

CURRICULA VITAE  
OF GROUP EXECUTIVE COMMITTEE MEMBERS

PIRAEUS  
FINANCIAL HOLDINGS





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# Christos Megalou

<b>Year of birth</b>	<b>1959</b>
<b>Nationality</b>	<b>Greek, British</b>

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## CURRENT ROLE IN PIRAEUS FINANCIAL 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>2016 to present</b>	Global Federation Competitiveness Councils, Washington, USA, Distinguished Fellow
<b>2016 to present</b>	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

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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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# Athanasios Arvanitis

**Year of birth** 1965  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

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

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>1992 to 1999</b>	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

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## 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

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# Eleni Vrettou

**Year of birth** 1979  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

<b>Executive position</b>	Member of the Group Executive Committee Executive General Manager, Chief of Corporate & Investment Banking (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2019
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	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.
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2012 to 2019</b>	HSBC Bank Plc, Athens, Greece, Managing Director, Head of Wholesale Banking Greece
<b>2009 to 2012</b>	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
<b>2005 to 2009</b>	HSBC Bank Plc, Athens, Greece, Global Relationship Manager, Global Banking, Corporate (CIB)
<b>2003 to 2005</b>	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

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**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

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**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

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# George Georgopoulos

**Year of birth** 1968  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

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

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>1999 to 2020</b>	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)
<b>1994 to 1999</b>	National Westminster Bank, Athens, Greece: Head of Treasury Sales Desk (1997-1999) Assistant Manager, Corporate Sales Trader (1994-1997)

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## 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

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# Theodore Gnardellis

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

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## CURRENT ROLE IN PIRAEUS FINANCIAL 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

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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

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

<b>Board committees membership</b>	Member of the Group Executive Committee
<b>Executive position</b>	Executive General Manager, Head of Group Real Estate (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2017
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	Group Real Estate (Piraeus Bank)
<b>Recent history</b>	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.

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## PREVIOUS PROFESSIONAL OCCUPATION

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

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## OTHER MEMBERSHIPS

<b>2018 to present</b>	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
<b>2017 to present</b>	



**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

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**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

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# Vasileios Koutentakis

**Year of Birth** 1963  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL 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.A.

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**OTHER MEMBERSHIPS**

<b>2020 to present</b>	Member and HBA Representative of Liquidity Council, Ministry of Finance
<b>2019 to present</b>	Member of the Executive Committee, Hellenic Bank Association
<b>2018 to present</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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# Dimitrios Mavroyiannis

<b>Year of birth</b>	<b>1971</b>
<b>Nationality</b>	<b>Greek</b>

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

<b>Board committees membership</b>	Member of the Group Executive Committee
<b>Executive position</b>	Executive General Manager, Group Chief Operating Officer (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2019
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	Group Support/Operations (Piraeus Bank)
<b>Recent history</b>	-

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## PREVIOUS PROFESSIONAL OCCUPATION

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

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## 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

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**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

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# Emmanouil Bardis

Year of birth	1967
Nationality	Greek

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## CURRENT ROLE IN PIRAEUS FIANCIAL HOLDINGS

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

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## PREVIOUS PROFESSIONAL OCCUPATION

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

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## OTHER MEMBERSHIPS

<b>2013 to 2017</b>	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

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**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

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# Constantinos Paschalis

**Year of birth** 1956  
**Nationality** Greek

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

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

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2004 to 2010</b>	Emporiki Bank SA, Athens, Deputy CFO, 2007 – 2010 Finance Director, 2005 Head of CFO Office, 2004
<b>1999 to 2004</b>	NovaBank SA (Millennium Bank Greece), Finance Director
<b>1985 to 1999</b>	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

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## OTHER MEMBERSHIPS

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

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## 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

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# Ioannis Stamoulis

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

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## CURRENT ROLE IN PIRAEUS FINANCIAL HOLDINGS

<b>Executive position</b>	Member of the Group Executive Committee Executive General Manager, Group Chief Risk Officer (Piraeus Bank)
<b>Joined Piraeus Bank</b>	2007
<b>Executive committees membership</b>	-
<b>Executive business oversight</b>	Risk Management (Piraeus Bank)
<b>Recent history</b>	Deputy Chief Risk Officer (2017-2020)

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## PREVIOUS PROFESSIONAL OCCUPATION

<b>2007 to 2017</b>	Piraeus Bank S.A. Senior Director, Group Credit Risk Division (2011-2017) Senior Manager, Retail Credit Risk Division (2007-2011)
<b>2006 to 2007</b>	National Bank of Greece, Senior Officer of Collections Division
<b>2003 to 2006</b>	Statistical Decisions Ltd. Head of Greece Office
<b>2002 to 2003</b>	Quantos Ltd. Statistical Analysis

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## OTHER MEMBERSHIPS

<b>Current</b>	-
<b>Past</b>	-

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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

