

GARANTI BBVA BOARD OF DIRECTORS

SÜLEYMAN SÖZEN

Chairman

Süleyman Sözen is a graduate of Ankara University Faculty of Political Sciences and worked as a Chief Auditor and Deputy Chairman of the Auditors' Board at the Ministry of Finance and also worked in the Undersecretariat of Treasury. Since 1981, he held various positions in the private sector on the Board of Directors level primarily at banks and other financial institutions. Having served on the Board of Directors of Garanti BBVA since 1997, Mr. Sözen was appointed as the Vice Chairman on July 8, 2003 and then as the Chairman on September 19, 2017. Mr. Sözen holds a Certified Public Accountant license and serves as the Board Member of Santa Farma Pharmaceuticals and as the Board of Trustees Member of Teachers Academy Foundation.

JORGE SÁENZ AZCÚNAGA CARRANZA

Independent Board Member

Deputy Chairman

Jorge Sáenz Azcúnaga earned his BS in Business Administration from Universidad Deusto. He developed his entire career in BBVA chronologically as Research Analyst, Corporate Strategist, Head of CEO's Office, Business Development (Commercial & Institutional Banking in Spain), Head of Strategy (Corporate Banking & Asset Management), Head of Strategy and Planning (Spain & Portugal) and between 2013 and 2015 as Regional Manager for the North of Spain. As of 2015, he serves as the Head of Business Monitoring Spain, USA and Türkiye. In July 2016, he was appointed Head of Country Monitoring and Member of the Global Leadership Team in BBVA. Mr. Sáenz-Azcúnaga is a Member of the Board of Directors of BBVA Mexico. He serves as the Board Member of Garanti BBVA since March 24, 2016 and since his appointment as an Audit Committee Member of Garanti BBVA on March 31, 2016, he is deemed as an Independent Board Member of Garanti BBVA in accordance with the relevant regulations of the Capital Markets Board of Türkiye. Mr. Sáenz-Azcúnaga was appointed as the Deputy Chairman of the Board of Directors on September 19, 2017

RECEP BAŞTUĞ

Board Member

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 Marketing Department Coordinator during 2004-2012, and served as an EVP of Commercial Banking and Consumer Finance during 2013-2018. After serving briefly in various capacities on a number of Board of Directors at one of Türkiye's largest industrial groups, on

September 6, 2019, he was appointed as CEO at Garanti BBVA and also serves as Board Member. He is also the Chairman of the Board of Directors at Garanti BBVA International, Garanti BBVA Romania, Garanti BBVA Securities, Garanti BBVA Pension and Life, Garanti BBVA Factoring, Garanti BBVA Leasing and Garanti BBVA Payment Systems, Garanti Kùltür and he is Board Member at Garanti Holding B.V. and G Netherlands B.V. In addition to his responsibilities, he also serves as the Board Member in the Banks Association of Türkiye and as the Chairman of the Teachers Academy Foundation. Mr. Bařtuğ has 34 years of experience in banking and business administration.

SAİT ERGUN ÖZEN

Board Member

Ergun Özen graduated from New York State University's Department of Economics and Advanced Management Program at Harvard Business School. He started his banking career in the Treasury Department in 1987 and joined Garanti BBVA in 1992. Mr. Özen served as the CEO of Garanti BBVA between 2000- 2015 and has been a Member of the Board of Directors since 14 May 2003. Mr. Özen is the Chairman of Beymen Perakende ve Tekstil Yatırımları A.Ş. and Board Member of Atom Bank and WeSoda. Mr. Özen has 36 years of experience in banking and business administration.

