

MARIA-ELENI K. AGORAKI

CURRICULUM VITAE

JULY 2024

I. PERSONAL INFORMATION

First Name: Maria-Eleni
Last Name: Agoraki
Place of Birth: Maroussi, Attiki
E-mail: m.agoraki@uop.gr; magoraki@aueb.gr;
m.agoraki@go.uop.gr

II. EDUCATION

Diplomas:

PhD in Accounting and Finance
2005-2009
Athens University of Economics and Business (AUEB). Title: «*Developments in the European Banking Industry (Corporate Governance, Performance, Competition and Reform)*»
Grade: Distinction

MSc in Accounting and Finance
2004-2005
University of Manchester, Manchester Business School
Courses: Financial Econometrics, International Investment Banking, Corporate Finance, Investment Analysis and Portfolio Management, Financial Reporting Theory, Accounting in an International Context.
MSc Dissertation: «*International Comparison of Corporate Governance in the Banking Sector*»

BSc in Accounting and Finance
2000-2004
Athens University of Economics and Business (AUEB), Department of Accounting and

Dr. Maria-Eleni Agoraki-Curriculum Vitae
Finance

Grade: 9.13 out of 10-Distinction (The best academic performance of the department)

Language Skills: English (Proficiency of Cambridge and Michigan Proficiency)

French (Sorbonne I, Sorbonne II)

Computer Skills: Microsoft Office (Excel, Word, Powerpoint);
econometric and statistical software (E-views, Stata, SPSS); accounting software (e-val);
databases (Bloomberg, Orbis/BankScope, Thomson Reuters Eikon/ Datastream, Compustat, World Bank Database, Eurostat).

Distinctions and Awards: Annual scholarship from “Propondis Foundation”
for post-graduate studies in U.K., 2004-2005

Four annual Scholarships from the Greek State Fellowship Foundation (I.K.Y) due to examinations and the constant monitoring of my performance during each year of my University studies, 2000-2004.

Four annual Honorable Scholarships from the Halkiopoulos’ Foundation due to exceptional academic performance among the students of all the Departments of Athens University of Economics and Business, 2000-2004

III. PRESENT EMPLOYMENT

- Associate Professor, Department of Accounting and Finance, University of Peloponnese, (October 2023-present)

IV. PREVIOUS EMPLOYMENT

- Assistant Professor, Department of Accounting and Finance, University of Peloponnese, (June 2019-October 2023)

V. TEACHING EXPERIENCE

A. TEACHING EXPERIENCE IN UNDERGRADUATE PROGRAMS

After receiving my PhD (2009) I have fifteen years of independent teaching in the courses: Financial Management, Alternative Investments, Banking, Financial Services Management, Advanced Topics in Portfolio Management, Money and Banking, Introduction to Financial Management, Finance I, Finance II, Microeconomics I, Microeconomics II, Financial Statement Analysis, Risk Management, Money and Capital Markets, Behavioral Finance, Financial Management-Advanced Topics, Mathematics for Economics, Money- Credit and Banking, Financial Management of Health Units, Skills Course/Research Methods in Political Sciences: Qualitative and Quantitative Analysis in undergraduate programs as follows:

Academic Year 2022-2023: Hellenic Open University.

Academic Year 2021-2022: Hellenic Open University.

Academic Year 2020-2021: Hellenic Open University.

Academic Year 2019-2020: Hellenic Open University.

Academic Year 2018-2019: Department of Accounting and Finance, Athens University of Economics and Business; Hellenic Open University.

Academic Year 2017-2018: Department of Accounting and Finance, Athens University of Economics and Business; Department of Business Administration, Athens University of Economics and Business; Department of Economics, Athens University of Economics and Business; Hellenic Open University; Department of Public Administration, Panteion University of Social and Political Sciences; International School on European Law & Governance of the European Organization of Public Law.

Academic Year 2016-2017: Department of Accounting and Finance, Athens University of Economics and Business; Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2015-2016: Department of Accounting and Finance, Athens University of Economics and Business; Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2014-2015: Department of Accounting and Finance, Athens University of Economics and Business; Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2013-2014: Department of Accounting and Finance, Athens University of Economics and Business; Department of Public Administration, Panteion University of Social and Political Sciences; Department of Business Administration, Technological Institute of Athens.

Academic Year 2012-2013: Department of Public Administration, Panteion University of Social and Political Sciences; Department of Business Administration, Technological Institute of Athens.

Academic Year 2011-2012: Department of Public Administration, Panteion University of Social and Political Sciences; Department of Business Administration, Technological Institute of Athens; Department of Health and Welfare Management, Technological Institute of Athens.

Academic Year 2010-2011: Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2009-2010: Department of Public Administration, Panteion University of Social and Political Sciences.

B. TEACHING EXPERIENCE IN POSTGRADUATE PROGRAMS

After receiving my PhD (2009) I have thirteen years of independent teaching in the courses: Financial Management, Portfolio Management and Asset Valuation, Investment Analysis, Auditing I, Auditing II, Applied Economics and Management (with emphasis in new technologies and innovation), Research Methods for Governance Studies, Financial Management, Money and Capital Markets, Tax Policy and Planning, Financial Management and Accounting, Banking, Monetary and Financial System, Money and Banking, Money and Capital Markets Analysis, Banking Regulatory Framework, Internal Audit, Portfolio Management, Human Resources Management-Organisational Behaviour and Conflict Management, Financial Analysis and Management, Audit Sampling and Research Methods, Accounting and IFRS, Financial Management-Project Management, Financial Derivatives in Energy Markets, Money and Banking, Accounting and Financial Analysis of Financial Statements in postgraduate programs as follows:

Academic Year 2023-2024: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in Accounting and Finance, University of the Peloponnese; MBA Programme, Athens University of Economics and Business; MBA Programme, Open University of Cyprus.

