

Kyriazopoulos Georgios

Technological Education Institution of Western Macedonia
School of Management and Economy
Department of Accounting and Finance
GR-50100 KOILA KOZANIS
kyriazopoulosg@yahoo.com
kyriazog@teikoz.gr

Education

1. Postgraduate MBA course at the University of Macedonia in Salonica on the year 2002.
2. Postgraduate course on "Msc in Banking" at the Hellenic Open University of Patras on the year 2003.
3. Degree in Economic Sciences from the University of Macedonia on the year 1990.
4. PhD Candidate Democritus University of Thrace.
- 5 Working license as an Economist from the Hellenic Chamber of Economics.
- 6 Working license as a First Class (A') Accountant from the Hellenic Chamber of Economics.

Foreign Languages

English (TOEFL),

Essential Professional Experience

Since 17/9/2009 until today I have been Professor of Applied Financial Management of Accounting and Finance Department of the TEI Western Macedonia where I have been teaching the following courses: Financial Management and Policy, Business Evaluation, Modern Financial Products, International Financial Markets, Financial Statement Analysis, Capital Market, Public law and European Institutions, Accounting of Firms, Business Plans, Stock Exchange and Derivatives. Also since the year 2010 until today I have been supervisor professor for theses and dissertations of students of the Accounting and Finance Department, in TEI of Western Macedonia.

During the time period 1996-1998, I taught the subject of "Feasibility Studies" at the Technological Educational Institute (A.T.E.I.) of Salonika, Department of Accounting and I published relevant notes, which were approved by the Administration of the Technological Educational Institute (A.T.E.I.).

During the autumn semester time of the year 2007 Financial Planning at the Post Graduate degree of Hellenic Enterprise of Management Associations (HEMA).

During the time period 2007-2008, I taught the subject of "Financial Management" and " Decision Analysis" at the Bachelor Degree of New York College in Thessaloniki

Job Experience 2007-2008 Contracts for Branch Director in Banks.
1982-2007 Senior Financial Analyst in the banking sector.

Administrative Work at TEI Kozani

- 1) Contractor for the period 01.12.2010 to 30.09.2013 in the elaboration of the project "Student Placements TEI" with password MIS 299971 OP "Education and Lifelong Learning" [Project 01 entitled "Funding for Internship parts of Western Macedonia] School of Economy Administration, TEI of Western Macedonia, Kozani.
- 2) Since 2010 Member of the Review Committee of Courses for Students Rank in Finance Department of the Faculty of Economy Administration, TEI of Western Macedonia, Kozani
- 3) Member of Tender Committee and Project Acceptance of TEI from 1.1.2011 to 31.12.12
- 4) Member of Member of the social company of TEI of Western Macedonia
- 5) Editor of the Roadmap for Upgrade the Operations Administration Service, of TEI of Western Macedonia. February 2013
- 6) Member of the Correspondence Course of the new curriculum of the new Department of Accounting and Finance with the old curriculum of old departments of Accounting and Financial Applications .
- 7) Committee Member (regular and alternate members) to evaluate complaints of Article 15 of Presidential Decree 118 / 07 Appeal and Article 3 § 2 of Law 2522/1997 during the tendering (regular and international) for the period from 01/01/2013 till 31/12/2013. The Committee consisted of three (3) members, which must be different from the members of Tender Committee and extend the term until the 02/28/2014.

Seminars

1) Seminars outside the Bank:

- a) **International Accounting standards:** seminar, the duration of which was 6 months (ended 6/05) with final certification exams from the Association of International Accounting "A.I.A. England" for the audit of companies listed on the Athens Stock Exchange.
- b) **Mutual Funds Salespersons:** duration 30 hours from the Hellenic Banking Institute with certification exams and grade "A".
- c) **Financial Analysis and Loan Approvals:** 4-months distance learning from the Hellenic Banking Institute.
- d) **The methodology of financing in the Banking Practice:** distance learning, the duration of which was 4 months from the Hellenic Bank Association.
- e) **Marketing:** 40 hours in March 1993 from the Hellenic Productivity Center.

