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Curriculum Vitae

Dr. Kyriazopoulos Georgios

Professor



Faculty member of International Hellenic University

Education

1. Completion of studies 2/2015: Doctoral Degree "Bank Mergers and Acquisitions - Financial Impact Study" with a grade of Excellence from the Democritus University of Thrace.
2. Completion of studies 6/2003: Postgraduate Studies at the School of Banking and Social and Economic Sciences, Hellenic Open University of Patras. (2nd Postgraduate).
3. Completion of studies 4/2002: Postgraduate Studies in Business Administration (Master in Business Administration MBA), University of Macedonia Thessaloniki (1st Postgraduate).
4. Completion of studies 11/1990: Undergraduate Studies in Economics, School of Social and Economic Sciences, University of Macedonia Thessaloniki.

Research interests

All thematic areas of modern finance such as Mergers and Acquisitions (of banks and businesses), Investment Evaluation, Valuation of businesses and banks, Modern Forms of Financing of Businesses and Banks, International Financial Markets, Stock Exchange, Derivative Stock Products, Efficiency Models, Bankruptcy Models, Financial Soundness Indicator, Early Warning Systems, Bank Stress Test, Risk Management, Financial Statement Analysis, Financial Planning, Corporate Governance, as well as accounting topics such as IAS, Banking Accounting Activity Base Costing, Sector Accounting and Corporate Accounting.

Academic Experience

29/06/2026 until today: Professor, subject area "Finance - Mergers & Acquisitions" International Hellenic University, School of Economics & Management, Economics Department, Serres, Greece.

27/9/2024-28/6/2026: Professor, subject area "Finance - Mergers & Acquisitions", Department of Accounting & Finance, School of Economics, University of Western Macedonia, Kozani, Greece.

30/11/2020-26/9/2024: Associate Professor, subject area "Finance - Mergers & Acquisitions", Department of Accounting & Finance, School of Economics, University of Western Macedonia, Kozani, Greece.

2017 - 2020: Collaborating Educational Staff (SEP Member) of the Hellenic Open University of Patras, Msc Banking, TRA 51-ION1, HOU, Greece

2019: Assistant Professor, subject area "Finance - Mergers & Acquisitions", Department of Accounting & Finance, School of Economics, University of Western Macedonia, Kozani, Greece.

2016-2019: Assistant Professor, subject area " Finance - Mergers & Acquisitions", Department of Accounting & Finance, School of Economics of the former Technical Educational Institute TEI of Western Macedonia.

2009 - 2016: Applicant Professor, subject area "Financial Management", Financial Applications Department, former Technical Educational Institute TEI of Western Macedonia, Kozani, Greece.

2016: Affiliation with Economic Department, Democritus University, Komotini, Greece.

2007-2008: Teaching Stuff at New York College of Thessaloniki.

2007: Teaching Stuff of Msc Program EEDE, Thessaloniki.

1996-1998: Teaching Stuff of Accounting Department, School of Economic Administration, Technical Educational Institute ATEI, Sindos, Thessaloniki.

A) Analytic Teaching Courses 2009-2026

1) Former TEI of Western Macedonia Financial Applications Department, Accounting Department, Department of Business Administration, Erasmus and Accounting & Finance Department: 2009-2019

a) Undergraduate Programs

Financial Management and Policy, Business Valuation, Modern Financial Products, International Financial Markets, Financial Statement Analysis, Capital Market, Public Law and European Institutions, Corporate Accounting, Business Plans, Investment Evaluation, Financial Derivatives and Stock Market, Modern Forms of Financing, Business Plan, Quantitative Methods Undergraduate Thesis Supervision.

b) Postgraduate Programs (Msc Banking-Insurance-Financial Management, MBA, Msc Accounting & Auditing, Msc Taxation and Legislation, Msc Erasmus): Financial Management, Business Valuation and Mergers & Acquisitions, Bankruptcy Models, Financial Accounting, Greek Accounting Standards (HASS), Cash Flows Statements, Consolidated Financial Statements, Financial Accounting, Advanced Financial Statement Analysis, Diploma Thesis Supervisor.

2) Former Technical Educational Institution of, Kavala Greece 2013

Postgraduate Programs: (Department of Accounting and Finance, Msc Accounting, Auditing and International Transactions): Evaluation of Risky Investments.

3) Hellenic Open University

Postgraduate Program (Banking-TRA 51-ION1-HOU): Financial Management, Human Resources Management, and Banking Development Strategies, Diploma Thesis Supervisor.

