

## Nikolaos Loulis

Mr Loulis was born at Volos in 1986.

He studied at the Carroll School of Management of the Boston College where he majored in accounting and finance and graduated in 2008.

In August 2009 he commenced studies at the Swiss Milling School (SMS) and graduated in February 2010 with a "Milling Technologist SMS" Diploma.

In 2018 he completed his Master of Business Administration (MBA) at INSEAD.

Since 2010 he is the Chairman of the Board of LOULIS MILLS SA as well as the subsidiaries of the Loulis group.

He speaks English and German.

He is Vice President of the Hellenic Association of Flour Manufacturers as well as a Member of the General Council of the Association of Greek Enterprises & Industries (SEV).

## Nikolaos Fotopoulos

Mr Fotopoulos was born in 1960.

He graduated from the Athens University of Economics and Business in 1983 and holds an MBA from Universitaet Mannheim, Germany (1986).

In 1992 he was appointed as the Manager of the Athens Branch at the "KYLINDROMYLOS LOULI SA" Company and in 1996 he became the company's Director of Finance.

Since 1999 he has been the President and CEO of the company SAINT GEORGE MILLS S.A. until 2004, when the company was absorbed by the parent company LOULIS MILLS SA.

He speaks German and English.

From 2001 until today he is Vice President and CEO of LOULIS MILLS SA. He is a member of the Boards of Directors of all the subsidiaries of the Loulis Group in Greece and Abroad.

## George Mourelatos

George Mourelatos was born in Patra in 1954. He lives and works in Athens. He studied Political and Economic Sciences at the Panteio University of Athens. He is married and father of two children. He speaks English.

During his career, both in the Banking and the Food sector, he has served in senior and top positions.

Specifically, he has served as Head of the Central Accounting Office at the Bank of Crete (1980-1992), General Manager at Saint George Mills (2000-2004), General Manager of Loulis Group of Companies (2004-2007) and General Manager at N.G.O. Grammi Zois (2008-2009).

Since 2011, he works as a consultant - internal partner in Eurobank S.A.

Since 2013, he is a member of the Board to Loulis Mills S.A., as an independent non-executive member and a member of the Audit Committee.

## Khedaim Abdulla Saeed Faris Al Derei

H.E Khedaim Abdulla Al Derei is a delegated member from the Ministry of Foreign Affairs, and he is in charge of commercial business in the Private Office of H.H Sheikh Hamdan Bin Zayed Al Nahyan. He has over 28 years of public and private sector experience and has held senior positions within the UAE's diplomatic core.

H.E Khedaim is also the Vice Chairman and Co-Founder of Al Dahra Holding and the Managing Director of Al Ain Holding, H.E Khedaim has overall responsibility for ensuring the business strategy is aligned with the shareholder and the board target.

He began his career working in the UAE Ministry of Foreign Affairs, with postings to the UAE Embassies in Washington DC, USA and Beirut, Lebanon, where he held the post of First Secretary. H.E Khedaim was then appointed Plenipotentiary Minister First Class at the Ministry of Foreign Affairs. In addition to these duties, he was made Deputy General Manager to the Court of H.H Sheikh Hamdan Bin Zayed Al Nahyan, the then Deputy Prime Minister and Minister of Foreign Affairs.

After leaving the Ministry of Foreign Affairs, he was appointed Chief Executive Officer of the Private Office of H.H Sheikh Hamdan Bin Zayed Al Nahyan. In this role, he was responsible for the coordination of all private and business interests and activities of His Highness.

H.E Khedaim has a number of external Chairmanships, these include; The Sheikh Zayed Private Academies for Girls and for Boys, Agility Abu Dhabi PJSC and Agricost SA (Romania). He is also Vice Chairman of Capital Group Properties (Egypt) and Chairman of the Audit Committee of International Capital Trading.

Externally, he sits on the boards of a number of public and private entities. These include the National Investment Corporation, Abu Dhabi University, Tristar Transports LLC and the UAE Red Crescent.

