

DenizBank now offers “The Fastest Loan” advantage with three alternatives to artisans

- **DenizBank, which provides solutions tailored to the needs of the SMEs, now offers “The Fastest Loan” opportunity to the artisans for the first time in the sector.**
- **Through the fast loan advantage, which the SMEs can apply via AçıkDeniz internet banking, AçıkDeniz ATMs, Denizbank.com and SMS channels, the SMEs can easily apply for packages which include “SME Card” “Commercial Loan with Installments” and “Overdraft Account” alternatives with a limit up to 100 thousand TL.**

DenizBank which has made a difference in the sector with its innovative products and services continues to facilitate the lives of the artisans with the financial solutions it offers. In the new service that the bank offers to SMEs, it offers more than one product to artisans and gives them the opportunity to choose what best suits their needs. Within this scope, the bank offers the artisans a product package that includes “Producer Card” “Commercial Loan with Installment” and “Overdraft Account” packages with a limit up to 100 thousand TL.

With the loan opportunity that the SMEs can apply to one product or all products over a single limit, the product alternatives that meet the needs of the artisans are established. The artisans can apply to the loans easily and fast via “AçıkDeniz internet banking” “AçıkDeniz ATMs”, “Denizbank.com” and “SMS” channels. To apply to loan via SMS, the artisans need to write ESNAF leave a space then write T.R. Identity Number and send it to 3280. The artisans, who receive information on their loan request within 5 minutes, can go to DenizBank branches and utilize their loans within 60 days.

“Easy and fast access to value added services”

DenizBank SME Banking Group Executive Vice President Burak Koçak, emphasized that they offered a versatile opportunity package to artisans with their new and leading practice in the

sector. Koçak continued by saying that "As DenizBank we continue with our best effort to work for our SMEs which are the vital points of our economy. With our new service which we offer as an extension of this approach, the artisans can easily have "Producer Card" "Commercial Loan with Installment" and "Overdraft Account" up to 100 thousand TL in the scope of the fast loan opportunity offering them solutions tailored for their needs. As the most innovative bank of the year, we offer them the opportunity to apply fast to these products via our digital platforms. The artisans can easily apply for loans via AçıkDeniz Internet Banking, Denizbank.com, SMS and AçıkDeniz ATM's. We will continue to work for facilitating the lives of the artisans in Deniz."

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 757 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, seven domestic, three international financial subsidiaries, five domestic non-financial subsidiaries, and a branch in Bahrain. Deniz Investment Securities, Ekspres Securities, Deniz Real Estate Investment Trust, DenizPortfolio Management, DenizLeasing, DenizFactoring, Destek Asset Management Company, Intertech, Deniz Kültür, 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

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, with the remaining 50% held by domestic and international investors. Sberbank has more than 110 million individual customers and 1 million corporate clients in 22 countries. Sberbank has the largest distribution network in Russia with more than 17,000 branches, and its international operations include UK, US, CIS, Central and Eastern Europe, Turkey and other countries.

The Bank holds the general banking license No.1481 issued by the Bank of Russia. The official website is www.sberbank.ru.