Academic Year 2022-2023: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in Accounting and Finance, University of the Peloponnese; MBA Programme, Athens University of Economics and Business

Academic Year 2021-2022: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in Accounting and Finance,

University of the Peloponnese; MBA Programme, Athens University of Economics and Business; MSc in Sustainable Development, Harokopio University.

Academic Year 2020-2021: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in Accounting and Finance, University of the Peloponnese; MSc in Accounting and Auditing, University of Thessaly; MBA Programme, Athens University of Economics and Business; MSc in Sustainable Development, Harokopio University.

Academic Year 2019-2020: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in Accounting and Finance, University of the Peloponnese; MSc in Accounting and Auditing, University of Thessaly; MSc in International Shipping, Finance and Management, Athens University of Economics and Business; MBA Programme, Athens University of Economics and Business.

Academic Year 2018-2019: Executive MBA in Financial Planning, Department of Accounting and Finance, University of the Peloponnese; MSc in International Shipping, Finance and Management, Athens University of Economics and Business; MBA Programme, Athens University of Economics and Business; MBA-International programme, Athens University of Economics and Business; MSc in Accounting and Auditing, University of Thessaly; MSc in Informatics and Computational Biomedicine, University of Thessaly; International School on European Law & Governance of the European Organization of Public Law.

Academic Year 2017-2018: MBA Programme, Athens University of Economics and Business; MSc in Accounting and Auditing, University of Thessaly; MSc in Informatics and Computational Biomedicine, University of Thessaly; MSc in Applied Economics, University of Thessaly; International School on European Law & Governance of the European Organization of Public Law; MSc in Accounting and Finance, Technological and Educational Institute of Piraeus.

Academic Year 2016-2017: MSc in Accounting and Finance, Department of Accounting and Finance, Athens University of Economics and Business; MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences; MSc in Public Management, Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2015-2016: MSc in Accounting and Finance, Department of Accounting and Finance, Athens University of Economics and Business; MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences; MSc in Public Management, Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2014-2015: MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences; MSc in Public Management, Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2013-2014: MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences; MSc in Public Management, Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2012-2013: MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences; MSc in Public Management, Department of Public Administration, Panteion University of Social and Political Sciences.

Academic Year 2011-2012: MSc in Taxation and Auditing, Department of Public Administration, Panteion University of Social and Political Sciences.

VI. PUBLICATIONS

1. Theses

- 1.1 «*Developments in the European Banking Industry (Corporate Governance, Performance, Competition and Reform)*»

PhD thesis, Department of Accounting and Finance, Athens University of Economics and Business (AUEB), 2009

Grade: Distinction

- 1.2 «*International Comparison of Corporate Governance in the Banking Sector*»

MSc Dissertation, Department of Accounting and Finance, Manchester Business School, University of Manchester

2. Publications in refereed journals

- 2.1 *The impact of Covid-19 on banking groups' balance sheets in the euro area*, Financial Markets, Institutions and Instruments, 2024, (with G. Kouretas and F. Nadal De Simone). AJG/ABS 2021 List 3, IF: 1.34. *forthcoming*.

- 2.2 *Money never sleeps: Capital flows under global risk and uncertainty*, Journal of International Money and Finance, 2024, 103313 (with Haoran Wu, Tongbing Xu και Min Yang). AJG/ABS 2021 List 3, IF: 2.731. (citations GSCI 2, Scopus 1)

- 2.3 ***The Performance of the Euro Area Banking System: the Pandemic in Perspective***, Review of Quantitative Finance and Accounting, 2024, <https://doi.org/10.1007/s11156-023-01180-1> (with G. Kouretas and F. Nadal De Simone). AJG/ABS 2021 List 3, IF: 1.115. (citations GSCI 2, Scopus 2)
- 2.4 ***How has COVID-19 affected the performance of green investment funds?***, Journal of International Money and Finance, 2023, 131, 102792, (with N. Aslanidis and G. Kouretas). AJG/ABS 2021 List 3, IF: 2.731. (citations GSCI 22, Scopus 15).
- 2.5 ***Firms' sustainability, financial performance and regulatory dynamics: Evidence from European firms***, Journal of International Money and Finance, 2023, 131, 102785, (with M. Giaka, D. Konstantios and V. Patsika). AJG/ABS 2021 List 3, IF: 2.731. (citations GSCI 30, Scopus 6).
- 2.6 ***Debt-to-GDP changes and the Great Recession: European periphery versus European core***, International Journal of Finance and Economics, 2023, 28, 3299-3331, (with S. Kardara, T. Kollintzas and G. Kouretas). AJG/ABS 2021 List 3, IF: 3.07. (citations GSCI 7, Scopus 1).
- 2.7 ***U.S. banks' IPOs and political money contributions***, Journal of Financial Stability, 2022, 63, 101058, (with D. Gounopoulos and G. Kouretas). AJG/ABS 2021 List 3, IF: 3.727, 5-Year IF: 2.894. (citations GSCI 3, Scopus 2).
- 2.8 ***U.S. banks' lending, financial stability, and text-based sentiment analysis***, Journal of Economic Behavior and Organization, 2022, 197, 73-90. (with N. Aslanidis and G. Kouretas). AJG/ABS 2021 List 3, IF: 1.635. (citations GSCI 17, Scopus 11).
- 2.9 ***Geopolitical risks, uncertainty, and stock market performance***, Economic and Political Studies, 2022, 10, 253-264. (with G. Kouretas and N. Laopodis). Q1 CiteScore Best Quartile, SNIP (2021): 1.614. (citations GSCI 30, Scopus 20).
- 2.10 ***Loan growth, ownership, and regulation in the European banking sector: Old versus new banking landscape***, Journal of International Financial Markets, Institutions and Money, 2021, 75, 101450. (with G. Kouretas). AJG/ABS 2021 List 3, IF: 4.211, 5-Year IF: 2.716. (citations GSCI 10, Scopus 5).
- 2.11 ***Market expectations and the impact of credit rating on the IPOs of U.S. Banks***, Journal of Economic Behavior and Organization, 2021, 189, 587-610. (with D. Gounopoulos and G. Kouretas). AJG/ABS 2021 List 3, IF: 1.635. (citations GSCI 6, Scopus 3).
- 2.12 ***The determinants of performance in the European banking sector: Core versus periphery*** (with G. Kouretas and A. Tsamis). International Journal of Finance and Economics, 2020, 25. ABS 2018 List 3, IF: 0.636. (citations GSCI 13, Scopus 7).

- 2.13 ***Editorial of the special issue on Advances in Banking and Finance*** (with G. Kouretas and D.K. Nguyen). *Economic Modelling*, 2020. ABS 2018 List 2, IF: 2.056, 5-Year IF: 2.188. (citations GSCI 1, Scopus 1).
- 2.14 ***Democracy, financial regulation and bank competition in emerging banking systems***, (with G. Kouretas and C. Triantopoulos). *Economic Modelling*, 2020, 84, pp. 190-202. ABS 2018 List 2, IF: 2.056, 5-Year IF: 2.188. (citations GSCI 25, Scopus 10)
- 2.15 ***Risk disclosure in listed Greek companies: The effects of the financial crisis***, (with F. Gonidakis, A. Koutoupis and A. Tsamis). *Accounting Research Journal*, 2020, 33, 615-633. AJG/ABS 2021 List 2, IF: 0.44. (citations GSCI 33, Scopus 14).
- 2.16 ***Capital markets integration and cointegration: Testing for the correct specification of the stock market indices***, (with D.A. Georgoutsos and G. Kouretas). *Journal of Risk and Financial Management*, 2019, 12, 186. IF: 0.44. (citations GSCI 10, Scopus 6)
- 2.17 ***The determinants of net interest margin during transition*** (with G. Kouretas). *Review of Quantitative Finance and Accounting*, 2019, 53, pp. 1005-1029, <https://doi.org/10.1007/s11156-018-0773-y>. ABS 2018 List 3, IF: 1.115. (citations GSCI 34, Scopus 13).
- 2.18 ***Bank profitability and regulation in emerging European markets*** (with A. Tsamis). *Multinational Finance Journal*, 2017, 21, pp. 177-210. ABS 2018 List 1, IF: 0.94. (citations GSCI 6).
- 2.19 ***The Euro-Adoption Effect and the Bank, Market, and Growth Nexus: New Evidence from EU Panels*** (with A. Georgantopoulos and A. Tsamis). *The Journal of Economic Asymmetries*, 2015, 12, pp. 41-51. IF: 0.538. (citations GSCI 20, Scopus 8).
- 2.20 ***The impact of the combined code in Greece soft law: evidence from "comply or explain" disclosures*** (with M. Neratsidis, I. Filos and A. Tsamis). *International Journal of Law and Management*, 2015, 57, pp. 445-460. (citations GSCI 18, Scopus 9).
- 2.21 ***Corporate Governance indicators and risk-taking*** (with A. Apostolou). *Corporate Ownership and Control*, 2011, 8, pp. 5-24. IF: 0.14. (citations GSCI 1, Scopus 1).
- 2.22 ***The impact of credit ratings in emerging stock markets*** (with V. Economaki-Malindretou). *The Journal of Financial Decision Making*, 2011, 7, pp. 89-106.
- 2.23 ***Regulations, competition and bank risk-taking in transition countries*** (with M. Delis and F. Pasiouras). *Journal of Financial Stability*, 2011, 7, pp. 38-48. ABS 2018 List 3, IF: 2.301, 5-Year IF: 2.875. (citations GSCI 941, Scopus 401).

- 2.24 *The effect of board size and composition on bank efficiency* (with M. Delis and P. Staikouras). International Journal of Banking, Accounting and Finance, 2010, 2, pp. 357-386. ABS 2018 List 2, IF: 0.41. (citations GSCI 138, Scopus 36).
- 2.25 *The effect of board size and composition on European bank performance* (with P. Staikouras and C. Staikouras). European Journal of Law and Economics, 2007, 23, pp. 1-27. ABS 2018 List 1, IF 0.481. (citations GSCI 286, Scopus 91).

