



THE UNIVERSITY OF WESTMINSTER

hereby certifies that the degree of

MASTER OF ARTS

in International Finance

With Merit

has been awarded to

DIDEM DENDESER


Vice-Chancellor and Rector



Chairman of the Court

28.6.2004
Date

DİDEM ÖZGÜREL

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PERSONAL PROFILE

Experienced banking professional with broad market and product knowledge in correspondent banking, trade and export finance business with a MSc. in International Finance at Westminster University / London. Extensive knowledge and proven track record in ECA covered business. Has demonstrated the ability to manage multiple tasks, prioritise and work under pressure. Has combined a professional and confident approach with excellent interpersonal and communication skills together with problem solving abilities.

PROFFESIONAL EXPERIENCE

Sep 15 – Current **Landesbank Baden-Württemberg - LBBW**
Deputy Chief Representative, Turkey Representative Office

- Build up, develop and manage relationship with correspondent banks, financial institutions, ECAs, exporters and importers / borrowers
- Support Chief Representative in framing country / sector strategy
- Reply inquiries coming from all counterparts, make initial assessments of trade and export finance deals, conduct internal discussions and seek approvals, and provide quotes / LOIs
- A special focus on ECA covered financing: Originate and negotiate ECA covered transactions, contribute to the completion of loan documentation, maintain internal and external correspondence, complete KYC procedures etc.
- Coordinate mandates with Export Finance Department and contribute to the structuring and execution of deals
- Manage key relationships with internal and external stakeholders, develop and maintain strong working relationships during the processing of ECA deals
- Working closely with Export Finance, Risk Management and Documentation departments in order to ensure service excellence and thus improve client satisfaction
- Monitor existing loans within Export Finance Turkey's portfolio, visit borrowers at their premises in order to report HQ on borrowers' financial status and current activities
- Meet regularly with financial institutions, banks, subsidiaries of German companies, exporters and Turkish corporates
- Monitor closely market, gather local information and inform HQ on trends, risks and opportunities in Turkey to maximize business volumes and thus earnings
- Follow up economic data, regulatory framework and policy developments, prepare report / analysis accordingly
- Deputize tasks of the Chief Representative in his absence

Key Accomplishments:

- Contributed to the substantial increase of market share of the Bank in ECA covered financing
- Significantly contributed to the origination and execution of the LBBW's largest ECA covered financing transaction
- Successfully coordinated relations among the Turkish FIs, corporates and Headquarter

Dec 06 –
Sep 15

Deutsche Zentral-Genossenschaftsbank (DZ BANK AG)

Deputy Representative, Turkey Representative Office

- Responsible of all Correspondent Banking activities
- Build up strong relationships, form strategic alliances and partnerships with Banks, Financial Institutions, Corporates in Turkey on behalf of DZ BANK Group and Volks and Raiffeisenbanks
- Contribute to the overall country strategy & business plan, co-ordinate and implement accordingly and monitor progress towards its achievement
- Monitor FIs and non-financial institutions, inform Frankfurt on trends, risks and opportunities in Turkey to maximize business volume and thus earnings
- Identify business opportunities, originate and negotiate Banking products (Syndications, LCs, LGs, Payments, DCM etc.)
- Ensure Bank's participation in Syndications of Turkish Banks
- Respond all incoming inquiries from Turkish counterparties. Promote and offer services of DZ Bank AG in structured finance, trade finance, and export finance and capital market business
- Make initial assessments of deals, conduct internal discussions and seek approvals, and provide quotations / LOIs, acquire new mandates
- Originate and negotiate ECA covered transactions, support loan documentation process, conduct internal and external correspondence, complete KYC procedures
- Analyze economic development, collect data, and investigate sectors. Support Credit and Product Teams in Frankfurt by preparing reports on Turkish Economy, financial & political environment
- Monitor closely regulatory and supervisory framework and policy developments, rules and regulations
- Visit Financial Institutions, banks, subsidiaries of German companies, and Turkish corporates regularly
- Responsible of regular contact with and reporting to the Banking Regulatory and Supervisory Authority (BRSA)
- Represent the Bank and the Group at local and international events, conferences / seminars

Key Accomplishments:

- Made significant contribution to extension of awareness of the Bank and the Group in Turkey and vice a versa to the recognition of Turkish market among the customers of the DZ BANK Group in Germany
- Successfully coordinated relations among the Turkish FIs and clients and Headquarters
- Contributed the significant increase of market share of the Bank especially in Syndication, Trade and Export Finance
- Originated and executed the first ECA-covered financing deal of DZ BANK AG in Turkey

Jan 06 –
Dec 06

Garanti Bank, Istanbul

Corporate Investment Manager, Investment Banking, Treasury

- Offer Treasury products to clients with various degree of diversity to match client's needs and risk tolerance
- Present structured solutions to meet institutional customers' hedging and investment requirements
- Provide trade ideas, execute and process transactions
- Visit companies in order to build and maintain close relationship and evaluate their needs
- Monitor and analyze financial markets and economic data in order to anticipate market movements
- Prepare in-depth analysis and research on local and international markets
- Develop DCM business i.e. corporate bond issuance

Key Accomplishments:

- Lead the issuance of the first TL denominated local bond of Koc Financial Services, a Koc Holding Group company
- Maintained excellent relations with the clients

Jun 04 –
Jan 06

Denizbank, Istanbul

Specialist, Treasury Marketing Unit

- Price and process treasury products (spot FX, derivatives etc.) for direct customers and Branches; execute client orders
- Ensure profitability while granting customer satisfaction
- Maintain relations with foreign counterparts / banks
- Monitor Bank lines / limits and follow up distribution of business volume among foreign Banks
- Prepare regular reports on clients' activities and management reports
- Dedicate extra efforts and contributions in any special project as/when required

Key Accomplishments:

- Contributed to establishment and operation of "DenizTrader Online Trading Platform" project
- Managed the implementation of TMU reporting systems

Apr 00 –
Jan 02

Fortis Bank, Istanbul

Associate, Retail Banking

- Coordinate the relation of head-quarter and branches
- Inform branches of the Bank on Retail Banking strategy and product developments
- Monitor business volume of each branch, follow up cross-selling activities
- Visit clients and branches, prepare call reports
- Support private banking strategy
- Prepare management reports, regular and ad-hoc sector reports

Dec 99 – Fortis Bank, Istanbul
Apr 00 *Banking Management Trainee Program*

- on-the-job training at various departments within the Bank
- Courses/seminars on Banking products, banking law and regulations
- Seminars on key skills i.e. being a team member / leadership and presentation techniques etc.

EDUCATION

2003 – 2004 Westminster University, London

MSc. International Finance

Westminster Business School Scholarship Award

1995 – 1999 Ankara University, Ankara

Faculty of Political Science, BA Economics

PERSONAL INFORMATION

Birth Date: 17 April 1978

Birth Place: Izmir – Turkey

Marital Status: Married with 2 children (9 and 6 years old)

REFERENCES

Available upon request