**CURRICULUM VITAE**

The undersigned Enrico Fioravante Geretto born in San Stino di Livenza, 13.10.1961

DECLARE

that its *curriculum vitae* is as follows:

**LIST OF TITLES**

Scientific and Teaching Activities

* from 1987 to 1990, Subject Tutor and Collaborator at the Chair of Economics of Credit Companies, at the Faculty of Business Administration, Ca' Foscari University of Venice, participating in this capacity in examination and degree commissions;
* since 1991, Subject Tutor (Economics of Financial Intermediaries sector), at the Faculty of Economics, University of Udine - Department of Corporate Finance and Financial Markets;
* Academic year 1992/93 Contract Professor at the same Faculty for the course "Aspects and procedures of the technical forms of bank financing" as a supplement to the official course in Economics of Credit Companies; Academic year 1993/94 Contract Professor for the course "Money and financial market instruments" as a supplement to the official course in Economics of Credit Companies; Academic year 1994/95 Contract Professor for the course "The technical and operational methods of drawing up bank financial statements" as a supplement to the official course in Banking Techniques;
* in the academic years. 1996/97, 1997/98, 1998/99, 1999/00, 2000/01 Contract Professor at the University Diploma in Economics and Business Administration, Pordenone Campus, Faculty of Economics, University of Udine. Official teaching of Banking Technique;
* Contract Professor for the academic year 2000/01 - 2001/02 at the Faculty of Economics, University of Padua. Official teaching of Financial Analysis and Economic Data Banks;
* Contract Professor for the academic year 2004/05 - 2005/06 at the Faculty of Economics, University of Padua. Official teaching of Securities Market Economics;
* Researcher, since 2.9.2002, at the Faculty of Economics (now Department of Economics and Statistics), sector SECS P/11, University of Udine. In the past he taught Banking Operations Technique, Insurance Operations Technique, Financial Instruments Technique, Economics of Managed Savings, Intermediaries and Financial Markets, Economics of Financial Intermediaries. Currently lecturer in Bank Economics and Management I and II (Master's degree course in Banking and Finance) and in Banking Operations Techniques (Bachelor's degree course in Banking and Finance);
* From 2003 to 2008 lecturer at the New Europe Master in Banking and Entrepreneurship, accredited by ASFOR, and sponsored by Unicredit S.p.A. and Fondazione Cassamarca;
* Since 2006 lecturer at the Doctoral Programmes in Business Sciences - University of Udine;
* Member of the Teaching Board of the PhD Managerial Actuarial Sciences, Cycle XXIX, 2013;
* Lecturer at the University Master's Degree Course for Banking Operator, years 2007/08, 2008/2009, 2009/2010 and 2010/2011, Faculty of Economics, University of Udine;
* Participant in the PRIN 2002 'Asset management: prospects of convergence between banks and insurance companies' (duration 24 months) and the PRIN 2008 'Financial Intermediaries cross border and cross sector concentration processes in Europe: regulatory, strategic and management issues and value creation' (duration 24 months);
* Associate Professor since December 2015 at the Department of Economics and Statistics - University of Udine;
* Member of the Editorial Board of the Transition Studies Review since 2017**.**

Participations in international conferences:

