

**Xenophon C. Nickitas, Chairman**

Born in Alexandria, Egypt, in 1930. He has served as Chairman (Ergobank), Vice President (American Express Bank) and has held various positions at Barclays Bank.

**George C. Gondicas, Honorary Chairman**

Born in Patras in 1920. He has served as Chairman of EFG Eurobank, managing Director of Euromerchant Bank, Management Consultant of Banco Portugues de Investimento, Managing Director of National Investment Bank of Industrial Development and has held managerial positions in the IBRD and the IFC. He holds a Master's Degree in Government and Economics from Harvard University.

**Anna Maria Louisa J. Latsis, Vice President A' (non-executive Director)**

Born in Athens in 1953. She serves as member of the Board of Directors of EFG Bank European Financial Group and participates in various Board of Directors of Companies and Public Benefit Foundations in Greece and abroad. She studied Economie Politique at the Université de Genève and holds a Bachelor Degree from London School of Economics in Monetary Economics.

**Lazaros D. Efraimoglou, Vice President B' (non-executive Director)**

He was born in 1932 in Athens. He studied Finance and Textiles in the University of Leeds. One of the founders and former Vice President of Ergobank SA, founder and President of the Foundation of the Hellenic World, founder, former President and Honorary President of Ergo Investment SA, former Managing Director of Eriourgia 3A SA, Vice President of the Parliamentary Assembly of the Council of Europe, Head of the Greek Delegation, Greek Representative of the Action Committee for the European Union which is based in Paris, Honorary Member of the Council of Europe, Honorary President of the Central Union of Greek Chambers, Honorary President of the Athens Chamber of Commerce and Industry, Honorary President of the Greek-Israeli Chamber of Commerce & Technology.

**Nicholas C. Nanopoulos, Chief Executive Officer**

Born in Alexandria, Egypt, in 1952. He has served as General Manager (Euromerchant Bank), Managing Director (Carroll McEntee & McGinley, member of the HSBC Group) and Senior Manager of the Investment Department (The World Bank). Mr Nanopoulos holds Degrees in Engineering, Economics and Business Administration from the Massachusetts Institute of Technology, the London School of Economics and INSEAD. He also holds a Ph.D in Economics from the University of Reading.

**Byron N. Ballis, Deputy Chief Executive Officer**

Head of Retail Banking, Mutual Funds and Insurance Activities. Born in Constantinople in 1951. He has served as Managing Director (Interbank of Greece), General Manager (Interamerican Group), Managing Director (National Investment Bank for Industrial Development) and Senior Economist (OECD). Mr Ballis holds a Master's Degree in International Banking and International Lending and was awarded the title of Docteur d' Etat in Economic Sciences from Université de Bordeaux.

**Nikolaos B. Karamouzis, Deputy Chief Executive Officer**

Head of Corporate Banking, Investment Banking, Capital Markets, Private Banking and Institutional Asset Management. Born in Athens in 1952. Assistant Professor at the University of Piraeus, Department of Banking and Financial Administration. He has served as Deputy Governor (National Bank of Greece), Chairman (National Investment Bank for Industrial Development), Deputy Governor (ETVA Bank), Director, Foreign Exchange Division (Bank of Greece). Mr Karamouzis holds a Ph.D in Economics from Pennsylvania State University, a Master's Degree in Economics from the American University (USA) and Bachelor Degree from the Economics University of Piraeus, Department of Economics.

**Michael H. Colakides, Deputy Managing Director**

Head of Risk Management. Born in Nicosia, Cyprus in 1954. He has served as Head of Local Corporate Banking at Citibank Greece (1979 – 1993). In 1993 he was appointed Vice Chairman at the National Bank of Greece, Vice Chairman of ETEBA Bank S.A. and member of the BoD of other affiliates of NBG. Served as CFO and member of the Board of TITAN Cement Co. S.A.. During 2000 – 2007 he served as Vice Chairman and Managing Director of Piraeus Bank S.A. overseeing International and Wholesale Banking activities of the Group. He has a B.Sc. degree in Economics from the London School of Economics and an MBA from the London Business School.

**Nicholas K. Pavlidis, Executive Director**

Head of Operations, Technology & Organization. Born in Athens in 1946. He has served as General Manager (Ergobank), Manager (Ministry of Social Security, EDP Centre). He holds a Master's Degree and a Ph.D in Operational Research and Computer Science from the University of Leeds. Mr Pavlides has held the position of President and remains a member of the Greek Computing Society. He is also a member of the British Computer Society and the British Chartered Engineering Council.

