

PERSONAL INFORMATION

Dr. Ksenija POPOVIĆ


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PERSONAL STATEMENT

Doctoral researcher in economics and social sciences (University of Klagenfurt) with active publications in finance and economics, complemented by extensive applied 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 comprehensive data research across macroeconomics, socioeconomics, credit risk and finance. Fluent in multiple languages and skilled at communicating complex ideas to both academic and policy audiences.

WORK EXPERIENCE

 03/2026 – 02/2029
(3-year contract)

Researcher (Part-Time, 20 hours / 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 inflationary episodes in Austria and Germany.

- Funded by a competitive OeNB Jubiläumsfonds Grant (Project Nr. 19091) – Austrian National Bank
- Investigate inflation dynamics, costs and policy responses across two distinct historical contexts (hyperinflation vs. post-pandemic inflation)
- Apply macroeconomic and historical methods to assess inflation's welfare implications and optimal policy frameworks

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 - the world's largest knowledge and innovation community in the raw materials sector that manages the European Raw Materials Alliance (ERMA) on behalf of the European Commission.

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.

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:

- **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** project 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 Neighbourhood partner countries.

Interreg IPA ADRION, Italy

Expert evaluator assessing project proposals fostering transnational cooperation between EU Member States and Western Balkans IPA beneficiaries, supporting regional cohesion and EU enlargement policy objectives in the Adriatic-Ionian region.

Creative Europe Programme (2024)

Project: Media Resilience: Nurturing Quality News Journalism

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.

Lever for Change (Emerging Climate Champions Award), the USA

Selected to serve as an expert reviewer for a prestigious \$25 million global fund, managed by Lever for Change and sponsored by the Enlight Foundation and The Patchwork Collective. Evaluate proposals from youth-led organizations worldwide competing for multi-year \$1 million grants dedicated to climate action.

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.

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.

KEY ACHIEVEMENTS

- Directed and led a dynamic Slovenian wind-down unit team to navigate complex corporate cases with individual exposures exceeding EUR 2.5 million. Coordinated experts to deliver high-quality analysis, credit risk evaluation and recovery strategies. Formulated recommendations for applications submitted at the Slovenian unit level and presented them to the headquarters committees.
- Successfully navigated negotiations and interactions with stakeholders, optimizing outcomes while upholding the organization's interests
- Contributed to the accelerated attainment of recovery targets, enhancing the efficiency of the wind-down process
- The achievement garnered notable recognition, resulting in a financial reward and support for further education, underscoring the significance of the accomplishment

02/2009 – 07/2013

Head of Large and Mid-sized Corporate Recovery**CRÉDIT AGRICOLE BANK AD. Belgrade, Serbia**

Pioneered the creation of a dedicated unit in response to the financial crisis, charged with managing a growing portfolio of watch-list and non-performing exposures to large and medium-sized corporate clients across diverse sectors

KEY ACHIEVEMENTS

- Successfully recruited, trained, and mentored a team comprising professionals with economic and legal backgrounds
- Collaboratively developed an innovative method of analysing recovery options, blending quantitative and qualitative assessments
- Earned acknowledgment for the methodological rigor and results achieved by the team's efforts. This recognition culminated in an invitation to contribute expertise to a wind-down team in Austria

02/2006 – 01/2009

Head of Mid-sized Corporates**CRÉDIT AGRICOLE BANK AD. Belgrade, Serbia**

Shaped and executed business strategies, including pipeline and performance measurement, domestic and cross-border financing from France, trade finance, sustainable and climate finance.

KEY ACHIEVEMENTS

- Provided guidance and mentorship to the team, steering them through various complex transactions, supporting development of their transactional, negotiation and structuring skills
- Acknowledged for outstanding performance and promoted to a higher-level role, reflecting the ability to tackle more intricate challenges and deliver results

- 02/2004 – 01/2006 **Deputy Head of Mid-sized Corporates**
HVB BANK / UNICREDIT BANK AD. Belgrade, Serbia
- Led the team in successfully executing development credit lines, collaborating with prominent financial entities such as the European Investment Bank (EIB) and International Finance Corporation (IFC)
 - Directed the conceptualization and launch of sustainable and green financing initiatives for municipalities and cities. Carried sole responsibility for laying the groundwork and strategy for this innovative client servicing approach
- KEY ACHIEVEMENTS**
- Mentored and led the sales team in originating and structuring complex business transactions. Utilized extensive financial expertise to comprehensively assess the business operations of borrowers, evaluate credit risk and the feasibility of their projects
 - Formulated comprehensive relationship plans and devised client contact strategies, aligning them with strategic business objectives to foster long-term partnerships
- 06/2002 – 01/2004 **Credit Sector Specialist**
ALPHA BANK AD. Belgrade, Serbia
- Alpha Bank's entry into the Serbian credit market in 2002 marked a significant stage in its growth path. As a key contributor to the institution's evolution, I played a vital role in establishing and developing a bank's credit unit, thus supporting its expansion into diverse credit products such as, investment finance, working capital finance, sustainable and green finance.
- KEY ACHIEVEMENT**
- Credit unit established, a key initiative to Alpha Bank's growth
- 01/2001 – 09/2002 **Banking Consultant**
SSII STERIA. Paris, France
- As a key member of a dynamic international team comprising technical and banking consultants, I contributed expertise to the Système Bancaire Intégré (translation: Integrated Banking System) department. My role centered on the preparation of the NetSymbols banking software, tailored to meet the demands of the French and Francophone credit markets.
- KEY ACHIEVEMENT**
- Project completion and on-time delivered the NetSymbols banking software
- 09/1996 – 10/2001 **Head of Domestic Crediting**
ZEPTEK BANK AD. Belgrade, Serbia
- Successfully steered diverse responsibilities, including corporate lending, corporate bond trading, municipality financing, impact investment projects, sustainable finance. Directed corporate lending activities, encompassing the strategic buying and selling of corporate bonds on the Belgrade Stock Exchange.
- KEY ACHIEVEMENTS**
- Coordinated the successful execution of the Weston impact investment project, amplifying access to financial resources for private small and medium-sized enterprises in underdeveloped areas of the country. The project's achievement stands as a testament to strategic vision and execution
 - Embarked as a bank officer in the Domestic Crediting Department, swiftly ascending to a leadership role in 1999. This progression put emphasis on my ability to deliver results and assume higher responsibilities
- 02/1995 – 02/1996 **Junior Sale officer**
METALSERVIS DD, Beograd
- As part of an internship at a state-owned company, I gained exposure to the wholesale of metal products

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, Austri**
- 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

	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 Microsoft Office Suite
Econometric data analysis using EViews, Stata, MatLab and R

ADDITIONAL INFORMATION

- Publications **Migration and Social Remittances: Different Lenses from Social Sciences**, 2026, Encyclopedia, 6(2), 49. Co-author, D. Bögenhold
- 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
- 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
BankFinIng 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.