

PROFESSIONAL SUMMARY

EMMANUEL N. ROUSSAKIS is Emeritus Professor of Finance at the College of Business of Florida International University in Miami, Florida. He is also a recipient of several U.S. Department of State awards--Fulbright Specialist in Tunisia (2020), Kuwait (2017), Morocco (2014), Indonesia (2013) and Russia (2012), Lecturer at the Fulbright International Summer Institute in Bulgaria (2011), and Fulbright Scholar in Romania (2010).

Dr. Roussakis has taught at universities in this country and abroad, worked for American and European banks, served in an advisory capacity to government agencies in the United States and Europe, and participated in the negotiations for Greece's admission to the European Economic Community in the area of commercial banks and banking policy. He was co-recipient of a Florida State Research (STAR) grant for the study of international banking legislation and taxation; study recommendations were the basis for legislative changes implemented in Florida in July 1979 and June 1980 respectively. Dr. Roussakis has published widely on banking subjects, and his articles have appeared in academic and professional journals in the United States, Europe and Latin America. He is the author of Friedrich List, the Zollverein and the Uniting of Europe (College of Europe Press, 1968), Managing Commercial Bank Funds (Praeger, 1977), Miami's International Banking Community: Foreign Banks, Edge Act Corporations and Local Banks (Peat, Marwick, Mitchell & Co., 1981), Commercial Banking in an Era of Deregulation, 3rd edition (Praeger, 1997), and Basics of International Banking (XanEdu, 2017). Dr. Roussakis is also the editor of, and contributor to, International Lending by U.S. Commercial Banks: A Casebook (Praeger, 1981), International Banking: Principles and Practices (Praeger, 1983), and Cases in Commercial Bank Management (Kolb Publishing Co., 1994). His book Commercial Banking in an Era of Deregulation, 2nd edition, was translated into Chinese and published by the China Price Publishing, Beijing, in 1992.

During his tenure at Florida International University, he was instrumental in establishing the department of Finance and developing its banking curriculum. He taught graduate and undergraduate courses in commercial and international banking and global financial strategy and developed and directed certificate programs and courses/seminars for professionals in the financial industry. He has lectured bank managers and trainees in development programs in the United States and abroad, and on several occasions he offered expert testimony in bank litigation. For his many and varied contributions to FIU and the community at large, he received 9 awards for exceptional performance in teaching, scholarship and service. He served as department Chair (2000-2003) and was recognized for his sustained contributions in the field of international banking through the award of the Florida International Bankers Association (FIBA) endowed chair in Finance (1999-2003). He contributed in the development of the College's graduate programs downtown by serving as the Director of the Professional MBA, and the Master of Science in Finance (2006-2010).

Although associated with FIU since 1976, during a three-year interval (2003-2006) he was Dean of the School of Business at the University of Nicosia, the largest private graduate and undergraduate educational institution in Cyprus. He provided management and leadership to the faculty and students of the school, was responsible for the curriculum development and instructional quality of programs and courses and developed and maintained a working relationship with the business community.

Dr. Roussakis holds degrees from the University of Athens, Atlanta University, the College of Europe, and the Catholic University of Leuven where he received his doctorate in economics. He speaks fluently English and Greek, and has knowledge of French, Spanish and Arabic.

EMMANUEL N. ROUSSAKIS, PH. D.

Personal Data

Office

Department of Finance
College of Business, RB 210
Florida International University
11200 SW 8th Street
Miami, Florida 33199
Tel. 305-348-2680 Fax: 305-348-4245
E-mail: emmanuel.roussakis@fiu.edu

Home

4200 Hillcrest Dr.
Bldg. 24, #805
Hollywood, FL 33021
Tel. 954-963-9930

Educational Background

- 1965 - 1968 Ph.D. in Economics from the Catholic University of Leuven, in Leuven, Belgium
- 1963 - 1964 Graduate Certificate in Advanced European Studies received from the College of Europe in Bruges, Belgium
Major: International Economics. Minor: Regional Planning
- 1959 - 1960 M.B.A. received from Atlanta University in Atlanta, Georgia
Major: Management
- 1954 - 1958 B.A. received from the University of Athens in Athens, Greece
Major: Economics. Minor: Law

Work Experience

- 1976 - Present Florida International University, College of Business
Department of Finance, Miami, Florida
Position: *Emeritus Professor of Finance*, 2003-present
Program Director, DT Professional MBA, DT Master of Science in Finance (MSF), and Graduate Certificates in Banking, 2006-2010
Department Chair, 2000 – 2003
Florida International Bankers Association (FIBA) Professor of Finance, 1999 – 2003
- 2003 - 2006 University of Nicosia, School of Business Administration, Nicosia, Cyprus.
Position: *Dean*
- 1974 - 1976 Atlanta University Center, Clark College, Department of Economics and Business, Atlanta, Georgia.
Position: *Associate Professor*