3. Contributions in Research Monographs

- 3.1 *Sustainable Corporate Governance: Towards a new EU Normative Framework for Corporate Law and Corporate Governance*, Data Analytics for Sustainability (ed. S. Biswas, N.C. Debnath and D, Chanda), New York: Wiley-Scrivener Publishing, 2024, (with O. Spiliopoulos and K. Agoraki). (forthcoming).
- 3.2 *Determinants of euro-area bank CDS spreads* (with D. A. Georgoutsos and G. Moratis). Handbook of Financial Econometrics, Mathematics, Statistics and Technology, (ed. Cheng Few Lee), New York: World Scientific Publishing Co., 2020, Ch.60, 2161-2198.
- 3.3 *Credit ratings and the dynamics of Corporate Governance* (with I. Filos). Contributions in the Accounting Research II, 2017, pp. 454-466.
- 3.4 *Calendar Anomalies during Crisis Period: the case of Balkans* (with A. Georgantopoulos and A. Tsamis). Contributions in the Accounting Research II, 2017, pp. 362-380.
- 3.5 *Investment appraisal*. Dimensions of Entrepreneurship, Unit of Innovation and Entrepreneurship, Panteion University of Social and Political Sciences, 2015, pp. 261-272.
- 3.6 *Determinants of Audit Committee Structure and Audit Fees* (with I. Filos). Contributions in the Accounting Research- Collective volume in Honor of Professor Emeritus G. Kafousis, 2012, pp. 355-376.

VII. PAPERS UNDER REVIEW

1. *Predicting High Inflation Episodes: The role of Uncertainty and Inflation Expectations*, 2024, European Economic Review, (with N.Aslanidis and G.Kouretas). AJG/ABS 2021 List 3, IF: 2.8.
2. *Bank IPOs and Regulations: Cross-country Evidence*, Financial Review 2024, (with D. Gounopoulos and G. Kouretas). AJG/ABS 2021 List 3, IF: 1.14, 5-year IF: 1.809.

3. ***Board gender diversity and U.S. IPOs underpricing***, 2024, Corporate Governance: An International Review, (with D. Gounopoulos and G. Kouretas). AJG/ABS 2021 List 3, IF: 3.396.
4. ***The impact of compulsory carbon disclosure regulation on operating lease activities*** 2024, Journal of Corporate Finance, (with Chen Huang, Tam D. Nguyen και Yu Zhang). AJG/ABS 2021 List 4, IF: 3.6.

VIII. WORKING PAPERS

1. Geo-economic fragmentation and (de)globalization, (with G.Kouretas and F. Nadal De Simone). Target journal: *Journal of International Economics*.
2. Climate change, investors' sentiment and financial stability: Evidence from the European Union, (with N.Aslanidis and G.Kouretas). Target journal: *Review of Finance*.
3. Natural disasters, banks and investor's sentiment, (with N.Aslanidis and G.Kouretas). Target journal: *Journal of Banking of Finance*.
4. Monetary policy and inequality: A cross-country analysis of European countries, (with G.Kouretas and Haoran Wu). Target journal: *Journal of the European Economic Association*.
5. Imbalanced ESG investing? -Through the lens of mutual funds, (with G.Kouretas, Haoran Wu and Binru Zao). Target journal: *Journal of Banking and Finance*
6. ESG reputation risk and M&A loan pricing, (with Haoran Wu and Binru Zao). Target journal: *Journal of Financial and Quantitative Analysis*.

IX. PARTICIPATION IN RESEARCH PROJECTS

- Member of the research team of the research project "Loan growth in the European banking sector: Old versus New banking landscape", funded by the Programme for the Support of Basic Research of the Athens University of Economics and Business (Budget 3500 Euro). Scientific Co-ordinator: G. Kouretas (November 2018-June 2019).
- Member of the research team in the Pythagoras Project «Bank structure, competition and profitability of the European banking industry» funded by the European Commission and Greek Ministry of Education. Scientific Co-ordinator: C. Staikouras (2005-2006).

X. EDITORIAL ACTIVITIES

1. **Open Economies Review**, Associate Editor (2022-today).
2. **Economic Modelling**, Special Issue on “Advances in Banking and Finance”, June 2019, Guest Editor (with G. Kouretas and D. K. Nguyen).
3. **Sustainability**, Special Issue on “Strategic Enterprise Management and Sustainable Economic Development”, December 2024, Guest Editor.
4. **Sustainability**, Special Issue on “Green Economy and Sustainable Economic Development”, Guest Editor (with A. A. Papandreou and O. Spiliopoulos)

XI. POST DOCTORAL RESEARCH

- Post-doctoral research entitled «Sovereign Debt and the Financial Markets: An Analysis in view of the recent crisis», Department of Public Administration, Panteion University of Social and Political Sciences (2014-2018).

XII. ACADEMIC RECOGNITION

- As of July 2024, the papers provided above have more than 1,660 citations (excluding self-citations). Information has been obtained from Scopus, Google Scholar, Researchgate and IDEAS.
- Academic referee in international academic journals (among others, Journal of Banking and Finance, Journal of Financial Stability, International Review of Economics and Finance, International Journal of Finance and Economics, Journal of Management Studies, Emerging Markets Review, Economic Modelling, The Manchester School, Journal of International Money and Finance, Sustainability, North American Journal of Economics and Finance, Emerging Markets Finance and Trade, Research in International Business and Finance, Journal of Risk and Financial Management, Multinational Finance Journal, Journal of Multinational Financial Management).
- Special Award in the Competition of the "Innovation and Entrepreneurship Unit", Panteion University of Social and Political Sciences (2013, 2014) and Awards (2nd and 1st place) (2015, 2016) for the business plans prepared by students under my supervision.

XIII. PAPERS PRESENTED IN CONFERENCES

I have participated at 60 refereed conferences. The following are indicative participations:

1. “The impact of compulsory carbon disclosure regulation on operating lease activities”

28th International Conference on Macroeconomic Analysis and International Finance, 30 May-1 June 2024, University of Crete, Rethymno.

