

CURRICULUM VITAE
Eleftherios F. Aggelopoulos

PERSONAL DETAILS

SURNAME	AGGELOPOULOS
NAME	ELEFThERIOS
FATHER'S NAME	FOTIOS
MARITAL STATUS	MARRIED
ADDRESS	LOCHAGOU MENOUNOU 141, PATRAS
DATE OF BIRTH	20/11/1979
MOBILE	6972197414
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EDUCATION

2007-2011	UNIVERSITY OF PATRAS Department of Business Administration PhD in Accounting Title: Measurement of economic performance of the bank branch in the Management Accounting environment based on the Residual Income Approach and the Data Envelopment Analysis method (Grade: Distinction) (http://nemertes.lis.upatras.gr/jspui/handle/10889/4293)
2001-2002	CASS BUSINESS SCHOOL, CITY UNIVERSITY, LONDON <i>Department of Investment, Insurance, and Risk Management</i> MSc in INVESTMENT MANAGEMENT
1997-2001	UNIVERSITY OF PIRAEUS Department of Business Administration Bachelor in Business Administration and Management with a specialization in Accounting and Finance

PROFESSIONAL EXPERIENCE

27/02/2017 – 31/12/2017	EFG Eurobank Regional Management of Branch Network in Western Greece and Ionian Islands Small Business Banking Relationship Manager (SBB RM)
06/09/2011 – 27/02/2017	EFG Eurobank Regional Management of Branch Network in Western Greece and Ionian Islands Small Business Banking Area Segment Coordinator
01/04/2004 – 15/10/2009 (Off for the PhD until 06/09/2011)	EFG Eurobank Small Business Banking Officer

TEACHING EXPERIENCE

- 17/05/2018 – today** **UNIVERSITY OF PATRAS – DEPARTMENT OF BUSINESS ADMINISTRATION**
Assistant Professor in Accounting
- 10/10/2017 – today** **HELLENIC OPEN UNIVERSITY – MASTER IN BANKING**
Associate Educational Staff in the thematic area: Banking Instruments
Teaching modules:
1. **Financial Accounting**
 2. **Banking Accounting**
 3. **Banking Information Technology**
 4. **Special issues in Quantitative methods**
- 01/03/2018 – 17/05/2018** **UNIVERSITY OF PATRAS – DEPARTMENT OF BUSINESS ADMINISTRATION**
Adjunct Lecturer (407/80) in Financial Accounting II (second semester)
- 01/03/2017 – 31/07/2017** **UNIVERSITY OF PATRAS – DEPARTMENT OF BUSINESS ADMINISTRATION**
Adjunct Lecturer (407/80) in Financial Accounting II (second semester)
- 01/03/2016 – 31/05/2016** **UNIVERSITY OF PATRAS – DEPARTMENT OF BUSINESS ADMINISTRATION**
Adjunct Lecturer (407/80) in Financial Accounting II (second semester)
- 02/04/2015 – 25/06/2015** **UNIVERSITY OF PATRAS – DEPARTMENT OF BUSINESS ADMINISTRATION**
Adjunct Lecturer (407/80) in Financial Accounting II (second semester)
- 27/09/2004 – 13/02/2015** **TECNOLOGICAL INSTITUTE OF PATRAS – ACCOUNTING DEPARTMENT**
Research associate in the rank of Assistant Professor
Modules:
1) *Accounting for Firms (10/2004 – 08/2010, 6 hours/week)*
2) *Accounting for Firms – Special Accounting Issues: Conversions and Mergers (10/2011-02/2014, 6 hours/week)*
3) *Cost Accounting for Industries (10/2007- 08/2010, 6 hours/week)*
4) *Industrial Accounting (09/2010 – 06/2011, 12 hours / week)*
5) *Conversions-Mergers- Consolidated Accounting Balance Sheets (10/2009 -08/2010, 4 hours/week)*
6) *Sectoral Accounting (Banks, Hotels, Shipping) (02/2013– 07/2014, 6 hours/week)*
7) *Financial Management and Policy – Laboratory (09/2010-02/2015, 4hours/week)*
- 22/09/2008 – 25/06/2009** **HELLENIC OPEN UNIVERSITY**
Two training courses entitled **Basic Principles of Banking** that were organized by the Hellenic Open University in Patras, Greece (*Total: 76 teaching hours*)

PUBLICATIONS

Papers in refereed academic journals (indexed in ABS Academic Journal Quality Guide at the submission: **rating 4**)

1. **Aggelopoulos E., Georgopoulos A. (2017).** Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188 (<http://dx.doi.org/10.1016/j.ejor.2017.03.009>)
(ABS list₂₀₁₈: 4)

Papers in refereed academic journals (indexed in ABS Academic Journal Quality Guide at the submission: **rating 2**)

2. **Aggelopoulos E. (2018).** Branch manager characteristics and efficiency during capital controls. **International Journal of Banking, Accounting and Finance**, 2018, vol. 9, no 1, pp. 44-60
(ABS list₂₀₁₈: 2)
3. **Aggelopoulos E. (2017).** Performance changes over difficult times for the banking sector: a branch level study. **Advances in Management Accounting**, 2017, vol. 29, pp. 183 - 218 (<https://doi.org/10.1108/S1474-787120170000029006>)
(ABS list₂₀₁₈: 2)
4. **Aggelopoulos E., Georgopoulos A. (2015).** The determinants of shareholder value in retail banking during crisis years: The case of Greece, **Multinational Finance Journal** 2015, vol. 19, no. 2, pp. 109-147. Available at: <http://www.mfsociety.org/page.php?pageID=175&reqJournInstID=48SSRN>
(ABS list₂₀₁₀: 2 (during the submission) / ABS list₂₀₁₈: 1)

Papers in refereed academic journals (indexed in ABS 2015 Academic Journal Quality Guide at the submission: **rating 1**)

1. Giannopoulos V, **Aggelopoulos E. (2019).** Predicting SMEs loan delinquencies during recession using accounting data and SMEs characteristics. The case of Greece. **Intelligent systems in Accounting, Finance and Management** (Endorsed by: the Artificial Intelligence/Emerging Technologies Section of the American Accounting Association) 2019, vol. 26, pp. 71-82
(ABS list₂₀₁₈: 1)
2. **Aggelopoulos, E. (2017).** What Explains Changes in Accounting Divisional Performance Under Liquidity Shortage Conditions? Evidence from the Greek Banking. **Journal of Accounting and Management Information Systems**, 2017, vol. 16(1), pp. 89-106 (available at: http://www.cig.ase.ro/articles/16_1_4.pdf)
(ABS list₂₀₁₈: 1)
3. **Aggelopoulos E., Eriotis N., Georgopoulos A., and Tsamis A. (2016).** R&D activity and operating performance of SMEs: The case of a small open economy, **Journal of Accounting and Taxation**, 2016, vol. 8, no. 4, pp. 40-50. (available at: <http://www.academicjournals.org/journal/JAT/article-full-text-pdf/2BFE02660733>: and https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2868408, listed on SSRN's Top ten download list for Applied Accounting – Practitioner e Journal)
(ABS list₂₀₁₈: 1).

Papers in refereed academic journals (indexed in other world class databases at the submission)

4. **Aggelopoulos E. (2017).** Understanding Bank Valuation: An application of the Equity Cash Flow and the Residual Income approach in bank financial accounting statements. **Open Journal of**

Accounting, 2017, Vol. 6, no 1, pp 1-10 (available at:<http://dx.doi.org/10.4236/ojacct.2017.61001>: and <https://ssrn.com/abstract=2880766>)