- 1972 - 1974 C.P.I. Associates, Incorporated, Dallas, Texas. Consultants to the Southwest Regional Office of Economic Opportunity, United States Government.
Position: *Consultant*
- 1970 - 1972 Manpower Organization, Ministry of Labor for the Government of Greece, Athens, Greece
Position: *Economic Advisor*
- 1969 - 1970 Ionian Bank, Athens, Greece
Position: *Economist*
- Summer 1961 Citizens Trust Company in Atlanta, Georgia
Position: *Research Economist*
- 1960 - 1965 Fisk University, Department of Economics and Business, Nashville, Tennessee
Position: *Instructor*

Awards

- 2010 - 2017 U.S. Department of State awards
Fulbright Specialist:
Tunisia, Tunis Business School (TBS), University of Tunis, 2020
Kuwait, Gulf University for Science and Technology (GUST), 2017
Morocco, HEM Business School, Casablanca, 2014
Indonesia, University of Brawijaya, Malang, 2013
Russia, Moscow International Higher Business School (MIRBIS), 2012
- Fulbright Lecturer:*
Bulgaria, Fulbright International Summer Institute (FISI), Bansko, 2011
- Fulbright Scholar:*
Romania, Academy of Economic Studies (ASE), Bucharest, 2010
- 2000, 2001 Nominated twice for the FIU Outstanding University Professor Award
- 1999 Professorial Excellence Program (PEP) Award, Board of Regents, State University System of Florida, for sustained excellence and high merit in teaching, scholarship, and service throughout tenure as full professor
- 1990 Outstanding Achievement Award, Board of Regents, State University System of Florida, for meritorious performance over the years by a faculty member
- 1985 - 1998 Awards for exceptional performance in teaching (4), research (2) and service (1)

Teaching and Related Areas

Awards

- 1998, 1991 Excellence in Teaching Award, Board of Regents, State University System of Florida
- 1994 Teachers' Incentive Program (TIP) award, presented by the Board of Regents, State University System of Florida, in recognition of outstanding undergraduate teaching
- 1985 Excellence in Teaching Award, Ryder System, Inc., Miami, Florida

Courses Taught

- Undergraduate Level: Financial Management
International Finance
International Banking
Commercial Bank Management
Credit Analysis and Loan Evaluation
Financial Markets and Institutions
Independent Study
Special Topics
- Graduate Level: Corporate Finance
Global Financial Strategy
International Bank Management
Commercial Banking
Financial Markets and Institutions
Independent Study

Courses Developed

- Undergraduate Level: Credit Analysis and Loan Evaluation
International Banking
Finance Internship
- Graduate Level: Commercial Banking
Credit Analysis
International Bank Management
Finance Internship

Published Textbooks

Eight of the books authored, or edited, were used over the years as the primary or supplemental textbook for courses in the banking curriculum of the Finance Department at FIU as well as in other Universities.

Visiting Appointments

- 2018 - 2020 EMBA program, Nile University, Cairo, Egypt
- 2018 - 2019 EMBA program, University of Economics, Ho Chi Minh City, Vietnam
- 2013 - 2017 MBA and BA programs, Ramkhamhaeng University, Bangkok, Thailand
- 1981 - 2014 MBA and professional programs, ESAN University, Lima, Peru

Doctoral Dissertations Supervised and Reviewed

External reviewer: Mohammed T.H. Abusharba, University of Brawijaya, Indonesia; dissertation defended in 2013

Co-chair of Committee: Jeannette Hagen, University of Miami, 1985-1988; dissertation defended in 1988

Programs Developed

Developed and directed two certificate programs -- the Certificate in Banking (CIB) and the Certificate in International Bank Management (CIBM). Both were quite successful and respected by the business community with over 600 bankers completing the requirements since inception. In 1995 both programs were opened to students and have enjoyed increased enrollment.

Executive Education

Developed and taught seminars for executives and trainees in the United States and abroad, sponsored by:

Intercollege, Nicosia, Cyprus, 2002

Center for Banking and Financial Institutions, FIU, Miami, Florida, 1995-1998

University of the West Indies, Bridgetown, Barbados, 1994-1996

Bamerindus S.A. Participacoes-Empreendimentos, Curitiba, Brazil, 1995

NationsBank of Florida, N.A., Tampa, 1993-1994

SunTrust Bank/Miami, N.A., 1991-1998

Barnett Bank of South Florida, N.A., Miami, 1991-1992

Instituto de Estudios Superiores de Administracion (IESA), Caracas, Venezuela, 1990-1993

Southeast Bank, N.A., Miami, 1990-1991

University of the Netherlands Antilles, Willemstad, Curacao, 1985

Developed and directed a series of executive courses and seminars for both the Center for Banking and the Office of Professional Education, in the College of Business at Florida International University. Ranging in length (4 to 40 contact hours) and taught at various intervals by banking professionals (one or more, as dictated in each case), these courses/seminars were well received by Miami's banking community and dealt with the topics identified below.

