

CURRICULA VITAE
OF GROUP EXECUTIVE COMMITTEE MEMBERS

PIRAEUS
FINANCIAL HOLDINGS





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Christos Megalou

Year of birth 1959
Nationality Greek, British

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

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

PREVIOUS PROFESSIONAL OCCUPATION

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

OTHER MEMBERSHIPS

2021 to present	Hellenic Bank Association, Non Executive BoD Member
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2016 to present	Global Federation Competitiveness Councils, Washington, USA, Distinguished Fellow
2016 to present	Safe Bulkers Inc, Non-Executive Board Member
2014 to present	Parents Leadership Council at Northeastern University, Boston, USA, Member
2013 to 2015	Hellenic Bank Association, Greece, Deputy Chair
2010 to 2013	Hellenic Bankers Association, UK, Chairman
1993 to 1997	British Hellenic Chamber of Commerce, Greece, Deputy Chairman

ACADEMIC CREDENTIALS

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

BSc in Economics, University of Athens, Greece, 1981



Athanasios Arvanitis

Year of birth 1965
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Treasurer, Piraeus Financial Markets (Piraeus Bank)
Joined Piraeus Bank	1999
Executive committees membership	-
Executive business oversight	Piraeus Financial Markets (PFM) (Piraeus Bank)

PREVIOUS PROFESSIONAL OCCUPATION

1992 to 1999	National Westminster Bank, Greece, Deputy Treasurer & Head of Sales, reporting to the Country Treasurer, responsible for all marketing and sales activities of the Athens Treasury
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OTHER INFORMATION

Piraeus Bank, Achievement Award

ACADEMIC CREDENTIALS

MBA, Manchester Business School, 1992
Stern School of Business, New York University, USA, exchange program, Finance courses, 1991
Ptychio, Business Administration, The Athens University of Economics & Business Studies, 1988
Greek Productivity Center, two-year course in Computer Programming



Eleni Vrettou

Year of birth 1979
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Executive position	Member of the Group Executive Committee Executive General Manager, Chief of Corporate & Investment Banking (Piraeus Bank)
Joined Piraeus Bank	2019
Executive committees membership	-
Executive business oversight	Corporate and Investment Banking (Piraeus Bank) Responsible for the design, implementation and overseeing of the Bank's strategy across the entire wholesale area, including Large Corporate, SMEs, Shipping, Structured Finance, Real Estate and Hospitality, Agricultural Segment, as well as Transaction Banking, Leasing, Factoring products and Investment Banking.
Recent history	-

PREVIOUS PROFESSIONAL OCCUPATION

2012 to 2019	HSBC Bank Plc, Athens, Greece, Managing Director, Head of Wholesale Banking Greece
2009 to 2012	HSBC Bank Plc, London, United Kingdom, International Secondment, Director, Global Banking Credit & Lending CEE/CIS/Med and Sub Saharan Africa, Regional Head Multinationals Rest of Europe (Continental Europe ex. France, Germany) and SSA
2005 to 2009	HSBC Bank Plc, Athens, Greece, Global Relationship Manager, Global Banking, Corporate (CIB)
2003 to 2005	EFG Eurobank-Ergasias S.A., Senior Credit Officer, Special Clients Unit (Corporate Banking), Risk Management General Division



2002 to 2003

Confine Hellas Asset Management, Athens, Greece,
Corporate Finance, Corporate Consulting

2001 to 2002

Stern Stewart & Co., seconded to Morgan Stanley
Dean Witter, Financial Analyst, Large and Medium
capitalization companies

OTHER MEMBERSHIPS

Chair of the BoD of several Group Subsidiaries

Representative of Piraeus Bank at “The Greek
Tourism Confederation (SETE)”

The Wharton Alumni Club

Hellenic Bank Association (HBA)

Member of British and German Chambers of
Commerce in Athens

ACADEMIC CREDENTIALS

BSc in Economics, The Wharton School, University of Pennsylvania, USA, 2001

Concentrations: Management and Finance

Minor in Germanic Languages

English, French, German, Italian and Spanish foreign Languages



George Georgopoulos

Year of birth 1968
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Human Resources Officer (Piraeus Bank)
Joined Piraeus Bank	1999
Executive committees membership	-
Executive business oversight	Group Human Resources (Piraeus Bank)
Recent history	General Manager, Individuals' Banking & Financial Planning Products (2018-2020)