5. **Aggelopoulos E.**, Giannopoulos, V., Mpourou E. (2016). Credit provision strategy during financial crisis using bank accounting data. **Accounting and Finance Research, 2016, vol. 5, no 4, pp 137-146.** (available at: <http://dx.doi.org/10.5430/afr.v5n4p137>)
6. **Aggelopoulos E.**, Grypeos D. (2016). A new approach for measuring shareholder value creation. **Journal of Modern Accounting and Auditing, 2016, vol. 12, no. 7, pp 388-396.** (available at: <http://www.davidpublisher.org/Public/uploads/Contribute/5816eeb9c82a3.pdf>: and https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2868421, listed on SSRN's Top ten download list for Managerial Accounting e Journal)
7. **Aggelopoulos E.**, Bellas A. and Zafeiropoulos G. (2008). "Interest rate risk and bank common stock returns – Evidence from Greek Banking Sector", **Investment Research and Analysis Journal**, vol.3, issue 1, Spring 2008 (available at: http://iraj.gr/IRAJ/IRAJ_Volume_3_N_1_Spring_2008.pdf)
8. **Aggelopoulos E.**, Giannopoulos V. and Zafeiropoulos G. (2008). "Are calendar anomalies still alive in the international stock markets? Evidence from the last 20 years ", **The Southeuropean Review of Business Finance and Accounting**, Vol.6, No 1, 2008. (available at: <http://sreview.teipir.gr/content/are-calendar-anomalies-still-alive-international-stock-markets-evidence-last-20-years>)
9. **Aggelopoulos E.**, Zafeiropoulos G. and Spiropoulos V. (2012). "Value creation in the Greek Banking Sector", **Archives of Economic History**, Vol XXIV, No 2 pages 7-22, 2012

PRESENTATIONS OF RESEARCH PAPERS ACCEPTED IN PROCEEDINGS OF INTERNATIONAL SCIENTIFIC CONFERENCES

1. **Aggelopoulos E.**, Kotsiantis S., Georgopoulos A (2019). Bank loan loss provisioning and earnings management from a new angle. *Proceedings of the 42st Annual European Accounting Association (EAA) Congress, Paphos, Cyprus, 29 May – 31 May 2019.*
2. **Aggelopoulos E.**, Iakovidou M., Lois P, Georgopoulos A. (2018). New Evidence on Bank Income Smoothing using Micro Data. *Proceedings of the 17th Annual Conference of the Annual Hellenic Finance and Accounting Association (HFAA), University of Piraeus, Piraeus, Greece, 14-15 December 2018*
3. Lampropoulos I, **Aggelopoulos E.** (2018). Performance Analysis of Supermarkets using Accounting Data: Literature Review, Identification of Research Gaps and a Proposed Methodological Framework. *Proceedings of the 17th Annual Conference of the Annual Hellenic Finance and Accounting Association (HFAA), University of Piraeus, Piraeus, Greece, 14-15 December 2018*
4. Giannopoulos V, Charalampidis C, **Aggelopoulos E**, Georgopoulos A (2018). SMEs financing before and during the Financial Crisis: The case of Greece. *Proceedings of the 17th Annual Conference of the Annual Hellenic Finance and Accounting Association (HFAA), University of Piraeus, Piraeus, Greece, 14-15 December 2018*
5. **Aggelopoulos E.** Georgopoulos A. The role of bank business unit managers in estimating loans loss impairments and managing the performance of their units. *Proceedings of the 41st Annual European Accounting Association (EAA) Congress, Milan, Italy, 30 May – 1 June 2018.*
6. **Aggelopoulos E.**, Giannopoulos V., Georgopoulos A. (2017). Income Smoothing through Loan Loss Impairments over the Business Cycle: The Case of bank Business Units in Greece. *Proceedings of the 16th Annual Conference of the Annual Hellenic Finance and Accounting Association (HFAA), University of Athens, Athens, Greece, 15-16 December 2017*