2. “Predicting High Inflation Episodes: The role of Uncertainty and Inflation Expectations”

2024 NBER-NSF Time Series Conference, 20-21 September 2024, University of Pennsylvania.

28th International Conference on Macroeconomic Analysis and International Finance, 30 May-1 June 2024, University of Crete, Rethymno.

World Finance and Banking Symposium, Vilnius University, Vilnius, Lithuania, 14-15 December 2023.

4th Vietnam Symposium in Global Economic Issues, 30-31 October 2023, Ho Chi Minh University of Banking, Ho Chi Minh City, Vietnam.

8th Vietnam Symposium on Banking and Finance, 26 – 28 October 2023, Banking Academy, Hanoi, Vietnam.

3. “Money never sleeps: Capital flows under global risk and uncertainty”

World Finance Conference, 2-4 August 2023, University of Adger, Kristiansand Norway.

4th Financial Economics Meeting, 29-20 June 2023, EDC Business School, Paris, France.

21st European Economics and Finance Society Conference, 15-18 June 2023, FernUniversität Hagen, Berlin, Germany.

27th International Conference on Macroeconomic Analysis and International Finance, 25-27 May 2023, University of Crete, Rethymno.

4. “Sustainable Corporate Governance: Towards a new EU Normative Framework for Corporate Law and Corporate Governance”

15th International Conference Economies of the Balkan and Eastern European Countries, 12-14 May 2023, Chios.

5. “Board gender diversity and U.S. IPOs underpricing”

4th Financial Economics Meeting, 29-20 June 2023, EDC Business School, Paris, France.

8th Paris Financial Management Conference, IPAG Business School, 19–21 December 2022, Paris, France.

World Finance and Banking Symposium, 16-17 December 2022, Florida Atlantic University, Miami.

7th Vietnam Symposium on Banking and Finance, 27 – 29 October 2022, Hanoi, Vietnam.

6. “The impact of COVID-19 on the Euro Area banks’ balance sheets”

21st European Economics and Finance Society Conference, 15-18 June 2023, FernUniversität Hagen, Berlin, Germany.

5th International Conference on European Studies, Swiss Economic Institute (KOF, ETH Zurich), Switzerland, 12-14 June 2023.

27th International Conference on Macroeconomic Analysis and International Finance, 25-27 May 2023, II University of Crete, Rethymno.

8th Paris Financial Management Conference, IPAG Business School, 19–21 December 2022, Paris, France.

World Finance and Banking Symposium, 16-17 December 2022, Florida Atlantic University, Miami.

7th Vietnam Symposium on Banking and Finance, 27 – 29 October 2022, Hanoi, Βιετνάμ.

7. “How has COVID-19 affected the performance of green investment funds?”

3rd Financial Economics Meeting, 30 June – 1 July 2022, Paris, France.

26th International Conference on Macroeconomic Analysis and International Finance, 26-28 May 2022, University of Crete, Rethymno.

8. “Bank IPOs and Regulations: Cross-country Evidence”

2024 International Conference in Banking and Financial Studies, 5-6 September 2024, Catania, Italy.

6th Vietnam Symposium on Banking and Finance-Workshop on “Central Banking and Regulation”, 28–30 October 2021, Hanoi, Βιετνάμ.

25th International Conference on Macroeconomic Analysis and International Finance, 29-31 July 2021, University of Crete, Rethymno.

37th International Conference of the French Finance Association, Audencia School of Management, 26-28 May 2021.

9. “The Performance of the Euro Area Banking System: the Pandemic in Perspective”

3rd Financial Economics Meeting, 30 June – 1 July 2022, Paris, France.

25th International Conference on Macroeconomic Analysis and International Finance, 29-31 July 2021, University of Crete, Rethymno.

10. “U.S. Banks’ lending behaviour, financial stability, and investor sentiment: A textual analysis”

2nd Financial Economics Conference: Post-Crisis Challenges (FEM-2021), 1-2 July 2021, Paris, France.

11. “The Impact of Credit Rating on the IPOs of U.S. Banks”

7th Paris Financial Management Conference, IPAG Business School, 16–18 December 2019, Paris, France.

4th Vietnam Symposium on Banking and Finance-Workshop on “Central Banking and Regulation” Paris Financial Management Conference, 24–26 October 2019, Hanoi, Vietnam.

World Finance Conference, Universidad Diego Portales, Facultad de Economía Y Empresa Santiago do Chile, 24-26 July 2019.

23nd International Conference on Macroeconomic Analysis and International Finance, 30 May-1 June 2019, University of Crete, Rethymno.

12. “Financial (in)stability analysis for Greece”

7th Paris Financial Management Conference, IPAG Business School, 16–18 December 2019, Paris, France.

18th Eighteenth Annual EEFS Conference, University of Genoa, 13-16 June 2019, Genoa, Italy.

23nd International Conference on Macroeconomic Analysis and International Finance, 30 May-1 June 2019, University of Crete, Rethymno.

13. “Bank IPOs, political connections and (de)regulations”

4th Vietnam Symposium on Banking and Finance-Workshop on “Central Banking and Regulation” Paris Financial Management Conference, 24–26 Οκτωβρίου 2019, Hanoi, Vietnam.

World Finance Conference, Universidad Diego Portales, Facultad de Economía Y Empresa Santiago do Chile, 24-26 July 2019.