2) Seminars inside the Bank:

Banking Marketing.

Exchange (deposits, schooling, and loans).

Financing – Commercial, Handicraft, and Industrial - (*distance learning from the Hellenic Bank Association 1999*).

New Investment Products (Options, Swaps, Futures, Forwards).

The EURO and the impact of its introduction in the banking activities (*distance learning from the Hellenic Bank Association 2001*).

National Bank Group Products (Leasing, Factoring, Franchising).

Bank Accounting.

English Banking Terminology and Modern Greek Language.

Foreign Trade (imports, exports).

Balance sheets analysis, reformation and ratios.

Windows, Office environment.

Internet – Intranet.

Negotiation and Sale Techniques.

Training of trainers on the 9/2005, when I was considered suitable for being a trainer – introducer in training seminars, carried out by the National Bank to its staff, with topic “Financing”.

Military Service

I did my military service (1991-1993) as a reserve second lieutenant officer at the Corps of Signals of the Infantry.

Collateral employment as evaluator

1. In March 2001 I was the evaluator of the Ministry of Development on the projects “Improvement – Development of the Enterprises’ Energy Forms”
2. In March 2002 I was the evaluator of the Ministry of Development on the Projects on “Tourism of the Operational Programme for Competitiveness”.
3. In 2003 I participated as an evaluator in the framework of the Third Evaluation Cycle of the Action 2.2.2 of the Operational Programme for Competitiveness, called “Qualitative modernization of Small Lodgings”.

Collateral not remunerated Employment

In May 2001 I was an introducer in the event of the University of Macedonia Interconnection Office with topic “I want to be a Bank Executive”.

On 15/12/2001 I was an introducer with topic “16 days before the EURO” in a meeting of the annual economic forum «Money Show», which took place in the Hotel HYATT in Salonica.

Collateral job as a teacher

Professor – Introducer on hourly rated wage

- **During the time period 1993-1994**, I taught the subject of “Financial Mathematics” at the Public Vocational Training Institute of Evosmos.
- **During the time period 30/9/93 - 18/11/93** I taught to the executives of the company SIDENOR S.A. the subjects of “Warehouse Organization & Stock Financial Management” on subsidized programmes of Vocational Training by the Manpower Employment Organization [EKT-OAED].
- **During the time period 1996-1997**, I taught the subject of “General Accounting” at the Private Vocational Training Institute I.E.Σ.E.
- **During the time period 1999-2000**, I taught the subject of “Bank Activities” at the Public Vocational Training Institute of Triandria.
- **During the time period 1999-2000** I taught the subjects of “Statistics” & “Financial

Mathematics” at the Public Vocational Training Institute of the Manpower Employment Organization.

- **In June 2001** I taught the subject of “Grants” in a seminar on Banking Studies of the University of Macedonia.
- **In May 2002** I was a member of the three-member committee for the revision and improvement of the Banking Studies seminars’ programme, with remuneration of the work.
- **In 2003** I taught the subjects of “Portfolio Management” and “Financing” at the Banking Studies seminar of the University of Macedonia.
- **In 5/2006** I taught the subject of “Financing to Small & Medium Enterprises” at an executives’ seminar of the National Bank of Greece.
- **In 10/06** I taught the subject of “General Principles of Credit Grant” at an executives’ seminar of the National Bank of Greece.
- **From 10/2007 until 6/2008** I taught the lessons of Strategic Management, Principles of Political Economy Product Costing

**Papers
published in
Scientific
Papers with
Reviewers**

- 1) Zissopoulos Dimitrios, **Kyriazopoulos V. Georgios** Maggou Irene, (2010) "*ECUmenical currency definition through poverty guidelines, barter transactions, property and country valuation*" Journal of Modern Accounting and Auditing (J.M.A.A.) Volume 7, Number 11, November 2011 www.davidpublishing.org
- 2) **Kyriazopoulos Georgios**, Petropoulos Dimitrios, "*Cross Border Mergers And Acquisitions Of Greek Banks In Balkan Countries After The Introduction Of Euro In Greece And What's The Effect In The Course Of Profitability Efficiency And Liquidity Indexes Of The Greek Banks*". Economic Thought, Bulgarian Academy Sofia, (ISSN 0013-2993) *under publishing*.