4) University of Western Macedonia Department of Accounting and Finance 2019-2026

a) Undergraduate Programs: Financial Statement Analysis, Investment Evaluation, Business Valuation, Financial Management, International Financial Markets, Mergers & Acquisitions, Banking and Insurance Accounting.

b) Postgraduate Programs (Msc Banking-Insurance-Financial Management, Msc Accounting & Auditing, Msc Erasmus): Consolidated Financial Statements, Financial Management, Diploma Project Assignment, Business Valuation - Acquisitions & Mergers, Greek Accounting Standards, Financial Accounting, Cash Flow Statements, Supervision of Diploma Theses, Examination Committee of Diploma Theses, Investment Evaluation Seminar Course.

c) Erasmus Undergraduate and Postgraduate Programs: Corporate Finance, Cost Benefit Analysis, Modern Financial Instruments, Bank Accounting, Financial Analysis, Investment Evaluation, Mergers & Acquisitions, Business Valuation.

5) Undergraduate Program 1996-1998 former Technical Educational Institute ATEI

Teaching Stuff for the course "Economic and Technical Studies", Accounting Department, School of Economic Administration, former Technical Educational Institute ATEI, Sindos, Thessaloniki.

B) Supervisor Professor of 4 Doctoral Candidates from 2024 until today.

1) Papazoi Evangelia: «Evaluation of the Efficient Operation of Local Authorities in Greece with Financial and Accounting Methods».

2) Papaioannou Pantelis: «The Impact of Acquisitions & Mergers on the Financial Soundness of Banks».

3) Tzima Dimitra – Agoro: «The Economic Impacts on the Administration of Justice in Greece in Periods of Economic Crises».

4) Konstantinou Petros: «Financial Evaluation of the Relationship between Investments, Public Contracts and the Financial Soundness of the Greek State with the Use of Information Technology».

C). Other Teaching Programs

2007-2008: Teaching Staff of the undergraduate courses "Financial Management" and "Decision Analysis" at New York College of Thessaloniki.

2007: Teaching Staff of the postgraduate course "Financial Planning", in the MSc of EEDE Thessaloniki.

Member of Electoral Committees & Administrative Project 2009-2026

A) University of Western Macedonia 2019-2026:

1. Regular member of the 11-member Electoral Committee for the permanent appointment of Assistant Professor of Financial Behavior at the Department of Accounting and Finance of the University of Western Macedonia in 2020.
2. Regular member of the three-member advisory committee and consequently regular member of the 11-member Electoral Committee for the advancement of Assistant Professor to Associate Professor in the subject of Finance at the Department of Economic Sciences of Democritus University in 2023.
3. Regular member of the 11-member Electoral Committee for the advancement of Assistant Professor to Associate Professor in the subject of Management Accounting at the Department of Accounting and Finance of the University of Western Macedonia in 2023.
4. Regular member of the three-member advisory committee and consequently regular member of the 11-member Electoral Committee for the advancement Assistant Professor of Finance Mergers and Acquisitions to Associate Professor at the Department of Business Administration of the University of Macedonia in 2021.
5. Regular member of the 11-member Selection Committee for the recruitment of a new Position of Assistant Professor of Behavioural Finance at the Department of Accounting and Finance of the University of Western Macedonia in 2020.
6. Regular member of the three-member evaluation committee of Academic Fellows at the Department of Accounting and Finance of the University of Western Macedonia in 2021 and 2022.
7. Minutes 4th/06.02.2019. Member of the three-member committee for the evaluation of applications for two-hour employment.
8. Minutes 17th/01.10.2019. An academic advisor is appointed for the 3rd year.
9. Minutes 2nd/22.01.2020. Member of the Coordinating Committee (SC) of the Accounting and Auditing Master's Degree Program.
10. Minutes 28th/03.12.2020. Member of the three-member evaluation committee for the recruitment of Teachers based on Presidential Decree 407/80.
11. Minutes 9th/26.03.2021. Member of the Evaluation Committee and for the selection of remedial teaching in the department.
12. Minutes 1st/23.02.2022. Member of the Examination Committee for the Banking - Insurance and Finance Master's Degree Programs.
13. Minutes 6th/27.04.2022. Member of the Three-Member Committee for the Qualifying Examinations for the Academic Year 2022-2023. Πρακτικό 10ο/24.06.2022. Ορισμός Επόπτη για την AI. Student's Internship.
1. Minutes 10th/24.06.2022. Alternate Member of the Evaluation Committee and for the Acquisition of Academic Teaching Experience for Young Scientists with PhDs, for the academic year 2022 – 2023”,
2. Minutes 13th/14.07.2022. Scientific Supervisor of the NSRF and OAED Internship for the Academic Years 2022-2024
3. Minutes 20th/04.10.2022. Member of the OMEA Committee of the Postgraduate Program in Banking – Insurance and Finance.
4. Minutes 20th/04.10.2022. Member of the Coordinating Committee of the Postgraduate Program in Banking – Insurance and Finance.
5. Minutes 21st/21.10.2022. Member of the Committee for the Internship of the National Strategic Research Fund (NSRF).
6. Minutes 21st/21.10.2022. Member of the Committee for the Internship of the Technical University and Scientific Supervisor, Chair of the Internship.
7. Minutes 21st/21.10.2022. Member of the Department's Curriculum Committee.
8. Minutes 21st/21.10.2022. Member of the Committee for the Recognition of Courses for Transfer Students.
9. Minutes 21st/21.10.2022. Appointment by the Department as Academic Advisor for Students

