

It takes action to succeed.

Otherwise, all the established plans, strategies and tactics cannot go beyond a dream and a wish.

Action takes its power from the game plan determined by accurate real-time data analysis and the dynamic management.

Before taking action, to set up a game plan like a chess player, to instantly monitor data, calculate probability of risks and establish the math are of great importance in decision-making mechanism.

Through integration of technology into our business processes, in deed business intelligence systems and instant monitoring enabled, effective management reporting, we make data-based decisions and dynamically manage the balance sheet.

Today, the outcome of the game plan we established and the actions we took, are all reflected in our sustainable income generation capacity, in our strong capital and in being customers' bank choice.

Having highest ratio of interest earning assets among our competitors, largest net fee-commission base, highest volume in TL demand and time deposits among private banks are the outcome of our prudent, agile and planned actions.

Including the free provisions set aside in the balance sheet per prudence principle, the 22% ROE that we have achieved is no coincidence not a wish, but a reflection of a goal and the actions taken to reach this goal.