

PERSONAL INFORMATION

Ivica Klinac, PhD



Sex Male | Date of birth | Nationality

WORK EXPERIENCE

May 2020 - today

- **Financial Evaluator**
 - **KPMG LLC Croatia**
 - **WYG Savjetovanje LLC Croatia**
 - Financial evaluation of project
 - Financial evaluation of financial instruments
- **Business or sector** State Agency for Financing – HAMAG BICRO

May 2019 - today

- **Teacher/ External Associate**
 - **Baltazar Zaprešić Polytechnic and ASPIRA College of Management and Design in Split**
 - In the academic year 2021/2022, teaches independently at the Baltazar Zaprešić Polytechnic in the course Financing Business Combinations, while at the ASPIRA College of Management and Design in Split teaches in the course Business Economics.
 - **University in Zadar, Department of Economy**
 - In the winter semester of the 2019/2020 academic year, conducted seminar classes in the EU Economics course with special emphasis on EMU banking institutions. In the summer semester of the 2019/2020 academic year independently taught classes and exercises in the Quantitative Methods course as well as exercises in the course Entrepreneurship.
- **Business or sector** University Education

December 2010 - June 2017

- **Branch Manager Zadar**
 - **Veneto Bank PLC Croatia**
 - Full responsibility for conducting banking operations in the Zadar County and beyond. Entrusted with the responsibility of acquisition and development of relations with clients in the segment of corporate clients and the retail clients, team management in the realization of credit and deposit business plans, and responsibility for treasury and treasury operations. Full responsibility for working on internal and legal acts that regulate the bank's operations and actively maintaining relations with the local community through support programs for entrepreneurs.
- **Business or sector** Banking

December 2009 - December 2010

- **Regional Manager Dalmatia**
 - **OTP Leasing PLC Croatia**
 - Full responsibility of re-establishing the operational activities of OTP Leasing Croatia for the area of the Dalmatia region. Acquisition and development of relations with clients in the segment of corporate as well as retail clients. Responsible for daily operation and cooperation with OTP Bank PLC Croatia.
- **Business or sector** Leasing Financing

June 2005 - March 2009

- **Key Account Manager**
 - **Hypo Alpe-Adria-Bank PLC Croatia**
 - Leader in the corporate sector with personal competence of approving placements as well as acquisition and management of the segment of medium and large clients, monitoring of investments, collection and monitoring of due liabilities, cooperation with other parts of Hypo Group.
- **Business or sector** Banking

February 1997 - June 2005

- **Head of Risk controlling in Risk Management**
- **Credit Risk Manager**

- Assistant to Head of Risk Management
- Relationship Manager
 - Splitska Banka PLC Croatia/ Splitska Banka – UniCredito Italiano PLC Croatia/ HVB Splitska Banka PLC Croatia
 - Started in the Small Business Department, shortly after which moved to the Corporate Clients Department with a special emphasis on managing relationships with clients of significant exposure to the bank (so-called VIP clients). After the Bank joined Unicredit Group as part of restructuring and taking over new business standards, conducted internal training to establish processes and procedures in the bank's commercial operations in cooperation with external consultants McKinsey & Company as a leader in training new commercial skills complemented by financial analysis. After entering the new group, improved in the Credit Risk Department with the task of establishing new tools for credit risk analysis and monitoring. Participate in the Due Diligence process as a member of the bank's sales team to the HVB Group. Within the new group, advancing to the position of Credit Risk Manager with the authority of independent risk assessment and analysis. Undergoing intensive internal training at Bank Austria Creditanstalt AG (title: *Creditworthiness & Financial Analysis in Corporate Business*) after which manage the credit risk approval team for legal entities and the supervision of credit risks for legal entities. Directly participate in the successful adjustment of the Bank to the new standards of the Group, helping in the preparation of credit applications in accordance with internal rules in the decision-making process by giving a recommendation of approval from the aspect of risk. Collect and analyze statistical data for the implementation of the *scoring model of credit risk assessment* for the retail sector and small corporate clients in cooperation with the leading corporation in the segment of credit risk analysis - *Experian Vienna*. In adapting the scoring model to Croatian conditions, especially concerned with adjusting the model parameters. As part of the vertically integrated Risk Management Department, became the Head of Portfolio Analysis in cooperation with the BACA Group in the field of credit risk portfolio segmentation and harmonization of policies for determining provisions for NPLs and potentially NPL placements. In charge of supporting the day-to-day operations of the corporate sector, the retail sector and credit risk - daily monitoring of the loan portfolio, provisions for losses and overdue liabilities. Taking over the position of Head of Controlling of the Risk Management Department and starting preparations for the introduction of BASEL standards in cooperation with the IT Department, the Market Risks Department and the Accounting Department in the segment of database organization, portfolio analysis and reporting.
- Business or sector Banking

EDUCATION AND TRAINING

- | | |
|---------------------------|---|
| April 2018 | • PhD degree in Banking and Finance <ul style="list-style-type: none"> ▪ University of Split, Faculty of Economics Split |
| July 2017 – October 2017 | • Postgraduate seminar in Econometric analysis <ul style="list-style-type: none"> ▪ The Institute of Economics Zagreb |
| February 1997 – June 1997 | • Postgraduate school in corporate banking <ul style="list-style-type: none"> ▪ Croatian Banking Institute (HIBO) ▪ Deutsche Bank |
| December 1996 | • Master degree in Quantitative economics <ul style="list-style-type: none"> ▪ University of Split, Faculty of Economics Split |
| June 1990 | • Engineering technician <ul style="list-style-type: none"> ▪ Technical High School Zadar |

PERSONAL SKILLS

Mother tongue(s) • Croatian

Other language(s)

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1
Business English School "Linguarama"/ Stratford upon Avon					

Italian	A1	A1	A1	A1	A1
---------	----	----	----	----	----

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
Common European Framework of Reference for Languages

Communication skills

- Very good communication skills gained through experience in international banking and financing business environments

Organisational / managerial skills

- Team leadership in Banking

Job-related skills

- Good knowledge of project process management and quality control
- Scientific and professional knowledge of prudential regulation of banking operations

Computer skills

- Microsoft Office tools, IBM AS400 Query, statistical packages STATA, R, SPSS, Eviews.

Other skills

- Very good training and education skills

Driving licence

- B

ADDITIONAL INFORMATION

- References**
 - Pregled po znanstveniku: Ivica Klinac (MB: 370422) - CROSBI (irb.hr)
- Honours and awards**
 - Award "Dr. Pero Jurković" for scientific papers in the field of finance at the **Faculty of Economics – Zagreb** for the year 2020
- Family**
 - Married, two children
- Hobby**
 - Swimming