10. Minutes 22nd/10.11.2022. Participation in the Project Group, of the Program, of the Internationalization of the M.D.M. as responsible author of "Visibility and Feasibility" study.
11. Minutes 26th/18.12.2022. Alternate Member of the Evaluation Committee for the Recruitment of Academic Fellows
12. Minutes 2nd/19.01.2023. Member of the Committee for the Evaluation of Applications of Doctoral Candidates.
13. Minutes 5th/10.02.2023. Member of the Committee for the Classification of Successful Candidates in the Qualifying Exams.
14. Minutes 6th/28.02.2023. Member of Three-Member Committees of Doctoral Candidates.
15. Minutes 6th/28.02.2023. Formation of Groups – Preparation for Department Certification.
16. Minutes 9th/20.03.2023. Member of the Committee for the Qualifying Exams.
17. Minutes 24th/18.09.2023. Member of the Three-Member Committee for the Evaluation of Applications for the Recruitment of Authorized Teachers
18. Minutes 29th/22.10.2023. Appointment by the Department as Academic Advisor for Students
19. 2021, 2022, 2023, 2024: Presentation of the Department nationwide in all Lyceums and organized by the 1st KESY of Thessaloniki
20. Responsible for Student Internship through the ESPA program 2023-2026

B) Former Technical Educational Institution of Western Macedonia 2009 - 2019:

Throughout his tenure at the TEI Western Macedonia participation in numerous administrative procedures, either as a member or as chairman of various committees (chairman of the receipt of works and materials, member of the extrajudicial appeals committee, member of the curriculum matching committee, member of the electoral - electoral committees, member of the Examination Committee for Courses of Students to be Placed in the former Finance Department of the School of Economic Management of the TEI of Western Macedonia, Kozani, member of the Social Society of the former TEI of Western Macedonia, member of the Committee (regular and alternate members) for the evaluation of objections of article 15 of Presidential Decree 118/07 and appeals of article 3 par. 2 of Law 2522/1997 during the conduct of competitions (regular and international), participation as an application professor in degree award ceremonies, etc.).

Participation in the projects:

1. "Open Academic Courses (4 courses) of the Technical Educational Institute of Western Macedonia with the collaboration of Ecclesiastical Macedonia" of the Operational Program Education and Lifelong Learning Subproject 1 "Development of Digital Courses, Support of a Digital Platform and other actions". From 1/10/2012 - 30/11/2015
2. "Digital Library". From 21/2/2014 - 30/11/2015
3. "1174R4 Development of Interregional Financial Assistance to SMEs and of non-grand instruments (DIFASS)". From 1/10/2012 - 30/12/2012.
4. "Development of a roadmap for the upgrading of the operation of the Administrative services of the TEI of Western Macedonia" of the Operational Program "Administrative Reform". From 22/8/2012 - 15/2/2013.
5. "Practical Training of Students of the former TEI of Western Macedonia" with Code OPS 299971 of the OP "Education and Lifelong Learning" [Subproject 01 entitled "Funding for the Practical Training of Departments of Western Macedonia" of the School of Economic Management of the former TEI of Western Macedonia Kozani. From 1/10/2010 - 31/11/2014.