H.E Khedaim holds a Bachelor's degree in Human Resources Development from the American University in Washington DC, USA and Masters in International Relations from the Lebanese American University, Lebanon. He has also attended several executive management programs at top institutions such as the Harvard Business School in Boston, USA.

## Andreas Koutoupis

Dr. Andreas G. Koutoupis is currently the Chairman of the Board of Directors of KnR Governance, Risk, Compliance & Internal Audit Services. Before KnR he served for 10 years as a Director, Head of Mazars, Athens – Greece Governance, Risk & Internal Audit Services. Before join Mazars he served as a Senior Manager within the Internal Audit Services department of PricewaterhouseCoopers, Athens – Greece responsible for the Financial Services (mainly banking) Internal Audit Assurance & Consulting Services for more than ten years. He was involved in Governance, Risk & Internal Audit related assignments in more than 200 organizations the last 22 years in all industries (Banking, Manufacturing, Retail, Insurance, Services, publicly listed enterprises, etc.) in 19 countries (Greece, Cyprus, Bulgaria, Romania, Serbia, Montenegro, Albania, Turkey, FYROM, Great Britain, Ukraine, Poland, The Netherlands, Denmark, Hungary, Slovenia, Nigeria, Sierra Leone & Guinea). He is also acting as a Professional Trainer for more than ten years presented Corporate Governance, Business Risk Management and Internal Audit related topics in 23 countries including Greece, Cyprus, Bulgaria, Romania, Serbia, Albania, Turkey, FYROM, Great Britain, Belgium, Switzerland, Italy, Ukraine, Poland, United Arab Emirates, Bahrain, Malaysia, China, Pakistan, Thailand, Singapore, Egypt and Nigeria.

Andreas Koutoupis is an Associate Professor of Financial Accounting and Auditing in the University of Thessaly (Accounting and Finance department). He is also an Adjunct Lecturer of Accounting and Auditing in the Piraeus University, University of the Aegean, University of Western Attica and University of Western Macedonia. He is also lecturing in the Greek (Hellenic) Open University, International Hellenic University, IESEG University, Paris-France & the National Centre of Public Administration in Athens, Greece. He has been awarded a BSc in Public Administration with a distinction (Panteion University, Athens, Greece), an MSc in Internal Auditing and Management (Cass Business School, City University, London-UK) and a PhD in Corporate Governance and Internal Controls with a distinction (Panteion University, Athens, Greece). He is a Chartered Internal Auditor (CMIIA), Certified Internal Auditor (CIA), Certified Internal Controls Auditor (CICA), Certified in Control Self Assessment (CCSA), Certified in Risk Management Assurance (CRMA) and Certified Controls Specialist (CCS). Andreas Koutoupis is an Internal Quality Assessment validator of the International Institute of Internal Auditors. He holds an 'A' class Greek Accounting & Tax License (being able to sign Financial Statements for any type of organization) by the Economic Chamber of Greece.

In 2005, he received the Michael J. Barrett award by the International Institute of Internal Auditors, while in April 2006 he received a PhD Colloquium award (Cass Business School) for distinctive performance by the IIA-Italy. He was nominated for several other awards for his academic performance and professional work. His academic work includes publications of papers and articles with respect to Accounting, Corporate Governance, Enterprise Risk Management, Internal Controls and Internal Auditing in well known journals (one of them is ABS Rating Grade 3, nine of them is ABS Rating Grade 2 and nineteen of them are ABS Rating Grade 1), conferences, professional magazines and economic newspapers. He is an Editorial Review Board Member of the Journal of Governance and Regulation (Virtus Interpress - ISSN: 2220 – 9352: ABS Rating 1) and the International Journal of Organizational Analysis (Emerald – ISSN: 1934 – 8835: ABS Rating 1) and the International Journal of Auditing and Accounting Studies (Arf India). In 2014 The IIA Research Foundation published an Academic Research (Koutoupis et al.) entitled Internal Audit Around the World: A perspective on Global Regions.

Recently, he has awarded a Best Paper Award in 2018 from the Journal of Governance and Regulation.

