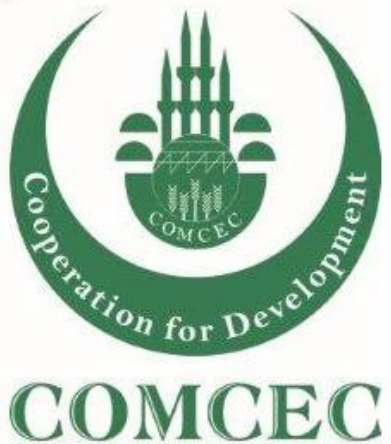


# 11th Meeting of COMCEC Agriculture Working Group

February 22nd, 2018 Ankara





2003

*Tarişbank's  
Acquisition*



- ✓ *Today DenizBank serves customers with 100 years of know-how legacy taken from Tarişbank*
- ✓ *Based on this legacy, we have built innovative, visionary, forward looking, brand new branch and disruptive service distribution model in DenizBank*

# Financial Innovation Changed The Agri Business: *Producer Card*

Annual Payment Method specified according to agri product that farmers are producing, opportunity of re-payment for all debts after harvesting period

Special deals and campaigns in cooperation with agri merchants just for goods used in agricultural production

Cooperation with Social Security Institution, telecom companies, unions, cooperatives, electricity distribution companies etc.to support all phases of agri business



Number of Merchants

**15 K**



2017 Total Turnover from Merchants

**TL 1.6 Bn**



**TL 3.4 Bn**

Total Turnover via Producer Card



**TL 2.9 Bn**

Total Loan Volume



**535 K** Total

Producer Card

**535K**  
*Customers*



# As a result; Growth in numbers

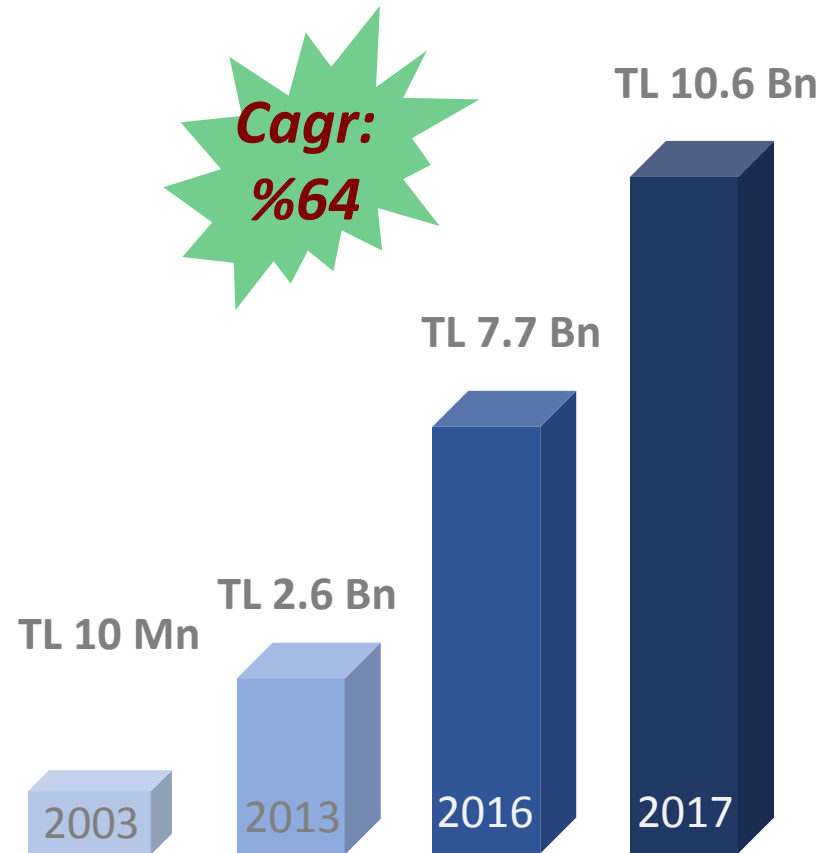
17 Branches

4 Crops

1000 Customers

1 Loan Types

2003



334 Branches

> 300 Crops

> 500K Customers

> 10 Loan Types

2017



# Another revolution from the leader of innovation: *Deniz'den Toprağa*

Lack of valid, efficient information flow was an important weakness in Turkey's agri business, we have decided to establish a Facebook page at first

On May,2016 Deniz'den Toprağa Facebook page was established and now has more than 100K followers and has huge engagement results

After that succesfull attempt, we have decided to release a more personalized mobile product which has more efficient features to boost the productivity of a farmer





