### ΒΙΟΓΡΑΦΙΚΟ ΣΗΜΕΙΩΜΑ

# Δρ. Βασίλειος Κ. Γιαννόπουλος

Επίκουρος Καθηγητής,

Τμήμα Λογιστικής και Χρηματοοικονομικής, Πανεπιστήμιο Πελοποννήσου

#### ΠΡΟΣΩΠΙΚΕΣ ΠΛΗΡΟΦΟΡΙΕΣ

ΕΠΩΝΥΜΟ: Γιαννόπουλος
 ΟΝΟΜΑ: Βασίλειος
 ΠΑΤΡΩΝΥΜΟ: Κωνσταντίνος
 ΟΙΚΟΓΕΝΕΙΑΚΗ ΚΑΤΑΣΤΑΣΗ: Έγγαμος
 ΗΜ/ΝΙΑ ΓΕΝΝΗΣΗΣ: 02/05/1981
 ΤΗΛΕΦΩΝΟ: 27210 45158

E-MAIL: v.giannopoulos@accfin.edu.gr

# ΑΚΑΔΗΜΑΪΚΑ ΠΡΟΣΟΝΤΑ

# 2009 - 2015 Πανεπιστήμιο Πατρών

Τμήμα Διοίκησης Επιχειρήσεων **Διδακτορικό Δίπλωμα (Ph.D.)** 

Τίτλος: "Αξιολόγηση επίδοσης του τραπεζικού μάνατζμεντ μέσω της μέτρησης της πιστοληπτικής ικανότητας των δανειοδοτούμενων μικρομεσαίων επιχειρήσεων (SMEs) με τη χρήση μοντέλων credit scoring, κατά τη διάρκεια της κρίσης". (Βαθμός «Άριστα»).

(http://nemertes.lis.upatras.gr/jspui/handle/10889/8946)

2006 - 2008 Πανεπιστήμιο Πατρών

Τμήμα Διοίκησης Επιχειρήσεων

Μεταπτυχιακό Δίπλωμα Ειδίκευσης στις Νέες Αρχές Διοίκησης Επιχειρήσεων (ΜΒΑ), (Βαθμός «Άριστα»).

Τίτλος διπλωματικής εργασίας: "Υπάρχουν ακόμα ημερολογιακές ανωμαλίες στις διεθνείς κεφαλαιαγορές; :

ενδείξεις από τα τελευταία 20 έτη".

(http://nemertes.lis.upatras.gr/jspui/handle/10889/1224)

1999 - 2003 Πανεπιστήμιο Πειραιώς

Τμήμα Χρηματοοικονομικής και Τραπεζικής Διοικητικής Πτυχίο Χρηματοοικονομικής και Τραπεζικής Διοικητικής,

(Βαθμός «Λίαν Καλώς»).

#### ΕΠΑΓΓΕΛΜΑΤΙΚΗ ΕΜΠΕΙΡΙΑ

01/07/2014 – 31/03/2019 Τράπεζα Eurobank Ergasias AE

Επικεφαλής ομάδας Credit Officers, Retail Remedial

Small Business Banking, Trouble Asset Group

1/01/2010 – 30/06/2014 Τράπεζα Eurobank Ergasias AE

Credit Officer, Small Business Banking

1/06/2005 – 31/12/2009 Τράπεζα Eurobank Ergasias AE

ΔΙΔΑΚΤΙΚΗ ΕΜΠΕΙΡΙΑ

07/05/2019 - σήμερα Πανεπιστήμιο Πελοποννήσου

Τμήμα Λογιστικής και Χρηματοοικονομικής,

Credit Processor, Small Business Banking

Επίκουρος Καθηγητής με γνωστικό αντικείμενο:

Λογιστική.

17/04/2019 - 06/05/2019 ΤΕΙ Πελοποννήσου

Τμήμα Λογιστικής και Χρηματοοικονομικής,

Επίκουρος Καθηγητής με γνωστικό αντικείμενο:

Λογιστική.

