

## **CURRICULUM VITAE**

### **Miltos Michaelas**

Miltos Michaelas holds a BSc in Management & Computer Science with First Class Honors and an MBA in Financial Services with distinction. He is an Associate Member of the Chartered Institute of Bankers.

He joined Laiki Bank Group early in 1992, in the newly established Laiki Factors Ltd, subsequently moving to the Corporate and Institutional Banking Unit, eventually becoming the Unit Manager for Nicosia.

Miltos took up a leading role in the flotation of a major business group in 1999, following which he resigned from Laiki Bank Group to lead the biggest Oil Trading Company of Cyprus, Petrolina Ltd, into the Cyprus Stock Exchange.

He rejoined Laiki Bank in 2001, where he took over the position of the General Manager of the Group's newly formed bank in Australia, where he served successfully until 2006.

He has served as Director of International Business Banking and as a member of the Bank's Core Leadership Group since 2006. At the end of 2011, he was promoted to Group Director - International Business Banking and Russia.

As from December 1<sup>st</sup>, 2012 he will be taking over the role of the General Manager, International and Financial Services of Laiki Group, which oversees the operations of IBB and of all subsidiary banks abroad, the Group Wealth Management division and Laiki Financial Services.

He has delivered many hours of lectures on different business areas, including the organization and management of companies, strategic management and marketing for financial services.

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### **Michalis Xiouros**

He studied Mathematics and Computing at King's College of the University of London and then obtained an MBA from the University of Cambridge on a full British Council Scholarship. He joined the Laiki Group in 1996. From 1999 to 2008 he worked in the Stockbroking Department of Laiki Investments, as a Broker, Head of Stockbroking and then as Manager of Laiki Stockbroking. From 2009 until now he was Manager of the Stockbroking Department of Laiki Financial Services. He is a CFA Charterholder since 2003.

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### **Stelios Hadjiosif**

He holds a B.Sc. (Econ) degree from the London School of Economics and is a Member of the Institute of Chartered Accountants in England and Wales. He joined Laiki Bank Group in 1980 and worked in managerial positions including Manager Credit Risk, Chief Accountant and up to his recent retirement Secretary of the Board of Directors of Laiki Bank. He was a Member of the Board of the Association of Listed Companies (SYDEK) and its Chairman for the period 2012 – 2012.