* + IRMC - International Risk Management Conference 2017, 10th Edition, 'Assessing 10 Years of Changes in the Financial Markets: How Will the Future Be Impacted'. Paper presentation 'Enhancing the Bank Recovery Process: a Quantitative Metrics Implementation to Italian Banks', University of Florence, 12 - 14 July 2017;
	+ MIC 2017 - Management International Conference, 'Managing the Global Economy'. Paper presentation 'Enhancing the Bank Recovery Process: a Quantitative Metric Application for Italian Banks', Centro Congressi Villa Fiorita, Monastier di Treviso, 24 - 27 May 2017;
	+ Wolpertinger Conference 2016. Paper presentation 'Banks' Management Challenges on Introducing the Risk Appetite Framework', University of Verona, 31 August - 3 September 2016;
	+ International Conference on Risk Management - 2016. Paper presentation 'A Quantitative Model for Articulating the Banking Risk Appetite Framework, University of Turin, Turin 5 - 6 May 2016;
	+ 16th European Conference on Knowledge Management' - ECKM 2015. Paper presentation 'Knowledge Management and Risk Culture in the Banking Industry: Relations and Problems', University of Udine, 3 - 4 September 2015;
	+ The 13th International Conference of the Society for Global Business & Economic Development. Paper presentation 'A Structural Model to Explain Customer Repurchase Intentions in Co-operative Banks' , Università Politecnica delle Marche, Ancona, '16 - 18 July 2014.

Participations in national conferences:

* + Conference 'Governance tools in banking: the Risk Appetite Framework', CUOA - University of Padua, Department of Economics and Business Sciences. Presentation of the paper 'A possible operational declination of the RAF: six legs approach and risk-return relationship', Altavilla Vicentina (VI), 26 November 2015;
	+ Conference 'Polizze Unit: problematiche giuridiche e tutela dei contraenti' organised by the Provincial Order of Lawyers and Chartered Accountants. Presentation of the paper 'I Prodotti Unit Linked: Profili Assicurativi e Finanziari', San Donà di Piave (Venice), 13 June 2014;
	+ ASDIR (Associazione Direttori e degli Organismi di Credito Cooperativo) Convention 2013. Presentation of the paper 'Responsibility and Governance in Cooperative Credit: Directors' Interests and Related Parties', chairman Prof. Stefano Zamagni, Federazione delle Banche di Credito Cooperativo Venete, Padua, 19 September 2013;
	+ A.C.M.I. (Association of Italian Credit Managers) Conference 'Credit Management: What Idea?' Presentation of the paper 'Il rischio di credito commerciale ai tempi del credito crunch', Viareggio, 16 November 2012;
	+ Conference 'The Economy of the North East: Business, Credit and Labour Market' organised by the Faculty of Economics of the University of Udine in cooperation with Banca d'Italia. Discussant of the research 'The financial structure of enterprises in the North East', Udine, 6 March 2012.

Service Activities

* From July 2005 to April 2012 Chairman of the Board of Directors of LabFin Srl, a university spin-off, whose purpose is to conduct research and consultancy in the field of corporate finance, banking and insurance and financial markets. Current position: Member of the Board of Directors;
* Since 2012 member of the Board of the Department of Economics and Statistics;
* Member of the Association of Teachers of Economics of Financial Intermediaries and Markets - ADEIMF;
* Member of the Master's Degree Boards in Banking and Finance and in Economic Sciences;
* From 2015 to 2020 Degree Course Coordinator in Banking and Finance;
* Responsible for the e-learning project of the LM in Banking and Finance; From 2019 to 2022 Delegate for Teaching at the Department of Economics and Statistics - University of Udine.

Non-Academic Activities

* From 1.7.1981 to 31.12.1995 employee of Banca Popolare Veneta, where all branch and area positions were held. From 1.1.1996 to 30.09.1996 employee of Società Bancaria di Partecipazioni, with the position of planning and organisation analyst and quality process manager. From 1.10.1996 to 1.09.2002 employee at Banca Antonveneta - General Management. Last position held: Head of Human Resources Training and Development Service, Personnel Management;
* Expert witness for the Court of Udine in criminal proceeding no. 2783/08 R.G.N.R. against Banca di Credito Cooperativo di Manzano. In this capacity, further assignments were also carried out in connection with investigations concerning financial operators;
* Since 2013 alternate probiviro of the Federation of Cooperative Credit Banks of Veneto;
* Consultant and trainer at banks and industrial companies.

