

### **Theodore Fessas**

Mr Theodore Fessas is the founder and major shareholder of Quest Holdings and President of SEV - Hellenic Federation of Enterprises. Quest Holdings was founded in 1981 (as Info-Quest), is listed on the Athens Stock Exchange (1998) and operates through its affiliates in the IT sector (Info-Quest Technologies, iSquare, iStorm, Uni Systems) in E-commerce ([www.you.gr](http://www.you.gr)), electronic transactions processing (Cardlink), courier services (ACS Courier Services) and renewable energy sources (Quest Energy, Quest Solar). In May 2014 he was elected as Chairman of the Board of Directors of SEV - Hellenic Federation of Enterprises, where he has served as Board member for many years. He is the Honorary President of the Federation of Hellenic Information Technology and Communications Enterprises (SEPE) and member of the Board of ICC-Hellas (International Chamber of Commerce) and the Foundation for Economic and Industrial Research (IOBE). He studied Electrical Engineering at the National Technical University of Athens and holds a Master in Thermodynamics from the University of Birmingham, UK.

### **Eftychia Koutsoyrelli**

Ms. Koutsourelli is a graduate of the Deree College with studies in Business Administration and Economics. She has developed her own business in the sector of trade and has worked with Info-Quest since its inception until 1984 when the SA was founded and, as a founding member, is a major shareholder. She worked in various administrative areas of the company, contributing to the development and transformation of the company to a Group of Companies with activities in the fields of Digital Technology, Postal Services and Renewable Energy Sources. For many years she managed the sector of Marketing and Communications in Information and Communications, while maintaining the position of Director of Corporate Affairs and Communications of the Group's companies. In 2013 she was appointed President of the CSR Committee of the Board for the introduction of CSR and Sustainability Strategies in the companies of the Group. Since 2015 she is Vice Chairwoman of Quest Holdings and a member of the Board of the Group's companies, while in 2007-2010 she served as a member of the Board of Directors of the Federation of Hellenic Information Technology and Communications Enterprises (SEPE). She also serves as Board member in various organizations and charities.

### **Pantelis Tzortzakis**

He was born in 1962 in Pompia, Heraklion, Crete. He studied Business Administration at the University of Piraeus and Computer Science at Brooklyn College, New York. He was the founder of Forthnet SA, starting with the IT Institute of the Foundation for Research & Technology-Hellas (FORTH) in 1987, where he took over the responsibility of transforming it from research into a company, attracting investment funds from Greece and abroad. He served as Managing Director of Forthnet since its inception (1995) until 2011. From 2008 to 2011, he also served as Chairman of the Board of Directors and Chief Executive Officer of the pay-as-you-go NOVA satellite platform. From 2007 to 2011 he was Chairman of the Board of Directors of SEPE (Federation of Hellenic Information Technology and Communications Enterprises). From 2006 to 2009 he was a member of the Supervisory Board of NETIA SA (Supervisor Board), Poland's largest alternative telecommunications company. In 2011, he was appointed as Consultant to the Prime Minister on issues of Technology, Information Technology and Communications, while from June 2011 until May 2012 he was Deputy Minister at the Ministry of Administrative Reform and E-Government. From September 2012 to May 2013, he was responsible for the coordination for the Development of Innovation at the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks.

### **Apostolos Georgantzis**

Apostolos Georgantzis holds the position of CEO of Quest Holdings from the end of 2015 while holds the position of CEO of ACS since the end of 2003. He has studied Mechanical Engineering at Imperial College of Science Technology and Medicine (Great Britain) where he completed his postgraduate studies and holds BEng and MSc. He has worked as an executive, freelancer and entrepreneur in various positions in the fields of construction, investment and IT. A. Georgantzis was born in Piraeus in 1968, speaks English, French, and is married and father of two children.

### **Nikolaos Socrates Lambroukos**

He is a graduate Mechanical Engineer (NTUA), holds an MBA (Manchester Business School), PhD and Post Doc (London Business School). He is a founding member and Chairman of the Board of Directors of BPM, a board member and chairman of the audit committee of MOTODYNAMICS, Venture Partner at the Odyssey Venture Partner Fund, a founding member of high-tech start ups and IOBE BoD member. He served as Executive Member of the Group INTRACOM Holdings, CEO of the Group INTRACOM IT Services, Chairman of the Board of Attica Telecommunications, INTRACOM Jordan, INTRACOM IT Services Denmark, Encode, and executive member of INTRACOM Telecom, Hellas on Line, Intrakat, MOREAS etc. He has been a Research Fellow at London Business School, an extraordinary professor at the Athens University of Economics and Business and has published scientific papers in international scientific journals.

