

## PERSONAL INFORMATION

## Dr. Ksenija POPOVIC

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### PERSONAL STATEMENT

Seasoned professional with extensive experience in project evaluation, climate and sustainable finance and bank lending. Validated Expert for [UN DOALOS](#), [JTPeers](#), the European Environment Agency and the EU. Proficient in conducting comprehensive data research across various domains, including finance, credit risk, macroeconomics, and socioeconomics. Holds a doctorate in economics and social sciences and is actively publishing in the areas of finance and economics. Fluent in multiple languages and skilled in communicating complex ideas effectively.

### WORK EXPERIENCE

10/2018 – Current **Economic Research & Consultancy; Independent Contractor**  
Notable professional engagements include:

**European Climate, Infrastructure and Environment Executive Agency (CINEA). Belgium**

Assessed project proposals under both the *Large-Scale* and *Small-Scale Projects* programs of the Innovation Fund, the EU's flagship instrument for decarbonizing energy and industrial systems. Contributed to the objectives of the European Green Deal, gaining in-depth exposure to one of the Union's leading green finance initiatives.

**STANTEC. Belgium**

Provided expert evaluation services in the area of environment and climate action, including clean energy transition – the *LIFE* project.

**EIT (European Institute of Innovation and Technology) Health. Germany**

Economic expertise within the *Deep Tech Venture Builder* Program: (i) evaluated innovative HealthTech / MedTech / BioTech startup project proposals for selection and support; and (ii) developed and delivered the "Funding and Financial Management" course for the EIT Health Academy, presented as a series of video lectures.

**EIT Food. Belgium**

Evaluator for the *Seedbed Incubator*, part of EIT Food's Entrepreneurship Program - Europe's leading initiative for market validation of innovative AgriFood solutions. Assessed startups applying to the program, evaluating their potential for commercialization and impact.

**EIT Urban Mobility. Spain**

Evaluator for the *2025 Main Innovation Call*, assessing project proposals in urban logistics, energy transition and public transport.

**EIT Climate-KIC. Netherlands.**

Evaluated project proposals, with a specific focus on assessing the investment plans submitted by cities aiming to commit to the *City Climate Contract* and attain the prestigious Mission Label bestowed by the European Commission's Mission Owners Group. Contributed to the principles and objectives of green finance.

Expert evaluator and/or rapporteur for sub-granting within Horizon Europe projects, including:

- **European Science Foundation's NGI Sargasso** - strengthening EU cooperation with the USA and Canada in the Next Generation of Internet;
- **Tutech GmbH Germany's** - promoting circular business models and innovation across various SME industries, including fashion, textiles, plastics, AgriFood, etc;
- **Trust-IT Services S.r.l. Italy's StandICT**, focused on ICT standardization;

- **University of Lorraine, Fab City Hamburg and Maker V-10 LAUDS Factories** - aimed to support Experiments focused on co-creation relationship between artistic designers and technology providers, aligned with the New European Bauhaus;
- **CCDR-Alentejo, District government office in Évora, Portugal's AURORAL** project - focused on the Internet of Things technology solutions and their compatibility with Middleware, a bridge connecting various software and hardware systems.

**World Bank, the USA**

Participated in the B-READY 2025 project by assessing utility services related to internet provision for one European country.

**European Cooperation in Science and Technology (COST). Brussels, Belgium**

Evaluated proposals in the fields of Finance and Economics, providing detailed scores and comments on evaluation criteria. As Rapporteur, coordinated with two external experts to compile consensus reports, ensuring alignment across all evaluation criteria.

**University of Klagenfurt. Austria**

Macroeconomic Research Project: "Inflation in Austria and Germany, 1922/23 – 2022/23" (Grant Awarded).

- Conducted a comparative analysis of century-separated inflation periods using historical and contemporary macroeconomic data with advanced econometric methods

**International Centre for Migration Policy Development (ICMPD). Vienna, Austria**

- Gathered and meticulously analyzed the latest migration-related data from diverse national sources (e.g., national statistical offices, migration services, ministries) and international databases (UN DESA, Eurostat, UNHCR, World Bank, etc.)

- Played an important role in informing policymakers, migration practitioners and stakeholders by crafting insightful country factsheets. These factsheets synthesized critical parameters and provided a concise overview of the migration landscape within the Prague Process states, facilitating evidence-based analyses

**Carinthian Institute for Higher Studies and Scientific Research (KIH). Klagenfurt, Austria**

Participation in the "Budget development of the Province of Carinthia" project commissioned by the Carinthian Chamber of Commerce. The aim of the study was to analyze the level of indebtedness and each expenditure and revenue components in the budgets of the province over time and to critically analyze the budget development in view of the economic policy priorities.

