

SENIOR MANAGEMENT

ALİ FUAT ERBİL *President & CEO*



Ali Fuat Erbil graduated from the Middle East Technical University Department of Computer Engineering, earned his MBA from Bilkent University and his PhD in Banking and Finance from Istanbul Technical University. After working as an executive at various private companies and banks, he joined Garanti Bank as the Senior Vice President of Distribution Channels in 1997. Mr. Erbil was appointed as the Executive Vice President on April 30, 1999 and was responsible of several areas such as Retail Banking, Corporate Banking, Investment Banking, Financial Institutions and Human Resources as an EVP. Since September 2, 2015, Erbil has been serving as the Board Member, President & CEO. He is also the Chairman of the Board of Directors at Garanti Bank International N.V., Garanti Bank S.A. (Romania), Garanti Securities, Garanti Pension and Life, Garanti Factoring, Garanti Leasing, Garanti Payment Systems and Garanti Technology. In addition to his responsibilities, he also serves as the Board Member in the Banks Association of Turkey and the İstanbul Foundation for Culture and Arts (İKSİV) and as the Board of Trustees Member of Teachers Academy Foundation. Mr. Erbil has 26 years of experience in banking and business administration.

MAHMUT AKTEN *Executive Vice President Retail Banking*



With an undergraduate degree from Boğaziçi University in Electrical and Electronics Engineering and graduate degree in Business Administration from Carnegie Mellon University, Mahmut Akten started his career in 1999 in the USA. After having served in various positions in the Finance and Treasury

departments of a global construction materials company, he joined a global management consulting firm in 2006. Between the years 2006-2012, after having worked in Boston and Istanbul offices and lastly as an Associate Partner, he joined Garanti Bank on July 1, 2012 as the Senior Vice President responsible for Mass Retail Banking Marketing. As of January 1, 2017, Mr. Akten was appointed Executive Vice President responsible for Retail Banking and is the Chairman of Garanti Mortgage. In addition, Mr. Akten serves as Board Member of Garanti Bank SA, Garanti Securities, Garanti Payment Systems, Garanti Technology and Garanti Pension and Life. He is also a Board of Trustees Member of Teachers Academy Foundation. With 19 years of experience in banking and business administration, Mr. Akten's areas of responsibility are Retail Banking Marketing, Mass Banking Marketing and Affluent Banking Marketing.

DİDEM DİNÇER BAŞER *Executive Vice President Customer Solutions and Digital Banking*



Didem Başer graduated from Boğaziçi University Department of Civil Engineering and earned her graduate degree from University of California, Berkeley. She started her career in 1995. Before joining Garanti Bank, she worked for a global management consulting firm for 7 years and lastly as an Associate Partner. Ms. Başer joined Garanti Bank in 2005 and worked as the Coordinator of Retail Banking Business Line during her first 7 years. Ms. Başer was appointed to her current position in 2012 and is also Vice Chairman of Garanti Pension and Life, Board Member of Garanti Payment Systems and Garanti Technology, and Board Member and Board of Trustees Member of Teachers Academy Foundation. With 24 years of experience in banking and business administration, Ms. Başer's areas of responsibility are Digital Banking, Call Center, Enterprise Digital Solutions, Customer Experience and Satisfaction, Customer Analytics, Innovation & Product

Development, Insurance and Pension Coordination, Corporate Brand Management and Marketing Communications.

AYDIN DÜREN

*Executive Vice President
Legal Services and Collection*



Aydın Düren graduated from the Faculty of Law at Istanbul University and earned his graduate degree on International Law from the American University, Washington College of Law. After serving as an associate, partner and managing partner for over 18 years at international private law firms in New York, London and Istanbul, Mr. Düren joined Garanti Bank on February 1, 2009 as Executive Vice President in charge of Legal Services. Furthermore, Mr. Düren is Vice Chairman of Garanti Bank International N.V. and Garanti Bank Pension and Provident Fund Foundation, and Board Member of Garanti Payment Systems and Garanti Mortgage and Board of Trustees Member of Teachers Academy Foundation. Since June 2015, Mr. Düren is also serves as the Corporate Secretary of the Bank. With 27 years of experience in banking and business administration, Mr. Düren's areas of responsibility are Legal Advisory Services, Legal Collections, Litigation, Garanti Payment Systems Legal Services, Legal Operations, Wholesale Recovery and Retail Collections.

