

DenizBank will represent Turkey at BAI Banking Innovation Awards

DenizBank reaches the final in 3 categories at BAI Awards

- **DenizBank has been announced among the finalists at 2014 BAI - Finacle Global Banking Innovation Awards, granted by the Bank Administration Institute (BAI), the U.S. based prestigious institution of financial services sector and consultancy and technology solution partner of the and American Bankers Association (ABA), in 3 different categories with 5 innovation projects.**
- **DenizBank managed to be the only Turkish bank to reach the final out of 8 institutions that participated from Turkey in the organization to which over 120 global financial institutions applied with 200 applications.**

DenizBank continues to be appreciated in the international arena with prestigious awards thanks to its applications which create difference and are offered to the sector in digital Banking. Within this scope, DenizBank has been recently announced among finalists in 3 different categories with 5 applications, most of which represent "firsts" in the world, at BAI - Finacle Global Banking Innovation Awards 2014, acknowledged as the most prestigious international platform, where the most innovative applications in banking are evaluated in 4 main categories.

DenizBank was the only bank to reach the final out of 8 institutions that took part from Turkey in the organization which received nominations from more than 120 global financial institutions with 200 applications. 22 projects of 13 banks in five categories were included in the final elimination in the contest whereby DenizBank reached the final in the categories of Product and Service Innovation, Channel Innovation and Innovation in Internal Process Improvement. DenizBank was among the 22 finalist projects with its 5 projects.

The projects of the Bank that reached the final are as follows in terms of their categories:

- Product and Service Innovation: fastPay Hands-free Payment
- Channel Innovation: fastPay Mobile Wallet
- Channel Innovation: Social Customer Care
- Innovation in Internal Process Improvement: Inter-Collect that enhances customer satisfaction
- Innovation in Internal Process Improvement: Inter-Dashboard Programs

"It makes us proud to be the only Turkish bank as a finalist"

Commenting on the issue, EVP in charge of DenizBank IT and Support Operations Group Ms. Dilek Duman (COO) stated that they were very happy to be the only Turkish bank in the finals and they were waiting for November when the winners will be announced with great anticipation. Duman said, "Institutions that will be awarded at the ceremony to be held in Chicago in November reshape the banking sector in a way with the innovative perspective they introduce. As DenizBank, we attach great importance to the paradigm change experienced in banking with digital and mobile technologies and we would like to be the center of this transformation. Therefore, being the only Turkish bank to reach the final at such an organization that appreciates such an important vision makes us proud and excited."



About BAI Awards

The BAI - Finacle Global Banking Innovation Awards, now in its fourth year, recognizes innovation in the retail banking industry that positively impacts customer experience, bank efficiency and profitability. The winners will be announced at the awards ceremony which will be held in Chicago on November 12th, 2014.

About BAI

BAI is the financial services industry's partner for breakthrough information and intelligence needed to innovate and stay relevant in an evolving marketplace. For more than 85 years, BAI has focused on advancing the industry by offering unbiased education and research. BAI's offerings are as diverse as the industry, and include premier events such as BAI Retail Delivery Conference & Expo, groundbreaking research and performance metrics, professional learning and development programs, and in-depth editorial coverage through BAI Banking Strategies.

About DenizBank

DenizBank was established in 1938 as a state economic enterprise aimed at funding of the developing Turkish maritime sector. In the early 1997, DenizBank was acquired by the 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, continues providing 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. There are totally 739 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, six domestic, three domestic non-financial subsidiaries, three international financial subsidiaries and a branch in Bahrain. Deniz Investment Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür 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

Sberbank of Russia is Russia's largest bank and a leading global financial institution. Sberbank holds almost one third of aggregate Russian banking sector assets, it is the key lender to the national economy and the biggest deposit taker in Russia. The Central Bank of the Russian Federation is the founder and principal shareholder of Sberbank owning 50% of the Bank's authorized capital plus one voting share and other shares are held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 20 countries. Sberbank has the largest distribution network in Russia with more than 18,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries. Sberbank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru