

CURRICULUM VITAE

Verra Marmalidou

Professional Summary

Governance, Risk & Compliance executive with more than 30 years of leadership experience in Internal Audit, Governance of Compliance Risk within the National Bank of Greece Group until the end of 2025. Independent non-Executive Board member and Chair of the Audit and Risk Committee at Pharos AI Factory. Expert in GRC frameworks, internal control systems, audit methodology, and transformation projects across the 2nd and 3rd lines of defense. Proven ability to strengthen corporate governance structures and promote an ethical culture. Three-time award recipient from the Bank's Transformation Project. Internationally recognized through participation in the European Confederation of Institutes of Internal Auditing (ECIIA) and the Institute of Internal Auditors Greece (IIA Greece) as Board member and Chair respectively, as well as contributor to public-sector reform initiatives for the OECD/EU.

Key Skills

- Participation in Boards, Audit and Risk Committees
 - Board, Audit and Compliance Committee Advisory
 - Corporate Governance & Internal Control Systems
 - Compliance Risk Management & Compliance Oversight and monitoring
 - Internal Audit Strategy, Methodology & Quality Assurance
 - GRC & RegTech platforms Implementation
 - Conduct, Ethical Culture & Policy Frameworks
 - Fraud Investigations and Continuous Auditing & Monitoring
 - Compliance and Audit Risk Scoring Models, KRIs & Control Optimization
 - Executive and Board level Communication
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Key Transformation Projects (Project Manager)

- COSO Internal Control implementation (Group IA)
 - GRC platform implementation (2nd & 3rd line)
 - Operational Risk Framework (RCSAs)
 - Internal Control System & Corporate Governance assessments
 - Ethical Culture assessment (NBG Group-wide)
 - RegTech Compliance solutions implementation
 - Operational and Information Systems Audit Management
 - Quality Assurance reviews (Internal Audit)
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Professional Experience

Pharos AI Factory

Independent non-Executive Board member and Chair of the Audit and Risk Committee (since March 2026).

National Bank of Greece Group (NBG)

Compliance, Risk Governance & Monitoring Executive / Segment Risk & Control Officer (2021–2025)

- Designed and implemented Compliance Risk & Control Assessment Methodology
- Led automated compliance toolkits (such as anti-bribery, AML scorecards, compliance assurance)
- Compliance monitoring, testing, KRIs, subsidiaries oversight and quality assessments
- Project manager for GRC and RegTech platform implementation
- Managed NBG Group Internal Control and Corporate Governance external assessments
- Member of GRC Committee

NBG Group Internal Audit (2006–2021):

Head of Audit (2020–2021)

- Directed continuous auditing, IT & support function audits
- Developed audit methodology and training framework
- Led annual audit risk assessment and GRC platform implementation

Director / Sector Head (2014–2020)

- Internal audit methodology, quality assurance & training
- Led COSO Internal Control Framework implementation
- Managed audits of support functions and information systems

Deputy Director (2009–2014)

- Internal audit methodology, Quality assurance & training

Internal audit inspector A (2006–2009)

- Fraud investigation, Branch audits

National Securities (NBG Group Affiliate)

Head of Private Banking (1998–2006)

- Investment consultant (certified) in stocks, bonds, repos and derivatives
- Led IPO-related activities and advising

Early Career

NBG Inspection Division – Inspector & Audit Lead (1994–1998)

NBG Branch – Lending & Credit Management, Non-Performing loans (1984–1994)

Education

- MSc Finance & Banking, University of Piraeus
 - BA, National University of Athens
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International Certifications

- CIA – Certified Internal Auditor
 - CRMA – Certification in Risk Management Assurance
 - IIA Accredited Internal Quality Assessor
 - COSO Internal Control Certificate
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Awards

- Three NBG Transformation Awards
 - Recognitions from IIA Global, IIA Turkey, IIA Albania, IIA North Macedonia
 - Award from Greek Association of General Secretaries (Kleisthenis)
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Volunteer & Professional Service

- Board Member & Treasurer, ECIIA (2016–2022)
- Chair, IIA Greece (2017–present)
- Member, ACCA European CROs Forum
- Advisory Board Member of various Greek Universities
- OECD & Expertise France audit expert for EU public-sector reform projects