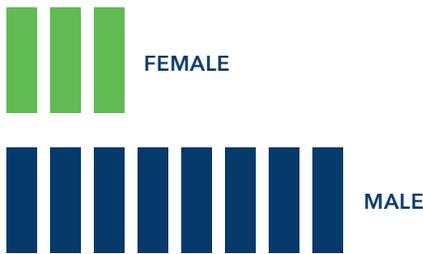


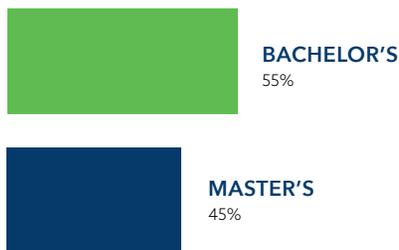
SENIOR MANAGEMENT

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GENDER



EDUCATION



AVERAGE EXPERIENCE



RECEP BAŞTUĞ PRESIDENT & CEO



Recep Baştuğ graduated from Çukurova University Faculty of Economics. He started his career in Garanti BBVA Internal Audit Department in 1989. Mr. Baştuğ worked as Corporate Branch Manager during 1995-1999, Commercial Regional Manager during 1999-2004, Commercial Banking Coordinator during 2004-2012, and served as an EVP of Commercial Banking and Consumer Finance during 2013-2018. After serving in various capacities on a number of Board of Directors at one of Turkey's largest industrial groups, on September 6, 2019, he was appointed as the Board Member, President & CEO at Garanti BBVA. He is also the Chairman of the Board of Directors at Garanti BBVA International N.V., Garanti BBVA S.A. (Romania), Garanti BBVA Securities, Garanti BBVA Pension, Garanti BBVA Factoring, Garanti BBVA Leasing, Garanti BBVA Payment Systems and Garanti BBVA 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 (İKSV) and as the Board of Trustees Member of Teachers Academy Foundation. Mr. Baştuğ has 30 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 İstanbul offices and lastly as an Associate Partner, he joined Garanti BBVA 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 BBVA Mortgage. In addition, Mr. Akten serves as Board Member of Garanti BBVA S.A. (Romania), Garanti BBVA Securities, Garanti BBVA Payment Systems, Garanti BBVA Technology and Garanti BBVA Pension. He is also a Board of Trustees Member of Teachers Academy Foundation. With 21 years of experience in banking and business administration, Mr. Akten's areas of responsibility are Retail Banking Marketing, Mass Banking Marketing, Affluent Banking Marketing and Customer Finance.

DİDEM DİNÇER BAŞER
EXECUTIVE VICE PRESIDENT
TALENT AND CULTURE



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 BBVA, she worked for a global management consulting firm for 7 years and lastly as an Associate Partner. Ms. Başer joined Garanti BBVA in 2005 and worked as the Coordinator of Retail Banking Business Line during her first 7 years. Ms. Başer served as the Executive Vice President responsible for Customer Solutions and Digital Banking between the years 2012-2020. On February 29, 2020, Ms. Başer was appointed as the Executive Vice President responsible for Talent and Culture and she is also Vice Chairman of Garanti BBVA Pension, Board Member of Garanti Payment Systems and Garanti BBVA Technology, and Board Member and Board of Trustees Member of Teachers Academy Foundation. With 25 years of experience in banking and business administration, Ms. Başer's areas of responsibility are Talent and Culture Front, Talent Solutions and Compensation Discipline, Talent and Culture Business Execution, Talent and Culture Projects, Internal Communications and Culture Discipline, Construction and Premises Discipline and Corporate Physical Security.

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 BBVA on February 1, 2009 as Executive Vice President in charge of Legal Services. Furthermore, Mr. Düren is Vice Chairman of Garanti BBVA International N.V. and Garanti BBVA Pension and Provident Fund Foundation, and Board Member of Garanti BBVA Payment Systems and Garanti BBVA Mortgage and Board of Trustees Member of Teachers Academy Foundation. Since June 2015, Mr. Düren also serves as the Corporate Secretary of the Bank. With 28 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, INVESTMENT BANKING AND GLOBAL MARKETS



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 BBVA 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, Board Member 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 BBVA Securities and Member of the Board of Directors at Garanti BBVA S.A. (Romania). With 26 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, Financial Institutions, Corporate & Investment Banking Strategy, Analysis & Coordination, Investment Banking and Finance, and Sustainability.