6th Paris Financial Management Conference, IPAG Business School, 17–19 December 2018, Paris, France.

22nd International Conference on Macroeconomic Analysis and International Finance, 24-26 May 2018, University of Crete, Rethymno.

14. “Loan growth in the European banking sector: Old versus New banking landscape”

3rd Vietnam Symposium on Banking and Finance-Workshop on “Central Banking and Regulation” Paris Financial Management Conference, 25–27 October 2018, Hue City, Vietnam.

22nd International Conference on Macroeconomic Analysis and International Finance, 24-26 May 2018, University of Crete, Rethymno.

5th Paris Financial Management Conference, IPAG Business School, 18–20 December 2017, Paris, France.

- 15. “Debt-to-GDP ratio changes and the Great Recession: European periphery vs European core”**

24th International Conference on Macroeconomic Analysis and International Finance, University of Crete, Rethymno, 28-30 May 2020.

18th Annual EEFS Conference, University of Genoa, 13-16 June 2019

17th Conference on Research on Economic Theory and Econometrics, Tinos, 10-14 July 2018.

- 16. “Bank profitability and regulation in emerging European markets”**

Hellenic Finance and Accounting Association (H.F.A.A.), 16-17 December 2016, Aristotle University of Thessaloniki. (with A. Tsamis).

- 17. “The Determinants of Performance in the European Banking Sector: South versus West”**

International Finance and Banking Society (IFABS), 26-28 June 2013, Nottingham, U.K. (with A. Tsamis).

- 18. “The determinants of net interest margin during transition.”**

European Financial Management (EFMA), University of Aarhus, 23-26 June 2010, Denmark.

- 19. “The effect of board size and composition on bank efficiency: dogmatic delusion and empirical realism.”**

European Financial Management (EFMA), 24-27 June 2009, Milan, Italy (with M. Delis and P. Staikouras).

XIV. PRESENTATIONS AFTER INVITATION

- 1. Athens University of Economics and Business, Department of Economics, Economics Research Workshop, 5 June 2018. *Debt-to-GDP Changes and the Great Recession: European Periphery vs European Core.***
- 2. MoneyShow, 9 January 2017. *Academic Research: Selective Cases.***
- 3. 14^o Financial and Investment Conference, Hellenic Investors Association, 10 December 2016. *Corporate Governance of Banks and Insurance Companies.***
- 4. Athens University of Economics and Business, Department of Business Administration, Seminar Series, 17 October 2016. *Determinants of bank risk: Evidence from emerging European economies.***
- 5. European Business Ethics Network, 9 January 2016. *The role of Corporate Governance in the prevention of Fraud and Corruption.***

6. **Athens University of Economics and Business, Department of Business Administration, Seminar Series**, 18 May 2015. *Democracy, Financial Regulation and Bank Competition in Emerging Banking Systems.*
7. **Technological Institute of Athens, Department of Business Administration**, 6 May 2014. *Challenges of Entrepreneurship: The role of Corporate Governance.*
8. **11th Financial and Investment Conference, Hellenic Investors Association**, 21 December 2013. *Corporate Governance in the Banking Sector.*
9. **Panteion University of Social and Political Sciences, Department of Public Administration**, 21 December 2013. *The role of Corporate Governance in current businesses.*
10. **9th Financial and Investment Conference, Hellenic Investors Association**, 17 December 2011. *Protection of investors in a crisis framework.*
11. **8th Financial and Investment Conference, Hellenic Investors Association**, 10 December 2010. *Participation of independent members on the board of directors of listed companies: The quintessence of Corporate Governance.*
12. **Athens University of Economics and Business, Department of Accounting and Finance Seminar Series**, 5 June 2008. *Reform, competition and risk-taking in banking: Evidence from Central and Eastern European countries.*

XVI. ORGANIZATION OF CONFERENCES

1. Member of the Scientific Committee of the **5th Financial Economics Meeting**, EDC Business School, Παρίσι, 16-18 December 2024. Keynote Speakers: **Steven Ongena, Rossen Valkanov.**
2. Member of the Scientific Committee of the **8th Vietnam Symposium in Banking and Finance**, Hanoi, Vietnam, 26-28 October 2023. Keynote Speakers: **Jean-Francois Boulrier, Marc Goergen, John Goodell.**
3. Member of the Scientific Committee of the **4th Financial Economics Meeting**, EDC Business School, Paris, 29-30 June 2023. Keynote Speakers: **Geert Bekaert, Olivier Scaillet.**
4. Member of the Scientific Committee of the **8th Paris Financial Management Conference**, IPAG Business School, Paris, 19-21 December 2022. Keynote Speakers: **Arman Eshraghi, Rose Liao.**
5. Member of the Scientific Committee of the **7th Vietnam Symposium in Banking and Finance**, Hanoi, Vietnam, 27-29 October 2022. Keynote Speakers: **Mariassunta Giannetti, Lemma W. Senbet.**

