

Mr. **Panagiotis Georgiou** works for National Bank of Greece GROUP since 1973 and currently holds the position of Director at the Internal Audit Division of the NBG Group responsible for Fraud & Special Audits. For the first 11 years of his career he worked in several branches of the Bank's Network at different postings that encompassed the full spectrum of Banking. In 1984 he joined the NBG Group Internal Audit Division, where through his work in internal audits engagements and special investigations both in Greece and abroad, he was promoted to Associate Director in 2002 and Director in 2004. He is a Certified Fraud Examiner (CFE) and President of the Hellenic ACFE, a member of the Economic Chamber of Greece as well as a member of the Board of Directors of the Training Center of NBG. He is also an active member of several other committees of NBG Group such as the Security and Anti-money Laundering Committee. Mr. Georgiou holds a degree in Business Administration and has participated in several conferences and seminars both domestic and foreign. He is also a keynote speaker for the NBG Fraud Awareness Training program.