

## SECTION II-MANAGEMENT AND CORPORATE GOVERNANCE PRACTICES

### BOARD OF DIRECTORS AND AUDIT COMMITTEE

Name	Position
Yavuz Canevi	Chairman
Dr. Akın Akbaygil	Deputy Chairman
Varol Civil	Deputy Chairman
Jean-Paul Sabet	Executive Member and General Manager
Musa Erden	Member
Yves Paul Henri Martrenchar	Member
Jean-Milan Charles Dominique Givadinovitch	Member
Ayşe Aşardağ	Member
Jean-Yves Fillion	Member
Alain Georges Auguste Fonteneau	Member

Yavuz Canevi, Chairman	
1996 – present	TEB A.Ş. Chairman of the Board of Directors
2001 – present	TEB Holding A.Ş. Board Member
1998 – 2011	TEB N.V. Hollanda Yönetim Kurulu Başkanı
1993 – 2005	Istanbul Stock Exchange, Deputy Chairman and Board Member
1989 – 2005	Euro Turk Bank, Chairman of the Executive Council
1987 – 1989	Türk Eximbank, Chairman
1986 – 1989	Undersecretary of Treasury and Foreign Trade, Prime Minister's Office
1984 – 1986	Central Bank of Turkey, Governor
1980 – 1984	Central Bank of Turkey, Vice Governor
1979 – 1980	T. Garanti Bankası, Assistant General Manager in Charge of International Relations
1976 – 1979	Central Bank of Turkey, Director General of Foreign Exchange
1974 – 1975	Ministry of Finance, Tax Inspector Georgia State University, USA, Faculty Member; University of Southern California (USC), USA; Ankara University, Faculty of Political Science, Department of Public Finance and Economics
Additional Professional Occupations	
2004 – 2010	NETAŞ Member of the Board
2001 – present	DEİK Holland Member of the Board
2001 – 2010	Hedef Alliance A.Ş. Member of the Board
1996 – present	IKV Member of the Board
1993 – present	TSKB Member of the Board
1989 – present	FNSS Savunma Sistemleri A.Ş. Chairman of the Board
1989 – present	TUSİAD Member of High Advisory Council

<b>Dr. Akın Akbaygil, Deputy Chairman</b>	
2003 – present	TEB A.Ş. Deputy Chairman
2011 – present	TEB N.V. Chairman
2011 – present	TEB Investment A.Ş. Chairman
2003 - present	TEB Financial Investments A.Ş., General Manager
2008 - present	TEB A.Ş. Audit Committee Deputy Chairman
2005 - present	TEB Factoring, Chairman; TEB Financial Investments A.Ş., Board Member
1999 - present	Ekonomi Bank IBU Ltd, Deputy Chairman
2011 - 2011	Fortis Investment A.Ş. Board Member
2005- 2010	TEB A.Ş. Leasing Chairman
2004 - 2007	TEB A.Ş. Asset Management, Chairman
2003 - 2005	TEB Financial Investments A.Ş, Deputy Chairman
2001 - 2002	Banks Association of Turkey, Deputy Chairman
1998 - 2011	TEB NV, Deputy Chairman
1997 - 2005	TEB Insurance, Chairman; TEB Factoring, Board Member
1996 - 2005	TEB Leasing, Board Member
1994 - 2001	Banks Association of Turkey, Board Member
1987 - 2003	TEB A.Ş, Deputy Chairman, Executive Member and General Manager
1982 - 1987	TEB A.Ş., Executive Member
1965 - 1982	Akbank, Director of Foreign Affairs Istanbul University, Faculty of Economics, BA and PhD

<b>Varol Civil, Executive Member and General Manager</b>	
2003 - present	TEB A.Ş.A.Ş. Executive Board Member and CEO
2003 - present	TEB A.Ş.NV, Board Member
2006 - present	Banks Association of Turkey, Deputy Chairman of the Board of Directors
2007 – 2011	TEB Asset Management; TEB Investment, Chairman
2005 – 2011	TEB Factoring, Deputy Chairman
2005 - 2010	TEB Leasing Deputy Chairman
2005 - 2006	TEB Insurance, Chairman
2003 - 2004	TEB Insurance, Deputy Chairman
1999 - 2007	TEB Asset Management, Board Member
1999 – 2005	TEB Leasing, Board Member
1998 – 2005	TEB Factoring, Board Member
1998 – 2003	TEB Financial Investments, General Manager; TEB, Board Member and Deputy General Manager
1995 - 1997	Bank Kapital, Board Member and General Manager
1992 - 1995	Arap Türk Bankası, Assistant General Manager
1985 - 1992	Undersecretariat of Treasury and Foreign Trade, Certified Bank Auditor
1983 - 1984	TEB, Expert in Loan and Insurance Department
1983 - 1984	Istanbul University; Faculty of Social Sciences, Department of Money and Banking
1992 - 1993	Marmara Üniversitesi, Contemporary Business Management Program
1978 - 1982	Istanbul University, Faculty of Economics, Economics and Business Administration Department

