



ΠΑΝΕΠΙΣΤΗΜΙΟ ΔΥΤΙΚΗΣ ΜΑΚΕΔΟΝΙΑΣ

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ΒΙΟΓΡΑΦΙΚΟ ΣΗΜΕΙΩΜΑ

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Αναπληρωτής Καθηγητής



Εκπαίδευση

Ολοκλήρωση σπουδών 2/2015: Διδακτορικό Δίπλωμα "Εξαγορές και Συγχωνεύσεις Τραπεζών - Μελέτη Χρηματοοικονομικών Επιπτώσεων" με βαθμό Άριστα από το Δημοκρίτειο Πανεπιστήμιο Θράκης.

Ολοκλήρωση σπουδών 6/2003: Μεταπτυχιακές Σπουδές στην Τραπεζική Σχολή Κοινωνικών και Οικονομικών Επιστημών, Ελληνικό Ανοικτό Πανεπιστήμιο Πατρών. (2ο Μεταπτυχιακό).

Ολοκλήρωση σπουδών 4/2002: Μεταπτυχιακές Σπουδές στην Διοίκηση Επιχειρήσεων (Master in Business Administration MBA), Πανεπιστήμιο Μακεδονίας Θεσσαλονίκη (1ο Μεταπτυχιακό)

Ολοκλήρωση σπουδών 11/1990: Πτυχιακές Σπουδές στη Οικονομική Επιστήμη, Σχολή Κοινωνικών και Οικονομικών Επιστημών, Πανεπιστήμιο Μακεδονίας Θεσσαλονίκη.

Ερευνητικά ενδιαφέροντα: Όλες οι θεματικές ενότητες της σύγχρονης χρηματοοικονομικής όπως είναι *Συγχωνεύσεις και Εξαγορές (τραπεζών και επιχειρήσεων), Αξιολόγηση Επενδύσεων, Αποτίμηση επιχειρήσεων και τραπεζών, Σύγχρονες Μορφές Χρηματοδότησης Επιχειρήσεων και Τραπεζών, Διεθνείς Χρηματοοικονομικές Αγορές, Χρηματιστήριο, Παράγωγα Χρηματιστηριακά Προϊόντα, Μοντέλα Αποδοτικότητας, Μοντέλα Χρεωκοπίας, Financial Soundness Indicator, Early Warning Systems, Stress Test Τραπεζών, Διαχείριση Κινδύνου, Ανάλυση Χρηματοοικονομικών Καταστάσεων, Οικονομικός Προγραμματισμός, Εταιρική Διακυβέρνηση, καθώς και λογιστικά θέματα όπως ΔΛΠ, Τραπεζική Λογιστική Activity Base Costing, Κλαδική Λογιστική και Λογιστική Εταιρειών.*

Ακαδημαϊκή Προϋπηρεσία

2019 - 2020: Μέλος ΣΕΠ του Ελληνικού Ανοικτού Πανεπιστημίου Πατρών (ΕΑΠ) και υπεύθυνος επίβλεψης πέντε (5) διπλωματικών εργασιών ως πρώτος και άλλες πέντε (5) ως δεύτερος αξιολογητής αυτών, του μεταπτυχιακού προγράμματος του Τραπεζική του Ελληνικού Ανοικτού Πανεπιστημίου.

2018 - 2019: Μέλος ΣΕΠ του Ελληνικού Ανοικτού Πανεπιστημίου Πατρών (ΕΑΠ) και υπεύθυνος του τμήματος ΙΩΑΝ1 του μεταπτυχιακού προγράμματος ΤΡΑΠΕΖΙΚΗ για την θεματική ενότητα ΤΡΑ 51 (Μαθήματα: Χρηματοοικονομική Διοίκηση, Διοίκηση Ανθρωπίνων Δυναμικού, και Στρατηγικές

Τραπεζικής Ανάπτυξης). Α΄ Υπεύθυνος Επιβλέπων Καθηγητής 5 Διπλωματικών και Β΄ Υπεύθυνος Επιβλέπων σε άλλες πέντε (5) Διπλωματικές Μεταπτυχιακές Εργασίες

2017 - 2018: Μέλος ΣΕΠ του Ελληνικού Ανοικτού Πανεπιστημίου Πατρών (ΕΑΠ) και υπεύθυνος του τμήματος ΙΩΑΝ1 του μεταπτυχιακού προγράμματος ΤΡΑΠΕΖΙΚΗ για την θεματική ενότητα ΤΡΑ 51 (Μαθήματα: Χρηματοοικονομική Διοίκηση, Διοίκηση Ανθρωπίνων Δυναμικού, και Στρατηγικές Τραπεζικής Ανάπτυξης). Α΄ Υπεύθυνος Επιβλέπων Καθηγητής 5 Διπλωματικών και Β΄ Υπεύθυνος Επιβλέπων σε άλλες 5 Διπλωματικές Μεταπτυχιακές Εργασίες.

