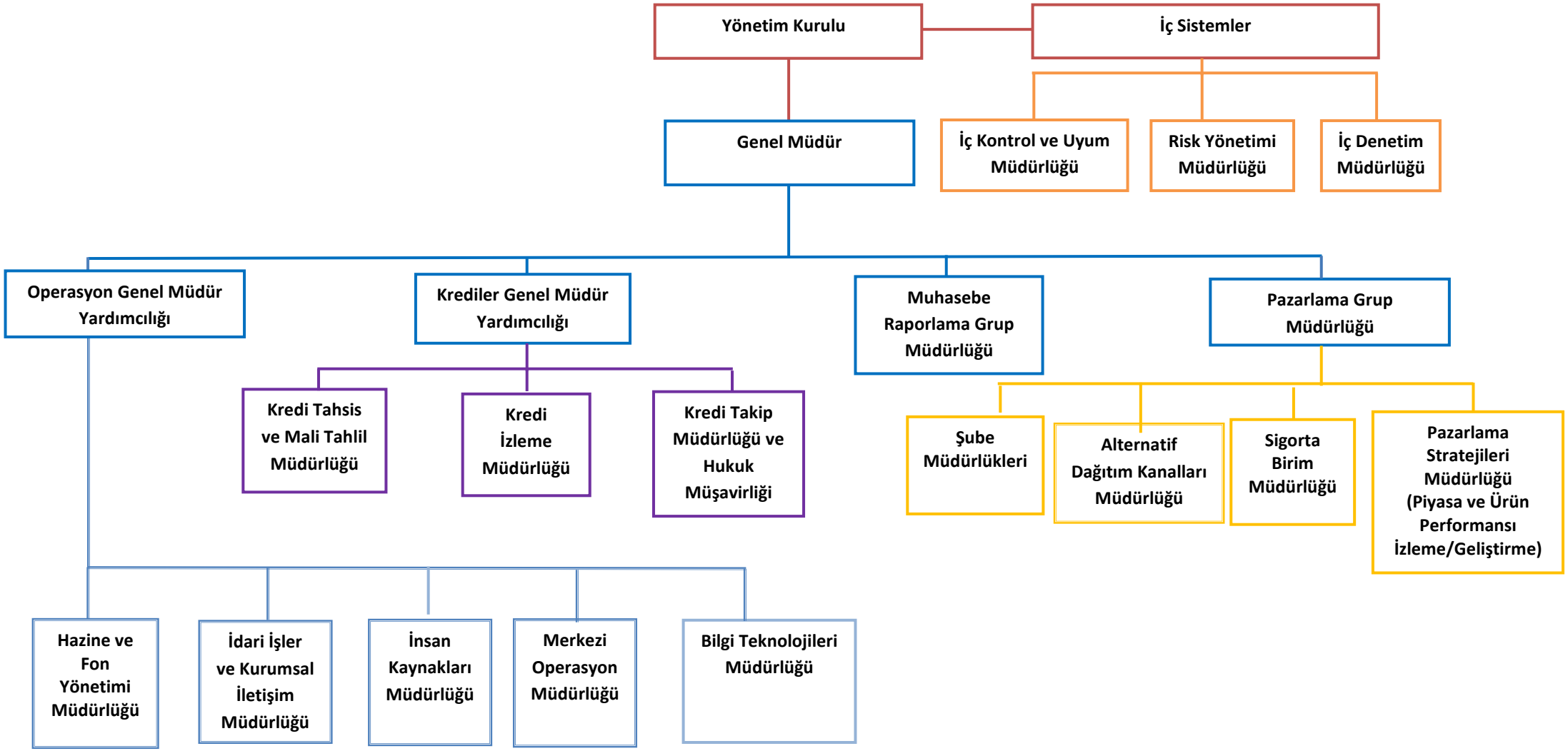UNİVERSAL BANK ORGANİZASYON ŞEMASI-2024