C) Hellenic Open University of Patras (OUP) Msc Banking 2018-2019:

- a) Member of the Writing Committee of diploma thesis for the thematic unit TPA51.
- b) Member of the Plagiarism Control Committee of the diploma thesis for the thematic unit TPA51.

Books in progress

- 1) Book in publication (2024) entitled: "Acquisitions and Mergers. Evaluation with Financial and Accounting Methods" DISIGMA Publications with ISBN: 978-618-202-179-8
- 2) "Long-term Performance of Acquirers Involved in Domestic Bank Ms&As in Europe" accepted on 12/2/2024 with minor review comments as a Book Chapter in Book: "An Overview on Business, Management and Economics Research" B P International, Guest House Road, Street no - 1/6, Hooghly, West Bengal, India. Book Name: An Overview on Business, Management and Economics Research. Letter of Acceptance 27/2/2024

Publications

A1. Scientific Research Papers in Reputable International Journals with Reviewers

- 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. (EconLit).
- 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. (Scopus List).
- 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 (Scopus List until 2020)
- 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.**, 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 70-90. (Scopus List, not any more. EconLit)
- 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., Drimpetas E., **Kyriazopoulos G.**, (2015). "Mergers, Liquidations and Bankruptcies in the European Banking Sector" *Risk Governance & Control: Financial Markets & Institutions Volume 5, Issue 2*, pp. 52-70. <https://doi.org/10.22495/rgcv5i2art6> (EconLit)
- 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*. (Scopus List 12/2/2024).
- 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.
- 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. (EconLit).
- 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. (EconLit).
- 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. (Scopus List).

- 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.
- 21) Kyriazopoulos G.,** Logotheti M., (2019). "Mergers and Acquisitions from an Accounting Approach: A Review of the Empirical Literature" *Research Journal of Finance and Accounting* Vol.10, No.16, pp 1-16
- 22) Kyriazopoulos G.,** Kondili E., (2019). "Bank Value using CAMELS Model. Evidence from Balkans Banking System". *International Research Journal of Finance and Economics* Issue 176 November 2019, pp. 182-195. (EconLit).
- 23) Kyriazopoulos G.,** Kollias K., Tsiatsiou E., (2019). "Capital Adequacy of Banks after Mergers and Acquisitions and the Implementation of Euro. Evidence from Greek Banking System". *European Journal of Accounting, Finance and Investment*. Vol. 5, No. 12, pp 12-30.
- 24) Kyriazopoulos G.,** Thanou E., (2020). "Mergers and Acquisitions and how they affect the Labor Productivity. Evidence from the Greek Banking System". *Journal of Applied Finance & Banking*, Vol. 10, No 2, pp. 53-75. (EconLit).
- 25) Kyriazopoulos G.,** Drymbetas E., Kollias K., (2020). "Risk Management after Mergers and Acquisitions. Evidence from the Greek Banking System". *Journal of Applied Finance & Banking*, Vol. 10, No 3, pp. 105-125. (EconLit).
- 26) Kyriazopoulos G.,** Sariannidis N., Parpoutzidou A., (2020). "Evaluation of the main African Stock Exchanges Markets for Foreign Direct Investments. A Statistical Approach". *Journal of Applied Finance & Banking*, Vol. 10, No. 5, pp. 235-259. (EconLit).
- 27) Kyriazopoulos G.,** (2023). "Mergers and Acquisitions: A Pre and Post Financial Ratio Analysis Evaluation. Evidence from Greece". *Finance & Accounting Research Journal*. Volume 5, Issue 8, DOI: 10.51594/farj.v5i8.530 pp. 209-222.
- 28) Kyriazopoulos G.,** Emiljan Mustaqe and Petropoulos D., (2023). "Mergers and Acquisitions of Cooperative Banks. Before and After a Takeover. A Financial Analysis" *Journal of Finance and Investment Analysis*. Vol. 12, No. 3, 2023, pp. 1-25. <https://doi.org/10.47260/jfia/1231>
- 29) Kyriazopoulos G.,** Petropoulos D., (2023). "Evaluation of Cooperative Banks after the Global Financial Crisis but Before the Pandemic. Evidence from Greece". *International Research Journal of Economics and Management Studies*. Volume 2 Issue 3 DOI: 10.56472/25835238/IRJEMS-V2I3P136 pp. 280-287.
- 30) Kyriazopoulos G.,** Kogkouli A., (2023). "Mergers and Acquisitions. An Evaluating Method before and after the Event in the Banking System" *International Journal of Banking and Finance Research*. Vol. 9 Issue 7. <https://doi.org/10.56201/ijbfr.v9.no3.2023.pg141.153>
- 31) Kyriazopoulos G.,** Kragiopoulou N., (2023). "Mergers and Acquisitions. An Evaluation Analysis of Bankruptcy pre and post of both Events. Evidence from Greece" *International Journal of Advanced Economics*, Volume 1, Issue 1, DOI: 10.51594/ijae.v5i7.544 pp 1-10.
- 32) Kyriazopoulos G.,** Blachava E., (2023). "Mergers and Acquisitions. A Credit Risk Evaluation in the Greek Banking Industry Short- and Long-Term time period after the Event" *European Journal of Economic and Financial Research*. Volume 7 Issue 4. pp 1-18. DOI: 10.46827/ejefr.v7i4.1560
- 33) Kyriazopoulos G.,** (2023). "Mergers and Acquisitions in the Greek Banking System. A Profitability Evaluation Analysis with DuPont Model" *International Journal of Applied Research in Social Sciences*, Volume 5, Issue 9, DOI: 10.51594/ijarss.v5i9.602 pp. 378-390
- 34) Kyriazopoulos G.,** Theodoropoulou S., (2023). "Mergers & Acquisitions. a Financial Analysis of a big case study in Emerging Markets during the Pandemic" *International Journal of Management & Entrepreneurship Research*, Volume 5, Issue 11, DOI: 10.51594/ijmer.v5i11.601 pp. 836-850
- 35) Kyriazopoulos G.,** Kalomoiraki K., (2023). "Mergers & Acquisitions of Banks. An Evaluation Analysis of Financial Soundness during & post the event including the pandemic. Evidence from Greece". *Economic Alternatives* (Scopus list). Issue 2, pp. 295-323 DOI: <https://doi.org/10.37075/EA.2025.2.02>
- 36) Kyriazopoulos G.,** Kotoulas I., (2023). "Mergers and Acquisitions Investments of the Greek Systemic Banks during the last 20 years. A Financial Analysis" *Finance & Accounting Research Journal*, Volume 5, Issue 11, pp. 361-380 DOI: 10.51594/farj.v5i11.618

