

## 17th Credit Risk and Sustainability Conference

Sharper data. Stronger decisions. Sustainable growth.

2<sup>nd</sup> June 2026 Sofia Hotel Balkan

### AGENDA

13:00 - 13:30	Registration & Coffee
13:30 – 13:50	<p>Welcome Speech</p> <p>Theodoros Polydoros, Director Executive, ICAP CRIF Bulgaria &amp; Romania Nikitas Konstantellos, President and CEO, ICAP CRIF</p>
13:50 – 14:30	<p>Macroeconomic Overview Economic Transformation Through Euro Adoption in A Tense Geopolitical Global System</p> <p>Andrei Radulescu – International Senior Macroeconomist</p>
14:30 – 15:35	<p>The Value of Data During Turbulence Time Counterparty Ecosystems: Adapting to the New Standards</p>
<p>Panel Discussion – 45’ 14:30 – 15:15</p>	<p>Moderator: Maya Nikolova, Deputy Country Manager, ICAP CRIF</p> <p>Participation: Nina Pepelyankova, Finance and Administration Manager, Konica Minolta Bulgaria Vladimir Vachkov, Country Manager, Atradius Bulgaria Georgi Koynov, CFO, Oliva AD</p>
<p>Fireside Chat - 20’ 15:15 – 15:35</p>	<p>Creditworthiness as a Strategic Tool: How Credit Profile Shapes Relationships with Creditors, Investors or Suppliers</p> <p>Myrto Kyriakidou, Executive Director, Credit Rating Agency ICAP CRIF Themis Zygourakis, CEO, Aisakos</p>
15:35 – 16:00	Networking break
16:00 – 17:00	<p>Redefining ESG: How Evolving Standards Shape Ratings, Risk, and Corporate Strategy</p>
<p>Fireside Chat – 15’</p>	<p>Marco Macellari, CEO, CRIF Synesgy Ratings with Virginia Zhelyazkova Full Professor of Circular Economy and Sustainable Finance, Bulgarian Academy of Science</p>
<p>Panel Discussion – 45’</p>	<p>Moderator: Marco Macellari, CEO, CRIF Synesgy Ratings</p>

Participation:

Iliya Karanikolov, CRO, Postbank

Dimitar Dimitrov, Head of Sustainability, Sunotec-Group

Ilka Kiselova, Sustainability Manager, Bulgarian Stock Exchange

17:00 – 17:20

**Beyond Macros: The Impact of Geopolitical Risk**

Presentation 20'

**Dimitrios Porichis**, Senior Manager Business Consulting & Credit Risk Analytics, ICAP CRIF

17:20 – 18:00

**Beyond Digital: How Generative AI Accelerates Global Transformation**

Panel Discussion 40'

**Moderator: Spiros Giourgas**, Executive Director Digital and Transformation Services, ICAP CRIF

Participation:

**Nikolay Spasov**, CEO & Chairman of the Management Board, D Commerce Bank

**Stefan Ivanov**, CRO & Management Board Member, Unicredit BulBank

18:00 – 21:00

End of Conference & Business cocktail – 20 Years in Bulgaria | Company Anniversary