

IOANNIS ZOGRAFAKIS

Mr. **Ioannis Zografakis** has been Attica Bank's Chairman since July 2023. He has extensive international experience in the banking sector in senior management positions.

He has served as a member of the Bank of Cyprus BoD, as well as Senior Independent Director and Chairman of the Risk Management Committee. He has also served as Chairman of the Ethics Committee, a member of the Audit Committee and a member of the Technology Committee.

From September 2013 to March 2021, he served as Chairman of the Audit Committee. He started his career in 1990 at Citibank in Greece as a Management Associate for Europe, Middle East and Africa region. In 1996 he moved to the US as Director of Finance for CitiMortgage and in 1997, he became Chief Financial Officer of Citigroup Consumer Finance, subsequently assuming the position of Chief Financial Officer (CFO) for the Consumer Assets Division in the Americas. From 1998 to 2004, he worked at Student Loan Corporation, a subsidiary of Citigroup. In 2005, he returned to Europe as Head of Consumer and Housing Credit for Citibank's Europe, Middle East and Africa region, and Head of Retail Banking UK. In 2006, he took up the position of General Manager of Retail Banking at Citibank Greece, where he remained until 2011. He has served on the Board of Directors of Student Loan Corporation in the US, Tiresias S.A. in Greece, Diners Club Greece and National Bank of Greece.

Mr. Zografakis studied Civil Engineering (BSc) at Imperial College London and completed his postgraduate studies in Business Administration (MBA) at Carnegie Mellon University in the US.

ELENI VRETTOU

Ms. **Eleni Vrettou** has over 20 years of international experience in banks in Greece and abroad, specializing in corporate and investment banking. She has been the Chief Executive Officer of Attica Bank since September 2022.

Ms. Vrettou held the position of Senior General Manager, Chief of Corporate and Investment Banking at Piraeus Bank Group, having previously worked for 14 years at HSBC Bank Plc in Greece and the UK. Her most recent role at HSBC was Managing Director and Head of Wholesale Banking Greece, and prior to that she was HSBC's Head of Multinationals and Business Development for the CEE, CIS, Mediterranean and SubSaharan Africa regions. She also held the role of Chief Strategy and Investor Relations Officer at Lamda Development. She has significant experience in corporate transformation and NPL management, as well as in the systematic development of parallel work in investment and transaction banking and Development Programmes. Prior to HSBC, she worked for Greek and international Financial Institutions, in Athens and New York, in Credit and Risk Management and Investment Banking (M&A). Between 2019 and 2021, she served as Chairman of the Board of Directors of Piraeus Factors S.A, Piraeus Leasing and Piraeus Leases, as well as a member of the Board of Directors of ETVA VIEPE. She is an independent non-executive member of the Board of Directors of Star Bulk Carriers Corp, as well as an independent non-executive member of the Board of Directors of MOTODYNAMIKI S.A.

Ms. Vrettou holds a Bachelor of Science in Economics from the Wharton School of the University of Pennsylvania.

AVRAAM – MINOS MOISIS

Mr. **Avraam-Minos Moisis** has extensive management experience in the Financial Services markets. He has been a non-executive member and Vice Chairman of Attica Bank's BoD as the representative of the Hellenic Financial Stability Fund since 2021.

He has served as CEO of Interamerican Group and National Insurance Company, General Manager of Retail Banking at National Bank and Commercial Bank, Chairman of the Board of Directors of PQH, the single bank clearing company, and member of the Supervisory Board of the Hellenic Holding and Asset Management Company. He is a founding member of the consulting company SYNERGON Partners and Chairman of the Board of Directors of the factoring company Flexfin.

He is a licensed actuary and holds a degree in mathematics from the University of Athens and a Master of Actuarial Science from Heriot Watt University, UK.

VASILIKI SKOUBAS

Ms. **Vasiliki (Valerie) Skoubas** serves as Chief Financial Officer and has over 30 years of experience in the banking and financial sectors in Greece and abroad.

She joined Attica Bank in April 2022 as Advisor to the CEO. From 2015 until 2021, she worked in senior management positions in HSBC Greece as Chief Financial Officer, and at the same time, from 2018 until 2020, she was Oversight Director for 9 branches of HSBC France; also, until 2021 she was a Director for HSBC London's M&A team.

From 1989 until 2014, she worked for Citigroup Greece, holding the position of Chief Financial Officer since 2009.

She holds a Bachelor in Accounting from Saint John's University in New York and a Corporate Governance Diploma for Non-Executive Directors from the Institute of Corporate Governance.

AIMILIOS GIANNOPOULOS

Mr. **Aimilios Giannopoulos** has many years of extensive experience in senior management positions in the financial sector. He has been an independent non-executive member in Attica Bank's BoD since 2022.

Mr. Aimilios Giannopoulos has been a Managing Director of PwC London for 13 years and PwC Athens for 26 years. During his tenure at PwC Greece from 1994 to 2021 he has been: Head of Audit, founder and head of the M&A advisory services department (Deals Advisory), founder and head of the specialized NPL Advisory unit, as well as Head of Clients and Markets for the firm. He is also a Business Consultant and a member of the Boards of Directors of companies and organizations, such as Quest Holdings, PQH (single liquidator of the 17 failed Greek banks), Fresh-Life UG, Champion School and St Catherine's School.