## **Markos Bitsakos**

He was born in 1959. He studied Economics at the University of Piraeus, is a graduate of the annual MBA course of HMA and is also a FIPP-winner of the annual FIPP Magazine Management Certificate. He has experience from various professional fields (services, marketing, industry, media) and has previously served in the departments of Finance, Administration, and as CFO and General Manager.

From 2003 to early 2007, he served as Chief Financial and Administrative Officer of the Quest Group and then held the position of Managing Director at the publishing company DAPHNI COMMUNICATIONS (2007-2010).

## **Maria Damanaki**

Maria Damanaki was born on the Greek island of Crete (31, May 1952). She graduated with honors from the National Technical University of Athens with a Master of Science in chemical engineering. She has also a one-year Degree from Lancaster University on Gender issues. She speaks three European languages: Greek (mother tongue), English and French. Maria Damanaki has authored four books on European issues, human rights, education and women's rights.

### **Political Career**

- Active in the underground student opposition to the dictatorship in Greece (1970-1974). Recognized as the voice of the clandestine radio transmitter set-up inside the occupied National Technical University of Athens.
- Member of Parliament, elected continuously for the years 1977 – 1993, 2000 –2009. Also, first woman ever to be elected Vice-president of the Greek Parliament
- President of the Coalition of Left and Progress (1991-1993). First woman ever to lead a Greek political party.
- 2000-2003: Head of the PASOK (Socialist Party) group in the Select Committees on Education and Culture. Member of the Parliamentary Assemblies of the Council of Europe, the Western European Union and NATO. Member of the Inter-parliamentary Union.
- 2004-2009: Head of the PASOK group in the Select Committees on Social Affairs, Education and Culture and the Environment. Member of the Parliamentary Assembly of the Council of Europe and the Western European Union.
- Chairperson of the Select Committee on Foreign Affairs and Defense (2009).

### **Professional Career**

- Working as engineer at Pechiney Aluminum Industries (1974).
- Administrator at Ministry of Finance of Greece. Department of import-export planning. (1975-1976).
- Section manager at Helector S.A. Department of energy and waste management (2003-2004).

### **European Commission**

- 2010–2014: With over 30 years of public service in Europe, Damanaki recently served as European Union Commissioner for Maritime Affairs and Fisheries.
- Under her leadership, the Commission was able to bring fish populations back to healthier levels—from as few as five sustainable stocks in 2010 to up to 27 today.
- The continuation of her fisheries policy efforts could lead to 15 million more tons of fish in the sea, 30 percent more jobs and the equivalent of over US \$2 billion in additional revenue.
- She introduced and implemented the Blue Growth agenda for Seas and Oceans in Europe, which aimed to create 1.6 million new jobs and the equivalent of US \$750 billion in revenue by 2020 in sectors such as coastal tourism, ocean energy, and marine biotechnology. The Blue Growth was approved in unanimity by the European Council.
- She established legislation to create a common framework for Marine Spatial Planning to map and better manage maritime activities across EU countries.

### **The Nature Conservancy**

- Maria Damanaki is the Global Managing Director for Oceans at The Nature Conservancy. She leads a global team focused on transforming how the world manages its oceans, including sustainable fisheries management, large-scale protection and restoration of coral reefs and other ecosystems.
- Her team develops innovative financial tools like Debt Swaps and Blue Bonds. She recently signed the first ever Debt Swap for Ocean protection with the Government of Seychelles that led to the introduction of the 2nd biggest Marine Protected Area in the Indian Ocean. This program achieved the Financial Time reward (2017) for the best Conservation financial innovation product and the TED-X prize (2019) with a reward of 26mil \$.
- She recently signed the first ever insurance product with the Government of Mexico for creating a Trust that will restore the whole coastal area around Cancun together with insurance industry, the hotel owners' association, and local partners.