<b>Jean-Paul Sabet, Deputy Chairman</b>	
2011 - present	BNP Paribas Investment Holding A.Ş., Chairman BNP Paribas Fortis Investment Holding A.Ş., Board Member
2010 - present	TEB A.Ş. Deputy Chairman TEB Holding A.Ş. Board Member BNP Paribas Retail Banking Turkey BNL Banca Nazionale del Lavoro, Italy Board Member
1997- present	Citrus Lands of Louisiana INC, USA Board Member Citrus Lands of Louisiana, LLC, USA Board Member Citrus Lands Coal Terminal LLC, USA Board Member Citrus Lands Services LLC, USA Board Member
1988 – present	LDC Trustee Committee
2010 – 2011	Fortis Bank A.Ş. Board Member
2006 - 2009	BNL/BNP Paribas Italya, C.O.O
2004 - 2006	BNP Paribas Retail Banking Board Member - Head of BNP Paribas Finance and Strategy Department
1998 - 2003	KLEPIERRE Fransa, Board Member
1976 - 1998	BNP Paribas, Deputy Chairman
1976	H.E.C Ecole des Hautes Etudes Commerciales

<b>Musa Erden, Member</b>	
2011 – present	TEB Factoring A.Ş. Deputy Chairman
2010 - present	TEB Sh.A Chairman, TEB Leasing Board Member
2008 - present	Türk Ekonomi Bankası A.Ş., Board Member
2006 - 2008	Türk Ekonomi Bankası A.Ş., Consultant
2006 - 2008	The Ottoman Fund Ltd Board Member
2006 - 2008	Osmanlı Yapı 1 İnş. Tur. San. Tic. A.Ş. Chairman
2006 - 2008	Osmanlı Yapı 2 İnş. Tur. San. Tic. A.Ş. Chairman
2006 - 2008	Osmanlı Yapı 3 İnş. Tur. San. Tic. A.Ş. Chairman
2006 - 2008	Osmanlı Yapı 4 İnş. Tur. San. Tic. A.Ş. Chairman
2005 - 2008	TEB Financial Investments, Auditor
2005 - 2006	TEB A.Ş. Auditor
2003 - 2003	MNG Bank, Board Member
2002 - 2003	Turkish Banking Association, Arbitration Committee Member
1996 - 2001	Osmanlı Bankası A.Ş., Assistant General Manager
1993 - 1996	Osmanlı Bankası A.Ş., Deputy General Manager /BD
1991 -1993	Osmanlı Bankası A.Ş., Deputy General Manager /CM
1988 - 1991	Osmanlı Bankası A.Ş., Deputy General Manager /CM
1986 - 1988	Osmanlı Bankası A.Ş. Coordinator
1985 - 1986	Osmanlı Bankası A.Ş. Şişli Branch Manager
1983 - 1985	Osmanlı Bankası A.Ş. Main Branch 2nd Manager
1979 - 1983	Osmanlı Bankası A.Ş. Personnel 2nd Manager
1976 - 1979	Osmanlı Bankası A.Ş. Inspector
1973 - 1976	Osmanlı Bankası A.Ş. Assistant Inspector
1972 - 1973	Yapı ve Kredi Bankası A.Ş. Officer
1966 -1970	Ankara University, Faculty of Economics and Commerce, Banking Division

<b>Yves Paul Henri, Member</b>	
2010 – present	BNP Paribas Retail Banking
2009 - present	TEB A.Ş. Board Member Bank of the West USA, Board Member BancWest Corporation USA, Board Member; TEB, Board Member Findomestic, Board Member BNP Paribas Retail Banking, Head of Distribution, Markets and solutions
2007 - present	BNP Paribas Assurance, Board Member BNP Paribas Personal Finance, Board Member
2006 - present	BNP Paribas Asset Management, Board Member BNP Paribas Immobilier, Board Member; Partecis, Board Member Partecis, Board Member
2005 - present	Crédit Logement, Chairman
2004 - present	Parvest Luxembourg, Board Member
2003 – present	Cortal Consors, Board Member BNP Paribas permanent Representative
2003	Head of BDDF Retail (Retail part of FRB)
2000 - 2003	BNP Paribas Luxembourg, Execution General Manager
2000	Head of "Distribution, Products and Markets" Department of French Retail Banking (FRB)
1996	Head of Products and Markets
1993	BNP Paribas Domestic Banking, Retail Customers
1991 - 1993	Group Head of LILLE Group Branches
1989 – 1991	Deputy Manager of the Nord Pas-de-Calais Network
1987 - 1989	Head of BNP SAVOIE Group
1980 – present	Banque Nationale de Paris
1980	Ecome Polytechnique

