

## **CURRICULUM VITAE**

**NAME:** Faidon Kalfaoglou

**DATE OF BIRTH:** Istanbul, 8/2/1962

**NATIONALITY:** Greek

**MARITAL STATUS:** Married, 2 children

### **CONTACT DETAILS**

**ADDRESS:** Bithynias 17, 17123, Nea Smyrni, Athens

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### **EDUCATION**

1974-1980: Lycée Leonin (French-speaking high school)

1980-1984: University of Athens, Department of Economics  
BA in Economics

1985-1986: University of Kent, Department of Economics  
MA in Economics and Econometrics  
Thesis: Macroeconometric models of the labour market

1996 -2003: University of Athens, Department of Economics  
Phd in Economics  
Thesis: Financial Transparency of the Greek Banking System

### **LANGUAGE SKILLS**

Greek – mother tongue

English – excellent

French – good

### **PUBLICATIONS**

- Economic theory and aggregate labour market, *Σπουδαί*, December 1987.
- Athens Stock Exchange: Performance and prospects, *Outlook*, September 1994.
- Banking risks and how to manage them, *Business Journal*, July 1996.

- Credit risk models, *Hellenic Banks Association Bulletin* 17, 1st quarter 1999 (in Greek).
- Market discipline as a complementary policy for banking regulation, *Hellenic Banks Association Bulletin* 41, 3rd quarter 2005 (in Greek).
- Modeling the components of market discipline, *Bank of Greece, Working Paper series*, 36, 2006 (co-author Prof. A. Sarris).
- Stress-testing the Greek banking sector, *Bank of Greece Economic Bulletin*, 27, July 2006.
- The effect of Basel II on the efficiency and the stability of the banking system, *Hellenic Banks Association Bulletin* 47, 4<sup>th</sup> quarter 2006 (in Greek).
- Transparency: Concepts and applications, *Economic Bulletin*, 2008, 1<sup>st</sup> quarter (in Greek).
- Stress testing in Greece, *Regional Seminars on Financial Stability*, National Bank of Romania, 2008.
- Bank riskiness. Theoretical and empirical approach, in K. Zopounidis (editor) “*Modern Bank Management*”, 2009 (in Greek).
- Financial crisis and Basel II, *TA NEA MBA supplement*, July 2009, (in Greek).
- The usefulness of the stress-testing exercises, *Bank of Greece Economic Bulletin*, 35, 2011
- Bank capital adequacy, *Bank of Greece Economic Bulletin*, 36, 2012
- Macro stress testing as a leading indicator of banking sector vulnerabilities, in K. Kosmidou - K. Zoupounidis (editors), “*New Trends in bank Efficiency*”, 2013.
- Banking Union in Europe: The “Europeanisation” of financial safety net, *Bank of Greece Economic Bulletin*, 39, 2014
- Alternative NPLs resolution regimes. A case study approach, *Bank of Greece Economic Bulletin*, 41, 2015.
- Bank recapitalization: necessary but not sufficient condition to resume lending, *Bank of Greece Economic Bulletin*, 44, 2016.
- NPLs resolution regimes: Challenges for regulatory authorities, *Journal of Risk Management in Financial Institutions* Vol. 11, 2 , 1–14, 2018
- Cryptoassets: Potential implications for financial stability, *Bank of Greece Economic Bulletin*, 50, 2019.
- ESG risks: A new source of risks for banking sector, *Bank of Greece Economic Bulletin*, 53, 2021.

### **Book**

- The regulatory framework of the banking system (co-author: Prof. P.Alexakis), *Nomiki Bibliothiki*, 2020.

### **RESEARCH INTERESTS**

- Banking regulation
- Microprudential regulation and supervision
- Macroprudential regulation and supervision
- Risk management

## **WORK EXPERIENCE**

### **Current employment**

**August 1991 → : Bank of Greece**

August 1991 – April 2010: Banking Supervision Department

April 2010 → : Economic Research and Analysis Department

### **Past experience**

**December 1987-February 1989:** National Statistical Service of Greece,  
National Accounts Service

**February 1989- August 1991:** Ionian Bank of Greece  
Branch Network Department

### **Academic experience**

**October 2010 → : Hellenic Open University**

- SEP TRAX60 (Postgraduate degree in Banking)

**October 2010 → : University of Athens**

- Visiting Lecturer for the courses “Banking Regulation”, “Corporate Governance”

**January 2001 → : Hellenic Bank Association**

- External lecturer (seminars on bank capital, bank corporate governance etc)

**January 2010 –October 2016: University of Piraeus**

- Visiting Lecturer for the course “Credit risk”