

DenizBank's assets reached 210 Billion TL in the first quarter of 2019

President & CEO of DenizBank Financial Services Group, Hakan Ateş stated that as the 5th largest private bank of Turkey, they reached the **asset size of 210 Billion TL** in the first quarter of 2019 with the support of over 14 thousand employees in 753 branches in every corner of Turkey. Ateş highlighted that in the same period, despite the hard conditions, they achieved a 19% increase in loan growth, which is above the sector average, and they reached up to 178 Billion TL in total, continuing to contribute significantly to the economic efficiency.

Expressing that they are among the rare banks to expand branch network in line with their vision to make financial services available even in the farthest corners of Anatolia, Ateş said that with the agri-focused branches in rural areas, they contribute to the employment as well as maintaining their existence and support in every region where the farmers need them.

Ateş told that with the performance they achieved in the first quarter of the year, they maintained their strong position in the market, and the net profit of the bank was realized as 517 Million TL in this period;

- Deposits increased by 25% on YoY basis and reached 145 Billion TL; and
- Number of customers reached up to 12.9 million people.

fastPay is growing rapidly around Turkey

Highlighting that while increasing the number of branches, they simultaneously integrate all the points they contact the customer through physical and digital channels as a part of their "phigital" strategy that they put into the center of their operations; Ateş expressed that fastPay as the *first digital wallet* which can be used by all bank users in Turkey helps them accomplish important partnerships in this regard.

Ateş explained that they joined forces with numerous brands, merchants and electricity distributors in different regions of Turkey, as well as their partnership with **Belbim** which enabled **Istanbulkart** users to top-up their travel cards wherever they want through fastPay without any extra charge; therefore the users can define any credit card from any bank in **fastPay** and pay their bills with a discount opportunity, which stands as an important leadership in terms of the financial inclusion vision in Turkey.

Highlighting that their cooperation with **Galatasaray Sports Club** introduced the **cashless stadium** concept first time in Turkey, Ateş added as follows: "We have been supporting football, as the main financing power of the Turkish sports, and all its sub-branches as one of our main social responsibilities for the last 20 years. Now we have set the first stones of a road that will allow us to build the digital ecosystem in football, hopefully with the inclusion of our other clubs in the upcoming period, while at the same time we have created a smart, fast and high quality shopping experience for fans at the Ali Sami Yen Sports Complex".

Rural health, finance and breeding training for the farmers

In addition to its activities in the digital field, DenizBank also focused on the agri-business line in the first quarter and continued to be the leader among private banks in the agricultural segment with 13 Billion TL funding provided to over 1.2 million producers and with a 44% market share.

Besides its agricultural branches opened up in the farthest points of the Anatolia, again as a complementary initiative, DenizBank reached up to the villages in Istanbul and Tekirdag with its "Mobile Truck", with the

participation and support of AXA Sigorta and Önder Farmer Project, and began to give first-hand trainings on health, finance and breeding. With regard to their project initiated with the motto '**Putting a Smile on Farmers' Faces**', Ateş explained the following: "We are so lucky to be living on a territory where agriculture started first in the world. For 17 years, it has been our priority to support this abundance with knowledge and technology and to touch the lives of Turkish producers all around the country. Within the scope of this project, we will reach 9 thousand farmers in 5 districts and 9 villages in Thrace and then we will be meeting with the producers in İzmir, Aydın and Manisa. As long as DenizBank exists, it will be our citizen duty and social responsibility to provide qualified financial services to the sector and add value to our farmers' business."

Million TL ⁽¹⁾	31.03.2018	31.12.2018	31.03.2019
Total Assets	169.378	197.311	209.942
Cash Loans	119.234	139.057	143.774
Deposit	115.708	137.264	144.872
Equity Capital (Including subordinated loans)	18.478	21.780	22.704
Number of Branches ⁽²⁾	751	754	753
Number of customers-In million	11.8	12.7	12.9
Net Profit	606	2.204	517
⁽¹⁾ DenizBank published consolidated and non-consolidated BRSA financial figures. The figures in the press release are consolidated BRSA figures prepared according to IFRS 9.			
⁽²⁾ Including foreign subsidiary branches			

About DenizBank

DenizBank started its journey when it was acquired by Zorlu Holding in 1997 in the form of banking license from the Privatization Administration. 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. As of 1 July 2013, DenizBank took over the Retail Banking Business Line of Citi in Turkey, with over 600 thousand customers and nearly 1,400 employees.

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 753 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. DenizYatırım, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Intertech, DenizKültür, 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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