7. **Aggelopoulos E.**, Giannopoulos V., Georgopoulos A. (2017). Characteristics of Non-Performing Small Business Loans and Comparative Analysis of Credit Scoring Models: Evidence from the Crisis Greek Economy". *Proceedings of the Spring 2017 Conference of the Multinational Finance Society, Cyprus University of Technology, Lemesos, Cyprus, April 7-9, 2017.*
8. **Aggelopoulos E.** (2016). Income smoothing using loan loss provisions according to the IAS 39: An application at lower bank levels before and during crisis years". *Proceedings of the 15th Annual Conference of the Annual Hellenic Finance and Accounting Association (HFAA), Aristotle University, Thessaloniki, Greece, 17-18 December 2016.*
9. **Aggelopoulos E.**, Georgopoulos A. (2016) Problem Loans and Cost Efficiency During Crisis Years. *Proceedings of the Spring 2016 Conference of the Multinational Finance Society, Cyprus University of Technology - Tasos Papadopoulos Building, Lemesos, Cyprus, 22-24 April 2016*
10. **Aggelopoulos E.** Giannopoulos V. Georgopoulos A. (2015) Loan Loss Impairments and Profit Analysis of Greek Banks: New credit policy aspects using bootstrap DEA. *Proceedings of the 14th Annual Hellenic Finance and Accounting Association Conference, Panteion University of Social and Political Sciences, Athens, Greece, 18-19 December 2015*
11. **Aggelopoulos E.** Giannopoulos V. Georgopoulos A. (2015). Non-Performing Loans during the Greek Crisis. The challenges for the creditworthiness of SMEs and the banking management. *Proceedings of the 14th Annual Hellenic Finance and Accounting Association (HFAA) Conference, Panteion University of Social and Political Sciences, Athens, Greece, 18-19 December 2015*
12. **Aggelopoulos E.**, Georgopoulos A. (2015). Applying Data Envelopment Analysis on accounting data to assess the efficiency of Greek retail branches during crisis years. *Proceedings of the 22nd Annual Conference of the Multinational Finance Society, Halkidiki, Greece, 28-30 June 2015*
13. **Aggelopoulos E.**, Georgopoulos A. (2014). Utilizing primary accounting data for the efficiency assessment of Greek bank branches. *Proceedings of the Winter 2014 Conference of the Multinational Finance Society, Athens, Greece, 14-16 December 2014*
14. **Aggelopoulos E.**, Georgopoulos A. (2014). Measuring Performance Change in the Banking Industry through Monthly Profit and Loss Statement Analysis. *Proceedings of the 13th Annual Conference Hellenic Finance and Accounting Association (HFAA), University of Thessaly, Volos, Greece, 12-13 December 2014*
15. **Aggelopoulos E.**, Georgopoulos A. (2014). Improving Branch Performance in Retail Banking in a Dynamic Environment. *Proceedings of the 2014 Symposium of the Multinational Finance Society, Municipal Art Gallery, Larnaca, Cyprus, 4-5 April 2014*
16. **Aggelopoulos E.**, Georgopoulos A. (2013). The changing influence of shareholder value determinants in the Greek retail banking during crisis years. *Proceedings of the conference on "Banking, Finance, Money and Institutions: The post crisis era". Organized by Centre for Money, Banking and Institutions, University of Surrey, UK and Center for Research in Contemporary Finance, Fordham University, USA, 2ND – 3RD November 2013, University of Surrey, UK*
17. **Aggelopoulos E.**, Georgopoulos A. (2012). What explains changes in divisional performance under liquidity shortage conditions? The case of retail branches. *Proceedings of the 11th Annual Conference Hellenic Finance and Accounting Association (HFAA), Hellenic Open University, Athens, Greece, 14-15 December 2012*
18. Mpourou E., **Aggelopoulos E.**, Giannopoulos V. (2011). Bank credit strategy during financial crisis, *Proceedings of the 10th Annual Conference Hellenic Finance and Accounting Association (HFAA), University of Piraeus, Piraeus, Greece, 17-18 December 2011*
19. **Aggelopoulos E.**, Georgopoulos A. (2011). Value based Management at lower levels using a retail banking setting: Identification of operational value drivers, *Proceedings of the 34th Annual European Accounting Association (EAA) Congress, Rome, Italy 20-22 April 2011.*

20. **Aggelopoulos E.**, Siriopoulos K., Georgopoulos A. (2010). The impact of the financial crisis on the efficiency of retail branches, *Proceedings of the 17th Annual Conference of the Multinational Finance Society, Barcelona, Spain, 27-30 June 2010.*
21. **Aggelopoulos E.**, Siriopoulos K., Georgopoulos A. (2010). Comparative efficiency analysis of Greek bank branches in the light of the global financial crisis, *Proceedings of the 9th Conference of the European Economics and Finance Society (EEFS), Athens Greece, 3 - 6 June 2010.*
22. **Aggelopoulos E.**, Georgopoulos A. (2009). The efficiency Evaluation of Banks using non-parametric methods: The case of Data Envelopment Analysis Technique, *Proceedings of the 8th Annual Conference Hellenic Finance and Accounting Association (HFAA), University of Macedonia, Thessaloniki, Greece, 18-19 December 2009*
23. **Aggelopoulos E.** (2008). Παράγοντες δημιουργίας προστιθέμενης αξίας για το μέτοχο σε επίπεδο Τραπεζικών Υποκαταστημάτων – Μια μεθοδολογική προσέγγιση, *Proceedings of the 7th Annual Conference Hellenic Finance and Accounting Association (HFAA), Chania – Crete, Greece, 12-13 December 2008*
24. **Aggelopoulos E.**, Bellas, A, Zafeiropoulos G. (2007). Interest rate risk and bank common stock returns – Evidence from Greek Banking Sector, *Proceedings of the 6th Annual Conference Hellenic Finance and Accounting Association (HFAA), Patras, Greece, 14-16 December 2007.*

