

CURRICULA VITAE  
OF GROUP EXECUTIVE COMMITTEE MEMBERS

## Index

Christos Megalou.....	2
Theodore Gnardellis .....	4
Vasileios Koutentakis.....	6
Charalampos Margaritis .....	8
Ioannis Stamoulis .....	10
Panagiotis Vlachopoulos.....	11

# Christos Megalou

**Year of birth** 1959  
**Nationality** Greek, British

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## CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

<b>Board position</b>	Executive Board Member
<b>Board appointment</b>	March 2017
<b>Board committees membership</b>	-
<b>Executive position</b>	Chief Executive Officer (CEO)
<b>Joined Piraeus Bank</b>	2017
<b>Executive committees membership</b>	Chair of the Group Executive Committee
<b>Executive business oversight</b>	-
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2016</b>	Advent International, Senior Advisor, London
<b>2015 to 2016</b>	Fairfax Financial Holdings, Senior Advisor, Toronto & London
<b>2013 to 2015</b>	Eurobank Ergasias S.A., CEO, Athens, Greece
<b>1997 to 2013</b>	Credit Suisse Group, Investment Banking, Vice-Chairman of Southern Europe, Co-Head of Investment Banking for Southern Europe, Managing Director, London
<b>1989 to 1997</b>	Barclays de Zoete Wedd, Director, Athens & London
<b>1986 to 1989</b>	Agricultural Bank of Greece, Internal Audit Division, Athens, Greece
<b>1984 to 1986</b>	Arthur Andersen, Athens, Greece

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## OTHER MEMBERSHIPS

<b>2022 to present</b>	SNAPPI Bank S.A., BoD Chairman
<b>2022 to present</b>	Association of S.A. and Entrepreneurship, A' BoD Vice-Chairman
<b>2021 to present</b>	Hellenic Bank Association, Non Executive BoD Member

<b>2016 to present</b>	American-Hellenic Chamber of Commerce, BoD Member
<b>2016 to present</b>	Global Federation Competitiveness Councils, Washington D.C., USA, Distinguished Fellow
<b>2016 to present</b>	Safe Bulkers Inc, Independent Non-Executive Board Member
<b>2014 to present</b>	Parents Leadership Council at Northeastern University, Boston, USA, Member
<b>2013 to 2015</b>	Hellenic Bank Association, Greece, Deputy Chair
<b>2010 to 2013</b>	Hellenic Bankers Association, UK, Chairman
<b>1993 to 1997</b>	British Hellenic Chamber of Commerce, Greece, Deputy Chairman

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#### **ACADEMIC CREDENTIALS**

MBA in Finance, University of Aston, Birmingham, UK, 1982

BSc in Economics, University of Athens, Greece, 1981

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# Theodore Gnardellis

<b>Year of birth</b>	<b>1975</b>
<b>Nationality</b>	<b>Greek</b>

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## CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

<b>Board committees membership</b>	Member of the Group Executive Committee
<b>Executive position</b>	Executive General Manager, Group Chief Financial Officer (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2018
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	Group Financial Management (Piraeus Bank)
<b>Recent history</b>	Piraeus Bank, Deputy General Manager, PLU Strategy (2018-2019)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2017 to 2018</b>	NN Group, Greece, Chief Strategy and Transformation Officer
<b>2013 to 2017</b>	Emirates Islamic Bank, Un. Arab Emirates, Head of Strategy & Transformation
<b>2010 to 2013</b>	Bank of Cyprus, Greece, Chief of Staff, First Deputy Group Chief Executive Officer
<b>2005 to 2010</b>	McKinsey & Company, Greece, Associate Partner (2009-2010)
	Engagement Manager (2007-2009)
	Associate (2005-2007)
<b>2002 to 2004</b>	ATOS Origin, Greece, Aquatics Results Manager, Olympic Games, Athens 2004
<b>2001 to 2002</b>	MARS & Co, Gr. Britain, Senior Associate Consultant, Mars & Co Consulting
<b>1999 to 2000</b>	Ministry of Development, IT Engineer

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## OTHER MEMBERSHIPS

<b>2019 to present</b>	Intrum Hellas A.E.D.A.D.P., Non Executive BoD Member
<b>2019 to 2024</b>	Intrum Hellas Reo Solutions S.A., Non Executive BoD Member
<b>2022 to 2024</b>	Intrum BTB Single Member S.A., Non Executive BoD Member

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## **ACADEMIC CREDENTIALS**

MBA, Imperial College, UK, 2001

MEng in Computer Engineering & Informatics, University of Patras, Greece, 1998

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# Vasileios Koutentakis

**Year of Birth**  
**Nationality**

**1963**  
**Greek**

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## CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

<b>Board position</b>	Executive Member
<b>Board appointment</b>	May 2020
<b>Board committees membership</b>	-
<b>Executive position</b>	Executive General Manager - Chief Retail Banking (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2004
<b>Executive committees membership</b>	Member of the Group Executive Committee
<b>Executive business oversight</b>	Retail Banking & Distribution Networks (Piraeus Bank) Executive General Manager, Retail Banking & Distribution Networks (September 2017 to date)
<b>Recent history</b>	General Manager – Branch Network Greece (May 2015- September 2017) Deputy General Manager – Branch Network of Attica and Southern Greece (2012-2014) Deputy General Manager – Retail Banking (2007-2012) Managing Director – Piraeus Cards S.A. (2004-2012)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2003 to 2004</b>	Director - Consumer Lending, Citibank N.A, Athens, Greece
<b>1999 to 2003</b>	Area Manager - Branch Network, Citibank N.A, Athens, Greece
<b>1996 to 1998</b>	Manager – Diners Club, Citibank N.A, Athens, Greece
<b>1993 to 1995</b>	Marketing Manager- White Spirits & Liqueurs, S&E&A METAXA S.A.
<b>1990 to 1993</b>	Assistant Product Manager, Procter & Gamble Hellas S.A.  Product Assistant, Procter & Gamble Hellas S.