**LIST OF SCIENTIFIC PUBLICATIONS**

**Articles in journals:**

1. S.b.f. portfolio transactions: types and significance for bank management. In 'Il Risparmio' - Rivista dell'Associazione delle Casse di Risparmio Italiane, no. 3 May - June 1995;
2. The protection of return on equity. In 'Accounting, Finance and Control', no. 2, 1998;
3. The return flow to BASTRA2 management indicators: possibilities for use for management purposes, Credit and Co-operation Notes, No.159, January - March 1998;
4. in collaboration with M. Polato, La difesa dei margini reddituali nelle banche popolari attraverso lo sviluppo di 'process optimising services', Credito Popolare, no. 3, 2000;
5. in cooperation with P. Vezzani, Quality of human resources and performance in banks, Bancaria, no. 3, 2002;
6. in collaboration with R. Pauluzzo, The Structure of Chinese Banking System and Credit Access Problems for Smes, Transition Studies Review, Springer Ed.,Vol. 15, No.3, 2008.
7. The expected shortfall as an alternative to VaR in market risk measurement, in Banks and Bankers, no. 2, 2009;
8. in collaboration with R. Pauluzzo, The Chinese Banking System: Economic Performance and Prospects for Future Development, Transition Studies Review, Springer Ed., Vol. 16, No. 1, 2009.
9. in collaboration with R. Morassut, La valutazione delle performance economico - operative delle Società di Gestione del Risparmio, Banks and Bankers, no. 6, 2010;
10. in collaboration with J. Floreani, I nuovi parametri regolamentari di Basilea 3: un applicazione alle Bcc del Friuli Venezia Giulia, Cooperazione di Credito, nr. 208, January - April 2011;
11. in collaboration with R. Pauluzzo, Stock Exchange Market in China: Structure and Main Problems, Transition Studies Review, Springer Ed., Vol. 18, No. 1, 2012.
12. The algebra of Basel III: a simulation model of the bank balance sheet, Banks and Bankers, no. 4, 2012;
13. in collaboration with R. Pauluzzo, Stock Exchange Market in Hong Kong: Structure and Main Problems, Transition Studies Review, Springer Ed., Vol. 19, No. 1, 2013.
14. in collaboration with G. Romano, La valutazione della rischiosità delle controparti commerciali delle imprese: una integrazione necessaria dei rating bancari, Il Risparmio, nr. 3, July - September 2013;
15. The liquidity regulatory framework of Basel III: a simulation model for balance sheet and profit and loss accounts, The Journal of Financial Risk Management, Vol. XI, No 1, March 2014;
16. in collaboration with R. Pauluzzo and M. Mason, A structural model for interpreting customer satisfaction in small banks, Cooperazione di Credito, no. 205 - 206, 2014;
17. in collaboration with C. Baldan and F. Zen, Managing Banking Risk with the Risk Appetite Framework: a Quantitative Model for the Italian Banking System, MPRA Paper No. 59504, October 2014;
18. in collaboration with C. Baldan and F. Zen, A quantitative approach to RAF definition in Italian banks, in Banche e Banchieri, vol. 3, 2015;
19. in collaboration with R. Pauluzzo, Direct and Indirect Determinants of Customer Behavioural Intentions in Retail Co-operative Banks, in International Journal of Sales, Retailing and Marketing, vol. 4 (4), 2015;
20. in collaboration with C. Baldan and F. Zen, Management issues in banks in connection with the introduction of the Risk Appetite Framework, in Banks and Bankers, vol. 4, 2016;
21. in collaboration with C. Baldan and F. Zen, A Quantitative Model to Articulate the Banking Risk Appetite Framework, in Journal of Risk Management in Financial Institutions, vol. 2, 2016.
22. in collaboration with R. Pauluzzo, Evaluating Customers' Behavioral Intentions in Less Significant Financial Institutions, in International Journal of Bank Marketing, vol. 35 (4), 2017.
23. in collaboration with A. Paltrinieri and M. Polato, Exchange traded notes: the VIX case, in Bancaria, vol. 12, 2017;
24. in collaboration with R. Pauluzzo, Validating the EUCS Model to Measure the Level of Satisfaction of Internet Usersi n Local Banks in Italy, in Journal of Organizational and End Users Computing, vol. 30 (1), 2018;
25. in collaboration with C. Baldan and F. Zen, Improving the Bank Recovery Process: Empirical Evidence for the Italian Banking System, in Journal of Business and Economics, vol. 1, 2018;
26. in collaboration with L. Jones. M. Polato, G. Velliscig, The Implications for Bank Risk Posed by the Bail In Amendments to the Ranking of Unsecured Senior Debt Instruments in Insolvency Hierarchy, in Journal of Governance & Regulation, Volume 10, Issue 2, 2021;
27. in collaboration with M. Polato, L. Jones, Single Supervisory Mechanism and Corporate Finance: a DSCR Approach for AQR Prudential Provisioning, in Risk Governance and Control: Financial Markets and Institutions, Volume 11, Issue 2, 2021;
28. in collaboration with E. Palmieri and M. Polato, ESG performance and impacts on medium- to long-term default probabilities: the European case, in Bancaria, no. 6, 2022;
29. in collaboration with E. Palmieri, M. Polato, ESG Default Risk Mitigation Effect: a Time Sectorial Analysis, in Sustainability Accounting, Management and Policy Journal, September 2022;
30. in collaboration with E. Palmieri and M. Polato, European Banks' Business Models as a Driver of Strategic Planning: One Size Fits All, in Journal of Financial Regulation and Compliance, 2022.