18/03/2019 – 16/04/2019 ΤΕΙ Πελοποννήσου

Τμήμα Λογιστικής και Χρηματοοικονομικής,

Επιστημονικός Συνεργάτης στα Μαθήματα: Φορολογική Λογιστική και Μηχανογραφημένη

Λογιστική.

01/10/2011 - 30/09/2012 ΤΕΙ Δυτικής Ελλάδας

Τμήμα Λογιστικής,

Εργαστηριακός Συνεργάτης:

Αυτοδύναμη διδασκαλία του μαθήματος «Ανάλυση Οικονομικών Καταστάσεων και Αποτίμηση

Επιχειρήσεων»,

Συνδιδασκαλία του μαθήματος «Τραπεζική

Χρηματοοικονομική»

# ΔΗΜΟΣΙΕΥΣΕΙΣ ΣΕ ΠΕΡΙΟΔΙΚΑ ΜΕ ΚΡΙΤΕΣ

- 1. Giannopoulos V., Aggelopoulos E. (2019), "Predicting Small Business Loan delinquencies during recession using primary accounting data. The case of Greece", Intelligent Systems in Accounting Finance and Management, Vol.26, pp 71-82 (ABS list<sub>2018</sub>: 1).
- 2. Giannopoulos V. (2019), "The evolution of non-performing credit limits during crisis period, using unique accounting data", Journal of Accounting and Marketing, Vol.8, No.1, pp 1-6, doi: 10.4172/2168-9601.1000308.
- **3. Giannopoulos V.** (2018), "The effectiveness of Neural Networks scorecard models in estimating SMEs' creditworthiness by using accounting data", **Journal of Accounting Information and Innovation**, Vol.4, No.9, pp 7-17.

- **4. Giannopoulos V.** (2018), "How Effective Are Credit Scoring Models In Predicting SMES Default Using Micro Accounting Data?", **European Journal of Accounting, Finance and Investment**, Vol.4, No.10, pp 1-10.
- **5. Giannopoulos V.** (2018), "What causes non-performing loans? The case of Greece using primary accounting data", **Open Journal of Accounting**, Vol.7, No.4, pp 191-206.
- **6. Giannopoulos V.** (2018), "The effectiveness of artificial credit scoring models in predicting NPLs using micro accounting data", **Journal of Accounting and Marketing**, Vol.7, No.4, pp.1-5, doi: 10.4172/2168-9601.1000303.
- **7.** Aggelopoulos E., **Giannopoulos V.** and Mpourou E. (2016), "Credit Provision Strategy during Financial Crisis Using Bank Accounting Data", **Accounting and Finance Research**, Vol.5, No.4, pp 137-146.
- **8. Giannopoulos V.** and Peppas P. (2010), "Associations between Constructive Models for Set Contraction", Artificial Intelligence: Theories, Models and Applications. **Lecture Notes in Computer Science**, Vol.6040, pp 113-121.
- 9. 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. (<a href="http://sreview.teipir.gr/content/are-calendar-anomalies-still-alive-international-stock-markets-evidence-last-20-years">http://sreview.teipir.gr/content/are-calendar-anomalies-still-alive-international-stock-markets-evidence-last-20-years</a>).

#### ΔΗΜΟΣΙΕΥΣΕΙΣ ΣΕ ΕΠΙΣΤΗΜΟΝΙΚΟΥΣ ΤΟΜΟΥΣ

1. Γιαννόπουλος Β. και Γεωργόπουλος Α. (2016), "Αποτελεσματικότητα των μοντέλων μέτρησης της πιστοληπτικής ικανότητας των δανειοδοτούμενων μικρομεσαίων επιχειρήσεων κατά τη διάρκεια της κρίσης", Επιστημονικός τόμος "Συμβολές στη Λογιστική Έρευνα, Τόμος ΙΙ", 2016, Τμήμα Δημόσιας Διοίκησης, Τμήμα Οικονομικών Επιστημών και Δημόσιας Διοίκησης, Πάντειο Πανεπιστήμιο Κοινωνικών και Πολιτικών Επιστημών.