Analyzing Exposure to Latin American Banks

U.S. Government and Private Sector Programs in Foreign Trade Financing

Understanding and Underwriting Commercial Real Estate Loans

Asset-Based Lending

Personal Financial Statements and Relevance to Lending

Skills for Marketing Financial Services

Credit Analysis and Loan Evaluation

Commercial Lending and Credit Analysis

Teaching Effectiveness

Whether lecturing undergraduate or graduate students, certificate students, and executives/managers, my teaching effectiveness has been generally rated between very good and excellent. Similar ratings were received for lectures to foreign audiences conducted through simultaneous translation.

In recognition of my teaching effectiveness I was awarded thrice the Best Professor Award by the Weekend BBA Program, College of Business Administration (1997, 2000, and 2008).

Research and Scholarship

Awards

- 1997 "FIU Foundation / Provost's Office Research Award," presented by Florida International University Foundation, Miami, Florida
- 1993 "Excellence in Research / Scholarship Award," presented by Florida International University Foundation, Miami, Florida

Publications in Refereed Journals

"The U.S. Bank Insurance and Resolution Experience and Lessons for the European Union," Management & Marketing, Vol. 9, No. 4, 2014, pp. 501-516.

"Tax Reforms and Implications for International Banks: The Case of Cyprus," EuroMed Journal of Business, Vol. 1, No. 1, 2006, pp. 20-36 (co-authored with Ibrahim Bisha).

"Problem Loans in Cyprus Commercial Banks and the U.S. Experience," Ekonomia, Vol. 8, No. 1, 2005, pp. 103-119.

"International Banking: Its Role in Florida's Economy at the Outset of the Twenty-First Century," Cuadernos de Difusion, No. 11, June 2001, pp. 7-23.

"Latin American Banking at the Start of the Millennium: Consolidation and Opportunities," Academia Revista Latinoamericana de Administracion, No. 24, 2000, pp. 67-79.

"Patterns and Trends in Offshore Banking," Journal of Business and Society, Vol. 12, No. 2, 1999, pp. 134-143.

"Offshore Banking at the Close of the Twentieth Century," Academia, No. 22, 1999, pp. 99-112.

"The Emergence of Cyprus as an Offshore Banking Center," Journal of Business and Society, Vol. 12, No. 1, 1999, pp. 5-18.

"Global Banking: Origins and Evolution," Revista de Administracao de Empresas, Vol. 37, No. 4, Oct./Dec. 1997, pp. 45-53.

"The Banking Consolidation Trend in the United States, Europe and Japan," Academia, No. 18, 1996, pp. 39-54.

"Role of Commercial Banks in Postwar Japan," Academia, No. 13, 1994, pp. 67-80.

"Profitability of Italian Banks Compared to Banks in Other Developed Countries During the Decade of the 1980s," Studi di Economia e Diritto, No.2, 1993, pp. 103-132 (co-authored with P. Atella).

"Money Laundering and International Initiatives to Curb It," Academia, No. 9, 1992, pp. 1-17.

"Asset-Backed Securities: A Strategy in Asset Financing," Investigacion y Gerencia, Vol.8, No. 2, 1991, pp. 65-74 (co-authored with A. Bhattacharya and K. Dandapani).

"The Basel Accord and the New Guidelines for Bank Capital," Academia, No.7, 1991, pp. 25-38.

"Securitization of Bank Loans in the United States and Other Countries," Bancaria, No. 3, March 1990, pp. 3-8.

"Offshore Banking Centers in the 1980s: Developments and Trends," Deltio Enosis Ellinikon Trapezon, Nos. 25 and 26, 1990, pp. 15-22.

"Causes and Effects of the Current Restructuring in the U.S. Commercial Banking Industry," Revista Felaban, Vol. 1, No. 1, 1990, pp. 15-26.

"The U.S. Delivery System of Banking Services: Trends and Prospects," Bancaria, No. 9, September 1989, pp. 9-14.

"Edge Act Corporations in Miami's International Banking Community," The Review of Research in Banking and Finance, Volume 5, No. 1, Spring 1989, pp. 41 - 55.

"Curacao's Offshore Banking Center," Academia, No. 3, 1989, pp. 31-56 (co-authored with J. Hagen).

