Neven Vidaković hrvatski ili english **RADNO ISKUSTVO:**

Specijalist za rizik, Intesa Sanpaolo Milano (15/4/2009 - 31/12/2011)

- Praćenje likvidnosnoga, kreditnoga, tržišnoga i operativnoga rizika ISP banke subsidiare. Fokus na strukturu banke i izloženost navedenim rizicima.
- Praćenje položaja i VaR limita za banke subsidiare. Sudjelovanje u procesu stvaranja i praćenja limita za knjigu trgovanja i bankovnu knjigu za pojedine banke.
- Praćenje i usklađivanje politika likvidnosti i tržišnoga rizika za banke subsidiare, sudionik u procesu usvajanja politika ISP-a u pojedinim bankama. Sudjelovanje u koordinaciji između banaka u usvajanju drugovih ISP standarda.
- Izrada izvještaja o stanju pojedinih podružnica banke s fokusom na regulacija, tržišnim uvjetima, likvidnost.

Viši analitičar, Strateški ALM Ured: Privredna banka Zagreb (1/9/2005 - 15/4/2009)

- Analiza ročne strukture banke i rizik likvidnosti u odnosu na: proizvode, valutnu strukture, poslovne jedinice, rezidentnost.
- Izrada simulacija i projekcija likvidnosti banke s obzirom na strukturu aktive i pasive. Kreiranje budžeta i budžetskih projekcija s obzirom na promjene u regulaciji uz posebnu pozornost na rizik likvidnosti i izvore financiranja.
- Sudjelovao u stvaranju modela za procjenu i prognozu rizika kamatnih stopa i rizika likvidnosti, izrada simulacija i stress testova. Analiza monetarne politike i utjecaja monetarne politike na likvidnost bankarskog sustava.
- Analiza propisa Centralne banke, određivanje utjecaja propisa na bilanci Banke. Stvaranje strateških prijedloga za strukturu bilance Banke (valuta, prebivalište, ročnost) za Alco odbor. Razvoj modela i strategija za optimiziranje bilance, troškova sredstava i profitabilnost u odnosu na sadašnje i moguće buduće promjene u regulativi.
- Organizacija i priprema materijala za Alco sastanke s naglaskom na prezentacija o razvoju bilance, prognoza i proračuna te ostvarenje ciljeva, rizik likvidnosti, izvore financiranja.

- Sudjelovao u ALM projekta s ciljem primjene ALM softvera: analiza ročne strukture bilance, proizvoda i transakcija. Stvaranje izvješća iz ALM softvera.
- Razvoj matematičkih modela kako bi se pratilo kretanje kamatnih stopa i makroekonomskih varijabli u hrvatskom gospodarstvu. Izrada simulacija za određivanje utjecaja makroekonomskih faktora (tečaj, količina novca, nezaposlenost) na bilancu banke, likvidnosti i kvalitetu kreditnoga portfelja.

Portfolio menadžer / Trader: Carnegie Trading Group (1/06/2003 - 1/05/2005, Cleveland, USA)

- Trgovac futures i opcijskim ugovorima za klijente i svoj portfelj (proprietary trading), razvoj investicijskih portfelja, analiza mogućih tržišnih pozicija uključujući trgovine između tržišta.

- Temeljna i tehnička analiza tržišta futuresa i opcija. Analiza novih trgovina putem keš tržišta i financijskih derivata, analiza mogućih trgovanja preko kombinacije u keš i budućoj poziciji.

- Razvoj matematičkoga softvera kako bi se poboljšalo trgovanje spot i derivatskim instrumentima

Praksa: Bank Brod (02/05/2000 - 12/07/2000 Slavonski Brod, Croatia)

- Analiza tržišta stranih valuta s fokusom na : dolar, euro i jen.
- Učestvovao u dugoročnome i kratkoročnome planiranju kreditne aktivnosti. Pravio prognoze poslovanja s obzirom na trenutna makroekonomske i mikroekonomske uvijete. .

- Analiza kreditne izloženosti u utjecaj kreditne izloženosti na poslovanje banke.