<b>Jean-Milan Charles Dominique Givadinovitch, Member</b>	
2011 – present	TEB Investment A.Ş., Board Member
2010 - present	TEB A.Ş., Board Member and Head of Audit Committee TEB Factoring Board Member TEB Asset Management A.Ş. Board Member The Economy Bank N.V. Board Member
2011 - 2011	Fortis Investment A.Ş., Deputy Chairman
2010 – 2011	TEB Investment A.Ş., Deputy Chairman
2009-2010	TEB A.Ş., Head of Group Risk Management
2002-2008	Bancwest; General Auditor Bank of West, Director of Audit and Inspection
1998-2002	BNP Paribas; Deputy Head of Inspection
1997-1998	BNP Paribas; Head of Eastern Asia Pacific Region
1992-1997	BNP Plc, London Deputy Manager, Head of Corporate Banking
1989-1992	BNP Paribas; Big Corporates Division; Relationship Manager
1985-1989	BNP Paribas; Inspector
1983-1985	BNP Paribas; Relationship Manager for Corporate Clients
1981-1983	BNP Paribas; Corporate Finance Executive
1997-1998	Institut des Techniques de Marche
1975-1979	Institut d'etudes Politiques de Paris; Social Science Master
1975-1978	Ecole Des Hautes Etudes Commerciales Paris, Trade Diploma

<b>Ayşe Aşardağ, Member</b>	
2011 – present	TEB Factoring A.Ş. Board Member TEB Asset Management A.Ş. Board Member The Economy Bank N.V. Board Member
2010 – present	TEB A.Ş. Board Member
2009 - present	TEB JSC (Kosovo); Board Member
2003 - present	Ekonomi Bank Offshore Ltd., Board Member
2001 - present	TEB Financial Investments, Budget and Financial Control Coordinator
2010 - 2011	Fortis Bank A.Ş. Board Member
2009- 2010	TEB Arval Araç Filo Kiralama A.Ş. Board Member
2008 - 2009	TEB ARVAL Araç Filo Kiralama A.Ş. Deputy Chairman, Etkin Temizlik Hizmetleri A.Ş. Chairman;
2008-2010	TEB Consumer Financing; Deputy Chairman
2007-2009	TEB JSC (Kosovo) Deputy Chairman
2007-2008	TEB Insurance; TEB Communication and Publishing Services; Etkin Temizlik Hizmetleri A.Ş. and Etkin Personel Taşıma Hizmetleri A.Ş., Chairman; TEB Consumer Financing, TEB ARVAL Araç Filo Kiralama A.Ş., Board Member
2007-2010	TEB UCB Real Estate Counseling, Chairman
2004-2010	Ege Turizm ve İnşaat A.Ş., Deputy Chairman
2001-2009	TEB Leasing; TEB Factoring; TEB Investment, Auditor
2001-2010	TEB Auditor
2001-2007	TEB Insurance, Board Member; TEB Asset Management, Auditor
1995-2000	TEB, Budget and Financial Control Unit
1994-1995	University of Glamorgan, Lecturer in Accounting
1987-1994	Price Waterhouse, Istanbul, London, Audit Unit
1992	Institute of Chartered Accountants in England and Wales, ACA
1987	Boğaziçi University, Faculty of Administrative Sciences, Business Administration Department, BS

<b>Jean-Yves Fillion, Member</b>	
2011 - present	TEB A.Ş. Board Member COO, Head of Corporate & Investment Banking BNPP Fortis
2005 - 2010	BNPP, Head of US Corporate Investment Banking
2002 - 2005	BNPP, New York, USA Head of Acquisition Finance & Loans Structuring Group
2000 – 2002	BNPP, New York, USA Co-Head of Media Telecom Finance Group
1999 - 2000	BNPP, Los Angeles Branch/Media & Telecommunications Finance Group
1997 - 1999	BNPP Nantes, French Western Region
1995 – 1997	BNPP, Los Angeles, Branch / Media & Telecommunications Group
1993 – 1995	BNPP Los Angeles Branch / Film Financing Group
1992 - 1993	BNPP Paris, Corporate Banking Department / North American Zone
1989 – 1990	BNPP Paris Corporate Banking Department / French Division
1989	BNPP Paris, Project leader
1987 - 1989	BNPP Paris, Special Affairs Division
1984 – 1987	BNPP Paris, Account Officer
2011 - present	TEB A.Ş. Board Member COO, Head of Corporate & Investment Banking BNPP Fortis

<b>Alain Georges Auguste Fonteneau , Member</b>	
2011 – present	TEB A.Ş Board Member
2009 - present	Chief Financial Officer of Retail Banking- Emerging Markets
1998 – 2008	Responsible for Asset &Liability Management of BNP Paribas Group
1995 – 1999	Deputy Manager of Asset-Liability Manager of BNP Group
1988 - 1995	Manager of Balance Sheet Department & Financial Engineering's Department at the BRED-Banque Populaires
1982 – 1988	Deputy Manager of Establishing Financial Models & Forecasts' Department at the OFCE (French Observatory of the Overall Economic Situation), organization of Economic forecast subordinated to the Political Studies Institute in Paris
1977 - 1982	Responsible for researches at the National Centre for Scientific Research (C.N.R.S.)
1980 - 1990	Lecturer in Micro and Macro Economy at the ENA and the IEP of Paris
Additional Professional Occupations	
April 2009 - present	Member of the Supervisory Board of BMCI, Morocco
May 2009 - present	Member of the Board of Directors of SAE, BNP Paribas Egypt
Octobr 2009 - present	Member of the Supervisory Board of UKRSIBBANK, Ukraine