# ΕΡΓΑΣΙΕΣ ΥΠΟ ΚΡΙΣΗ

1. "Borrower characteristics and loan performance: Evidence from micro and small Greek firms", έχει υποβληθεί για αξιολόγηση δημοσίευσης στο περιοδικό "International Journal of Banking, Accounting and Finance".

#### ΔΙΕΘΝΗ ΣΥΝΕΔΡΙΑ ΜΕ ΚΡΙΤΕΣ

- 1. Giannopoulos V., Kariofyllas S., "The Evolution of NPLs: Testing Bank Management Decisions under Adverse Economic Conditions.Primary Evidence from the Greek Crisis Using Data from the Accounting-Based Information System", Banking II, Session 19, 18<sup>th</sup> Annual Hellenic Finance and Accounting Association Conference, Athens, Greece, December 13-14, 2019.
- **2. Giannopoulos V.**, Charalampidis C., Aggelopoulos E., Georgopoulos A., "Small Business Financing before and after the Financial Crisis. The Case of Greece",

- Financial Risk and Risk Management, Session 4, **17**<sup>th</sup> **Annual Hellenic Finance and Accounting Association Conference**, Piraeus, Greece, December 14-15, 2018.
- 3. Aggelopoulos E., Giannopoulos V., Georgopoulos A., "Income Smoothing through Loan Loss Impairments over the Business Cycle: The Case of Bank Business Units in Greece", Financial Reporting II, Session 11, 16<sup>th</sup> Annual Hellenic Finance and Accounting Association Conference, Athens, Greece, December 15-16, 2017.
- 4. Giannopoulos V., Aggelopoulos E., Georgopoulos A., "Characteristics of Non-Performing Small Business Loans and Comparative Analysis of Credit Scoring Models: Evidence from the Crisis Greek Economy", Banking and Mortgages, Session 11, Spring 2017 Conference of the Multinational Finance Society, Lemesos, Cyprus, April 7-9, 2017.
- 5. Aggelopoulos E., Giannopoulos V., "Income Smoothing using Loan Loss Provisions According to the IAS 39: An Application at Lower Bank Levels before and during Crisis Years", Financial Analysis, Session 13, 15th Annual Hellenic Finance and Accounting Association Conference, Thessaloniki, Greece, December 16-17, 2016.
- 6. Giannopoulos V., Aggelopoulos E., Georgopoulos A., "Non-performing loans during the Greek crisis. The challenges for the creditworthiness of SMEs and the banking management", Banks, Session 1, 14th Annual Hellenic Finance and Accounting Association Conference, Athens, Greece, December 18-19, 2015.
- 7. Aggelopoulos E., Giannopoulos V., Georgopoulos A., "Loan Loss Impairments and Profit Analysis of Greek Banks: New Credit Policy Aspects using Bootstrap DEA", Banks, Session 1, 14th Annual Hellenic Finance and Accounting Association Conference, Athens, Greece, December 18-19, 2015.
- 8. Aggelopoulos E., Giannopoulos V., Georgopoulos A., "Applying Data Envelopment Analysis on Accounting Data to Assess the Efficiency of Greek Retail Branches During Crisis Years", Crisis II, Parallel Session 11, 22<sup>nd</sup> Conference of the Multinational Finance Society, Halkidiki, Greece, June 28-30, 2015.
- 9. Giannopoulos V., Georgopoulos A., "Comparative analysis of credit scoring models in times of financial crisis. Evolution of the effect of the independent variables in non-performing loans during the recession of the Greek economy", Banking, Parallel Session S-II-2, Winter 2014 Conference of the Multinational Finance Society, Athens, Greece, December 14-16, 2014.
- 10. Giannopoulos V., Georgopoulos A., "Effectiveness of Credit Scoring Model during the Current Recession of the Greek Economy. Evidence from One of the Four Systemic Banks of Greece", Banking, Parallel Session 2, 13<sup>th</sup> Conference of the Hellenic Finance and Accounting Association, Volos, Greece, December 12-13, 2014.
- **11. Giannopoulos V.**, Georgopoulos A., "How Effective is the Evaluation of Loans Using Credit Scoring Models in Times of Financial Crisis? Evidence from One of Four Systemic Banks of Greece", Banks and Credit Risk, Parallel Session S-I-3, **2014 Multinational Finance Society Symposium**, Larnaca, Cyprus, April 4-5, 2014.