37) Kyriazopoulos G., Mavrommatis G., (2023). "Predicting Bankruptcy on Oil Companies Before and After the Pandemic Using Two Altman's Z-Score Models. Industrial and Emerging Markets. Evidence from Greece". *Journal of Economics, Finance and Management Studies*. Volume 06 Issue 11 pp. 5724-5730 DOI: 10.47191/jefms/v6-i11-54, Impact Factor: 7.144

38) Kyriazopoulos G., Kanavas V., & Galyfianakis G. (2023). «Predicting Bankruptcy of Mobile Companies before and after the Pandemic Covid-19 in the Greek Emerging Market». *International Journal of Advanced Economics*. Volume 5, Issue 9, pp. 298 313. DOI:10.51594/ijae.v5i9.656

39) Kyriazopoulos G., (2024). "Mergers & Acquisitions Bank Strategy against Systematic Risk before the COVID-19 Pandemic". *Corporate & Business Strategy Review Journal Volume 5, Issue 2*. <https://doi.org/10.22495/cbsrv5i2a> (Scopus List).

40) Kyriazopoulos G., (2024). "European Banks' Mergers and Acquisitions. Rank Value & Value of Cash after the COVID-19 Pandemic" *Risk Governance & Control: Financial Markets & Institutions*, 14(2), pp. 88–98. <https://doi.org/10.22495/rgecv14i2p9> (Scopus List).

41) Kyriazopoulos G., (2025). "Financial Behavior Decision for M&A in European Financial Institutions after the COVID-19 Pandemic". *Risk Governance & Control: Financial Markets & Institutions*, 15(1), pp. 249–258. <https://doi.org/10.22495/rgecv15i1sip10>, (Scopus List).

A2. Papers under Published in Journals

1) **Kyriazopoulos G.,** (2024) Mergers & Acquisitions of Systemic Bank. Consequences and Impacts in Emerging Markets before COVID-19 Pandemic.