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#### **OTHER MEMBERSHIPS**

<b>2022 to present</b>	SNAPPI Bank S.A., BoD Member
<b>2020 to present</b>	Piraeus Agency Solutions S.A., BoD Member
<b>2020 to present</b>	Member and HBA Representative of Liquidity Council, Ministry of Finance
<b>2019 to present</b>	Piraeus Bank Group Cultural Foundation, BoD Member
<b>2019 to present</b>	Member of the Executive Committee, Hellenic Bank Association
<b>2024 to present</b>	Vice-Chairman of INSEAD NAA, Greece
<b>2018 to 2024</b>	Chairman of INSEAD NAA, Greece
<b>2004-2012</b>	Board Member of VISA Hellas

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#### **ACADEMIC CREDENTIALS**

INSEAD, Fontainebleau, France – MBA, 1990

National Technical University of Athens – Diploma in Electrical Engineering, 1987

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# Charalampos Margaritis

**Year of birth** 1972  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

**Board committees membership** Member of the Group Executive Committee  
**Executive position** Executive General Manager, Group Chief Operating Officer (Piraeus Bank)  
**Joined Piraeus Bank** 2020  
**Executive committees membership** -  
**Executive business oversight** Group Support/Operations (Piraeus Bank)  
**Recent history** -

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## PREVIOUS PROFESSIONAL OCCUPATION

**2020 to 2022** Piraeus Bank, Group Chief Information Officer  
**2018 to 2020** Commercial Bank of Dubai (CBD), Chief Information Officer  
**2016 to 2018** Commercial Bank of Dubai (CBD), Chief Technology Officer  
**2013 to 2016** Commercial Bank of Qatar (CBQ), Head of Enterprise Architecture and Analytics  
**2008 to 2013** Eurobank EFG, Head of Group IT Architecture  
**2003 to 2008** Unisystems, Head of Enterprise Applications Delivery  
**1997 to 2003** Datamedia, Solutions Delivery Manager

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## OTHER MEMBERSHIPS

**2023 to present** Intrum Hellas A.E.D.A.D.P., Vice Chairman, Non Executive BoD Member  
**2023 to present** Piraeus Bank Group Cultural Foundation, BoD Member  
**2023 to 2024** Intrum Hellas Reo Solutions S.A., Vice Chairman, Non Executive BoD Member  
**2023 to 2024** Intrum BTB Single Member S.A., Vice Chairman, Non Executive BoD Member

**2018 to 2020**

UAE Banking Federation IT  
Committee, Member

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**ACADEMIC CREDENTIALS**

M.Sc. Communication Systems & Networks, University of Athens, Greece

B.Sc., Physics, University of Athens, Greece

B.Sc., Physics Thesis titled "Superconductivity computer modeling", University of  
Portsmouth, UK

Research towards a Ph.D. titled "Security framework for extended enterprises",  
University of Athens

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# Ioannis Stamoulis

**Year of birth** 1975  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

**Executive position** Member of the Group Executive Committee  
Executive General Manager, Group Chief Risk Officer (Piraeus Bank)

**Joined Piraeus Bank** 2007

**Executive committees membership** -

**Executive business oversight** Risk Management (Piraeus Bank)

**Recent history** -

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## PREVIOUS PROFESSIONAL OCCUPATION

**2007 to 2020** Piraeus Bank S.A.  
Deputy Chief Risk Officer (2017-2020)  
Senior Director, Group Credit Risk Division (2011-2017)  
Senior Manager, Retail Credit Risk Division (2007-2011)

**2006 to 2007** National Bank of Greece,  
Senior Officer of Collections Division

**2003 to 2006** Statistical Decisions Ltd.  
Head of Greece Office

**2002 to 2003** Quantos Ltd.  
Consulting Services

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## OTHER MEMBERSHIPS

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## ACADEMIC CREDENTIALS

"Transition to General Management Program", INSEAD, France, 2017

M.Sc. Statistics, Athens University of Economics & Business and Catholic University of Leuven, 1997-1999

BSc Mathematics, Aristotle University of Thessaloniki, Greece, 1996



# Panagiotis Vlachopoulos

<b>Year of birth</b>	<b>1968</b>
<b>Nationality</b>	<b>Greek</b>

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

<b>Executive position</b>	Member of the Group Executive Committee Chief Investment Officer (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2023
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	-
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2018 to 2022</b>	Canada Pension Plan Investment Board, Strategic Positioning Head in the Global Macro investment team
<b>2015 to 2018</b>	Moore Capital, Senior global macro portfolio manager
<b>2007 to 2015</b>	JPMorgan, Chief Investment Office, London
<b>2006 to 2007</b>	Old Lane, Macro Trading & Commodities
<b>2005 to 2006</b>	Trident Group, Macro Trading
<b>2003 to 2005</b>	EFG group, Treasurer, Central Treasury London
<b>1997 to 2003</b>	Merrill Lynch, Managing Director
<b>1994 to 1997</b>	Salomon Brothers, Analyst, Fixed income

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## OTHER MEMBERSHIPS

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## ACADEMIC CREDENTIALS

Diploma/MSc in Mechanical Engineering, National Technical University, Athens  
MSc Environmental Engineering, Stanford University, USA

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