

ANUSH HAKOBYAN

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Profile: Solid background in banking sector (Basel 2 –Pillar 1, Pillar 2; treasury operations, interbank credits and currency exchange , trade finance products, correspondent relations) and efficiency analysis (based on banks' financial statements): analysis of stability and efficiency, tendency of mergers and acquisitions. Skilled in presentations; have experience in negotiations.

PROFESSIONAL EXPERIENCE

GE Money Bank a.s., Prague, Czech Republic

Enterprise Risk Management Unit (Basel 2 project)

Risk Analyst

Pillar 2 project leader responsibilities :

August 2007- Present

- Development of ICAAP model and documentation
- Organization of Pillar 2 presentations for SMT
- Preparation of Strategic Risk assessment session
- Development of crisis scenario for stress-tests
- Risk Handbook

Credit risk leader (Pillar 1 project), responsibilities :

May 2007- September 2007

- control , validation and monitoring of scoring-rating models, LGD and EAD
- methodology preparation for the used risk assessment models
- preparation of documents, minutes and activities for monthly Credit Risk Committee

Economic Institute of the Academy of Science of the Czech Republic

Junior Researcher-Analyst

May 2005 – September 2007

Responsibilities:

Research, data collection, analysis (time-series, panel data)

Bank Mellat Closed Joint Stock Company (100% foreign capital), Yerevan, Armenia

Head of International Transactions and Correspondent Relations

November 1998- October 2001

Department

Responsibilities:

- Management of interbank loans and deposits portfolio (contracts negotiations, disbursement management, on-going monitoring, risk and quality diversification); syndicated loans to corporate customers
- Treasury operations on interbank market (currency exchange operations, cash allocation-contracts negotiations, control over execution)
- Establishment of correspondent relations on foreign and local markets : Vostro / Nostro accounts (contracts negotiation, accounts reconciliation, transfers)
- Trade finance products operations (Documentary Credits, Letter of Guarantee)
- Training and supervision of department team, and day-to-day guidance of department job
- Control over financial and accounting reports on the department transactions

Achievements:

- establishment of the department, with well organized structure and well trained team;
- assistance in development of international banking operations on the local market;
- assistance in development of treasury operations, i.e. optimization of cash flow and allocation on the market.

Bank Mellat Closed Joint Stock Company (100% foreign capital), Yerevan, Armenia

Economist in International Department

December 1994-November 1998

- Payment orders to/ from abroad
- Currency exchange operations on Yerevan Stock Exchange
- Establishment and development of correspondent relations on local and foreign market: Vostro / Nostro accounts
- Trade finance products operations (Documentary Credits, Letter of Guarantee); customers consultancy
- Telex/ SWIFT operations
- Back office transactions of the department

Bank Credito Italiano, Florence Italy

August 1994-November 1994

Intern in International Transactions Department

Center of Economic Research and Graduate Education of Charles University, Prague Czech Republic

Research Assistant (data collection, applied econometrics) for prof. Jan Hanousek, CERGE-EI, Prague **2005-2006**

Teacher assistant for Prof. Noguera, Macroeconomics I, CERGE-EI, Prague **2004**

Assistant in Global Developments Network program: **2002-2004**

-Organization of conferences, grant competitions; Data analyses; data collection.

EDUCATION

Center of Economic Research and Graduate Education of Charles University (CERGE-EI)

Prague, Czech Republic (accredited by the New-York State Board of Regents)

June 2001- May 2005**Ph.D. in Economics**

Dissertation: "Essays on Stability of Banking System in Transition Countries", Defense is expected in 2007

M.A. in Economics, Center of Economic Research and Graduate Education of Charles University (CERGE-EI)

Prague, Czech Republic (accredited by the New-York State Board of Regents)

2004**M.A. in Economics , Yerevan State University, Yerevan, Armenia****1991-1996**

Majors: International Trade, Banking, Macroeconomics

Thesis: "The significance of banks in the development of the external trade of the country".

PROFESSIONAL COURSES

*University of Pennsylvania, School of Arts and Sciences, Center for Organizational Dynamics***Business Growth Strategies and Successful Implementation (Diploma)****January 2006 - May 2006**

Prof. Eric van Markensteijn

*European Economic Association, INTAS, EERC, EROC***Econometrics and its Applications to Policy Analysis (Diploma)****July 2005***European Youth School, Italy***Macroeconomic Stability and Stability Pact EU (Diploma)****May 2003***Association of Chartered Certified Accountants (ACCA)*

Education postponed due to the acceptance to the western Ph.D program

January 1999 - May 2001

AWARDS

Global Development Network, Grant Competition, Award for paper

January 2006

"Stability and Foreign Banks. Friends or Enemies?"

July 2006

Economic Education and Research Consortium Moscow, Grant Competition, Award for paper

"Stability of the Banking System in Transition Countries: Efficiency and Profit-structure analyses."

• CERGE Foundation Grant for Research Stay at University of Pennsylvania

January 2006

• Citibank Excellence Scholarship

2004/2005

• World Bank Scholarship

2002/2003

• CERGE- EI Scholarship

2001-2005

CONFERENCE PRESENTATIONS

Global Development Network Conference

August 2006

Presentation of paper: "Stability and Foreign Banks. Friends or Enemies?"

Economic Education and Research Consortium Kyiv

July 2006

"Stability of the Banking system in transition countries: Efficiency and Profit-structure analyses."

Armenian International Policy Research Group and World Bank, Washington D.C.

January 2006

"Armenia: Public Sector Governance and Economic Efficiency"

Economic Education and Research Consortium Kyiv

July 2005*"What determines foreign direct investment in banking sector of transition countries?"*

WORK IN PROGRESS

"Stability of the Banking system in transition countries: Efficiency and Profit-structure analyses," Dissertation Chapter.

"Stability and Foreign Banks. Friends or Enemies?" Dissertation Chapter.

LANGUAGES

• English – fluent

Czech –intermediary/ working (improving intensively)

• Russian- native language

Italian-basic

• Armenian- native language

COMPUTER SKILLS: STATA, SAS, MS OFFICE, POWER POINT

Other skills: Well developed analytical skills, presentation skills, data management.

Memberships: Armenian International Policy Research Group Fellow

REFERENCES:

Prof. Randall K. Filer

Professor, City University of New York, Member of the Doctoral Faculty, CUNY Graduate School

rfiler@hunter.cuny.edu

Prof. Jan Hanousek

Professor of Economics
CERGE-EI, Charles University and
Academy of Science of the Czech
Republic

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Dr. David A. Grigorian

Economist, Middle East and Central
Asia Department
International Monetary Fund,
Washington D.C.

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