He is a member of the International Institute of Internal Auditors (also served for three years as a member of the Academic Relations Committee), The Institute of Internal Auditors – UK and Ireland, The Greek Institute of Internal Auditors (served as a member of the Board of Directors for eight years), The Institute for Internal Controls (acting as the contact person in charge in Greece and Cyprus responsible for CICA & CCS Professional Qualifications), The Association of Certified Fraud Examiners (ACFE), The Association of Greek Fraud Examiners (HACFE) and the Economic Chamber of Greece (served as a member of the General Assembly for nine years). He is also the General Secretary of the Board of Directors of Greek Investors, a member of the Corporate Governance Committee of the Athens Stock Exchange, as well as a team member for the Greek Council of Corporate Governance, a member in the Greek – Cyprus Investment Cooperation Committee. He has also served as a member of the Professional Skills Recognition Committee of the Greek Ministry of Education (2011-2014).

Finally, Andreas Koutoupis is an Independent – Non Executive Member of the Board of Directors of Nomisma-The leading innovative digital asset ecosystem, BoD Member and Chairman of the Audit Committee of the Greek publicly listed firms Loulis Mills S.A., Kordellos Brothers S.A. and Livanis S.A., Chairman of the Audit Committee of IASO Hospital, AEGEK Construction S.A., Vioter S.A., Lanakam S.A. and the Cooperative Insurance Company of Northern Greece Public Coaches, as well as member in several Greek Public Hospital Audit Committees according to the Greek Law 4025 / 2011. He was also a member of the BoD and Chairman of the Audit Committee of FFGROUP and member of the BoD of the non publicly listed firm Qivos, while he was acting as an Observer in both Audit & Risk Committees of Alpha Bank-Greece from 2013-2016.

## Elisavet Kapelanou - Alexandri

Elisavet Kapelanou – Alexandri is a Supreme Court Lawyer, member of the Athens Bar Association, Reg. No. 10366.

From the acquisition of the status of the lawyer (1983) until today, being a lawyer at the Supreme Court, she practices the profession of the lawyer (trial lawyer) - in parallel with her activity described below as legal advisor in Greek commercial companies. Until 1999 she was an associate lawyer in other law firms and from 1999 until today, she owns her personal law office, under the name "ELISAVET KAPELANOU - ALEXANDRI AND ASSOCIATES LAW OFFICE" in Athens, at 16-20 Pindarou st.

Mrs. Kapelanou – Alexandri's field of activity in law practice and her specialization are in commercial law (commercial leases, enforcement, bankruptcy, claiming large doubtful claims, franchises, trademarks, establishment of all legal forms of companies, conversions and mergers of companies, companies' claims versus thirds, intellectual property, etc.), in civil law (mainly in cases of contract and property law, with specialization in the field of real estate, i.e. in the audit of ownership titles, the transfer of real estate for any reason, representations in contracts, filing of replevin actions and actions for possession, in specialized adverse possession matters, in registration and elimination of encumbrances, etc.), in medical law (providing services as a legal advisor to hospitals, commercial and medical companies and doctors and undertaking the legal representation of doctors and patients in cases of medical negligence in the level of civil, criminal and disciplinary liability, representing doctors in general matters within the scope of the medical law, medical companies, disciplinary liability, medical confidentiality, etc.), in tax law (acting as legal advisor and representing natural persons, commercial companies, shipbuilding companies in large tax audits before KEFOMEPE (Rich Tax Payers Audit Center), KEMEP (Large Enterprises Audit Center), Tax Office/Tax Office for Commercial Companies and Special Audit Teams of the IAPR, filing of appeals before the Dispute Resolution Directorate (DED) and before the Tax Administrative Courts and the Council of State etc) and in criminal law in various cases.