"The Relationship Between Bank Capital Adequacy and Market Measures of Risk," Journal of Business Finance and Accounting, Vol. 16, No. 5, Winter 1989, pp. 663-673 (co-authored with G. Karels and A. Prakash).

"Use of Management Science Techniques by Large Commercial Banks in the United States," Revista Felaban, No. 68, June 1988, pp. 217-230 (co-authored with S. Zanakis).

"Proposal for the Development of a University-sponsored Graduate Certificate Program for Bankers in Greece," Spoudai, Nos. 1 and 2, 1987, pp. 331-33.

"Factoring: Its Development and Role in Commercial Financing," Enimerotiko Deltio, No. 12, Fall 1986, pp. 1-4.

"Applications of Management Science in Banking," Decision Sciences, Vol. 7, No. 1, Winter 1986, pp. 114-128 (co-authored with S. Zanakis and L. Mavrides).

"Capital Adequacy Ratios and Market Measures of Risk: Theoretical Relationships and Empirical Verifications," abstract in Eastern Finance Association: Proceedings of the Nineteenth Annual Meeting, September 1983, p.74 (co-authored with A. J. Prakash and G.V. Karels).

"Banking Education in Greece Compared to that in the United States," Spoudai, No. 4, 1981,

pp. 955-964. A reprint of this study also appeared in the Manager, No. 29, May-June, 1982, pp. 73-79.

"Miami's Thrust in International Banking," Lawyer of the Americas, Vol. 13, No. 3, 1981, pp. 468-485.

"Banking Education in Greece," Trapeziki, October 1981, pp. 277-284.

"Business Loans to the Local Hospitality Industry by Miami Banks," Journal of Travel Research, Vol. 19, No. 3, 1981, pp. 16-21 (co-authored with G. Smirlis).

"Florida's International Bank Agencies - A Regulatory Update," Lawyer of the Americas, Vol. 12, No. 3, 1980, pp. 717-729.

"Banking Education to the Year 2000: A Perspective of the Probable," Florida Banker, Vol. 7, No. 5, 1980, pp. 26 and 36 (co-authored with C. Kalogeras and W.W. Welch).

"Florida Taxation of Edge Act Corporations and Foreign Bank Agencies," University of Miami Law Review, Vol. 34, No. 2, 1980, pp. 227-242.

"Patterns in International Banking," Zeitschrift fur das Gesamte Kreditwesen, Vol. 33, No. 2, 1980, pp. 50-56.

"Review of Key Provisions of Both State and Federal International Banking Laws for Florida," Lawyer of the Americas, Vol. 11, Nos. 2-3, 1979, pp. 528-537.

"Corpus Christi--An Emerging Center in International Trade," Baylor Business Studies, No. 4, 1977, pp. 31-42.

"Composition of U.S. Commercial Banks Loan Portfolio: Basic Considerations," Bancaria, No. 10, October 1977, pp. 1042-1052.

"Establishing a Banking Institute in Greece: Needs, Structure, and Functions," Spoudai, No. 1, 1977, pp. 196-201.

"The State of Greece's Commercial Banking System in the Eve of the Country's Admission in the European Economic Community (EEC)," Spoudai, No. 3, 1976, pp. 556-572.

The European Economic Community: An Economic and Political Balance Sheet," Rivista Internazionale di Scienze Economiche e Commerciali, No. 10, October 1969, pp. 993-1006.

"The Common Market and the Zollverein: Experiences in Integration," Recherches Economiques de Louvain, No. 3, August 1969, pp. 201-208.

"Postwar Trends in Commercial Banking in the United States," Revue de la Banque, No. 2, 1969, pp. 75-86.

"An Inquiry into the United States Textile Problem," Recherches Economiques de Louvain, No. 2, March 1966, pp. 61-78.

"The Kennedy Round and the Foreign Trade Policy of the United States," Revue du Marché Commun, No. 68, April 1964, pp. 168-173.

Nonrefereed Publications

Authored and co-authored articles in business and financial publications

Books

Basics of International Banking, Ann Arbor, MI: XanEdu, 2017.

Commercial Banking in an Era of Deregulation, 3rd edition, Westport, CT: Praeger Publishers, Incorporated, 1997. The 2nd edition was translated into Chinese and published by the China Price Publishing, Beijing, in 1992.

Cases in Commercial Bank Management, Miami, FL: Kolb Publishing Co., 1994. This book was published with Instructor's Manual. (Editor and Contributor.)

International Banking: Principles and Practices. New York, NY: Praeger Publishers, Incorporated, 1983. (Editor and Contributor.)

Miami's International Banking Community: Foreign Banks, Edge Act Corporations and Local Banks. Miami, FL: Peat, Marwick, Mitchell & Co., 1981. Highlights of this work appeared in a serial format in the Miami Review and Daily Record, February 17 through 24, 1981, p. 1; also, in the Broward Review for the same dates.