**Papers
published in
International
Conferences
with
Reviewers**

- 1) **Kyriazopoulos V. Georgios**, Zissopoulos Dimitrios, Sariannidis Nikolaos (2009) "*The advantages and the disadvantages of banks mergers and acquisitions in the International and in the Greek Economy*". ESDO Florina 18-20/9/2009
- 2) Violeta M. Mavromatidi, Pavlitsas Kostas, **Kyriazopoulos V. Georgios**. (2009). Eythimios M Gravas, Dimitrios A. Zissopoulos, Iraklis G. Mavromatidis "*BGPS: a banknote global position system for counter forgery, taxation, ratification, money laundry and overall monetary modelling*". APPLIED COMPUTING CONFERENCE (ACC '09) Vouliagmeni Beach Athens 28-30 September 2009 www.wseas.org/conferences/2009/voulia/acc ISBN: 978-960-474-146-5 ISSN: 1790-5109.
- 3) **Kyriazopoulos V. Georgios** Petropoulos P. Dimitrios. (2010) «*Cross border mergers and acquisitions of the Greek Banks in the Balkan area after the entrance of Euro in the Greek Monetary System*». ESDO 2010 Kavala 4-6/6/2010
- 4) Fatouros St. Dimitrios, Petropoulos P. Dimitrios **Kyriazopoulos V. Georgios**, Georgountzos N. Antonios. "*Direct taxation in the Greek Economy*" ESDO 2010 Kavala 4-6/6/2010
- 5) Zissopoulos Dimitrios, **Kyriazopoulos V. Georgios**, Serdaris Panagiotis, Tsomakis Eyagelos. "*Education Commodification: University and Professor Funding, Student Loan Risk Assessment and Web metrics*" 7th WSEAS International Conference on ENGINEERING EDUCATION (EDUCATION '10) 23-25/7/2010
- 6) Petropoulos P. Dimitrios **Kyriazopoulos V. Georgios** (2010) "*Profitability, efficiency*

and liquidity of the cooperative banks in Greece". International Conference of Applied Economics ICOAE (2010) Athens 26-28/8/2010

7) **Kyriazopoulos V. Georgios** Petropoulos P. Dimitrios "*Is Altman's Z-Score Model for Bankruptcy Motivate Banks for Mergers and Acquisitions?*". International Conference of Applied Economics ICOAE (2010) Athens 26-28/8/2010

8) Zissopoulos Dimitrios, **Kyriazopoulos V. Georgios** Athanasios Gatas, Panagiota Kiriafini, Topalidis George. (2010) "*ECUmenical currency definition through poverty guidelines, barter transactions, property and country valuation*". International Conference of Applied Economics ICOAE (2010) Athens 26-28/8/2010 Το εν λόγω paper δημοσιεύθηκε και στο περιοδικό Journal of Modern Accounting and Auditing (J.M.A.A.) Volume 7, Number 11, November 2011 με ιστοσελίδα www.davidpublishing.org

9) **Kyriazopoulos V. Georgios**, Dr. Petropoulos P. Dimitrios. «*Does the Cross Border Mergers and Acquisitions of The Greek Banks in the Balkan Area Affect on The Course of Profitability Efficiency and Liquidity Indexes of Them?* » EBEEC 3rd International Conference 5-8 May 2011 Pitesti Romania.

10) Dr. Petropoulos P. Dimitrios, **Kyriazopoulos V. Georgios**, (2011) "*Profitability, Efficiency and Liquidity of the Greek Banks in Bulgaria*" 3rd International Conference "Sustainable Development" which will take place on 10-11 of June 2011 at the facilities of the University of National and World Economy (UNWE) in Ravda Bourgas Bulgaria.