Maria Damanaki chairs the UN Sustainability Committee for Blue Growth.

She is a member of the Friends of Ocean Commission of the World Economic Forum.

She co-chairs the Advisory Network of the High-Level Panel for blue Economy (14 Prime ministers including Canada, Australia, Norway, Chile, Kenya)

She seats in the Board of Directors in Oxford Martin School Ocean Program at the University of Oxford, in the Board of Monaco Ocean Foundation, the Board of Oceanographic Institute and in the Board of Maritime Regions Forum. She also sits in the Board of Marine Stewardship Council (MSC) the biggest fisheries certification system at a global level.

## **Apostolos Tamvakakis**

He is a graduate of the Athens University of Economics and Business, with a Master's degree in Econometrics and Mathematical Economics. He has worked at Mobil Oil Hellas, Investment Bank, ABN-AMRO as Deputy General Manager and Deputy Governor at National Mortgage Bank and National Bank of Greece. He was then Chairman and Chief Executive Officer of LAMDA DEVELOPMENT, and since March 2009 he has been in charge of the Latsis Group's strategy and business development in Geneva. From December 2009 until June 2012 he was Chief Executive Officer of the National Bank of Greece. He has served as Vice Chairman of the HELEX Group, Chairman of the Steering

Committee of the Interalpha Group of Banks, President of Ethnokarta, National Stock Exchange and ETEBA, President of the Southeastern European Board of the Europay Mastercard Group, and has been a member of many boards and committees.

#### **Nikolaos Karamouzis**

Mr. Nikolaos Karamouzis is Chairman of Grant Thornton, Greece, Management Consultant of Eurobank Ergasias S.A., BoD Member of Eurobank Cyprus Ltd and BoD Member of Eurobank Private Bank Luxembourg S.A.

He holds the position of Chairman of the Hellenic Advisory Board, South East European Studies at Oxford (SEESOX), St Antony's College, Oxford University, Member of the Advisory Board of diaNEOsis, Vice President of A.D.R. PROMOTION ORGANISATION – ADRO, Member of the BoD of Onassis Foundation, Member of the Board, Foundation for Economic and Industrial Research (I.O.B.E.), Member of the Advisory Board of the Humanitarian Organization "Apostoli" by the Holy Archdiocese of Athens.

He has served as Chairman of the Board of Directors of Eurobank Ergasias S.A., Member of the Strategic Planning Committee, Member of Risk Committee and Nomination Committee and Member of the Bank's Legal Council. He has also served as Chairman of the Board of Directors of the Hellenic Bank Association (HBA), as CEO of GENIKI Bank, and Advisor to the Management and Member of the Strategic Planning Committee of Piraeus Bank Group, Deputy CEO of Eurobank group for 14 years, in charge of Wholesale Banking activities, Deputy Governor, National Bank of Greece, Chairman, Hellenic Investment Company, Deputy Governor, Hellenic Bank of Industrial Development, Director, Foreign Exchange Division of Bank of Greece and Adviser, Federal Reserve Bank of Cleveland (USA). He had also the positions of Vice Chairman of the Hellenic Federation of Enterprises (SEV).

He holds the position of Emeritus Professor, University of Piraeus in Greece.

He holds a Bachelor Degree in Economics, University of Piraeus, Master Degree in Economics, American University, USA and Ph.D. in Economics with specialization in Monetary Policy and International Finance, Pennsylvania State University, USA.

The members of the Board of Directors have communicated to the Company, until 31.12.2020, the following other business commitments (including significant non-executive commitments to companies and non-profit institutions):

#### **Philippa Michali**

Philippa Michali is the Chief Executive Officer of Allianz Hellas covering both Greece & Cyprus. She is a member of the Executive Committee of the Hellenic Association of Insurance Companies and holds the position of Chairman of the Human Resources Committee. She is also a board member of the *Greek-German Chamber of Industry and Commerce* and a member of the General Council of the Hellenic Federation of Enterprises.

Previously, she served as Head of Market Management & Communications (since 2011) and a member of Allianz Greece Executive Committee (since 2013). Prior to moving in Allianz's insurance sector, in 2009, as a Deputy Market Management Manager and Local Innovation Manager, Philippa worked as a fund manager in Allianz Mutual Funds Mgmt Co. for 10 years.