## Audit Committee

Name	Position
Jean-Milan Charles Dominique Givadinovitch	Head of Audit Committee
Dr. Akin Akbaygil	Deputy Head of Audit Committee

Jean-Milan Charles Dominique Givadinovitch, Head of Audit Committee	
2011 – present	TEB Investment A.Ş., Board Member
2010 - present	TEB A.Ş., Board Member and Head of Audit Committee TEB Factoring Board Member TEB Asset Management A.Ş. Board Member The Economy Bank N.V. Board Member
2011 - 2011	Fortis Investment A.Ş., Deputy Chairman
2010 – 2011	TEB Investment A.Ş., Deputy Chairman
2009-2010	TEB A.Ş., Head of Group Risk Management
2002-2008	Bancwest; General Auditor Bank of West, Director of Audit and Inspection
1998-2002	BNP Paribas; Deputy Head of Inspection
1997-1998	BNP Paribas; Head of Eastern Asia Pacific Region
1992-1997	BNP Plc, London Deputy Manager, Head of Corporate Banking
1989-1992	BNP Paribas; Big Corporates Division; Relationship Manager
1985-1989	BNP Paribas; Inspector
1983-1985	BNP Paribas; Relationship Manager for Corporate Clients
1981-1983	BNP Paribas; Corporate Finance Executive
1997-1998	Institut des Techniques de Marche
1975-1979	Institut d'etudes Politiques de Paris; Social Science Master
1975-1978	Ecole Des Hautes Etudes Commerciales Paris, Trade Diploma

Dr. Akin Akbaygil, Deputy Head of Audit Committee	
2003 – present	TEB A.Ş. Deputy Chairman
2011 – present	TEB N.V. Chairman
2011 – present	TEB Investment A.Ş. Chairman
2003 - present	TEB Financial Investments A.Ş., General Manager
2008 - present	TEB A.Ş. Audit Committee Deputy Chairman
2005 - present	TEB Factoring, Chairman; TEB Financial Investments A.Ş., Board Member
1999 - present	Ekonomi Bank IBU Ltd, Deputy Chairman
2011 - 2011	Fortis Investment A.Ş. Board Member
2005- 2010	TEB A.Ş. Leasing Chairman
2004 - 2007	TEB A.Ş. Asset Management, Chairman
2003 - 2005	TEB Financial Investments A.Ş, Deputy Chairman
2001 - 2002	Banks Association of Turkey, Deputy Chairman
1998 - 2011	TEB NV, Deputy Chairman
1997 - 2005	TEB Insurance, Chairman; TEB Factoring, Board Member
1996 - 2005	TEB Leasing, Board Member
1994 - 2001	Banks Association of Turkey, Board Member
1987 - 2003	TEB A.Ş, Deputy Chairman, Executive Member and General Manager
1982 - 1987	TEB A.Ş., Executive Member
1965 - 1982	Akbank, Director of Foreign Affairs Istanbul University, Faculty of Economics, BA and PhD

## EXECUTIVE MANAGEMENT

### General Manager, Assistant General Managers and Their Responsibilities in the Bank

Varol Civil	Executive Member and General Manager	
Nilsen Altıntaş	Assistant General Manager	Human Resources Group
Melis Coşan Baban	Assistant General Manager	Legal Affairs
Turgut Boz	Assistant General Manager	Commercial Banking Group
Mehmet Ali Cer	Assistant General Manager	Information Technologies Group
Levent Çelebioğlu	Assistant General Manager	Corporate Banking Group
Mustafa Aşkın Dolaştır	Assistant General Manager	Financial Control Group
Osman Durmuş	Assistant General Manager	Retail and Small Business Credit Group
Ümit Leblebici	Assistant General Manager	ALM and Treasury Group
Gökhan Mendi	Assistant General Manager	Retail and Private Banking Group
Başar Ordukaya	Assistant General Manager	Large Corporate Customer Group
Akil Özçay	Assistant General Manager	Fixed Income
Gökhan Özdil,	Assistant General Manager	Corporate Credits Group
Saniye Telci	Assistant General Manager	Banking Operations Group
Arnaud Denis Tellier	Assistant General Manager	Corporate Investment Banking Group
Nuri Tuncalı	Assistant General Manager	Credit Allocation and Financial
Ayşe Korkmaz	Head of Compliance Group and Internal Control Group	
Hakan Tıraşın	Internal Audit Group - IG Hub Turkey	
Didier Van Hecke	Chief Risk Officer	

