

Chairman of the Audit Committee, Mr Agisilaos Panagakos

Mr Panagakos holds a MSc in Financial Accounting from the University of Baltimore School of Business in Maryland, USA.

He is a certified accountant / tax expert (1st class) and is included in the list of insurance liquidators of the Bank of Greece, in accordance with Bank of Greece Credit and Insurance Committee Decision 190/1/29.6.2016.

Over the course of his career, spanning more than 30 years, he has served as head of accounting and financial advisor at various companies, including HELLENIC COMPANY FOR ROLLING STOCK MAINTENANCE S.A. (preparation and signing of financial statements in accordance with the IFRS for the years 2013, 2014, 2015), 'NATURAL GAS SUBMARINE INTERCONNECTOR GREECE – ITALY – POSEIDON S.A.'» (preparation and signing of financial statements in accordance with the IFRS from 2011 to date) (in special liquidation), FBB - FIRST BUSINESS BANK (preparation and signing of financial statements in accordance with the IFRS FROM 2013 TO DATE).

During his long career, he has served as auditor under Article 36a of Codified Law 2190/1920, as in force until 31 December 2015, for numerous sociétés anonymes.

Member of the Audit Committee , Mrs Mikroulea

She is Professor of Commercial Law at the School of Law of the National and Kapodistrian University of Athens. She is a founding partner of the 'Mikroulea-Staikouras and Associates' law firm.

She holds a degree from the School of Law of the University of Athens and a PhD from the University of Munich (1991-1994).

She has served as a Special Expert of the Hellenic Competition Commission (1997-2000) and subsequently as a member of said Commission (2000-2003).

From 2007 to 2009, she represented the Hellenic Bank Association at the EPC Legal Support Group (European Payment Council), and has represented the HBA and the National Bank of Greece at Greek and international fora.

She was a Scientific Fellow at the Max Planck Institute in Munich on Innovation and Competition, and a Visiting Scholar/Researcher at UPenn (University of Pennsylvania Law School, Philadelphia, USA) in 2010, at the Faculty of Law of the University of Mainz, the Faculty of Law of the University of Munich (2010-2011), UCL in London (2018), NYU in New York (2018) and the Faculty of Law at Humboldt University of Berlin (2020-2021).

She has carried out extensive research activities both in Greece and abroad, and has served as a member of law-making committees in the fields of competition law, banking law, capital market law, trademark law and consumer protection law.

She represented Greece as National Rapporteur at the International Federation of European Law (FIDE - Federation International de Droit Européen) on issues relating to competition law (2010 and 2016) and participated in a research project on collective redress and competition law held under the auspices of the British Institute of International and Comparative Law (BIICL), on behalf of the EU (2017).

She is a member of the Steering Committee of the European Law School Network. She has taught courses on competition and banking law at the National School of Judges (Thessaloniki, Athens). She has participated as an organiser and speaker at numerous conferences and events, and has published several articles and books in her areas of specialisation.

Member of the Audit Committee, Mr Panagiotis Katsichtis

Mr Katsichtis is a certified accountant / tax expert (1st class). Between 1980 and 1984, he worked in the accounting department of the company 'ATHENS DIAGNOSTIC & TREATMENT CENTRE - "HYGEIA" SOCIÉTÉ ANONYME'. From 1984 until his retirement on 22 June 2018, he held the post of Director of General Accounting of the Athens Medical Group.

