



Senior Banking Professional with 18 years of senior experience in the fields of Credit Risk Assessment, Enterprise Risk Management, Leverage Analysis (SPSS), NPL Portfolio Pricing, Risk Concentration Monitoring, Sales, Economic Analysis & Forecasting.
PhD holder in Economics with a distinction, University of Athens, Banking Research Associate.

Professional Experience

<u>Hellenic Financial and Stability Fund</u>, Senior Risk Management Officer	12/2019- current
Monitoring on Banks' Key Risk Indicators, Risk Modelling, Forecasting (EViews 11)	
<u>New York College Group</u>, Director of Business Planning and Development	01/2019-11/2019
Business Planning and Development, Professor of Applied Finance, PhD Supervision	
<u>Alpha Bank</u>, Risk Management Officer A , Division of Wholesale Risk Management	02/2018-10/2018
Wholesale Portfolio Concentration Risk Monitoring, (De)Leverage Limits' Analysis (SPSS)	
Trigger Events' Analysis & Monitoring, Risk Appetite Framework Updates	
Non-Performing Loans' Strategy Project Manager , Division of Group's NPLs' Strategy	06/2017-01/2018
Amicable Collateral Based Solutions' Strategy and Implementation	
Portfolio Segmentation, Pricing, Reporting, Head of Communications with law offices	
Sales Manager , Division of Small Business Banking	05/2015-05/2017
Loans' Sales, Coaching and Reporting for 28 Network Branches, Credit Risk Analysis	
Economist A , Division of Economic Analysis (Greek & English report)	07/2013-04/2015
NPL Management and Banking Regulation, Economic Forecasting (EViews 9.5)	
<u>Emporiki Bank</u>, SMEs Area Manager , Division of Retail Banking	04/2008-06/2013
Loans' Sales, MIS, Coaching and Reporting for 28 Network Branches	
NPL' Management, Restructuring Plans' Presentation EXCO, EIF Programs	
<u>Eurobank-Open24</u>, Senior Sales' Supervisor	09/2001-03/2008
Loans' Sales, MIS, Reporting for 25 agents.	

University Degrees

National and Kapodistrian University of Athens	
PhD in Economics and Banking, 2015-2019	2012-2019
▪ MPhil in Economics, 2012-2014	
Athens University of Economics and Business	2007-2009
MSc in Finance & Banking for Executives.	

Publications

Journal of Economics and Finance	2019
ECB's unconventional monetary policy and bank lending supply and performance in the euro area.	
(Kenourgios, D., Ntaikou, D., https://doi.org/10.1007/s12197-019-09503-6)	

Conferences' Participations

London School of Economics (LSE) 2017, London	
<i>Working paper on the ECB UMP impact on Greek and Cypriot banks' lending supply and performance.</i>	
Hellenic Finance and Accounting Association (HFAA) Conference 2017	
<i>Working paper on the ECB UMP impact on European banks' lending supply and performance.</i>	
Financial and Engineering Banking Society Conference 2017, National and Kapodistrian University of Athens.	
<i>Working paper on the ECB UMP impact on European banks' lending supply and performance.</i>	
International Conference on Business and Economics (ICBE) Conference, Hellenic Open University, 2018	
<i>Working paper on the IFRS regulatory regime impact on European banks' lending supply and performance.</i>	

The Athenium Policy Forum (APF) Conference 2018, University of Piraeus

Working paper on the IFRS regulatory regime impact on European banks' lending supply and performance.

Financial and Engineering Banking Society (FEBS) 2018, Athens University of Economics and Business

Working paper on IFRS 9 regulatory regime impact on European banks' lending supply and performance.

Financial and Engineering Banking Society (FEBS) 2019, University of West Attica

Working paper on IFRS 9 regulatory regime impact on European banks' lending supply and performance.

Achievements

IST College, Corporate Seminars, Diploma in Banking and Finance, Diploma in Business Administration, Diploma in Human Resources Management, October 2018-June 2018 <https://ist.edu.gr/en/seminars-diplomas-en/diplomas-en/diploma-in-business-administration-en/>,

Teaching classes to Bachelor Students of Economics' Department, National and Kapodistrian University of Athens, Sep. 2014. – Feb. 2017.

Field: Introduction to the Science of Computers and Information Management (Financial Functions, Statistics, Graphics)

Project Manager (on behalf of Alpha Bank) for the Official Hellenic Banking Union's (HBU) edition titled: "Competitiveness for Growth: Policy Implications", Alpha Bank- Hellenic Banking Union (HBU), Oct. 2013- March 2014. <http://www.hba.gr/Index.asp?Menu=5&smap=512>

Banking Research Associate, National and Kapodistrian University of Athens, Faculty of Economics, October 2018-April 2019.

Professional Certifications/Seminars

Human Development and Capability Association.

Sept. 2014: Conference on Human Development in Times of Crisis (Duration: 16 hours).

Hellenic Banking Union (HBU) – Global Association of Risk Professionals (GARP).

June 2014: Accord Basel III (Duration: 16 hours).

Athens University of Economics and Business (AUEB).

Oct. 2009- March 2010: Certification of Certified Investment Analyst (CIIA).

Athens University of Economics and Business (AUEB).

May- June 2009: Market Trading & Arbitrage Strategies Executive Seminar, (Duration: 6 weeks).

Emporiki Bank- Bank of Greece (BoG).

Jan.- March 2009: Certification of Insurance Consultant.

Team Management Consultants S.A.

Jun. – Oct. 2006: Sales Skills & Techniques. Role Playing, Team Workshops.

Hellenic American Union.

May 2006: Certificate of Achievement: The Art of Project Management (Duration: 24 hours).

Institute of Communication S.A.

Febr. 2006: Presentation Skills (Duration: 16 hours).

Technoplus S.A.

Languages

University of Cambridge 2015-2017

Proficiency in English.