AMIR SOFTIĆ

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# PERSONAL DATA

Date of birth: 15.12.1968.

Place of birth: Sarajevo, Bosnia and Herzegovina

Fields of professional interest: Banking, Bank Management, Business Finance, Corporate Advisory,

Risk Management

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| **EDUCATION** |  |
| 2014-2021 | **Faculty of Economics in Sarajevo**  PhD |
| 2006-2012 | **Faculty of Economics in Sarajevo, University in Sarajevo**  Master of Economics |
| 1991-1997 | **Faculty of Economics in Sarajevo, University in Sarajevo**  Bachelor of Economics |
| 1983-1987 | **Secondary Civil Engineering School, Sarajevo** |
| 1975-1983 **Primary school “Miljenko Cvitković’’ and ’’Franjo Kluz’’, Sarajevo** | |
| **FOREIGN LANGUAGE (1 to 5 – 1 week, 5 excellent)** | |

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| --- | --- | --- | --- |
| **Foreign language** | **Reading** | **Speaking** | **Writing** |
| English | 5 | 5 | 5 |

# WORKING EXPERIENCE

From 01.01.2022. **Sparkasse Bank dd BiH**

Chairman of the Management Board responsible for Directorate of Accounting and Controlling, Directorate for Human Resource Management, Directorate of Secretariat and

Regulatory Compliance and Directorate of Marketing, Communications and Service Quality.

2021-2022. **Sparkasse Bank dd BiH**

Chairman of the Management Board responsible for Credit Risk Management Sector, Strategic Risks Management Sector, Directorate for Anti Money Laundering, operational risks and information security, Directorate of Accounting and Controlling, Directorate for Human Resource Management, Directorate of Secretariat and Regulatory Compliance

2010-2021 **Sparkasse Bank dd BiH**

Executive Director – Member of the Management Board responsible for Risk

Management Division, Directorate of Legal Affairs, Directorate of Accounting and Controlling, Operations, Compliance, AML Department

11/2010-today **S-Leasing doo**

Member of Supervisory Board

2010 **ASA Finance dd Sarajevo**

General Manager of the company

2009-2010 **ASA Finance dd Sarajevo**

Management Board member in charge for Risk Management

2008-2009 **UniCredit Bank dd Mostar**

Head of Division for approval of risks and member of the Credit Committee

2007-2008 **HVB Central Profit Banka dd Sarajevo**

Head of Risk Management Division

2007 **Nova Banjalučka Banka dd Banja Luka**

Deputy Chairman of Credit Committee and advisor to the Management Board

2004-2007 **HVB Central Profit Banka dd Sarajevo**

Deputy Head of Risk Management Division and Head of Department for retail and SME risk management

2002-2004 **HVB Banka dd Sarajevo**

Deputy Head of Risk Management and Credit Administration Department

1999-2002 **Turkish Ziraat Bank Bosnia dd Sarajevo**

Head of Credit Department

1995-1998 **TV BiH**

Journalist and editor of redaction for culture and education of Informative political program

# ADDITIONAL SKILLS (example: computer programs, driving license etc.)

|  |  |
| --- | --- |
| **Name** | **Description** |
| **Software** | MS Office user (Word, Excel, PowerPoint) |
| **Driving License** | B category-passenger motor vehicles |
| **Working capacity** | Tendency to teamwork, management capacity, expressed efficiency in work, innovation |

# KEY QUALIFICATIONS

1. Banking and banking management,
2. Credit risk management,
3. Crediting of legal entities and individuals,
4. Average grade at master studies: 9.8

# SPECIFIC PROFESSIONAL EXPERIENCE

1. Creation of business plans and due diligence,
2. Risk management in realization of investment projects,
3. Consulting in restructuring,
4. Development of models and tools for decision-making in lending process: project manager; Scoring for individuals and SMEs

