

## Curriculum Vitae

### Personal details

First name	Goran
Last name	Smolović
Telephone	++382 (0)67 860507
E- mail:	
Date of birth:	18.06.1977
Current position/Occupation	Head of risk controlling in Hipotekarna banka AD Podgorica

### Working experience

December 2009 -	Hipotekarna Banka AD Podgorica
	January 2014 – Head of risk controlling (According to new systematization) December 2009 – December 2013 - Head of risk department
October 2006 – December 2009	Hypo Alpe Adria Bank AD Podgorica
	January 2008 – December 2009 Head of Retail department January 2007 – December 2008 Head of Product development and quality assurance in Retail department October 2006 – December 2006 Head of Product development and quality assurance in Corporate department
January 2006 – October 2006	NLB Montenegro banka AD Podgorica (After acquisition of the Euromarket bank by the NLB bank)
	Back office department
August 2002- December 2005	Euromarket banka AD Podgorica
	Corporate and SME department - loan officer Treasury department – officer

### Education

2006 -2007	Master's degree at the Faculty of Economics (University of Montenegro) – direction Finance and Banking (master's thesis: "Management of interest rate risk in banks")
1996-2001	Faculty of Economics (University of Montenegro) – Economist Level in national classification (VII – level) – Finance and Banking
1992-1996	High School "Gimnazija Slobodan Škerović" Podgorica, direction - natural sciences

### Additional Education (Trainings/ Seminars)

July 2009	Technical training (strengthening the protection of the euro in the financial sector) (CBCG and OLAF)
May 2008	Certificate for Project and multi project management for Top management (next level consulting)
April 2005	SEED training - Financial Leasing
October 2004	Credit business, Basel II, Risk management (Raiffeisen Vienna)
December 2003	Certificate of achievements in Credit and Financial Analysis (EBRD)
April 2003	Training Commerzbank Frankfurt AM (Aktengesellschaft) For international banking
November 2002	Training courses for SME loan officers (GFA management)

### Projects

In Hipotekarna Banka	<p>Implementation of IFRS in Hipotekarna banka (provisioning policy, Calculation of PD's, LGD's and all procedures, policies etc. for IFRS)</p> <p>Scoring model for legal entities (EBRD scoring, Altman Z score, Ohlson's O_score, Zmijewski Z_score, Chesser model)</p> <p>Profitability of Business units and transfer price system</p> <p>Participation in team for issuing of subordinated bonds in Hipotekarna banka in the amount of 10 M EUR</p> <p>Credit Analyses – new credit analyses</p> <p>Implementation of new DMS (document management system with lawyers office “Čvorović, Minić, Radunović” and automation of processes) -JIRA</p> <p>Implementation of new DMS (document management system in forced collection and automation of processes) -JIRA</p> <p>Implementation of ICAAP in HB (In accordance with Basel II)</p> <p>Implementation of Public announcement of data in HB HB (In accordance with Basel II)</p> <p>RSI project – preparation and application for Risk sharing instrument with EIB (European Investment Bank)</p> <p>Participation in preparation for Collateral database and automation of booking and monitoring of collaterals, effects on RWA (Risk weight assets).</p> <p>All stress tests (credit, liquidity, market and operational risks) for internal purposes and for CBM (Central bank of Montenegro)</p> <p>All kind of plans, strategies, policies and procedures for risks, equity and solvency ratio.</p>
Hypo Alpe Adria Bank AD Podgorica	<p>PK ( Private Kunde)– Rating for individuals – participated as representative from Montenegro (retail segment)</p> <p>SC (Small companies) – Rating for small companies participated as representative from Montenegro (retail segment)</p> <p>Product development and catalogue development for Retail department</p>

	Participated in data migration from ZIS software solutions to Globus Temenos (T24 solution) - from the retail side
NLB Montenegrobanka AD Podgorica	Participated in data migration and parameterization of software solution "Pexim" in NLB Montenegrobanka and merging of two banks in one (after acquisition of Euromarket bank AD Podgorica) Participated in back office operations of cleaning the data after merging of two banks
Euromarket bank AD Podgorica	Participated in data migration and parameterization of data for corporate department and data migration from IBIS to "Pexim"

### Personal skills and competences

Languages			
Self assessment	<b>Understanding</b>	<b>Speaking</b>	<b>Writing</b>
<b>English language</b>	Excellent	Excellent	Excellent
Computer skills and competences	MS Office (Word, Excel, Power Point, Access, Internet), SQL		
Other skills and competences	Reliable, hardworking, managed by objectives and giving full contribution to accomplishments of the company and the team.		
Driving license	Category B		