2016-σήμερα: Επίκουρος Καθηγητής με γνωστικό αντικείμενο «Χρηματοοικονομική -Συγχωνεύσεις και Εξαγορές», στο τμήμα Λογιστικής και Χρηματοοικονομικής της Σχολής Οικονομικών Επιστημών του Πανεπιστημίου Δυτικής Μακεδονίας μόνιμη τακτική θέση Ε.Π. σύμφωνα με το ΦΕΚ 1322/22-12-2016 τ.Γ΄ του πρώην Τμήματος Λογιστικής και Χρηματοοικονομικής, της Σχολής Διοίκησης και Οικονομίας (Σ.Δ.Ο.), του Τ.Ε.Ι. Δυτικής Μακεδονίας, έδρα Κοζάνη. Στο διάστημα αυτό έχω διδάξει τα παρακάτω προπτυχιακά μαθήματα: Χρηματοοικονομική Διοίκηση και Πολιτική, Αποτίμηση Επιχειρήσεων, Διεθνείς Χρηματοοικονομικές Αγορές, Ανάλυση Χρηματοοικονομικών Καταστάσεων, Αξιολόγηση Επενδύσεων, Χρηματοοικονομικά Παράγωγα και Χρηματιστήριο, Σύγχρονες Μορφές Χρηματοδότησης. Παράλληλα πραγματοποιώ μέχρι και σήμερα επίβλεψη ενός σημαντικού πλήθους διπλωματικών εργασιών κυρίως χρηματοοικονομικών, αλλά και λογιστικών θεμάτων.

2015-έως και σήμερα: στο **Μεταπτυχιακό Πρόγραμμα** του τμήματος Λογιστικής και Χρηματοοικονομικής του ΤΕΙ Δυτικής Μακεδονίας Κοίλα Κοζάνης διδάσκω το μάθημα Χρηματοοικονομική Διοικητική στο χειμερινό εξάμηνο Οκτωβρίου - Φεβρουαρίου και μέχρι σήμερα έχω διδάξει 3 κύκλους σπουδών του εν λόγω μαθήματος. Επίσης ίδιο μεταπτυχιακό πρόγραμμα στο εαρινό εξάμηνο Μάρτιος-Ιούνιος διδάσκω το μάθημα Αποτίμηση Επιχειρήσεων-Εξαγορές και Συγχωνεύσεις. Επίσης μέχρι σήμερα πραγματοποίησα επίβλεψη 13 μεταπτυχιακών διπλωματικών εργασιών.

2018-έως και σήμερα στο Μεταπτυχιακό Πρόγραμμα Λογιστικής και Ελεγκτικής του τμήματος Λογιστικής και Χρηματοοικονομικής του ΤΕΙ Δυτικής Μακεδονίας Κοίλα Κοζάνης δίδαξα το μάθημα Χρηματοοικονομική Λογιστική στο εαρινό εξάμηνο. Στο χειμερινό εξάμηνο πρόκειται να διδάξω τα Ελληνικά Λογιστικά Πρότυπα (ΕΛΠ). Επίσης στο νέο Μεταπτυχιακό με τίτλο Φοροτεχνική και Νομοθεσία του τμήματος Λογιστικής και Χρηματοοικονομικής του ΤΕΙ Δυτικής Μακεδονίας Κοίλα Κοζάνης θα διδάξω την προχωρημένη ανάλυση των χρηματοοικονομικών οικονομικών καταστάσεων, καθώς και την αποτίμηση επιχειρήσεων.

