

GARANTİ BBVA SENIOR MANAGEMENT

MAHMUT AKTEN

CEO, Board Member

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 as the Executive Vice President responsible for Corporate Banking, Global Markets, Cash Management and Financial Institutions, Corporate and Investment Banking Strategy, Analysis and Coordination, Investment Banking and Finance, and Sustainable Finance.

As of August 2024, Mahmut Akten has been appointed as the CEO of Garanti BBVA and Country Manager of BBVA in Turkey. Akten is also the Chairman of the Board of Directors at Garanti BBVA International, Garanti BBVA Securities, Garanti BBVA Pension and Life, Garanti BBVA Factoring, Garanti BBVA Leasing, Garanti BBVA Mortgage, Garanti BBVA Fleet, Garanti BBVA Payment Systems, Garanti BBVA Crypto, Garanti BBVA Payment and E-Money, Garanti BBVA Financial Technologies, and Trustee of the Teachers Academy Foundation.

With an undergraduate degree from Boğaziçi University in Electrical and Electronics Engineering and graduate degree in Business Administration from Carnegie Mellon University, Akten has 25 years of experience in banking and business administration.

MURAT ATAY

Executive Vice President

Chief Credit Risk Officer

Murat Atay started his career in 1993 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 Risk Officer. 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. Atay also serves as the 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 Kùltür, Garanti BBVA Securities and Garanti BBVA Romania. Mr. Atay graduated from Middle East Technical University Department of Political Science and Public Administration and earned his master's degree in Accounting from Yeditepe University, and doctoral degree in Banking and Finance from Istanbul Okan University. Murat Atay has 31 years of work experience in banking and business administration.

SİNEM EDİGE

Executive Vice President

Corporate and Investment Banking and Global Markets

Sinem Edge started her career at Garanti BBVA in 1996, where she began as a Dealer in the Treasury Department. Later, in 2003, she was appointed Chief Dealer at Garanti BBVA, overseeing transactions in the foreign exchange, interest rate, and capital markets. During this period, she played a pivotal role by analyzing market movements and making strategic buy-sell decisions. In 2006, she was appointed Deputy General Manager at Garanti BBVA Portfolio Management, where she worked on improving portfolio management processes and developing strategies for investment product enhancements. In May 2012, Sinem Edge began her role as Director of Private Banking at Garanti BBVA, where she was responsible for providing private investment advisory, portfolio management, and financial market monitoring to high-net-worth individuals. Later, in 2022, she was appointed General Manager at Garanti BBVA Portfolio Management and played an important role in driving the company's growth strategy, portfolio management, and financial product

development. From May 2022 to October 2023, she served as a Board Member of the Turkey Securities Markets Association (TSPB), contributing to the development and regulation of securities markets. In October 2023, she was appointed General Manager at Garanti BBVA Investment Securities and started overseeing the company's operations. In November 2024, she assumed the role of Executive Vice President, Corporate Banking & Global Markets.

Sinem Edige graduated from Boğaziçi University with a degree in Business Administration and has 28 years of experience in banking and business administration.

EBRU TAŞÇI FİRUZBAY

Executive Vice President

Talent and Culture

Ebru Taşçı Firuzbay started her career as a management trainee at Garanti BBVA and took on various responsibilities in branches, regional and head office units. She later joined Türk Ekonomi Bankası and carried out Business Banking Sales and Strategy Planning duties under the Retail Banking unit. She held important leadership roles such as Deputy General Manager of Human Resources and Organization and Executive Board Member at BNP Paribas Cardif Turkey (2011-2018) and Deputy General Manager of Human Resources and Executive Board Member at Alternatif Bank (2018-2021). Most recently, Firuzbay served as People and Culture Director and Board Member at METRO Turkey since July 2021. As of December 2024 she has been serving as Garanti BBVA's role of Executive Vice President responsible for Talent and Culture.

Ebru Taşçı Firuzbay has 26 years of work experience in banking and business administration.

