

PETIA DIMITROVA

*Country CEO and Chairperson of the Management Board
of Eurobank Bulgaria AD (Postbank)*

1. Professional Experience Record:

<i>Date: from (month/year) to (month/year)</i>	Present
<i>Company / Position</i>	<p>Chairperson of the Management Board and Chief Executive Officer of Eurobank Bulgaria AD (Postbank)</p> <p>Chairperson of the Board of Directors of the State Enterprise for Communicative Construction and Rehabilitation.</p> <p>Chairperson of the Economic Policy Committee in the Association of Banks in Bulgaria</p> <p>Co-Chair of the Financial Services Committee of the Confederation of Entrepreneurs and Industrialists in Bulgaria;</p> <p>Chairperson of the Board of Directors ad Executive Director – Bulgarian Retail Services AD</p> <p>Deputy Chairperson of the Board of Directors and Executive Director of IMO Rila EAD</p> <p>Deputy Chairperson of the Board of Directors and Executive Director of IMO Central Office EAD</p> <p>Member of the Board of Directors of EFG Leasing EAD</p> <p>Member of the Board of Directors of EFG Property Services AD</p> <p>Member of the Board of Directors and Executive Director of IMO Property Investments Sofia EAD</p> <p>Member of the Board of Directors and Executive Director of IMO 03 EAD</p> <p>Member of the Management Board and Treasurer of the American Chamber of Commerce in Bulgaria</p>

	Member of the Management Board of Bulgarian Business Leaders Forum
	Member of the Industrial Advisory Board - CITY College, International Faculty of the University of Sheffield
Date: from (month/year) to (month/year)	2012 – present
Company	Eurobank EFG Bulgaria AD - subsidiary of Eurobank Group, Greece
Position	Chief Executive Officer and Chairperson of the Management Board
Description	Responsible for the operation of EFG Group in Bulgaria
Date: from (month/year) to (month/year)	2011 - 2012
Company	Eurobank EFG Bulgaria AD - subsidiary of the European Financial Group (EFG), Geneva, Switzerland and its Bulgarian subsidiaries
Position	Executive Director and Deputy Chairperson of the Management Board
Description	Responsible for the operation of EFG Group in Bulgaria
Date: from (month/year) to (month/year)	2012
Company	Confederation of Employers and Industrialists in Bulgaria (CEIB)
Position	Member of the Management Board
Date: from (month/year) to (month/year)	2011 - 2012
Company	Municipal Bank Plc, Bulgaria
Position	Deputy Chairperson of the Supervisory Board
Date: from (month/year) to (month/year)	2009 - 2010
Company	Bulgarian Air Traffic Services Authority, State Enterprise
Position	Chairperson of the Management Board
Date: from (month/year) to (month/year)	2007 – 2011
Company	Eurobank EFG Bulgaria AD - subsidiary of the European Financial Group (EFG), Geneva, Switzerland and its Bulgarian subsidiaries
Position	Executive Director and Member of the Board of Directors
Description	Responsible for the operation of EFG Group in Bulgaria
Date: from (month/year) to (month/year)	2006 - 2007
Company	DZI Bank - subsidiary of the European Financial Group (EFG), Geneva, Switzerland
Position	Executive Director and Member of the Management Board

Description	Responsible for the operation of DZI Bank, its strategic planning and development
Date: from (month/year) to (month/year)	2005 - 2006
Company	Bulgarian Post Bank - subsidiary of the European Financial Group (EFG), Geneva, Switzerland and its Bulgarian subsidiaries
Position	Procurator and Country CFO
Description	Responsible for the operation of Bulgarian Post Bank, its strategic planning and development and the operation of the EFG Local Subsidiaries – EFG Leasing, EFG Auto Leasing, EFG Properties, BRS, EFG Factors, etc.
Date: from (month/year) to (month/year)	2003 – 2005
Company	Bulgarian Post Bank - jointly owned subsidiary of American International Group (AIG) and European Financial Group (EFG)
Position	Director of Finance / CFO (Chief Financial Officer)
Description	Head of the Finance Department with direct responsibilities for Accounting and Controlling, Budgeting, Restructuring, Strategic Business Planning and Development
Date: from (month/year) to (month/year)	1998 – 2003
Company	PricewaterhouseCoopers
Position	Senior Manager / Senior Auditor
Description	Assurance and Business Advisory Services
Date: from (month/year) to (month/year)	1996 – 1998
Location	Bulgaria, Sofia
Company	US Embassy Sofia
Position	Assistant to the US Consul in Bulgaria
Description	Consular Section
Date: from (month/year) to (month/year)	1995 – 1996
Location	Bulgaria, Sofia
Company	‘Bella - 90 Consultancy House’
Position	Finance Consultant (part time)
Description	Tax and Legal Department
Date: from (month/year) to (month/year)	1994 – 1995
Location	Bulgaria, Sofia
Company	‘Alba – M Accounting, Auditing and Consultancy’
Position	Accountant (part time)
Description	Accounting and Consultancy Department

