

## Europass Curriculum Vitae



### Personal information

First name / Surname **TSVETELINA EMILYANOVA SIMEONOVA**

Address **30A TICHINO STR., MALINOVA DOLINA – GERENA ZONE, KAMBANITE REGION, SOFIA 1765**

E-mail **tsvetelinaes@abv.bg**

Telephone number **+359 886 440 980**

Nationality **Bulgarian**

Date of birth **03.02.1977**

### Work experience

Dates **01/2015-12/2025**

Position held **Head Credit Control Department, Sector RISK, HO**

Name of employer **Eurobank Bulgaria AD**

Address **Sofia, 260 Ring Road**

Website **<https://www.postbank.bg/>**

Main responsibilities Management and coordination of three sections within Credit Control Department - "Credit Policy and Analyses", "Risk Reporting and Control", "Credit Risk Monitoring"; Coordination of overall planning and strategy of risk management; Coordination of new internal banking rules, procedures and instructions development, as well as amendments to existing ones related to credit activities; Management and coordination of credit policies for all business lines, ensuring compliance with the Bank's strategy; Monitoring, control and assessment of the quality of the bank portfolio; Establishment and maintenance of a framework for preventive, monitoring and control activities related to retail and corporate loan portfolios; Coordination of sectoral analyses; Coordination of the budget related to provision components and asset quality; Management of review and assessment of the quality of the Bank's credit portfolio through field and thematic reviews, with the aim of timely identification of emerging risks, vulnerabilities and lack of compliance with the requirements for determining credit policies and ensuring consistency in granting loans; Control of the bank's provisioning process and reporting related to credit risk.

Dates **06/2009 – 01/2015**

Position held **Head Corporate Credit Control Department, Sector RISK, HO**

Name of employer **Eurobank Bulgaria AD**

Address Sofia, 260 Ring Road

Website <https://www.postbank.bg/>

Main responsibilities Management and coordination of three teams within Corporate Credit Control Department - "Credit Policy and Analyses", "Risk Reporting and Control", "Credit Risk Monitoring"; Coordination of new internal banking rules, procedures and instructions development, as well as amendments to existing ones related to wholesale credit activities; Management and coordination of wholesale credit policies, ensuring compliance with the Bank's strategy; Monitoring, control and assessment of the quality of the wholesale banking portfolio; Establishment and maintenance of a framework for preventive, monitoring and control activities related to corporate loan portfolios; Coordination of sectoral analyses; Coordination of the budget related to provision components and asset quality of wholesale portfolios; Management of the review and assessment of the quality of the Bank's wholesale credit portfolio through field and thematic reviews, with the aim of timely identification of emerging risks, vulnerabilities and lack of compliance with the requirements for determining credit policies and ensuring consistency in granting loans; Control of the bank's wholesale provisioning process and reporting.

Dates **02/2008 – 05/2009**

Position held **Expert Risk Management, Sector RISK, HO**

Name of employer **Alpha Bank Bulgaria Branch**

Address Sofia, 15-17 Vasil Levski Str.

Main responsibilities Participation in the overall planning and risk management strategy of the banking institution, in accordance with existing policies and procedures; Support in analysis, assessment, measurement, control and reporting of risks arising from individual activities and transactions; Control on risks on the portfolio level and preparation of reports on their status; Preparation of industry analyses.

Dates **09/2005-01/2008**

Position held **Relationship Manager "Large Corporate Clients", Corporate Banking Division, HO**

Name of employer **Emporiki Bank**

Address Sofia, 4 Layosh Koshut Str.

Main responsibilities Development of sustainable professional relationships with key clients of the bank; Consulting, structuring and negotiating financing terms and other products and services suitable for the client; Preparation of financial and market analysis, as well as a complete credit package, which is presented to the relevant approving body of the bank

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Dates **04/2004 – 09/2005**

Position held **Expert SME, Branch Network**

Name of employer **Unionbank**

Address 10-12 Damyan Gruev Str.

Main responsibilities Development of sustainable professional relationships with key clients of the bank; Consulting, structuring and negotiating financing terms and other products and services suitable for the client; Preparation of financial and market analysis, as well as a complete credit package, which is presented to the relevant approving body of the bank

Dates **05/2002 – 04/2005**  
 Position held **Expert Corporate Banking**  
 Name of employer **Teximbank, HO, 107 Maria Luiza Str.**  
 Main responsibilities Underwriting expert with focus on EU pre-accession programs

Dates **11/2001 – 04/2002**  
 Position held **Expert Commercial Department**  
 Name of employee **Agrotime Ltd., Sofia office**

Dates **09/1995 – 05/1996**  
 Position held **Teacher**  
 Name of employer Vasil Levski Primary School  
 Address Town of Isperih  
 Main responsibilities Teacher in English and Painting

## Education

Dates 04/2020 -09/2020  
 Name and type of organisation **Global Association of Risk Professionals (GARP)**  
 providing education  
 Core subjects Foundations of Climate Change; Sustainability; Climate Change Risk; Sustainability and Climate Policy, Culture, and Governance; Green and Sustainable Finance: Markets and Instruments; Climate Risk Measurement and Management; Climate Models and Scenario Analysis; Net Zero  
 Qualification **Sustainability and Climate risks – GARP certificate**

Dates 10/2018 – ongoing  
 Name and type of organisation Internal defence – 12/2025, expected public defense period – 01/2026 – 03/2026  
 providing education **University of Insurance and Finance, PhD Program “Finance, Insurance and Social Insurance”**  
 Qualification **PhD (expected time of public defense – 01-03/2026)**  
**Title of doctoral dissertation: "Financing Environmental Security (in the Banking System Context)"**

