

Erhan Raif, CEO, sets the tone with a forward-looking vision termed "The Road Forward." This encompasses macro-level strategies emphasizing a growth mindset, teamwork, and a focus on customer-centric, process-driven, and digital initiatives. The roadmap also includes principles of simplification, involving a lean organizational structure and digitized processes. "Verticalization" is introduced for an enhanced customer experience through dedicated relationship managers in redesigned branches. Mr. Raif underscores the importance of "Professionalism" in behaviour, competence, and communication. Additionally, the concept of "T-Gate" is highly emphasized on as a new entrepreneurial development for the TBUK team. Mr. Raif highlights TBUK's strength in its deep-rooted history and future-focused approach. The overall message is a strategic and comprehensive plan for sustained success and growth.