Curriculum vitae – Professor Christos V. Gortsos

Standing: 24 October 2025

I. Current academic position and research profile

A. Tenured position

B. Guest professorship, Visiting professorships and ongoing teaching assignments

C. Research profile

1. Ongoing and current research activity

2. Past research activity

II. Education

III. Honorary awards and prizes

IV. Other major achievements

A. Past academic positions

B. Membership in academic associations and centres – participation in editorial boards

C. Academic/policy advice to International Fora and European (EU) institutions and agencies

D. Selective *ad hoc* academic lectures and interventions in academic conferences/ workshops

E. Other

1. Ongoing

2. Past

V. Professional experience

VI. List of publications

A. Most recent publications (2008 – October 2025)

1. Books

2. Book co-editor – Commentaries

3. e-books

4. Studies

4.1 Studies published in books, e-books and *liberi amicorum*

4.2 Studies and editorials published in academic journals

4.3 Studies published in Research Working and Discussion Paper Series

4.4 Studies published in EU LAW LIVE (only)

4.5 Published University notes

4.6 Posts at the Oxford Business Law Blog (OBLB)

4.5 Other

5. Policy papers – briefing notes

5.1 European Parliament

5.2 UK House of Lords

B. Forthcoming publications (November 2025 – 2028)

1. Commentaries

2. Articles

I. Current academic position and research profile

A. Tenured position

(1) Born in Athens on the 4th of June 1961, Christos Gortsos is Full **Professor of Public Economic Law** at the Law School of the National and Kapodistrian University of Athens (since 25 August 2016). He is also Academic Head of the **LLM Program in Financial Regulation** in the postgraduate program of that Law School.

During the period 1 September 2019 – 31 August 2021 he was **Director of the Public Law Department** and from 1 September 2018 to 31 August 2021 **Member of the Deanship of the Law School**.

(2) In the Undergraduate Program he teaches courses on: Constitutional economic law and human rights; Public economic law; Central banking law; Political economy; and Synthesis of Public Law. In the LLM Program he teaches courses on: Theory and institutions of financial regulation; International and EU banking regulation; International and EU Capital markets regulation; International and EU insurance regulation – International and EU payment systems regulation and oversight; and EMU law.

B. Guest professorship, Visiting professorships and ongoing teaching assignments

(1) Since 1 September 2025, he serves (on the basis of a three-year contract) as a **Guest Professor** at the Faculty of Law, Economics and Finance of the **University of Luxembourg** in the fields of Banking, Financial and Commercial Law. During the current academic year:

(a) he teaches in the Master Programs on EU banking regulation and on EU sustainable finance law; and

(b) delivers a series of seven lectures on EU central banking law.

(2) Since the academic year 2009-2010, he has been **Visiting Professor** at the **Europa-Institut of the University of Saarland**, teaching two LLM modules on International and EU banking regulation and International and EU capital markets regulation. He also supervises Masters' dissertations in these areas of study.

(3) Since the academic year 2015-2016, he has been **Visiting Professor** at the **European Law and Governance School** (ELGS) of the European Public Law Organisation **(EPLO)**, teaching three modules on EMU law, EU banking law and EU capital markets law. He also supervises PhD and Masters' dissertations in these areas of study.

(4) For the fall semester of the Academic Year 2023-2024 (August – November) he has been **Visiting Professor at the Faculty of Law of the University of Zürich** where he taught a full-time course on "*EU Central Banking Law*".

(5) In December 2024, he served as **Visiting Professor** at the Law School of the University of Vienna teaching a course on International Monetary and Financial Law.

(6) Since the academic year 2014-2015, he is a Visiting Professor at the **Europa Institut of the University of Zürich** (EIZ) teaching in the LLM Program in International Economic Law (specialising in international financial law) and the Certificate of Advanced Studies (CAS) Program in Financial Markets Law, and supervising master's dissertations.

His teaching subjects include the following: Principles of financial regulation; Elements of EU financial regulation; Swiss and EU banking regulation; Capital markets law and institutions; and EU internal market.

During the period 2019-2023, he has also been providing courses in European banking law in the joint program organised by the Europa Institut of the University of Zürich (EIZ), the Institut für Europa- und Wirtschaftsvölkerrecht of the University of Bern, der University of Lausanne and the Università della Svizzera Italiana.

(7) Since 2012, he is regularly lecturing in conferences and summer schools organised by the European Law Academy (**ERA**) in Trier (Germany).

(8) Since June 2022, he is **Visiting Professor** at the Frankfurt School of Finance and Management.

(9) During the period 2017-2020, he was key instructor in the following Training Courses organised by the **Florence School of Banking and Finance**:

"*The Essentials of EU Banking Resolution*" (26-28 February 2018); and

"*Own funds, MREL and TLAC – Interplay and impact on banking business models*" (4-6 November 2019).

He has also taught two online seminars on: "*To fail or not to fail*" (5 July 2017) and "*Emergency Liquidity Assistance in the Eurosystem*" (17 February 2020).

C. Research profile

1. Ongoing and current research activity

(1) His *main* research interests are international and EU monetary and financial law, financial market regulation, central banking law, economic constitutional law, and institutional economics. His publications on the above-mentioned research interests are presented **under VI. below**.

(2) Since March 2016, he is Research Associate at the European Research Centre for Economic and Financial Governance (**EURO-CEFG**) of Leiden University, Delft University of Technology and Erasmus University, Rotterdam; in 2020 this was succeeded by Erasmus Center for Economic and Financial Governance (**ECEFG**) of the Erasmus University Rotterdam in cooperation with the Erasmus School of Economics.

(3) Since October 2025, he is Member of the "Center for Financial Market Regulation" (**CFMR**) of the **University of Zürich**.

2. Past research activity

(1) From March 1988 to July 1989 and from April 1996 to December 1998 he was Research Assistant at the International Center for Monetary and Banking Studies (**ICMBS**, directed by Professors Alexandre Swoboda and Hans Genberg).

(2) In the 1996-1998 period, he coordinated a study conducted by the **International Center for Monetary and Banking Studies (UIHEI, University of Geneva)** (under the supervision of Professor Hans Genberg), funded by the Fonds National Suisse, titled: "*La non-adhésion à l'Union Européenne et le secteur financier suisse: différences de réglementation et ses conséquences économiques*" (submitted in English).

(3) During the 1995-1996 period he participated in the research team of the **Institute of European Finance** for a study funded by the European Commission, titled "*A Study of the Effectiveness of the Impact of the Internal Market Integration in the Banking Market"*.

(4) During 2018 and 2019 he participated in EU-funded Research Programs of the **Univerzita Karlova** (Prague) on EU financial law, conducting two studies on the evolution of EU banking and capital markets law, respectively, under the influence of international financial law.

(5) During the period 2018-2021, he was research partner in the Research Program "Money as a Means of Community Belonging", conducted under the EUMOL Jean Monnet Chair at the Law School of the **University of Siena**.

(6) During the period October 2015 – December 2024, he has been Research Partner at the University Research Priority Program (**URPP**) "Financial Market Regulation" of the **University of Zürich**.

II. Education

A. After having graduated from the **German School of Athens** (Dörpfeld Gymnasium) in 1979 (*Apolytirion* of the Hellenic Ministry of Education (grade 19.5/20, *first of class*) and *Abitur* of the German Ministry of Education), he pursued his academic education in the following areas of study:

(1) Law

1979-1983: **University of Athens, Law School**, Degree in Law (grade: 9.9/10, *first of class,* laureate of the *"Professor Elias Krispis scholarship"*)

1983-1985: **University of Zürich, Law School**, Pre-diploma (*Diplom-Vorprüfung)*

1987-1989: **University of Geneva, Graduate Institute of International Studies (IUHEI)**, master's degree (D.E.S.) in International Studies, with specialisation in International Law

(2) Economics

1985-1987: **University of Athens, School of Economics**, Degree in Economics (grade: 9.5/10)

1990-1992: **University of Geneva, IUHEI**, master's degree (D.E.S.) in International Macroeconomics

(3) PhD in International Banking

1992-1996: **University of Geneva, IUHEI** (supervisor: Professor Stuart Robinson). Thesis title: *International and Regional Regimes for the Prudential Regulation of International Banks.* Grade: *magna cum laude* (thesis), *summa cum laude* (viva)

B. During the period May – August 2020, he successfully completed the **Massachusetts Institute of Technology's (MIT)** life-long learning program: *MIT Sloan & MIT CSAIL Artificial Intelligence: Implications for Business Strategy program.*

III. Honorary awards and prizes

(1) In June 1998, he was awarded a Scholarship for participation in the Annual Conference on International Economics and Finance by the **Study Center Gerzensee** of the Swiss National Bank.

(2) During the 1989-1990 academic year he was awarded the *Albert Gallatin Scholarship* (awarded annually to one student at the University of Geneva interested in conducting research in the US), on the basis of which he was admitted to the Finance Department and the Center for International Banking of the **Wharton Business School** of the University of Pennsylvania as Postgraduate Research Fellow.

(3) In the winter semester of the 2017-2018 academic year (September 2017-February 2018) he was awarded the **Fernand Braudel Senior Fellowship** at the **European University Institute (EUI)** in Florence (Department of Law). As part of this Fellowship, he:

(a) conducted a Research Project on "The EU framework on banking resolution";

(b) taught (with EUI Professor Stefan Grundmann) the course "*Introduction to European (EU) Financial Law*";

(c) made two presentations at the EUI-ADEMU Workshop on "*The future of Economic & Monetary Union – Law and policy issues of EMU reform"* (with Professor Giorgio Monti) titled: "Banking Union so far: the right design but the wrong practice or vice versa?", and "How and by whom should Emergency Liquidity Assistance provision be decided?" (11-12 December 2017); and

(d) delivered a lecture under the auspices of the "EU Financial and Monetary Law Working Group" on *"Legal aspects of the "conventional" and "unconventional" ECB monetary policy"* (29 January 2018).

