

CURRICULUM VITAE

Dr. Vasileios K. Giannopoulos

Assistant Professor,

Department of Accounting and Finance, University of Peloponnese

PERSONAL INFORMATION

SURNAME: Giannopoulos
FIRST NAME: Vasilios
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MARITAL STATUS: Married
DATE OF BIRTH: 02/05/1981
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ACADEMIC EDUCATION

- 2009 – 2015** **University of Patras**
Department of Business Administration
Ph.D.
Title: "Bank management's performance evaluation by measuring the creditworthiness of SME borrowers using credit scoring models, during the current crisis of Greek Economy". (Grade «Excellent»)
(<http://nemertes.lis.upatras.gr/jspui/handle/10889/8946>)
- 2006 – 2008** **University of Patras**
Department of Business Administration
Master in Business Administration (MBA), (Grade «Excellent»)
Dissertation title: "Are Calendar anomalies still alive in the international stock markets? Evidence from the last 20 years".
(<http://nemertes.lis.upatras.gr/jspui/handle/10889/1224>)
- 1999 – 2003** **University of Piraeus**
Department of Banking and Financial Management
Bachelor of Financial and Banking Administrative, (Grade "Very Good").

WORK EXPERIENCE

- 01/07/2014 – 31/03/2019 Eurobank Ergasias AE**
Credit Officers' Leader, Retail Remedial Small Business Banking, Trouble Asset Group
- 01/01/2010 – 30/06/2014 Eurobank Ergasias AE**
Credit Officer, Small Business Banking
- 01/06/2005 – 31/12/2009 Eurobank Ergasias AE**
Credit Processor, Small Business Banking

TEACHING EXPERIENCE

- 07/05/2019 – today University of Peloponnese**
Department of Accounting and Finance,
Assistant Professor of Accounting.
- 17/04/2019 – 06/05/2019 TEI of Peloponnese**
Department of Accounting and Finance,
Assistant Professor of Accounting.
- 18/03/2019 – 16/04/2019 TEI of Peloponnese**
Department of Accounting and Finance,
Scientific Associate in Courses: Tax Accounting and
Computerized Accounting.
- 01/10/2011 – 30/09/2012 TEI of West Greece**
Department of Accounting,
Lab assistant :
Self-tuition of the course "Analysis of Financial
Statements and Business Valuation",
Co-teaching the course "Banking Finance".

PAPERS IN REFEREED ACADEMIC JOURNALS

- 1. Giannopoulos V., Aggelopoulos E., Georgopoulos A. (2022), "Borrower characteristics and loan performance: Evidence from micro and small Greek firms", *International Journal of Banking, Accounting and Finance*, Vol.13(1), pp 1-31 (ABS list₂₀₁₈: 2).**
- 2. 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 list₂₀₁₈: 1).**
- 3. 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.**
- 4. 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.**

5. **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.
6. **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.
7. **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.
8. 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.
9. **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.
10. 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. (<http://sreview.teipir.gr/content/are-calendar-anomalies-still-alive-international-stock-markets-evidence-last-20-years>).

PUBLICATIONS IN SCIENTIFIC VOLUMES

1. **Giannopoulos V.**, Georgopoulos A. (2016), "Effectiveness of credit scoring models for SMEs during the financial crisis of Greek Economy", Scientific volume "Contributions to Accounting Research, Vol II", 2016, Department of Public Administration, Faculty of Economic Sciences and Public Administration, Panteion University of Social and Political Sciences.

PAPERS UNDER REVIEW IN REFEREED ACADEMIC JOURNALS

1. **Giannopoulos V.**, Kariofyllas S. "Non-Performing Loans. Bad management or Bad luck? Primary evidence from the Greek crisis using micro-accounting data", under review in *Journal of International Financial Management and Accounting*.

PRESENTATIONS IN INTERNATIONAL CONFERENCES

1. **Giannopoulos V.**, Aggelopoulos E., Kariofyllas S. (2022), "An examination of calendar anomalies in the international stock markets. Evidence from 1988 through 2008.", accepted to be presented in **28th Annual Conference of the Multinational Finance Society**, Gdansk, Poland, June 26-29, 2022.
2. Vlachakou M., Makris I., **Giannopoulos V.** (2022), "Measures of Corporate Tax Avoidance: The Effective Tax Rate (ETR) based measures", accepted to be presented in **28th Annual Conference of the Multinational Finance Society**, Gdansk, Poland, June 26-29, 2022.