EBRU DİLDAR EDİN

*Executive Vice President
Corporate and Investment
Banking*



Ebru Dildar Edin graduated from Boğaziçi University Department of Civil Engineering and started her career in 1993. She joined the Corporate Banking Department at Garanti Bank in 1997. In 1999, she took part in the establishment of the Project Finance Department. After leading the department for 6 years as Senior Vice President, Ms. Edin became Project and Acquisition Finance Coordinator in 2006 and was appointed to her current position on November 25, 2009. A member of the Sustainability Committee since 2010, Ms. Edin also took responsibility of the coordination of the Sustainability Team, which was established in 2012 to implement the decisions of the aforementioned Sustainability

Committee. Ms. Edin is the Chairman of the Board of Directors of Business Council for Sustainable Development Turkey, Vice Chairman of UN Global Compact Local Network, Board Member and Board of Trustees Member of Teachers Academy Foundation. Furthermore, Ms. Edin serves as Vice Chairman of the Board of Directors of Garanti Securities and Member of the Board of Directors at Garanti Bank SA (Romania). With 25 years of experience in banking and business administration, Ms. Edin's areas of responsibility are Corporate Banking, Global Markets, Global Markets Sales & Financial Solutions, Global Markets, Cash Management & Transaction Banking, Financial Institutions, Corporate & Investment Banking Strategy, Analysis & Coordination, Project Finance and Sustainability.

SELAHATTİN GÜLDÜ

*Executive Vice President
Commercial Banking*



With an undergraduate degree from Middle East Technical University in Public Administration, Selahattin Güldü started his career as Assistant Auditor in Garanti Bank Internal Audit Department in 1990. He worked as a branch manager between the years 1997-1999. He served as Regional Manager in several regional offices at Istanbul between the years 1999-2018. Mr. Güldü was appointed as Executive Vice President responsible for Commercial Banking on April 5, 2018. Furthermore, Mr. Güldü is a Board Member of Garanti Leasing, Garanti Factoring and Garanti Fleet. With 28 years of experience in banking and business administration, Mr. Güldü's areas of responsibility are Commercial Banking Anatolian Marketing, Commercial Banking Istanbul Marketing and Consumer Finance.

AYDIN GÜLER

*Executive Vice President
ALM, Capital, Investor
Relations and Finance*



Aydın Güler graduated from Istanbul Technical University Department of Mechanical Engineering and joined Garanti Bank Fund Management Department in 1990. After working at different Head Office departments for 10 years, in 2000 he was appointed Senior Vice President responsible for Risk Management and Management

Reporting. Between the years 2001-2013, Mr. Güler served as the Senior Vice President responsible for Financial Planning & Analysis and was appointed as Coordinator in 2013. On December 21, 2015, Mr. Güler was appointed as the Executive Vice President in charge of Finance and Accounting and he is furthermore a Board Member of Garanti Bank Pension and Provident Fund Foundation, Garanti Mortgage, Garanti Leasing and Garanti Fleet and Board of Trustees Member of Teachers Academy Foundation. With 28 years of experience in banking and business administration, Mr. Güler's areas of responsibility are Assets & Liabilities Management, Financial Planning and Analysis, Cost Management and Efficiency, Investor Relations, Financial Reporting and Accounting, Consolidation and International Accounting, Tax Management, BBVA Finance Coordination and Credit Cards and Member Merchant Coordination.