(4) In September – October 2018 he was **Academic Visitor at University of Oxford's St Antony's College**, affiliated to the Political Economy of Financial Markets (PEFM) Program. During his stay, he conducted research for his (then forthcoming) book titled *"European Central Banking Law – The Role of the European Central Bank and National Central Banks under European Law"* (Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan Springer, Cham – Switzerland).

(5) For the Academic Year 2022-2023 he was invited as **Visiting Scholar at the Faculty of Law of the University of Zürich**. His Research Project was titled: "*Swiss banking regulation (the Swiss 'bank safety net') through the lens of international financial standards*".

(6) During the same Academic Year, he has served as **Senior Fellow at the *Collegium Helveticum*** (the Joint Institute of Advanced Studies (IAS) of ETH Zürich, the University of Zürich (UZH) and the Zürich University of Arts). In this respect, he set up and moderated an international Colloquium on "Central Bank Digital Currencies (CBDCs)" in cooperation with the URPP *Financial Market Regulation* of the UZH (9 May 2023).

(7) For the summer semester of the Academic Year 2024-2025 (March – July 2025) he was invited as **Visiting Scholar at the Faculty of Law of the University of Zürich**. His Research Project, titled: "*Aspects of the reform of Swiss banking regulation in the wake of the Credit Suisse episode*", will be finalised and published in 2026.

IV. Other major achievements

A. Past academic positions

(1) Immediately upon the completion of his PhD, he was appointed Teaching Assistant at the Postgraduate Program of the Department of International, European and Regional Studies at **Panteion University of Athens** (April 1996-May 2000), in which he was subsequently elected as Assistant Professor (2000), tenured Assistant Professor (2005), Associate Professor (2009) and **Professor of International Economic Law** (2013).

The curriculum subjects he taught at undergraduate and graduate level were the following: introduction to private and public law; international economic law; EMU law; and EU banking and capital markets regulation.

(2) In the 2015-2016 academic year he held a Chair at the **Izmir University of Economics** Faculty of Law, teaching EU law, capital markets regulation, economic law, and law of international payments.

(3) During the summer semester of the academic years 2014-2015 to 2018-2019 he was teaching a course on *"Banking regulation and supervision: a comprehensive framework"* in the full-time MBA Program of the **Athens University of Economics and Business**.

B. Membership in academic associations and centres – participation in editorial boards

(1) In July 2018 he was elected Fellow Academic Member of the European Banking Institute (**EBI**) and, since February 2020, he serves as **President of the EBI's Academic Board**. He is also co-chairing the EBI's: *Working Group on Financial Resolution* (with Prof. Wolf-Georg Ringe, University of Hamburg), and *Central Banking and Macroprudential Policies Working Group* (with Prof. Seraina Neva Grünewald, Radboud University Nijmegen, and Prof. Rosa Maria Lastra, Centre for Commercial Law Studies, Queen Mary University of London).

(2) He is **Academic Director** of the EBI LLM Program in *European Banking and Financial Regulation*, which is being offered by the Academic Year 2022-2023, and co-coordinator of two modules of this program (on Institutional Aspects of EU Financial Regulation and EU Central Banking Law).

(3) He is Member of the Committee on International Monetary Law of the International Law Association (**MoComILA**) since April 2005; since November 2018, he is the Academic Coordinator of MoComILA.

(4) Since June 2017, he is Chair of the Board of Directors of the Hellenic Society of Banking Law and Capital Markets Law.

(5) Since 2017, he is Research Associate at the Erasmus Center for Economic and Financial Governance (**ECEFG**) (Erasmus School of Economics and Erasmus School of Law, Erasmus University of Rotterdam) and Member of the Central Bank Research Association (**CEBRA**), the EPLO's European Group of Public Law (**EGPL**) and the Association of Greek Commercial Lawyers.

(6) In January 2018, he joined the Editorial Board of **Business & Company Law** (an authoritative Greek monthly academic journal on commercial, economic, labour or tax law). During the period 2007-2017 he was co-editor of the **Journal of Financial Law** (a triannual scientific journal, publishing articles in both Greek and English).

(7) Since 2020, he is Series Editor (with Professors Danny Busch and Antonella Sciarrone Alibrandi) of the "EBI Studies in Banking and Capital Markets Law" published by Palgrave Macmillan.

(8) Since December 2020, he is Academic Fellow in the Jean Monnet Centre of Excellence EU Sustainable Finance and Law (**EUSFiL**).

(9) Since February 2021, he is Co-Director (with Professor George Dellis) of the book Series "Studies in International, European and Greek Public Economic Law" published by Nomiki Bibliothiki, Athens (books written in Greek or in English)

(10) In March 2025 he was appointed as Academic Members of the International Panel of Experts for the review and the discussion of the draft Reflection Paper of the Bank of Italy on a possible way forward towards a consolidated European Banking Act (EUBA).

(11) Since 2019, he is associated to the Program on Financial Stability at the **Yale School of Management** invited to attend (and occasionally speak at) the annual conference of the Program.

C. Academic/policy advice to International Fora and European (EU) institutions and agencies

(1) In October 2023 he was appointed as member of the Expert Group consulted by the International Association of Deposit Insurers (**IADI**) during its Outreach Sessions (6-10 November) on the Report: *The 2023 banking stress and implications for deposit insurance systems: lessons learnt* (published in December, available at: https://www.iadi.org/en/assets/File/Papers/IADI_2023_Potential_implications_and_emerging_policy_issues_for_DI_.pdf).

(2) Since March 2023, he is a member of the "Group of Experts in Banking Resolution" of the **European Court of Auditors** (**ECA**).

(3) Since 1 December 2021, he is a Member of the **Board of Appeal of the European Supervisory Authorities** (ESAs) appointed by the Management Board of the European Securities and Markets Authority (ESMA). For the period December 2021 – June 2024, he was also elected by the Members of that Board as **Vice-President**. In May-July 2022 he served as acting President. In July 2022 he was Rapporteur in a case and in February-March 2024 Co-rapporteur in another case.

(4) In September 2020, he was selected by the **European Parliament as external expert** on technical, regulatory and policy issues in the field of **banking resolution**.

(5) In March 2017, he was granted a two-year contract by the **European Court of Auditors** (**ECA**) as an "Expert in Financial Law" (not activated).

(6) In January 2020 he had an *ad hoc* contract agreement with the ECA as participant in the "Expert Panel on financial sector resilience" and in September another one to provide expert advice in the ECAs Report "Capital Markets Union – Slow start towards an ambitious goal".

(7) In March 2019 he had a Service Contract with the **College of Europe** to provide, for the European Parliament, teaching and related activities in the course "Financial and Capital Market Regulation".

(8) On 23 June 2017, he participated as a speaker in the internal workshop of the European Parliament's Legal Service Directorate for Legislative Affairs on "Capital Markets Union".

D. Selective *ad hoc* academic lectures and interventions in academic conferences/ workshops

On a selective basis, his most recent *ad hoc* lectures at academic institutions and interventions in academic conferences/workshops include:

University of Luxembourg: "*The interaction between MiCAR and EU financial law & central banking law challenges and issues relating to fintech developments*", Presentation at the "11th Fintech Conference" (8 October 2025)

University of Luxembourg: *The Impact of Geopolitical Risks and Tensions on the Existing International Financial Architecture*, Inaugural speech as Guest Professor (Faculty of Law, Economics and Finance, 17 September 2025)

University of Florence, School of Economics and Management: "*Financial Stability Considerations in Relation to the Digital Euro*", Presentation in Panel 1 "Digital Legal Tender – Implications for Monetary Policy and Financial System Stability" of the BABEL International Conference on "*Forging Digital Money in the Tokenization Era: Reshaping Legal Tender?*", University of Florence (9 May 2025)

University of Salzburg: "*Financial Stability Considerations of the Digital Euro*", Presentation at the Conference on "Going Digital? The legal framework for a digital euro and the Regulation of Crypto Assets in the EU to date" (12 December 2024)

University of Vienna: Participation in the Conference on "Insolvenzrecht aus der Sicht der Banken" (12 December 2024)

University of Florence, School of Economics and Management: "*Charting the Course: Key Considerations for Advancing the Capital Markets Union*", Economic Law Florence Lecture Academic Year 24/25 (28 November 2024)

University of Luxembourg: "*A Financial Regulation Perspective of the Digital Euro*", Presentation at the "10th Fintech Conference" (3 October 2024)

UNIDROIT: Participation in the Panel on "*An appropriate institutional set-up: Court-based and administrative models for bank liquidation*" of the Joint EBI-UNIDROIT Conference on the UNIDROIT (draft) Legislative Guide on Bank Liquidation (19 September 2024)

Università di Roma Tor Vergata & University of Luxembourg: "*Suitability and Appropriateness of Retail Investment Products*", Presentation at the Conference on "The EU Retail Investment Strategy" (12 September 2024)

Europa Institut Zürich: "*The New Stability and Growth Pact*", Presentation at the 15th Network Europe Conference on "European Integration in times of Security – Challenges and Enlargement Perspectives" (9 September 2024)

NKUA Law School: "*Economic governance in times of inflation crisis*", Presentation at the CIVIS student week 2024 "Governing in times of crisis" (4 July 2024)

European Commission: "*Returning to the origin: Can the free movement of capital help gear up financial integration and the Capital Markets Union?*", Presentation at an event organised by the European Commission (DG FISMA E4), *DG FISMA Conferences Series on Financial Issues* (2 July 2024)

Committee on International Monetary Law of the International Law Association (MoComILA): Athens meeting 2024, moderation of the academic panel on the "UNIDROIT Draft Legislative Guide on Bank Insolvency" (28 June 2024)

European Law Academy (ERA): "*Introduction to EU financial regulation and supervision – Supervising financial activity: European System of Financial Supervision (ESFS) and the Single Supervisory Mechanism (SSM)*", Presentations at the ERA's Summer Course on EU Financial Regulation and Supervision (17 June 2024)

Asia School of Business: "*Legal aspects of central banking*", Lecture in the Master of Central Banking program (30 May 2024)

