

Leading bank of agriculture DenizBank celebrates Farmer's Day in Deniz Tower

Considering the support for agriculture a national issue and holding a leading position among private banks with a market share of over 41%, DenizBank celebrated Farmer's Day in Deniz Tower through a series of events.

DenizBank CEO Hakan Ateş commented: "DenizBank is a bank that has assumed a national mission in agriculture. Since 2002, we have been bringing our services all over Turkey with our specialized teams and hundreds of agronomists; continue to be the leading private bank in Turkey with an average annual growth of 46% in agriculture. On the other hand, we achieve breakthroughs that are not expected from a bank with our digital products specific to agriculture. However, the biggest source of pride for us is to create an environment of incentive so that more players can join in the agriculture banking in Turkey with the current structuring, contribute to an increase in the total support for agriculture. As the children of land raised on agriculture, we will keep on making our farmers smile."

DenizBank which sees its support in agriculture since 2002 as the support for the future of the country in Turkey which is the ninth largest agriculture economy in the world celebrated Farmer's Day across Turkey with an organization it realized in its Head Office building in Istanbul, coming together with the producers.

In the said gathering, DenizBank's agriculture journey was shared in detail. The highlights from "Agriculture and Human" Photography Competition which the bank has been launching for 10 years in cooperation with the Ministry of Food, Agriculture and Husbandry were displayed for the guests' view in GaleriDeniz which has been serving as an exhibition area in the Head Office Building.

"DenizBank; the bank saving farmer from the mercy of loan sharks"

Speaking in the gathering **DenizBank General Manager Hakan Ateş** stated that at the current point the bank has reached in the journey that it set off on 16 years ago to save the farmer from loan sharks, they are proud of being called as the bank of agriculture and farmer in Turkey and continued his remarks; "In 2002 when we claimed agriculture as the critical sector for the future of our economy, we were the only private bank focusing on the issues of farmers. Whereas today 14 different banks provide agriculture banking services, the total financing provided for the sector thanks to the model we created has reached 92 billion. Since the day we set off on our journey, with our agriculture branches which we increased the number of more than twenty-fold, provide services all over Turkey, our service approach we developed by including digital tools and technology to take to the field, orchard of the producer when necessary, our over 1 million farmer customers and our 13% market share including the public banks some of which are decade-old, we are in the leading private bank position which lends the largest number of loans in agriculture in Turkey."

Pointing out to the fact that agriculture has to be addressed as a strategic sector for the future rather than means of living for citizens in rural areas, Hakan Ateş said; "During a period of 16 years, we have developed a banking product specific to almost all agricultural products including Producer Card in particular which comes forward as the

most important financial product that changed the financing of agriculture in Turkey from top to bottom in order to resolve the real issues of producers. The Producer Card which today has become almost a generic brand in agriculture, is now in the pockets of our 570 thousand producers. When we add our stakeholders, business partners and campaigns to this product, our farmer says "You saved me from the loan sharks". This is actually an innovation in their way of doing business. The Producer Card actually is providing a life line support for our producer as a card supporting not consumption but rather production."

Shining star of agriculture: Turkey

Highlighting Turkey's great potential in agriculture with its soil and climate structure, water resources, well-informed farmers and growing economy, Ateş added; "Today, our country is 9th largest agriculture economy in the world. We are number one producers in the world in fig, nut, apricot, quince, cherry and pomegranate. We are the number two in producing three crops. We have 27 agricultural crops in total of which we are one of the top 10 producers. If we feed this abundance with information, technology and our innate solidarity culture, we have no issue that we cannot overcome in order to be the most important agriculture country in the world. There was an issue I stressed in the Agriculture Summits which we held at many places in our country and which received a great deal of attention from our producers. There are now countries which managed to add agriculture and gastronomy to the famous three of sea, sand and sun. They literally export their cuisine. For instance, Spain achieved this, we need to achieve this too".

We are working as the smart consultants of our farmer in the field with our know how in innovation

Stating that the bank attaches great importance to the digital transformation of the agriculture sector and its integration with technology within the framework of the objective of making the farmer's work easier and more efficient, Ateş said: "We launched our Facebook page called "Deniz'den Toprağa" (From Sea to Land) on the occasion of World Farmer's Day, May 14th 2016. We currently provide the most up-to-date news to 100 thousand producers and answer their questions through our agronomists in the shortest time possible on this page. With the impact of the momentum achieved by our Facebook page over time, we launched Deniz'den Toprağa mobile agriculture application in September 2017. Deniz'den Toprağa which we see as the smart consultant of our producers in the field is a platform where all of our farmers, whether or not they are our customers, can reach all the information available with a single click and it is also a first in the sector with its innovative content. On its first month since the launch, our mobile application received the grand prize in the "The Best New Product/Service" category in "EFMA - DMI Awards 2017", one of the most respected award platforms in international finance area. As of today, it has been downloaded more than 50 thousand times. In September, we will add a module to our mobile application that will increase the financial literacy as well as provide investment consultancy services. We will also provide Intelligence Inquiry service via this channel. Our producer will now be able to query promissory notes or checks for a person whom he has a trade relationship with. Another important development will be the addition of Grant Support Module in our application which will take place within 10 days. Along with publishing the grant and support programmes launched, we will be informing our producers about how much grant and support they can get based on the crops they produce."

We see support for agriculture as social responsibility

Emphasizing that DenizBank is not only concerned with the financing aspect of agriculture but also the social aspect of it and launching projects that will add value to the lives of farmers and put a smile on their faces, Ateş continued his comments: "We also see the financial and corporate support we provide for agriculture as part of our social responsibility. Within this scope we carry out efficient studies with the TR Ministry of Food, Agriculture and Husbandry. With the most comprehensive training mobilization in Turkey, we have launched many projects including sending 500,00 agriculture books to 5,000 villages, a photography competition titled Agriculture and Human which has been going on for a number of years in cooperation with our Ministry and our competitions called 'Those Adding Value to Agriculture'. Our studies in this area will increasingly continue".

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.

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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 14,3 thousand branch offices. Besides its ATM network of over 76 thousand ATMs and self-service terminals, Sberbank also contributes to banking service through remote access channels including Sberbank Online banking service with 26.4 million users and Mobile Banking service with 29,4 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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