

Senior Management

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 Turkey'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 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 Turkey and as the Board of Trustees Member of Teachers Academy Foundation. Mr. Baştuğ has 32 years of experience in banking and business administration.

MAHMUT AKTEN

EXECUTIVE VICE PRESIDENT

CORPORATE INVESTMENT BANKING AND GLOBAL MARKETS

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, in 2006, he joined a global management consulting firm. After working in the Boston and Istanbul offices between 2006 and 2012, and most recently as Associate Partner, he joined Garanti BBVA on July 1, 2012 as the Senior Vice President responsible for Mass Retail Banking. On January 17, 2017, Mr. Akten was appointed Executive Vice President responsible for Retail Banking, leading Retail Banking Marketing, Mass Banking Marketing, Affluent Banking Marketing and Consumer Finance. In addition, Mr. Akten has served as a Member of the Board of Directors of Garanti BBVA Mortgage, Garanti BBVA Romania, Garanti BBVA Securities, Garanti BBVA Payment Systems, and Garanti BBVA Pension and Life. On June 1, 2022, he was appointed to be responsible for Corporate Banking, Global Markets, Global Markets Business Solutions, Cash Management, Financial Institutions, Investment Banking and Finance, and Corporate and Investment Banking Strategy, Analysis and Coordination, and Sustainable Finance.

He has 23 years of experience in banking and business administration.

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, started her career in 1995. Before joining Garanti BBVA, she last worked as Associate Partner in a global management consultancy company where she worked for 7 years. Working at Garanti BBVA since 2005, Başer served as the Coordinator responsible of the Bank's Retail Banking business line for the first 7 years. Başer, who served as the Assistant General Manager responsible for Customer Solutions and Digital Banking between 2012-2020, was appointed on March 1, 2020 as the Executive Vice President responsible for Talent and Culture. Başer also serves as the Chairman of the Board of Directors of Garanti BBVA Pension and Assistance Fund, as

a Member of the Board of Directors of Garanti BBVA Payment Systems, as a Member of the Board of Directors of YenidenBiz Association and as a Member of the Board of Trustees of Teachers Academy Foundation. With 27 years of experience in banking and business administration, Ms. Bařer's areas of responsibility are Talent and Culture Partnerships and Recruitment, Talent Solutions and Remuneration, Talent and Senior Management2 Garanti BBVA Integrated Annual Report 2021 Culture Employee Experience, Talent and Culture Education, Talent and Culture Projects, Internal Communication and Culture, Construction and Real Estate

CEREN ACER KEZIK

EXECUTIVE VICE PRESIDENT

RETAIL BANKING

With an undergraduate degree from Bilkent University in Industrial Engineering and graduate degree in Business Administration from Harvard University, Ceren Acer Kezik started her career in 2005 in a global management consultancy firm. She mainly worked in banking, telecommunications, retail and private equity sectors along marketing, strategy and new business development functions. She joined Garanti BBVA on October 2012 as the Manager of Retail Mass Segment. As of April 2016, she was appointed as the head of new business unit SME Micro segment. Since 2017 she was also held responsible for Retail Mass Banking under Retail Banking business line. On June 1 2022, she was appointed Executive Vice President responsible for Retail Banking, leading Retail Banking Marketing, Mass Banking Marketing and Affluent Banking Marketing. In addition, Mrs. Kezik serves as a Member of the Board of Directors of Garanti BBVA Mortgage, Garanti BBVA Securities, Garanti BBVA Payment Systems, and Garanti BBVA Pension and Life. She has 15 years of experience in banking and business administration.