Hellenic Capital Markets Commission (HCMC): Public Conference on "Climate in the Center of Economy", moderation of the Panel on "*Financial Stability – mitigating risks from NBFI and transition challenges*" (29 May 2024)

Committee on International Monetary Law of the International Law Association (MoComILA): Tokyo meeting 2024, presentation of a draft paper on "*Towards a central bank digital currency (CBDC) for the euro area: A primer on the European Commission's proposal for a Regulation of the EU co-legislators "on the establishment of the digital euro"*" (30 November 2023)

University of Zürich, URPP Financial Market Regulation (together with the University of Lausanne CEDIDAC): "*The European Banking Supervisory Framework*", presentation at the "Colloquium on banking supervisory law: art or science?" (24 November 2023)

Ca' Foscari University of Venice (Department of Economics): *MiCAR and Central Bank Digital Currencies (CBDCs)*, presentation at the Conference "MiCAR and its coordination with existing EU financial markets legislation" (14 November 2023)

University of Zürich, URPP Financial Market Regulation: *Abwicklungsfähigkeit von EU-Kreditinstituten: Status quo und fehlende Elemente*, presentation at the Conference "Quo Vadis – Nach der Krise ist vor der Krise" (30 August 2023)

Yale School of Management, Program on Financial Stability: Fighting a Financial Crisis Conference 2023, discussant in the paper by Alessandra Domini (ESM) on "*The Common Backstop to the Single Resolution Board: A New Facility to Support Bank Resolution in the Euro Area*" (28 July 2023)

Yale School of Management, Program on Financial Stability: Financial Crisis Forum 2023, speaker in the Panel on "*Effective Resolution Frameworks*" (27 July 2023)

Università Cattolica Milano: "*Preventing a New Global Financial Crisis amidst the current "inflation crisis" and the spring 2023 bank failure episodes*", presentation in the VI. International Summer School on Banking & Capital Markets Law (5 July 2023)

Asia School of Business: "*Legal aspects of central banking*", Lecture in the Master of Central Banking program (23 May 2023)

Università Bocconi Milano: "*The role of EBA and ESMA*", presentation in the session on Crypto Assets Service Providers of the Conference on The Regulation on Markets in Crypto-Assets (MICA): The Future of Blockchain Technology in Europe (12 May 2023)

Universidad Carlos III de Madrid and **Universidad Complutense Madrid**: International Conference on Banking and Finance in Stressed Times: Climate, Resilience and Exit, speaker in the Panel on "*The resilience of the financial system: are we prepared? Bank Crisis Management*" (12 May 2023)

Europa Institut at the University of Zürich: "*Financial stability in times of high inflation*", presentation at the Vortragsreihe am Mittag (31 March 2023)

Radboud University, Nijmegen: "*Are credit institutions in the Banking Union resolvable?*", Eighth Radboud Business Law Talk, Radboud Business Law Institute (27 March 2023)

Eberhard Karls Universität Tübingen: "*Financial stability in the Euro Area amidst the Current Inflation Crisis*", presentation at the Conference on Resilience and Solidarity in Europe: Economic and Legal Perspectives (10 February 2023)

Queen Mary University of London, Bank of England and MOCOMILA: Central Bank Mandates in an Evolving World, speaker in the Panel on "*Accountability, Legitimacy and Communication*" (2 December 2022)

KU Leuven: "*The role of central banks in times of crisis*", Presentation in the Legal Clinic (25 November 2022)

University of Siena: Speech on *"Rules vs. principles in EU banking regulation"* at the International Conference on: Finance, Resilience, and Inequality (4 November 2022)

Yale School of Management, Program on Financial Stability: Financial Crisis Forum 2022, speaker in the Panel on *"Unknown Risks: What tools will we need?"* (28 July 2022)

University of Lisbon, School of Law: *"The licensing principle in financial services"*, presentation at the International Conference on Fintech Regulation and the Licensing Principle (30 June 2022)

Europa Institut, University of Zürich and National and Kapodistrian University of Athens: *"Future of the Economic and Monetary Union"*, presentation at the 13th Network Europe Conference on European integration perspectives in times of global crises (20 June 2022)

University of Glasgow, Adam Smith Business School and **University of Edinburgh**: Commercial Law Centre, Workshop on *"Financial Stability and the Too-Big-To-Fail Institution (TBTF) After the Covid-19 Pandemic: Are TBTF Resolution Regimes Still Fit for Purpose?"*, discussant in the closing panel (December 2020)

European University Institute (EUI, Florence) and **Single Resolution Board** (SRB): *"A Proposal for a Temporarily Amended Version of Precautionary Recapitalisation Under the Single Resolution Mechanism Regulation involving the European Stability Mechanism"* (with M. Siri and M. Bodellini), paper presentation in the Conference on 'Bank Resolution in times of COVID-19' (November 2020)

University of Siena: *"European Central Banking Law – The Role of the European Central Bank and National Central Banks under European Law"* (new book presentation, November 2020)

University of Oxford, St. Antony's College: *"Political Economy effects of COVID-19 pandemic on Central and South-Eastern Europe"*, webinar organised by the European Political Economy Program (EuPEP) (July 2020)

University of Luxembourg, Faculty of Law, Economics and Finance: *"European Central Banking Law – The Role of the European Central Bank and National Central Banks under European Law"* (new book presentation, January 2020)

Yale School of Management, Program on Financial Stability: 2019 Financial Crisis Forum: *"Case Study: Greece"* (August 2019)

Queen Mary University of London: *"The Single Supervisory Mechanism as the first pillar of the European Banking Union"* (October 2018)

Salzburg Center of European Union Studies: *"Institutional and legal aspects of the European Banking Union"* (Mach 2018)

King's College of **London**: *"Prudential regulation and supervision of banks in China – implementation of international standards and domestic challenges"* (March 2017)

St Antony's College, University of Oxford: *"Institutional aspects in the architecture of the European Banking Union – The completed elements and the unfinished agenda"* (November 2016)

University of Zürich, URPP Financial Market Regulation: *"The vicious circle between sovereign and banking crises: case studies from the euro area and policy responses"* (March 2016)

IUHEID, University of Geneva: *"Public international financial law"* (February 2013)

Manchester University, School of Law: *"The legal response to the recent financial turmoil"* (February 2009)

Wharton Business School, University of Pennsylvania: *"Introduction to European financial law"* (May 2007)

IUHEI, University of Geneva: *"The role of the ECB as a lender of last resort"* (March 2007)

IUHEI, University of Geneva: *"The work of the Basel Committee on banks' capital adequacy requirements"* (February 2006)

E. Other

1. Ongoing

(1) Since 2004, he regularly participates in the Annual Conferences organised by the International Centre for Monetary and Banking Studies (**IUHEID**, Geneva).

(2) Since December 2020, he is Chairman of the **Legal Expert Group of the Hellenic Capital Market Commission** on Capital Markets Union (CMU) Law.

(3) Since November 2021, he is representing the European Banking Institute (EBI) in the Working Group of the International Institute for the Unification of Private law (**UNIDROIT**) on "Bank Insolvency" and is a member of the drafting committee for a model law on bank insolvency.

2. Past

(1) In 2014, he was member of the Task Force of the Centre for European Policy Studies (**CEPS**) on "ECB Banking Supervision and Beyond".

(2) From January 2001 to February 2017, he was member of the Board of Directors of the Hellenic Foundation for Economic and Industrial Research (**IOBE**).

(3) From March 2016 to August 2018, he was Vice-Chairman of the Faculty Board of the European Law and Governance School (**ELGS**) of the EPLO and member of the Advisory Board of South-East European Studies at Oxford (**SEESOX**).

V. Professional experience

(1) Since 1986, he is a member of the Athens Bar Association, admitted (in 1996) at the Supreme Court (Areios Pagos). He is providing expert legal opinions in the fields of banking law, capital markets law, monetary law, and corporate governance. Since 2019, he is also a Member of the independent Legal Council of Piraeus Bank (a significant Greek credit institution), dealing with aspects of private and public law pertaining to the operation of that institution.

(2) From 1991 to 2014 he was a member of most **law-making Committees** tasked with the transposition into Greek legislation of the EU Directives, which are the sources of EU banking, capital markets and financial conglomerates law.

(3) In October 1997 he was appointed by the Board of the Hellenic Bank Association (**HBA**) as Coordinator of the "High Level Banking Steering Committee on the Introduction of the Euro" for a two-year term.

(4) Subsequently, from July 2000 until February 2017 he was elected by the Board, for multiple successive terms, as the HBA **Secretary General**, thereby gaining valuable insight into the functioning of the Greek financial system during the period of its deregulation and rapid growth (2000-2006), the 2007-2009 global financial crisis, and then the sovereign crisis in the euro area, which triggered three consecutive rounds of recapitalisations for Greek significant credit institutions and resolutions for a dozen of less significant ones.

(5) As an *ex officio* member of the Executive Committee of the **European Banking Federation**, he also closely monitored the making of and developments in international and EU financial law.

(6) In his capacity as the HBA's Secretary General, he was also:

- **(a)** Vice-Chairman of the **Hellenic Deposit and Investment Guarantee Fund** (following very closely the work of the International Association of Deposit Insurers (**IADI**) and the European Forum of Deposit Insurers (**EFDI**));
- **(b)** Member of the Board of Directors of the **Hellenic Capital Market Commission** (April 2004-April 2009);
- **(c)** Chairman of the Board of Directors of the **Hellenic Banking and Investment Services Ombudsman** (June 2004-June 2016);
- **(d)** Head of the **Hellenic Banking Institute**, in charge of the HBA's professional training program (July 2000-December 2016); and
- **(e)** Member of the Board of Directors of **Interbanking Systems** (DIAS) S.A., Greece's payment systems clearinghouse (July 2000-December 2015).

