

**MICHAEL ANDREADIS**

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**PROFESSIONAL EXPERIENCE**

***Athens Exchange Group, Athens , Greece • December 2019 - Present***

***Chief Markets Operation and Business Development Officer, Member of the Executive Committee***

*The main responsibilities of the position is to oversee the listing and trading / market monitoring activities, and also assume the supervision and coordination of the 2nd strategic pillar of the Group that concerns the increase in activity / revenue from existing products and services as well as the horizontal coordinating activities of Market Interface and Operations.*

***INVESTMENT BANK OF GREECE, Athens, Greece • April 2003 - August 2019***

*Leading Investment Bank with main focus in Equity and Debt Capital Markets*

***Chief Executive Officer (January 2018 - August 2019) and Member of the BoDs since 2009***

*Having the full support of the BoDs we led the bank in a fast track sales process in a just 8 month period (after 6 years of previous' management inactivity) in full compliance with the shareholder mandate.*

*During this period, we had also managed not only to maintain all key personell, but, also attracting talented stuff from competition and keep the bank as the No 1 institution in terms of derivatives and fixed income trading in the Athens Exchange, while we kept on increasing equity market share's trading activity for fourth consecutive year (ranking No 5 in 2018 from No 8 in 2015).*

*At the same time we managed to achieve the target decided for the ultimate uplifting of the bank, according to all supervisory requirements, at the highest level. A target that was absolutely achieved far before the initial deadline, so, finally being in full compliance with all necessary regulatory rules, before the end of 2018 and the conclusion of the sales transaction.*

*Over and above, despite the investment banking and capital markets orientation of the bank we decided to further enhance and diversify our banking revenues. So, balance sheet of the bank increased by more than 15% at the end of July in 2019 vs the end of 2017, retail deposits increased by almost 90%, while loan book increased by almost 25% with high quality credit standards at Tier1 corporates.*

*Cost containment was one of our main focus as well, with only one off items weighting on the increased yearly cost, mainly due to the settlement of old personell disputes and changes of the collective agreements between banks in general and employees.*

***All the above, allowed the bank to have a very strong start in 2019 with organic revenues up close to 30% for the first 7 months of 2019 y-o-y, with steady upward trends, and the costs down by more than 2%, with downward trends, leading to a bottom line of almost break even (on a "solo" level) and being profitable on a consolidated level for the same period, after many years.***

***Deputy Chief Executive Officer (2011 - 2018) and Member of the BoDs and the Executive Committee***

*Supervising sales in all products and clients (both retail and institutional clients), equity research, market making activities, treasury operations and investment banking with almost 100 employees (after reducing headcount by more than 30 people). Build trust-based business relationships with clients, perform needs assessments, and deliver customized solutions in an environment of high uncertainty and limited resources, due to the implementation of strong cost cutting initiatives stemming from the tough market conditions.*

*Simultaneously, and although the bank was always strong in equity capital markets, we strategically decided and managed to be one of the very few leaders in Greek debt capital markets and played a strong role since the beginning of the Athens Exchange newly established fixed income market, participating as a main underwriter in almost all fixed income issuances of listed companies, since 2015 and up to date.*

***General Manager (2008 - 2011) and Member of the BoDs since 2009***

*Heading a team of people dealing with equity sales to institutional clients, while personally performing cross-sales of Greek and foreign equities to both global and local institutional clients, thus further strengthening clients' relationships with the bank and maximizing revenue generation for the organization.*

### **Head of International Equities (2003 - 2008)**

Applied entrepreneurial capability to establishment of a new international equity desk for the company, including recruitment, training, and motivation of quite junior newly employed staff. Orchestrated sales of international equities, with quite limited resources, managed to create revenues in the area of many million euros, during this 5 year period.

### **MARFIN GLOBAL ASSET MANAGEMENT (AEDAK), Athens, Greece • 2001 - 2003**

#### **Fund Manager**

Managing institutional Greek and international equity orientated portfolios and participating in Investment Committees providing strategic planning for all portfolios under the management of the company, while setting up 2 new international equity portfolios through strategic planning for sales to local investors.

### **TRIREME INVESTMENT SERVICES, Athens, Greece • 1996 - 2001**

*Asset management company with focus on HNW clients and assets under management in the area of almost Euros 0,5 bil. and a strong expertise not only in Greek but mainly in international equity and derivatives markets.*

Starting as a trainee I upgraded in various positions including Portfolio Manager and Head of Trading.

### **EDUCATION**

#### **MBA in Financial Management**

University of Exeter, Exeter, United Kingdom

#### **B.S. in Business Economics**

Aristotle University of Thessaloniki, Thessaloniki, Greece

### **CERTIFICATIONS**

Fund Manager, Hellenic Capital Markets Commission  
Client Advisor, Derivatives Trading, Athens Derivatives Exchange

### **PROFESSIONAL MEMBERSHIPS**

Board of Directors, Hellenic Bank Association, Mar 2018 - August 2019  
Board of Directors, Investment Bank of Greece, 2009 - August 2019  
Executive Committee, Investment Bank of Greece, 2011 - August 2019  
Chairman of the upper level credit committee, Investment Bank of Greece, 2016 - August 2019  
Member of the Investment Committee, Hellenic Fund III, 2014 - 2019  
Member of the Investment Committee, Thermi Taneo Venture Capital Fund, 2014 - 2019  
Board of Directors, HCP Venture Capital, 2014 - August 2019  
Board of Directors, IBG Capital, 2014 - August 2019  
Board of Directors, IBG Investments, 2014 - August 2019  
Board of Directors, CPB Leasing, 2013 – February 2020  
Board of Directors Laiki Factors, 2018 - August 2019  
Board of Directors Marfin Collections, 2013 - 2016  
Board of Directors, IBG Capital Management Luxemburg, 2015 - August 2019  
Board of Directors, Marfin CLR Ltd., 2011 - 2013  
Board of Directors, Marfin Private Investment Services S.A., 2001 - 2003