2009 - 2016: Καθηγητής Εφαρμογών με εξειδίκευση την Χρηματοοικονομική Διοίκηση. Στο διάστημα αυτό έχω διδάξει τα παρακάτω προπτυχιακά μαθήματα: Χρηματοοικονομική Διοίκηση και Πολιτική, Αποτίμηση Επιχειρήσεων, Σύγχρονα Χρηματοοικονομικά Προϊόντα, Διεθνείς Χρηματοοικονομικές Αγορές, Ανάλυση Χρηματοοικονομικών Καταστάσεων, Κεφαλαιαγορά, Δημόσιο Δίκαιο και Ευρωπαϊκοί Θεσμοί, Λογιστική Εταιρειών, Επιχειρηματικά Σχέδια, Αξιολόγηση Επενδύσεων, Χρηματοοικονομικά Παράγωγα και Χρηματιστήριο, Σύγχρονες Μορφές Χρηματοδότησης, Ποσοτικές Μέθοδοι. Παράλληλα πραγματοποίησα επίβλεψη ενός σημαντικού πλήθους διπλωματικών εργασιών κυρίως χρηματοοικονομικών, αλλά και λογιστικών θεμάτων.

2015-2016: στο **Μεταπτυχιακό πρόγραμμα** MBA του τμήματος Διοίκησης Επιχειρήσεων του ΤΕΙ Δυτικής Μακεδονίας Κοζάνη το 2015 πραγματοποίησα 6ωρη διάλεξη με θέμα Μοντέλα Χρεωκοπίας στο μάθημα Ειδικά Θέματα και το 2016 3ωρη αντίστοιχη ίδια διάλεξη.

2016: Συνεργάτης του Δημοκρίτειου Πανεπιστημίου

2016: στο **Μεταπτυχιακό πρόγραμμα Erasmus** του ΤΕΙ Δυτικής Μακεδονίας Κοζάνη δίδαξα τα μαθήματα Financial Management και Financial Accounting.

2013: 3ωρη Διάλεξη με θέμα στο κεφάλαιο **"Αξιολόγηση Επενδύσεων με Κίνδυνο"** στο μάθημα «Ειδικά Θέματα Χρηματοοικονομικής Ανάλυσης» στο **Μεταπτυχιακό Πρόγραμμα "Λογιστική Ελεγκτική και Διεθνείς Συναλλαγές"**, του Τμήματος Λογιστικής και Χρηματοοικονομικής του Τ.Ε.Ι. ΑΜΘ Καβάλα.

2011: στο **Προπτυχιακό πρόγραμμα Erasmus** του ΤΕΙ Δυτικής Μακεδονίας Κοζάνη δίδαξα το μάθημα Financial Management.

2007-2008: Διδασκαλία - ακαδημαϊκό έτος 2007-2008 **"Χρηματοοικονομική Διοίκηση"** και **"Ανάλυση Αποφάσεων"** στο New York College Θεσσαλονίκης.

2007: Διδασκαλία - ακαδημαϊκό έτος 2007-2008 "**Οικονομικός Προγραμματισμός**", στο **Μεταπτυχιακό Πρόγραμμα** της Ε.Ε.Δ.Ε. Θεσσαλονίκη.

1996-1998: Διδασκαλία - ακαδημαϊκά έτη 1996-1998 "**Οικονομοτεχνικές Μελέτες**", στο τμήμα Λογιστικής της Σχολής Διοίκησης Οικονομίας του ΑΤΕΙ Θεσσαλονίκης.

Διοικητικό Έργο

A) Πανεπιστήμιο Δυτικής Μακεδονίας 2020 έως σήμερα:

1) Τακτικό μέλος της 11μελούς Επιτροπής Εκλεκτορικού για πρόσληψη νέας Θέσης Επίκουρου Καθηγητή Χρηματοοικονομικής Συμπεριφορικής στο Τμήμα Λογιστικής και Χρηματοοικονομικής του Πανεπιστημίου Δυτικής Μακεδονίας το 2020.

2) Τακτικό μέλος της τριμελούς εισηγητικής επιτροπής και κατά συνέπεια τακτικό μέλος 11μελούς Επιτροπής Εκλεκτορικού για εξέλιξη Επίκουρου Καθηγητή Χρηματοοικονομικής Συγχωνεύσεις και Εξαγορές σε Αναπληρωτή Καθηγητή στο Τμήμα Διοίκησης Επιχειρήσεων του Πανεπιστημίου Μακεδονίας το 2021.

3) Τακτικό μέλος της τριμελούς επιτροπής αξιολόγησης των Ακαδημαϊκών Υποτρόφων στο Τμήμα Λογιστικής και Χρηματοοικονομικής του Πανεπιστημίου Δυτικής Μακεδονίας το 2021 και 2022.

4) Τακτικό μέλος Τριμελών Επιτροπών Εξέτασης Διπλωματικών των ΠΜΣ του Τμήματος Λογιστικής και Ελεγκτικής

5) Τακτικό μέλος Τριμελών Επιτροπών Εξέτασης Πτυχιακών Εργασιών του Προπτυχιακού Προγράμματος του πρώην ΤΕΙ Δυτικής Μακεδονίας.