2) **Kyriazopoulos G.,** (2024) Mergers and Acquisitions in Mega Global Firms before Covid-19 Pandemic but after International Financial Crisis

B. Announcements and Presentations in Proceedings of International Conferences with Referees

1) **Kyriazopoulos G.,** Zissopoulos D., Sariannidis N., (2009) "*The Advantages and the Disadvantages of Banks Mergers and Acquisitions in the International and in the Greek Economy*". ESDO International Conference 18-20/9/2009 Florina Greece.

2) Mavromatidi V., Pavlitsas K., **Kyriazopoulos G.,** Gravas E., Zissopoulos D., Mavromatidis I., (2009) "*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 28-30/9/2009 www.wseas.org/conferences/2009/voulia/acc ISBN: 978-960-474-146-5 ISSN: 1790-5109

3) **Kyriazopoulos G.,** Petropoulos D., (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 International Conference 4-6/6/2010 Kavala Greece.

4) Petropoulos D., Fatouros D., **Kyriazopoulos G.,** Paschalidis D., (2010) "*Permanent Evolution of the Size of the Foreign Trade of Agricultural Products in Greece during the Period 1994 - 2008*". ESDO International Conference 4-6/6/2010 Kavala Greece.

5) Zissopoulos D., **Kyriazopoulos G.,** Serdaris P., Tsomakis E., (2010) "*Education Commodification: University and Professor Funding, Student Loan Risk Assessment and Webometrics*". 7th WSEAS International Conference on Engineering Education (Education '10) 23-25/7/2010 Greece.

6) Petropoulos D., **Kyriazopoulos G.,** (2010) "*Profitability, Efficiency and Liquidity of the Cooperative Banks in Greece*" International Conference of Applied Economics ICOAE (2010) Athens 26-28/8/2010 Greece.

7) **Kyriazopoulos G.,** Petropoulos D., (2010). "What are the Advantages and Disadvantages that lead Banks into Mergers and Acquisitions? *Is Altman's Z-Score Model for Bankruptcy Motivate Banks for Mergers and Acquisitions?*" Presented at International Conference of Applied Economics (ICOAE) Proceedings Athens 26-28/8/2010 Greece.

8) **Kyriazopoulos G.,** Petropoulos D., (2011): "*Does the Cross Border Mergers and Acquisitions of The Greek Banks in the Balkan Area effect on The Course of Profitability Efficiency and Liquidity Indexes of Them?*" EBEEC 3rd International Conference 5-8 May 2011 Pitesti, Romania.

9) Petropoulos D., **Kyriazopoulos G.,** Kallitsi D., (2011): "*Profitability, Efficiency and Liquidity of the Greek Banks in Bulgaria*" 3rd International Conference "Sustainable Development", 10-11 of June 2011, University of National and World Economy (UNWE) in Ravda Bourgas, Bulgaria.

- 10) **Kyriazopoulos G.**, Hadjimanolis G., (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 International Conference, Serres, Greece, 16-18 September 2011.
- 11) **Kyriazopoulos G.**, 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 Perugia 25-27/8/2011. Poster.
- 12) **Kyriazopoulos G.**, Petropoulos D., (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.
- 13) Petropoulos D., Papageorgiou A., **Kyriazopoulos G.**, (2012) *"The Competitiveness of Agricultural Products (trade relations between Greece - Bulgaria)"*. EBEEC International Conference 11-13/5/2012 Sofia Bulgaria.
- 14) **Kyriazopoulos G.**, Tselis N., (2012) *"Employment and GDP in Greece an Empirical Approach"*. ESDO International Conference 25-27/5/2012 Larissa Greece.
- 15) **Kyriazopoulos G.**, Kanta K., Mitou K., (2012) *"The Edward I. Altman's model of Bankruptcy and the Implementation of it on the Greek Cooperative Banks"* Presented at MIBES International Conference 25-27/5/2012 proceedings, Larissa Greece.
- 16) **Kyriazopoulos G.**, (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 Greece.
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1. Spagnuolo Flavio (2025) "Circular economy and M&A: How target firms' sustainable orientation shapes due diligence dynamics?" *Corporate Ownership and Control* 22(1):139-147 DOI: 10.22495/cocv22i1art11 (Google Scholar).
2. Sahrani S., (2025). "Banking Acquisition and its Implications for Global Financial Sector". *SUKUK: International Journal of Banking Finance Management and Business*. Vol.4 No.III pp44-57 (British Library) <https://sukukjournal.org.uk/index.php/sukuk/issue/view/12> (Google Scholar).
3. Federico Raffaele (2025). "Editorial: The evolution of risk governance — Balancing digital innovation and institutional soundness". *Risk Governance and Control Financial Markets & Institutions* Volume 15, Issue 4 pp. 4-5 DOI: 10.22495/rgcv15i4editorial (Scopus List).