PREVIOUS PROFESSIONAL OCCUPATION

1999 to 2020	Piraeus Bank: Deputy General Manager, Deposits, Bancassurance & Affluent Banking (2015-2018) Assistant General Manager, Northern Greece Regional Prefecture (2012-2015) Deputy Treasurer, Head of Sales (2007-2012) Head of Treasury Sales (1999-2007)
1994 to 1999	National Westminster Bank, Athens, Greece: Head of Treasury Sales Desk (1997-1999) Assistant Manager, Corporate Sales Trader (1994-1997)

OTHER MEMBERSHIPS

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ACADEMIC CREDENTIALS

MBA, Alliance Manchester Business School, 1992

International MBA Exchange Programme, University of Miami, 1991

BA Economics & BSc Marketing Management (2nd major), American College of Greece, 1990



Theodore Gnardellis

Year of birth 1975
Nationality Greek

CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

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

PREVIOUS PROFESSIONAL OCCUPATION

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

OTHER MEMBERSHIPS

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ACADEMIC CREDENTIALS

MBA, Imperial College, UK, 2001

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



George I. Kormas

Year of birth 1972
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Board committees membership	Member of the Group Executive Committee
Executive position	Executive General Manager, Head of Group Real Estate (Piraeus Bank)
Joined Piraeus Bank	2017
Executive committees membership	-
Executive business oversight	Group Real Estate (Piraeus Bank)
Recent history	Mr. Kormas is leading the Group Real Estate Unit of the Bank and is responsible for the transformation of all Real Estate assets' management on Piraeus Bank Group's balance sheet through the re-design, advice, and execution of the Bank's strategy relative to the full life cycle of a real estate asset.

PREVIOUS PROFESSIONAL OCCUPATION

2011 to 2017	Bank of Greece, Advisor to the Governor and the Executive Board of Bank of Greece, Athens, Greece
1999 to 2011	European Central Bank, Directorate Internal Finance(Finance Expert), Frankfurt, Germany

OTHER MEMBERSHIPS

2018 to present	Member of the Arab Hellenic Chamber of Commerce and Development
	Member of the Real Estate & Development Committee of the American Hellenic Chamber of Commerce
	Member of the German Hellenic Chamber of Industry and Commerce
	Member of the British Hellenic Chamber of Commerce
	Member of the Hellenic-Swedish Chamber of Commerce
2017 to present	



2011 to 2017

Chartered Member of RICS (Royal Institution of Chartered Surveyors)

Bank of Greece Representative at the High Level Group (HLG) on European Banking Supervision

Member of the SSM National Steering Committee

Member of the Real Estate Development Committee

ACADEMIC CREDENTIALS

Diploma (MS) in Business Administration, Banking and Finance, Justus-Liebig-Universität Gießen (JLU), Germany, 1997

Vordiplom (BS) in Economics and Management Sciences, Justus-Liebig-Universität Gießen (JLU), Germany, 1994



Vasileios Koutentakis

Year of Birth 1963
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Board position	Executive Member
Board appointment	May 2020
Board committees membership	-
Executive position	Executive General Manager - Chief Retail Banking (Piraeus Bank)
Joined Piraeus Bank	2004
Executive committees membership	Member of the Group Executive Committee
Executive business oversight	Retail Banking & Distribution Networks (Piraeus Bank) Executive General Manager, Retail Banking & Distribution Networks (September 2017 to date)
Recent history	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)

PREVIOUS PROFESSIONAL OCCUPATION

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



Product Assistant, Procter & Gamble Hellas S.A.

OTHER MEMBERSHIPS

2020 to present	Member and HBA Representative of Liquidity Council, Ministry of Finance
2019 to present	Member of the Executive Committee, Hellenic Bank Association
2018 to present	Chairman of INSEAD NAA, Greece
2004-2012	Board Member of VISA Hellas

ACADEMIC CREDENTIALS

INSEAD, Fontainebleau, France – MBA, 1990

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



Dimitrios Mavroyiannis

Year of birth 1971
Nationality Greek

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	2019
Executive committees membership	-
Executive business oversight	Group Support/Operations (Piraeus Bank)
Recent history	-