Mr. Giannopoulos was born in London where he completed his studies (holder of a degree from Southgate College in Business Strategy and Economics), is a member of the Institute of Chartered Accountants of England and Wales FCA, ICAEW, and a member of the Board of Directors of the Hellenic Club of Non-Executive Directors.

His voluntary work is also significant, as he provided support and advice to Start-ups on their financial and strategic planning through PwC's Corporate Responsibility program.

CHRISTOS ALEXAKIS

Mr. **Christos Alexakis** is an Associate Professor at the Department of Finance and Accounting at the Rennes School of Business in France and a Visiting Professor at the Cattolica University in Milan, Italy. He has taught at the Universities of York, Leeds, Bradford, the University of Athens, the University of Piraeus and the Open Universities of Greece and Cyprus. He has been a non-executive member in Attica Bank's BoD since July 2023.

Mr. Alexakis has published numerous papers in prestigious journals and has published a number of books on finance (Behavioral Finance, Islamic Finance and Banking, Takaful – Islamic Insurance, among others). In addition to his academic experience, Mr. Alexakis has significant professional experience as a CEO in companies in the financial sector.

He has served as an advisor to the government on privatization issues to the Ministry of Development. During 2010-2011, he was CEO of Invest in Greece, the official investment promotion agency for Greece (Enterprise Greece today). Between 2016 and 2020, Mr. Alexakis was a member of the MSG team of the European Securities and Markets Authority (ESMA). He has been a member of the Selection Committee of the Hellenic Financial Stability Fund as a representative of the Bank of Greece since 2017. He has participated in the US IVLP professional program. He is a strong advocate of sustainable finance and ESG policies.

DESPOINA DOXAKI

Ms. **Despoina Doxaki** is a lawyer with over 30 years of experience in international finance transactions. She specializes in all types of fundraising and lending, and in recent years she has been working on institutional issues of European institutions. Her areas of expertise are banking, infrastructure and energy.

She has been a non-executive member in Attica Bank's BoD since July 2023. She is currently serving her second term as a member of the Board of Directors and Committees at Public Power Corporation S.A.. She returned to Athens from London to take up the position of Chief Legal Counsel at the Hellenic Financial Stability Fund. She has worked in Athens, London, New York and Brussels and is familiar with international working environments. During her career, she has worked at Chadbourne – Norton, Rose – Fulbright, Shearman & Sterling, Milbank, McDermont Ellis (Stanbrook & Hooper), the European Commission, Alpha Bank S.A., KPMG, Ellactor (CIS) and KG Law Firm.

She holds a Master's degree LLM in European Law from the University of Brussels (ULB Institute of European Studies).

AIMILIOS STASINAKIS

Mr. **Aimilios Stasinakis** is an experienced executive in Investment Banking, Strategic Consulting and Public Investment issues as he has served as Secretary for Public Entities and Enterprises at the Greek Ministry of Economy and Finance. Since early 2022 until today, he has been the Head of Visa Inc for Greece, Cyprus, Malta and Israel.

He has been a founding member of VECA Corporate Advisors, a member in HEDNO's Audit & Procurement Committee and Deputy Chief Executive Officer in the Investment Bank of Greece after being a General Manager in Investment Banking. He was responsible for carrying out transactions in the financial and infrastructure sector in Greece and SE Europe. Additionally, he has been a member in the management team of various companies and organizations, either as BoD executive or non-executive member, focusing on Public Entities and Enterprises. Furthermore, he has been a BoD member in the Investment Bank of Greece, Egnatia Odos S.A., Larko, ETVA-UIPE, OPAP S.A..

Aimilios Stasinakis has completed his studies in administration at Warwick Business School (BSc), the London School of Economics (MSc Management specializing in International M&A) and Saïd Business School of Oxford University (EMBA).

NIKOLAOS VOUGIOUKAS

Mr. **Nikolaos Vougioukas** is an Economist, holding a degree from the University of Athens in economics, and has completed post-graduate studies in England (Master of Arts in Management Science, University of Kent). He is a very experienced executive who has worked for many years in the banking sector in various crucial areas.

First, he worked for the Bank of America (Piraeus branch) where he was responsible for customers (1982-1987) and then, for Barclays Bank (1987-1991) as a Manager.

Then, he worked for Credit Lyonnais in Greece as a deputy General Manager (1991-1997). In August 1997, he started working for The Bank of Nova Scotia as an Assistant General Manager / Shipping Center Director (1997-2001). After the foundation of the First Business Bank (FBB), he served as a General Manager of Shipping (2001-2011) participating in the Bank's Management as a member of the Executive and ALCO credit committees.

In 2011, he left the Bank and founded his own company, 3V Business Consultants (2011-2016).