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1. Noor Muhammad Fauzan, Hayat Atma, Juniar Asrid, Hadi Abdul (2025) "SWOT Analysis of Rural Bank Merger and Acquisition: Risks, Synergies, and Policy Gaps". *Eurasia: Economics & Business*, 5(95), pp. 3-12 DOI <https://doi.org/10.18551/econeurasia>
2. Sahrani S., (2025). "Banking Acquisition and its Implications for Global Financial Sector". *SUKUK: International Journal of Banking Finance Management and Business*. Vol.4 No. III pp44-57 (British Library) <https://sukukjournal.org.uk/index.php/sukuk/issue/view/12> (Google Scholar).

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1. Noor Muhammad Fauzan, Hayat Atma, Juniar Asrid, Hadi Abdul (2025) "SWOT Analysis of Rural Bank Merger and Acquisition: Risks, Synergies, and Policy Gaps". *Eurasia: Economics & Business*, 5(95), pp. 3-12 DOI <https://doi.org/10.18551/econeurasia>

Award-Winning Scientific Articles

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* gives you a Distinguished Scholar Award based on contribution to selected field.

International Conference

Vice-President of the International Conference of Development and Economy (I.CO.D.ECON. www.icodecon.com), held under the auspices of the Ministries of Education and Development-Economy, and member of the Scientific Committee of the said conference. Publisher of the journal of abstracts and completed works of the International Conference I.CO.D.ECON.

Organizer of the 1st International Symposium on Mergers and Acquisitions within the framework of the 5th ICODECON 21-23/10/2022, Kalamata, Greece.

Research Programs

- 1) Participation with the doctoral thesis in the Thales Research Funding Program entitled "Investing in knowledge society through the European Social Fund" Project "THALIS - Democritus University of Thrace. Risk Assessment and Stress Simulation in European Banks" KE81165 (2012-2015).
- 2) Research Proposal to ELIDEK for the support of faculty members, researchers and the procurement of high-value equipment with a Total Score Pass of 67.88 on the topic of "Implementation of Innovative Information Systems of high-value software with the ability to utilize national and international databases for the investigation by businesses of their financial and tax advantages and benefits, which arise from the creation of Acquisitions & Mergers, Joint Ventures, Synergies and Clusters between them", in the year 2018. This proposal was qualified but not funded.
- 3) Research Proposal entitled: "Foreign Direct Investments in the form of Acquisitions and Mergers on a Domestic and Cross-Border Basis as a Development Lever of the Greek Economy" of the Special Research Fund Account (ELKE No. 80327/2019) of the University of Western Macedonia, as Scientific Manager.
- 4) NSRF 2014-2020, Sectoral Operational Programs, OP HUMAN RESOURCES DEVELOPMENT, EDUCATION AND LIFELONG LEARNING Support for Actions Supporting Entrepreneurship, Innovation and Maturation for the Exploitation of Research Activity and New Products and Services Developed at the University of Western Macedonia. Teaching Course 2021-2022 "Investment Maturity".
- 5) ELIDEK "1st Announcement of ELIDEK Research Projects for Faculty Members and Researchers and the Supply of High-Value Research Equipment".
- 6) Horizon 2026 under preparation with thematic area: "Social and Economic Transformations

Editorial Board Member

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

3) Book of Abstract in International Conference of Development and Economy

4) Proceedings of International Conference of Development and Economy

Reviewer in International Scientific Journals

1) Accounting and Finance Research Journal (sciedupress.org)

2) Corporate Governance and Organizational Behavior Review (virtusinterpress.org)

Professional & other teaching experience

10/2007-6/2008: Hourly Instructor at NY College (Financial Management and Decision Analysis), IIEK PASTER (Management Marketing Product Costing and Principles of Political Economy) IEK OAED (Financial Mathematics and Statistics) at the 1st IEK of Thessaloniki (Statistics).

09/1982 - 05/2007: Senior Bank Executive in financing matters.

10/2006: Lecturer in the course "General Principles of Credit" at a seminar for executives of the National Bank of Greece S.A.

