

**EUROPEAN  
CURRICULUM VITAE  
FORMAT**



**Personal Information**

Surname(s) / First Name(s)  
Address  
Date of birth  
Telephone(s)  
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**Memić / Deni Ph.D**

Brodac 2, 71 000 Sarajevo, Bosnia and Herzegovina  
21/11/1984  
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**Professional Experience**

**University Sarajevo Scholl of Science  
and Technology**  
February 2013– current

**Assistant Professor and Expert Lecturer**

Engaged as professor on courses of International Business, Accounting, Advanced Financial Reporting, Money and Banking, Risk Management and Financial Risk Management at Sarajevo Scholl of Science and Technology, Department of Economics.

**Privredna banka Sarajevo d.d.  
Sarajevo**  
October 2013 – October 2014

**CRO (Chief Risk Officer) & Deputy CEO**

Management Board member in charge of risk management and Deputy CEO of Privredna Banka Sarajevo d.d. Sarajevo

**Hypo-Alpe-Adria Bank d.d. Mostar**  
July 2012– October 2013

**Director of Retail Risk Management Department, and Country Coordinator for Retail Risk Management**

Managing Retail Risk Management Department, responsible for managing all credit risk related issues for the PI (Private Individual) and SME (Small and Medium Enterprise) customers. Seven different expert units under direct responsibility of Director of Retail Risk Management Department including Retail Risk Underwriting, Retail Collection, Retail Risk Portfolio Management, Retail Fraud, Financial Analysis, Data Quality Management and Retail Review.

**Hypo-Alpe-Adria Bank d.d. Mostar**  
April 2012 – July 2012

**Director of Rehabilitation Division Country Coordinator for Rehabilitation**

Managing Rehabilitation Division, responsible for corporate non-performing loans as well as for single risk provision (SRP) management of all Hypo Group

**Hypo-Alpe-Adria Bank d.d. Mostar**  
July 2011 – April 2012

**Head of Monitoring and Provisioning Department**

Setting up of the department, organizing its operations, forming the team, implementation of new international standards and managing its operation in four legal entities Hypo Group Alpe Adria in Bosna and Herzegovina.

**Hypo-Alpe-Adria Bank d.d. Mostar**  
January 2008 – July 2011

**Corporate Key Account Manager**

Managing portfolio of large corporate performing customers. Portfolio of EUR 100 mio.

<b>Memic Consulting d.o.o. Sarajevo</b> April 2011 – present	<b>Consultant for finance, financial management, financial appraisals and investments</b>
<b>Energoinvest d.d. Sarajevo</b> September 2007 – January 2008	<b>Main Internal Controller</b>
<b>PriceWaterhouse Coopers</b> June 2007	<b>Trainee &amp; Audit team member</b>
<b>School of Business and Economics in Sarajevo</b> September 2006 – June 2007	<b>Demonstrator on courses of Information Systems and Management of Information Systems</b>
<b>Published scientific papers</b>	<p>Imamovic, A., Rovcanin, A. &amp; Memic, D., (2011). <i>“Upravljanje rizikom portfolija i značaj međunarodne diverzifikacije”</i>, Poslovni Konsultant, Broj 15,</p> <p>Memic, D., &amp; Rovcanin, A. (2012). <i>“On the main financial predictors of credit default - Evidence from Federation of Bosnia and Herzegovina”</i>. Our Economy, 1-2/2012,</p> <p>Memić, D., Škaljić-Memić, S. (2013). <i>“Performance Analysis and Benchmarking of Commercial Banks Operating in Bosnia and Herzegovina: a DEA Approach”</i>, Business Systems Research, Vol. 4, No. 2.</p> <p>Memić, D. (2013). <i>“Refleksija “ostrvske” krize na našu zemlju – Kiparsi scenario malo je vjerovatan u BiH”</i>, Banke i BiH</p> <p>Memić, D., (2015). <i>“Assessing Credit Default Using Logistic Regression and Multiple Discriminant Analysis: Empirical Evidence From Bosnia and Herzegovina”</i>, Interdisciplinary Description of Complex Systems, 13(1), 128-153</p> <p>Memić, D. <i>“Banking Competition and Efficiency: Empirical Analysis on the Bosnia and Herzegovina Using Panzar-Rosse Model.”</i> Business Systems Research Journal 6.1 (2015): 72-92</p>
<b>Education</b>	<p><b>Ph.D – Doctor of Philosophy (Business)</b> Tempus project in cooperation with School of Economics and Business Sarajevo, University of Vienna and Faculty of Economics, University of Ljubljana</p> <p><b>Mr. sc. – Master of Science (Financial Management)</b> School of Economics and Business Sarajevo</p> <p><b>B.sc. Bachelor of Science</b> School of Economics and Business Sarajevo</p>
<b>Licenses and memberships</b>	<p><b>Certified Stock Broker and Dealer</b></p> <p><b>Certified Investment Advisor (Manager)</b></p> <p><b>Certified Court Expert</b></p> <p><b>Editorial Board Member Universal Journal of Accounting and Finance, USA</b></p>

## Personal Competences

Languages	English (proficient), Bosnian (native)
Social skills and competences	Ability to manage and work with cross-functional, multi-cultural, and international teams
Computer skills and competences	Experienced user of MS Office (Word, Excel, PPT, Project), MS Project, STATA, SPSS, R commander, Lotus Notes.
Other skills and competences	Fitness, Tennis, Soccer,
Driving license	Class B (Europe)