

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

12/2025 - present Independent Board Director and Chair of the Audit and Risk Committee
 Silk Road Group, Tbilisi, Georgia

2022 – 12/2025 Independent Board Director and Chair of the Audit and Risk Committee
 Silk Road Real Estate Group, Tbilisi, Georgia

2021 – 04/2025 Independent Board Director and Chair of the Audit and Governance Committee
 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 Group, Tbilisi. Georgia

- Member of the Supervisory Board and Chair of the Audit and Risk Committee of ProCredit Bank A.D.
Belgrade, Belgrade, Serbia

Relevant knowledge, skills and professional experience

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