05/2006: Lecturer in the course of "Financing in Small and Medium Enterprises" at a seminar for executives of the National Bank

10/2003-12/2003: Lecturer in the courses of "Portfolio Management" and "Financing" at the seminar of Banking Studies of the University of Macedonia.

03/2003: Evaluator in the framework of the 3rd evaluation cycle of Action 2.2.2 of the National Strategy for the Promotion of Higher Education and Training "Qualitative Modernization of Small Accommodation" through KEPA

12/2002: Lecturer for the National Tourism Organization on the topic of "16 days before the EURO" at a conference of the annual economic forum "Money Show", held at the Hotel HYATT in Thessaloniki

05/2002: Member of the 3-member committee for the revision and improvement of the program of seminars of Banking Studies, University of Macedonia, with project fee.

3/2002: Evaluator of the Ministry of Development in the "Tourism of EPAN" Programs through KEPA.

06/2001: Lecturer in the course "Grants" at a seminar on Banking Studies at the University of Macedonia.

05/2001: Lecturer at the event of the Liaison Office of the University of Macedonia on the topic "I want to become a Bank Executive".

03/2001: Evaluator of the Ministry of Development in the Programs "Improvement and Development of Forms of Business Energy" through KEPA.

10/1999 - 06/2000: Hourly Teacher at IEK Triandria (Banking) and OAED (Economic Mathematics and Statistics)

10/1996 - 06/1997: Hourly Teacher at IIEK I.E.S.E. (General Accounting)

10/1993 - 06/1994: Hourly Teacher at 1st IEK Thessaloniki (Economic Mathematics).

10/1993: Lecturer to executives of SIDENOR S.A. "Warehouse Organization & Financial Inventory Management" topics in subsidized EKT-OAED programs.

General Training

- 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, from the Technovlastos of the Aristotle University of Thessaloniki (2009).

- International Accounting Standards seminar 3/12/2004 to 4/6/2005 at the listed accounting firm E-NET with final certification exams from the Association of International Accountants A.I.A. England at the University of Macedonia.

- Mutual Fund Salespersons of 30 hours from 14/5/2001 to 17/5/2001 from the Hellenic Banking Institute with successful certification exams and grade "A".

- The EURO and the effects of the introduction of the Euro on banking operations, distance learning course from the Association of Hellenic Banks, duration from 5/3/2001 to 30/6/2001.

- Financial Analysis and Loan Approvals, distance learning course from 5/3/2001 to 30/6/2001 from the Hellenic Banking Institute.

- The methodology of financing in Banking Practice, distance learning course from 8/2/1999 to 29/5/1999 from the Association of Hellenic Banks.

- Marketing, 40 hours, from 8/3/1993 to 29/3/1993 at EL.KE.PA.

Banking Training

- Modern Greek Language 26/3/1985
- Foreign Exchange (deposits, student, loans) 19/5/86

- General Banking Operations 8/12/1998
- Grants II 16/1/95
- Letters of Guarantee 16/10/95 to 20/10/95
- Marketing and Customer Cooperation 18/12/96 to 20/12/96
- Windows 9/6/1997 to 12/6/97
- Lan – Windows 17/12/98
- Operation of Financing Centers 15/3/99 to 26/3/99
- Office 29/3/99 to 2/4/99 and 15/4/99 to 16/4/99
- News Investment Products (Options, Swaps, Futures, Forwards) 10/4/2000.
- Customer Management System (SY.DI.PEL.) for Finance Executives 4/4/2001
- Computerized Foreign Currency Loans Package 2/5/2001
- Computerized IRIS System 17/9/2001
- Computerized Finance System for Management 12/12/2001
- Intranet and e-mail 10/06/2002 to 11/06/2002
- Sales for executives 4/6/2003 to 5/6/2003
- Computerized IRIS Loan Management System 8/4/2005
- Training of New Trainers 21/9/2005 to 22/9/2005, in which I was deemed suitable as a lecturer in financing seminars for executives of the National Bank.
- General Credit Principles (Loans, Leasing Factoring Forfeiting, Venture Capital, Syndicated Loans) 7/3/2006 to 9/3/2006

Other Licenses

- License to practice the Profession of Economics.
- License to practice the Accounting Profession, Class A with IASB.

Military Service

I served my military service (1991-1993 ΕΣΟ 211) as a reserve officer of the infantry communications, commander of the 507th Infantry Division's communications platoon.

Languages

Greek (native), English (TOEFL), very good, research, publications and presentations at international conferences, French (4 years).

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