

CURRICULA VITAE
OF GROUP EXECUTIVE COMMITTEE MEMBERS

PIRAEUS BANK





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Christos Megalou

Year of birth

1959

Nationality

Greek, British

CURRENT ROLE IN PIRAEUS BANK

Board position

Executive Board Member

Board appointment

December 2020

Board committees membership

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Executive position

Chief Executive Officer (CEO)

Joined Piraeus Bank

2017

Executive committees membership

Chair of the Group Executive Committee

Chair of the Asset-Liability Management Committee (ALCO)

Chair of the Corporate Responsibility Committee

Chair of the Supervisory & NPL Management Council

Chair of the Client Management Committee

Chair of the Transformation Committee

Chair of the Group Communication Strategy Committee

Executive business oversight

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Recent history

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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
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 BANK

Executive position Member of the Group Executive Committee
Executive General Manager, Group Chief Treasurer, Head of Piraeus Financial Markets
1999

Joined Piraeus Bank Vice President Asset-Liability Management Committee (ALCO)
Executive committees membership Member of Macroeconomic Affairs Committee
Member of the Operational Risk Committee (ORCO)
Member of the Project Expense Approval Committee
Member of the Group Planning Committee
Member of the Client Management Committee

Executive business oversight Piraeus Financial Markets (PFM)

PREVIOUS PROFESSIONAL OCCUPATION

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

OTHER INFORMATION

Piraeus Bank, Achievement Award

ACADEMIC CREDENTIALS

MBA, Manchester Business School, 1992

Stern School of Business, New York University, USA, international MBA exchange program, Finance courses, 1991

Degree in Business Administration, The Athens University of Economics & Business Studies, 1988

Greek Productivity Center, two-year course in Computer Programming



George Georgopoulos

Year of birth 1968
Nationality Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position Member of the Group Executive Committee
 Executive General Manager, Group Chief Human Resources Officer

Joined Piraeus Bank 1999

Executive committees membership Chair of the Job Family Model (JFM) Governance Committee
 Member of the Senior Expenses Committee
 Member of the Transformation Committee
 Member of the Corporate Responsibility Committee
 Member of the Investment Products Committee (MIFID II)
 Member of the Whistle Blowing Committee
 Member of the Sponsorships and Donations Committee
 Member of the Coronavirus Task Force
 Member of the Group Communication Strategy Committee

Executive business oversight Group Human Resources

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, Head of Branch Network Northern Greece (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 BANK

Board committees membership Member of the Group Executive Committee
Executive position Executive General Manager, Group CFO
Joined Piraeus Bank 2018
Executive committees membership Chair of the Senior Expenses Committee
Chair of the Project Expense Approval Committee
Chair of the Group Planning Committee
Chair of the Divestment Claims Settlement Committee
Member of the Supervisory and NPL Management Council
Member of the Asset-Liability Management Committee (ALCO)
Member of the Expenses Committee
Member of the Special Situations Committee
Member of the Macroeconomic Affairs Committee
Member of the Provisioning Committee
Member of the Client Management Committee
Member of the Transformation Committee

Executive business oversight Group Financial Management

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

ACADEMIC CREDENTIALS

MBA, Imperial College, UK, 2001

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



Vasileios Koutentakis

Year of Birth
Nationality

1963
Greek

CURRENT ROLE IN PIRAEUS BANK

Board position

Executive Member

Board appointment

December 2020

Board committees membership

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Executive position

Executive General Manager, Retail Banking & Distribution Networks, Chief Retail Banking 2004

Joined Piraeus Bank

Executive committees membership

Member of the Group Executive Committee
Vice Chairman of the Group Communication Strategy Committee

Member of the Asset-Liability Management Committee (ALCO)

Member of the Supervisory and NPL Management Council

Member of the Senior Ethics Advisory Committee

Member of the Client Management Committee

Member of the Special Situations Committee

Member of the Operational Risk Committee (ORCO)

Member of the IT Planning and Operational Quality Committee

Member of the Sponsorships & Donations Committee

Member of the Data Governance Committee

Member of the Agricultural Sector Strategic Planning and Development Committee

Member of the Project Expense Approval Committee

Executive business oversight

Retail Banking & Distribution Networks
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 Δίκτυο Καταστημάτων Αττικής 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