6. Member of the Scientific Committee of the **6th Vietnam Symposium in Banking and Finance**, Hanoi, Vietnam, 28-30 October 2021. Keynote Speakers: **Robert DeYoung, Haluk Unal**.
7. Organizer of the Conference of the Department of Accounting and Finance of the University of the Peloponnese "**The prospects of the Greek economy and Greek entrepreneurship in the post-COVID-19 era**", May 28, 2021. Speakers: Executives of the tax department of Ernst and Young, Angelos Tsakanikas, Ersi Athanasiou, Theodoros Alexakos, Evangelos Xygoros.
8. Member of the Scientific Committee of the **7th Paris Financial Management Conference**, IPAG Business School, Paris, 16-18 December 2019. Keynote Speakers: **R. B. Adams, G. Manso**.
9. Member of the Scientific Committee of the **4th Vietnam Symposium in Banking and Finance**, Hanoi, Vietnam, 24-26 October 2019. Keynote Speakers: **J. Harford, B. Lucey**.
10. Organizer (jointly with G. Kouretas and D. K. Nguyen) of the **Workshop on Central Banking and Regulation**, Hanoi, 24-26 October 2019. Keynote Speakers: **M. Iwanicz-Drozdowska** (*Polish Financial Supervision Authority*), **P. Loungani** (*International Monetary Fund*) **F. N. De Simone** (*Luxembourg School of Finance, University of Luxembourg*), **M. Montagna** (*European Central Bank*), **F. Packer** (*Bank for International Settlements*).
11. Member of the Scientific Committee of the **6th Paris Financial Management Conference**, IPAG Business School, Paris, 17-19 December 2018. Keynote Speakers: **U. Bhattacharya, W. L. Megginson**.
12. Member of the Scientific Committee of the **3rd Vietnam Symposium in Banking and Finance**, The College of Economics-Hue University, Vietnam, 25-27 October 2018. Keynote Speaker: **D. Cumming, X. Freixas**.
13. Organizer (jointly with G. Kouretas and D. K. Nguyen) of the **Workshop on Central Banking and Regulation**, The College of Economics-Hue University, Vietnam, 25-27 October 2018. Keynote Speakers: **X. Freixas** (*Universitat Pompeu Fabra and Barcelona Graduate School of Economics, Spain*), **S. Gardó** (*European Central Bank*), **F. N. De Simone** (*Luxembourg School of Finance, University of Luxembourg*), **F. Packer** (*Bank for International Settlements*).
14. Member of the Scientific Committee of the **5th Paris Financial Management Conference**, IPAG Business School, Paris, 18-20 December 2017. Keynote Speakers: **A. Edmans, R. Valcanov**.

15. Member of the scientific and organizing committee of **the European Business Ethics Network**, Athens, 6-8 September 2017.
16. Member of the scientific and organizing committee of the **European Conference on Internal Audit and Corporate Governance**, Athens, 6-8 April 2017.
17. Member of the scientific and organizing committee of **Hellenic Finance and Accounting Association**, Panteion University, Athens, 18-19 December 2015.
18. Member of the scientific and organizing committee of the **17th European Financial Management Association**, Athens University of Economics and Business, 25-28 June 2008.

XVI. PARTICIPATION IN PHD COMMITTEES AND SUPERVISION OF POSTGRADUATE THESES

- Supervisor of the Doctoral Thesis of Vasiliki Bakagianni, of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: “Developments towards the European transition to the Green economy and the energy policy of the European Union. The role of European cohesion and external factors in the implementation of the project”, February 2023-present.
- Supervisor of the Doctoral Thesis of A. Arvaniti of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: “Sustainable Finance: Strategic Business Management and Sustainable Economic Development”, February 2024-present.
- Supervisor of the Doctoral Thesis of M. Kormazou of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: “Developments affecting working environment in the financial industry and the role of artificial intelligence”, February 2024-present.
- Supervisor of the Doctoral Thesis of I. Siganou of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: “Financial determinants of start-up performance and profitability associated with their acquisition”, October 2023-present.
- Member of the Advisory PhD Committee for the Doctoral Thesis of N. Hondou of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: "Essays in Financial Contagion".

- Member of the Advisory PhD Committee for the Doctoral Thesis of A. Lymberopoulos of the Department of Accounting and Finance, University of the Peloponnese. Doctoral Thesis: "The compliance of companies listed on the Stock Exchange with the New Legislative Framework of Corporate Governance and the effects on the effectiveness of Internal Audit".
- Supervision of forty-two (42) postgraduate theses at the Executive MBA in Financial Planning and MSc in Accounting and Finance of the Department of Accounting and Finance of the University of Peloponnese.
- Supervision of eleven (11) postgraduate theses at the postgraduate programme in «Banking» of the Hellenic Open University.
- Supervision of three (3) postgraduate theses at the MBA programme of the Hellenic Open University.
- Supervision of twenty (20) postgraduate theses at the postgraduate programme MBA of the Athens University of Banking and Finance.
- Supervision of three (3) postgraduate theses at the postgraduate programme MSc in International Shipping, Finance and Management of the Athens University of Banking and Finance.
- Supervision of twelve (12) postgraduate theses at the postgraduate programme «Accounting and Finance» of the University of Thessaly.
- Contribution to the supervision of postgraduate theses of the postgraduate programme «Taxation and Auditing» of the Department of Public Administration of Panteion University of Social and Political Sciences.
- Contribution to the supervision of postgraduate theses of the postgraduate programme «Managerial Science and Public Management» of the Department of Public Administration, of Panteion University of Social and Political Sciences.

XVII. HONORARY DISTINCTIONS

- Teaching Excellence Award for the academic years 2019-2020 and 2020-2021 from the MBA of the Athens University of Economics and Business, Full-time Program.
- Teaching Excellence Award for the academic year 2019-2020 from the MBA of the Athens University of Economics and Business, Part-time Program.