### Varol Civil, Executive Member and General Manager

2003 - present	TEB A.Ş.A.Ş. Executive Board Member and CEO
2003 - present	TEB A.Ş.NV, Board Member
2006 - present	Banks Association of Turkey, Deputy Chairman of the Board of Directors
2007 – 2011	TEB Asset Management; TEB Investment, Chairman
2005 – 2011	TEB Factoring, Deputy Chairman
2005 - 2010	TEB Leasing Deputy Chairman
2005 - 2006	TEB Insurance, Chairman
2003 - 2004	TEB Insurance, Deputy Chairman
1999 - 2007	TEB Asset Management, Board Member
1999 – 2005	TEB Leasing, Board Member
1998 – 2005	TEB Factoring, Board Member
1998 – 2003	TEB Financial Investments, General Manager; TEB, Board Member and Deputy General Manager
1995 - 1997	Bank Kapital, Board Member and General Manager
1992 - 1995	Arap Türk Bankası, Assistant General Manager
1985 - 1992	Undersecretariat of Treasury and Foreign Trade, Certified Bank Auditor
1983 - 1984	TEB, Expert in Loan and Insurance Department
1983 - 1984	Istanbul University; Faculty of Social Sciences, Department of Money and Banking
1992 - 1993	Marmara Üniversitesi, Contemporary Business Management Program
1978 - 1982	Istanbul University, Faculty of Economics, Economics and Business Administration Department

**Nilsen Altıntaş, Assistant General Manager - Human Resources Group**

2005-present	TEB, Assistant General Manager, Human Resources Group
2002-2005	İnovasyon Bilişim Danışmanlık ve Eğitim Hizmetleri (Innovative-HR) Founder, Management and Human Resources Consultant
2000-2002	Eczacıbaşı Holding A.Ş., Human Resources and Corporate Communications
1995-2000	Eczacıbaşı Holding A.Ş., Human Resources Director, Manager and later Coordinator
1990-1995	STFA Holding A.Ş., Organization and Human Resources Coordinator
1987-1990	STFA Holding A.Ş., Investments and Economic Analysis Manager
1979-1987	TÜBİTAK- Marmara Scientific and Technical Research Institute, Chemical Technologies Group, Research Specialist
1987	Boğaziçi University, Associate Professor
1983	Istanbul Technical University, PhD in Industrial Chemical Engineering
1979	Boğaziçi University, MS in Chemical (Process) Engineering
1977	Boğaziçi University, BS in Chemical Engineering

**Melis Coşan Baban, Assistant General Manager, Legal Affairs**

2008-present	TEB, Assistant General Manager, Legal Affairs
2005-present	TEB, Chief Legal Advisor, Board General Secretary
2000-2005	Pekin & Pekin Law Firm, Partner
1998-2000	Pekin & Pekin Law Firm, Senior Lawyer
1993-1998	Postacioglu Law Firm, Lawyer
1997	Columbia University, New York, USA, Master of Law ( LL.M.)
1995	Istanbul University Law School, Law Degree
1989	Istanbul American Robert College

**Turgut Boz, TEB A.Ş., Assistant General Manager, SME Banking Group**

2003-present	TEB A.Ş., Assistant General Manager, SME Banking Group
2004-present	TEB Factoring, Board Member
2004 -2010	TEB Leasing Board Member
2000-2003	Garanti Bankası, Commercial Marketing Unit Head
2000-2000	Osmanlı Bankası, Commercial Banking Coordinator
1995-2000	Finansbank Denizli and Ankara Branch Manager
1994-1995	Ata Invest, Denizli Branch Manager
1989-1994	Egebank, Bornova and Denizli Branch Manager
1986-1989	Pamukbank, Karabağlar Branch Manager
1981-1986	Pamukbank, Audit Department, Internal Auditor
1976-1980	Ankara University, Academy of Economic and Administrative Sciences, Banking and Insurance

<b>Levent Çelebioğlu, Assistant General Manager, Corporate Banking Group</b>	
2008-present	Türk Ekonomi Bankası, Assistant General Manager, Corporate Banking Group
2011 – 2011	TEB Factoring A.Ş., Board Member
2009 – 2011	The Economy Bank N.V. Board Member
2008 -2010	TEB Leasing A.Ş. Board Member
2004-2008	TEB A.Ş. Assistant General Manager, Financial Institutions Group
1999-2004	TEB A.Ş. Director; Structured Finance and Investor Relations Departments
1992-1999	TEB A.Ş. Treasury Manager
1988-1992	TEB A.Ş. Correspondent Banking Department, Assistant Manager
1987-1988	Yaşarbank Correspondent Banking Department, Assistant Manager
1979-1983	9 Eylül Faculty of Economics, Monetary Economics and Banking Division

