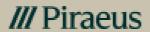
CURRICULA VITAE OF GROUP EXECUTIVE COMMITTEE MEMBERS





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 committeesChair of the Group Executive Committee
Chair of the Asset-Liability Management

Committee (ALCO)

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

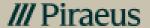
1989 to 1997 Barclays de Zoete Wedd, Director, Athens &

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

Hellenic Bank Association, Non Executive 2021 to present

BoD Member

2016 to present American-Hellenic Chamber of Commerce,

BoD Member

Global Federation Competitiveness 2016 to present

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

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

Joined Piraeus Bank Executive committees membership Member of the Group Executive Committee Executive General Manager, Group Chief Treasurer, Head of Piraeus Financial Markets

1999

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

Member of the Group Executive Committee

Executive position Executive General Manager, Group Chief Human

Resources Officer Joined Piraeus Bank 1999

Executive committees Chair of the Job Family Model (JFM)

membership 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 Executive position

Joined Piraeus Bank
Executive committees

membership

Member of the Group Executive Committee Executive General Manager, Group CFO

2018

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

Charles and Call 2 2010

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

Member of Group Executive Committee

Executive position 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 &

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

Eurosec Securities, Stock Exchange 1990 to 1996

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

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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 Board appointment Board committees membership

Executive position

Joined Piraeus Bank Executive committees membership

Executive Member December 2020

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

Banking 2004

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 Corporate of the ESG &

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 1990 to 1993	Marketing Manager- White Spirits & Liqueurs, S&E&A METAXA S.A. 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

Recent history

Group Support/Operations

-

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 1997 to 2003

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

Intrum BTB Single Member S.A., Vice 2022 to 2024

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

Member of the Group Executive Committee **Executive position** Executive General Manager, Group Chief

Credit Officer

Joined Piraeus Bank 2017

Executive committees Vice-Chairman of the Senior Credit membership

Committee

Vice-Chairman of the Risk Model Oversight

Committee (RMOC)

Vice-Chairman of the Provisioning

Committee

Member of the Senior Ethics Advisory

Committee

Group Credit

Member of the Operational Risk Committee

(ORCO)

Member of the ESG

Responsibility Committee

Executive business oversight

2000 to 2001

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

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

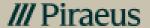
1995 to 1996 General Electric Company (USA), Completed

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 2017Vardax S.A., Thessaloniki-Skopje Crude Oil

Pingling Thessaloniki Crasse Roard

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

Joined Piraeus Bank 19

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

Recent history

Business Plan, Investor Relations & ESG

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

Said 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

Member of the Group Executive Committee **Executive position** Executive General Manager, Group Chief Risk

Officer **Joined Piraeus Bank** 2007

Executive committees Chair of the Provisioning Committee membership

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

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)

National Bank of Greece, 2006 to 2007

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

 $\mathsf{M.Sc.}$ 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

Member of the Group Executive Committee **Executive position**

Executive General Manager, Chief Corporate

and Investment Banking

Joined Piraeus Bank 2022

Executive committees Member of Asset - Liability Management membership

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

Piraeus Bank Group, General Manager, Head of **Recent history**

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

200 to 2007

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

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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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