PREVIOUS PROFESSIONAL OCCUPATION

2015 to 2018	Commercial Bank of Dubai (CBD), Chief Information Officer
2012 to 2014	Commercial Bank of Qatar (CBQ), Chief Technology Officer
2009 to 2012	Eurobank EFG, Group CIO – General Manager
2007 to 2009	Eurobank EFG, CIO Greece – Deputy General Manager
2005 to 2007	Eurobank EFG, Retail Banking, Head of Retail IT Strategy – Assistant General Manager
2002 to 2005	EFG e-Solutions, CEO
2001 to 2002	EFG e-Solutions, Director- Electronic Financial Services
1999 to 2001	Eurobank EFG, Retail Banking, Manager e-Banking
1996 to 1999	IBM UK Ltd., Global Services – Banking Finance & Securities, Senior Consultant – SEMEA lead

OTHER MEMBERSHIPS

Founder and President of the CIO Greece forum (2009 – 2012)
Member of Gartner's GCC Advisory Board



Founding Member of EMC's Council for Information Advantage

ACADEMIC CREDENTIALS

MBA, Strategic Management, University of London, Imperial College

M.Sc. in Computer Science, University of London, UCL

B.Eng., Control Systems, University of Sussex

Ph.D. research, "An ID Locator in the GSM Network", University of London, UCL



Emmanouil Bardis

Year of birth	1967
Nationality	Greek

CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Credit Officer (Piraeus Bank)
Joined Piraeus Bank	2017
Executive committees membership	-
Executive business oversight	Group Credit (Piraeus Bank)
Recent history	-

PREVIOUS PROFESSIONAL OCCUPATION

2006 to 2017	Alpha Bank, Athens, Greece, Senior Credit Officer, Wholesale Credit Division, 2015 Senior Manager, International Wholesale Banking Division, 2014 Senior Project Manager, Structured Finance Division, Head of Energy Desk, 2006-2014
2001 to 2006	Emporiki Bank (Group Credit Agricole), Athens, Greece, Manager, Structured Finance Division
2000 to 2001	The Bank of Tokyo-Mitsubishi, London, UK, Senior Relationship Manager, Greek Desk
1996 to 2000	GE Capital – Structured Finance Group, London, UK, Associate, Project Finance and Private Equity, Energy and Telecoms
1995 to 1996	General Electric Company (USA), Completed Financial Management Program (FMP) Traineeship
1989 to 1991	Motor Oil Hellas – Oil Refineries, Athens, Greece, Assistant Project Manager, R&D

OTHER MEMBERSHIPS

2013 to 2017	OKTA – Oil Refinery, Skopje, FYROM, Board Member, appointed by Alpha Bank
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2013 to 2017

Vardax S.A., Thessaloniki-Skopje Crude Oil Pipeline, Thessaloniki, Greece, Board Member, appointed by Alpha Bank

ACADEMIC CREDENTIALS

Master of Business Administration, Erasmus University, Rotterdam School of Management, Rotterdam, The Netherlands, 1994

MBA Exchange Student, The University of Michigan, School of Business Administration, Michigan, USA, 1993

MSc. Mechanical Engineering – major in Design Engineering, National Technical University of Athens, Greece, 1989



Constantinos Paschalis

Year of birth 1956
Nationality Greek

CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

Executive position	Member of the Group Executive Committee General Manager, Chief Financial Officer (Piraeus Bank)
Joined Piraeus Bank	2010
Executive committees membership	-
Executive business oversight	Financial Functions (Piraeus Bank)
Recent history	Deputy CFO

PREVIOUS PROFESSIONAL OCCUPATION

2004 to 2010	Emporiki Bank SA, Athens, Deputy CFO, 2007 – 2010 Finance Director, 2005 Head of CFO Office, 2004
1999 to 2004	NovaBank SA (Millennium Bank Greece), Finance Director
1985 to 1999	Ionian Bank SA, Athens, Assistant Manager, General Accounting Division, 1989 Supervisor, Operations and IT Division General Accounting Division, 1990 HR Division, 1986 Nea Smyrni Branch, 1985

OTHER MEMBERSHIPS

Member of the Economic Chamber of Commerce (certified Accountant A and Tax Consultant A)

ACADEMIC CREDENTIALS



BSc Economics, Faculty of Economic and Political Sciences, Aristotle University of Thessaloniki, Thessaloniki

Diploma in Taxations, ELKEPA, Greek Centre of Productivity, Athens

Languages: English, German



Ioannis Stamoulis

Year of birth 1975
Nationality Greek

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	-

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. Statistical Analysis

OTHER MEMBERSHIPS

Current	-
Past	-

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

