

# Dr. Ksenija POPOVIĆ



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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](#), European Environment Agency and 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

03/2026 – 02/2029  
(3-year contract)

Researcher (Part-Time, 20h/week)

**UNIVERSITY OF KLAGENFURT, Department of Economics, Analytics and Operations Research**

Conduct research for the project "Inflation in the 1920s and 2020s", a comparative historical analysis of hyperinflationary periods.

Position is fully funded by a competitive OeNB (Austrian National Bank) Jubiläumsfonds Grant, Project Nr. 19091.

10/2018 – Current

**Economic Research & Consultancy; Independent Contractor**

Relevant 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 of proposals for both Framework Partnership Agreements (FPAs) and Specific Operating Grants (SGAs) under the EU Programme for Environment and Climate Action (*LIFE*). Assessed non-profit organisations active in the fields of climate action and mitigation, focusing on strategic relevance, policy alignment and organisational capacity in line with EU Green Deal priorities.

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

Economic expertise within the *Deep Tech Venture Builder* Program: (i) evaluated 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 20 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 RawMaterials. Germany**

Participated as an external expert for the *ERMA Booster Call*. My responsibilities include attending and assessing online pitching sessions, as well as conducting the full evaluation of eligible project applications focused on innovative solutions in the raw materials value chain.

**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.**

Assessed 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:

- **European Science Foundation's** *NGI Sargasso* - strengthening EU cooperation with the USA and Canada in the Next Generation Internet
- **Tutech GmbH Germany's** *Up2Circ* - promoting circular business models and innovation
- **Trust-IT Services S.r.l. Italy's** *StandICT*, focused on ICT standardization
- **University of Lorraine, Fab City Hamburg and Maker V-10's** *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
- **CTIC Technology Centre's** *GUARDIANS* project – aimed to support small farms in implementing smart farm practices
- **International Institute of Tropical Agriculture (IITA)'s** project *FS4Africa* focused on food-safety solutions in African informal value chains.

**Interreg Atlantic Area, ADT4Blue, Ireland**

Served as an expert evaluator, assessing innovative proposals to advance digital technologies for the Blue Economy, supporting sustainable development and inter-regional collaboration in marine and coastal industries.

**Interreg NEXT MED, Autonomous Region of Sardinia, Italy**

Assessed project proposals that promote transnational cooperation around the Mediterranean Sea Basin among EU Member States and Southern Neighborhood partner countries.

**Creative Europe Programme (2024), Project: Media Resilience**

Employed as an independent evaluator for the EU co-funded project under the Creative Europe Programme (CREA), led by the Open Society Information Services (OSIS) in collaboration with the European Citizen Action Service (ECAS) and ProMedia.

**World Bank Group, the USA**

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

**Charles University, Czech Republic**

Programme for Postdoctoral Researchers co-funded by the EU's Horizon Europe (Marie Skłodowska-Curie Actions). Contributed as an independent expert to the evaluation and assessment of research proposals, acting both as evaluator and rapporteur.

**Research Foundation – Flanders (FWO). Belgium**

Assessed proposals submitted under FWO's flagship competitive research funding programme - *2025 Call for Fundamental Research Projects*.

**European Cooperation in Science and Technology (COST). 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.

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

- Gathered and meticulously analyzed the latest migration-related data from diverse national sources and international databases
- Prepared country factsheets with synthesized key parameters and a concise overview of the migration landscape within the Prague Process states

**Carinthian Institute for Higher Studies and Scientific Research (KIHS). 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.

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

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**

## FUNDING AND AWARDS

01/2026 – 01/2028 **Heinrich Graf Hardegg'sche Stiftung Research Grant**

Awarded competitive funding for a research project investigating the relationship between digital money and inflation

09/2024 – 01/2025 **University of Klagenfurt Salary Award**

Recognized for leading a research project analysing inflation trends in Austria and Germany across a 100-year period (1922/23 – 2022/23)

## 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 English (C1), French (C1), German (B2)

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

## 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, ed: 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