

CURRICULA VITAE
OF GROUP EXECUTIVE COMMITTEE MEMBERS

Index

Christos Megalou.....	2
Athanasios Arvanitis	4
George Georgopoulos	5
Theodore Gnardellis	7
Achilleas Kontogouris.....	9
Vasileios Koutentakis.....	11
Charalampos Margaritis	13
Emmanouil Bardis	15
Chryssanthi Berbati	17
Ioannis Stamoulis	18
Theodore Tzouros	20
Panagiotis Vlachopoulos.....	22



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	-
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 ESG & Corporate Responsibility Committee Chair of the Transformation Committee Chair of the Emergency Humanitarian Relief 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

2022 to present	Snappi S.A., BoD Chairman
2022 to present	Association of S.A. and Entrepreneurship, A' BoD Vice-Chairman
2021 to present	Hellenic Bank Association, Non Executive BoD Member
2016 to present	American-Hellenic Chamber of Commerce, BoD Member
2016 to present	Global Federation Competitiveness Councils, Washington D.C., USA, Distinguished Fellow
2016 to present	Safe Bulkers Inc, Independent 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

Executive committees membership Vice President Asset-Liability Management Committee (ALCO)
 Member of the Operational Risk Committee (ORCO)
 Member of the Project Expense Approval Committee
 Member of the Group Planning & Monitoring Committee
 Member of the Resolution Committee
 Member of the ESG & Corporate Responsibility 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 Transformation Committee
Member of the ESG & Corporate Responsibility Committee
Member of the Whistle Blowing Committee
Member of the Sponsorships and Donations Committee
Member of the Resolution Committee
Member of the Committee against Violence & Harassment
Member of the Emergency Humanitarian Relief 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

-

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 Expenses Committee
 Chair of the Project Expense Approval Committee
 Chair of the Group Planning & Monitoring Committee
 Member of the Asset-Liability Management Committee (ALCO)
 Member of the Senior Expenses Committee
 Member of the Resolution Committee
 Member of the Provisioning Committee
 Member of the Transformation Committee
 Member of the ESG & Corporate Responsibility Committee
 Member of the Emergency Humanitarian Relief 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

2019 to present Intrum Hellas A.E.D.A.D.P., Non Executive BoD
Member

2019 to 2024 Intrum Hellas Reo Solutions S.A., Non Executive
BoD Member

2022 to 2024 Intrum BTB Single Member S.A., Non Executive
BoD Member

ACADEMIC CREDENTIALS

MBA, Imperial College, UK, 2001

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



Achilleas Kontogouris

Year of birth 1960
Nationality Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position	Member of Group Executive Committee Executive General Manager, Wealth & Asset Management
Joined Piraeus Bank	2022
Committees' membership	Member of the ESG & Corporate Responsibility Committee Member of the Operational Risk Committee (ORCO)
Executive business oversight	Private Banking Economic Research & Investment Strategy
Recent history	

PREVIOUS PROFESSIONAL OCCUPATION

2011 to present	Iolcus Investments AIFM., BoD Chairman & CEO
2007 to 2011	NBG Asset Management MFMC, BoD Chairman & CEO National Bank of Greece, Investment Committee Member National Insurance Company, Investment Committee Member
1996 to 2007	P&K Securities, Co-founder and CEO
1990 to 1996	Eurosec Securities, Stock Exchange Representative
1987 to 1990	Interaction Business Consultants S.A., Consultant
1986 to 1987	Commercial Bank of Greece (Germany), Head MIS

1982 to 1983

Coutinho, Caro & Co, Hamburg,
International Trade Officer

OTHER MEMBERSHIPS

-

ACADEMIC CREDENTIALS

INSEAD, Fontainebleau, France - MBA, 1983

Aristotle University of Thessaloniki, Faculty of Law & Economics, Bachelor's degree in Economics, 1981

Level C certification (Portfolio Manager), Hellenic Capital Market Commission



Vasileios Koutentakis

Year of Birth
Nationality

1963
Greek

CURRENT ROLE IN PIRAEUS BANK

Board position	Executive Member
Board appointment	December 2020
Board committees membership	-
Executive position	Executive General Manager, Retail Banking & Distribution Networks, Chief Retail Banking
Joined Piraeus Bank	2004
Executive committees membership	Member of the Group Executive Committee Vice Chair of the Emergency Humanitarian Relief Committee Member of the Asset-Liability Management Committee (ALCO) Member of the Senior Ethics Advisory Committee Member of the Operational Risk Committee (ORCO) Member of the Group Planning & Monitoring Committee Member of the Sponsorships & Donations Committee Member of the Data Governance Committee Member of the Project Expense Approval Committee Member of the ESG & Corporate Responsibility 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)

-

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.