6) Υπεύθυνος Πρακτικής Άσκησης ΕΣΠΑ των φοιτητών του Τμήματος Λογιστικής και Χρηματοοικονομικής του Πανεπιστημίου Δυτικής Μακεδονίας, καθώς και της Πρακτικής Άσκησης μέσω ΟΑΕΔ των φοιτητών του Τμήματος Λογιστικής και Χρηματοοικονομικής του πρώην ΤΕΙ Δυτικής Μακεδονίας για το Ακαδημαϊκό έτος 2022-2023.

B) ΤΕΙ Δυτικής Μακεδονίας 2009 - 2019:

Καθ' όλη την διάρκεια της θητείας στο Τ.Ε.Ι. Δυτικής Μακεδονίας συμμετοχή σε πλήθος **διοικητικών διαδικασιών**, είτε ως μέλος, είτε ως πρόεδρος διαφόρων επίτροπων (*πρόεδρος παραλαβής έργων και υλικού, μέλος επιτροπής εξωδικαστικών προσφυγών, μέλος επιτροπής αντιστοίχισης προγράμματος σπουδών, μέλος εφορευτικών - εκλογικών επιτροπών, μέλος της Επιτροπής Εξέτασης Μαθημάτων των προς Κατάταξη Φοιτητών στο πρώην Χρηματοοικονομικό Τμήμα της Σχολής Διοίκησης Οικονομίας του ΤΕΙ Δυτικής Μακεδονίας Κοζάνη, μέλος της Κοινωνικής εταιρείας του ΤΕΙ Δυτικής Μακεδονίας, μέλος Επιτροπής (τακτικών και αναπληρωματικών μελών) για την αξιολόγηση ενστάσεων του άρθρου 15 του Π.Δ. 118/07 και προσφυγών του άρθρου 3 παρ. 2 του ν. 2522/1997 κατά τη διενέργεια διαγωνισμών (τακτικών και διεθνών) συμμετοχή ως καθηγητής εφαρμογών στις τελετές απονομής πτυχίων, κ.λ.π.*)

Συμμετοχή στα έργα:

1. «Ανοικτά Ακαδημαϊκά Μαθήματα (4 μαθήματα) του Τ.Ε.Ι. Δυτικής Μακεδονίας και της Εκκλησιαστικής Μακεδονίας» του Επιχειρησιακού Προγράμματος Εκπαίδευση και Διά Βίου Μάθηση Υποέργο 1 «Ανάπτυξη Ψηφιακών Μαθημάτων Υποστήριξη Ψηφιακής Πλατφόρμας και άλλες δράσεις». Από 1/10/2012 - 30/11/2015
2. «Ψηφιακή Βιβλιοθήκη». Από 21/2/2014 - 30/11/2015
3. «1174R4 Development of Interregional Financial Assistance to SMEs and of non-grand instruments (DIFASS)». Από 1/10/2012 - 30/12/2012.
4. «Ανάπτυξη οδικού χάρτη για την αναβάθμιση της λειτουργίας των Διοικητικών υπηρεσιών του ΤΕΙ Δυτικής Μακεδονίας» του Επιχειρησιακού Προγράμματος «Διοικητική Μεταρρύθμιση». Από 22/8/2012 - 15/2/2013.
5. «Πρακτική Άσκηση Φοιτητών ΤΕΙ Δυτικής Μακεδονίας» με Κωδικό ΟΠΣ 299971 του Ε.Π. "Εκπαίδευση και δια Βίου Μάθηση" [Υποέργο 01 με τίτλο "Χρηματοδοτήσεις για την Πρακτική Άσκηση τμημάτων του Δυτικής Μακεδονίας] της Σχολής Διοίκησης Οικονομίας του ΤΕΙ Δυτικής Μακεδονίας Κοζάνη. Από 1/10/2010 - 31/11/2014.

