



**Emina Žunić  
Dželihodžić**

**Nationality:** Bosnian-Herzegovinian

## CONTACT

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## WORK EXPERIENCE

- **02.1.2013. – 13.11.2014.** Sarajevo, Bosnia and Herzegovina  
**Expert Associate for Production and Coproduction** BH Telecom dd
- **14.11.2014. – 08.8.2020.** Sarajevo, Bosnia and Herzegovina  
**Senior Associate for Portfolio Analysis** Central Bank of Bosnia and Herzegovina
- **09.8.2020. – CURRENT** Sarajevo, Bosnia and Herzegovina  
**Expert Economic Analyst - Monetary Policy** Central Bank of Bosnia and Herzegovina
- **8.2016. – 10.2018.** Sarajevo, Bosnia and Herzegovina  
**Secretary of Investment Committee** Central Bank of Bosnia and Herzegovina
- **12.2020. – 4.2021.** Sarajevo, Bosnia and Herzegovina  
**Head of Monetary Analysis Section** Central Bank of Bosnia and Herzegovina
- **9.2017. – 1.2018.** Sarajevo, Bosnia and Herzegovina  
**Teaching Fellow - Commercial Banking** School of Economics and Business, University of Sarajevo
- **12.2017. – 3.2018.** Sarajevo, Bosnia and Herzegovina  
**Industry Expert - Commercial Banking** School of Economics and Business, University of Sarajevo
- **2018 – 2021** Sarajevo, Bosnia and Herzegovina  
**Industry Expert** School of Economics and Business, University of Sarajevo  
Courses:
  - Commercial Banking Management,
  - International Banking,
  - International Finance

## 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
- **9.2018.**  
**Bachelor of IT** Faculty of Information Technologies Mostar

09.5.2017.

**Certified Internal Auditor** Internal Auditor Association of Bosnia And Hercegovina

2017

**EU projects** Euroconsalting

2017

**R Programming** Oxford Institut

2023

**Certificate / Strengthening Fiscal Governance in the Western Balkans EU-funded Trust Fund - Training on Basic Econometrics** The World Bank

31.7.2023. – 11.8.2023. Vienna, Austria

**Financial programming and policy** Joint Vienna Institute and IMF

## LANGUAGE SKILLS

**MOTHER TONGUE(S):** Bosnian

**Other language(s):**

**English**

**Listening** C2

**Reading** C2

**Writing** C2

**Spoken production** C2

**Spoken interaction** C2

**German**

**Listening** B1

**Reading** B1

**Writing** B1

**Spoken production** B1

**Spoken interaction** B1

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

## DIGITAL SKILLS

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

### Books

**Monetary Policy - Western Balkan countries**

Authors

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

Release Year

2021

**Banking Management**

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

**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**

School of Economics and Business Sarajevo

● **Dean's List Student Award** Winner for 2007./2008., 2008./2009. and 2009./2010.

#### **Driving Licence**

● **Driving Licence:** B