VI. List of publications

A. Most recent publications (2008 – October 2025)

1. Books (14)

The European Banking Regulation Handbook, Volume II: Substantive Aspects of European Banking Law and Regulation **(2025)**, Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan Springer, Cham – Switzerland

The Eurosystem at 25 (1999-2023): Legal Aspects of the Single Monetary Policy in the Euro Area – From the Establishment of the Eurosystem to the Current Inflation Crisis **(2024)**, Europa Institut, University of Zürich, EIZ Publishing (available at: https://eizpublishing.ch/publikationen/the-eurosystems-monetary-policy-at-25-1999-2023)

The European Banking Regulation Handbook, Volume I: Theory of Banking Regulation, International Standards, Evolution and Institutional Aspects of EU Banking Law **(2023)**, Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan Springer, Cham – Switzerland

Eurobank 1989-2008 – The first 20 years: development with international orientation **(2022)**, Potamos Publications, Athens (in Greek)

European Central Banking Law – The Role of the European Central Bank and National Central Banks under European Law **(2020)**, Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan Springer, Cham – Switzerland

Stricto Sensu Investor Protection Under the 'MiFID II': A Systematic Overview of Articles 24-30 **(2018)**, Cambridge Scholars Publishing, Cambridge

Public Banking Law: The law of bank crisis prevention and management **(2016)**, in Rokas, N., Gortsos, Ch.V., Mikroulea, A. and Ch. Livada (co-authors): *Fundamentals of banking law: public and private banking law*, Third edition, Nomiki Bibliothiki – Athens, Part One, pp. 19-462 (in Greek)

Banking Union: A Compendium **(2016)**, co-authored with J.-H. Binder, Nomos Verlagsgesellschaft, Baden-Baden – C.H. Beck, München – Hart Publishing, Oxford

The Single Supervisory Mechanism (SSM) – Legal aspects of the first pillar of the European Banking Union **(2015)**, European Public Law Organisation (EPLO) and Nomiki Bibliothiki, Athens

The new EU Directive (2014/49/EU) on deposit guarantee schemes: an element of the European Banking Union **(2014)**, Nomiki Bibliothiki, Athens

Introduction to the Law of the Economic and Monetary Union: General Part – Historical Evolution & Institutional Aspects **(2014)**, Nomiki Bibliothiki, Athens (in Greek)

Fundamentals of Public International Financial Law **(2012)**, Nomos Verlagsgesellschaft, Baden-Baden

Fundamentals of banking law: public and private banking law **(2012)**, co-authored with Rokas, N., Mikroulea, A. and Ch. Livada, Second edition, Nomiki Bibliothiki – Athens (in Greek)

Elements of Greek capital markets law **(2009)**, co-authored with Staikouras, P. and Ch. Livada, Hellenic Bank Association Publishing (in Greek)

2. Book co-editor – Commentaries (7)

Central Bank Digital Currencies (CBDCs): Proceedings of A Colloquium, Gortsos, Ch.V. and R. Sethe (editors) **(2023)**, Europa Institut, University of Zürich, EIZ Publishing

International Monetary and Banking Law in the post COVID-19 World, Blair, W., Zilioli, Ch. and Ch.V. Gortsos (editors) (**2023**), Oxford University Press, Oxford

Brussels Commentary on European Banking Union, Binder, J.-H., Gortsos, Ch.V., Ohler, C. and K. Lackhoff (editors) (**2022**), C.H. Beck, München – Hart Publishing, Oxford – Nomos Verlagsgesellschaft, Baden-Baden

Liability of Financial Supervisors and Resolution Authorities, Busch, D., Gortsos, Ch.V. and G. McMeel (editors) (**2022**), Oxford University Press, Oxford

European Governance in Times of Uncertainty/ Gouvernance Européenne en temps incertains – Liber Amicorum Prof. Constantin Stephanou **(2020)**, Chryssochoou, D., Gortsos Ch.V., Hatzopoulos, V. and A. Passas (editors), Nomiki Bibliothiki – Athens

Resolving private sector insolvency: The experience of the EU periphery and the case of Greece, Monokroussos, Pl. and Ch.V. Gortsos (editors) **(2017)**, Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan, Cham – Switzerland

The global crisis, the euro area crisis and the Greek financial system, Chardouvelis, G.A. and Ch.V. Gortsos (editors) **(2011)**, Hellenic Bank Association Publishing (in Greek)

3. e-books (7 – three with several editions)

Legal Aspects of Deposit Guarantee: International Financial Standards and EU Law (with an Excursus on Swiss Law and some Considerations related to the Spring 2023 Financial Turmoil) (**2024**), University Notes (e-book), Second edition, November, available at: https://ssrn.com/abstract=4735154

Legal Aspects of the Single Monetary Policy in the Euro Area: From the establishment of the Eurosystem to the current inflation crisis (**2023**), Sixth fully updated edition, August, available at: https://ssrn.com/abstract=3819726

The Evolution of European (EU) Banking Law under the Influence of (Public) International Banking Law: A Comprehensive Overview **(2022)**, Fourth fully updated edition, January, available at: https://ssrn.com/abstract=3334493

Financial Stability amidst the Pandemic Crisis: On Top of the Wave, Gortsos, Ch.V. and W.G. Ringe (editors) (**2021**), European Banking Institute (EBI), available at: https://ssrn.com/abstract=3877946

Pandemic Crisis and Financial Stability, Gortsos, Ch.V. and W.G. Ringe (editors) **(2020)**, European Banking Institute (EBI), available at: https://ssrn.com/abstract=3607930

The Single Resolution Mechanism (SRM) and the Single Resolution Fund (SRF): Legal aspects of the second main pillar of the European Banking Union **(2019)**, Fifth edition, available at: https://ssrn.com/abstract=2668653

Legal Aspects of the European Central Bank (ECB) – The ECB within the European System of Central Banks (ESCB) and the European System of Financial Supervision (ESFS) **(2018)**, available at: https://ssrn.com/abstract=3162024

4. Studies

4.1 Studies published in books, e-books and *liberi amicorum* (54)

The 2024 reform of the economic governance framework **(2025)**, in Kellerhals, A., Baumgartner, T. and F. Ademi (2025, publishers): *European Integration in times of Security Challenges and Enlargement Perspectives*, 15th Network Europe Conference Split, 9-11 September 2024, EIZ Publishing, pp. 86-114, available at: https://eizpublishing.ch/publikationen/european-integration-in-times-of-security-challenges

Sustainable finance: from capital markets regulation to direct banking regulation **(2025)**, in Alexander, K., Gargantini, M. and M. Siri (2025, editors): *The Cambridge Handbook of EU Sustainable Finance: Regulation, Supervision and Governance*, Cambridge Law Handbooks, Cambridge University Press, Chapter 21, pp. 552-571

Options and Discretions under the Capital Requirements Directive IV **(2025)**, in Annunziata, F. and M. Siri (2025, editors): *EU Banking and Financial Law: Open Issues of Vertical Interplay with National Law*, EBI Book Studies in Banking & Capital Markets Law, Palgrave Macmillan, Cham – Switzerland, pp. 35-104

The EU's Restrictive Measures on the Russian Central Bank: Some Financial Stability Perspectives in Light of the Sberbank Case **(2024)**, in: Bismuth, R., Thévenoz, L. and Ch. Zilioli (2024, editors): *International Sanctions: Monetary and Financial Law Perspectives*, Brill – Nijhoff, Chapter 12, pp. 275-303

Commentary on Articles 79 & 80 of the Greek Constitution **(2024)**, in Vlachopoulos, Sp., Kontiadis, X. and I. Tassopoulos (2024, editors): *Constitution – Interpretation by Article*, Nomiki Bibliothiki, Athens, pp. 1013-1031 (in Greek)

The (Still) Missing Third Pillar of the Banking Union: Prospects for Creating the European Deposit Insurance Scheme (EDIS) and the European Deposit Insurance Fund (EDIF) **(2024)**, in *Liber Amicorum Discipulorumque (Prokopios Pavlopoulos)*, Sakkoulas Publications, Athens – Thessaloniki, pp. 1423-1449

The Taxonomy Regulation and its Implementation (**2024**, with D. Kyriazis), in Busch, D., Ferrarini, G. and S. Grünewald (2024, editors): *Sustainable Finance in Europe: Corporate Governance, Financial Stability and Financial Markets*, EBI Studies in Banking and Capital Markets Law, Second Edition, Palgrave Macmillan, Cham – Switzerland, Chapter 13, pp. 505-561

Considerations relating to the European Union (EU) and Greek Regime on the Winding Up of Credit Institutions **(2024)**, in: *ΑΝΤΙΔΩΡΟ – Liber Discipulorum in honorem Spyridon Flogaiti*, pp. 811-836

Preventing a New Global Financial Crisis amidst the current "inflation crisis" and the spring 2023 bank failure episodes **(2024)**, in Koppa, M. – P. Tsakonas (2024, editors): *Theory & practice in international relations – Liber Amicorum Dimitri Constas*, Papazisis Publishing, Section Four (From Theory to Practice), Chapter 2, pp. 463-496

Commentary on Article 79 of the Greek Constitution (**2023**), in Vlachopoulos, Sp., Kontiadis, X. and I. Tassopoulos (2023, editors): *Constitution – Interpretation by Article*, electronic edition, available at: https://www.syntagmawatch.gr/my-constitution/arthro-79 (in Greek)

Commentary on Article 80 of the Greek Constitution (**2023**), in Vlachopoulos, Sp., Kontiadis, X. and I. Tassopoulos (2023, editors): *Constitution – Interpretation by Article*, electronic edition, available at: https://www.syntagmawatch.gr/my-constitution/arthro-80 (in Greek)

Interbank transfer of loans and credit receivables: Disposal of claims among credit institutions pursuant to the Civil Code and Law No. 4354/2015 (**2023**, with D. Liappis), *Commemorative Volume: Discussing with Professor Georgios Michalopoulos on the Law of Enterprises*, Nomiki Bibliothiki, Athens, pp. 270-289

The role of international financial fora in preserving global financial stability amidst the pandemic crisis: the first 18 months (**2023**), in Blair, W., Zilioli, Ch. and Ch.V. Gortsos (editors): *International Monetary and Banking Law in the post COVID-19 World*, Oxford University Press, Oxford, Chapter 1, pp. 3-25