DISCUSSANT OF RESEARCH PAPERS ACCEPTED IN PROCEEDINGS OF SCIENTIFIC INTERNATIONAL CONFERENCES

1. Discussed the manuscript ‘‘ Supervisory reporting preferences and bank transparency: Evidence from the European single supervisory mechanism ‘‘, **42st Annual European Accounting Association (EAA) Congress, Paphos, Cyprus, 29 May – 31 May 2019**
2. Discussed the manuscript ‘‘Haven on Earth: Dynamic Connections Between Gold and Stock Markets in Turbulent Times ‘‘, **2016 Conference of the Multinational Finance Society, Lemesos, Cyprus, 22-24 April 2016**
3. Discussed the manuscript ‘‘ Forecasting the LIBOR-Federal Funds Rate Spread During and After the Financial crisis ‘‘, **22nd Annual Conference of the Multinational Finance Society, Halkidiki, Greece, 28-30 June 2015**
4. Discussed the manuscript ‘‘Securitisation and Bank Capital in European Banking: Does Regulation Affect Risk Retention Decisions? ‘‘, **2014 Symposium of the Multinational Finance Society, Municipal Art Gallery, Larnaca, Cyprus, 4-5 April 2014**
5. Discussed the manuscript ‘‘The Financial Crises Magnitude. An Approach Based on the Earthquake Richter Scale‘‘, **17th Annual Conference of the Multinational Finance Society, Barcelona, Spain, 27-30 June 2010.**
6. Discussed the manuscript ‘‘Testing for Preference Orderings Efficiency‘‘, **17th Annual Conference of the Multinational Finance Society, Barcelona, Spain, 27-30 June 2010.**

PRESENTATIONS IN NATIONAL SCIENTIFIC CONFERENCES/POSTGRADUATE PROGRAMS

1. Does the financial accounting position of Greek Banks allows for financing the Greek Economy? Current credit policy data. Scientific Meeting: The Greek Banking System and the crisis: Management, Solutions, Perspectives. Technological Institute of Peloponnese, Department of Accounting and Finance, Kalamata, Greece, Saturday 19 November 2016
2. The application of the Greek Accounting Standards (Law 4308/14) and their impact on the financial position of Greek Enterprises. Master's program in Finance, Technological Institute of Peloponnese, Department of Accounting and Finance, Kalamata, Greece, Saturday 02 December 2017

REVIEWER

- European Journal of Operational Research
- Applied Economics incorporating Applied Financial Economics
- Journal of International Financial Markets, Institutions, and Money
- International Journal of Production Economics
- Journal of Accounting and Management Information Systems
- Journal of the Operational Research Society
- Scientia Iranica
- Managerial Finance

