

# KONSTANTINOS N. ANGELOPOULOS

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## PROFILE OVERVIEW

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*A determined goal setter, project leader, self-motivated and results oriented Senior Banking professional with exceptional understanding of diverse facets of financial planning, including investments, banking, estate, succession planning, credit solutions (including NPL management and monitoring) and a documented track record in developing profitable relationships with high-net worth individuals. Hardworking with a strong results orientation, self-discipline, attention to detail and high quality standards. Extremely functional when working within tight deadlines and able to effectively multi-task. Effective communicator with strong interpersonal and negotiation skills and ability to influence and persuade others based on a well structured argumentation process. Enjoy being part of, as well as managing, motivating, training and developing a successful and productive team and thrives in highly pressurised and challenging working environments.*

## PROFESSIONAL EXPERIENCE

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**ALPHA BANK S.A.** **4/2016 – 12/2016**

*Assistant Manager – Loyalty Schemes Division*

Responsible for schemes' profitability analysis and reporting

**ALPHA BANK S.A.** **6/2014 – 3/2016**

*Assistant Manager – International Retail Division*

*Head of Business Development & Planning Sector (incl. NPL monitoring)*

- Implementation of Group's Budget to Balkan Subsidiaries (6 countries)
- Define strategy in Retail Units and follow up of detailed action plans
- Act as a liaison regarding business & product development issues
- Define and implement Group's strategy regarding Retail NPLs
- Close monitoring on a regular basis of Retail NPLs
- Reporting to HQs Management of the progress of Retail NPLs

**ALPHA BANK S.A.** **7/2013 – 5/2014**

*Assistant Manager – Asset Gathering Division*

*Head of Alpha Prime Personal Banking Sales Team*

Responsible for: 240 Account Advisors throughout Greece & 8 Regional Coordinators

- Achieved a smooth and targeted migration of all Emporiki Bank deposit and investment products into Alpha Bank's platform.
- Directed successfully the team of Alpha Prime Account Advisors and managed the achievement of nearly 105% in Q4 2013 & 115% in Q1 2014 of the preset goals despite the difficulties derived from Alpha Bank's merger with Emporiki.
- Secured a 100% problem-free transition of the former Emporiki Bank's affluent client base to Alpha Bank's Prime Client base.

**EMPORIKI BANK S.A.** **7/2012 – 7/2013**

*Division Manager – Product Development Division*

- Instrumental in the successful migration of all Emporiki Bank Retail products to Alpha Bank's platform in a seamless and efficient manner.

- Accomplished the development of restructuring & rescheduling loan product mix in line with Blackrock's objectives.
- Led the establishment (set up, staffing, training and services' launching) of Alpha Prime Personal Banking services within the former Emporiki branches (85) in a smooth and effective way.

**EMPORIKI BANK S.A.****7/2010 – 6/2012***Deputy Division Manager – Sales Development & Support Division*Responsible for: 30 Sales Team members

- Supervised Personal Banking and Small Businesses & Professionals sales support staff and achieved all preset goals while maintaining a very constructive team spirit.
- Attained the preset target by 130% for the Personal Banking sector & by 110% for the Small Businesses & Professionals segment.

**EMPORIKI BANK S.A.****1/2009 – 6/2010***Head of Personal Banking Division*

- Instituted, staffed, developed & run the Personal Banking Unit of the Bank through the establishment of 5 specialized P.B. Centers throughout Greece with 16 Relationship Managers (RMs) in total and an overall client portfolio of €3bio.
- Participated actively in the Bank's staff assessment team.

**EMPORIKI BANK S.A.****4/2007 – 1/2009***Head of CFO Office –Investor Relations Officer (I.R.O.)*

- Devised and acted as custodian of the Bank's 5-year Business Plan
- Successfully implemented the role of the Bank's Investor Relations Officer and received favorable feedback from institutional investors, rating agencies and the bank's management alike.