EBRU OĞAN KNOTTNERUS

Independent Board Member

Ebru Oğın Knottnerus, graduated from Middle East Technical University, Faculty of Administrative and Economic Sciences, Department of Business Administration, and her master's degree in Musicology and Ethnomusicology at Kings College London. She started her banking career in 1991 and worked in various private banks and companies, mostly as a risk management specialist and continued her career as a manager and senior manager in the fields of audit committee, internal control, financial planning, project management and information technologies. As Head of Risk Management in Garanti BBVA between 2001-2018; Ebru Oğın Knottnerus carried out the activities of managing the Risk Management Department which is reporting to the Board of Directors Risk Committee, measuring and reporting risks in a timely and accurate manner and ensuring their management by establishing the required policies and risk limits within the Risk Management Unit, which consists of Market Risk, Structural Interest Risk and Subsidiaries Risk Department, Credit Risk Department, Risk Legislation Coordination, ICAAP and Operational Risk Department and Validation Department. She served as an independent board member in various banks since 2018. Ebru Oğın Knottnerus has 32 years of work experience in the banking sector.

JAIME SAENZ DE TEJADA PULIDO

Board Member

Jaime Sáenz de Tejada Pulido holds undergraduate degrees from Universidad Pontificia de Comillas (ICADE) in both Law & Economics and Business Sciences and completed General Manager Program (PDG) at IESE Business School in 1999. Prior to joining the BBVA in 1993, he worked as a legal and tax adviser, in an American audit firm. In 1993 he was transferred to NY to head Risk Quality for the Americas. Between 1995- 1998, worked as the Commercial Department Manager at BBVA Uruguay, between 1998-2000 as Office Director for BBVA London, and between 2000 and 2005 as Head of BBVA New York and Corporate Banking for the Americas. In 2006, he was appointed as Country Manager for BBVA Peru and in 2008 as Regional Manager for BBVA in Madrid. During 2011-2012 he worked as Business Development Head for Spain and Portugal, before taking over the role of Head of Spain and Portugal in 2012 and member of BBVA Group Management Committee. Between 2014 and 2020 he served as the Chief Financial Officer (CFO). Mr. Sáenz de Tejada was appointed to his current role as BBVA Group Chief Risk Officer (CRO) in 2021. He has been serving as the Board Member of Garanti BBVA since October 2, 2014 and has 31 years of experience in banking and business administration.

PABLO ALFONSO PASTOR MUÑOZ

Board Member

Pablo Alfonso Pastor Muñoz graduated from Deusto University in B.S. degree in Economics and Business Administration and earned his MBA from Ecole Des Affaires Paris (EAP Madrid). He started his career as Investment Analyst at Banesto (Chile and Argentina) during 1989-1991 and worked at Corporate Risk Unit during 1991-1998. He joined BBVA Group in 1998 and during 1998-1999 he worked at Country Credit Risk, 1999-2002 SMEs Credit Risk, 2002- 2007 Corporate and Commercial Credit Risk, 2007-2010 New Developments & USA, 2010-2012 Corporate Banking Risk Management within Global Risk Management. During 2012-2015 he was Chief Risk Officer of BBVA Bancomer. During 2015-2017 he was responsible of Corporate&Investment Banking, Asset Management and Insurance within Global Risk Management. After serving as the Global Risk Management Head of Corporate and Investment Banking during 2017-2019, Pablo Alfonso Pastor Muñoz was serving as Global Risk Management Wholesale Credit Risk Discipline Head until March 2021 when he was appointed as Head of Global Risk Management for South America & Türkiye. He has been serving as the Board Member of Garanti BBVA since March 31, 2021 and has 33 years of experience in banking and business administration.

RAFAEL SALINAS MARTINEZ DE LECEA

Board Member

Rafael Salinas Martinez de Lecea holds a B.S. degree in Economics and Business Management from Universidad de Alicante and graduate degrees from the Center for Monetary and Financial Studies of the Bank of Spain (CEMFI), MSc in Econometrics and Mathematical Economics of London School of Economics and MBA from the Graduate School of Business of University of Chicago. He joined BBVA in 1991 as the Director of Derivative Products in BBVA Interactivos, S.V.B and developed all his professional career at the BBVA Group. Between 1998-2003, he worked as the Deputy Director of Assets and Liability Management of the BBVA Group. After working as the Head of Capital Base Management of BBVA, he was appointed as the Chief Financial Officer (CFO) of Banco de Credito Local de Espana (BCL) in 2003. Between 2006-2015, he served as the Director of Risk & Portfolio Management of the Corporate and Investment Banking in BBVA. In 2015 he became Head of Global Risk Management and between 2021-2023, he served as the Global Head of Finance of the BBVA Group. In September 2023, he retired from his executive functions at the BBVA Group. He is currently a Board Member of BBVA Mexico and Garanti BBVA. Mr.Salinas has 32 years of experience in banking and business administration.