Γ) ΕΛΛΗΝΙΚΟ ΑΝΟΙΚΤΟ ΠΑΝΕΠΙΣΤΗΜΙΟ ΠΑΤΡΩΝ (Ε.Α.Π.) 2018-2019:

α) Μέλος της Επιτροπής Σύνταξης της 2ης εργασίας με θεματολογία την Χρηματοοικονομική Διοίκηση των φοιτητών της θεματικής ενότητας ΤΡΑ51 του μεταπτυχιακού προγράμματος

"Τραπεζική", και **β) Μέλος της Επιτροπής Ελέγχου Λογοκλοπής των Εργασιών** των φοιτητών της θεματικής ενότητας ΤΡΑ51 του μεταπτυχιακού προγράμματος "Τραπεζική"

Δημοσιεύσεις

A. Επιστημονικές Ερευνητικές Εργασίες σε Έγκριτα Διεθνή Περιοδικά με Κριτές

- 1) Zissopoulos D., **Kyriazopoulos G.**, Maggou I., (2011) "Ecumenical Currency Definition Through Poverty Guidelines, Barter Transactions, Property and Country Valuation" *Journal of Modern Accounting and Auditing*, ISSN 1548-6583 November 2011, Vol. 7, No. 11
- 2) **Kyriazopoulos G.**, Drympetas E., (2014) "The Long-term Impact of Bank M&As in Europe: An Integrated Approach" *European Journal of Business and Social Sciences (EJBSS)*. Volume 3 No.1 April 2014. pp.71-94
- 3) Drympetas E., **Kyriazopoulos G.**, (2014) "Short-term stock price behaviour around European Cross-border Bank M&As" *Journal of Applied Finance and Banking (JAFB)*. Volume 4 Issue 3 May 2014 p.p. 47-70.
- 4) **Kyriazopoulos G.**, Drympetas E., (2014) "Short and Long-term Performance Analysis of Banks Ms&As in Europe" *Corporate Ownership and Control (COC)*. Volume 12, Issue 1, November 2014, Continued - 2 p.p. 271-286, (ABS List 1 Star).
- 5) Drympetas E., **Kyriazopoulos G.**, (2014) "Post-acquisition Performance of European Cross-border Bank M&As" *International Journal of Monetary Economics and Finance (IJMEF)*. Vol.7 No.4 pp 328-346
- 6) **Kyriazopoulos G.**, Drympetas E., (2015) "Long-term Performance of Acquirers Involved in Domestic Bank Ms&As in Europe", *International Journal of Financial Research (IJFR)* Vol. 6, No. 1; 2015
- 7) **Kyriazopoulos G.**, Drympetas E., (2015) "Do Domestic Banks Ms&As still Create Value? Recent Evidence from Europe" *Journal of Finance and Bank Management (JFBM)*. Vol. 3, No. 1; pp 100-116.
- 8) **Kyriazopoulos G.**, Drympetas E., Chionis D., (2015), "The Determinants of Bank Profitability Around M&As: Evidence from Europe" *International Research Journal of Finance and Economics Issue 143 pp 70-90, December 2015*.
- 9) **Kyriazopoulos G.**, (2015), "Productivity Efficiency of the Systemic Banks: Evidence from Greece" *Corporate Ownership and Control* Volume 13 Issue 1, Autumn 2015, Continued –3 pp. 362, (ABS List 1 Star)
- 10) Lazaridis Th., Drympetas E., **Kyriazopoulos G.**, (2015). "Mergers, Liquidations and Bankruptcies in the European Banking Sector" *Risk Governance & Control: Financial Markets & Institutions* Volume 5, Issue 2, 2015
- 11) **Kyriazopoulos G.**, (2016), "Wealth effects from banks Ms&As in Eastern Europe" *International Journal of Economics and Financial Issues IJEFI* Vol 6:, No:2, 2016 issue.
- 12) Petropoulos D., **Kyriazopoulos G.**, (2016) "Profit value of the Co-Operative Banks in Greece" *Journal of Finance and Investment Analysis*, vol. 5, no. 2, 2016, 19-29 ISSN: 2241-0998 (print version), 2241-0996(online) Scienpress Ltd, 2016
- 13) **Kyriazopoulos G.**, (2017), "Corporate Governance and Firm Performance in Periods of Financial Distress. Evidence from Greece". *Corporate Ownership and Control*, Volume 14, Issue 3, p.p.: 209-222, Spring 2017, (ABS List 1 Star).
- 14) **Kyriazopoulos G.**, (2017), "Corporate Governance and Capital Structure in Periods of Financial Distress. Evidence from Greece". *Investment Management and Financial Innovations*, Volume 14, Issue 1-1 (cont.), p.p.: 254-262, 2017, (ABS List Two Star).
- 15) Konstantinidis An., **Kyriazopoulos G.**, (2019) "Status Quo Bias, Myopic Loss Aversion Bias and Investment Advisers" *IOSR Journal of Business and Management* Volume 21, Issue 2. pp 76-80.
- 16) **Kyriazopoulos G.**, (2019). "Credit Risk Evaluation and Rating for Smes Using Statistical Approaches: The Case of European Smes Manufacturing Sector". *Journal of Applied Finance and Banking*. vol. 9, no. 5, pp. 59-83.
- 17) **Kyriazopoulos G.**, (2019). "Financial Evaluation and Efficiency of Microfinance Institutions: A cross-country analysis" *Journal of Applied Finance & Banking*, Vol. 9, no. 6, pp. 1-13
- 18) **Kyriazopoulos G.**, Logotheti M., (2019). "The Accounting Entries of Mergers and Acquisitions in Europe" *International Journal of Accounting and Financial Reporting* Vol. 9, No. 3 pp. 85-109