- 12. Giannopoulos V., Polygeni K., Aggelopoulos E., "Modern Financial Services in the Sector of Olive. Evolution of Market Conditions and Prospects for the Future of Greek Olive Oil", Investments and Performance Measurement, Parallel Session 12, 12<sup>th</sup> Conference of the Hellenic Finance and Accounting Association, Thessaloniki, Greece, December 13-14, 2013.
- 13. Aggelopoulos E., Giannopoulos V., Georgopoulos A., Zafeiropoulos G., "What Explains Changes in Divisional Performance under Liquidity Shortage Conditions? The Case of Retail Branches", Financial Analysis", Parallel Session 9, 11<sup>th</sup> Conference of the Hellenic Finance and Accounting Association, Athens, Greece, December 14-15, 2012.
- **14. Giannopoulos V.**, Aggelopoulos E., Mpourou E., "Bank Credit Strategy during Financial Crisis", Banking, Parallel Session 3, **10th Conference of the Hellenic Finance and Accounting Association**, Piraeus, Greece, December 16-17, 2011.
- **15. Giannopoulos V.**, Peppas P., "Associations between Constructive Models for Set Contraction", **6th Hellenic Conference on Artificial Intelligence**, SETN 2010, Athens, Greece, May 4-7, 2010.
- 16. Aggelopoulos E., Giannopoulos V., Georgopoulos A., "The Efficiency Evaluation of Banks Using Non-Parametric Methods: The Case of Data Envelopment Analysis Technique", Banking, Parallel Session 2, 8<sup>th</sup> Conference of the Hellenic Finance and Accounting Association, Thessaloniki, Greece, December 18-19, 2009.
- **17. Giannopoulos V.**, "Are Calendar anomalies still alive in the international stock markets? Evidence from the last 20 years", Behavioral Aspects and Market Anomalies, Parallel Session 13, **7**<sup>th</sup> **Conference of the Hellenic Finance and Accounting Association**, Chania, Greece, December 12-13, 2008.

### ΚΡΙΤΗΣ ΔΙΕΘΝΩΝ ΠΕΡΙΟΔΙΚΩΝ (Reviewer)

- 1. Intelligent Systems in Accounting, Finance and Management
- 2. Accounting and Finance Research
- **3.** Open Journal of Accounting

#### ΜΕΛΟΣ ΕΠΙΣΤΗΜΟΝΙΚΩΝ ΣΥΛΛΟΓΩΝ

- 1. Μέλος της Ελληνικής Εταιρίας Επιστημόνων Χρηματοοικονομικής και Λογιστικής (HFAA), Αθήνα.
- **2.** Μέλος του **Multinational Finance Society**, Cyprus.

#### ΞΕΝΕΣ ΓΛΩΣΣΕΣ

- 1. Αγγλικά, First Certificate in English, University of Cambridge
- 2. Γαλλικά (βασικές γνώσεις)

# ΔΕΞΙΟΤΗΤΕΣ ΚΑΙ ΙΚΑΝΟΤΗΤΕΣ ΣΤΟΥΣ Η/Υ

MS Office (Word, Excel, PowerPoint, Access), Econometric Packages (E-views, SPSS, R-statistical package), Reuters, Datastream, Social Media