OBRAZOVANJE:

- Sveučilište u Ljubljani, doktorat iz ekonomije - u fazi pripreme doktorata
- Sveučilište u Ljubljani, Znanstveni Magisterij iz ekonomskih znanosti Rujan 2007 prosjek 8/10
- Sveučilište Michigan, Ann Arbor. Diploma iz ekonomije i financijske matematike. Svibanj 2003 prosjek 3,2/4.
- Gimnazija City High Grand Rapids, Michigan Rujan 1998 - Svibanj, 1999
- Gimnazija "Matija Mesić", Slavonski Brod, Rujan 1995 - Lipanj, 1998

VJEŠTINE:

- FINRA (bivši NASD) Serija 3 (95%) dozvola za trgovanje futures i opcijskim instrumentima, FINRA Serija 7 (85%) dozvola za trgovanja dionicama i dužničkim instrumentima za sva tržišta u SAD-u, FINRA Serija 30 (90%) dozvola za kontrolora i menadžera trgovanja.
- Odlično znanje engleskoga, srednje znanje NJemačkoga i talijanskoga jezika.

WORK EXPERIENCE:

Risk specialist, ISBD Risk monitoring, Intesasanpaolo Milan (15/4/2009 – 31/12/2011)

- Monitoring of liquidity, credit, market, operations risks for the ISP subsidiary banks. Focus on the term structure of the subsidiary banks; exposure to the liquidity, market and repricing risks.
- Monitoring of the position and VaR limits for subsidiary banks. Participants in the process of limit creation and limit review for trading and banking book for individual banks.
- Liquidity and market risk policy review for the subsidiary banks, participant in the process of the adoption of the Group policies in individual subsidiary banks. Participation in coordination between banks in adopting other ISP standards.

- Creation of reports presenting the situation of the individual subsidiary banks with focus on regulation, market conditions, liquidity constraints.

Senior Analyst, Strategic ALM Office: Privredna Banka Zagreb (1/9/2005 – 15/4/2009)

- analysis of the bank's term structure and liquidity risk with respect to: products, currency structure, business units, residency.
- Performed liquidity simulations and projections of bank's assets and liabilities. Creation of budget and budgetary projections with respect to the changes in the regulation with special attention to the liquidity risk and sources of funding.
- Participated in creation of models for assessment and forecast of the interest rate risk and liquidity risk, performed stress test simulations. Analysis of the monetary policy and the impact of the monetary policy on liquidity of the banking system.
- Analysis of the Central bank's regulation, determination of the impact of the regulation on the bank's balance sheet. Creation of the strategic proposals for the structure of the bank's balance sheet (currency, residency, term) presented at the ALCO meetings. Development of models and strategies to optimize the balance sheet, cost of funds and profitability with the respect of the current and possible future changes in the regulation.
- Organization and preparation of materials for ALCO meetings with focus on the presentations regarding balance sheet developments, forecast and budget goals and realization, liquidity risk, funding structures.
- Participated in the ALM project with the goal of implementing ALM software: analysis of the balance sheet structure, product mapping, and transaction characteristics. Creation of reports using ALM software output.
- Development of mathematical models in order to track interest rates movement and macroeconomic variables in Croatian economy. Performed model simulation to determine the impact of the macroeconomic factors (exchange rate, quantity of money, unemployment) on the bank's balance sheet, liquidity and quality of portfolio.

Portfolio manager/Trader: Carnegie Trading Group (1/06/2003 – 1/05/2005, Cleveland, USA)

- Trader futures and options for clients and my own portfolio (proprietary trading), development of investment portfolios, analysis of possible market positions involving inter market spreads.
- Fundamental and technical market analysis of futures and options markets. Analysis of new trading using cash market and financial derivatives, analysis of possible trading opportunities combining cash and futures positions.
- Development of mathematically based computer software in order to optimize options, futures and cash trading.

Internship: Bank Brod (02/05/2000 - 12/07/2000 Slavonski Brod, Croatia)

- Forex analysis of dollar, Euro and yen markets.
- Participated in short and long term development and planning of credit expansion. Wrote forecasts based on current macroeconomic and microeconomic developments in Croatia.

- Research about credit exposure and the impacts of credit exposure on general business of the bank.

EDUCATION:

- University of Ljubljana, PHD in economics, theses approved, expected finish June 2010
- University of Ljubljana, Masters in Economics September 2008 GPA 8/10
- University of Michigan in Ann Arbor, Major in Economics and Financial Mathematics. GPA 3.2/4.
- City high, high school in Grand Rapids Michigan, 4,9/5 GPA

SKILLS:

- FINRA (former NASD) Series 3 (95%) permission to trade futures and options, FINRA Series 7 (85%) permission to trade stock, bonds, on all USA markets, FINRA Series 30 (90%) permission to manage trading office.
- Excellent knowledge of English medium knowledge of German and beginners of Italian.