11) **Kyriazopoulos V. Georgios**, Dr. Petropoulos P. Dimitrios: (2011) "*How the Cross Border Mergers and Acquisitions of The Greek Banks in the Balkan Area Improve the Course of Profitability, Efficiency and Liquidity Indexes of Them?*" 8th AFE 2011 Conference 30-2 June 2011 Kampos Vourlioton, Samos Island

12) **Kyriazopoulos V. Georgios**, Koronas Christos (2011) "*The spread of the web banking in the higher education, in connection with the utility and the satisfaction that it offers to the students. Evidence from the University Western Macedonia and the Technological Educational Institution of Western Macedonia Kozani Greece*" ICOAE 2011 Perugia 25-27/8/2011.

13) Dr.Dimitrios P. Petropoulos, **Kyriazopoulos V. Georgios**, Dr Papageorgiou Athanasios, Paschalidis Dimitrios: (2011) "*The Greek Banks in Bulgaria Analysis of the Basic Financial Ratios*" ESDO Conference Serres 16-18 September 2011

14) **Kyriazopoulos V. Georgios**, Hadjimanolis Georgios: (2011) «*Du Pont Analysis of a Bank Merger and Acquisition between Laiki Bank from Cyprus and Marfin Investment Group from Greece. Is there an increase of profitability of the new bank?*» MIBES Conference Serres 16-18 September 2011.

15) **Kyriazopoulos V. Georgios**, Dr. Petropoulos P. Dimitrios (2012) "*How has the economic crisis affected the financial institutions. An analysis based on the fundamentals financial figures of the banks in the last decade (2001-2010). Evidence from the Greek Banking System*". EBEEC International Conference 11-13/5/2012 Sofia Bulgaria.

16) Dr. Petropoulos Dimitrios Dr. Papageorgiou Athanasios and **Kyriazopoulos Georgios** (2012) "*The Competitiveness of Agricultural Products (trade relations between Greece - Bulgaria)*". EBEEC International Conference 11-13/5/2012 Sofia Bulgaria.

17) **Kyriazopoulos V. Georgios**, Tselis Nikolaos (2012) "*Employment and GDP in Greece an Empirical Approach*". ESDO International Conference 25-27/5/2012 Larissa Greece.

- 18) **Kyriazopoulos V. Georgios**, Kanta Kalliopi, Mitou Kalliopi. (2012) "*The Edward I. Altman's model of Bankruptcy and the Implementation of it on the Greek Cooperative Banks*" MIBES International Conference 25-27/5/2012 Larissa Greece
- 19) **Kyriazopoulos V. Georgios** (2012) "*Du Pont Analysis of the Greek Banks that are Active in Bulgaria*" 9th AFE 2012 Conference 28-30 June 2012, Kampos Vourlioton, Samos Island.
- 20) Petropoulos Dimitrios, Papageorgiou Athanasios, **Kyriazopoulos V. Georgios** (2013) "Analysis of the Index Revealed comparative advantage of rural branches in Greece (2000-2012)" International Conference MIBES Larissa 8-9/6/2013
- 21) **Kyriazopoulos V. Georgios**, Chrissochoidou Noula, Papaioannou Pantelis (2013) "*DuPont Analysis of the World Systemic Banks before and after the Financial Crisis in the year 2008*". International Multidisciplinary Academic Conference Thessaloniki Greece 13-15/6/2013 ISIS World (Institute of Strategic and International Studies).
- 22) **Kyriazopoulos V. Georgios**, Chrissochoidou Noula (2013) "*The Edward I. Altman's Model of Bankruptcy and the implementation of it on the systemic Greek banks during the time period of the years (2001-2012)*" International Multidisciplinary Academic Conference Thessaloniki Greece 13-15/6/2013 ISIS World (Institute of Strategic and International Studies).
- 23) **Kyriazopoulos V. Georgios** Papaioannou Pantelis Chrissochoidou Noula (2013) "*DuPont Analysis of the World Systemic Banks*". International Conference ABSRC 2013 Rome
- 24) Petropoulos Dimitrios, Papageorgiou Athanasios, **Kyriazopoulos V. Georgios** (2013) "*Is there a comparative advantage of the agriculture economies of the Balkan countries? An analysis of the index Revealed Comparative Advantage, (RCA) during time period 2000-2012*". International Conference ABSRC 2013 Rome.