# «Deniz'den Toprađa» App

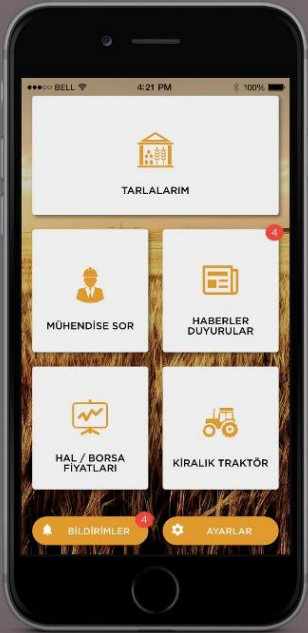
Efma & Accenture  
Distribution & Marketing  
Innovation Awards 2017

# Winner

Best New Product or Service



*Deniz'den Toprağa*



DenizBank

# FUNCTIONS



Stock Market Prices



Farm Registration



Ask To Engineer



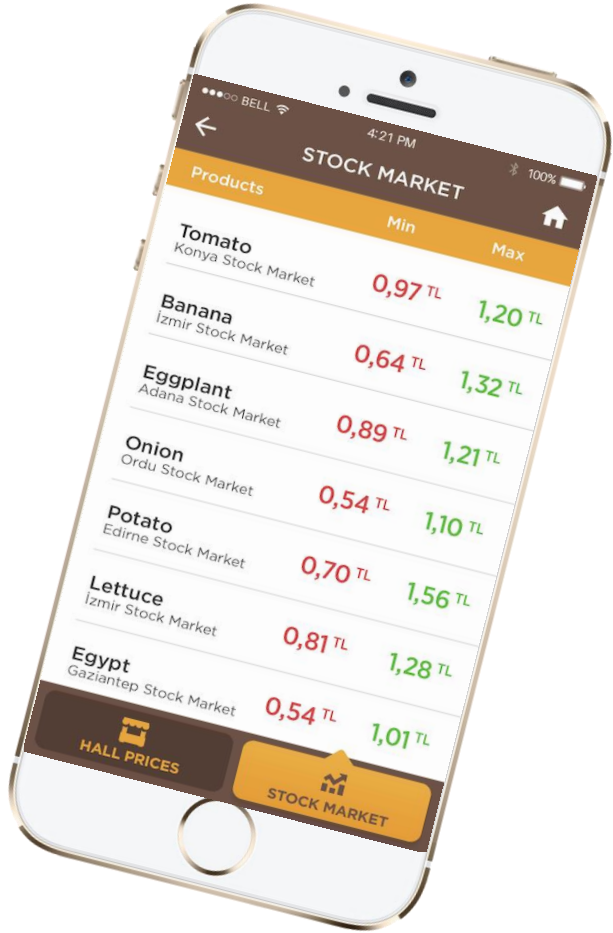
Agricultural News



Rent a Tractor



## *Stock Market Prices*



Online market prices for all kind of crops

Online data transfer thorough stock markets and wholesale market halls

Each crop has different types, users may easily check those prices also

Min-Max prices on the main screen refers to those different types





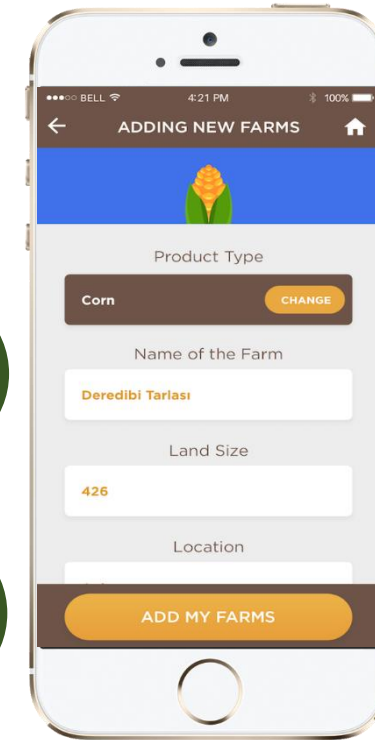
## *Phenology Engine*

Customers provides specified static data of their fields and products

Phenology Engine simulates the product and creates advices to produce best product



Growth phases of a crop is being virtually replicated to make best suggestions of fertilization, irrigation, planting etc.



## *Ask to Engineer*

Ask Question Anytime - Anywhere

 **Video**

**Voice** 

 **Photo**

**Text** 

Online response within 2 hours



## *User Statistics*

32K download, 2K questions to the agricultural engineers

% 30 of the total users recorded their lands and crops to the app. database

West Anatolia users % 20 of the total, Middle Anatolia and South Anatolia following (% 48 of all)

400+ of the questions are about wheat, one of the main crops of Turkey

Most used functions; Ask To Engineer and Stock Market Prices