**EMPORIKI BANK S.A.****8/2004 – 4/2007***Deputy Division Manager – Personal Banking Division*

- Training consultant in Investment Products & Selling skills seminars – Member of the assessment team of network personnel

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**1SOURCE – AERO SERVICES** (*Joint venture partnership of Pratt & Whitney and Hellenic Aerospace Industry*)**9/2009 – 3/2010***Member of the Board of Directors***MINISTRY OF EMPLOYMENT & SOCIAL PROTECTION****3/2004 – 7/2004***Consultant on communication & media issues to the Deputy Minister***PRIVATE BANKERS – MILLENNIUM BANK S.A.****3/2002 – 1/2004***Senior Private Banker***Reporting to:** Private Banking Director**Responsibility for:** Kolonaki & Kifissia Centers*Member of the implementation team of the Private Banking Unit (Project Manager Assistant & Common file Administrator in the parameterization of OLYMPIC Banking System) from 04/2002-03/2003*

**EGNATIA BANK S.A.** **10/2000 – 3/2002**

*Senior Relationship Manager – Private Banking Division*

**Reporting to:** Private Banking Director

**BARCLAYS BANK PLC (GREECE)** **8/1998 – 9/2000**

*Account Manager (Department Head) – Premier Banking*

**Reporting to:** Division Manager

**EMPORIKI BANK S.A** **12/1995 – 7/1998**

Assistant Private Banker - Private Banking

*(Responsible for administration issues with SWISSCA Securities Ltd. (London) – SWISSCA is the investment arm of the Swiss Cantonal Banks)*

**EMPORIKI LEASING S.A.** **9/1995 – 12/1995**

*Junior Account Officer*

## EDUCATION

**UNIVERSITY OF READING, UK** **10/1994 – 7/1995**

*M.A. in International Banking & Financial Services*

G.P.A.: 68% (Pass with permission to proceed to a research degree).

**ATHENS UNIVERSITY OF ECONOMICS & BUSINESS (ASOEE)** **10/1990 – 9/1994**

Department of Business Administration

*B.Sc. in Business Administration*

G.P.A.: 7,5/10

## PROFESSIONAL TRAINING

PROGRAM	PROVIDER	DATE
• Certification of professional efficiency type B “Investment Advisor”	Bank of Greece	2/2008
• Certification of internal assessor of network personnel	EMPORIKI BANK S.A. – SHL Greece	11/2005
• Sales skills for Private Bankers – Review of products’ basics	IFF – NOVABANK S.A.	1/ 2003
• Mathematics for Derivatives	ADEX	11/ 2001
• Seminar on training trainees - Certified trainer	Egnatia Bank S.A. – Hellenic Banks’ Association	10/ 2001
• Global Investment Training Program – Levels I & II	Barclays Bank Plc	9/1999 – 12/1999
• Money Laundering Seminar	Commercial Bank of Greece S.A.	2/1998
• Three-Day Executive Development Workshop on Selling Private Banking Services	Lafferty Training - London	10/1997
• Seminar on Public Relations	Commercial Bank of Greece S.A.	7/1997
• Private Banking Seminar	Hellenic Banks’ Association	5/1996
• Seminar on Money and Capital Markets	Commercial Bank of Greece S.A.	5/1996
• “Greece: Prospects for Modernization”	London School of Economics - European Institute	7/1994

**ADDITIONAL QUALIFICATIONS**

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<b>IT SKILLS</b>	<b>OPERATING SYSTEMS:</b>	MS Windows 7, Apple Ios Environments
	<b>SOFTWARE:</b>	MS Office, Internet Explorer, Banking & Reuters applications
<b>LANGUAGES</b>	<b>GREEK:</b>	Native
	<b>ENGLISH:</b>	Fluent

**MEMBERSHIPS & CERTIFICATIONS**

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Member of the Economic Chamber of Greece	<b>2004 – today</b>
Member of the International Association of Business Leaders	<b>9/ 2001</b>
Member of the International WHO'S WHO	<b>8/ 2000</b>
Certified Insurance Consultant – Ministry of Commerce	<b>11/2009</b>
Certified Investment Advisor – Bank of Greece (B' type)	<b>2/ 2008</b>
Certified Internal Assessor of network personnel	<b>11/ 2005</b>
Certified trainer on banking and investment products issues by Hellenic Banks' Association & Egnatia Bank S.A.	<b>10/2001</b>
Certified Client Advisor in derivatives by ADEX	<b>10/ 1999</b>