International Lending by U.S. Commercial Banks: A Casebook. New York, NY: Praeger Publishers, Incorporated, 1981. This book was published with Instructor's Manual. (Editor and Contributor.)

Managing Commercial Bank Funds. New York, NY: Praeger Publishers, Incorporated, 1977.

Friedrich List, The Zollverein, and the Uniting of Europe. Bruges, Belgium: College of Europe Press, 1968.

Chapters in Books

"Beyond NAFTA: Banking Trends in Latin America," in Jerry Haar and Krishnan Dandapani, eds., North America: NAFTA and Beyond. New York: Pergamon Press, 1999 Chapter 8, pp. 145-165.

"Offshore Banking Centers: Prospects and Issues," in D.K. Ghosh and E. Ortiz, eds., The Changing Environment of International Financial Markets: Issues and Analysis. London: St. Martin's Press, 1993, Chapter 21, pp.313-338 (co-authored with A. Prakash and K. Dandapani.)

"The Internationalization of U.S. Commercial Banks," in John A. Haslem, ed., Commercial Bank Management. Reston, VA: Reston Publishing Co., Inc., 1985, Chapter 9, pp. 333-358.

4 chapters authored and coauthored in E.N. Roussakis, ed., International Banking: Principles and Practices. New York, NY: Praeger Publishers, Incorporated, 1983.

Cases Published

“Assessing Bank Performance and Determining Strategy,” Journal of International Business and Entrepreneurship Development (JIBED), Vol. 9, No. 2, 2016, pp. 204-221.

“Strategic Alliance: Case Study in Competitive Positioning,” World Review of Entrepreneurship, Management and Sustainable Development (WREMSD), Vol. 9, No. 2, 2013, pp. 246-266 (co-authored with E. Lizarzaburu).

“Foreign Direct Investment Options,” World Review of Entrepreneurship, Management and Sustainable Development (WREMSD), Vol. 8, No. 1, 2012, pp. 92-102 (co-authored with A. Moysidis).

“Construction and Development Loan Request: A Case Study,” Management & Marketing, Vol. 5, No. 4, 2010, pp. 99-110.

“Website Development as a Means of Communication: A Case Study ” Journal for Global Business Advancement, Vol. 1, No. 4, 2008, pp. 381-389 (co-authored with Despo Ktoridou).

“Banco Banades: Interbank Loan,” Journal of Financial Education, Vol. 34, Spring 2008, pp.175- 184 (co-authored with Maria Isabel Patino).

“Davis Motor Company,” International Journal of Management Cases, Vol. 7, No. 3, 2005, pp. 38-40 (co-authored with N. L. S. Cross).

“La Moderna, S.A.,” International Journal of Management Cases, Vol. 7, No. 3, 2005, pp. 72-79 (co-authored with Maria Isabel Patino).

11 cases authored and coauthored in E.N. Roussakis, ed., Cases in Commercial Bank Management. Miami, FL: Kolb Publishing Co., 1994.

4 cases authored and coauthored in E.N. Roussakis, ed., International Lending by U.S. Commercial Banks: A Casebook. New York, NY: Praeger Publishers, Incorporated, 1981.

Presentations in Professional Meetings

“Loan Portfolio Considerations at Cyprus Commercial Banks,” European Applied Business Research Conference, Edinburgh, Scotland, June 2004.

“International Banking: Trends and Prospects,” International Round Table Conference, sponsored by Miami Today, Miami, Florida, May 1995.

“Offshore Banking Centers: Issues and Prospects,” International Trade and Finance

Association Meeting, Laredo, Texas, May 1992 (with K. Dandapani and A. Prakash).

“Current State of International Banking Activity in Miami,” Joint Annual Meeting of Florida International Bankers Association and Florida Bar Association, Miami, Florida, June 1988.

“Capital Adequacy Ratios and Market Measures of Risk: Theoretical Relationships and Empirical Verifications,” Eastern Finance Association Meeting, New York, April 1983 (with G. Karels and A. Prakash).

“Relationship Between Capital Adequacy Ratios and Market Measures of Risk,” Fourteenth Atlantic Economic Conference, Miami Beach, Florida, October 1982 (with G. Karels and A. Prakash).

“International Banking Prospects for Miami,” The Insurance Exchange of the Americas Conference, Miami, Florida, April 1982.

“Banking Education in Greece and in the United States,” Hellenic Management Association International Conference, Athens, Greece, December 1981.

Grants

Participant, College of Business Administration CIBER grant proposal submitted to the Department of Education, U.S. Government. This proposal was funded for \$228,000 for the four-year period 1998-2002.

