agriculture, together with its economic and social aspects, is a field that we have considered as a national issue in terms of Turkey's sustainable future since 2002. With our agriculture loans amounting to almost 14 billion TL today and our 42% market share among private banks, we are working hard for our farmers to more efficiently produce under more comfortable conditions and have easy access to financial sources. Our Producer Card, like an innovation for financing agriculture, supports 580 thousand farmers now. We have the opportunity to strengthen our support to the sector by personally listening to the problems of producers through information platforms like Agriculture Summit. In addition, we can also present our new benefit model, "Deniz'den Toprağa", which will increase the technology-based efficiency, to the farmers and make them experience it. We will continue to work hard for the producers and for our country".

Financial literacy was taught to 10 thousand students

Carrying out projects for improving the financial awareness and saving habits of young people in line with its vision to serve the future of Turkey, DenizBank supported the Parameter module, covering banking trainings, of the project "Parayön" designed by Foder (Financial Literacy Association of Turkey) to give financial literacy

training to high school and university students. Stating that through this cooperation, they reached 10 thousand students in 16-25 age group in 3 months and it is pleasing to train so many young people in the field of banking at such an early age in a country with a young population like Turkey, Ateş said: "Raising individuals that can manage their money, wisely finance their revenue and participate in the economy as productive persons by standing on their own feet constitutes the fundamentals of the long-term contribution to Turkish economy. We will continue our efforts with a belief that investing in our young people means investing in our country."

Denizbank works for the culture and arts wealth of Turkey

Placing great importance in its target to make society meet quality arts and hand down the cultural heritage to future generations, the bank has continued its support to Istanbul State Symphony Orchestra Denizbank Concerts in 2018-2019 season. In addition, DenizBank also supported the 4th International Ankara Puppet Fest hosting puppet theatres from nine different countries and the 4th Black Week event bringing the leading names of crime fiction and crime fiction readers together.

million TL ⁽¹⁾	31.12.2017	30.09.2018	% Growth
Total Assets	160,423	212,893	33%
Cash Loans	114,829	150,707	31%
Deposits	107,429	145,903	36%
Equity (Including subordinated loan)	18,115	22,205	23%
Number of branches ⁽²⁾	740	761	3%
Number of customers-million	11.5	12.4	8%
	30.09.2017	30.09.2018	% Growth
Net Profit	1,416	1,708	21%

⁽¹⁾DenizBank published consolidated and non-consolidated BRSA financial figures. The figures in the press release are consolidated BRSA data. Data of 30.09.2018 were prepared in line with TFRS 9 and the data of 31.12.2017 and 30.09.2017 were prepared in line with the legislation effective before TFRS 9.

⁽²⁾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 761 branches within DenizBank Financial Services Group operating in 81 provinces of Turkey and abroad, employing around 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.

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 in Russia through the largest distribution network of 14.2 thousand branches as well as promotes banking via remote channels. The number of Sberbank Online active users reached 39 million for apps and 25 million for web version, while Mobile Bank has 30 million active users. Sberbank's network of c. 75 thousand ATM and self-service terminals is the largest in the country. Sberbank runs international operations in CIS (Kazakhstan, Ukraine and 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 websites are www.sberbank.ru, www.sberbank.com

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