



Press Release

Lazaros Papagaryfallou is appointed Deputy CEO and Vassilios Kosmas Chief Financial Officer

Alpha Bank announces the appointment of Lazaros Papagaryfallou as Deputy CEO of the Group. In his new capacity, Lazaros, while continuing to serve as member of the Executive Committee, will further focus on the achievement of the Group's key strategic objectives, with the Chief Financial Officer, the Chief Operating Officer, the Chief International Network as well as the Chief Economist and the CEO of Alpha Real Estate Services working closely with him to strengthen the Bank's performance.

Vassilios Kosmas has been appointed Chief Financial Officer and a member of the Bank's Executive Committee. Vassilis, working closely with Lazaros, will be responsible for Performance Management & Reporting, Statutory Reporting & Tax, Capital Management & Banking Supervision, Asset Liability Management, Capital Instruments & Securitization, NPE Strategy Recovery and Monitoring and Investor Relations.

Vassilis Psaltis, CEO of Alpha Bank, stated:

“Lazaros has been leading successfully several important initiatives over the years, focusing always on value creation. He is seasoned in running a complex agenda and demonstrates unparalleled commitment to delivery, elements that make me confident that in his new capacity he will strongly support the achievement of our strategic and financial objectives.

Vassilis has worked closely with us over the past years in his previous role as a key agent in the balance sheet recovery of the Greek banking system. With a skillset well recognized by the market both domestically and internationally, the appointment of Vassilis strengthens our executive bench, bringing in market expertise and enhancing management team firepower.”

A brief CV of Lazaros Papagaryfallou

He was born in Athens in 1971. He studied Business Administration at the Athens University of Economics and Business and holds an MBA in Finance from the University of Wales, Cardiff Business School. He started his career in Citibank and ABN AMRO. Lazaros joined Alpha Bank in 1998 and held several senior management positions including Director of Corporate Development, International Network and Strategic Planning Departments. In 2013, assumed the position of Executive General Manager, contributing to the implementation of the Group's Restructuring Plan, the strengthening of the Bank's capital, the origination and execution of M&A and portfolio transactions. Appointed as Group CFO in 2019, and since 2022 also assumed responsibilities for the International Operations and COO areas. Served as Chairman and Member of the Boards of Group Companies in Greece and abroad in the banking, insurance, financial and industrial sectors, as well as in the real estate sector.



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A brief CV of Vassilios Kosmas

He was born in Athens in 1971. He studied Business Administration at the Athens University of Economics and Business and holds an MBA in Finance from New York University, Stern School of Business. He spent his early career at multinational firms such as Procter & Gamble and McKinsey in Greece and other European Countries. He joined National Bank of Greece in late 2007 spearheading the Bank's efforts in Wholesale Funding, Structured Finance, Strategy as well as leading the Asset Quality Reviews /Stress Tests teams of the Bank, in the early days of the Single Supervisory Mechanism establishment. During the last 9 years, Vassilios was a Partner at Alantra, initially supporting European Banks in non-core assets de-leveraging and more recently Greek Banks in NPE de-leveraging via cash sales and Hellenic Asset Protection Scheme securitizations, as well as Synthetic Credit Risk Transfers.