OTHER MEMBERSHIPS

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

ACADEMIC CREDENTIALS

INSEAD, Fontainebleau, France – MBA, 1990

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



Charalampos Margaritis

Year of birth 1972
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 2020

Executive committees membership Chair of the Data Governance Committee
Member of the Group Planning & Monitoring Committee
Member of the Senior Expenses Committee
Member of the Expenses Committee
Member of the ESG & Corporate Responsibility Committee
Member of the Operational Risk Committee (ORCO)
Member of the Project Expense Approval Committee
Member of the Transformation Committee
Member of the Resolution Committee
Member of the Emergency Humanitarian Relief Committee

Executive business oversight Group Support/Operations

Recent history -

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

1997 to 2003

Unisystems, Head of Enterprise
Applications Delivery
Datamedia, Solutions Delivery Manager

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

2022 to 2024

Intrum BTB Single Member S.A., Vice
Chairman, Non Executive BoD Member

2018 to 2020

UAE Banking Federation IT
Committee, Member

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



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 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 Senior Ethics Advisory Committee
 Member of the Operational Risk Committee (ORCO)
 Member of the ESG & Corporate Responsibility Committee

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



Chryssanthi Berbati

Year of birth 1975
Nationality Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position Member of the Group Executive Committee
General Manager, Piraeus Financial Holdings
1999

Joined Piraeus Bank

Executive committees membership Vice Chair of ESG & Corporate Responsibility Committee
Member of the Operational Risk Committee
Member of the Project Expense Approval Committee
Member of the Resolution Committee
Member of the Group Planning & Monitoring Committee
Member of the Job Family Model Governance Committee
Member of the Emergency Humanitarian Relief Committee

Executive business oversight Business Plan, Investor Relations & ESG

Recent history Piraeus Bank, Deputy General Manager, Investor Relations & Corporate Development (2017-2020)

PREVIOUS PROFESSIONAL OCCUPATION

1999 to 2001 Piraeus Bank, Internal Audit & Compliance

2001 to 2002 Piraeus Bank, MIS/Finance

2002 to 2017 Piraeus Bank, Business Planning & IR

2017 to 2020 Piraeus Bank, CEO Office

OTHER MEMBERSHIPS

-

ACADEMIC CREDENTIALS

Saïd Business School/University of Oxford, Jan.23 Cohort/Executive MBA candidate
The American College of Greece (high distinction)



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 ESG & Corporate Responsibility Committee
 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 & Monitoring Committee
 Member of the Resolution Committee
 Member of the Emergency Humanitarian Relief 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

2003 to 2006 Statistical Decisions Ltd.
 Head of Greece Office

2002 to 2003 Quantos Ltd.

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, Chief Corporate and Investment Banking
2022

Joined Piraeus Bank

Executive committees membership Member of Asset - Liability Management Committee (ALCO)
Member of Senior Credit Committee
Member of Recovery Credit Committee
Member of the Group Planning & Monitoring Committee
Member of Project Expense Approval Committee
Member of Senior Ethics Advisory Committee
Member of Operational Risk Committee (ORCO)
Member of Provisioning Committee
Member of the ESG & Corporate Responsibility Committee
Member of the Emergency Humanitarian Relief 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)



Panagiotis Vlachopoulos

Year of birth 1968
Nationality Greek

CURRENT ROLE IN PIRAEUS BANK

Executive position Member of the Group Executive Committee
 Chief Investment Officer

Joined Piraeus Bank 2023

Executive committees membership -

Executive business oversight -

Recent history -

PREVIOUS PROFESSIONAL OCCUPATION

2018 to 2022 Canada Pension Plan Investment Board, Strategic Positioning Head in the Global Macro investment team

2015 to 2018 Moore Capital, Senior global macro portfolio manager

2007 to 2015 JPMorgan, Chief Investment Office, London

2006 to 2007 Old Lane, Macro Trading & Commodities

2005 to 2006 Trident Group, Macro Trading

2003 to 2005 EFG group, Treasurer, Central Treasury London

1997 to 2003 Merrill Lynch, Managing Director

1994 to 1997 Salomon Brothers, Analyst, Fixed income

OTHER MEMBERSHIPS

-

ACADEMIC CREDENTIALS

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