The evolution of the regulatory framework governing climate change and sustainable finance in the EU and UK (**2023**, with W. Blair), in Blair, W., Zilioli, Ch. and Ch.V. Gortsos (editors): *International Monetary and Banking Law in the post COVID-19 World*, Oxford University Press, Oxford, Chapter 14, pp. 299-323

Future of the Economic and Monetary Union (**2023**), in Kellerhals, A., Baumgartner, T. and C. Reber (2023, editors): *European Integration Perspectives in Times of Global Crises*, 13th Network European Conference, 19-22 June 2022, EIZ Publishing, pp. 99-120 (also published in the European Banking Institute Working Paper Series no. 129, available at: https://ssrn.com/abstract=4212947)

Commentary on Articles 2, 6, 16, 25 and 32-34 of the Single Supervisory Mechanism Regulation (**2022**), in Binder, J.-H., Gortsos, Ch.V., Ohler, C. and K. Lackhoff (2022, editors): *Brussels Commentary on European Banking Union*, C.H. Beck, München – Hart Publishing, Oxford – Nomos Verlagsgesellschaft, Baden-Baden

Commentary on Articles 3, 13, 19-20, 67-74, 80-84 and 88-99 of the Single Resolution Mechanism Regulation (**2022**), in Binder, J.-H., Gortsos, Ch.V., Ohler, C. and K. Lackhoff (2022, editors): *Brussels Commentary on European Banking Union*, C.H. Beck, München – Hart Publishing, Oxford – Nomos Verlagsgesellschaft, Baden-Baden

Introduction (with D. Busch and G. McMeel) (**2022**), in Busch, D., Gortsos, Ch.V. and G. McMeel (2022, editors): *Liability of Financial Supervisors and Resolution Authorities*, Chapter 1, pp. 3-8

Liability of the European Central Bank, the Single Resolution Board and the ESAs (ESMA, EBA and EIOPA) (with D. Busch) (**2022**), in Busch, D., Gortsos, Ch.V. and G. McMeel (2022, editors): *Liability of Financial Supervisors and Resolution Authorities*, Chapter 2, pp. 9-54

Greece (with E. Anastopoulou) (**2022**), in Busch, D., Gortsos, Ch.V. and G. McMeel (2022, editors): *Liability of Financial Supervisors and Resolution Authorities*, Chapter 10, pp. 237-272

Comparative Law Evaluation (with D. Busch and G. McMeel) (**2022**), in Busch, D., Gortsos, Ch.V. and G. McMeel (2022, editors): *Liability of Financial Supervisors and Resolution Authorities*, Chapter 17, pp. 463-512

On the Cypriot 2012-2013 Banking Crisis and the 2013 Banking Resolution (**2022**), *Festschrift in Honour of Benjamin Geva, Banking & Finance Law Review*, Volume 38, Section III: The legal nature of money and banking law, pp. 271-284

Historical Evolution of Bank Capital Requirements in the European Union (**2022**), in Joosen, B., Lamandini, M. and T. Tröger (editors): *Capital and Liquidity Requirements for European Banks: CRRII and CRDV*, Oxford EU Financial Regulation Series (main editors D. Busch and G. Ferrarini), Oxford University Press, Oxford, Part I, Chapter 1, pp. 3-42

The foundation of the European Capital Markets Union (CMU) **(2022)**, in: *''Συ και δικαστής άριστος'' – Mélanges à la mémoire de Georges H. Panagiotopoulos*, Sakkoulas Publications, Athens – Thessaloniki, pp. 289-314

The new EU regulatory framework governing the approval and consolidated supervision of financial holding companies and mixed financial holding companies **(2021)**, in Bungenberg, M. and Th. Giegerich (2021, Herausgeber): *Europa lässt sich nicht mit einem Schlag herstellen - 70 Jahre Europa-Institut der Universität des Saarlandes*, *ZEuS Sonderband 2021*, Nomos Verlag, pp. 115-128

The EU Taxonomy Regulation: more important than just an element of the Capital Markets Union (**2021**), in Busch, D., Ferrarini, G. and S. Grünewald (editors): *Sustainable Finance in Europe*, EBI Book Series on Banking & Capital Markets Law, Palgrave Macmillan, Cham – Switzerland, Chapter 11, pp. 351-395

The implementation of the single monetary policy since the outbreak of the pandemic crisis and some considerations on its impact on financial stability (**2021**), in Gortsos, Ch.V. and W.G. Ringe (editors): *Financial stability amidst the pandemic crisis: on top of the wave*, European Banking Institute (EBI), e-book, Chapter 9, pp. 287-324, available at: https://ssrn.com/abstract=3877946

Theoretische Grundlagen der Einlagensicherung und internationale "Financial Standards" **(2021)**, in Nicolas Raschauer/Thomas Stern (Hrsg.): *Einlagensicherung: mit Fokus auf Einlagensicherungssysteme im deutschen Sprachraum*, Linde Verlag, Wien, Kapitel 1, S. 1-34

The Crédit Agricole cases: Banking corporate governance and application of national law by the ECB **(2021)**, in Zilioli, Ch. and K.-Ph. Wojcik (2021, editors): *Judicial review in the European Banking Union*, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA, Chapter 31, pp. 510-520

A Proposal for a Temporarily Amended Version of Precautionary Recapitalisation Under the Single Resolution Mechanism Regulation involving the European Stability Mechanism (with M. Siri and M. Bodellini) **(2021)**, in Bajakić, I. and M. Božina Beroš (editors): *EU Financial Regulation and Markets: Beyond Fragmentation and Differentiation*, Conference Proceedings, Faculty of Law, University of Zagreb, pp. 1-13

Threats to EU financial stability amidst the pandemic crisis **(2020)**, in Utrilla, D. and An. Shabbir (editors): *EU Law in Times of Pandemic: The EU's legal response to COVID-19*, e-book, EU Law Live Press, Chapter 25, pp. 244-251

The evolution of the institutional and regulatory framework governing the (European) Banking Union: completed and uncompleted reform proposals and the impact of the current pandemic crisis **(2020)**, *Report of the Committee on International Monetary Law of the International Law Association*, Kyoto Biennual Conference of the International Law Association, December, Section III

The application of the EU banking resolution framework amidst the pandemic crisis **(2020)**, in Gortsos, Ch.V. and G. Ringe (editors): *Pandemic Crisis and Financial Stability*, European Banking Institute (EBI), available at: https://ssrn.com/abstract=3607930, Chapter 11, pp. 355-384

Banking Resolution: The EU Framework Governing the Resolution of Credit Institutions **(2020)**, in Amtenbrink, F. and Ch. Hermann (editors, 2020): *The EU Law of Economic and Monetary Union*, Oxford University Press, Oxford, Chapter 38, pp. 1145-1180

The Governance of the Eurozone (with K. Lagaria) **(2020)**, in C.A. Stephanou (editor): *The System of Governance in the European Union*, Nomiki Bibliothiki, Athens, Chapter I, pp. 325-372 (in Greek)

The Single Resolution Mechanism (SRM) **(2019)**, in Fabbrini, F. and M. Ventoruzzo (editors): *Research Handbook on EU Economic Law*, Research Handbooks in European Law, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA, Chapter 12, pp. 330-365

The European Deposit Insurance Scheme (EDIS) **(2019)**, in Fabbrini, F. and M. Ventoruzzo (editors): *Research Handbook on EU Economic Law*, Research Handbooks in European Law, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA, Chapter 13, pp. 366-395

European Banking Union within the system of European banking and monetary law **(2019)**, in Chiti, M.P. and V. Santoro (editors): *The Palgrave Handbook of the European Banking Union Law*, Palgrave – Macmillan, Springer Nature Switzerland AG, Chapter 2, pp. 19-40

Identifying Groups as 'Financial Conglomerates' under European Financial Law (Directive 2002/87/EC): A not so straightforward exercise **(2019)**, in *Liber Amicorum of Emeritus Professor Thanassis Papachristou*, Nomiki Bibliothiki, Athens (also available at: https://ssrn.com/abstract=3066037)

The Scope of the EU Alternative Investment Fund Managers Directive (2011/61/EU) and Its Significance for EU Investment Funds Law **(2018)**, in *Dignatio Rerum Professor Elias Krispis*, Sakkoulas Publications, Athens – Thessaloniki, pp. 207-232 (also available at: https://ssrn.com/abstract=3000356)

Public enforcement of 'MiFID II' **(2017)**, in Busch, D. and G. Ferrarini (editors): *Regulation of EU Financial Markets: MiFID II and MiFIR*, Oxford University Press, Oxford, Chapter 19

The power of the ECB to impose administrative penalties as a supervisory authority: an analysis of Article 18 of the SSMR **(2017)**, in *Liber Amicorum* of *Emeritus Professor Nikolaos Klamaris*, Nomiki Bibliothiki – Athens (also available at: https://ssrn.com/abstract=2606704)

Financial inclusion: an overview of its various dimensions and its assistance in reducing private sector insolvency **(2017)**, in Monokroussos, Pl. and Ch.V. Gortsos (2017, editors): *Resolving private sector insolvency: The experience of the EU periphery and the case of Greece*, Palgrave Macmillan Studies in Banking and Financial Institutions, Palgrave Macmillan, Cham – Switzerland, Chapter 14, pp. 363-393 (also available at: https://ssrn.com/abstract=2715625)

'Chinese walls' within the Single Supervisory Mechanism **(2016)**, in G. Gimigliano (editor): *Money, Payment Systems and the European Union: The Regulatory Challenges of Governance*, Cambridge Scholars Publishing, United Kingdom, Chapter 9, pp. 185-207 (also available at: https://ssrn.com/abstract=2668561)

The role of the European Banking Authority (EBA) after the establishment of the Single Supervisory Mechanism (SSM) **(2016)**, in Andenas, M. and G. Deipenbrock (editors): *Regulating and Supervising European Financial Markets – More Risks than Achievements*, Springer International Publishing Switzerland, Part II, pp. 277-297

