

Mr. Tolga Banyocu**Deputy General Manager, Customer Solutions Division, Garanti BBVA Romania**

Tolga Banyocu is a highly accomplished banking professional with 25 years of experience, primarily focused on leveraging digital solutions to enhance customer experience and operational efficiency. As Deputy General Manager at Garanti BBVA Romania, he has been responsible for leading customer solutions, with a strong focus on the digital landscape, particularly the implementation of digital finance solutions since June 2023.

Prior to this role, Mr. Banyocu served as General Manager of Garanti BBVA Consumer Finance, where he successfully managed the development and implementation of lending solutions for over two years. With a solid track record at Garanti BBVA Romania, he has held various leadership positions, including Director of Strategic Planning and Director of Retail Credit, playing key roles in shaping the bank's strategic direction and credit management.

His career began at Garanti BBVA in Turkey as an auditor and risk analyst, where he gained valuable insights into risk management and payment systems. Mr. Banyocu's extensive experience spans multiple areas of retail banking, from consumer finance and lending to credit and strategic planning.