REFERENCES

1. Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188, referred to the paper : Environmental Factors in Frontier Estimation-A Monte Carlo Analysis. Nieswand, M. and Seifert, S. **European Journal of Operational Research (in press)**, 2017
2. Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188, referred to the paper: A review of bank efficiency and productivity. Bhatia, V., Basu, S., Mitra, S. K., & Dash, P. (2018) **OPSEARCH**, 1-44, 2018.
3. Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188, referred to the paper: Branch manager characteristics and efficiency during capital controls. E. Aggelopoulos. **International Journal of Banking, Accounting and Finance**, 2018, vol. 9, no 1, pp. 44-60
4. Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188, referred to the paper: Analysis of Bank Efficiency in the Republic of Serbia: DEA approach. Popovic, Z., Stankovic J. and Marjanovic I. **Proceedings of the 48th International Scientific Conference “Contemporary approaches in the analysis of economic performances”**, University of Nis, 11-12th October 2017.
5. Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188, referred to the paper: Analysis of Interval Data Envelopment Efficiency Model Considering Different Distribution Characteristics—Based on Environmental Performance Evaluation of the Manufacturing Industry. Gong, Z., & Chen, X. (2017) **Sustainability**, 9(12), 2080.
6. The determinants of shareholder value in retail banking during crisis years: The case of Greece, **Multinational Finance Journal**, 2015, vol. 19, no. 2, pp. 109-147, referred to the paper: Bank Liquidity Creation and Risk-Taking: Does Managerial Ability Matter? Andreou P., Philip D. and Robejsek P. **Journal of Business Finance and Accounting**, 2016, Vol. 43, Issue 1-2, pages 226-259, January-February 2016.
7. The determinants of shareholder value in retail banking during crisis years: The case of Greece, **Multinational Finance Journal**, 2015, vol. 19, no. 2, pp. 109-147, referred to the paper: Bank branch efficiency under environmental change: a bootstrap DEA on monthly Profit and Loss accounting statements of Greek retail branches, Aggelopoulos E., Georgopoulos A. **European Journal of Operational Research**, 2017, vol. 261, no. 3, pp. 1170 – 1188

8. The determinants of shareholder value in retail banking during crisis years: The case of Greece, **Multinational Finance Journal**, 2015, vol. 19, no. 2, pp. 109-147, referred to the paper: Performance Changes Over Difficult Times for the Banking Sector: A Branch Level Study. Aggelopoulos, E. In **Advances in Management Accounting**, 2017 (pp. 183-218). Emerald Publishing Limited.
9. The determinants of shareholder value in retail banking during crisis years: The case of Greece, **Multinational Finance Journal**, 2015, vol. 19, no. 2, pp. 109-147, referred to the paper: Branch manager characteristics and efficiency during capital controls. E. Aggelopoulos. **International Journal of Banking, Accounting and Finance**, 2018, vol. 9, no 1, pp. 44-60.
10. Comparative efficiency analysis of Greek bank branches in the light of the global financial crisis, **Proceedings of the 9th Conference of the European Economics and Finance Society (EEFS), Athens Greece, 3 - 6 June 2010**, referred to the paper: Measuring efficiency of the banking industry before and after the recent financial crisis: some international evidence Mitra, Devashis, and Mohammad Siddiquee. **International Journal of Accounting and Finance**, 2013 Vol. 4, No 4.2: 143-167.
11. Interest rate risk and bank common stock returns – Evidence from Greek Banking Sector”, **Investment Research and Analysis Journal**, vol.3, issue 1, Spring 2008, referred to the paper: The Sarbanes-Oxley Act and Accounting Quality: A Comprehensive Examination, Verleun M., Georgakopoulos G., Sotiropoulos I., Vasileiou K., **International Journal of Economics and Finance**, 2011, Vol. 3, No 5.

SKILLS – LANGUAGES

- Microsoft Office (Word, Excel, PowerPoint)
- Econometric softwares (E-views, R statistical package including FEAR)
- Reuters, Datastream, FAME
- Proficiency in English

SEMINARS – CERTIFICATIONS

- Professional certification in investment consulting (*Professional Certification type b, 2013*), from **Bank of Greece**
- Professional certification in insurance consulting (*Professional Certification type a ,2013*), from **Bank of Greece**
- Professional certification in financing Small and Medium sized enterprises (2012) from the **Greek Banking Institute (Hellenic Bank Association)**
- Professional certification in trading shares and derivatives (Professional Certification type a1 *2012*), from **Bank of Greece**.
- Educational Seminar conducted by the auditing firm **ERNST&YOUNG** with a subject: Accounting for Bank officials (20 hours)

RECOGNITIONS – PARTICIPATIONS

- Awarded by Eurobank (24.09.2015) within the institution 'award employees with ten years experience in the bank and continuous and uninterrupted high evaluation of the last three
- Member of the European Accounting Association (EAA)

- Member of the Hellenic Finance and Accounting Association (HFFA)
 - Member of the Multinational Finance Society
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[Google scholar citations](#)