

Curriculum Vitae

Personal information

First name / Surname **Artan Koci**
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Nationality Albanian

Date of birth 06/05/1982

Bio summary

Expert in the management of financial and operational risks. With an extended experience in the financial system, in managing role related to risk management, as head of market and operational risk, financial modeling and portfolio credit risk, and as consultant for the Risk Division at one of largest banks in Albania, and as risk manager in specialized company in the management of funds, as investments funds and pensions funds in the local market.

Highly experienced in financial risks that covers credit, treasury, investments, and products in the banking activities, and also in market and portfolio risk management. Provide business plans to companies in different operating sectors and projects. With a Master in Finance and different achieved certificates for finance and banking. Contribution with expertise in projects for the regulatory framework in the local banking system.

Professional experience

Dates	May 2023/ June 2025
Title of occupation	CRO, Risk Department
Name and type of organization	Credins Bank Kosova
Responsibilities	<ul style="list-style-type: none">-Application of risk strategy and appetite for the bank, related to market, liquidity, interest rate and fx risks.-Risk management of investment and credit portfolios, with goals on profitability, pricing and risk exposure concentration.-Responsible for implementation of operational risk management. Development of business continuity management and test framework.-Implementation of risk management in accordance with local and international standards; framework and methodology in provisioning and impairment of financial instruments, IFRS.-Implementation of regulatory and internal capital adequacy assessment process. Focus in achieving bank's overall objectives for profitability and capital adequacy and requirements of own funds.
Dates	Nov 2019/ June 2025
Title of occupation	Risk Consultant, CRO - Risk Division
Name and type of organization	Credins Bank sha – (Albania)
Responsibilities	<ul style="list-style-type: none">-Development and improvement of processes and regulatory framework for risk policies and products/ services of the bank.-Contribution in implementation of new methodologies related to different risk exposures and valuation for their contribution in the bank's financial ratios and objectives.-Support the improvements in the organizational and capabilities of the risk division and the banks'.-Support in implementation of regulatory and internal capital adequacy assessment process. Support in development and adequacy of regulatory and internal valuations and measurement of financial assets and risk exposures.-Mapping of key solutions related to strategic and business planning, focused on risk adjusted indicators.-Contribution for risk valuations related to forecasting, budgeting and stress testing of financial institutions; Implementation of framework and methodologies of bank's stress tests;
Dates	May 2007/ November 2019
Title of occupation	Director of Enterprise Risk Directory, Risk Division
Name and type of organization	Credins Bank sha – (Albania)

Responsibilities	<ul style="list-style-type: none"> -Responsible for creation and implementation of risk strategy and appetite for the bank. Responsible for risk methodologies related to measurement of market, liquidity, interest rate, fx and operational risks, for frameworks of investment and credit management portfolios, and monitoring of its profitability, pricing and risk exposure. -Development of business continuity management and stress test framework. -Implementation of risk management in accordance with local and international standards. -Creation and implementation of bank's framework and methodology in provisioning and impairment of financial instruments, IFRS. -Responsible for implementation of regulatory and internal capital adequacy assessment process. -Contribution in achieving bank's overall objectives for profitability and capital adequacy and requirements of own funds. -Management and measurement of bank's credit risk portfolio, concentration and exposures profitability. -Risk management and operational risk trainings, business continuity and recovery plans trainings and workshops.
Dates	2017/2020
Title of occupation	Risk Manager
Name and type of organization	Credins Invest sha
Responsibilities	<ul style="list-style-type: none"> -Development of risk strategy and risk appetite for the company and the investment and pensions funds under administration. -Responsible for development and improvement of risk methodologies related to financial risks and operational risk. -Development of new products and services related to existing and to new mutual or alternative funds. -Contribution in achieving the company's and funds' objectives for profitability and mitigation of risk exposures. -Risk assessment and risk matrix for company: creation of framework and methodology for identification and valuations for the company's exposure to different risks; operational risk assessment. -Support the improvements in the organizational and capabilities of the company. Risk management and operational risk trainings, business continuity and recovery plans trainings and workshops.
Education and training	
Dates	2007/2009
Title of qualification awarded	Master in Finance
Name and type of organization	Faculty of Economy; University of Tirana
Level in national or international classification	Master (SHPU)
Dates	2000/2007
Title of qualification awarded	Laurea di Economia e Commercio
Name and type of organization	Economics Faculty; University of Roma Tre; Rome Italy
Level in national or international classification	Bachelor
Personal skills and competences	
Mother tongue(s)	Albanian
Other language(s)	English – fluent Italian – fluent
Social skills and competences	Open minded and well oriented, hard working, with good communication skills, sensitive to social and cultural issues, good sense of humor
Organizational skills and competences	Experience in the banking sector for more than ten years in managing role related to risk management; Creation of business plans to companies;
	Able to work in a team, positive and ambitious attitude, ability to manage stress
Computer skills and competences	Advanced user knowledge of Windows, Office Excel, Word, Power Point, Internet, SPSS

Trainings/seminars	<p>Obtained trainings:</p> <p>25/03/2016 - Training - Bank Liquidity risk management in the Basel III & Capital Requirements Directive IV (CRD4) Framework; - IFC – SECO</p> <p>17-21/02/2014 - Training - Advance Risk Management; CGI – IFC</p> <p>26-27/03/2014 - Training- Bank Financial Analyses; - ADFIMI</p> <p>16-17/04/2012 - Training - Liquidity Risk; - IFC</p> <p>21-22/04/2016 - Training - 14PDU - Project Management Module II; - AIE Austrian Institute of Excellence</p> <p>11/10/2016-24/01/2017 - Training - English Presentation Skills; - Lincoln Certificate</p> <p>Provided trainings and webinars:</p> <p>December 2020 – Risk Management, Self-Assessment & Appetite Framework - Provision of Services under EaSI Technical Assistance; European Microfinance Network</p> <p>April-May 2021 - Business Continuity Planning Capacity Building - EaSI Technical Assistance to local microfinance and financial institutions; European Microfinance Network, Albanian Microfinance Association</p> <p>February -April 2022 - Business Continuity Planning Capacity Building - Provision of Services under EaSI Technical Assistance; European Microfinance Network</p>
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