<b>Mustafa Aşkın Dolaştır, Assistant General Manager, Financial Control</b>	
2008-present	TEB A.Ş.; Assistant General Manager, Financial Control
2007 - 2007	TEB/Arval/Factoring/Leasing; Chief Financial Officer
1998-2007	The Economy Bank N.V., Amsterdam; Deputy Managing Director
1994-1998	Finansbank (Holland) N.V.; Assistant General Manager
1992-1994	Commercial Union Hayat Sigorta A.Ş.; Assistant General Manager, Financial Control and Administration
1990-1992	Finansbank A.Ş. Istanbul; Group Head, Participations
1986-1989	Arthur Anderson & Co.; Istanbul, Lisbon, London and Cambridge Offices, Senior Auditor
1985-1986	The Central Bank of Turkey; Specialist
1984-1985	Istanbul Technical University; Operations Research Department
1983-1986	Istanbul Technical University Master Degree in Management Engineering
1979-1983	Istanbul Technical University Management Engineering

<b>Osman Durmuş, Assistant General Manager, Retail and Small Business Credit Group</b>	
2008-present	TEB A.Ş., Assistant General Manager, Retail and Small Business Credit Group
1998-2008	HSBC/Demirbank A.Ş., Head of Retail and Small Business Credit and Risk Group
1997-1998	Yapı Kredi Kart Hizmetleri A.Ş., Head of Credit Cards and Risk
1986-1996	Yapı Kredi Bankası A.Ş., Clerk, Chief Assistant, Specialist, Retail Banking Accounting Department Unit Manager
1982-1986	Marmara University, Faculty of Press and Media, Journalism and Public Relations Department

<b>Ümit Leblebici, Assistant General Manager, ALM &amp; Treasury Group</b>	
2001-present	TEB, Assistant General Manager, ALM & Treasury Group
2011 – present	TEB Asset Management A.Ş. Board Member
1999-2001	TEB A.Ş., Director, Treasury Group
1997-1999	Osmanlı Bankası; Treasury Manager
1997-1997	Ulusal Bank; Treasury Manager
1991-1997	Midland Bank; Treasury Manager
1988-1994	İstanbul University MBA at Finance Major
1984-1988	İstanbul University Faculty of Business Administration

<b>Saniye Telci, Genel Müdür Yardımcısı - Assistant General Manager, Banking Operations Group</b>	
2005-present	TEB A.Ş. Assistant General Manager, Banking Operations Group
1999-2005	TEB, Operations Manager, Branch and Headquarter Operations & Treasury Operations
1997-1999	T. Garanti Bankası A.Ş., Operation Centre, Operations Manager
1994-1997	T. Garanti Bankası A.Ş., Istanbul 1st Region Operations and Kozyatağı Corporate Branch, Operations Manager; Istanbul 2nd Region Operations and Istanbul Corporate Branch, Operations Manager
1991-1994	T. Garanti Bankası A.Ş., Istanbul 3rd Region Operations, Assistant Manager
1987-1991	T. Garanti Bankası A.Ş., Foreign Transactions Department, Assistant Supervisor and Assistant Manager
1984-1987	Anadolu Bank T.A.Ş., Foreign Transactions Department, Foreign Exchange Assistant Expert
1977-1982	Istanbul University, Faculty of Economics

<b>Nuri Tuncalı, Assistant General Manager, SME Credits Group</b>	
2008-present	TEB A.Ş. Assistant General Manager, SME Credits Group
2001-2008	TEB A.Ş. Assistant General Manager, Credit Allocation and Financial Analysis
1999-2001	TEB, Loan Allocation Department, Director
1996-1999	TEB, Loan Allocation Department, Manager
1988-1996	TEB, Loan Control, Gayrettepe Branch, Loan Allocation, Assistant Manager
1986-1988	TEB A.Ş. Board of Inspectors, Inspector
1984-1986	Akbank, Audit Department, Auditor
1978-1982	Boğaziçi University, Faculty of Administrative Sciences, Business Administration Department

<b>Arnaud Denis Tellier, Assistant General Manager, Corporate Investment Banking Group</b>	
2011- present	Türk Ekonomi Bankası, Assistant General Manager, Corporate Investment Banking Group TEB Investment A.Ş. Board Member The Economy Bank N.V. Board Member
2010 – 2011	Türk Ekonomi Bankası, Head of Corporate Investment Banking Group
2006 - 2010	BNP Paribas, Athens, CEO
2002 - 2006	BNP Paribas, Paris, Regional Head of Central Europe and Scandinavian Countries
1997 - 2002	Banque Nationale de Paris, Madrid, Head of Treasury and Capital Markets for Spain and Portugal
1995 – 1997	Banque Nationale de Paris, Paris, Head of Derivatives Trading Desk
1992 - 1995	Banque Nationale de Paris, Londra, Head of Debt Capital Markets for Scandinavian Countries
1988 - 1989	Banque Nationale de Paris, Credit Analyst
1988	Ecole Supérieure De Commerce Et D'administration Des Entreprises De Tours, France
1982	Académie De Versailles, France
2011- present	Türk Ekonomi Bankası, Assistant General Manager, Corporate Investment Banking Group TEB Investment A.Ş. Board Member The Economy Bank N.V. Board Member