The evolution of European Banking Law: From the Principle of National Treatment to the European Union **(2016)**, in *Commemorative Volume for Leonidas Georgakopoulos*, Volume I, Bank of Greece, Center for Culture, Research and Documentation, pp. 259-292 (also available at: https://ssrn.com/abstract=2668561)

Last resort lending to solvent credit institutions in the euro area: a detailed presentation of the Emergency Liquidity Assistance (ELA) mechanism **(2015)**, in *ECB Legal Conference 2015 – From Monetary Union to Banking Union, on the way to Capital Markets Union: New opportunities for European integration*, European Central Bank, pp. 53-76 (also available at: https://ssrn.com/abstract=2688953)

The two main pillars of the European Banking Union: the legal framework in a 'nutshell' **(2015)**, in Binder, J.-H. and Ch.V. Gortsos (co-authors): *Banking Union – A Compendium*, C.H. Beck, München – Hart, Oxford – Nomos, Baden-Baden, pp. 17-68

The Impact of the Current Eurozone Fiscal Crisis on the Greek Banking Sector and the Measures Adopted to Preserve its Stability **(2012)**, in Hieronymi, O. and C. Stephanou (editors): *International Debt: Economic, Financial, Monetary, Political and Regulatory Aspects*, Palgrave, Chapter 6, pp. 164-188

Basel III: The reform of the existing regulatory framework of the Basel Committee on Banking Supervision for strengthening the stability of the international banking system **(2011)**, in Meng, W., Ress, G. und T. Stein (Hrsg.): *Festschrift: 60 Jahre Europa-Institut der Universität des Saarlandes – 60 Jahre Europa- und Völkerrecht*, Nomos Verlag, Baden-Baden, pp. 167-183

European financial integration: Economic aspects, the existing legal framework, and the way ahead **(2011)**, in Jovanovich, M. (editor): *Handbook of Economic Integration*, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA, Part III (Monetary and Fiscal Issues), Chapter 18, pp. 394-425

The Future of Economic Governance in the European Union (**2011**), in Botsiou, K.E and A. Klapsis (editors): *The Global Economic Crisis and the Case of Greece*, Springer Verlag, pp. 95-107

The proposals of the de Larosière Group on the future of financial supervision in the European Union **(2010)**, in Giovanoli, M. and D. Devos (editors): *International Monetary and Financial Law: The global crisis*, Oxford University Press, Oxford, pp. 127-145

MiFID's Investor Protection Regime: Best Execution of Client Orders and Related Conduct of Business Rules **(2008)**, in Special Report (editor Em. Avgouleas): *The Regulation of Investment Services in Europe under MiFID: Implementation and Practice*, Tottel Publishing, pp. 101-137

4.2 Studies and editorials published in academic journals (20)

Le contrôle juridictionnel des actes de *soft law* européens **(2025)**, *Revue de Droit Bancaire et Financier*, Septembre – Octobre No. 5, Dossier

Early intervention measures (EIMs): The EU Framework in force and its Proposed Amendment **(2025)**, *European Company and Financial Law Review*, ECFR, Volume 22, Issue 3, pp. 340-363

The application of suitability and appropriateness tests in relation to retail investors under EU capital markets law **(2025)**, *EuZ – Zeitschrift für Europarecht*, Ausgabe 6/2025, Juni, EIZ Publishing, pp. E 1-28

The Bank Recovery and Resolution Directive (BRRD): Evolution Within the System of EU Banking Law over the Period 2014-2024 **(2025)**, *European Business Organization Law Review*, Volume 26, Issue 1, available at: https://doi.org/10.1007/s40804-024-00335-4

On the Reform of the EU Stability and Growth Pact (**2024**, with M.E. Perakis**)**, *EuZ – Zeitschrift für Europarecht*, Ausgabe 5/2024, EIZ Publishing, pp. E 1-22, available at: https://eizpublishing.ch/wp-content/uploads/2024/06/EuZ-2024-05-Gortsos-Digital-V1_00-20240514.pdf (also published in the *EuZ – Zeitschrift für Europarecht – Jahrbuch 2024*, available at: https://eizpublishing.ch/publikationen/euz-zeitschrift-fuer-europarecht-jahrbuch-2024)

Are Credit Institutions in the Banking Union (BU) Resolvable? **(2024)**, *Schweizerische Zeitschrift für Wirtschafts- und Finanzmarktrecht (SZW)*, Schulthess Verlag, Heft 1/2024, pp. 17-29

The Economic and Monetary Union (EMU): *status quo* and the way forward **(2023)**, *EuZ – Zeitschrift für Europarecht*, Leitartikel, Ausgabe 3/2023, EIZ Publishing, pp. D 1-36, available at: https://eizpublishing.ch/wp-content/uploads/2023/04/EuZ-03-2023-Gortsos-EMU-V1_01-20230322.pdf

Interbank transfer of loans and credit receivables: Disposal of claims among credit institutions pursuant to the Civil Code and Law No. 4354/2015 (**2022**, with D. Liappis), *Business & Company Law*, Issue 306, August – September, Nomiki Bibliothiki, Athens, pp. 993-1003 (in Greek)

The Evolution of Monetary Policy in the Euro Area since the Outbreak of the Pandemic Crisis (**2022**), *ERPL/REDP*, Vol. 34, no 1, spring/printemps 2022, pp. 139-184

Challenges Ahead for the EU Banking System (**2022**), *European Business Law Review*, Vol. 33 (2022) Issue 3, Special Issue: *Liber Amicorum* of Mads Andenas, pp. 353-374

On the Stability of the EU Banking System Amidst the Pandemic Crisis: Editorial (**2021**), *European Company Law Journal*, Editorial, Volume 18, Issue 5, October, pp. 150-151

Considerations on the application of the NCWO principle under the SRM Regulation **(2021)**, *Spanish Journal of Insolvency & Restructuring (I&R)*, No. 1/2021, pp. 7-32 (also published in the European Banking Institute Working Paper Series no. 88, available at: https://ssrn.com/abstract=3807971)

The response of the European Central Bank to the current pandemic crisis: monetary policy and prudential banking supervision decisions **(2020)**, *European Company and Financial Law Review*, ECFR 3-4/2000, pp. 231–256 (also published in the European Banking Institute Working Paper Series no. 68, available at: https://ssrn.com/abstract=3650370)

Safeguarding the Stability of the Greek Banking System Amidst the Fiscal Crisis in the Euro Area: Arrangements Before and After the Establishment of the European Banking Union **(2017)**, *European Business Organisation Law Review*, Special Issue: *The European Banking Union in Action* (edited by Grundmann, S., Monti, G. and C.A. Petit), vol. 18, issue 3, September, pp. 479-502

The powers of the ESMA in case of breach of European Union Law: The particular case of breaching the *'non bis in idem'* principle **(2016)**, *Journal of Financial Law*, 3rd quarter, Nomiki Bibliothiki, Athens, pp. 189-197 (also available at: https://ssrn.com/abstract=2890444)

The crisis-based European Union financial regulatory intervention: are we on top of the prudential wave? **(2015)**, *ERA Forum*, Volume 16, issue 1, July, pp. 89-110

Competence sharing between the ECB and the national competent supervisory authorities within the Single Supervisory Mechanism (SSM) **(2015)**, in Binder, J.-H. and S. Grundmann (2015, guest editors): *The Banking Union and the Creation of Duties*, *European Business Organisation Law Review*, Special Issue, vol. 16, issue 3, pp. 401-420

The application of the unfair commercial practices Directive in the field of European financial law **(2013)**, *Revue Européenne de Droit de la Consommation*, No (1), pp. 55-72

Institutional and legal aspects of the European Banking Union: *Status quo* and the way forward **(2017)**, Paper prepared for the ADEMU conference on "The Future of Economic & Monetary Union – Law and policy issues of EMY reform", EUI, Florence, 11-12 December, *Journal of Financial Law*, 2nd and 3rd quarter, Nomiki Bibliothiki, Athens, pp. 171-194 (also available at: https://ssrn.com/abstract=3093830)

The supervision of Financial Conglomerates under European Financial Law (Directive 2002/87/EC) **(2010)**, *Banking & Financial Law Review*, 25, pp. 295-313

4.3 Studies published in Research Working and Discussion Paper Series (17)

The Impact of Geopolitical Risks and Tensions on the Existing International Financial Architecture **(2025)**, European Banking Institute Working Paper Series no. 193, 25 July, available at: https://ssrn.com/abstract=5363510

Towards a central bank digital currency (CBDC) for the euro area: A primer on the European Commission's proposal for a Regulation of the EU co-legislators "on the establishment of the digital euro" **(2025)**, European Banking Institute Working Paper Series no. 170, 2nd edition, April, available at: https://ssrn.com/abstract=4810776

Lending of Last Resort (LLR) to Credit Institutions in the Euro Area under the Emergency Liquidity Assistance (ELA) Mechanism: Status Quo and Proposed Amendments **(2024)**, European Banking Institute Working Paper Series no. 185, November, available at: https://ssrn.com/abstract=5032595

Sustainable Finance Under EU Law: the Gradual Shift From Capital Markets to Banking Regulation **(2024)**, University of Genoa EUSFiL Law Research Working Paper Series no. 6, October available at: https://ssrn.com/abstract=48809456

Towards a central bank digital currency (CBDC) for the euro area: A primer on the European Commission's proposal for a Regulation of the EU co-legislators "on the establishment of the digital euro", European Banking Institute Working Paper Series no. 170, April, available at: https://ssrn.com/abstract=4810776

The Taxonomy Regulation and its Implementation (**2024**, with D. Kyriazis), European Banking Institute Working Paper Series no. 136, Third updated edition, January, available at: https://ssrn.com/abstract=4381950

The Taxonomy Regulation and its Implementation (**2023**, with D. Kyriazis), European Banking Institute Working Paper Series no. 136, Second updated edition, October, available at: https://ssrn.com/abstract=4381950

Options and Discretions under the Capital Requirements Directive IV (**2023**), European Banking Institute Working Paper Series no. 155, September, available at: https://ssrn.com/abstract=4568984