- 19) **Kyriazopoulos G.**, Makriyiannis G., Logotheti M., (2019). "The Impact of Deferred Taxation on Banking Profitability and Capital Adequacy. Evidence from the Greek Banking System" *International Journal of Applied Economics, Finance and Accounting* Vol 5 No 1 pp 1-13
- 20) **Kyriazopoulos G.**, Logotheti M., (2019). "How Mergers and Acquisitions Affected the Basic Accounting Elements of Greek Banks During the Euro Years 2002-2018" *Journal of Accounting, Business and Finance Research* Vol. 7, No 2 pp. 24-39
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Βραβευμένα Άρθρα

Kyriazopoulos G., Drymbetas E., Chionis D., (2015), "The Determinants of Bank Profitability Around M&As: Evidence from Europe" *International Research Journal of Finance and Economics* Issue 143 pp 59-69, December 2015, The ad hoc Scientific Research Scientific Award Committee and the Editorial Board of *International Research Journal of Finance and Economics* give you a Distinguished Scholar Award based on contribution to selected field.

Papers Under Review in Journals

Καρένα

Διεθνή Συνέδρια

Αντιπρόεδρος του Διεθνούς Συνεδρίου Ανάπτυξης και Οικονομίας (International Conference of Development and Economy I.CO.D.ECON. www.icodecon.com), που διεξάγεται κάτω από την αιγίδα των Υπουργείων Παιδείας και Ανάπτυξης-Οικονομίας, και μέλος της Επιστημονικής Επιτροπής του εν λόγω συνεδρίου. Εκδότης του περιοδικού των περιλήψεων και των ολοκληρωμένων εργασιών του Διεθνούς Συνεδρίου I.CO.D.ECON.

Διοργανωτής του 1ου Διεθνούς Συμποσίου Εξαγορών και Συγχωνεύσεων στα πλαίσια του 5ου ICODECON 21-23/10/2022, Καλαμάτα, Ελλάδα.

Ερευνητικά Προγράμματα

1) Συμμετοχή με τη διδακτορική διατριβή στο Επιστημονικό πρόγραμμα Research Funding Program **Θαλής** με τίτλο *"Investing in knowledge society through the European Social Fund"* Έργο «ΘΑΛΗΣ - Δημοκρίτειο Πανεπιστήμιο Θράκης. Αποτίμηση Κινδύνων και Προσομοίωση Ακραίων Καταστάσεων σε Ευρωπαϊκές Τράπεζες» ΚΕ81165 (2012-2015).

2) Ερευνητική Πρόταση προς τον ΕΛΙΔΕΚ για την ενίσχυση των μελών ΔΕΠ, Ερευνητών/τριών και προμήθεια εξοπλισμού μεγάλης αξίας με Total Score Pass 67.88 με θέμα την «**Υλοποίηση Καινοτόμων Πληροφοριακών Συστημάτων** software μεγάλης αξίας με την δυνατότητα αξιοποίησης εθνικών και διεθνών βάσεων δεδομένων για την διερεύνηση από τις επιχειρήσεις των χρηματοοικονομικών και φορολογικών πλεονεκτημάτων και ωφελειών τους, οι οποίες προκύπτουν από την δημιουργία **Εξαγορών & Συγχωνεύσεων, Κοινοπραξιών, Συνεργειών και Clusters μεταξύ τους**», το έτος 2018.

3) Ερευνητική Πρόταση με τίτλο: **"Οι Ξένες Άμεσες Επενδύσεις με την μορφή Εξαγορών και Συγχωνεύσεων σε Εγχώρια και Διασυνοριακή βάση ως Μοχλός Ανάπτυξης της Ελληνικής Οικονομίας"** του Ειδικού Λογαριασμού Κονδυλίων Έρευνας (ΕΛΚΕ Νο. 80327/2019) του Πανεπιστημίου Δυτικής Μακεδονίας, ως Επιστημονικός Υπεύθυνος.

