

## C-Level Executive

A highly accomplished, commercially adept, and strategically focused senior executive with extensive experience in executive leadership, strategy development and implementation, financial stewardship, and operations excellence.

A career history that delivers at the top level, exceeding corporate goals and setting new ones in the digital era by uncovering opportunities that drove aggressive growth and financial objectives. Skillful in establishing the organisation's vision, digital strategy, policies, and goals. Capable of creating and implementing comprehensive sales/marketing plans for organisations. Valued for exhibiting business acumen, governance, good judgment, and integrity while influencing executive teams, board members, and stakeholders. Skilled in operational excellence, risk management, treasury/budgeting and cost reduction, stakeholder engagement, performance analysis, sustainability, and resource/asset management.

## Areas of Expertise

- Corporate Leadership & Development
- Business Development
- Strategic & Tactical Planning
- Revenue Optimisation
- Operations Management
- Process Improvement
- Risk Management
- P&L and Budgeting
- Business Re-engineering
- Capital Funding
- Client Acquisition & Retention
- Relationship Management

## Career Experience

### DEPA COMMERCIAL S.A. | PLANETEC HELLAS

2020 – Present

Business Consultant

Employ hedging strategies in the oil and natural gas industry to optimise portfolio performance using Energy Exchange derivatives. Promote innovation, entrepreneurship, and the development of digital strategy.

### TEA-ΕΑΠΑΕ PENSION FUND, Athens, Greece

2013 – 2021

Chairman ALCO, and Chief Investment Officer, CIO

Advised asset managers and supervised the RFP for Custody and Management Services while steering operations of the Greek Insurance Sector pension fund, TEA, with a NAV of €750 million.

- Established Asset Liability Management Committee, the Risk and Middle Office as well as created internal procedures and risk policies.
- Contributed to lowering overall risk exposure by defining asset allocation limits with assigned risk limits.
- Implemented investment strategy for TEA-ΕΑΠΑΕ Pension Fund that allowed a 250% increase in NAV while reducing Greek assets from 100% to 30% (reducing VaR by more than 80%).

### EPIRUS CO-OPERATIVE BANK, Board member, Ioannina, Greece

2016 – 2021

BoD Member - Chairman Risk Committee and Audit Committee Member

Planned the transformation of a cooperative bank into a hybrid commercial bank, providing management team with the opportunity to develop and update corporate governance, compliance reporting, and auditing based on risk. Played an integral role in the development of a 5-year business plan with business model proposals as well as organisational change to lead the bank into the digitalisation era.

### MUNICH RE GROUP – ATE BANK GROUP, Athens, Greece

2010 – 2017

Chief Risk Officer, ATE Insurance SA

Assured the finest risk management for a major insurer with €650 million in assets. Examined generated data and provided information for adherence to the Solvency II reporting requirements of the EU supervisory framework and made necessary adjustments. Created quantitative reporting templates.

- Focused on achieving Solvency II compliance for the 2016 implementation while establishing Risk Management Department and overseeing the creation of internal policies and IT systems.
- Designed, calculated, and generated QIS5 and stress test results.
- Decreased company's need for Solvency Capital Requirement by 50% by recommending appropriate management initiatives.
- Adhered to EIOPA standards in launching a robust and prudent governance framework. Developed procedures and generated reporting outcomes for Central Bank of Greece.

**ATE Insurance Romania, ATE Bank Group, ABG - Piraeus Bank Group, PBG | ATE Bank Romania, ABG - PBG | ATE Mutual Fund & Asset Management, ABG - PBG | ATE Bank Group 2010 – 2018**

ATEIR Vice Chairman (2014-2018)/Vice Chairman (2010-2014)/Board Member (2011-2013)/Board Member Commissioner & Government Delegate (2010-2012)

Administered ATE Insurance Romania's internal control system. Created a business plan, handled organisational restructuring and spin-offs, provided governance, and looked after the internal control system for ATE Bank Romania. Managed assets, developed business plans, and facilitated organisational growth for ATE AEDAK Mutual Fund. Commenced Asset Management Department at ATE Bank Group. Participated actively in the development of restructuring plans for the €1.3 billion Troika-DG Competition and Capital Increase Programs and presented a funding plan for ATE Bank Greece. Served as Board Member in banks, insurance, and asset management companies, while taking part in Asset Liability Committees, Risk Committees, and Audit Committees.

- Reduced ATE Bank Group's ECB funding needs from €5.5B to €0.
- Reviewed ATE Bank Group's investment portfolio of non-loan assets, identifying high-risk assets and recommending methods for risk mitigation which resulted in the recovery of more than €125 million.
- Enhanced funds under management at Piraeus - ATE Asset Management by more than 50%.
- Remained top performer in Greece in mutual funds for 3 consecutive years with a net asset value (NAV) of €180M at ATE Mutual Fund.
- Accomplished 2 highly competitive bids by efficiently negotiating the sale of ATEIR.

## **Additional Experience**

**Director of Investments, Proprietary Trading | KYTE LTD., GNI, London, England, and Athens, Greece**

**Partner, Vice Chairman, & Chief Investment Officer | ECF INVESTMENT COMPANY, Athens, Greece**

**Chief Investment Officer, Diethniki Mutual Fund Management, Group Head of Proprietary & Listed Derivatives, Treasury Division | NATIONAL BANK OF GREECE GROUP, NBG, Athens, Greece**

## **Education**

### **Business Analytics: Decision Making Using Data**

University of Cambridge, Judge Business School, England

### **M.B.A., Engineering**

City University, London, England

### **M.S., Chemical Engineering | B.S., Chemical Engineering**

University of Patras, Patras, Greece

### **Diploma, Business Administration**

University of Wales, Wales, England

## **Certifications**

Certified Investment Manager – Δ (equivalent CFA III level), Hellenic Capital Market Committee, Greece

Market Maker Specialist, Hellenic Capital Market Committee, Greece

Futures Market Maker Specialist, LIFFE, UK

Option Market Maker Specialist, LIFFE, UK

SFA Registered, U.K.

## **Presentations**

Guest Speaker, Finance, City University, London, England and ALBA Business School, Athens, Greece

Panel Speaker, Conferences and Forums in Finance, Macro-Economic Analysis, & Investment Strategy

## **Affiliations**

Member, Greek Banking Association, Greece

Member, Hellenic Banker Association, United Kingdom

Member, Technical Chamber of Greece, TEE, Greece