

CURRICULUM VITAE

Velimir Babić

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Work experience

«DEPOSIT INSURANCE AGENCY » Republic of Serbia

05/2024-01/2025

President of Board of Directors

02/2023-05/2024

Independent member of Board of Directors

«SILBO DOO » Belgrade

03/2021-

Member of Supervisory Board

«B4 FINANCE DOO » Belgrade

07/2019-

General Manager

➤ Own company that deals with consultancy services in the following fields:

- Funding
- Corporate finance
- Project & structured financing
- Green transition
- Business strategy
- Organization
- Risk management
- Crisis management and financial restructuring
- Tax counseling

«VOJVODANSKA BANKA A.D. » Novi Sad, OTP Group (until Dec 1st 2017 NBG Group)

01/2016-06/2018

Executive Board Member

11/2015 – 06/2018

Chief Credit Officer

- Managing Credit Risk Division
- Direct superior to three departments: Corporate Credit Risk, Retail Credit Risk and Policies, Procedures and Analytics Department; until January 2017 also Retail&Small Business Collection and Work Out Department
- Main achievements:
 - Handling portfolio of EUR 700 mio on average
 - Constant improvement of portfolio quality with NPL ratios far below market average: from 17.1% (market at 22%) in 2015 to 7.9% (market at 15.6%) in 2017
- Main responsibilities:
 - Executive Board Member
 - Credit Approving Bodies chairman with veto right
 - Troubled Assets Committees member
 - Write-off Committee member
 - Participation in other committees of the Bank when needed
 - Member of the core management team engaged during the selling process of the Bank to OTP Group
 - Monitoring of portfolio quality and implementation of corrective and preventive measures in order to meet targeted credit risk KPIs
 - Participation in the implementation of regulatory requirements, recent ones being EBA rules for categorization of assets and IFRS 9
 - Participation in planning and implementation of Bank's strategy taking into account acceptable level of credit risk
 - Participate as verifier in Impairment Process
 - Insure that all the policies, procedures, processes and other internal enactments are compliant with the regulation, standards and best practice
 - Approves all the changes of Corporate, Retail and SBB Credit Policies
 - Approves each introduction/modification of credit products
 - In cooperation with other relevant Units manage internal limits
 - Giving expertise and control of credit process
 - Infrastructure and processes enhancement
 - Proposing training programs, active training and coaching of staff
- Representing the Bank in Serbian Chamber of Commerce- Board of Banking and Insurance and in Serbian Association of Economists
- Member of Serbian Association of Managers

03/2012 - 11/2015

Head of Corporate Banking Division

- Business segment definition: legal entities above EUR 0.5 mio of annual net sales
- Reports to the Executive Board
- Direct superior to four departments: Large corporate, SME, Collection Monitoring&Loan Recovery and Corporate Sales Support Department
- Main achievements:
 - Growth of total performing loan portfolio from EUR 309 mio in 2012 to EUR 373 mio in 2015 representing cumulative growth rate of 20% vs market rate of 1.5% for respective period. SME growth for the same period from EUR 44 mio to EUR 114 mio or 159%
 - Increase of client base to 2.500 clients with more than 500 credit clients
 - Corporate Regional Centers expansion –opened two new Centers out of four in total

- Main responsibilities:
 - Budgeting process in corporate segment;
 - Lending and ancillary business strategies creation and implementation;
 - Recruitment;
 - Infrastructure and processes enhancement;
 - Products development;
 - Campaigns creation and implementation;
 - Direct relationship with biggest clients;
 - Structuring and pricing of credit and other transactions;
 - Giving expertise and control of credit process;
 - Membership in Credit Committees, chairman in one of them
 - Membership in Asset&Liability Committee
 - Participation in other committees of the bank when needed;
 - Signing various contracts and documents in accordance with signing authority limits;
 - Management of past dues exposures and restructuring;
 - Proposing training programs, active training and coaching of staff;
 - Coordination of daily activities and strategy implementation with other units of the Bank and NBG Group Head Office

«EUROBANK EFG A.D.» Belgrade

08/2007 - 03/2012

Head of SME, Corporate Banking Division

- Business segment definition: legal entities from EUR 1 mio to EUR 40 mio of annual net sales
- Reports to the Corporate Banking Executive Board Member
- Direct superior to seven Corporate Regional Centers across the country
- Main achievements:
 - Growth of total performing loan portfolio from EUR 24 mio in 2007 to EUR 121 mio in 2012 representing cumulative growth rate of 404% vs market rate of 106% for respective period
 - Corporate Regional Centers expansion –opened three new Centers out of seven in total

«RAIFFEISEN BANK A.D.» Belgrade

05/2007-08/2007

Head of SME Banking Department, Regional Center Belgrade 1

- Business segment definition: legal entities from EUR 1mio to EUR 5 mio of annual net sales
- Reported to SME Banking Division Head
- Direct superior to seventeen Relationship Managers across the region , including four Branch Managers from Požarevac, Smederevo, Pančevo and Vršac
- Handling portfolio of EUR 30 mio
- Sales strategy, organization, lead and monitoring – active participation in Sales Force Effectiveness concept implementation

02/2006 – 05/2007

Deputy Head of SME Sales Department in Head Office

- Business segment definition: legal entities from EUR 1mio to EUR 5 mio of annual net sales
- Reported to SME Sales Department Head in Head Office
- Direct superior to three SME Coordinators and Collection and Restructuring Officer

08/2004 – 02/2006

Credit Officer/Senior Credit Officer

- Business segment definition: legal entities from EUR 1 mio to EUR 5 mio of annual net sales
- Reported to SME Sales Department Head in Head Office

«NATIONAL SAVINGS BANK A.D.» Belgrade

04/2004 – 08/2004

Credit Officer

Education

University of Belgrade, Faculty of Economics, educational specialization in Finance, Banking and Insurance. GPA: 8.97 out of 10.

Trainings/courses (the most significant ones):

2005 „Basic Credit Analyses“

2006 „Advanced Credit Analyses“

2006 „Project Finance“

2007 „Sales in Corporate Banking“

2010 Harvard Business School: “Developing as a Leader” course

2016 Euromoney: “Problem Loans&Distressed Debt Restructuring”

Skills:

Computer: MS Office applications (Word, Excel, Outlook, Power Point); Lotus notes

Language:

- Serbian – native language
- English – advanced

Other: Driving license B category

Personal details

- Date/Place of birth: November 2, 1975, Kikinda
- Gender : Male
- Citizenship : Republic of Serbia
- Marital Status : Married, two children

Other interests

- Reading
- Sports: swimming, basketball, jogging, any team sport