Since then, he has been working as a Business Consultant, and in July 2022, he became a BoD member of the listed company INTRAKAT and Chairman of the Audit Committee.

PANAGIOTIS LIARGOVAS

Mr. **Panagiotis Liargovas** is a Professor at the Department of Economics of the University of the Peloponnese, and since 2019, he is the BoD Chairman of the Centre of Planning and Economic Research (KEPE) and of the National Productivity Board. He has published over 100 articles in international academic journals and over 20 books.

He studied Economics at the University of Athens and Clark University, Massachusetts (USA) where he received his Ph.D in 1991.

He has been a Fulbright Scholar, a Bakalas Foundation Scholar, a Teaching Assistant Scholar (Clark University). He has taught at universities both abroad and in Greece, including Clark University, Bologna University, the Universities of Athens, Patras and of Thessaly.

He has worked as an intern for the European Committee, as a special advisor to the Greek Ministry of Finance, the Greek Ministry of Foreign Affairs and the Municipality of Athens, and as a

Director at the National School of Public Administration and Local Government (ESDDA). During the period 2013-18, he was the Head of the Parliamentary Budget Office at the Hellenic Parliament.

KONSTANTINOS MAKEDOS

Mr. **Konstantinos Makedos** is a civil engineer and has been the President of the Fund of Engineers and Public Works Contractors (TMEDE) since its establishment on 1/1/2017. During his mandate, TMEDE became Greece's first integrated digital services provider, with steady upward profitability and a decisive lending and guarantee role in the country's construction and technical sector. In 2018, TMEDE became a full member of the European Association of Guarantee Institutions (AECM). Furthermore, following a positive recommendation from the Bank of Greece and the approval by the European Central Bank (ECB) TMEDE was approved as a qualified shareholder of special participation in financial institutions, such as Attica Bank.

As the President of TMEDE, he founded TMEDE's subsidiary, Microfinance Solutions, the first institutional microlending company licensed by the Bank of Greece, which, through its innovative digital lending platform, optimizes services for the Fund's members, offering a modern financing experience. Additionally, the Fund continues to expand its activities in real estate management through its subsidiary, Attica Bank Properties.

From July 2023 until 2024, he served as Vice Chairman of the Pancreta Bank. Before that, from July 2019 to November 2020, Mr. Makedos served as Vice Chairman of Attica Bank, and then as Chairman until July 2023. During his mandate, the bank became the first in Europe to successfully manage the conversion of the cleared Deferred Tax Claim (DTC), it paved the way for the bank's further consolidation and complete privatization, and played a pivotal role in facilitating the entry of a strategic private investor into the bank.

Konstantinos Makedos holds an MBA and a Master's degree in Economics and Regional Development (MSc in real estate market economics). He is a member of the Panhellenic Delegation of the Technical Chamber of Greece and in 2016, he served as President of TSMEDE and Vice President of ETAA. For several years, he was a member of the Steering Committee of the Technical Chamber of Greece, responsible for the Chamber's economic and insurance-actuarial issues. Konstantinos Makedos has also been involved as a designer and technical consultant in major infrastructure projects.

NIKOLAOS BAKOS

Mr. **Nikolaos Bakos** is an executive in shipping and energy industries, specialized in strategical management, business development and operational supervision.

In particular, he has served as a shipping consultant to Marine Consultant and as CEO of Altomare S.A., contributing to achieving efficiency and financial growth. He is also a founding member and the CEO of Smart Tankers Inc and Volton S.A.. Volton S.A. specializes in energy supply and plays a significant role in investments in green energy. It is also noted that Mr. Bakos is a member of the BoD of West of England P&I Club, one of the thirteen clubs of International Group of P&I Clubs that provide marine liability cover for 90% of the world's ocean-going tonnage.

Mr. Bakos has completed his studies in Management at the American University, Dubai, UAE and is a holder of an MSc of Science in Shipping, Ports & Environment from Solent University, Southampton.

CONSTANTINOS HERODOTOU

Mr. **Constantinos Herodotou** has been an advisor to global private sector conglomerates and companies on major financial transactions and strategy. In March 2017, he was appointed as an Executive Consultant and member of the Central Bank of Cyprus Board. In April 2019, he was appointed as the Governor of the Central Bank of Cyprus and a member of the Governing Council of the European Central Bank where he served until April 2024.

His experience includes structuring and heading complex negotiations, structuring and raising equity and debt capital (bank financing and bonds), corporate and financial restructurings, project finance, mergers and acquisitions, project concessions and listing companies/raising capital on stock exchanges (NASDAQ and New York Stock Exchange). He has worked for UBS Investment Bank in London, and rose through the ranks to head concurrently two sectors for the investment bank. He was Head of Shipping for Europe, Middle East and Africa and simultaneously headed Infrastructure & Concessions / Project Finance for Central & Eastern Europe.

He graduated from University College London (UCL) in 1996 with a Bachelor of Science (BSc) in Economics (First Class Honours) and an award for his performance in Economics. After working in Paris, he completed a Master in Business Administration (MBA) in 2001 with Distinction (top 10% of the year's class) at London Business School.