2. Education and Training:

<i>Institution</i>	Harvard/ ALBA Graduate Business School, Greece
<i>Date:</i>	2011
<i>Degree(s) or Diploma(s) obtained:</i>	ALBA Leadership Development Program - Certificate
<i>Institution</i>	Georgetown University, Washington D.C.
<i>Date:</i>	2009
<i>Degree(s) or Diploma(s) obtained:</i>	Georgetown Leadership Seminar - Certificate of Merit
<i>Institution</i>	University of Sheffield, Sheffield, UK
<i>Date:</i>	2003 – 2005/2006
<i>Degree(s) or Diploma(s) obtained:</i>	Executive MBA
<i>Institution</i>	The Association of Chartered Certified Accountants (ACCA), London, UK
<i>Date:</i>	1999 – 2003
<i>Degree(s) or Diploma(s) obtained:</i>	Chartered Accountant, Qualified ACCA member
<i>Institution</i>	University of National and World Economy, Sofia
<i>Date:</i>	1997 – 1999
<i>Degree(s) or Diploma(s) obtained:</i>	MSc in Finance and Banking
<i>Institution</i>	Sofia University “St. Kliment Ohridski”, Sofia
<i>Date:</i>	1992 – 1998
<i>Degree(s) or Diploma(s) obtained:</i>	MSc in Tourism
<i>Institution</i>	Aristotle University of Thessaloniki and University of Macedonia, Thessaloniki, Greece
<i>Date:</i>	2002
<i>Degree(s) or Diploma(s) obtained:</i>	Management and Social Development of NGOs
<i>Institution</i>	Ministry of Science and Education, Sofia
<i>Date:</i>	1998
<i>Degree(s) or Diploma(s) obtained:</i>	Professional Qualification Certificate Accounting of the Enterprise
<i>Institution</i>	Internship programs Maastricht and Valkenburg, Netherlands; Brussels and Antwerp Belgium; USA, UK;
<i>Date:</i>	1994; 1995; 1996, 1999, 2000
<i>Degree(s) or Diploma(s) obtained:</i>	Certificates for exchange student stay and participation in different trainee courses
<i>Institution</i>	114 English Language School, Sofia
<i>Date:</i>	1987 – 1992
<i>Degree(s) or Diploma(s) obtained:</i>	Bachelors Degree in English; Diploma of Teacher of English

3. Language skills: (Mark 1 to 5 for competence)

<i>Language</i>	<i>Reading</i>	<i>Speaking</i>	<i>Writing</i>
English	5	5	5
Bulgarian (Native)	5	5	5
Russian	5	4	4
Macedonian/Serbian	5	5	4
French	3	2	1

4. Key qualifications:

Experience as Board Member, Executive Director, Procurator and Country CFO in a multinational companies with responsibilities such as:

- business development
- wholesale and retail banking
- consumer and card's business development
- treasury and cash flow management
- investment and private banking
- leadership's management
- people's management and development
- group reporting compliance, risk management, business overview and control
- operations restructuring and optimization, new products and business initiatives
- introduction of the ERP Financial System, Hyperion and VBM models
- capital and asset management
- legal and corporate governance compliance
- fiscal compliance and consolidation reporting
- insurance and investments projects
- project management, strategy
- internal revenue and cost control
- forecasting and budgeting; administration restructuring

Extensive international experience gained of the needs of both multinational and local clients through a range of projects including:

- Pre-acquisition reviews for foreign investors;
- Audits of the Bulgarian operations of multinational companies in accordance with group review;
- Development of costing solutions and methodologies
- Accounts conversion from BAS to IAS, US GAAP, UK GAAP, German GAAP, Italian GAAP;
- Preparation of business plans and financial models;
- Internal Control Reviews;
- Technical accounting training both for clients and staff;
- Design and implementation of accounting software and management information systems.

- Consultancy in private sector transactions including acquisitions, disposals, mergers and restructuring;
- Consultancy on privatisation deals both on buyer and seller side including preparation of information memorandums, networking with governmental bodies and negotiations;
- Post-acquisition assistance and restructuring;
- Strategic business and corporate reviews and portfolio analysis;
- Market studies and market entry strategy;
- Project management and finance raising including liaising with banks, venture capitalists and multilateral institutions;
- Financial modelling and debt/equity analysis;
- Due diligence and negotiations support;
- Business plan and feasibility study preparation;
- Diagnostic reviews and business recovery services;

5. Membership of professional bodies:

- Member of the Young Global Leaders Forum, part of the World Economic Forum;
- Fellow Member of the Association of Chartered Certified Accountants (ACCA) in London, UK;
- Member of the Gerson Lehrman Group Accounting Council London, UK;
- Fellow Member of the Chartered Management Institute, UK;
- Member of the CFOs Club in Bulgaria;
- Member of the Ladies Forum for Business and Professional Women, Bulgaria
- Cofounder of the Public Council of Women in Business, Bulgaria

6. Awards

- Special award for contribution to the development of the Banking sector in Bulgaria, Mr.& Mrs. Economy 2012 Competition
- Banker of the Year Special Award, “Banker of the Year 2012” Contest, organized by Banker Newspaper
- One of the Young Global Leader honorees for 2012, distinguished by The Forum of Young Global Leaders, part of the World Economic Forum
- One of the Top 100 Most Influential Women in Bulgaria for 2012, according to a survey carried out by the independent broadsheet Capital, Economedia Group
- One of the Best Managers in Bulgaria for 2012, “Manager of the Year Contest” organized by Manager Magazine, Deloitte Bulgaria
- International Faculty Distinguished Alumni Award, granted in 2011 by The University of Sheffield, UK

- One of the Top 10 Managers of the Year for Bulgaria, “Manager of the Year Contest” organized by Manager Magazine, Deloitte Bulgaria 2011
- Businesswoman of the Year for Bulgaria - Granted in 2010
- The grand prize of the Bulgarian annual contest “Young Managers - Next Generation” – Granted in 2009