



Konstantinos Makedos

Vice-Chair

Non-Executive Member of the BoD

The Vice-Chairman of Pancreta Bank, Konstantinos Makedos is a civil engineer and President of the Engineers and Public Works Contractors Fund (TMEDE), since its establishment on 1/1/2017. During his tenure, the Fund became a full member of the European Association of Guarantee Institutions (AECM) being a pioneer on a European level regarding its digital transformation. In addition, following a positive recommendation from the Bank of Greece, the Fund was evaluated and approved by the European Central Bank (ECB) as a qualified shareholder of special participation in financial institutions in Greece and Europe.

As TMEDE's President, he founded the innovative subsidiary, TMEDE Microfinance Solutions, the first microfinance entity of an institutional body, licensed by the Bank of Greece. By harnessing its state-of-the-art digital banking platform, it enhances the service provided to the Fund's members and delivers a contemporary financing experience. Concurrently, the Fund is amplifying its footprint in real estate management via its subsidiary, Attica Bank Properties.

From July 2019 to November 2020, Mr. Makedos held the position of Vice-Chairman at Attica Bank, subsequently ascending to the role of Chairman until July 2023. Throughout his leadership, the bank notably became the first in Europe to successfully manage the conversion of the cleared Deferred Tax Claim (DTC). Additionally, he spearheaded initiatives along with HFSF that paved the way for the bank's further consolidation and complete privatization and played a pivotal role in facilitating the entrance of the strategic private investor in the bank.

Konstantinos Makedos holds a Master's degree in applied economics and Regional Development with a specialization in Real Estate Market Economics. His commitment to the field is further evidenced by his election to the Panhellenic Delegation of the Technical Chamber of Greece. He also dedicated his efforts as the Vice President of the Unified Insurance Fund of Independently Employed (ETAA) up to 2016. Moreover, for several years, he contributed to the Technical Chamber of Greece's Management Committee, overseeing the Chamber's Financial and Insurance-Actuarial division while as a designer and technical consultant he has been involved in major infrastructure projects.