Co-recipient of \$24,000 Florida State Research (STAR) grant for the study of international banking legislation and taxation (1978). Study recommendations were the basis for legislative changes implemented in July 1979 and June 1980 respectively.

Publication grant of \$1,500 by the Catholic University of Leuven, in Leuven, Belgium (1968).

Book Manuscript Reviews

Jane Hughes and Scott MacDonald, International Bank Management, Addison Wesley Longman, 2001.

J. F. Weston and E. Brigham, Essentials of Managerial Finance, 9th edition, Dryden Press, 1990.

E. Brigham, Fundamentals of Financial Management, 5th edition, Dryden Press, 1989.

B. Gup, Management of Financial Institutions, Houghton Mifflin Co., 1984.

Membership in Editorial Boards of Journals

Management & Marketing (M & M) www.managementmarketing.ro

Ecoforum www.ecoforumjournal.ro

Session Chairmanships

Federal Reserve Bank of Atlanta, Americas Center, Consumer Banking Conference, Florida International University, Miami, Florida, 2009.

Summit of the Americas Center, Florida International University, Miami, Florida, 2002.

International Trade and Finance Association Conference, Miami, Florida, 1993.

American Hellenic Institute Conference, Miami, Florida, 1992.

Unpublished Research

Conducted a feasibility study in 1981 for the University of Crete, Greece and proposed the establishment of a department of Business Administration. A law enacted in April 1984 established the School of Social Sciences and made provisions for a business program.

Participated in research and feasibility study for the development of an International Banking Center in association with Florida International University. Based on this study, the State of Florida funded such a center in 1978.

Feasibility study on the introduction of consumer credit cards in Greece by a four-bank holding company. Study included the selection among various credit card companies, the profitability involved and the marketing of the card. The Commercial Bank of Greece, and its affiliated banks, successfully introduced nationwide the recommended credit card in the spring of 1972.

Studied and proposed the establishment of a Research Department in the Manpower Organization, Ministry of Labor, Government of Greece. The scope and functions outlined became part of a special law that restructured this organization in June 1971.

Simplified a three-step operation in international collections at Ionian Bank, reducing the lag time from ten days to current condition (1970).

Studied the development and growth of Citizens Trust Company, in Atlanta, Georgia, and made policy and operational recommendations, many of which were adopted by its management (1961).

Service Activities

Awards

1990 Outstanding Service Award, presented by Florida International University Foundation, Miami, Florida

Service to the University

2019 Facilitated the signing of a Memorandum of Understanding (MOU) between FIU and Nile University, Cairo, Egypt

2011 - 2017 Arranged paid internships for graduate finance students with Miami-based UBS Financial Services, Banco Santander, and Banco do Brasil Americas

2007 - 2009 Initiated the collaboration between Florida International Bankers Association (FIBA) and the Executive and Professional Education Center of the College of Business. This collaboration included the IT support for FIBA's online courses and the issuance of Anti Money Laundering (AML) certificates to bankers who completed successfully online or real-time course requirements

2003 - 2005 Introduced professional development seminars for department heads at the University of Nicosia

2003 - 2004 Was instrumental in the implementation of online student registration at the University of Nicosia

2000 - 2003 Member, International MBA Advisory Board, College of Business at FIU

1998 - 1999 Member, Scholarship Committee, College of Business at FIU

1995 -1997 Faculty advisor to the Greek and Cypriot Student Organization at FIU

1993 Member, Provost's committee to inquire on the allegation of research

1992 - 1994 Member, College of Business United Way Campaign committee

1991 Designed a course for public school teachers in business education, marketing and distributive education. The course was approved by the Bureau of Teaching Certification, Florida Department of Education, Tallahassee.

1989 Member, Search and Screen Committee for Dean, College of Business at FIU

1986 - 1992 Member, Faculty Development Committee, College of Business at FIU

1986 Member, College of Business / Southeast Bank Committee to explore the pursuit of projects and programs of mutual interest.

- 1985 - 1989 Member, Honorary Degree and Awards Committee at FIU
- 1983 - 2003 Established the undergraduate internship program in Finance and managed it from its inception through 2003. During my tenure as Department Chair (2000-03), course enrollment averaged between 25 and 30 students per term. Many of the interns received full employment offers by sponsoring firms and have since risen to senior management positions at several of the institutional participants of South Florida's financial community
- 1982 - 2003 Faculty advisor to the FIU chapter of the Financial Management Association (FMA), and the Phi Mu Alpha National Honor Society in Finance. Both chapters grew over the years to become among the University's most active student societies. In recognition of their accomplishments, the Financial Management Association International awarded them, in the academic year 2001-2002, the Gold Membership Development Award, presented only to the top 3 percent chapters around the world
- 1979 - 1980 Member, search and screen committee for Director of International Banking Center at FIU
- 1978 - 2003 Developed and directed two banking certificate programs, the Certificate in Banking (CIB) and the Certificate in International Bank Management (CIBM). Both were well received by the local financial community with over 600 bankers successfully completing program requirements. In 1995 both certificates were opened to students majoring in business and other disciplines, which further increased program enrollment
- 1978 - 1981 Developed the banking curriculum of the Finance department at FIU
- 1978 Member, university-wide committee to study the feasibility for an International Banking Center (Center for Banking and Financial Institutions) at FIU
- 1977 Was instrumental in the separation of Finance from Accounting and its establishment as an independent department in the College of Business at FIU

