



Special Projects





Special Projects

Filip Genov

- Joined the Bank in 1992
- Head of the Electronic Banking (created it in 1995); First and best EB in Bulgaria in 7 consecutive years
- Head of the CIB Division (created it in 1998); best risk/growth performance in CEE in 2000-2002
- Launched the SME business in 2000, kicked off the leasing company in 2001
- CEO of the factoring company (created it in 2006): 0% CoR, 40% 7y Sales CAGR
- 7 years of international exposure within UniCredit Group (Italy, Czech Republic, Slovakia, Poland): Put UCF-Italy on the global map & 30% increase of international revenues in 2012-2013
- Master of Business Administration
 (NYU Stern School of Business and London School of Economics)

Jordan Stoyanov

- Joined the Bank in 2005 as part of the Capgemini Management Consulting team
- Head of the Integration Project Office of the triple-bank merger
- Project Manager of several CEE wide projects
- Head of Project Management with:
 - 40 projects led personally yet accountable for a portfolio of over 600
 - Managing a team of 14 PMs
 - Rolled over the PM methodology in the CEE region
- Master of Business Administration (Manchester Business School)



UniCredit Bulbank Vs the StartUps

- Brings the good "karma";
- ... and is also good for the society/country;
- Grow several times faster and generate revenues (failure rate of 50%);
- Allow us to stay on the pulse of the new technologies:
 - Recognize traits early;
 - Identify new opportunities;
 - Gain competitive advantage;
- Use external R&D almost free of charge;
- Reduce implementations costs and cost to serve;
- Be fast and agile in implementation;
- Have access to bright talents;
- Strengthen our image;
- They bring additional customers/business;
- Receive different/challenging point of view.



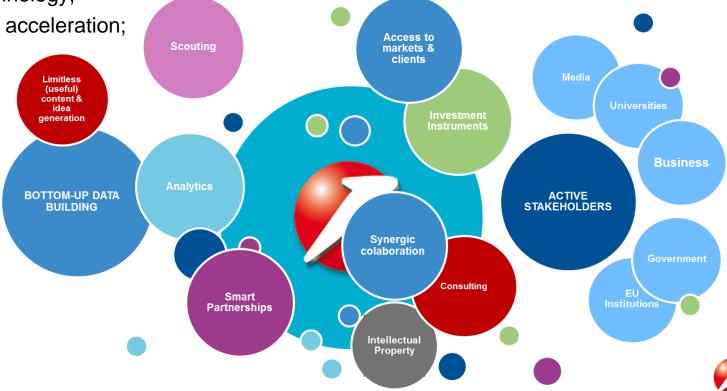
What UniCredit does for/with the StartUps – the ecosystem approach?

- Can form a commercial partnership;
- UCB is a great customer ©;
- Can link with customers;
- Can link with investors;
- Can link with partners;

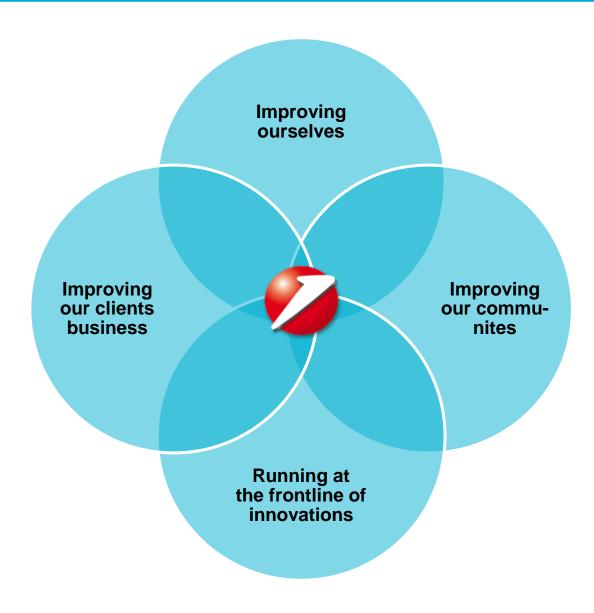
Can pilot technology;

Advisory and acceleration;

Investment.



Where do we invest?





... and the sweet spot is:

- PSD2 business options;
- Robotization;
- BlockChain;
- BoF User Experience;
- Digital Experience (E-Signatures, biometrix, STP, etc);
- Regulatory and Compliance;
- Data management and utilization;
- Payments and transactions;
- Goodies for the SMEs;
- P2P lending;
- Cash management;
- Investments and Trading.



Questions ...