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 BANK

Board committees membership	Member of the Group Executive Committee
Executive position	Executive General Manager, Group Chief Operating Officer
Joined Piraeus Bank	2019
Executive committees membership	Chair of the IT Planning & Operational Quality Committee Chair of the Data Governance Committee Chair of the Coronavirus Task Force Dep. Chair of the Senior Expenses Committee Member of the Supervisory and NPL Management Council Member of the Expenses Committee Member of the Operational Risk Committee (ORCO) Member of the Risk Model Oversight Committee Member of the Project Expense Approval Committee Member of the Client Management Committee Member of the Transformation Committee Member of the Real Estate Committee
Executive business oversight	Group Support/Operations
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

Research towards a Ph.D.titled "An ID Locator in the GSM Network", University of London, UCL



Emmanouil Bardis

Year of birth 1967
Nationality Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Credit Officer
Joined Piraeus Bank	2017
Executive committees membership	Chair of the Special Situations Committee Vice-Chairman of the Senior Credit Committee Vice-Chairman of the Risk Model Oversight Committee (RMOC) Vice-Chairman of the Provisioning Committee Member of the Supervisory & NPL Management Council Member of the Senior Ethics Advisory Committee Member of the Client Management Committee Member of the Operational Risk Committee (ORCO)
Executive business oversight	Group Credit
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

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



Ioannis Stamoulis

Year of birth	1975
Nationality	Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Risk Officer
Joined Piraeus Bank	2007
Executive committees membership	Chair of the Provisioning Committee Chair of the Risk Model Oversight Committee (RMOC) Chair of the International Banking A Committee Member of the Supervisory and NPL Management Council Member of the Asset-Liability Management Committee (ALCO) Member of the Senior Credit Committee Member of the Recovery Credit Committee Member of the Group Planning Committee Member of the Macroeconomic Affairs Committee Member of the Special Situations Committee Member of the Client Management Committee
Executive business oversight	Risk Management
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 Statistical Decisions Ltd.



2003 to 2006	Head of Greece Office
	Quantos Ltd.
2002 to 2003	Consulting Services

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



Theodore Tzouros

Year of birth	1977
Nationality	Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position	Member of the Group Executive Committee Executive General Manager, Group Chief Corporate and Investment Banking
Joined Piraeus Bank	2022
Executive committees membership	Member of Supervisory and NPL Management Council Member of Asset - Liability Management Committee (ALCO) Member of Senior Credit Committee Member of Recovery Credit Committee Member of Agricultural Sector Strategic Planning and Development Committee Member of Special Situations Committee Member of Client Management Committee Member of Group Communication Strategy Committee Member of Project Expense Approval Committee Member of Senior Ethics Advisory Committee Member of Operational Risk Committee (ORCO) Member of Provisioning Committee
Executive business oversight	Corporate and Investment Banking
Recent history	Piraeus Bank Group, General Manager, Head of Corporate Recovery (2013-2019)

PREVIOUS PROFESSIONAL OCCUPATION

2019 to 2022	Intrum Hellas A.E.D.A.D.P: General Manager, Head of Corporate & Shipping Recovery
2011 to 2013	National Bank of Greece, Director, Investment Banking Unit
2005 to 2011	Eurobank, Director, Project Finance Unit / Investment Banking Unit
2002 to 2005	Deloitte, London, Assurance & Advisory / Energy & Utilities
2000 to 2001	Ernst Young, Corporate Finance



OTHER MEMBERSHIPS

Institute of Chartered Accountants in England and Wales: Fellow Chartered Accountant (FCA)

ACADEMIC CREDENTIALS

MSc Accounting and Finance (Merit), The London School of Economics and Political Science (LSE), 2002

BSc Accounting and Finance (Merit), The London School of Economics and Political Science (LSE), 1998

Athens College, Greece – A levels: Mathematics (A), Economics (A), Further Mathematics (A), 1995

Foreign languages: English (fluent), French (Certificat, Sorbonne 1er Degree)
