CURRICULUM VITAE

PERSONAL INFORMATION

| Name and surname: | Kemal (Vefik) Kozarić | |
|--------------------------|--|--|
| Year and place of birth: | 1956, Sarajevo, Bosnia and Herzegovina | |
| Address: | Merhemića Trg 8, Sarajevo | |
| Telephone: | 387 33 275 906; Fax: +387 33 275 994 | |
| E-mail: | kemalkozaric@gmail.com; kemal.kozaric@efsa.unsa.ba | |
| Web: | www.efsa.unsa.ba; | |
| Field of interest: | Banking, Central banking, Finance | |

EDUCATION BACKGROUND

| Name of institution | Date | Qualification achieved |
|---|-------------|----------------------------------|
| School of Economics and Business, University of Sarajevo | 2009 | PhD in Economics |
| School of Economics and Business, University of Sarajevo | 2006 | Master of Science in Economics |
| School of Economics and Business, University of Sarajevo | 1975 - 1980 | Bachelor of Science in Economics |
| III Gymnasium, Sarajevo | 1971 -1975 | High school diploma |

FOREIGN LANGUAGES (From 1 to 5 ; 1 = weak, 5 = excellent)

| Language | Reading | Speaking | Writing |
|----------|---------|----------|---------|
| English | 5 | 5 | 4 |
| Russian | 5 | 4 | 3 |
| German | 2 | 2 | 2 |

OTHER SKILLS / ABILITIES

| SKILL/ABILITY | Description |
|-----------------|---|
| Social skills | High level of communication and negotiation skills; Leadership, Persuasion and Influencing Skills; Conflict Management Skills; Interested in Diplomacy |
| Software | MS Office (Word, Excel, Power Point), Internet – active user |
| Driving license | B category |

PRESENT POSITION

| Institution: | School of Economics and Business, University of Sarajevo | | |
|-------------------|--|------------------------|--|
| Position: | Dean and Associate Professor ¹ (Teaching Master level courses such as: International Banking, Management of Commercial Banks; Managing Banking Risks) | | |
| Business Address: | Trg Oslobođenja – Alija Izetbegović 1 | | |
| City: | Sarajevo | Bosnia and Herzegovina | |
| Phone: | +387 33 275 906 | Fax: +387 33 275 994 | |
| E-mail: | kemal.kozaric@efsa.unsa.ba | Web: www.efsa.unsa.ba | |

¹ From 2015, worked with more than 20 students on their master theses development. All students defended their thesis successfully.

EMPLOYMENT HISTORY

| Institutions | Dates | Position held |
|---|-------------|-------------------------|
| Central Bank of Bosnia and Herzegovina | 2005 - 2015 | Governor (two mandates) |
| Central Bank of Bosnia and Herzegovina | 2000 - 2005 | Vice governor |
| Ministry of Finance in the Sarajevo Canton Government | 1996 - 2000 | Minister of Finance |

OTHER PROFFESIONAL ENGAGEMENT

| Name of Institution | Dates | Position |
|---|-------------|---|
| Raiffeisen Bank Croatia | From 2017 | Member of Supervisory Board |
| BH Deposit Insurance Agency | From 2007 | Chairman of the Deposit Insurance Agency Governing Board |
| Central Bank of Bosnia and Herzegovina | 2003 - 2017 | Member of the CBBH Governing Board |
| Central Bank of Bosnia and Herzegovina | 2005 - 2015 | Chairman of the CBBH Governing Board |
| Central Bank Governor's Club of the Central Asia, Black Sea Region and Balkans | 2007 - 2008 | Deputy Chairman |

AWARDS

- 1. Direction for the selection of the Best Managers in BiH and SE Europe 2005, *Man of the Year in the field of Economics* for successful conducting of stable monetary policy
- 2. Magazine "Banks in BiH" 2009, "Golden BAM" for contribution to the keeping of stability of the banking sector in Bosnia and Herzegovina in year 2008/2009.

BIBLIOGRAPHY

ARTICLES PUBLISHED IN PEER REVIEWED JOURNALS

- 1. Kozaric, K., & Zunic, E. (2015). Causes and consequences of NPLs in Bosnia and Herzegovina banking sector. Journal of Economic and Social Studies, 5(1), 127.
- 2. Kozarić, K., & Fabris, N. (2012). Monetary policy at crisis times. *Journal of Central Banking Theory and Practice*, 1(1), 5-24.
- 3. Hajdarevic, K., Kozaric, K., & Hadzigrahic, J. (2012). Architecture and infrastructure for governing information security in central banks. *Journal of Central Banking Theory and Practice*, 2, 5-17.
- 4. Kozaric, K., & Zunic, E. (2014). Financial soundness indicators in Bosnia and Herzegovina banking sector. *UTMS Journal of Economics*, 5(2), 159.