Μέλος Συντακτικής Επιτροπής (Editorial Board)

- 1) International Journal of Finance and Banking Research
- 2) International Journal of Business and Economics Research

Κριτής σε Διεθνή Περιοδικά (Reviewer)

- 1) Accounting and Finance Research Journal (sciedupress.org)
- 2) Corporate Governance and Organizational Behavior Review (virtusinterpress.org)

Επαγγελματική εμπειρία

10/2007-6/2008: Ωρομίσθιος Εκπαιδευτικός στο NY College (Χρηματοοικονομική Διοίκηση και Ανάλυση Αποφάσεων), ΠΕΚ ΠΑΣΤΕΡ (Διοικητικό Μάρκετινγκ Κοστολόγηση Προϊόντων και Αρχές Πολιτικής Οικονομίας) ΙΕΚ ΟΑΕΔ (Οικονομικά Μαθηματικά και Στατιστική) στο 1ο ΙΕΚ Θεσσαλονίκης (Στατιστική) και στην Ε.Ε.Δ.Ε. Θεσσαλονίκη (Οικονομικός Προγραμματισμός).

09/1982 - 05/2007: Ανώτερο Στέλεχος Τραπεζών σε θέματα χρηματοδοτήσεων.

10/2006: Εισηγητής στο μάθημα των «Γενικών Αρχών Πιστοδοτήσεων» σε σεμινάριο στελεχών της Εθνικής Τράπεζας της Ελλάδος Α.Ε.

05/2006: Εισηγητής στο μάθημα των «Χρηματοδοτήσεων σε Μικρομεσαίες Επιχειρήσεις» σε σεμινάριο στελεχών της Εθνικής Τράπεζας

10/2003-12/2003: Εισηγητής στα μαθήματα των «Διαχείρισης Χαρτοφυλακίου» και «Χρηματοδοτήσεων» στο σεμινάριο Τραπεζικών Σπουδών του Πανεπιστημίου Μακεδονίας.

03/2003: Αξιολογητής στο πλαίσιο του Γ' κύκλου αξιολόγησης της Δράσης 2.2.2 του ΕΠΑΝ «Ποιοτικός Εκσυγχρονισμός Μικρών Καταλυμάτων» μέσω ΚΕΠΑ

12/2002: Εισηγητής για την Ε.ΚΑΤ.Ο. με θέμα το «16 ημέρες πριν από το ΕΥΡΩ» σε ημερίδα του ετήσιου οικονομικού forum «Money Show», που πραγματοποιήθηκε στο Hotel HYATT στη Θεσσαλονίκη

05/2002: Μέλος της 3μελούς επιτροπής αναθεώρησης και βελτίωσης του προγράμματος των σεμιναρίων των Τραπεζικών Σπουδών, του Πανεπιστημίου Μακεδονίας, με αμοιβή έργου.

3/2002: Αξιολογητής του Υπουργείου Ανάπτυξης στα Προγράμματα «Τουρισμού του ΕΠΑΝ» μέσω ΚΕΠΑ.

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05/2001: Εισηγητής στην εκδήλωση του Γραφείου Διασύνδεσης του Πανεπιστημίου Μακεδονίας με θέμα «Θέλω να γίνω Τραπεζικό Στέλεχος».

03/2001: Αξιολογητής του Υπουργείου Ανάπτυξης στα Προγράμματα «Βελτίωση και Ανάπτυξη Μορφών Ενέργειας Επιχειρήσεων» μέσω ΚΕΠΑ.

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10/1993: Εισηγητής στα στελέχη της εταιρείας ΣΙΔΕΝΟΡ Α.Ε. θέματα «Οργάνωσης Αποθήκης & Οικονομικής Διαχείρισης Αποθεμάτων» σε επιδοτούμενα προγράμματα ΕΚΤ-ΟΑΕΔ.