She has been a legal advisor to many companies of all kinds, but mainly societies anonymes, listed and non listed (including but not limited to : "AS COMMERCIAL - INDUSTRIAL COMPANY OF COMPUTERS AND TOYS S.A.", "TOURIST SOCIETE ANONYME ANDY VASILEIADI & SONS S.A.", "LAXOURI TOURS TOURIST COMPANY S.A. ", "SELECTIVE HOTELS SA HOTEL AND SERVICE PROVISION COMPANY", "ELVAN SA RECYCLING OF CABLES - TIRES", "HIPPOCRATES GENERAL HOSPITAL SOCIETE ANONYME - DOCTOR'S HOSPITAL", "STARLET S.A. REAL ESTATE AND TRADING COMPANY", "VOULA REAL ESTATE AND TRADING SOCIETE ANONYME", "KORNILAKIS CHEMICAL INDUSTRY - INDUSTRIAL AND COMMERCIAL SOCIETE ANONYME", "OBESITY TREATMENT CORPORATION - OBESITY MATERIALS - MEDICAL ITEMS AND MACHINERY TRADING LTD", "SKYBAY PRIVATE COMPANY" etc.), which, she has also represented before the Greek Courts, at a case by case basis.

She was external cooperator of the "AUXILIARY FUND " (January 1997 - December 2002) and Legal Advisor of the Panhellenic Federation of Publishers - Booksellers (POEB) (January 1993 – June 2002). In this capacity, she actively participated in the creation of the National Book Center (EKEVI), in the year 1994, aiming at the strengthening and promoting of books in Greece.

She was external cooperater of the National Bank of Greece in real estate cases and as its legal representative in many of its court cases (January 1992 – May 1996).

Mrs. Kapelanou – Alexandri holds a Law degree from the University of Athens Law School and speaks English and Italian.



## George Taniskidis

Having 30 years of experience in the Banking Sector, Mr. George Taniskidis holds the position of Optima bank's Chairman.

He commenced his career as an associate attorney with the law firm of Rogers & Wells in New York. Upon his return to Greece, he joined Motor Oil Hellas.

His banking career commenced in 1990, in Xiosbank, as Head of the Consumer Business Group and Branch Network. Upon Xiosbank's acquisition by Piraeus Bank, Mr. Taniskidis was appointed General Manager and served on the Strategic Planning Committee.

From 2002 until June 2010, as Chairman and Managing Director of Millennium Bank Greece, Mr. Taniskidis led the Bank from concept to fruition. It has to be stated that Millennium Bank achieved its goals much earlier than expected.

In the same period he led the acquisition of a banking institution in Turkey which was then renamed to Millennium Bank Turkey. He subsequently served as Member of its Board of Directors.

From 2003 to 2005, he was a Member of the Board of Directors of Visa International Europe.

Today he serves as Member of the Board of Directors of the Hellenic Banks Association.

He played a pivotal role in the acquisition of Marfin Bank Romania (currently VISTA BANK). He also envisaged the opportunity to create a bank without legacies in Greece. He pursued this goal fervently and finally Investment Bank of Greece (currently Optima bank) was acquired. Optima bank completed with great success an 80 million € capital increase earlier this year in the midst of the coronavirus pandemic.

Mr. Taniskidis holds a Law degree from the University of Athens Law School, having graduated first in his class and a Master of Laws (LL.M.) from the University of Pennsylvania Law School.

## Konstantinos Kontochristopoulos

Konstantinos Kontochristopoulos is a Finance professional and was born in 1977 in Athens.

After completing his studies in Finance and Accounting at the American College of Greece, he went on to postgraduate studies at Brunel University in London in Finance and Investment, while he also holds an Executive MBA from the University of Kent.

He has served for a number of years, i.e. from 2004 to 2010, as the Deputy Executive Director at LOULIS MILLS S.A. in Greece and Bulgaria, Finance Director at SCHUR FLEXIBLES ABR S.A. member of the Austrian Group SCHUR FLEXIBLES GROUP, Finance Director at DUNAPACK VIOKYT PACKAGING SA member of the Austrian PRINZHORN GROUP, where he was also a Member of the Board of the ASSOCIATION OF INDUSTRIES OF THESSALY AND CENTRAL GREECE, while, currently, he is the Group CFO of PROFILE SOFTWARE Group.