In 2020, Philippa for a third consecutive year, has been recognized by Fortune magazine as one of the Most Powerful Women in Greece for 2019.

She holds a Bachelor Degree in Banking & Financial Management from the University of Piraeus and a Master's Degree in Business Administration (MBA) from ALBA Graduate Business School. She is a mother of twin boys.

#### **Emil Yiannopoulos FCA (ICAEW)**

PwC Greece

A Fellow of the Institute of Chartered Accountants England & Wales (ICAEW), born in London and educated in the UK. Engaged by PwC UK, London, for 13 years and 26 years by PwC Greece, Athens.

A Greek firm partner for 23 years and Executive Committee member for over 15 years holding senior leadership positions.

PwC Greece 1994 to present day

Served as PwC Greece Audit and Assurance practice leader (2009 to 2015), with some 450 clients and around 320 staff. Overall responsibility for a client portfolio including Coca-Cola Hellenic Bottling, Eurobank Ergasias, Piraeus Bank, Interamerican, Eurolife, Hellenic Petroleum, OTE, Vodafone, Quest Group, Ellaktor and many other leading Greek Corporates.

Over the period, lead audit engagement partner on a wide variety of clients including Eurobank Ergasias, Piraeus Bank, Emporiki Bank, Credicom Bank and Leaseplan Hellas.

Founded in 1994 and led PwC's Deals and Transaction Advisory Services business until 2009, developing it into the largest dedicated investment advisory team in Greece. Advisor on numerous transactions across multiple industries with significant focus on banking. Advisor on the acquisitions of Interbank, Ergasias Bank, ETVA, Bank of Athens, Bank of Central Greece, Greek Branches of Nat West and Barclays, Telesis Investment Bank, Proton Bank and other banking institutions. Led the financial and commercial due diligence for 3E on its merger with Coca Cola Beverages Plc forming one of the world's largest bottling groups operating across 28 countries. Deals clients have included large Private Equity investors and multinational corporations.

Founded and led PwC Greece's NPL advisory team. Lead engagement partner on numerous assignments including: - National Bank of Greece 2008 mortgage and consumer portfolio disposals - Emporiki Bank 3 mixed portfolio disposals - Citi Bank Greece consumer NPL portfolio remediation strategies – Davidson Kempner short listed bidder for Piraeus Bank's Corporate NPL portfolio. With PwC Spain colleagues, introduced to Greece the NPL servicer carve-out transaction framework implemented in 2019 and 2020 at Eurobank Ergasias, Piraeus Bank and Alpha Bank.

Clients & Markets leader for Greek firm (2015 till present), working across the client service spectrum and PwC International network to develop strategies to serve clients emerging requirements.

Promoting good Corporate Governance by facilitating a variety of C-suite Governance workshops with Greek listed company boards and by working with the Non-Executive Directors Club in Greece and the UK's Non-Executive Directors Association (NEDA).

Non-Executive Director positions held

PQH BoD since 2016. The single liquidator platform for 16 resolved banking institutions, regulated by Bank of Greece, with €9 bn (GBV) of NPL assets. PQH has, inter alia, unified and streamlined the formerly disparate collection and recovery processes and recently closed the sale of a €1 bn of consumer loans portfolio achieving record high pricing. Further significant and innovative transactions in the pipeline. 2016

Augmentor Fund – Chairman of the Board since establishment in late 2020, an Alternative Investment Fund regulated by Cysec, mandated to invest in renewables PV and Wind with innovative storage solutions and related technologies. Pipelines being developed in Cyprus and Greece with strategic anchor, financial institution and HNWI investors.

Fresh-Life UG – Chairman of the Advisory Board since 2020, an early stage German registered company with a B2C infant nutrition business (Germany, UK and Nordics) online subscription model.

Campion School and St Catherine's School - Honorary treasurer, Non-executive, on Board of Governors of St Catherine's School (1996 - 2003) and at Campion School (2008 – 2014), both not for profit organizations.

Key skills

Analytical skills around strategy development and advice, financial analysis and assessment, investment/transaction structuring, accounting and regulatory impact evaluation, ESG strategies and framework development. Analysis and remediation of corporate governance best practices fit for purpose.