İLKER KURUÖZ

*Executive Vice President
Engineering and Data*



İlker Kuruöz earned his undergraduate and graduate degrees from Bilkent University Department of Computer Engineering and started his professional career in the USA. Mr. Kuruöz worked at Garanti Technology as Application Development Senior Vice President between 1997-2006 and worked at a global consulting firm as IT Consulting Senior Manager. Between the years 2006-2016, he has served as Business and Technical Solutions Division Head, Chief Information Officer, Chief Technology Group Officer and for a short time acting CEO at a private telecommunication and technology services provider. Mr. Kuruöz worked as CTO at Doğu Group and CEO at Doğu Technology during 2016-2018. As of March 14, 2018, Mr. Kuruöz was appointed Executive Vice President responsible for Engineering & Data and Vice Chairman of the Board of Directors at Garanti Technology. He is also a Board of Trustees Member of Teachers Academy Foundation. With 27 years of experience in banking and business administration, Mr. Kuruöz's areas of responsibility are Organization and Process Development, Anti-Fraud Monitoring, Data & Business Analytics, Abacus Operation Center and Garanti Bank Technology Center.

CEMAL ONARAN

*Executive Vice President
SME Banking*



Cemal Onaran graduated from Middle East Technical University with a B.S. in Public Administration in 1990 and started his career as Assistant Auditor in Garanti Bank at the Audit Committee in the same year. Between years 2000-2007, he worked as the Regional Manager in various regions of Garanti Bank in Istanbul. After the establishment of Garanti Mortgage in October 2007, he was appointed General Manager of Garanti Mortgage. After having served as the General Manager of Garanti Pension & Life since August 1, 2012, Mr. Onaran was appointed Executive Vice President of Garanti Bank in charge of SME Banking on January 1, 2017. Mr. Onaran is Chairman of the Board of Directors at Garanti Fleet, Vice Chairman at Garanti Mortgage and Board Member at Garanti Pension & Life, Garanti Leasing, Garanti Technology, Garanti Factoring and Garanti Romania and Board of Trustees Member of Teachers Academy Foundation. With 28 years of experience in banking and business administration, Mr. Onaran's areas of responsibility are SME Medium & Large Enterprise Banking and SME Small Enterprise Banking Marketing.

ALİ TEMEL

*Executive Vice President
Chief Credit Risk Officer*



Ali Temel earned his undergraduate degree from Boğaziçi University Department of Electric-Electronic Engineering and started his carrier in banking in 1990 at a private bank. Mr. Temel joined Garanti Bank in 1997 and after working as the Senior Vice President in charge of Cash Management and Commercial Banking departments, he served as the Executive Vice President responsible of Commercial Banking between 1999-2001 and as the Executive Vice President responsible of Loans between 2001-2012. On December 10, 2015, Mr. Temel was appointed as the Chief Credit Risk Officer. Furthermore, Mr. Temel is Vice Chairman of Garanti Leasing and Garanti Factoring, Board Member of Garanti Bank SA (Romania) and Board of Trustees Member of Teachers Academy Foundation. With 28 years of experience in banking

and business administration, Mr. Temel's areas of responsibility are Wholesale Risk, Retail Risk, Corporate Credits & Project Finance Restructuring, Commercial Credits Restructuring; Risk Planning, Monitoring and Reporting; Risk Analytics, Technology and Innovation; Regional Loans Coordination.

OSMAN TÜZÜN

*Executive Vice President
Human Resources and
Support Services*



Osman Tüzün graduated from the Middle East Technical University with a B.S. in Computer Engineering and earned his MBA from Bilkent University. He started his banking career in 1992 and served in various branches and head office departments for 7 years. He joined Garanti Bank in 1999 as the Senior Vice President responsible for Branchless Banking. Between the years 2000-2005, he served as the Senior Vice President of Retail Banking. During 2005-2008, he was the CEO of a private sector company. In 2008, Mr. Tüzün returned to Garanti as the Coordinator responsible for Human Resources and on August 19, 2015 he was appointed to his current post. Mr. Tüzün is the Chairman of the Board of Directors of Garanti Bank Retirement and Provident Fund Foundation and Board Member and Board of Trustees Member of Teachers Academy Foundation. With 26 years of experience in banking and business administration, Mr. Tüzün's areas of responsibility are Human Resources, Learning and Development, Construction and Premises, Purchasing and Corporate Security.