- Conducted quantitative data analysis on various aspects of the province's performance
- Contributed insights into the trade-off between budget restructuring and driving economic growth, aiding in informed decision-making

08/2013 – 09/2018 [Wind Down Manager \(Slovenia\)](#)

**HETA ASSET RESOLUTION AG. Klagenfurt, Austria**

Heta Asset Resolution AG was a wind-down company owned by the Republic of Austria. Its statutory task was to dispose of the nonperforming exposures of Hypo Alpe Adria bank, nationalized in 2009, as effectively as possible whilst preserving value

02/2009 – 07/2013 [Head of Large and Mid-sized Corporate Recovery](#)

**CRÉDIT AGRICOLE BANK AD. Belgrade, Serbia**

02/2006 – 01/2009 [Head of Mid-sized Corporates](#)

**CRÉDIT AGRICOLE BANK AD. Belgrade, Serbia**

02/2004 – 01/2006 [Deputy Head of Mid-sized Corporates](#)

**HVB BANK / UNICREDIT BANK AD. Belgrade, Serbia**

06/2002 – 01/2004 [Credit Sector Specialist](#)

**ALPHA BANK AD. Belgrade, Serbia**

01/2001 – 09/2002 [Banking Consultant](#)

**SSII STERIA. Paris, France**

09/1996 – 10/2001 [Head of Domestic Crediting](#)

**ZEPTEK BANK AD. Belgrade, Serbia**

02/1995 – 02/1996 [Junior Sale officer](#)

**METALSERVIS DD, Beograd**

## EDUCATION AND TRAINING

- 10/2018 – 10/2022 **DOCTORAL DEGREE. Social and Economic Sciences. University of Klagenfurt, Austria**
- 10/2017 – 09/2018 **MASTER DEGREE. Economics. University of Belgrade, Serbia**
- 10/1989 – 03/1994 **BACHELOR DEGREE. Economics. University of Belgrade, Serbia**

## PERSONAL SKILLS

Mother tongue Serbian

Other languages

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1
Common European Framework of Reference for Languages (CEFR)					
French	C1	C1	C1	C1	C1
Diplôme approfondi de langue française (DALF)					
German	B2	B2	B2	B2	B2
ÖSD Zertifikat					

Computer skills Proficient in Microsoft Office Suite; Econometric data analysis using EViews and Stata

## ADDITIONAL INFORMATION

Publications

- Book [Loan Loss Provisions in Alternative Banking Landscapes](#), 2024, Series of the Carinthian Institute for Advanced Studies, Vol. 22. Peter Lang Group Switzerland
- [Cyber Incidents Connected to Financial Institutions](#) (Bilingual paper), 2021, Bankarstvo 50(3), pp. 140-163 Association of Serbian Banks (ASB)
- Chapter [Consumption, Middle Class and Youth](#) in book *Youth Cultures in a Globalized World*, 2021, edt: G. Knapp & H. Krall, pp. 245 – 256, Springer. Co-author, D. Bögenhold, Y. Permana and F. Naz
- [New European Standards on Management of Non-Performing Exposures](#) (Bilingual paper), 2019, Bankarstvo 48 (3), pp.34-45, ASB
- [Resolution of Non-Performing Loans](#) (Bilingual paper), 2018 Bankarstvo 47 (3), pp. 74-87, ASB
- [Do banks contribute to better macroeconomic performance by resolving non-performing loans?](#) 2018, Ekonomske ideje i praksa 31, pp. 59-71, Faculty of Economics, University of Belgrade

Conference Presentations

- 25/09/2023 – 29/09/2023 Gdansk, Poland  
**"Income and Wealth Inequality: Drivers and Consequences"**  
 The conference is organized by the Gdansk University of Technology & Luxembourg Income Study. Presented my empirical study "Exploring the Relationship between Remittances and Inequality in Transition Economies". This study is co-authored with Prof. D. Bögenhold.
- 22/03/2019 – 24/05/2019 Vrnjacka Banja, Serbia  
**BankFinig Conference "Risks and capital management in banks"**  
 The conference is organized by the Association of Serbian Banks. Presented my publication "New European Standards on Management of Non-Performing Exposures".

Professional Certifications

- 19/01/2022  
**MFx: Macroeconometric Forecasting**  
 Successfully completed an IMF course in Macroeconometric Forecasting, focusing on advanced econometric modeling and forecasting techniques.
- 01/04/2024  
**AURORAL Academy**  
 Completed a training program as part of the AURORAL Horizon 2020 project, focusing on IoT solutions and smart community development for rural areas. The program covered digital transformation and innovative technologies for the AgriFood and rural sectors.