# OTHER RELEVANT INFORMATION

**Additional professional education**

1. Organizer and participant of 20 trainings / seminars organized by the Association of Professional Risk Managers in BiH, on the following topics:
   * Basel III
   * New regulatory framework in BiH and the EU
   * Forbearance
   * Internal Capital Adequacy Assessment (ICAAP) process
   * Internal Liquidity Adequacy Assessment (ILAAP) process
   * Stress testing
   * Recovery plans
   * International Accounting Standard (IAS) 39
   * International Financial Reporting Standard (IFRS) 9
   * Solvency II Directive
   * Introduction to risk management, financial analysis and financial reporting analysis
   * Risk management in the microcredit sector
   * Supervisory Assessment Process (SREP)
   * New regulatory framework in banking - Stability of the financial sector, credit rating and economic development of BiH
   * The country's credit rating, the new regulatory framework for the banking sector and the risks of investing in small and medium-sized enterprises
   * Fraud forum and best practices in preventing attempted financial and non-financial fraud
2. Management coaching sessions, the Agency Verantius, 01.12.2014-15.11.2019. (topics: Strategic leadership; Change Management; Development of people and heirs; Organizational Culture; Performance Management; Managing Underperformance; Defining mission, values and behavior; Motivation; Team work and dynamic; Management Coaching Session, Agency Verantius; Balance of emotional and rational; Leadership styles (application and consequences); Emotionality / empathy; Development of heirs and talents; Leading up; Motivation and motivational structure; Expertise vs management; Organizational culture – behaviors; Teamwork and Management; Development of people, development of coaching leadership style; Active listening and understanding of motivation; Development potential)
3. Conference of the EU Banking Union and its impact on Member States, Sarajevo, September 2015
4. Education - international accounting standard IFRS 9 Financial Reporting, KPMG and Deloitte Zagreb Sarajevo, 2015
5. Conference on European Economic Integration (CEEI), August 2014
6. Sarajevo Business Consulting: "Islamic Banking and Finance", a two-day training program / December, 2009, Sarajevo
7. Zagrebačka Bank "Leadership and Emotional Intelligence", a four-day intensive training program / June, 2008, Opatija- Croatia
8. Bank Austria Creditanstalt: "Leadership and Managerial Methods"; a five-day intensive seminar / June, 2004, Baden Austria,
9. Training Program - Bank Austria Creditanstalt: "Rating Rules", "Financial Analysis", "Corporate Loans", "International Marketing", "Cash Management", work in the International Credit Department of Bank Austria / Vienna / May, June, July 2002 ,
10. The Central Bank of Egypt: "Credit Operation Seminar", a five-day intensive seminar / November, 1998, Sarajevo,
11. USAID: "Advanced Training Seminar for SMEs", a five-day intensive seminar/ October, 1998, Sarajevo

**Additional professional experience**

1. Panelist of the Bloomberg Adria Conference, Future of Financial Institutions, Sarajevo, 2024.
2. Panelist of 12th Sarajevo Business Forum, Sarajevo, 2023.
3. Panelist of the World Ahead 2022 and 2023 Conference, The Economist, Sarajevo, 2022 and 2023.
4. Guest Lectures on 6 Public Faculties of Economics: Sarajevo, Mostar, Tuzla, Banja Luka, Zenica, Bihać, 2022, 2023.
5. Organizer and panelist of the II Regional Conference of the Association of Professional Risk Managers in BiH (UPRMBiH), and leader of the central panel discussion on "The impact of the new regulatory framework, government risk and credit rating on lending to small and medium enterprises", Sarajevo, 2020.
6. Organizer and manager of the Risk Manager Certification Program in accordance with the GARP Methodology 2019.
7. Panelist of the EBRD Conference on "Supporting Small and Medium-Sized Enterprises for Economic Growth in the Western Balkans", chaired by Claudio Viezzoli, Director General of the EBRD Department for SME Finance and Development, Sarajevo, 2019.
8. Organizer and panelist of the I Regional Conference of the Association of Professional Risk Managers in BiH (UPRMBiH) - topic: "New regulatory framework in banking - stability of the financial sector, credit rating and economic development of BiH", 2018.
9. Guest Lectures at the 1. and 2. Financial conference FINCO; 2016; Sarajevo
10. Lecturer at the Conference of Association of experts in the field of real estate, Faculty of economics, Sarajevo, 2015
11. Lecturer at the Conference on Islamic financing and economy organized by the Faculty of Economics in Sarajevo on the topic: "The possibility of applying early warning signals in the quality management system of the loan portfolio of Islamic banks", November 2014.
12. Lecturer at the seminar of the Association of experts in the field of real estate in BiH on the topic: "The importance of collateral in risk management and allocation of economic capital", October 2014.
13. Lecturer at the annual seminar of insurance companies in BiH on the topic "Basic principles of allocation of bank capital in relation to risk assessment", September 2014.
14. Lecturer at the seminar of Association of Professional Risk Managers in BiH by teaching methodology GARP on the topic: "Risk Management - Theory and Practice", IV and V - Credit process and credit risk management, June 2014.
15. The guest lecturer at the American University on the topic "Risk Management", 2014.
16. Lecturer at the 7th Conference of Internal Auditors in CEE with the topic: ''Development of early warning signals as a precondition for an effective quality management of the loan portfolio '', Sarajevo, May 2012.
17. Education program for 8th generation of the School for internal auditors, Association of Internal Auditors in BiH recognized as IIA in BiH at IIA Global, Sarajevo, November 2011.
18. Seminar: ''Capacity building for banking supervision based on risks'', Partnership for advancing the economic reforms, USAID, Konjic, October 2011.
19. Lecturer at the 6th Conference of Internal Auditors of CEE, with the theme: "Development of the frontend system as the key support tool of efficient credit process '', IIA, Institut für Interne Revision, Vienna, May 2011.
20. Lecturer at the 6th Symposium of IIA BiH ''Continuity in development of internal audit'', with the theme: ''Standardization and designing risk management models", Association of Internal Auditors in BiH recognized as IIA in BiH at IIA Global, Dubrovnik, April 2011.
21. Lecturer within the education of the 7th generation of School for internal auditors", Association of Internal Auditors in BiH recognized as IIA in BiH at IIA Global, Sarajevo, December 2010.
22. Permanent lecturer at the seminar "Certification of credit analyst for legal entities", Faculty of Economics, Business Academy-Banking Academy, Sarajevo, 2010 and 2011.
23. Permanent lecturer at the seminar: "Risk management for legal entities", Faculty of Economics, Business Academy-Banking Academy, Sarajevo, 2010 and 2011.
24. Lecturer at 5th Symposium of the Association of Internal Auditors in BiH: "Continued Internal Audit", with the theme: "Effective risk management in leasing companies", Association of Internal Auditors in BiH recognized as IIA in BiH at IIA Global, Dubrovnik, April, 2010.
25. Lecturer at the 12th International Symposium of the Association of Accountants and Auditors of FBiH: "The importance and role of monitoring the loan portfolio with an aim of reducing risk in the financial crisis", Neum, September 2009.
26. Lecturer at the seminar: "Educational program for management of company Širbegović Gračanica", Business Academy Sarajevo, Sarajevo Economic Institute, Gračanica, December, 2007

