Piraeus

Curricula Vitae of Group Executive Committee Members



Piraeus

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Christos Megalou

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

2025 to present	Hellenic Bank Association, BoD Vice Chairman

2025 to present	Hellenic Observatory - Centre for Research on Contemporary Greece and Cyprus, Advisory Board Member
2023 to present	Department of Finance & Banking Administration, University of Piraeus, Advisory Board Member
2022 to present	SNAPPI Bank S.A., BoD Chairman
2022 to present	Association of S.A. and Entrepreneurship, A' BoD Vice-Chairman
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
2016 to 2025	American-Hellenic Chamber of Commerce, BoD Member
2021 to 2025	Hellenic Bank Association, Non Executive BoD 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

Honorary Doctorate Degree (Honoris Causa), University of Piraeus, Greece, 2025

Doctor of Business Administration (Honoris Causa), University of Aston, U.K., 2026

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Athanasios Arvanitis

CURRENT ROLE IN PIRAEUS BANK

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

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George Georgopoulos

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 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

2025 to present	The Ethniki, Hellenic General Insurance Company S.A., Non-Executive BoD Member

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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

CURRENT ROLE IN PIRAEUS BANK

	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

2025 to present	The Ethniki, Hellenic General Insurance Company S.A., Non-Executive BoD Member
2025 to present	SNAPPI Bank S.A., Non Executive BoD Member
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

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 & 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

2021 to 2026	Investment Fund of INTERLIFE A.A.E.G.A., Chairman of the Investment Committee

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

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Vasileios Koutentakis

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 Southern Greece (2012-2014) Deputy General Manager – Retail Banking (2007-2012) Managing Director – Piraeus Cards S.A. (2004-2012)

PREVIOUS PROFESSIONAL OCCUPATION

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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

2025 to present	The Ethniki, Hellenic General Insurance Company S.A., Non-Executive BoD Member
2025 to present	Athens College Alumni Association, BoD Member
2024 to present	INSEAD NAA, Greece, Vice-Chairman
2022 to present	SNAPPI Bank S.A., BoD Member
2020 to present	Piraeus Agency Solutions S.A., BoD Member
2019 to present	Piraeus Bank Group Cultural Foundation, BoD Member
2019 to present	Hellenic Bank Association, Member of the Executive Committee
2020 to 2023	Ministry of Finance, Member and HBA Representative of Liquidity Council
2018 to 2024	INSEAD NAA, Greece, Chairman of
2004 to 2012	VISA Hellas BoD Member

ACADEMIC CREDENTIALS

INSEAD, Fontainebleau, France – MBA, 1990

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

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Charalampos Margaritis

CURRENT ROLE IN PIRAEUS BANK

Executive position	Member of the Group Executive Committee 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	Unisystems, Head of Enterprise Applications Delivery
1997 to 2003	Datamedia, Solutions Delivery Manager

OTHER MEMBERSHIPS

2025 to present	The Ethniki, Hellenic General Insurance Company S.A., Non-Executive BoD Member
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

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 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

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Ioannis Stamoulis

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 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

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Theodore Tzouros

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 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)

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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)



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