Service to Government, Organizations, and Other Academic Institutions

- 2010 - 2019 Presented the key features of the Fulbright program to faculty and students of home and host institutions
- 2011 - 2016 Reviewed the applications of the Economics and Finance candidates for the Fulbright Junior Award, Romanian - U.S. Fulbright Commission, Bucharest, Romania
- 2011 Invited to present the Fulbright program opportunities to faculty and students at Texas A & M University-San Antonio

- 1993 Assisted the Director of the Center for Business and Industry, Miami Dade Community College (MDCC) Wolfson campus to develop two new courses for its curriculum--Import/Export Financing, and Bank Financing
- 1987 Assisted the Chairman of the department of Business, Miami Dade Community College (MDCC) Wolfson campus to develop a banking concentration for students entering this institution

Service to the Community

- 1985 - 2016 Over 60 interviews to local and international media (TV stations, newspapers and other publications)
- 1982 - 1985 President, Hellenic Cultural and Educational Foundation, Inc., Miami, Florida
- 1978 South Florida Representative, Regional Conference of the Federal Home Loan Bank of Atlanta, Georgia, concerning the activities of the savings and loan industry in the fourth district and the role of the bank in home financing

Expert Witness (Select Cases)

- 2012 - 2013 Berger Singerman, P.A., Miami
Thomas Alexander Forrester, P.A., Los Angeles
Deutsche Bank AG v. Deloitte & Touche LLP
Circuit Court of the 11th Judicial Circuit, Miami-Dade County, Florida
- 2011 Astigarraga Davis, P.A., Miami
Retained to consult on a claim brought by a Philadelphia bank
U.S. District Court, S.D. of Florida, Miami Division
- 2000 Homer, Bonner and Delgado, P.A., Miami
Banco Latino International v. Gustavo Gomez Lopez et al.
U.S. District Court, S.D. of Florida, Miami Division
- 1991 Martin Yelen, Yelen and Yelen, P.A., Miami
Commercial Bank of Florida v. Churchill Mortgage Corporation,
State Equity Investment Corporation, A. Stuart Realty Corporation
- 1989 Valdes-Fauli, Cobb & Petrey, P.A., Miami
Capital Bank v. Banco de Cochabamba
Capital Bank v. Banco Nacional de Bolivia
Circuit Court, Miami-Dade County, Florida
- 1988 U.S. Department of Justice, United States Attorney, S.D. of Florida, Miami
Retained to consult
- 1987 Michael Zelman, P.A., Miami

- Suris v. New Metropolitan Federal Savings and Loan Association
U.S. District Court, S.D. of Florida, Miami Division
- 1986 Valdes-Fauli, Cobb & Petrey, P.A., Miami
Banco Industrial y Ganadero del Beni v. Bank of Miami
Circuit Court, Dade County, Miami, Florida
- 1985 Richey & Munroe, PA., Miami
United States v. Nancy Umana

Member of Board of Directors

- 2012 - Present Banco do Brasil Americas (BBA), Miami, Florida
- 2000 - 2003 Ex-Officio Member, Florida International Bankers Association (FIBA), Miami,
Florida
- 1987 - 1989 St. Sophia Greek Orthodox Cathedral, Miami, Florida. Served a second term
during the period 1996 - 1999
- 1987 - 1990 Bolivian American Chamber of Commerce, Inc., Miami, Florida.
President of the Chamber from 1987 to 1989

International Activities

- 2001 Participant, “Integration and Unification of the European Union,” Faculty
Study Abroad Program, University of Antwerp (UFSIA), Belgium (May 13-25)
- 1976 Participant, five-man committee, Ministry of Coordination and Planning,
Government of Greece; preliminary negotiations for Greece’s admission in the
European Economic Community (EEC) in the area of banks and banking policy,
Athens, Greece

Administrative Experience

Appointment

- 2006 - 2010 Director, Downtown Professional MBA, Master of Science in Finance (MSF), and Certificates in Banking programs, College of Business, Florida International University.
Assisted by a manager and assistant, in each program.
- 2006 - 2007 Director, Assurance of Learning (AOL), College of Business
- 2003 - 2006 Dean, School of Business, University of Nicosia. The school consisted of five departments supported by 70 faculty and 5 staff members. It offered both undergraduate and graduate programs and had an enrollment of about 2,500 students (70 percent local and 30 percent international).
- 2000 - 2003 Chairperson of the Finance Department in the College of Business at Florida International University. The department consisted of eighteen full time faculty, eight adjunct professors and three staff members.