Γενικές Επιμορφώσεις

- **A.C.T.A. Certified Computer User Office 2003** (Word, Excel) MS Access 2002, MS PowerPoint 2002, Internet Explorer 6.0, MS Outlook Express 6.0, MS Windows XP, από τον Τεχνοβλαστό του Αριστοτελείου Πανεπιστημίου Θεσσαλονίκης (2009).
- **Διεθνή Λογιστικά Πρότυπα** σεμινάριο 3/12/2004 έως 4/6/2005 στην εισηγμένη στο ΧΑΑ λογιστική εταιρεία E-NET με τελικές εξετάσεις πιστοποίησης από την Association of International Accountants A.I.A. England.
- **Πωλητές Αμοιβαίων Κεφαλαίων** διάρκειας 30 ωρών από 14/5/2001 έως 17/5/2001 από το Ελληνικό Τραπεζικό Ινστιτούτο με επιτυχείς εξετάσεις πιστοποίησης και βαθμό «Α».
- **Το ΕΥΡΩ και οι επιδράσεις από την εισαγωγή του Ευρώ στις τραπεζικές εργασίες** εξ' αποστάσεως εκπαίδευση από την Ένωση Ελληνικών Τραπεζών διάρκειας από 5/3/2001 έως 30/6/2001.
- **Χρηματοοικονομικές Αναλύσεις και Εγκρίσεις Δανείων** εξ' αποστάσεως εκπαίδευση διάρκειας από 5/3/2001 έως 30/6/2001 από το Ελληνικό Τραπεζικό Ινστιτούτο.
- **Η μεθοδολογία των χρηματοδοτήσεων στην Τραπεζική Πρακτική** εξ' αποστάσεως εκπαίδευση διάρκειας από 8/2/1999 έως 29/5/1999 από την Ένωση Ελληνικών Τραπεζών.
- **Marketing** 40 ωρών από 8/3/1993 έως 29/3/1993 στο ΕΛ.ΚΕ.ΠΑ.

Τραπεζικές Επιμορφώσεις

- **Νεοελληνική Γλώσσα** 26/3/1985
- **Συνάλλαγμα** (καταθέσεις, σπουδαστικό, δάνεια) 19/5/86
- **Γενικός Κύκλος Τραπεζικών εργασιών** 8/12/1998
- **Χορηγήσεις II** 16/1/95
- **Εγγυητικές Επιστολές** 16/10/95 έως 20/10/95
- **Marketing και συνεργασία με τον πελάτη** 18/12/96 έως 20/12/96
- **Windows** 9/6/1997 έως 12/6/97
- **Lan – Windows** 17/12/98
- **Λειτουργία Κέντρων Χρηματοδοτήσεων** 15/3/99 έως 26/3/99
- **Office** 29/3/99 έως 2/4/99 και 15/4/99 έως 16/4/99
- **Νέα Επενδυτικά Προϊόντα** (Options, Swaps, Futures, Forwards) 10/4/2000.
- **Σύστημα Διαχείρισης Πελατών (ΣΥ.ΔΙ.ΠΕΛ.) Στελεχών Χρηματοδοτήσεων** 4/4/2001
- **Μηχανογραφικό πακέτο Δανείων σε Συνάλλαγμα** 2/5/2001
- **Μηχανογραφικό σύστημα IRIS** 17/9/2001
- **Μηχανογραφικό σύστημα Χρηματοδοτήσεων για Διοίκηση** 12/12/2001
- **Intranet και e-mail** 10/06/2002 έως 11/06/2002
- **Πωλήσεις για στελέχη** 4/6/2003 έως 5/6/2003
- **Μηχανογραφικό IRIS σύστημα Διαχείρισης Δανείων** 8/4/2005

- **Εκπαίδευση Νέων Εκπαιδευτών** 21/9/2005 έως 22/9/2005 στο οποίο κρίθηκα κατάλληλος ως εισηγητής σεμιναρίων χρηματοδοτήσεων σε στελέχη της Εθνικής Τράπεζας.
- **Γενικές Αρχές Πιστοδοτήσεων** (Δάνεια, Leasing Factoring Forfeiting, Venture Capital, Κοινοπρακτικά Δάνεια) 7/3/2006 έως 9/3/2006

Άλλες Δραστηριότητες

- Άδεια ασκήσεως Οικονομικού Επαγγέλματος.
- Άδεια ασκήσεως Επαγγέλματος Λογιστή Α΄ κατηγορίας.

Στρατιωτική Θητεία

Υπηρετήσα τη στρατιωτική μου θητεία (1991-1993) ως έφεδρος αξιωματικός των διαβιβάσεων πεζικού.

Γλώσσες

Ελληνική (μητρική), **Αγγλικά** (TOEFL, πολύ καλή, έρευνα, δημοσιεύσεις και παρουσιάσεις σε διεθνή συνέδρια), **Γαλλικά** (4 έτη).

Επικαιροποίηση: Απρίλιος 2023

Δρ. ΚΥΡΙΑΖΟΠΟΥΛΟΣ ΓΕΩΡΓΙΟΣ

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