**Membership in supervisory, management and other committees**

1. Member of the Supervisory Board of Wiener insurance Vienna Insurance Group a.d.

# REFERENCES – BIBLIOGRAPHY

1. **PROFESSIONAL PAPERS (CONFERENCES, SYMPOSIUMS)**

* 1. Credit Standards, Monetary Transmission and Role of Banking, Profesional magazine article ‘’Busines Magazine’’, 2024.
  2. Professional magazine article „Banke“, 2015
  3. Possibility of applying early warning signals in the quality management system of the loan portfolio of Islamic banks, Faculty of Economics-Business School, Sarajevo, November 2014 (co-authored with Prof. dr. Fikret Hadžić)
  4. Standardization and designing of risk management models, 6th Symposium IIA BiH, Dubrovnik, April, 2011, Collection of works 5, Institute of Internal Auditors of Bosnia and Herzegovina recognized as IIA in BiH at IIA Global (co-authored with Prof. dr. Fikret Hadžić).
  5. Efficient management of risk in leasing companies, Global Management Challenges for Internal Auditors, European Confederation of Institutes of Internal Auditing, ECIIA Yearbook of Internal Audit, 2010/11, Berlin 2011 (co-authored with Prof. dr. Fikret Hadžić),
  6. Effective risk management in leasing companies, 5th Symposium of the Institute of Internal Auditors in Bosnia and Herzegovina, Dubrovnik, April, 2010, Collection of works 4, Institute of Internal Auditors of Bosnia and Herzegovina recognized as IIA in BiH at IIA Global, Sarajevo, April, 2010 (co-author with Prof. dr. Fikret Hadžić).
  7. Relevance and role of monitoring of the loan portfolio with an aim of reducing risk in the financial crisis,

12th International Symposium of the Association of Accountants and Auditors of FBiH, Neum, 2009, Collection of works 3, Association of Accountants and Auditors of FBiH, September, 2009 (co-authored with Prof. dr. Fikret Hadžić),

* 1. Efficient management of credit risks in banks and micro-credit organizations, Symposium of the Association of Internal Auditors in Bosnia and Herzegovina, Brela, 2008, Collection of works 2,

Association of Internal Auditors in Bosnia and Herzegovina, Faculty of Economics-Business School, Sarajevo, April, 2008 (co-authored with Prof. dr. Fikret Hadžić).

1. **DOMESTIC RESEARCH PROJECTS**

* 1. Due diligence; FIMA Bank/ 2009, ASA Group
  2. Due diligence; Nova Banjalučka Bank/ 2005, Bank Austria Creditanstalt
  3. Due diligence USAID portfolio/ 2003, HVB Central Profit Bank
  4. Due diligence; Central Profit Bank/ 2003, Bank Austria Creditanstalt