<b>Mehmet Ali Cer, Assistant General Manager, Banking Operations Group</b>	
2011- present	TEB A.Ş. Assistant General Manager, Banking Operations Group
2011 – 2011	TEB, Infrastructure Management, Group Director
2010 – 2011	Fortis, Information Technologies, Director
2000 – 2010	TEB, Infrastructure Management, Director
1997 – 2000	Demirbank, Software Development, Manager
1995 – 1997	Metters Industries, Senior Software Engineer
1993 – 1995	Southern Illinois University, Graduate AssistantAssistant Expert
1990 - 1992	Türkiye Kalkınma Bankası, System Analyst
1993 - 1996	Southern Illinois University, Computer Engineering (MS degree)
1985 - 1990	Hacettepe University, Computer Sciences & Engineering

<b>Akil Özçay, Assistant General Manager, Fixed Income</b>	
2011- present	TEB A.Ş., Assistant General Manager, Fixed Income
2011- present	TEB A.Ş. Asset Management, Chairman
2011- present	TEB A.Ş. Investment, Deputy Chairman
2009- present	TEB Kosovo, Board Member
2008 – 2011	Türk Ekonomi Bankası, Chief Advisor to CEO
2007 - 2008	CBRT Internal Audit, Chief Audit Executive
2007	Rutgers, The State University of New Jersey
2004 - 2007	CBRT New York Representative Office, Chief Representative
2001 - 2004	CBRT Markets Department, General Director
1998 – 2001	CBRT Markets Department, Assistant General Director
1998 – 2005	TEB Factoring, Board Member
1996 – 1998	CBRT Markets Department, Open Markets Operations, Manager
1995 - 1996	CBRT Banking Department, Banking Supervision, Manager
1994 - 1995	CBRT Markets Department, Foreign Exchange Transactions, Manager

<b>Gökhan Mendi, Assistant General Manager, Retail and Private Banking</b>	
2011- present	TEB A.Ş., Assistant General Manager, Retail and Private Banking
2011 – present	TEB Investment A.Ş., Board Member TEB Asset Management A.Ş., Board Member TEB Consumer Financing A.Ş., Board Member
2007 – 2011	Fortis A.Ş., Retail CEO, Head of Retail Banking&Insurance Manager
2003 – 2007	Finansbank A.Ş., Assistant General Manager, Board Member of Pension&Life Company, Board Member of Portfolio Management & Invest Company
2001- 2003	Finansbank, Holland, Executive Deputy President, Consumer Banking
1991 – 2001	Citibank London, Head of Business Development
1998 - 1999	Citibank, Credit Cards Marketing Director
1996 - 1997	Citibank, Credit Cards Sales & Marketing Manager
1996 – 1996	Beiersdorf Chemical, Sales & Marketing Manager
1992 - 1996	British Petroleum, Marketing Serdeputys & Product Manager
1991 – 1992	British Petroleum, Marketing Serdeputys Manager
1990 - 1991	British Petroleum, Assistant of Engineering Manager
2000 – 2002	London Business School, Executive MBA
1987 - 1998	Istanbul University, Business Administration Master
1983 - 1987	Istanbul Technical University Civil Engineering

<b>Başar Ordukaya, Assistant General Manager, Large Corporate Clients</b>	
2011- present	TEB A.Ş., Assistant General Manager, Large Corporate Clients
2010 – 2011	Fortis Turkey, Assistant General Manager, Corporate and Commercial Banking
2005 – 2010	Fortis Turkey, Assistant General Manager, Corporate Banking
2002- 2005	Dışbank, Assistant General Manager, Financial Institutions
1999 – 2002	Dışbank, Managing Director, Financial Institutions
1998 - 1999	Garanti Bankası, Deputy President, Financial Institutions
1997 - 1998	İktisat Bankası Moscow, Director, Corporate Banking&FI
1995 – 1997	İktisat Bankası, Area Manager, Financial Institutions
1994 - 1995	İktisat Bankası, Account Manager, Corporate Banking
1991 – 1993	State University of West Georgia, MBA
1985 - 1990	Middle East Technical University, Faculty of Economics

<b>Gökhan Özdil, Assistant General Manager – Corporate Credits Group</b>	
2011 – present	TEB A.Ş. Corporate Credits Group
2008- 2011	Fortis Bank A.Ş., Executive Deputy President, Merchant Banking Credits
2007 – 2008	Fortis Bank A.Ş., Executive Deputy President, Retail Banking Credits
2005 – 2007	Fortis Bank A.Ş., Executive Deputy President, Credits Group
2004- 2005	Türk Dış Ticaret Bankası A.Ş.,Executive Deputy President,Credits Group
1996 – 2004	Türk Dış Ticaret Bankası A.Ş.,Branch Manager
1992 - 1996	Türk Dış Ticaret Bankası A.Ş., Assistant Branch Manager
1989 - 1992	Türk Dış Ticaret Bankası A.Ş., Internal Audit Group, Inspector
1987 – 1989	Türk Dış Ticaret Bankası A.Ş., Assistant Branch Manager
1981 - 1986	Middle East Technical University, Economics