Achievements

Director Directed the College's downtown MBA (2007-10) and MSF (2006-09) programs recruiting students and faculty, preparing curriculum, and taking responsibility for program review. Run over a 12-month period the Downtown MSF started with an initial intake of 14 students (2006) and increased to over 30. The MBA, known as "Professional MBA," run over an 18-month period and its single cohort of 30 students (2007) was increased to two cohorts per year, with an average enrollment of 45 students each (an 18-month cash flow of \$3.7 million initiated each fall term).

Director As the College's first Assurance of Learning (AOL) Director I sought to address a wide spectrum of issues. Held meetings with Department Chairs to review adopted AOL procedures and encourage their proactive engagement in AOL activities. Met with the core course coordinators to facilitate consensus-driven decisions toward the establishment of congruent syllabi for all (onsite, hybrid, online) sections of a course. This involved assembling the team of course instructors, establishing team purpose and objectives, facilitating team engagement and interaction, and driving consensus on the course syllabus elements. Still another aspect entailed monitoring and disseminating faculty-driven AOL progress college-wide. Major AOL constituents were asked to contribute, by rotation, to the College's monthly issue (Inside Business) a report on any AOL progress attained. In time these reports became a regular feature of this publication increasing faculty awareness and contributing to standardization. Other tasks included the establishment of AOL committees, defining their duties and responsibilities, addressing occasional individual faculty issues, and interacting regularly with the Associate Dean.

Dean Restructured the School of Business from two units to five departments with corresponding heads; developed the School's website; created two business student organizations

and supported their activities; established the internship program; oversaw the accreditation (or re-accreditation) of undergraduate and graduate programs, and promoted the introduction of new ones; supported structures and process for faculty research and applications for substantial grant monies; oversaw the recruitment of new faculty; created the MBA mentors group to provide professional advice and guidance to students in the program; formed an Advisory Council of prominent business executives; and initiated the establishment of a forum for business leaders in the community to exchange ideas and discuss issues and challenges following the country's accession into the European Union.

Chair During my tenure as Chairperson, I actively promoted the reorganization of the graduate program and implemented the Master of Science in Finance (MSF)-Fast Track (FT). Introduced in January 2001, the MSF-FT has been structured as a lock step, eleven-course, twelve-month executive program, enabling participants to benefit from its cohesive and progressive design and from sharing their unique perspectives and experiences with each other. Since its establishment, the program has grown significantly and is currently offered in three campuses, with a different focus in each case-- in the Mitch Mardique/University Park the focus is corporate finance, in Pines investments, and in Brickell/Downtown commercial and international banking. Cohorts in all three campuses are admitted annually (January and August).

Gained approval from the Dean of the College of Business Administration to re-establish the departmental Ph.D. program that was phased out several years earlier. This approval was granted due to the department's research productivity and the securing of external funding. The program was implemented with the appointment of a coordinator and the initial admission of 5 graduate students in August 2002. Currently 7 graduate students are admitted every other year.

Strengthened the undergraduate program for finance majors through improvements in the curriculum and its delivery. In the former instance a course with global focus was added in the core curriculum. In the latter instance, the instruction of online/web-based courses increased. The size of undergraduate enrollment in finance amounted to about 950 students.

Supported the successful application by two faculty members who received major grants from the State of Florida. One grant was from the Florida Department of Insurance in the amount of \$2.7 million to develop and maintain a computer model to assess hurricane risks and residential losses for various state sites. The other was from the Florida Department of Community Affairs in the amount of \$100,000 to study barriers and incentives to mitigation against hurricane risk for mobile homes.

Facilitated the work of faculty members who received the University's Excellence in Teaching (3), Research (2), and Service Awards. Other faculty members (4) received awards from the College of Business Administration for their performance in these areas.

Secured renewable, six-month, \$18,000 graduate student research grants from Citibank to fund projects pertinent to the bank's Latin American operations.

Developed an internship course for the Department of Finance and managed its growth over a twenty-year period. During the 2000-03 period, average course enrollment per semester ranged between 25 and 30 students, all placed with local businesses and financial institutions. Success of

this course led to the implementation of its format and policy guidelines college wide.

Oversaw the recruitment activities and hiring of two faculty members.