AYDIN GÜLER

EXECUTIVE VICE PRESIDENT

FINANCE AND TREASURY

Graduated from Istanbul Technical University Department of Mechanical Engineering, in 1990 Aydın Güler joined Garanti BBVA Fund Management Department. After working at different Head Office departments for 10 years, in 2000 he was appointed as Risk Management and Management Reporting Senior Vice President. Mr. Güler, who served as the Financial Planning & Analysis Department Senior Vice President between 2001-2013, was appointed as the Coordinator of the Department in 2013. On December 21, 2015, Mr. Güler was appointed as Assistant General Manager responsible for Finance and Treasury, and also serves Güler as a Member of the Board of Directors of Garanti BBVA Fleet, Garanti BBVA Leasing, Garanti BBVA Mortgage, Garanti BBVA Pension and Life, Garanti BBVA Factoring, Garanti BBVA Securities, and Garanti BBVA Pension and Assistance Fund and a Member of the Board of Trustees of the Teachers Academy Foundation. With 31 years of experience in banking and business administration, Mr. Güler's areas of responsibility are Investor Relations, Financial Management, Cost Management and Efficiency, Financial Data, Performance Management and Budget Planning, Financial Reporting and Accounting, Tax Management, Assets & Liabilities Management, Financial Projects, Finance Risk and Controls, Purchasing, Credit Cards and Member Merchant Coordination.

İLKER KURUÖZ

EXECUTIVE VICE

PRESIDENT ENGINEERING SERVICES AND DATA

Graduated from Bilkent University Computer Engineering Department with a bachelor's and master's degree, İlker Kuruöz started his career in the USA. After working as Application Development Department Senior Vice President at Garanti BBVA Technology between 1997-2006, he joined a global consultancy company and served as IT Consulting Senior Manager. Between 2006-2016, Kuruöz, served as Technical Solutions Division Head, Chief Information Officer, Chief Technology Group Officer and acting General Manager for a Garanti BBVA Integrated Annual Report 2021 short period of time in a private communication and technology services company; between 2016-2018, Kuruöz continued his duty as the CEO at Doğuş Teknoloji and CTO at Doğuş Group. As of March 14, 2018, Mr. Kuruöz was as appointed Executive Vice President responsible for Engineering Services & Data. He is also a Member of the Board of Directors and the Board of Trustees of Teachers Academy Foundation. With 30 years of experience in banking and business administration, Mr. Kuruöz's responsibilities are Banking and financial Applications Group, IT Governance and Infrastructure Applications Group, Organization and Process Development, Corporate Security, and Abacus Operations Center.

CEMAL ONARAN

EXECUTIVE VICE PRESIDENT

COMMERCIAL BANKING

Graduated from Middle East Technical University with a degree in Public Administration in 1990, Cemal Onaran 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 2012, and Executive Vice President of Garanti BBVA responsible of SME Banking since January 17, 2017, Mr. Onaran was appointed as the Executive Vice President responsible from Commercial Banking as of February 2021. Mr. Onaran also serves Vice Chairman at Garanti BBVA Mortgage and as a Member of the Board of Directors at Garanti BBVA Romania, Garanti BBVA Leasing, Garanti BBVA Factoring, Garanti BBVA Pension and Assistance Fund Foundation and as a Member of the Board of Trustees of Teachers Academy Foundation. With 31 years of experience in banking and business administration, Mr. Onaran's areas of responsibility are Commercial Banking Anatolian Marketing and Commercial Banking Istanbul Marketing.

SİBEL KAYA

EXECUTIVE VICE PRESIDENT

SME BANKING

Graduated from Middle East Technical University, Faculty of Architecture, Department of City and Regional Planning, Sibel Kaya started her career in 1997 as a Management Trainee at Garanti BBVA. She held managerial positions in the Commercial Banking department between 1998- 2005, Branch Manager and Commercial Branch Manager in various branches between 2005-2016, Aegean Region Manager between 2016-2018 and Human Resources Director between 2018-2021. On February 2, 2021, she was appointed as the Executive Vice President responsible for Garanti BBVA Small and Medium-Sized Enterprises (SME) Banking. She also serves as the Vice Chairman of the Board of Directors of Garanti BBVA Payment Systems, a Member of the Board of Directors of Garanti BBVA Pension and Life, Garanti BBVA Leasing, Garanti BBVA Fleet, and Garanti BBVA Factoring, Garanti BBVA Pension and Assistance Fund and as a Member of the Board of Trustees of Teachers Academy Foundation. With 24 years of experience in banking and business administration, Mrs. Kaya's areas of responsibility are SME Banking Marketing and SME Banking Network & Performance Management.