XVIII. EDUCATIONAL MATERIAL

- Academic Textbook entitled "Financial Management: Core Concepts", Raymond Brooks, Editing (Maria-Elene K. Agoraki, Georgios P. Kouretas and Konstantinos Marinakos), 4th American Edition (Financial Management: Core Concepts, Pearson, 2019, p. 656) and 1st Greek Edition, Athens: Kritiki Publications, 2023 (pages 705).
- Academic Textbook entitled "Portfolio Analysis and Financial Derivatives" (with G. Kordas), Athens: Tsotras Publications, ISBN: 978-618-530-13-8 (2017).
- Academic Notes for the courses: Finance I, Finance II, Investment Analysis, Banking Regulatory Framework and Financial Management (2010-2017).
- Editing of Academic Notes for the course: Finance for Insurance Companies, Department of Accounting and Finance, Athens University of Economics and Business (2006, 2007).

XIX. INSTRUCTOR IN PROFESSIONAL SEMINAR SERIES

- Certified Instructor in Professional Seminar Series: Introduction to Banking and Finance, Investment Appraisal, Credit Control, Essential Finance for Greek Accounting Standards and IFRS, Valuation, PriceWaterhouseCoopers Training Services (October 2012-today).
- Instructor in the Unit of Innovation and Entrepreneurship, Panteion University of Social and Political Sciences (2012-2017).
- Instructor in Seminar Series: Investment Appraisal, Risk Management, Hellenic Institute of Insurance Studies.

XX. WORKING EXPERIENCE

- 08/2002-12/2005: Assistant Accountant.
- 12/2006-today: Freelance financial advisor (internal audit, financial control, tax, risk management and corporate governance).
- 10/2012- today: PriceWaterhouseCoopers Training Services, consulting and teaching services in the following areas: investment appraisal, investment strategy, banking, risk management, credit control, Greek Accounting Standards and IFRS.

XXI. ADMINISTRATIVE EXPERIENCE

- Regular member of the School of Management Committee, University of the Peloponnese.
- Member of the Research and Management Committee of the Special Research Funds Account (Research Committee) of the University of Peloponnese

- Representative of the Department of Accounting and Finance of the University of the Peloponnese for the Erasmus+ Program.
- Member of the Programme Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Erasmus +, Outsourcing and Internationalization Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Coordinating Committee of the Executive MBA in Financial Planning of the Department of Accounting and Finance, University of the Peloponnese.
- Member of the Internal Evaluation Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Academic Mentor of the team of the Department of Accounting and Finance, University of the Peloponnese participating in the CFA Research Challenge (2019-present).
- President of the Students' Enrollment Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Deputy Departmental Co-Ordinator for International Mobility ERASMUS+ of the Department of Accounting and Finance, University of the Peloponnese.
- Member of the Committee for Integration and Ensuring Equal Opportunities of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Internship committee of the Department of Accounting and Finance of the University of the Peloponnese (2019-2021).
- Member of the Internship Objection Evaluation Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Direct entry Evaluation Committee of the Department of Accounting and Finance of the University of Peloponnese.
- Academic Mentor of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Committee for evaluating tuition fee exemption applications for the new series of postgraduate students of the Department of Accounting and Finance, University of the Peloponnese.
- Member of the Website and Content Update Committee of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the Application Evaluation Committee for the postgraduate programmes of the Department of Accounting and Finance of the University of the Peloponnese.
- Member of the evaluation committee of the project funded by the Messinia Chamber entitled "Update of the Business Register of the Messinia Chamber" with a duration of 18 months (9/2022-2/2024).

- Deputy President of the Advisory Committee of the Ministry of Finance for the evaluation of the candidates, for seven positions, in the Permanent Greek Mission of Greece to the E.U. in the following areas: Banking Sector; Capital market- Economic Governance (ECOFIN, Eurogroup, Semester); State Aid and Horizontal Regulatory Issues; Direct/Indirect taxation; Customs Policy; EU budget and Multiannual Financial Framework (MFF). June 25 – July 31, 2020.
- Portal Officer for the course “Financial Management”, Hellenic Open University.

XXII. OTHER ACTIVITIES

- Academic supervisor of the student’s team of the Department of Accounting and Finance, University of Peloponnese who participate at the CFA Research Challenge (2019-today).
- Scientific associate at the Center of Control and Business Administration (CCBA), Panteion University of Social and Political Sciences.
- Co-operation with the Association of Investors and Internet (AII) at the Programme of attendance of General Assemblies of Listed Companies by University students (2014-2018).
- Academic supervisor of the student’s team of the Department of Public Administration, Panteion University of Social and Political Studies who participated at the CFA Research Challenge.
- Member of the organizing committee for the publication of the Collective Scientific Volume «Contribution to the Accounting Research II-Scientific Studies».
- Editing of regular and special editions (The World in 2009, The World in 2010, The World in 2011, Greece in 2011, The World in 2012, The World in 2013, Greece in 2012) of Economist/Kathimerini (2006-2014).
- Elected representative of postgraduate students and member of the Council of the Department of Accounting and Finance, Athens University of Economics and Business, 2006-2009.

XXIII. MEMBERSHIP IN PROFESSIONAL AND SCIENTIFIC ORGANIZATIONS

- Member of the Economic Chamber of Greece.
- Licensed Economist, Economic Chamber of Greece.
- A’ class signatory rights in accounting, Economic Chamber of Greece.

Dr. Maria-Eleni Agoraki-Curriculum Vitae

- Member of the Hellenic Finance and Accounting Association (HFAA), with participation in annual conferences as presented above.
- Member of the European Business Ethics Network (EBEN), with participation in annual conferences as presented above.