

# 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 Trustee  
 SEV Health and Education Foundation, Istanbul, Turkey

2012 – 2024 Independent Board member and Treasurer  
 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:

- Member of the supervisory board of Silk Road Real Estate Group, Tbilisi, Georgia
- Member of the supervisory board of Akis GYO, Istanbul, Turkey
- Member of the Supervisory Board of ProCredit Bank A.D. Belgrade, Belgrade, Serbia

### **Relevant knowledge, skills and professional experience**

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Senior global leader with extensive experience in transformation, governance, digitalization, retail finance and crisis management, with a particular focus on emerging markets.