Dates 02/2017 – 01/2018  
 Name and type of organisation **University of Agribusiness and Rural Development**  
 providing education  
 Core subjects Rural development; Regional institutions and administrations; Environmental management; Organic farming; Fundamentals of organic farming; Environmental risk management; Common agricultural policy of the EU; Strategic management of rural areas; Structural Funds and Operational Programs; Management of Regional and International Projects; Financial Aspects of the State's Environmental Policy; Environmental Impact Assessment  
 Qualification ***Master Thesis: The potential of the EU's Horizon 2020 Framework Programme for Research and Innovation to achieve the Sustainable Development Goals***  
**Master of Rural Management (specialization Ecological Agriculture and Sustainable Development)**

Dates 02/2017 – 01/2018  
 Name and type of organisation **University of Agribusiness and Rural Development**  
 providing education  
 Core subjects National agricultural economy; EU fundamentals; Agribusiness strategies; Regional development of macroeconomic policy; Fundamentals of environmental security; Environmental risk management; Common Agricultural Policy of the EU; International Trade; Modern Economic Theories; Insurance in Agribusiness; Environmental Monitoring; Environmental Impact Assessment  
 Qualification ***Master Thesis: The LIFE Programme for the Environment and Climate Action as a tool for ensuring the EU's environmental security***  
**Master of Agribusiness Economics and Management (specialization Environmental Security)**

Dates 09/2002 – 11/2003  
Name and type of organisation providing education **Veliko Tarnovo University "St. Cyril and Methodius" and the Bulgarian Academy of Sciences - joint program**  
Core subjects Central Banking; Financial Econometrics; Financial Analysis and Management; Bank Management; Financial Programming; Bank Risk Management; Human Resources Management  
Qualification in the Bank; International Banking  
**Master of Finance (Banking)**

Dates 10/2000-09/2001  
Name and type of organisation providing education **"Dimitar A. Tsenov" Academy of Economics - Svishtov**  
Core subjects Operations research and analysis in the agricultural sector; Quantitative methods and estimates in agribusiness; Reporting, pricing and accounting standards in the agricultural sector; Marketing in agribusiness; Comparative analysis of efficiency in agribusiness; Financial management in agribusiness; Agricultural insurance  
**Master Thesis: Challenges of financing and lending organizational and production units in agriculture under the SAPARD program**  
Qualification **Master of Agribusiness**

Dates 09/1996-09/2000  
Name and type of organisation providing education **"Dimitar A. Tsenov" Academy of Economics - Svishtov**  
Qualification **Bachelor of Agrarian Economics**

Dates 09/1990-05/1995  
Name and type of organisation providing education **Geo Milev English Language School - Rousse**  
Qualification **Secondary school**

## Personal Skills and Competences

Mother tongue **Bulgarian**  
Other language English, Russian, French, German

Self-assessment	Understanding				Speaking				Writing	
<i>European level (*)</i>	Listening		Reading		Spoken interaction		Spoken production			
<b>English</b>	C1	Certificate level	C1	Certificate level	C1	Certificate level	C1	Certificate level	C1	Certificate level
<b>Russian</b>	B2	Upper Intermediate	B2	Upper Intermediate	B2	Upper Intermediate	B2	Upper Intermediate	B2	Upper Intermediate
<b>French</b>	A1	Elementary	B2	Upper Intermediate	A1	Elementary	A1	Elementary	A1	Elementary
<b>German</b>	A1	Elementary	B2	Upper Intermediate	A1	Elementary	A1	Elementary	A1	Elementary
<i>(*) Common European Framework of Reference for Languages</i>										

Social skills and competences Experience gained working in the banking sector in various areas:  
Coordination and management of teams; Communication and teamwork skills, adaptability and empathy in interactions at different levels

Organizational skills and competences Theoretical training and skills acquired through Harvard Business Review trainings  
Experience gained in working in the banking sector in various areas: Planning and coordination; Leadership and management of teams; Project management; Organizational culture and change; Prioritization and multitasking; Application of an analytical and systematic approach

Computer skills and competences	<ul style="list-style-type: none"> <li>• <b>Advanced MS Office, incl. advanced excel/ advanced access. Working with databases and banking software</b></li> <li>• <b>AI basics (SoftUni AI)</b></li> <li>• <b>AI fundamentals (SoftUni AI)</b> Prompt Engineering, Implementing AI in Business, AI Automation, AI Privacy, Security and Regulations, AI for Images, Video and Audio, AI for Education and Self-Education, AI for Data Analysis</li> </ul>
Other skills and competences	<ul style="list-style-type: none"> <li>• <b>Independent expert - evaluator of projects under the research and innovation program "Horizon 2020" and "Horizon Europe"</b> at the Executive Agency for Small and Medium-sized Enterprises of the European Commission (January 2017-December 2024);</li> <li>• <b>Lecturer in the joint program "Investment Banking" of Postbank and the Faculty of Economics of Sofia University (2022-2025)</b>, with lectures on "Sustainability and Climate Risk in the Banking System" and "Monitoring and Control of Credit Risk"</li> <li>• <b>Voluntary participation in initiatives of the Global Association of Risk Professionals (GARP) (2021-2023)</b></li> </ul>
Driving licence	Yes (B, M categories), acquired in 1998.