**Contributions in essays:**

1. in collaboration with G. Mazzocco, L'evoluzione delle figure professionali del settore Credito - Finanza, in G. Prandstraller (ed.), Guardare alle professioni, FrancoAngeli, MI, 1997;
2. Il rischio di credito (dall'analisi organizzativa al sistema dei controlli interni): l'ottica della vigilanza e le prassi operative, in AA.VV., Aspetti innovativi nella gestione di banche di credito cooperativo, CLUEP, Padova, 2001;
3. Critical issues in the adoption of Knowledge Management models in Italian banks, proceedings of the AIDEA conference - Udine 14/15.11.2003;
4. Financial conglomerates and asset management activities: organisational and managerial implications, in G.N. Mazzocco, Asset management: prospects of convergence between banks and insurance companies, Giappichelli, Turin, 2005;
5. I piani individuali pensionistici, in S. Miani (ed.), I prodotti previdenziali, Giappichelli, Turin, 2009;
6. in collaboration with G. N. Mazzocco, M&A In Banking: Measurement of Some Effects, in Bottiglia R., Gualandri E., Mazzocco G.N. (edited by), Consolidation in the European Financial Industry, Palgrave McMillan, London, 2010;
7. M&A In Banking: a Literature Review, in Bottiglia R., Gualandri E., Mazzocco G.N. (edited by), Consolidation in the European Financial Industry Palgrave McMillan, London, 2010;
8. I prodotti vita tradizionali, in S. Miani (ed.), I prodotti assicurativi, Third Edition, Giappichelli, Turin, 2010;
9. I prodotti vita a elevato contenuto finanziario, in S. Miani (ed.), I prodotti assicurativi, Terza Edizione, Giappichelli, Torino, 2010;
10. I prodotti di capitalizzazione e di costituzione di annita, in S. Miani (ed.), I prodotti assicurativi, Terza Edizione, Giappichelli, Torino, 2010;
11. Gli strumenti di gestione del risparmio, in G.N. Mazzocco (ed.), Gli strumenti finanziari di mercato aperto, Giappichelli, Turin, 2011;
12. in collaboration with R. Pauluzzo, A Structural Model to Explain Customer Repurchase Intentions in Co- operative Banks, Proceedings of the Conference, Managing the Intangibles: Business and Enterpreneurship Perspectives in a Global Context, Proceedings of the 13th International Conference of the Society for Global Business & Economic Development, Ancona, 16-18 July 2014;
13. in collaboration with R. Pauluzzo, Knowledge Management and Risk Culture in the Banking Industry: Relations and Problems, paper at 16th European Conference on Knowledge Management - ECKM 2015 - Udine, 3 - 4 September 2015;
14. in collaboration with C. Baldan and F. Zen, A Quantitative Model to Articulate the Banking Risk Appetite Framework, in V. Cantino, P. De Vincentiis, G. Racca (eds.), Risk Management: Perspectives and Open Issues. A Multi-disciplinary Approach, McGraw-Hill, London, 2016;
15. I prodotti vita tradizionali, in S. Miani (ed.), I prodotti assicurativi, Quarta Edizione, Giappichelli, Torino, 2017;
16. I prodotti vita a elevato contenuto finanziario, in S. Miani (ed.), I prodotti assicurativi, Quarta Edizione, Giappichelli, Turin, 2017;
17. Capitalisation and annuity products, in S. Miani (ed.), I prodotti assicurativi, Quarta Edizione, Giappichelli, Turin, 2017;
18. In collaboration with M. Polato, L. Jones, New capital standards for bank loss absorption in the context of financial crisis management process reform, Proceedings of the San Marco Academy of Pordenone, 2019;
19. in collaboration with E. Palmieri, Systemic risks and capital buffers: characteristics and impacts of Total Loss Absorbing Capacity (TLAC), in S. Dell'Atti (ed.), Studin in honour of Antonio Dell'Atti, Giuffrè Francis Lefebvre, Milan, 2020;
20. Il rischio di credito: evoluzione regolamentare e modelli gestionali, in S. Dell'Atti, S. Miani, A. Trotta, Regolamentazione, rischi e reputazione delle banche nell'Unione Bancaria Europea, Franco Angeli, Milan, 2022;
21. Il rischio di mercato: evoluzione regolamentare e modelli gestionali, in S. Dell'Atti, S. Miani, A. Trotta, Regolamentazione, rischi e reputazione delle banche nell'Unione Bancaria Europea, Franco Angeli, Milan, 2022;
22. Risk mapping and reputational impacts, in S. Dell'Atti, S. Miani, A. Trotta, Regulation, risk and reputation of banks in the European Banking Union, Franco Angeli, Milan, 2022.