Business development strategies and implementation skills including mentoring other partners and PwC staff on pitches to ensure best practice skills are applied for success. These skills are primarily identifying client needs, effective meeting and soft skills, distinctive and impactful presentation skills and skills to secure projects, including creative fee structures and negotiations.

Nurturing cultural change by communicating Organisational Purpose, promoting relevant Values and Behaviours and by developing impactful campaigns to embed and refresh. Significant focus on leveraging technology tools.

“Connecting the dots” within and across organisations to develop innovative solutions and opportunities. Achieved through nurturing trust and strong communication and related soft/empathy skills.

Organising and delivering relevant impactful C suite client conferences. Public speaking and presentation skills – recent examples include chairing PwC flagship events such as “Future of Banking” King George hotel 6 November 2019 with some 200 delegates, Tackling Greece’s NPL challenges, Steigenberger Hoff Frankfurt 26 January 2019, around 140 delegates including SSM executives and leadership.

Pro Bono work

Mentoring startups and early stage businesses on business, financial planning and analysis skills, done through PwC’s Corporate Responsibility Programme. Ongoing

An elected member of the ICAEW (Institute of Chartered Accountants England & Wales) Governance Council 2017 to 2019 for Europe and Eurasia territory.

A regular public speaker on business areas of expertise (Banking strategy, NPLs, Acquisition Value Creation, Corporate Restructuring) and on strategies to tackle uncertainty, volatility and risk for both businesses and individuals.

PwC UK, Bermuda and US 1981 to 1994

1986 until 1994 - PwC’s London Deals, working across the service portfolio - valuation advice, due diligence on multi-national transactions, M&A financial advice including advice on listed company hostile takeovers, supporting both bidders and targets. Advising creditor banks on their distressed exposures by assessing business recovery strategies and debt restructuring options. Forensic investigations including cross border corporate fraud and money laundering. Worked in New York and Silicon Valley on acquisition/investment projects for European clients.

1981 until 1986 - PwC London Audit practice, major clients were Ford Motor Company, Aegon Insurance., Dresdner Bank and Oxford University Press. Included a short-term auditing secondment to Bermuda for 6 months to work on a variety of multinational captive insurance clients.

Personal

Dual Nationality, British and Cypriot, based in Athens. Married, 2 grown children, enjoys robust health regime including tennis and other regular fitness programmes.

### **Panos Kyriakopoulos**

Mr. Panos Kyriakopoulos is the Chairman and C.E.O. of STAR INVESTMENTS, since July 2002, one of the leading Mass Media and Technology Groups in Greece, controlling a TV stations, Radio Stations, internet sites, production company and the Greek Yellow Pages. The company participates also in DIGEA SA [digital broadcasting].

In parallel Mr. Kyriakopoulos is a member of the BoD of Euroseas Ltd and Eurodry Ltd (Ship owning company listed in NASDAQ), President of the Association of the Private National Broadcasting Television Companies and a member of the Board of Directors of the Hellenic Federation of Enterprises [SEV]. He has been in the past a member of the BoD in various companies such as GEK-TERNA and AGET HERACLES.

From July 1997 to July 2002 he was the C.E.O of the Hellenic Post Group and up to 2006 a member of the BoD.

From August 1996 to July 1997 Mr. Panos Kyriakopoulos was an advisor to the technical company ATEMKE S.A.

From July 1986 up to July 1996 he was the Managing Director of Globe Group of Companies, a group active in the areas of ship owning and management, textiles, food and distribution.

He has served the Greek Army from October 1984 to June 1986.

Mr. Kyriakopoulos has a B.Sc. degree in Marine Engineering from University of Newcastle upon Tyne, England. He has a M.Sc. degree in Naval Architecture and Marine Engineering from the Massachusetts Institute of Technology (MIT), USA and a Master's degree in Business Administration (MBA) from Imperial College, London.

He is 60 years old, married with two children. He speaks English and French.

Mr. Panos Kyriakopoulos has been decorated by the Hellenic Republic with the Star and the Cross First Class of Merit and Honor and has been awarded a merit by the Ministers of Transport and Communications and Economy for his service to the Hellenic Post Group. He has also been awarded by the President of the Hellenic Republic the rank of a Brigadier General (hon) of the Hellenic Army.