

Berna Ülman

Place of residence Istanbul, Turkey
 Date of birth 01 September 1965
 Nationality Turkish and US-American

Position

2023 – present Member of the Supervisory Board, ProCredit Holding AG, Frankfurt am Main, Germany

Professional history

2022 – present Independent Board Director and Audit and Risk Committee Chair
 Silk Road Real Estate Group, Tbilisi, Georgia

2021 – present Independent Board Director and Audit and Governance Committee Chair
 Akis Real Estate Investment, Istanbul, Turkey

2012 – present Board Director and Treasurer; Trustee
 SEV Health and Education Foundation, Istanbul, Turkey

2016 – 2021 Senior Vice President and Regional Managing Director - Southeast Europe
 Board Director, Visa Market Councils - Bulgaria, Cyprus, Greece, Romania, Turkey,
 Visa International, Istanbul, Turkey

2000 – 2016 Vice President and Regional Managing Director - Southeast Europe
 General Manager – Turkey, Visa Europe, Istanbul, Turkey

1995 – 2000 Vice President - Credit Cards
 Vice President - Systems Planning
 Koc Finansman, Istanbul, Turkey

Education

04/2022 – 10/2022 International Directors Programme
 INSEAD Business School, Fontainebleau, France

11/2007 – 02/2008 European Studies Programme
 Bilgi University, Istanbul, Turkey

1988 – 1990 MBA in Finance
 University of Tennessee, Knoxville, Tennessee, USA

1983 – 1987 BA in Business Administration
 Bosphorus University, Istanbul, Turkey

Mandates

Statutory supervisory boards and comparable bodies:

- Independent Board Director and Audit and Risk Committee Chair, Silk Road Real Estate Group, Tbilisi, Georgia
- Independent Board Director, Governance Committee Chair and Audit Committee member, Akis Real Estate Investment, Istanbul, Turkey
- Board Director and Treasurer; Trustee, SEV Health and Education Foundation, Istanbul, Turkey
- Member of the Advisory Board of Quipu GmbH, Frankfurt am Main, Germany

Relevant knowledge, skills and professional experience

Competent leader of an international team with a focus on South Eastern Europe. Extensive experience in strategic alignment, innovative financial technology, payments and new business channels. Professional and efficient crisis management.