The Taxonomy Regulation and its Implementation (**2023**, with D. Kyriazis), European Banking Institute Working Paper Series no. 136, March, available at: https://ssrn.com/abstract=4381950

The restrictive measures imposed by the European Union on the Central Bank of the Russian Federation and some considerations relating to financial stability (**2022**), *EU LAW LIVE*, weekend edition No 92, Special Issue: The EU in the Wake of Russia's Military Attack on Ukraine, 5 March, pp. 11-16, available at: https://eulawlive.com/weekend-edition/weekend-edition-no92 (also published in *EBI Discussion Paper Series*, no 2, at: https://ebi-europa.eu/wp-content/uploads/2022/03/The-restrictive-measures-imposed-by-the-European-Union-on-the-Central-Bank-of-the-Russian-Federation-and-some-considerations-relating-to-financial-stability.pdf)

The EU Taxonomy Regulation: more important than just an element of the Capital Markets Union **(2020)**, EUSFiL Research Working Paper Series, 2020 no. 2, December (also published in the European Banking Institute Working Paper Series no. 80, available at: https://ssrn.com/abstract=3750039)

The Prospectus Regulation (Regulation (EU) 2017/1129) and the recent Proposal for an EU Recovery Prospectus: elements of continuity and change with the past and the way forward (with M. Terzi), **(2020)**, European Banking Institute Working Paper Series no. 79, available at: https://ssrn.com/abstract=3742863

The Role of Deposit Guarantee Schemes (DGSs) within the Crisis Management Framework **(2020)**, European Banking Institute Working Paper Series no. 78, available at: https://ssrn.com/abstract=3737424

A Proposal for a Temporarily Amended Version of Precautionary Recapitalisation Under the Single Resolution Mechanism Regulation involving the European Stability Mechanism (with M. Siri and M. Bodellini) **(2020)**, Paper presented in the SRB-EUI Conference on 'Bank Resolution in times of COVID-19' (17 November 2020), European Banking Institute Working Paper Series no. 73, available at: https://ssrn.com/abstract=3688973

The European Supervisory Authorities (ESAs) As "Direct" Supervisors in the EU Financial System (with K. Lagaria) **(2020)**, in Chryssochoou, D., Gortsos, Ch.V., Hatzopoulos, V. and A. Passas (2020, editors): *European Governance in Times of Uncertainty/ Gouvernance Européenne en temps incertains – Liber Amicorum Prof. Constantin Stephanou*, Nomiki Bibliothiki – Athens, pp. 231-245 (also published in European Banking Institute Working Paper Series no. 57, available at: https://ssrn.com/abstract=3534775)

The role of deposit guarantee schemes (DGSs) in resolution financing **(2019)**, European Banking Institute Working Paper Series no. 37, available at: https://ssrn.com/abstract=3361750

Financial Inclusion: An Overview of Its Various Dimensions and the Initiatives to Enhance Its Current Level **(2016)**, ECEFIL Working Paper Series no 2016/15, available at: https://ssrn.com/abstract=2715625

4.4 Studies published in EU Law Live (only) (5)

The General Court's Judgment of 22 January 2015 in Case T-498/19 in relation to the Legality of Specific Articles of Delegated Regulation 2025/63 as Applied to Institutional Protection Schemes (IPSs) **(2025)**, EU Law Live, Op-Ed, 20 February, available at: https://eulawlive.com/op-ed-the-general-courts-judgment-of-22-january-2015-in-case-t-498-19-in-relation-to-the-legality-of-specific-articles-of-delegated-regulation-2025-63-as-applied-to-institut

The Application of Remuneration Requirements under the alternative Investment Fund Managers Directive: the Judgment of the Court of Justice in Case HJ, IK and LM v. Twenty First Capital SAS (C-174/23) **(2024)**, EU Law Live, Analysis, 18 September, available at: https://eulawlive.com/analysis-the-application-of-remuneration-requirements-under-the-alternative-investment-fund-managers-directive-the-judgment-of-the-court-of-justice-in-case-hj-ik-and-lm-v-twenty-first-cap

The 2021 Legislative 'Banking Package': Finalisation of the 'Basel III' Reforms and Supervisory Enhancement in the EU (**2022**), EU Law Live, weekend edition No 94, pp. 1-12, available at: https://eulawlive.com/weekend-edition/weekend-edition-no94

The 2021 Capital Markets Union Package': A First Comprehensive Set of Legislative Proposals to Implement the 2020 CMU Action Plan **(2021)**, EU Law Live, Op-Ed., December, available at: https://eulawlive.com/op-ed-the-2021-capital-markets-union-package-a-first-comprehensive-set-of-legislative-proposals-to-implement-the-2020-cmu-action-plan-by-christos-v-gortsos

Threats to EU financial stability amidst the 2020 pandemic crisis **(2020)**, EU Law Live, weekend edition No 24, 4 July, pp. 2-11, available at: https://eulawlive.com/weekend-edition/weekend-edition-no24

4.5 Published University notes (3)

The Legal Framework Governing the European Economic Union: From the Maastricht Treaty to the 2024 "Economic Governance Framework Reform" **(2024)**, University Notes, second edition, November, available at: https://ssrn.com/abstract=4958862

The new EU regulatory framework governing the approval and consolidated supervision of financial holding companies and mixed financial holding companies **(2021)**, University notes, available at: https://ssrn.com/abstract=3834246

The Commission's 2020 Proposal for a Markets in Crypto-Assets Regulation ('MiCAR'): A Brief Introductory Overview **(2021)**, University notes, available at: ssrn.com/abstract=3842824

4.6 Posts at the Oxford Business Law Blog (OBLB) (6)

Preventing a New Global Financial Crisis amidst the current 'inflation crisis' and the Spring 2023 bank failure episodes (**2023**), 19 July, available at: https://blogs.law.ox.ac.uk/oblb/blog-post/2023/07/preventing-new-global-financial-crisis-amidst-current-inflation-crisis-and

The Impact of the Current 'Inflation Crisis' (**2023**), 15 September, available at: https://blogs.law.ox.ac.uk/oblb/blog-post/2023/09/impact-current-inflation-crisis

Financial Stability During and After Covid (**2021**, with W.G. Ringe), 9 July, available at: https://www.law.ox.ac.uk/business-law-blog/blog/2021/07/financial-stability-during-and-after-covid

The EU Taxonomy Regulation: more important than just an element of the Capital Markets Union **(2021)**, 21 January, available at: https://www.law.ox.ac.uk/business-law-blog/blog/2021/01/taxonomy-regulation-more-important-just-element-capital-markets-union

Do Callable Corporate Bonds Constitute PRIPs? **(2018)**, 22 May, available at: https://blogs.law.ox.ac.uk/business-law-blog/blog/2018/05/do-callable-corporate-bonds-constitute-prips

The Impact of the Current Fiscal Crisis in the Euro Area on the Greek Banking System and the Measures adopted to Safeguard its Stability: an Institutional, Supervisory and Regulatory Perspective **(2016)**, 24 May, available at: https://blogs.law.ox.ac.uk/business-law-blog/blog/2016/05/impact-current-fiscal-crisis-euro-area-greek-banking-system-and

4.7 Other (25)

Developments in International and EU Banking Regulation during 2022-2023 **(2024)**, *MOCOMILA Report*, available at: https://www.ila-hq.org/en/documents/interim-report-mocomila-athens-2024, Section VII, pp. 24-27*The EU's Restrictive Measures on the Russian Central Bank: Some Financial Stability Perspectives in Light of the Sberbank Cases* (**2024**), available at: https://ssrn.com/abstract=4702482

Preventing a New Global Financial Crisis amidst the current "inflation crisis" and the spring 2023 bank failure episodes **(2023)**, Second fully updated edition, October, available at: https://ssrn.com/abstract=4454997

Book review on Veerle Colaert, Danny Busch and Thomas Incalza (eds.), European Financial Regulation: Levelling the Cross-Sectoral Playing Field. Oxford: Hart Publishing, 2019 (**2023**), *Common Market Law Review*, Volume 60, No. 2, pp. 608-610

Threats to Financial Stability amidst the Inflation Crisis (**2023**), *Economic Review*, Issue July – August, pp. 54-55 (in Greek)

Preventing a New Global Financial Crisis amidst the current "inflation crisis" and the spring 2023 bank failure episodes **(2023)**, May, available at: https://ssrn.com/abstract=4454997

The twenty years that changed the Greek banking system (**2022**), Interview with Kathimerini, 17 July, p. 14 (in Greek)

Banking resolution in action at the outbreak of the Ukrainian crisis: the 'Sberbank case' (**2022**), in EBI Briefin #8: *The War in Ukraine and the impact on monetary policy and the financial system, The Professor's view*, available at: https://ebi-europa.eu/ebi-briefin-8

Sustainable Finance: The EU's Legislative Trilogy and the Need for Global Convergence (**2022**, with D. Kyriazis), available at: https://hub.uoa.gr/sustainable-finance

Financial Stability-Related Measures Adopted in the European Union (EU) Amidst the Pandemic Crisis (2020-2021) (**2022**), in: *Report of the Committee on International Monetary Law of the International Law Association*, Lisbon Conference (2022), Section II, pp. 3-8

The foundation of the European Capital Markets Union (CMU): From the 2015 to the 2020 CMU Action Plan and their implementation (**2022**), available at: https://ssrn.com/abstract=4005259

A comprehensive overview of the EU regulatory framework on countering money laundering and terrorist financing as applied to credit institutions: the interaction between AML/CTF competent authorities, micro-prudential supervisory authorities, the ESAs, FIUs and law enforcement authorities **(2020)**, *De Jure*, Legal Journal of the European Association of Young Lawyers of Athens, ELSA Athens, issue 24, pp. 14-25

Resolution planning and resolution action in the era of the current pandemic crisis: What is at stake? **(2020)**, *BrieFin #4: Resolution*, The Professor's view, European Banking Institute (EBI), 4th edition, July, available at: https://ebi-europa.eu/wp-content/uploads/2020/07/EBI-BrieFin-4_-Resolution.htm