AYDIN GÜLER

Executive Vice President

Finance and Treasury

Aydın Güler joined Garanti BBVA Fund Management Department in 1990. 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 Executive Vice President responsible for Finance and Treasury. 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. Mr. Güler also serves as a Member of the Board of Directors of Garanti BBVA Fleet, Garanti BBVA Leasing, Garanti BBVA Mortgage, Garanti Payment Systems, Garanti Culture, Garanti BBVA Financial Technologies, Garanti BBVA Pension and Life, Garanti BBVA Factoring, Garanti BBVA Securities, and Garanti BBVA Pension and Assistance Fund.

Mr. Güler, who graduated from Istanbul Technical University Department of Mechanical Engineering, has 34 years of experience in banking and business administration.

SİBEL KAYA

Executive Vice President

SME Banking

Sibel Kaya started her career in 1997 as a Management Trainee at SİBEL KAYA Executive Vice President SME Banking. 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. Sibel Kaya, who was appointed as the Executive Vice President responsible for at Garanti BBVA Small and Medium Enterprises (SME) Banking on February 2, 2021, is responsible for SME Banking Marketing and SME Banking Field and Performance Management. Additionally, she holds positions as the Vice Chairman of the Board of Directors at Garanti BBVA Payment Systems, and serves as a member of the Board of Directors at Garanti BBVA Pension and Life, Garanti BBVA Leasing, Garanti BBVA Fleet, Garanti BBVA Factoring, Garanti Kültür and Garanti BBVA Pension and Assistance Fund. Mrs. Kaya graduated from Middle East Technical University, Faculty of Architecture, Department of City and Regional Planning and has a Master Degree in Business Administration (MBA) at Istanbul Bilgi University. She has 27 years of experience in banking and business administration 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. Sibel Kaya, who was appointed as the Executive Vice President responsible for at Garanti BBVA Small and Medium Enterprises (SME) Banking on February 2, 2021, is responsible for SME Banking Marketing and SME Banking Field and Performance Management. Additionally, she holds positions as the Vice Chairman of the Board of Directors at Garanti BBVA Payment Systems, and serves as a member of the Board of Directors at Garanti BBVA Pension and Life,

Garanti BBVA Leasing, Garanti BBVA Fleet, Garanti BBVA Factoring, Garanti Kùltür and Garanti BBVA Pension and Assistance Fund.

Mrs. Kaya graduated from Middle East Technical University, Faculty of Architecture, Department of City and Regional Planning and has a Master Degree in Business Administration (MBA) at Istanbul Bilgi University. She has 27 years of experience in banking and business administration.

CEREN ACER KEZİK

Executive Vice President

Retail Banking

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, Mass and Micro Banking, Affluent Banking, Housing Finance, Payment Systems, Customer Solutions and Customer Communication Center. In addition, Mrs. Kezik serves as a Member of the Board of Garanti BBVA Securities, Garanti BBVA Payment Systems, Garanti Kùltür and Garanti BBVA Pension and Life. Ceren Acer Kezik who has an undergraduate degree from Bilkent University in Industrial Engineering and a graduate degree in Business Administration from Harvard University, has 19 years of experience in banking and business administration.

İLKER KURUÖZ

Executive Vice President

Engineering Services and Data

İlker Kuruöz started his career in the USA in 1994. 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 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 appointed Executive Vice President responsible for Engineering Services & Data and additionally Kuruöz serves as a member of the Board of

Directors at Garanti BBVA Payment Systems, Garanti Investment Securities, SALT Garanti Culture, Garanti BBVA Pension and Assistance Fund, and Garanti BBVA Financial Technologies.

Mr. Kuruöz is graduated from Bilkent University Computer Engineering Department with a bachelor's and master's degree and has 32 years of experience in banking and business administration.

CEMAL ONARAN

Executive Vice President

Commercial & Institutional Banking

Cemal Onaran started his career as Assistant Auditor in Garanti BBVA at the Audit Committee in 1990. 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's areas of responsibility are Commercial Banking Anatolian Marketing and Commercial Banking Istanbul Marketing. Onaran also serves as a Board Member at Garanti BBVA Romania, Garanti BBVA Payment Systems, Garanti BBVA Leasing, Garanti BBVA Factoring, Garanti BBVA Fleet, Garanti BBVA Retirement and Assistance Fund Foundation, and as a Member of the Board of Directors and Board of Trustees of the Teachers Academy Foundation. Mr. Onaran graduated from Middle East Technical University with a degree in Public Administration in 1990 and has 34 years of experience in banking and business administration.