

Executive Summary

“Emre Yalcin” is a senior banking executive with more than 20 years of international experience across the banking and financial services sector, with a strong track record of leadership throughout Türkiye and the MENA region. Throughout his career, he has successfully led large-scale business transformation initiatives, driven growth strategies, and managed complex banking operations within highly competitive and regulated markets.

Currently serving in a leadership role at ****United Arab Bank****, Emre brings extensive expertise across retail banking, corporate banking, digital transformation, business development, customer experience, operational excellence, and strategic management. His career has been defined by a consistent focus on building high-performing organizations, delivering sustainable growth, and strengthening customer-centric banking models.

Over the years, Emre has held senior leadership positions where he has been responsible for developing and executing business strategies, leading multicultural teams, optimizing operational performance, and enhancing profitability across multiple banking segments. His experience spans branch banking, sales management, distribution strategy, digital banking initiatives, and enterprise-wide transformation programs designed to improve efficiency, governance, and customer engagement.

Recognized for his ability to combine strategic vision with strong execution capabilities, Emre has successfully managed organizational growth during periods of significant market change and technological evolution. He has worked closely with executive leadership teams and stakeholders to align business objectives with innovation, regulatory requirements, and long-term value creation.

In addition to his operational leadership experience, Emre is passionate about talent development, leadership coaching, and organizational culture. He is known for building strong teams, mentoring future leaders, and fostering environments that encourage collaboration, accountability, and continuous improvement.

With deep regional banking expertise and a forward-looking approach to financial services innovation, Emre continues to play a key role in helping organizations navigate transformation, strengthen market positioning, and achieve sustainable business success.

Professional Experience

Emre Yalcin is a seasoned banking executive with more than two decades of leadership experience in the banking and financial services industry across Türkiye and the Middle East. His career spans senior management roles focused on retail banking, business

development, sales leadership, distribution management, customer experience, and strategic transformation.

Throughout his professional journey, Emre has led large-scale banking operations, managed high-performing teams, and delivered growth initiatives aimed at expanding market share, increasing profitability, and enhancing customer engagement. He has extensive experience in developing and executing business strategies, driving operational excellence, and leading organizational change in highly competitive and regulated banking environments.

His expertise includes branch and network management, performance optimization, digital transformation, customer acquisition and retention, sales effectiveness, and leadership development. Having worked closely with executive management teams and key stakeholders, he has consistently contributed to strengthening business performance while fostering a culture of accountability, innovation, and customer-centricity.

Most recently, Emre has held senior leadership positions within the UAE banking sector, leveraging his regional expertise to support growth, transformation, and operational excellence initiatives across diverse banking businesses.

Companies and Positions

United Arab Bank (UAE)

Head of Retail Banking

October 2022 – Present

*** Leads Retail Banking strategy, digital transformation, customer experience, cards, payments, distribution, and business growth initiatives across the bank.**

Al Hilal Bank (UAE)

****Head of Retail Financing****

Prior to October 2022

*** Led retail financing business and participated in launching innovative digital banking solutions, including family and youth-focused banking initiatives.**

HSBC Middle East

****Head of Personal Lending – UAE****

*** Managed lending products, portfolio growth, profitability, and customer acquisition strategies.**

HSBC MENAT Region

****Regional Cards Product Manager****

*** Responsible for cards business development, product strategy, customer lifecycle management, and regional portfolio performance across the Middle East, North Africa, and Türkiye.**

Barclays Bank

****Head of Analytics****

*** Led analytics, customer insights, portfolio optimization, and data-driven business decision-making initiatives.**

GE Capital

****Credit Risk Management Roles****

*** Managed credit risk assessment, portfolio monitoring, and risk governance functions supporting consumer finance operations.**

Education

Boğaziçi University

Master of Arts (MA), Economics & Finance

Istanbul Technical University

Bachelor of Science (BSc), Electronics & Communication Engineering