**Fotis S. Antonatos, Non-Executive Director**

Born in Addis Abeba, Ethiopia in 1945. He is an executive and general counsel of the Latsis Group in Geneva. Mr. Antonatos holds a Law Degree from the Athens University and a Masters Degree from the University of London.

**Antonios G. Bibas, Non-Executive Director**

Born in Chalandri, Attica in 1931. He has served as Manager of Commercial Bank, Manager and Assistant Vice President of AMERICAN EXPRESS, General Manager, Chairman and Managing Director of Ergobank S.A. He is working 55 years in the banking sector.

**Emmanuel Leonard C. Bussetil, Non-Executive Director**

Born in Piraeus in 1951. He is as the Chief Financial Officer for the Latsis group of companies. He is a member of the boards of various subsidiaries of the EFG Group and is also a board member of several commercial companies belonging to the Latsis Group. He is a fellow of the Institute of Chartered Accountants of England and Wales. Prior to joining the Latsis group in 1982 as head of the internal audit function, Mr. Bussetil worked at PriceWaterhouse in the UK.

**Dr. Spiro J. Latsis, Non-Executive Director**

Born in Athens, Greece in 1946. He is the Chairman of the EFG Bank European Financial Group. Mr Latsis holds a B.Sc, a M.Sc and a PhD from the London School of Economics. He is an Honorary Fellow and a member of the Court of Governors of the LSE.

**Dr. Periclès – Paul P. Petalas, Non-Executive Director**

Born in Athens in 1943. He holds a Ph. D in Theoretical Physics and a post graduate degree in Industrial & Management Engineering from the Federal Institute of Technology in Zurich. He started his banking career at UBS and joined in 1980 EFG Bank European Financial Group, the holding bank of the EFG Group, of which he is the Chief Executive Officer since 1997. He joined the Board in 2001. He is also on the board of other EFG Group banks.

**Spiros L. Lorentziadis, Non-Executive Independent Director**

Born in Alexandria, Egypt, in 1952. Graduate of the Political & Economics Department of the Law School of the University of Athens, is a Greek Certified Auditor and served as a Member of the Technical Council of the Institute of Certified Auditors (2000-2005). He started his professional career with Arthur Andersen and became a partner of the Worldwide Organization in 1983. In 1986 he became the Audit Division Head of Andersen's practice in Cairo, Egypt. In 1991 he returned to Athens and in 1998 took over as Chairman & Chief Executive Officer of Andersen, Greece. In 2002 he joined, as a Consultant, the Southeastern European Practice of Ernst & Young. In early 2005 he was appointed Executive Management Advisor on matters of Corporate Governance and Financial Reporting to Emporiki Bank, and later on became a member of the Board of Directors and Chairman of the Audit Committee of Emporiki Bank and of its subsidiaries in the Balkans. He is a member of the Audit Committee of the Athens International Airport/ Eleftherios Venizelos and also a member of the Board of several Non-Profit Organisations which promote the Concept of Voluntary Work and of Gifts and Contributions in Greece.

**Dr. Panayiotis V. Tridimas, Non-Executive Independent Director**

He is the Sir John Lubbock Professor of Banking Law and the Head of the International Financial Law Unit at the Centre for Commercial Law Studies, Queen Mary College, University of London. He is also Professor at the Dickinson School of Law of the Pennsylvania State University. He specializes in the fields of European Union law, financial services, banking law and securities regulation. He is a leading academic author and his writings are regularly quoted by the European Court of Justice and English courts. He holds visiting professorships at the College of Europe, Bruges, and the University of Strasbourg. He is also a Barrister of the Middle Temple and a qualified advocate at the Bar of Athens. He practises in London (Matrix chambers) and in Athens. He was senior legal adviser to the EU Presidency (2003) and Chairman of the Committee set up by the EU Council of Ministers to draft the Treaty of Accession 2003 by which ten new Member States joined the EU.

**Damianos N. Damianos, Non-Executive Director**

Born in Athens in 1946. He studied chemical engineering (MSc E.M.Polytechnion 1963-68) and business administration (MBA Harvard 1979-81). He worked as production manager at Aluminium de Grece (1972-79), as project coordinator of the Brazilian projects at Billiton (1981-84), as managing director of Hellenic Alumina (1984-86), as principal investment officer in Washington (1986-91) and director of the office in Poland (1991-94) at the IFC (World Bank), as managing director of Alpha Ventures (1994-2000) and then director Project Finance (2000-04) at Alpha Bank. During 1996-2006 he managed a venture capital fund that invested profitably in the Balkans and since 2006 he is the main owner and president of a successful medium size microfinance company in Moldova.