



Tsvetelina Simeonova

Contact

Bulgaria, Sofia 1000, 3 Aksakov Str.
ts.simeonova@bas.iki.bg;
tsvetelinaes@abv.bg
[+359 886 440 980](tel:+359886440980)

Work Experience

Simeonova, Tsvetelina Emiliyanova
Nationality - Bulgarian

Assistant Professor, International Economics Department
Institute of Economic Research at the Bulgarian Academy of Sciences

12/2025 - Present

<https://www.iki.bas.bg/en>

Participation in the research activities of the International Economics Department, with a focus on international finance, sustainable development, circular economy, climate and environmental risks, green transition, economic policies, hydrogen technologies, carbon capture & storage (CCS), etc.. Development of individual and joint research projects, academic papers, and research reports for publication in national and international scholarly journals. Participation in the preparation and implementation of research projects. Preparation of expert analyses and policy opinions within the thematic scope of the department. Participation in the academic and scientific life of the Institute, including conferences, round tables, and scientific events.

Head Credit Control, Sector RISK, HO
Eurobank Bulgaria AD
01/2015-12/2025

Management of Credit Control activities. incl. Risk Reporting & Control, Credit Policy & Analyses, and Monitoring & Control teams.

Head Corporate Credit Control, Sector RISK, HO
Eurobank Bulgaria AD
06/2009-01/2015

Management of Corporate Credit Control activities, incl. Risk Reporting & Control, Credit Policy & Analyses, and Monitoring & Control teams.

Education

Expert Risk Management, Sector RISK, HO

Alpha Bank Bulgaria Branch

02/2008 – 05/2009

Relationship Manager “Large Corporate Clients”, Corporate Banking Division, HO

Emporiki Bank

09/2005-01/2008

Expert SME, Branch Network

Unionbank

04/2004 – 09/2005

Expert Corporate Banking

Teximbank, HO

05/2002 – 04/2005

Expert Commercial Department

Agrotime Ltd.

11/2001 – 04/2002

English Teacher

Vasil Levski Primary School

09/1995 – 05/1996

PhD in Economics

University of Insurance and Finance, PhD Program “Finance, Insurance and Social Insurance”

Title of doctoral dissertation: "Financing Environmental Security (in the Banking System Context)"

10/2018 – 03/2026

Master of Rural Management (specialization Ecological Agriculture and Sustainable Development)

University of Agribusiness and Rural Development

02/2017 – 01/2018

Master of Agribusiness Economics and Management (specialization Environmental Security)

University of Agribusiness and Rural Development

02/2017 – 01/2018

Master of Finance (Banking)

Veliko Tarnovo University "St. Cyril and Methodius" and the Bulgarian Academy of Sciences - joint program

09/2002 – 11/2003

Master of Agribusiness

"Dimitar A. Tsenov" Academy of Economics - Svishtov

10/2000-09/2001

Training

Bachelor of Agrarian Economics

"Dimitar A. Tsenov" Academy of Economics - Svishtov
09/1996-09/2000

Secondary school

Geo Milev English Language School - Rousse
09/1990-05/1995

Risk & AI (RAI) – GARP certificate

Global Association of Risk Professionals (GARP)
12/2025 -04/2026

Sustainability & Climate Risks (SCR) – GARP certificate

Global Association of Risk Professionals (GARP)
04/2020 -09/2020

Multiple leadership trainings, incl. Harvard Business Review (2010-2025)

Languages

Bulgarian - native

Self-assessment European level*	understanding		speaking		writing
	listening	reading	spoken interaction	spoken production	
language					
English	C2	C2	C2	C2	C2
Russian	C1	C1	B2	B2	C1
French	B1	B1	B1	B1	B1
German	B1	B1	B1	B1	B1

*Common European Framework of Reference (CEF) level

Social Skills & 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

Advanced MS Office, Canva, banking software, AI basics (SoftUni), AI fundamentals (SoftUni), Python Basics (SoftUni)

Other skills and competences

- **Independent expert - evaluator of projects under the research and innovation program "Horizon 2020" and "Horizon Europe" at the Executive Agency for Small and Medium-sized Enterprises of the European Commission (January 2017-December 2024);**
- Lecturer in the joint program "Investment Banking" of Postbank and the Faculty of Economics of Sofia University (2022-2025), with lectures on "Sustainability and Climate Risk in the Banking System" and "Monitoring and Control of Credit Risk"
- Voluntary participation in initiatives of the Global Association of Risk Professionals (GARP) (2021-2023)

Driving licence

Yes (B, M categories), acquired in 1998.

Selected Publications

Simeonova, T. (2026). **“Methodological Approaches to Banking-Based Finance for Environmental Security.”**

UNWE ACADEMIC PUBLISHING HOUSE ISBN: ISBN: 978-619-232-968-6 (CD) · Apr 1, 2026, pp 849-859

Simeonova, T. (2026). **“Environmental Security and the Financial Sector: Conceptual Evolution, Theoretical Distinctions and the Role of Banks in the Transition to Sustainable Development.”**

UNWE ACADEMIC PUBLISHING HOUSE ISBN: ISBN: 978-619-232-968-6 (CD) · Apr 1, 2026, pp 877-888

Simeonova, T. (2025). **„Stranded Assets as a Systemic Risk to Financial Stability“**

University of National and World Economy (UNWE), 2025
CEEOL E-ISBN-13: 978-619-232-893-1

Simeonova, T. (2025). **„The Environmental Transformation of the Banking System“**

Yearbook of VUZF University, Vol. XVI (2025), ISSN 3033-1994, pp. 186-212

Simeonova, T. (2019). **“Horizon 2020 EU Program – Europe with focus on innovations”**

VUZF Review, no.3, 2019, pp. 29-39.

Simeonova, T. (2019). **“The role of LIFE EU Program for Europe 2020 Strategy implementation”**

VUZF Review, no. 3, 2019, pp. 40-49.

Simeonova, T. (2019). **„Environmental Impact Investments – Are we on a truly sustainable trajectory?”**

VUZF Review, no. 3, 2019, pp. 87-96.

Current researches

- **Hydrogen Technologies and Carbon Capture in the European Union: Economic Potential and Applicability in Bulgaria**
- Information Asymmetry or Signal Ambiguity? Sustainability and Market Interpretation in Wood Product Markets
- Environmental Security as a Public Good in the Geoeconomic Context: Implications for Banking Integration and Capital Allocation
- Critical Raw Materials, Environmental Security, and the Green Transition: A Geoeconomic Perspective