

CURRICULUM VITAE

Chalkiadaki Anna

PROFESSIONAL EXPERIENCE

06/22 – YTD CFO, **Dimand S.A.**

Duties include overview of the Accounting department activities, production, signing and publication of financial statements in accordance with IFRS and Greek GAAP (stand-alone and consolidated basis), financial analysis, treasury function (cash management and borrowings on a Group level), MIS and budgeting, corporate governance, coordination of actions relating to auditing procedures (internal & external) and resolution of audit findings, Participation in deal structuring, tax issues, overview of the real estate investments valuations.

Anna also participates in the boards of the Group's subsidiaries (incl. Arcela, the Group's significant subsidiary).

03/10 – 01/22 Deputy CFO, **Prodea Investments (ex. NBG Pangaea REIC)**

Anna's duties covered the full spectrum of the real estate activities of the Group, spanning from investment and valuations to real estate portfolio management to advisory services. Anna's duties as Deputy CFO of Prodea Investments include: overview of the Accounting department activities, production, signing and publication of financial statements in accordance with IFRS and Greek GAAP (stand-alone and consolidated basis), financial analysis, treasury function (cash management and borrowings), MIS and budgeting, corporate governance, communication with the Hellenic Capital Market Commission, Bank of Greece and the Hellenic Fund and Asset Management Association; Coordination of corporate governance procedures and Anti-money laundering procedures, coordination of actions relating to auditing procedures (internal & external) and resolution of audit findings, Participation in deal structuring, tax issues, overview of the Portfolio Operations Department (incl. overview of the real estate investments valuations, valuation of company's investment portfolio, market research, communication with customers). In addition, Anna was a board member in a number of Prodea's subsidiaries.

In parallel with her duties as Prodea's Deputy CFO, Anna was also involved up until May 2019 in the budgeting and MIS process of a large number of real estate companies of NBG Group, as well as the relevant divisions of the Bank; key projects include the following: deputy project manager of the establishment and subsequent operations of NBG Pangaea REIC, project manager for the installation of the SAP system (FI, CO, RE) at NBG Pangaea REIC, main member of the team that provided advisory services to the Hellenic Republic Asset Development Fund regarding its real estate assets privatisation programme (coordinating 8 financial advisors and a significant number of technical and legal advisors).

09/08 – 02/10 Manager Financial Analysis & Reporting, **NBG Property Services S.A.**

Duties include: Production and publication of financial statements in accordance with IFRS and USGAAP, financial analysis, MIS and budgeting; Coordination of Anti-money laundering procedures, communication with the Hellenic Capital Market Commission, tax issues;

10/04 – 08/08 Anna Chalkiadaki was employed by Eurobank Properties REIC, however she was involved in the operations of all the Companies of the Real Estate Sector of Eurobank EFG Group in Greece and CEE.

Eurobank Properties REIC

Senior Financial Analyst, Corporate Communications Department and Compliance Officer,

Duties include: Production and publication of company and consolidated (CEE Subsidiaries) financial statements in accordance with IFRS, financial analysis, MIS and budgeting, corporate governance, IR, communication with the Hellenic Capital Market Commission and the Athens Stock Exchange; Coordination of Anti-money laundering

procedures, Participation in deal structuring, tax issues; Deputy project manager for the Initial Public Offering and Share Capital Increase of Eurobank Properties REIC.

Eurobank Property Services S.A. (Athens)

Duties include: Production and publication of company financial statements in accordance with IFRS, financial analysis, MIS and budgeting, corporate governance, coordination of Anti-money laundering procedures.

EFG Eurobank Property Services S.A. (Romania), Eurobank Property Services Sofia A.D. (Bulgaria), EFG Property Services D.o.o Beograd (Serbia), EFG Property Services Polska Sp.z.o.o (Poland)

Duties include: Coordination of the Production and publication of the companies financial statements in accordance with IFRS and local GAAP, financial analysis, MIS and budgeting.

03/01 – 10/04 Auditor, *Deloitte & Touche S.A., Hatzipavlou, Sofianos & Cambanis*

Participation mainly in the following audits:

Banks: **NBG** – Statutory Audit (Greek GAAP) / US GAAP 2001 – 2004, IFRS Opening Balance Sheet 01.01.04– Audit of the Treasury, Fixed Assets, Loans and Deposits Business Cycles.
GENERAL BANK – Statutory Audit (Greek GAAP) / IAS 2001- 2004
BANK OF ATTICA – Statutory Audit (Greek GAAP) / IAS 2001 & 2002 – Audit of the Treasury Department.
ASPIS BANK – IAS 2001 & 2002
ARAB BANK – Statutory Audit (Greek GAAP) / IAS 2001, 2002 & 2003, Loan Valuation Report, Audit of the Fixed Assets, Loans, Treasury and Deposits Business Cycles.
ETEVA – Statutory Audit (Greek GAAP) 2002 – Audit of the Treasury Department.

Leasing: **NBG Leasing** - Statutory Audit (Greek GAAP) / US GAAP 2001, 2002, 2003, 2004, IFRS Opening Balance Sheet 01.01.04 – Audit of the Company’s Business Cycles

EDUCATION

2006-2008 **Athens University of Economics and Business (AUEB), Athens, Greece**
MSc in Statistics, specializing in Real Estate (distinction)

Subjects: Statistics, Investments and Real Estate Finance, Introduction to Valuations, Use of land and studies relating to environmental consequences, Geographical Information Systems.

2002-2003 **Institute of Education of Chartered Accountants, Athens, Greece**

Subjects: Greek Chart of Accounts, Banking Chart of Accounts, Cost Accounting, Consolidation, Cash Flow, Financial Reporting, International Accounting Standards, International Auditing Standards, Tax, Investments.

1999 – 2000 **University of Manchester, Manchester – U.K.**
MA (Econ) in Finance (2:1)

Core Subjects: International Investment Banking, Finance Theory, Corporate Finance, Financial Econometrics, Financial Statement Analysis, Research Methods in Finance, Capital Market-Based Accounting Research, Investment Analysis and Portfolio Management

1996 – 1999 **Anglia Ruskin University (ex. Anglia Polytechnic University), Cambridge – U.K.**
BA (Hons) in Business Economics (2:1)

Core Subjects: Microeconomic Analysis, Macroeconomic Analysis, Managerial Economics, Industrial Economics, International Markets, International trade and Economic Integration, Company Financial Reporting, Financial Statement Analysis, Introduction to Information Technology, Business Analysis.

1993 – 1996 **5th Lyceum of Iraklion, Crete, Greece**

DISSERTATIONS

MSc in Real Estate Dissertation Title: 'Manipulating Vector Data with ArcView, The Subprime Lending Crisis: Causes and Effects of the Mortgage Meltdown, Valuation of a Property located at 1 Mesogeion Avenue and 118 Vas. Sofias Str, Athens, Greece'.

MA in Finance Dissertation Title: 'Financial Liberalisation and Causality between Stock Returns and Macroeconomics Variables in Greece and Turkey'.

Bachelor's Dissertation title: 'The Economic Consequences and the Challenges of the Competition in the Greek Banking Sector from the EMU and the Introduction of EURO'.

LANGUAGES – PC LITERACY

- Greek
 - English - Fluent,
 - MS – Office, SPSS, E-Views, ACL, SAP, Hyperion, Omega System (ERP), ArcGIS
 - Audit Software Packages
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BUSINESS ACTIVITIES

- Member of the Economic Chamber of Greece (OEE)
 - First Grade Accountancy Permission
 - Member of University of Manchester Alumni
 - Member of AUEB Alumni
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