İŞİL AKDEMİR EVLİOĞLU
EXECUTIVE VICE PRESIDENT
CUSTOMER SOLUTIONS AND DIGITAL BANKING



İşil Akdemir Evlioğlu graduated from Bilkent University Department of Economics and earned her graduate degree in Business Administration from Kellogg School of Management. She started her career in

2003 as a Consultant at a global consulting firm where she last served as a Junior Partner between 2003-2012 before joining Garanti BBVA. Ms. Akdemir Evlioğlu served as the Vice President of Marketing at Garanti Payment Systems between 2012-2017 and as the CEO from January, 2017 to February, 2020. On February 29, 2020, Ms. Akdemir Evlioğlu was appointed as the Executive Vice President in charge of Customer Solutions and Digital Banking. In addition, Ms. Akdemir Evlioğlu serves as Vice Chairman of Garanti BBVA Payment Systems. With 16 years of experience in banking and business administration Ms. Akdemir Evlioğlu's areas of responsibility are Digital Banking, Client Digital Solutions, Corporate Brand Management and Marketing Communication, Customer Experience and Satisfaction, Insurance and Pension Coordination, Customer Contact Center and Customer Analytics, Innovation and Product Development.

**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 BBVA 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 BBVA Leasing, Garanti BBVA Factoring and Garanti BBVA Fleet.

With 29 years of experience in banking and business administration, Mr. Güldü's areas of responsibility are Commercial Banking Anatolian Marketing and Commercial Banking Istanbul Marketing.

AYDIN GÜLER
**EXECUTIVE VICE
PRESIDENT
FINANCE AND
TREASURY**



Aydın Güler graduated from Istanbul Technical University Department of Mechanical Engineering and joined Garanti BBVA 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 Treasury and he is furthermore the Vice Chairman of Garanti BBVA Fleet, Board Member of Garanti BBVA Leasing, Garanti BBVA Mortgage, Garanti BBVA Pension and Provident Fund Foundation and Garanti BBVA Pension and Board of Trustees Member of Teachers Academy Foundation. With 29 years of experience in banking and business administration, Mr. Güler's areas of responsibility are Assets & Liabilities Management, Financial Management, Financial Data, Performance Management and Budget Planning, Cost Management and Efficiency, Investor Relations, Financial Reporting and Accounting, Finance Projects, Purchasing Department and Credit Cards, 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 as 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 28 years of experience in banking and business administration, Mr. Kuruöz's areas of responsibility are Garanti BBVA Technology Center, Banking Disciplines, Data & Business Analytics, Core Units, Organization and Business Process Engineering, Corporate Security, Customer Security and Transaction Risk Management and Abacus Operation 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 BBVA at the Audit Committee in the same year. Between years 2000-2007, he worked as the Regional Manager in various regions of Garanti BBVA in Istanbul. After the establishment of Garanti BBVA Mortgage in October 2007, he was appointed General Manager of Garanti BBVA Mortgage. After having served as the General Manager of Garanti BBVA Pension, since August 1, 2012, Mr. Onaran serves as Executive Vice President of Garanti BBVA in charge of SME Banking on January 1, 2017. Mr. Onaran is Chairman of the Board of Directors at Garanti BBVA Fleet, Vice Chairman at Garanti BBVA Mortgage and Board Member at Garanti BBVA Pension, Garanti BBVA Leasing, Garanti BBVA Technology, Garanti BBVA Factoring and Garanti BBVA S.A. (Romania) and Board of Trustees Member of Teachers Academy Foundation. With 29 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 BBVA 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 BBVA Leasing and Garanti BBVA Factoring, Board Member of Garanti BBVA S.A. (Romania) and Board of Trustees Member of Teachers Academy Foundation. With 29 years of experience in banking and business administration, Mr. Temel's areas of responsibility are Wholesale Risk, Retail Risk, Corporate & Commercial Loans Restructuring; Risk Planning, Monitoring and Reporting; Risk Analytics, Technology and Innovation; Regional Loans Coordination.

OSMAN TÜZÜN*
EXECUTIVE VICE
PRESIDENT
TALENT AND
CULTURE



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 BBVA 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 BBVA as the Coordinator responsible for Human Resources and

worked as the Executive Vice President in charge of Talent and Culture between August 19, 2015-February 29, 2020. Mr. Tüzün also served as the Chairman of the Board of Directors of Garanti BBVA Retirement and Provident Fund Foundation and Board Member and Board of Trustees Member of Teachers Academy Foundation. With 28 years of experience in banking and business administration, Mr. Tüzün's areas of responsibility were Talent and Culture Front, Talent Solutions and Compensation Discipline, Talent and Culture Business Execution, Talent and Culture Projects, Internal Communications and Culture Discipline, Construction and Premises Discipline and Corporate Physical Security.

**Osman Tüzün left his post as the Executive Vice President in charge of Talent and Culture as of February 29, 2020. Didem Diñer Başer was appointed as the Executive Vice President in charge of Talent and Culture.*

Işıl Akdemir Evliođlu, who worked as the CEO of Garanti Payment Systems, was appointed as the Executive Vice President in charge of Customer Solutions and Digital Banking.

As of September 6, 2019, Recep Baştuđ was appointed to the position of the CEO, which was vacated following the resignation of Ali Fuat Erbil on September 1, 2019, following the completion of the necessary notifications and legal permits.

The related disclosures announced on the PDP (Public Disclosure Platform) are available on the website www.garantibbvainvestorrelations.com/en

