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Dimitra Michala ; dimitra.michala@uni.lu

Education

- Ph.D. Candidate in Finance** 10/2011 – 10/2014 (expected defence)
Luxembourg School of Finance
• Thesis: Empirical investigations on Credit Risk for European Small and Medium Enterprises
- M.B.A. International, Master in Business Administration** 09/2008 – 12/2009
Athens University of Economics and Business
• Specialization: Financial Engineering
• Thesis: Essential Procedures during the search of Strategic Investor:
A Vendor Due Diligence Report for a Greek heavy industry company
• GPA: 9.17/10, graduated with highest honors
- B.Sc., Bachelor of Science in Financial and Banking Management** 09/2002 – 09/2006
University of Piraeus
• GPA: 8.86/10, excellent

Professional Experience

- Doctoral Researcher** 10/2011 – present
Luxembourg School of Finance
• Research Assistant to Prof. Theoharry Grammatikos on the project:
Benchmarking European SMEs Credit Performance
- Assistant to the President** 05/2010 – 06/2011
European Court of Auditors, Luxembourg
• Presidency
- Intern Auditor** 12/2009 – 04/2010
European Court of Auditors, Luxembourg
• Audit Methodology and Support Unit
- Intern Analyst** 07/2009 – 11/2009
Grant Thornton, Athens
• Transactions Advisory Services and Valuation Unit
- Business Credit Officer** 01/2007 – 09/2008
Bank of Cyprus, Athens
• Customer Service Unit
- Intern** 07/2006 – 09/2006
Hellenic Post Bank, Athens
• Front Office

Awards & Distinctions

EIB University Research Sponsorship European Investment Bank	10/2011
Award of Academic Excellence Athens University of Economics and Business • Graduated 1st in class	12/2009
2nd Round of GMC Competition Global Management Challenge • Qualified participant	12/2008
Six Awards of Excellence and six Awards of Best Performance Greek Ministry of Education	09/1996 – 09/2002

Seminars & Training

Fundamental Concepts of Auditing European Court of Auditors	5 days - 2010
Credit Evaluation for Business Loans Bank of Cyprus	15 days - 2008
Cash Transactions and Money Laundering Bank of Cyprus	3 days - 2007
Investment Strategies using Derivatives Thessaloniki Stock Exchange Centre	1 day - 2005
Technical Analysis Thessaloniki Stock Exchange Centre	1 day - 2005
Risk Analysis and Portfolio Management University of Piraeus	1 day – 2003

Research Interests

Credit default risk, bank loans recoveries, stress-testing, sovereign risk

Other Competences

Language skills: Greek, English, French

IT Skills: Microsoft Office, Stata, EViews, Bloomberg

Other interests: Travels, cinema, theatre, literature