BOOKS, MONOGRAPHS AND CHAPTERS IN BOOKS

- Kozarić, K., & Žunić, E. (2017). Cointegration Analysis of Non-performing Loans and Macroeconomic Conditions. In *Finance in Central and Southeastern Europe* (pp. 89-102). Springer, Cham.
- 2. Kozarić, K., & Fabris, N. (2012). Monetarno-kreditna politika. *Štamparija Fojnica dd Fojnica*.
- 3. Kozarić K., Salihović A. (2010) Crisis communication in financial institutions, ISSN 1840-2593
- 4. Kozarić K. (2009) Influence of the global financial crisis on Bosnia and Herzegovina, ISSN 1840-2593
- 5. Kozarić K. (2007) Price of money in Bosnia and Herzegovina, ISSN 1840-2593
- 6. Kozarić K. (2007) Models of monetary policy with review on currency board of Bosnia and Herzegovina, ISSN 1840-2593

- Kozarić K. (2010) "Work and activities of banking institutions in Bosnia and Herzegovina" in the monograph *Banks in Tuzla 1985-2008*, author Eldar Arnautović, page 201, ISBN: 978-9958-9151-9-2
- 8. Kozarić K. (2008) chief editor and author of text pages 21-85 of *Monetary Stability in the Function of the Financial Stability*, ISBN 978-9958-9523-1-9
- 9. Kozarić K. (2007) chief editor of the Monograph: Central Bank of Bosnia and Herzegovina 1997-2007, ISBN 9958-95521-0

PEER REVIEWED PROCEEDINGS

- 1. Hajdarevic, K., Pattinson, C., Kozaric, K., & Hadzic, A. (2012). Information security measurement infrastructure for KPI visualization. In *MIPRO*, 2012 Proceedings of the 35th International Convention (pp. 1543-1548). IEEE.
- 2. Kozarić K. (2011) "Crisis communication in financial institutions", Revicon collection of papers from the 12 international symposium *Rapid reforms in function of sustainable development*, page 567, ISSN 2232-8734
- 3. Kozarić K. (2010) "Challenges of the economical politics of Bosnia and Herzegovina", Revicon collection of papers from the symposium *Corporate governance, Road to economic recovering of Bosnia and Herzegovina*, ID Nr. 200491380008, ISSN 2232-8734
- 4. Kozarić K. (2009) "Importance of financial stability for the economical environment", Revicon collection of papers from the symposium *Corporate governance in Bosnia and Herzegovina*, page 79, ID Nr. 200491380008, ISSN 2232-8734
- 5. Kozarić K. (2007) "Market economy vs. economy dependent on the banking sector", Revicon collection of papers from the symposium *Reforms in Bosnia and Herzegovina, road to the European integrations*, page 17, ISSN 2232-8734
- Kozarić K. (2006) "Influence of foreign direct investments on macroeconomic stability", FINRAR and The Association of Accountants and Auditors of Republic of Srpska in Banja Vrućica

NON-PEER REVIEWED JOURNALS

- 1. Kozarić K. (2011) "Economy should be the center of interest of all in Bosnia and Herzegovina", *Banks in Bosnia and Herzegovina* Nr. 122, ISSN 1512-5076
- 2. Kozarić K. (2010) "Responsibility above all" in Start, 02.05.2010., ISSN 1512-5041
- 3. Kozarić K. (2010) "Expectations in 2010" in BH banker Nr.17; www.uubih.ba
- 4. Kozarić K. (2010) "Relatively slow recovery of the economy in 2010" in *Banks in BH*, ISSN 1512-5076
- 5. Kozarić K. (2009) "Year 2009 year of challenges" in Banks in BH, ISSN 1512-5076
- 6. Kozarić K. (2007) "Privatization of the remaining state capital through stock-exchange" in *Banks in BH*, ISSN 1512-5076
- Kozarić K. (2007) "Assets could attain 17 billion KM; necessity to straighten the function of the banking supervision on decentralized base and exceptional regulations" in *Banks in BH* Nr.79/80, ISSN 1512-5076
- 8. Kozarić K. (2003) "Why banking supervision in the Central bank of Bosnia and Herzegovina" in *Bank* and *Banks in BH*, ISSN 1512-5076
- 9. Kozarić K. (2002) "Gold dinar in multilateral trade" in Banks in BH, ISSN 1512-5076

OTHER

- 1. Kozarić K. (2007) "Reflections on ten years of the Central Bank of Bosnia and Herzegovina", Central Bank Articles and Speeches, BIS Review 101/2007, www.bis.org/review/r070918d.pdf
- 2. Kozarić K. (2006) "Financial sector in BiH", www.usaid.ba/PARE.htm
- 3. Kozarić K. (2005) "Saving, a greater skill than earning" in Oslobođenje, ISSN 0350-4352