

Eythimios N. Christodoulou, Chairman (Non – Executive Director)

Born in Larissa in 1932. He has served as Economic Adviser to the National Bank of Greece, Director General of the National Investment Bank for Industrial Development (ETEBA), Executive Chairman of the Board of Olympic Airways, Governor of the National Bank of Greece (1979-1981), President of the Greek Union of banks, Governor of the Bank of Greece (1992-1993). He has also been Governor for Greece to the World Bank and the I.M.F. Elected member of the European Parliament (General Rapporteur for the E.E.C. budget, head of the Greek delegation for New Democracy party, 1984-1990 and 1994-1999) has also served as alternate Minister of Foreign Affairs and Minister of National Economy. From 2004 to 2009 he was Executive Chairman of Hellenic Petroleum S.A. Since April 2010, Mr Christodoulou is a board member of European Financial Group EFG (Luxembourg) SA, the operating holding company of EFG Group. He holds a degree from Athens College, a B.A. in Economics from Hamilton College and a M.A. in Economics from Columbia University.

George C. Gondicas, Honorary Chairman (Non – Executive Director)

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 (Non - Executive Director)

Born in Athens in 1953. She is a board member of European Financial Group EFG (Luxembourg) SA, the operating holding company of EFG 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.

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 V. 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 Ababa, Ethiopia in 1945. He is the General Counsel of the Latsis Group in Geneva. He is also a board member of several companies of the Latsis Group and a member of the International Board of Overseers of Tufts University. Mr. Antonatos holds a Law Degree from the Athens University and a Masters Degree from the University of London.

Emmanuel L. Bussetil, Non-Executive Director

Born in Piraeus in 1951. He is the Chief Financial Officer for the Latsis Group. He is a board member of European Financial Group EFG (Luxembourg) SA, the operating holding company of EFG Group, as well as board member of EFG Group banks. He is also on the board 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 European Financial Group EFG (Luxembourg) SA, the operating holding company of EFG 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.

Athanasios J. Martinos, Non – Executive Director

Born in Athens in 1950. Mr. Athanasios Martinos is the Managing Director of Eastern Mediterranean Maritime Limited (a company managing seagoing vessels). He holds a B.Sc. in Economics (1974) from the University of Athens (Faculty of Law) and he also studied Shipping in London (1968-1969).

Dimitrios Th. Papalexopoulos, Non- Executive Director

Dimitrios Papalexopoulos, born in 1962, has been the Managing Director of Titan Cement Co. since 1996. Prior to joining TITAN, he was a consultant for McKinsey & Company in New York and Munich. He holds an MSc in Electrical Engineering from the Swiss Federal Institute of Technology (1985) and an MBA from Harvard Business School (1987). Mr. Papalexopoulos sits on the Board of the SEV (Federation of Greek Industries) Council for Sustainable Development (SEV BCSD), the Foundation for Economic and Industrial Research, the company Lamda Development SA. and the European Round Table of Industrialists (ERT). He is married and has three children. He speaks English, French and German.

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, of which he is the Chief Executive Officer since 1997. He is also on the board of European Financial Group EFG (Luxembourg) SA, the operating holding company of EFG Group, as well as on the board of 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.

Dimitrios A. Georgoutsos, Non - Executive Director

Professor of Finance at the Athens University of Economics and Business. He is a graduate of the University of Athens (B.A. in Economics), the London School of Economics (M.Sc. in Economics) and the University of Essex (Ph.D. in Economics). He specializes in Financial Risk Management and International Finance. He held positions as an economist at the Bank of Greece and he has taught at the Trinity College of the University of Cambridge and the Universities of Essex and Crete. He has served as a member of the Board of Directors in Investment Fund companies and as a member of advisory committees on corporate taxation issues and the management of insurance companies.