MURAT ATAY

EXECUTIVE VICE PRESIDENT

CHIEF CREDIT RISK OFFICER

Graduated from Middle East Technical University Department of Political Science and Public Administration and earned his master's degree in Accounting from Yeditepe University, Murat Atay holds a doctoral degree in Banking and Finance from Istanbul Okan University. He started his career at Garanti BBVA as a corporate and credit analyst. He served as Corporate Branch Manager between 2000-2009, and between 2009-2012 he was General Manager of Garanti BBVA Romania and also served as Chairman of the Board of Directors at Motoractive, Ralfi and Domenia companies. Between 2012 and 2020, he served as Garanti BBVA Mortgage General Manager, and as of January 2021, he was appointed as the Chief Credit Garanti BBVA Integrated Annual Report 2021 Risk Officer, Executive Vice President responsible of credit risk management. Atay is a Vice Chairman of the Board of Directors of Garanti BBVA Leasing and Garanti BBVA Factoring, a Member of the Board of Directors of Garanti BBVA Securities and Garanti BBVA Romania, a Member of the Board of Trustees of the Teachers Academy Foundation. With 28 years of work experience in banking and business administration, Atay's responsibilities under credit risk management group include Corporate and Specialty Loans, Commercial Loans under the Credit Risk Management group; Under the Retail and SME Loans Risk Management group, Risk Strategies, Loan Policies Implementation and Analysis, Retail and SME Loans Evaluation, Corporate and Commercial Loans Structuring, Risk Planning, Monitoring and Reporting, Regional Loans Coordination; Risk Projects and Credit Risk Management Advanced Analytics.

IŞIL AKDEMİR EVLİOĞLU

EXECUTIVE VICE PRESIDENT

CLIENT SOLUTIONS AND DIGITAL BANKING

Graduated from Bilkent University Department of Economics and earned her master's degree in Business Administration from Kellogg School of Management, Işıl Akdemir Evlioğlu started her career in 2003 as a Consultant at a global consulting firm where she last served as a Associate Partner between 2003-2012. Between 2012-2017, Ms. Akdemir Evlioğlu served as the Vice President of Marketing at Garanti BBVA Payment Systems and as the CEO from January, 2017 to February, 2020. On February 29, 2020, Ms. Akdemir Evlioğlu was appointed as the Executive Vice President responsible of Customer Solutions and Digital Banking. In addition, Ms. Akdemir Evlioğlu serves as the Vice Chairman of the Board of Directors of Garanti BBVA Pension and Life, as a Member of the Board of Directors of SALT (Garanti BBVA Kültür), as a Member of the Board of Directors and Board of Trustees and the of the Teachers Academy Foundation. With 18 years of experience in banking and business administration, Ms. Akdemir Evlioğlu's areas of responsibility are Retail Digital Solutions, Enterprise Clients Solutions, Corporate Brand Management and Marketing Communication, Insurance and Pension Coordination and Customer Communication Center.

MURAT CAGRI SUZER:

EXECUTIVE VICE PRESIDENT

PAYMENT SYSTEMS AND PARTNERSHIPS

Having received his bachelor's degree in industrial engineering from the Middle East Technical University, Çağrı Süzer pursued his graduate studies in INSEAD campuses in France and Singapore and received his MBA degree.

He started his career in 2006 at Danone, where he worked first as sales manager and then as commercial marketing manager. He then joined McKinsey, a global consulting firm, in 2008 as a consultant. During his career at McKinsey between 2008 and 2013, he assumed the positions of Senior Consultant and Project Manager, and managed major projects in the financial services sector in a number of areas including sales and marketing, strategy, risk management, human resources and M&A in and out of Turkey.

Çağrı Süzer joined Garanti Payment Systems in 2013 as Marketing Coordinator, responsible for product management, CRM, digital marketing, customer satisfaction process management.

Having served as Assistant General Manager of Digital Channels and Commercial Cards at Garanti Payment Systems from 2015, Çağrı Süzer was brought to the position of Assistant General Manager of Marketing from January 2017.

He has worked Executive Vice President of Retail Banking at BBVA America from 2017 to 2020, he continues his career as CEO since May 2020 at Garanti Payment Systems and as Executive Vice President at Garanti BBVA since June 2022. Mr Suzer's areas of responsibilities are payments systems and partnerships.