**Monographs**:

53. Derivative Instruments. Technical and Operational Aspects. Forum, Udine, 1995;

1. Interest risk management tools: characteristics and how to use them, Forum, Udine, 1998;
2. Derivative instruments and contracts: markets and characteristics, Forum, Udine, 2001;
3. Innovations Produced by the Launch of the European Monetary Union and Reflections on the Treasury Management of Banks, Giappichelli, Turin, 2006;
4. Derivatives: uses for investors and companies, Giappichelli, Turin, 2008;
5. in cooperation with F. Zanin, Aggregazione e rete di imprese, Giappichelli, Turin, 2017 (double blind peer review procedure);
6. in collaboration with C. Baldan and F. Zen, Le performance di gestione dei Confidi. A territorial and sectoral analysis, Giappichelli, Turin, 2018 (double blind peer review procedure);
7. in collaboration with L. Jones and M. Polato, L'adesione delle BCC del FVG al Gruppo ICCREA, Franco Angeli, Milan, 2021;
8. in collaboration with J. Floreani, M. Polato, G. Velliscig, Banks and Business Networks. Management, Governance and Financial Implications, Routledge - Giappichelli, New York - Turin, 2022.

**Publications in research notebooks:**

1. in cooperation with R. Pauluzzo, The Chinese banking system: structure and credit to small and medium- sized enterprises, Quaderni OSSFI, II Serie, University of Udine - 2/2008;
2. in collaboration with R. Pauluzzo, La borsa valori in Cina: struttura e problematiche, Quaderni OSSFI, II Serie, Università di Udine - 1/2011.

In witness whereof