The EU policy response to the current pandemic crisis through the lens of the Eurogroup Report of 9 April 2020: overview and assessment **(2020)**, available at: https://ssrn.com/abstract=3579010

Financial engineering coupled with regulatory incentives: is there a strong market case for sovereign bond-backed securities (SBBSs) in the euro-area? – A brief analysis of the European Commission's Proposal for a Regulation on SBBSs **(2018)**, available at: https://ssrn.com/abstract=3244320

Do Callable Corporate Bonds Constitute PRIPs? The Application of Regulation (EU) No 1286/2014 of the European Parliament and of the Council 'on Key Information Documents for Packaged Retail and Insurance-based Investment Products (PRIIPs)' in Relation to Callable Corporate Bonds **(2018)**, available at: https://ssrn.com/abstract=3167208; posted at: https://www.law.ox.ac.uk/business-law-blog/blog/2018/05/do-callable-corporate-bonds-constitute-prips

The proposed legal framework for establishing a European Monetary Fund (EMF): a systematic presentation and a preliminary assessment **(2017)**, available at: https://ssrn.com/abstract=3090343

The Basel Committee on Banking Supervision through the Lens of Its 2013 Charter **(2017)**, available at: https://ssrn.com/abstract=2900107

A Poisonous (?) Mix: Bail-Out of Credit Institutions Combined with Bail-In of Their Liabilities Under the BRRD – The Use of 'Government Financial Stabilisation Tools' (GFSTs) **(2016)**, Paper presented at the Workshop of the Financial and Monetary Law Working Group of the European University Institute (EUI, Florence, 12 October), available at: https://ssrn.com/abstract=2876508

The 'Comitology procedure' under the European Parliament and Council Regulation (EU) No 182/2011 and its importance for EU banking law **(2016)**, available at: https://ssrn.com/abstract=2716026

Deposit Guarantee Schemes: General Aspects and Recent Institutional and Regulatory Developments at International and EU Level **(2016)**, Lecture at the IZMIR University of Economics, Izmir, 29 March, available at: https://ssrn.com/abstract=2758635

The Impact of the Current Fiscal Crisis in the Euro Area on the Greek Banking System and the Measures Adopted to Safeguard its Stability: An Institutional, Supervisory and Regulatory Perspective **(2016)**, Lecture at the University of Zürich, 22nd Forum Financial Market Regulation, Zürich, 10 March, available at: https://www.finreg.uzh.ch/dam/jcr:00000000-3352-c613-ffff-ffff824738dd/Gortsos_greekfiscalcrisis_April2016.pdf; https://ssrn.com/abstract=2769795; and https://www.law.ox.ac.uk/business-law-blog/blog/2016/05/impact-current-fiscal-crisis-euro-area-greek-banking-system-and

Macro-prudential Tasks in the Framework of the Single Supervisory Mechanism (SSM): An Analysis of Article 5 of the SSM Regulation **(2015)**, ECEFIL Working Papers, No. 12, March, available at: https://ssrn.com/abstract=2594714

Towards a "European banking Union": the European Commission's proposals on the creation of a 'single supervisory mechanism' in the banking sector **(2012)**, ECEFIL Working Papers, No. 6, available at: https://www.ecefil.eu//UplFiles/wps/WORKING%20PAPER%20SERIES%202012_6.pdf

The European Banking Authority within the European System of Financial Supervision **(2011)**, ECEFIL Working Papers, No. 1, available at: https://www.ecefil.eu//UplFiles/wps/WORKING%20PAPER%20SERIES%202011_1.pdf

5. Policy papers – briefing notes

5.1 European Parliament (12)

10 years of Banking Union case-law: How did CJEU judgments shape supervision and resolution practice in the Banking Union? **(2024)**, In-Depth Analysis, Briefing paper for the Committee on Economic and Monetary Affairs (ECON) of the European Parliament, September, available at: https://www.europarl.europa.eu/RegData/etudes/STUD/2024/755730/IPOL_STU(2024)755730_EN.pdf (also published in the European Banking Institute Working Paper Series no. 182, October, at: https://ssrn.com/abstract=4977650)

A reform of the CMDI framework that supports completion of the Banking Union **(2023)**, Briefing paper for the Committee on Economic and Monetary Affairs (ECON) of the European Parliament, April, available at: https://www.europarl.europa.eu/RegData/etudes/STUD/2023/741493/IPOL_STU(2023)741493_EN.pdf (also published in the European Banking Institute Working Paper Series no. 142, at: https://ssrn.com/abstract=4454297)

Evolving key risks in the banking sector, and related priorities for the SRB: the impact of the current 'inflation crisis' (**2022**), Briefing paper for the Committee on Economic and Monetary Affairs (ECON) of the European Parliament, November, available at: https://www.europarl.europa.eu/RegData/etudes/IDAN/2022/733747/IPOL_IDA(2022)733747_EN.pdf

Impediments to resolvability – what is the status quo? (**2021**), Briefing paper for the Committee on Economic and Monetary Affairs (ECON) of the European Parliament, November, available at: https://www.europarl.europa.eu/RegData/etudes/STUD/2021/689447/IPOL_STU(2021)689447_EN.pdf (also published in European Banking Institute Working Paper Series no. 108, available at: https://ssrn.com/abstract=3991551)

Non-performing Loans – New risks and policies? What factors drive the performance of national asset management companies? **(2021)**, Briefing paper for the Committee on Economic and Monetary Affairs (ECON) of the European Parliament, March, available at: https://www.europarl.europa.eu/RegData/etudes/IDAN/2021/659647/IPOL_IDA(2021)659647_EN.pdf

Potential Concepts for the Future EU-UK relationship in financial Services (IP/A/ECON/2016) **(2017)**, available at: https://www.europarl.europa.eu/RegData/etudes/STUD/2016/595335/IPOL_STU(2016)595335_EN.pdf

Assessment of the banking "rescue" packages and "recovery" plans by Member States in the European Union **(2008)**, IP/A/ECON/RT/2008-29, pp. 9-46

Eligibility of hybrid instruments issued by credit institutions for regulatory original own funds under European financial law **(2008)**, IP/A/ECON/RT/2008-20, pp. 104-128

Credit Rating Agencies: a regulatory framework and a European Label for Credit Rating Agencies: What are the issues at stake and how can they be achieved? **(2008)**, pp. 1-63

Briefing Note on Consumer Financial Education **(2008)**, IP/A/IMCO/NT/2008-05, pp. 21-32

Risk issues relating to Hedge Funds **(2008)**, pp. 21-34

5.2 UK House of Lords (4)

The Post-Crisis EU Financial Regulatory Framework: Do the pieces fit? **(2015)**, 5th Report of Session 2014-15, Written submission to the inquiry into the EU Regulatory Framework, HL Paper 103, FRF0011

The EU Financial Regulatory Framework **(2014)**, European Union Committee, written evidence submitted on 30 September

The future of economic governance in the EU **(2010)**, European Union Committee, 12th Report of Session 2010-2011, 20 October 2010, Written Evidence, EGE 6, pp. 24-35

The future of EU financial regulation and supervision **(2009)**, European Union Committee, 14th Report of Session 2008-2009: 17 June 2009, Volume II: Written Evidence, pp. 214-219

B. Forthcoming publications (November 2025 – 2028)

1. Commentaries (3 – contract-based)

The New EU Regime for Digital Assets and Infrastructures: A Commentary on MiCA, DORA and DLT Pilot Regime Regulations, Annunziata, F., Lehmann, M. and Ch.V. Gortsos (2025, editors), Elgar Commentaries in Financial Law, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA **(2026)**

The New EU Crisis Management and Deposit Insurance (CMDI) Framework under the Single Rulebook: A Commentary on the Bank Recovery Resolution Directive and the Deposit Guarantee Scheme Directive, Gortsos, Ch.V., Sethe, R. and K.-Ph. Wojcik (2026, editors), Elgar Commentaries in Financial Law, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA **(2027)**

The Central Bank Money Package: A Commentary on the Regulation on the establishment of a digital euro, the Regulation on the provision of digital euro services by non-EU payment service providers, and the Regulation on the legal tender of euro coins and banknotes, Gortsos, Ch.V., Grünewald, S. Hadjiemmanuil, Ch. and B.P.M. Joosen (editors), Elgar Commentaries in Financial Law, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA **(2027-2028)**

2. Articles (6)

The Deposit Guarantee Schemes Directive (DGSD), in *Elgar Encyclopedia in EU Law*, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA (**2025**, under publication)

Commentary on Article 2 of the Sustainable Finance Disclosures Regulation, Articles 1-4 of the Taxonomy Regulation and Article 2 of the Green Bonds Regulation, in Grünewald, S. and A.-K. Kaufhold (2025, editors): *Commentary on Sustainable Finance*, Edward Elgar Publishing, Cheltenham, UK – Northampton, MA, USA (forthcoming, **2025**)

MiCAR and the project for a Digital Euro: a multi-faceted project, in Annunziata, F. and R.M. Lastra (2026, editors): *Markets in Crypto-Assets Regulation*, Oxford University Press, Oxford (forthcoming, **2026**)

Lending of Last Resort (LLR) to Credit Institutions in the Euro Area under the Emergency Liquidity Assistance (ELA) Mechanism: Status Quo and Proposed Amendments, in *Liber Amicorum* in Honour of Evangelos Perakis (in Greek) (forthcoming, **2026**)

Banking Resolution: The EU Framework Governing the Resolution of Credit Institutions, in Amtenbrink, F. and Ch. Hermann (editors, 2026): *The EU Law of Economic and Monetary Union*, Second edition, Oxford University Press, Oxford (forthcoming, **2026**)

Supervisory powers and sanctions (Article 67(1)(d) and (2) CRD IV), in Clarke, Bl. And C.K. Livada (editors, 2026): *The Evolution of Bank Governance in the EU*, EBI Book Studies in Banking & Capital Markets Law, Palgrave Macmillan, Cham – Switzerland (forthcoming, **2026**)