<b>Didier Van Hecke, Chief Risk Officer</b>	
2011 - Present	TEB A.Ş., Chief Risk Officer
2011 – present	TEB Sh.A, Board Member
2008 – 2011	Fortis A.Ş., Chief Risk Officer
2005 – 2008	Fortis Asia., Chief Credit Risk Officer
2003 – 2004	Fortis Bank, Head of Trading Derivatives
2000 - 2003	Fortis Bank, Trader Credit Derivatives
1999 - 2000	Fortis Bank,Assistant Head of Credit Analysis Central Credit Department
1996 - 1999	Generale Bank, Head of Credit AnalysisCorporateCredits
1993 - 1996	Generale Bank, Credit Analyst Corporate Credits Brussels
1992 - 1993	Generale Bank, Management Trainee Program
1987 -1991	Katholieke University, Business Engineer

### Managers of Internal Systems

<b>Ayşe Korkmaz, SHA Board Member</b>	
2011 – present	TEB SHA Board Member
2010 - present	TEB A.Ş. Head of Compliance Group and Internal Control Group
2008-2010	TEB A.Ş. Head of Risk Management and Compliance Group
2006-2008	TEB A.Ş. Chairman of Group Compliance, Internal Control and Operational Risk
2003-2005	TEB Financial Investments, Audit Coordinator
2000-2003	Banking Regulation and Supervision Agency, Certified Bank Auditor
1995-2000	Undersecretariat of the Treasury, Certified Bank Auditor
1991-1995	Ankara University, Faculty of Political Sciences, Department of Business Administration

<b>Hakan Tıraşın, Head of Internal Audit</b>	
2006 - present	TEB A.Ş. Head of Internal Audit
2004-2005	TEB, Assistant General Manager, Organization, Banknote Markets and Support Services and Secretary General
1992-2004	TEB, Secretary General
1989-1992	TEB, Internal Auditor
1973-1989	Akbank, Branch Manager and Internal Auditor
1972-1977	Istanbul Academy of Economics and Business Administration

### Statutory Auditors, Terms of Office and Professional Backgrounds

<b>Cihat Madanoğlu, Auditor</b>	
2006 - present	TEB A.Ş., Auditor
2011 - present	TEB Arval Araç Kiralama A.Ş., Auditor
2009 – present	TEB Investment, Auditor
2007 – present	TEB Leasing Board Member TEB Factoring, Auditor
2005 – present	Ekonomi Bank İBU Ltd, Board Member
2004 – present	Ege Turizm ve İnşaat A.Ş. Board Member
2001 – present	TEB Financial Investments, Coordinator
2010 -2011	TEB UCB Real Estate Counseling, Chairman
2009 - 2011	TEB ARVAL Araç Filo Kiralama A.Ş. Board Member
2009-2010	TEB UCB Real Estate Counseling, Board Member
2008 - 2009	TEB ARVAL Araç Filo Kiralama A.Ş. Auditor Tasfiye Halinde Etkin Temizlik Hiz. A.Ş. Deputy Chairman
2007-2010	TEB Consumer Financing, Board Member
2007 - 2009	TEB Asset Management, Auditor
2007 - 2008	TEB Insurance A.Ş., TEB Communication and Publishing Services A.Ş., Etkin Personel Taşımacılık Hizmetleri A.Ş., Etkin Temizlik Hizmetleri A.Ş. Deputy Chairman, TEB UCB Real Estate Counseling A.Ş. ve TEB ARVAL Araç Filo Kiralama A.Ş., Board Member
2006 - 2007	TEB Insurance Board Member
2005 - 2006	TEB Insurance, Auditor
2005 - 2006	TEB Factoring Board Member
2004 – 2006	TEB Leasing Board Member
2002 – 2006	TEB Investment Auditor
2000 - 2004	TEB Leasing, Auditor
1999 - 2001	TEB Investment, Auditor
1997 - 2005	TEB Insurance, Board Member
1997 – 2005	TEB, Board Member
1997 – 2004	TEB Factoring, Auditor
1997 – 2000	TEB Leasing, Board Member
1997 – 1999	TEB Investment, Board Member
1996 – 2001	TEB, Assistant General Manager
1992 – 1996	Housing Development Administration of Turkey, Director of Administration and Finance

<b>Esra Peri Aydoğan, Auditor</b>	
2010 - present	TEB A.Ş., Auditor
2011 – present	TEB UCB Real Estate Counseling, chairman
2010- present	TEB ARVAL Araç Filo Kiralama A.Ş. Board Member
2009- present	TEB Factoring Auditor
2005 – present	TEB Financial Investments, Consultant
2009-2010	TEB Leasing Auditor
2002 - 2004	Ernst & Young (After Andersen integration), Independent Auditing and Consultancy Services, Partner
1989-2002	Andersen, Bağımsız Independent Auditing and Consultancy Services, Auditor, Audit Manager and Partner
1989	Boğaziçi University Faculty of Administrative Sciences, Business Administration Department, BS