



## Emina Žunić Dželihodžić

**Date of birth:** 31.12.1988. | **Nationality:** Bosnian-Herzegovinian | **Phone number:**  
(+387) 61378785 (Mobile) | **Email address:** [zunic.emina@gmail.com](mailto:zunic.emina@gmail.com) |

**Address:** Malta 23, 71000, Sarajevo, Bosnia and Herzegovina (Home)

### ● WORK EXPERIENCE

09.8.2020. – CURRENT Sarajevo, Bosnia and Herzegovina  
**EXPERT FOR MONETARY POLICY** CENTRAL BANK OF BOSNIA AND HERZEGOVINA

14.11.2014. – 08.8.2020. Sarajevo, Bosnia and Herzegovina  
**SENIOR ASSOCIATE FOR PORTFOLIO ANALYSIS** CENTRAL BANK OF BOSNIA AND HERZEGOVINA

8.2016. – 10.2018. Sarajevo, Bosnia and Herzegovina  
**SECRETARY OF INVESTMENT COMMITTEE** CENTRAL BANK OF BOSNIA AND HERZEGOVINA

2018 – 2021 Sarajevo, Bosnia and Herzegovina  
**INDUSTRY EXPERT** SCHOOL OF ECONOMICS AND BUSINESS, UNIVERSITY OF SARAJEVO

#### Courses:

- Commercial Banking Management,
- International Banking,
- International Finance

12.2017. – 3.2018. Sarajevo, Bosnia and Herzegovina  
**INDUSTRY EXPERT - COMMERCIAL BANKING** SCHOOL OF ECONOMICS AND BUSINESS,  
UNIVERSITY OF SARAJEVO

9.2017. – 1.2018. Sarajevo, Bosnia and Herzegovina  
**TEACHING FELLOW - COMMERCIAL BANKING** SCHOOL OF ECONOMICS AND BUSINESS,  
UNIVERSITY OF SARAJEVO

02.1.2013. – 13.11.2014. Sarajevo, Bosnia and Herzegovina  
**EXPERT ASSOCIATE FOR PRODUCTION AND COPRODUCTION** BH TELECOM DD

### ● EDUCATION AND TRAINING

2002 – 2007  
**ECONOMIC TECHNICIAN** High School of Economics

8.2010. – 7.2012.  
**MASTER OF MANAGEMENT (GPA: 9.69)** School of Economics and Business, University of Sarajevo

8.2007. – 7.2010.  
**BACHELOR OF MANAGEMENT (GPA: 9.24)** School of Economics and Business, University of Sarajevo

2011 – 09.4.2017.  
**DOCTOR OF PHILOSOPHY, PH.D.** School of Economics and Business, University of Sarajevo

**Thesis** Uticaj nekvalitetnih kredita na stabilnost finansijskog sektora u Bosni i Hercegovini

07.12.2010.

**CERTIFIED ACCOUNTANT** SRRF BiH

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9.2018.

**BACHELOR OF IT** Faculty of Information Technologies Mostar

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09.5.2017.

**CERTIFIED INTERNAL AUDITOR** Internal Auditor Association of Bosnia And Hercegovina

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2017

**EU PROJECTS** Euroconsalting

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2017

**R PROGRAMMING** Oxford Institut

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2023

**CERTIFICATE / STRENGTHENING FISCAL GOVERNANCE IN THE WESTERN BALKANS EU-FUNDED TRUST FUND - TRAINING ON BASIC ECONOMETRICS** The World Bank

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31.7.2023. – 11.8.2023. Vienna, Austria

**FINANCIAL PROGRAMMING AND POLICY** Joint Vienna Institute and IMF

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## ● **LANGUAGE SKILLS**

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Mother tongue(s): **BOSNIAN**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
<b>ENGLISH</b>	C2	C2	C2	C2	C2
<b>GERMAN</b>	B1	B1	B1	B1	B1

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*Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user*

## ● **DIGITAL SKILLS**

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Statistički program STATA | IBM SPSS Statistics - obrada, analiza podataka, interpretacija rezultata | MS Office (MS Word, MS Powerpoint, MS Excel, MS Publisher, MS Outlook, MS Access, MS Teams) | R (programming language) | C, C++ C#

## ● **ADDITIONAL INFORMATION**

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### **BOOKS**

**Monetary Policy - Western Balkan countries**

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Authors

Kemal Kozarić, Sead Kreso, Selena Duraković, Emina Žunić Dželihodžić

Release Year

2021

**Banking Management**

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Authors

Kemal Kozarić, Emina Žunić Dželihodžić, Nikola Fabris, Mahmuzić Jasmin

Release Year 2020

## **PUBLICATIONS**

### **DETERMINANTS OF INTEREST RATES IN BOSNIA AND HERZEGOVINA – 2021**

Kemal Kozarić, Edin Hrnjica, Emina Žunić Dželihodžić,  
ZBORNİK RADOVA/SARAJEVO BUSINESS AND ECONOMICS REVIEW EKONOMSKI FAKULTET U SARAJEVU  
BROJ 39

