

16th Credit Risk Management Conference

Shaping the Future of Credit Risk: Data, Sustainability and New Challenges

11th June 2025 Sofia Hotel Balkan

CONFERENCE PROGRAMME

12:30 - 13:00	Registration & Coffee
13:00 – 13:15	Welcome Speech
15'	Theodoros Polydoros, Director Executive, ICAP CRIF Bulgaria&Romania Nikitas Konstantellos, President and CEO, ICAP CRIF
13:15 – 13:35	From Macroeconomy to Global Trends
20'	Andrei Radulescu – International Senior Macroeconomist
13:35 – 15:25	Adapting to Economic Shifts: The New Frontier in Credit Risk Management
Speech 15' 13:35-13:50	The Role of Data-Driven Decision Making in Credit Risk Anand Dattani – WWN Sales Acceleration Manager, Data Integration Solutions D&B
Panel 1 40' 13:50-14:30	Moderator: Anand Dattani – WWN Sales Acceleration Manager, Data Integration Solutions D&B Participations: Petia Dekova, Senior Business Development Manager ICAP CRIF on the Importance of Payment Data in Credit Risk Gergana Yordanova, Finical Controller, PERI BULGARIA Dimitar Nedkov, Senior FP&A Manager, TELUS Ina Pesheva, DISCORDIA
Speech 15' 14:30-14:45	Effective Credit Portfolio Management Francesca Ralli, Director Global Marketing Services, CRIF S.P.A.
Panel 2 40' 14:45-15:25	Moderator: Francesca Ralli, Director Global Marketing Services, CRIF S.P.A. Participations: Teodor Asenov, Team leader Treasury, ORBICO BULGARIA Julian Rusev, DELAMODE Atanas Minev, HEIDELBERG MATERIALS DEVNYA

15:25 – 15:45 Embracing Automation: Enhancing Efficiency and Agility in Business Processes	
20' Dialogue	Ioannis Lekos , Director Management Consulting, Data and Technology Solutions, ICAP CRIF Sunay Chobanov , General Manager, SARTEN BULGARIA
15:45 – 16:00 Networking break	
16:00 – 17:45 Credit Risk Management: from Tradition to Innovation	
Introduction	Claudio Doronzo , Director Global Transformation Services at CRIF with Stefan Ivanov , Head of Strategic Risk, UniCredit Bulbank
15' (Dialogue)	
16:00-16:15	
Panel 1 45'	The New Regulatory Requirements and the Credit Risk Management New Regulations CRR3, AML and the Impact
16:15-17:00	Moderator: Claudio Doronzo , Director Global Transformation Services at CRIF Participants: Tsveta Nikolova , Head Credit Risk Methodology and Capital Adequacy Control Boyka Zagorova , Chief Compliance Officer and Member of the Board of Directors of International Asset Bank Myrto Kyriakidou , Executive Director of Credit Rating Agency, ICAP CRIF
Panel 2 40'	Transformation in Credit Risk Management Predictive Analytics Tools, Automation & Digitalization, Digital payments
17:00-17:40	Moderator: Spiros Giourgias Executive Director Digital and Transformation Services, ICAP CRIF Participants: Iordan Souvandjiev , Chief Risk Officer, Allianz Bank Bulgaria AD
17:40 – 18:00 AI Unleashed: Transforming Corporate Growth and Culture with Generative AI	
20'	Natalia Shchelovanova , Director Global Innovation and Startups Ecosystem, InnoVecos
18:00– 18:30 The ESG Dilemma: When the Sustainable Goals Meet Realities	
30' Dialogue	Moderator: Simone Rampicini , Director of ESG, CRIF Stefan Todorov , consultant, BUSINESS GLOBUL GROUP Valentin Savov , lower, SAVOV LAW Evgenia Pavlova , Sustainability Manager, VIVACOM
18:30	End of Conference & Business cocktail