

BIOGRAPHICAL NOTE

Panagiotis Georgiou



Panagiotis Georgiou was appointed Deputy General Manager responsible for the NBG Branch Network in December 2012. He has been an elected member of the Board of Directors of Ethniki Hellenic General Insurance S.A (NBG subsidiary) since April 2013, and he is also President of the Audit Committee of the aforementioned company.

He is a member of the NBG Security, Anti-money Laundering, Crisis Management and Personnel Ancillary Account Management Committees. He is also a member of the Board of Directors of the NBG Training Centre S.A. and a member of the Personnel Nominations and Personnel Promotions & Transfers Councils. He holds the Certified Fraud Examiner (CFE) accreditation and he is a member of the Association of Certified Fraud Examiners. In 2011 he was also elected as President of the Hellenic Association of Certified Fraud Examiners. He is a member of the Economic Chamber of Athens.

Mr. Georgiou has worked for the NBG Group since 1973 and during his career he has held several different positions, both in the Branch Network and Head Offices, at all levels of the bank's hierarchy. He has extensive experience in all aspects of Internal Audit, but his expertise lies primarily in Fraud Investigations and Special Audits. He also designed and implemented the NBG Fraud Awareness Training Program aiming to promote a Zero tolerance culture to Fraud at the NBG Group.

He holds a degree in Business Administration and a Postgraduate degree in Banking. He is also a member of the Scientific Committee for the "Postgraduate Level Program in Internal Audit" of National and Kapodistrian University of Athens.