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### **CRYPTOCURRENCY-ADVANTAGES, DISADVANTAGES, DETERMINANTS: CASE OF BITCOIN – 2021**

Amra Selimović, Kemal Kozarić, Amila Žunić, Emina Žunić Dželihodžić  
ZBORNİK RADOVA/SARAJEVO BUSINESS AND ECONOMICS REVIEW EKONOMSKI FAKULTET U SARAJEVU  
BROJ 39

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### **Non-performing loan determinants and impact of covid-19: Case of bosnia and herzegovina – 2021**

Amila Žunić, Kemal Kozarić, Emina Žunić Dželihodžić  
Journal of Central Banking Theory and Practice 10, 3, 5-22

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### **Uticaj cijena nafte na zemlje izvoznice i uvoznice – 2020**

Kemal Kozarić, Emina Žunić Dželihodžić, 2020, Financing, 2

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### **FOREIGN DIRECT INVESTMENTS IN WESTERN BALKAN COUNTRIES-COMPARATIVE ANALYSIS. – 2020**

Kemal Kozarić, Emina Žunić Dželihodžić, Mirza Kršo, 2020 ,Sarajevo Business & Economics Review (Zbornik Radova)

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### **Analysis of interest rates and banking sector profitability – 2020**

Kemal Kozarić, Emina Žunić Dželihodžić, 2020, Ekonomske ideje i praksa,36, 21-30

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### **Effects of Macroeconomic Environment on Non-Performing Loans and Financial Stability: Case of Bosnia and Herzegovina**

– 2020

Kemal Kozarić, Emina Žunić Dželihodžić, 2020, Journal of Central Banking Theory and Practice,9,2, 5-27,  
Central bank of Montenegro

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### **Impact of non-performing loans on the banking sector capital adequacy, with the prediction of their movements**

– 2019

Kemal Kozarić, Emina Žunić Dželihodžić, 2019, Zbornik radova/Sarajevo Business and Economics Review, 37

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### **Relationship between non-performing loans and financial stability: Evidence from Bosnia and Herzegovina banking sector**

– 2019

Emina Žunić Dželihodžić, Kemal Kozarić, 2019, BH Ekonomski forum,11, 2, 91-103

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### **Cointegration Analysis of Non-performing Loans and Macroeconomic Conditions – 2017**

Kozarić Kemal, Žunić Emina, 2017, Finance in Central and Southeastern Europe Editors, 89-102, Springer,  
Cham

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### **ANALYSIS OF NON-PERFORMING LOANS IMPACT ON FINANCIAL STABILITY: EVIDENCE FROM BOSNIA AND HERZEGOVINA BANKING SECTOR**

– 2016

Emina Zunic, 8th International Conference of the School of Economics and Business,48,119

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### **EUROPEAN BANKING UNION: EFFECTS AND CHALLENGES – 2016**

Emina Zunic Dzelihodzic

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### **THE ROLE OF MACROECONOMIC DETERMINANTS OF NPLs IN ENVIRONMENT UNDER CRISIS: CHALLENGE FOR BOSNIA AND HERZEGOVINA AND OTHER CENTRAL AND EASTERN EUROPE COUNTRIES**

– 2015

Emina Zunic Dzelihodzic, 2015  
4th International Scientific Conference "Economy of Integration"  
University of Tuzla Faculty of Economics, 140-152

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### **Causes and consequences of NPLs in Bosnia and Herzegovina banking sector – 2015**

Kemal Kozaric. Emina Zunic, Journal of Economic and Social Studies, 5,1, 127-144

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**E – banking in Bosnia and Herzegovina: determinants of acceptance – 2014**

Kozarić Kemal, Žunić Emina, Zbornik radova/Sarajevo Business and Economics Review

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**Financial soundness indicators in Bosnia and Herzegovina banking sector – 2014**

Kemal Kozaric, Emina Zunic, UTMS Journal of Economics,5,2, 159-168

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**Scoring Models of Bank Credit Policy Management – 2013**

Aida Hanić, Emina Žunić, Adnan Dželihodžić,2013, Economic analysis,46, 1-2, 12-27

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## **HONOURS AND AWARDS**

**Dean's List Student Award – School of Economics and Business Sarajevo** Winner for 2007./2008., 2008./2009. and 2009./2010.

## **DRIVING LICENCE**

**Driving Licence:** B