BELKIS SEMA YURDUM

Independent Board Member

Sema Yurdum graduated from Boğaziçi University, Faculty of Economics and Administrative Sciences in 1979 and completed the Advanced Management Program at Harvard Business School in 2000. After working as a Human Resources Expert in a private sector company between 1979-1980, she continued her career in the banking sector between 1980-2005. She worked as an Executive Vice President of Garanti BBVA and held Audit Committee membership in various subsidiaries between 1992-2005. Offering management consultancy services since 2006, Ms. Yurdum was appointed as Independent Board Member at Garanti BBVA on April 30, 2013. Since her appointment as an Audit Committee Member on March 29, 2018 she is deemed as an Independent Board Member of Garanti BBVA in accordance with the relevant regulations of the Capital Markets Board of Türkiye. Furthermore, Ms. Yurdum is a Board Member of Garanti BBVA Romania and has 43 years of experience in banking and business administration.

MEVHİBE CANAN ÖZSOY

Independent Board Member

Mevhibe Canan Özsoy graduated from Istanbul University with Bachelor's Degree of Dental Medicine in 1985. She obtained her Master's Degree on Dental Medicine at the same University in 1987, and earned her MBA from Bogazici University in 1994 and then completed her Energy

Technologies Master's Degree at Sabancı University in 2015. Before joining the pharmaceutical industry in 1990, Ms. Özsoy had her career as a Medical Dentist. She has occupied Sales & Marketing and commercial leadership positions in Hoechst Marion Roussel, Glaxo Wellcome, Sanofi Aventis operating in the pharmaceutical industry. She was appointed as Vice President in charge of Marketing International in 2007 at General Electric Healthcare, Paris. Ms. Özsoy was then assigned as Chief Marketing Officer at General Electric Healthcare, USA in 2009. She returned to Paris as General Manager of Global Mammography in 2011 and led the mammography business field of General Electric (GE). She was appointed as the Chairman and Chief Executive Officer at General Electric Ticaret ve Servis A.Ş. in 2012. Besides, she has been serving as the Chief Growth Officer in charge of Middle-East, North Africa and Türkiye since 2017. Currently, Ms. Özsoy is Vice Chair of ABFT (American Business Forum in Türkiye) and is on the Board of Trustees for SEV Foundation and Vice Chair of SEV Foundation. Ms. Özsoy was appointed as Independent Board Member at Garanti BBVA on April 4, 2019, and has 32 years of experience in banking and business administration.

AVNİ AYDIN DÜREN

Independent Board Member

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 and Collections. On June 17, 2020 he was appointed as a Board Member and since his appointment as an Audit Committee Member he is deemed as an Independent Board Member of Garanti BBVA in accordance with the relevant regulations of the Capital Markets Board of Türkiye. Since June 2015, serving as the Corporate Secretary of the Bank, Mr. Düren is also the Member of the Board of Directors, responsible for legal services. Furthermore, Mr. Düren is Board Member of Garanti BBVA Payment Systems, Garanti Mortgage, Garanti BBVA International, Garanti BBVA Pension and Assistance Fund Foundation, Garanti Kültür Garanti BBVA Factoring, Garanti BBVA Leasing, Garanti BBVA Pension and Life, Garanti BBVA Fleet, Garanti BBVA Financial Technology and Board of Trustees Member of Teachers Academy Foundation. Mr. Düren has 32 years of work experience in banking and business administration.