3. Makris I., Cheila E., **Giannopoulos V.** (2022), "The Impact of Firm-Specific Characteristics in Financial Performance. An analysis on Publicly Listed Firms of Selected Countries of Eurozone", accepted to be presented in **the 39th Business & Economics Society International (B&ESI) Conference**, Rome, Italy, July 6-9, 2022.
4. Sachlas N., Giannopoulos V. (2021), "Acquisitions IFRS 9 -Financial Assets: Debt Instrument Classification and Management under the new Accounting Standard. A case study of Greek Process", Banking and Financial Services (Online session), Session 2F, **10th International Conference of Financial Engineering and Banking Society**, Lille, France, September 30 – October 1, 2021.
5. Koronios K., Ntasis L., Dimitropoulos P., Papaioannou A. and **Giannopoulos V.**, "The Impact of the COVID-19 Crisis on Tourism Arrivals: Evidence from Greece", Air Travel, Parallel Session 18:00-20:00, room 1, **4th International Scientific Conference TOURMAN 2021**, online, through Zoom, Greece, May 21-23, 2021.
6. **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.
7. 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, **22nd Conference of the Multinational Finance Society**, Halkidiki, Greece, June 28-30, 2015.
8. **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.
9. **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.

PRESENTATIONS IN NATIONAL CONFERENCES

1. **Giannopoulos V.**, Kariofyllas S., "Compliance of the listed companies on the Athens Stock Exchange with the new Corporate Governance framework (Law 4706/2020, CMC Dec. No 1/891/30.09.2020) and the impact on the effectiveness of Internal Control System.", Financial Effects of the Pandemic, Session 14, **20th Annual Hellenic Finance and Accounting Association Conference**, Thessaloniki, Greece, December 17-18, 2021.
2. Limperopoulos A., **Giannopoulos V.**, "The Accounting of Bank Loans to Small Businesses in times of Covid-19. Evidence from Greece.", PhD Session,

- Session 17, **20th Annual Hellenic Finance and Accounting Association Conference**, Thessaloniki, Greece, December 17-18, 2021.
3. **Giannopoulos V.**, Sahlas N., "IFRS 9 - Financial Assets: Debt Instrument Classification and Management under the new Accounting Standard. A case Study of Greek Government Bonds, in Banks' Investment Portfolios", Portfolio Management, Session 9, **19th Annual Hellenic Finance and Accounting Association Virtual Conference**, Heraclion, Greece, December 18-19, 2020.
 4. **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, **18th Annual Hellenic Finance and Accounting Association Conference**, Athens, Greece, December 13-14, 2019.
 5. **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, **17th Annual Hellenic Finance and Accounting Association Conference**, Piraeus, Greece, December 14-15, 2018.
 6. 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, **16th Annual Hellenic Finance and Accounting Association Conference**, Athens, Greece, December 15-16, 2017.
 7. 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.
 8. **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.
 9. 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.
 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, **13th Conference of the Hellenic Finance and Accounting Association**, Volos, Greece, December 12-13, 2014.
 11. **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, **12th Conference of the Hellenic Finance and Accounting Association**, Thessaloniki, Greece, December 13-14, 2013.
12. 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, **11th Conference of the Hellenic Finance and Accounting Association**, Athens, Greece, December 14-15, 2012.
 13. **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.
 14. **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.
 15. 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, **8th Conference of the Hellenic Finance and Accounting Association**, Thessaloniki, Greece, December 18-19, 2009.
 16. **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, **7th Conference of the Hellenic Finance and Accounting Association**, Chania, Greece, December 12-13, 2008.

REVIEWER IN REFEREED ACADEMIC JOURNALS

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

MEMBER OF SCIENTIFIC ASSOCIATIONS

1. Member of the Hellenic Finance and Accounting Association (**HFAA**), Athens.
2. Member of the **Financial Engineering and Banking Society**, Greece.
3. Member of the **Multinational Finance Society**, Cyprus.

OTHER LANGUAGES

1. English, First Certificate in English, University of Cambridge
2. French (basic knowledge)

COMPUTER SKILLS AND COMPETENCES

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