



IVO GUEORGUIEV

Independent Non-Executive Member

PROFESSIONAL EXPERIENCE


- **2014 – Present**
Banca Transilvania
 - Member of the Board of Directors
- **2022 – Present**
Salt Bank, Romania
 - Chairman of the Board of Directors
 - Chairman of the Remuneration Committee
 - Member of the Risk and Audit Committees
- **2021 – Present**
Paynetics, United Kingdom
 - Member of the Board of Directors
- **2016 – Present**
Intera Financial Services ISC, Bulgaria
 - Member of the Board of Directors
- **2015 – Present**
Phyre AD, Bulgaria
 - Member of the Board of Directors
- **2014 – Present**
Paynetics, Bulgaria
Formerly known as Credibul AD
 - Member of the Board of Directors
- **2013 – 2014**
Credibul AD, Bulgaria
 - Member of the Board of Directors
- **2011 – 2012**
TBI Bank, Bulgaria
 - Chairman of the Board of Directors

Ivo Gueorguiev joined Banca Transilvania as an Independent Non-Executive Member of the Board of Directors in 2014. Mr. Gueorguiev latest mandate started in 2022. Additionally, he serves on several of Banca Transilvania Board of Directors committees:

- Chairman of the Audit Committee
- Member of the Remuneration and Nomination Committee
- Member of the Risk Management Committee

From 1993 to 2001, he held the position of senior banker at the European Bank for Reconstruction and Development. During his tenure, his vast knowledge was instrumental in establishing a team of specialists focused on retail banking across Central and Eastern Europe.

Ivo Gueorguiev, an investor and co-founder of Paynetics with extensive banking experience, is dedicated to reshaping the payment procedures within the finance and fintech sectors.

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- 2007 – 2011**
Sovcom Bank, Russian Federation
 - Member of the Board of Directors
 - 2006 – 2011**
VABank, Ukraine
 - Vice-Chairman of the Board of Directors
 - 2005 – 2007**
Arka Consumer Finance, Russian Federation
 - Member of the Board of Directors
 - 2004 – 2008**
TBI Lizing, Serbia
 - Chairman of the Board of Directors
 - 2004 – 2007**
TBI Broker, Serbia
 - Chairman of the Board of Directors

TBI Bulgaria

 - Chairman of the Board of Directors
 - 2003 – 2011**
TBI Credit SA, Romania
 - Vice-Chairman of the Board of Directors

TBIF Bulgaria

 - CEO
 - Member of the Board of Directors
 - 2002 – 2011**
TBI Invest, Asset Management, Bulgaria
 - Chairman of the Board of Directors

TBI Leasing SA, Romania

 - Vice-Chairman of the Board of Directors

TBI Leasing AD, Bulgaria

 - Chairman of the Board of Directors

2002 – 2008

Sympatia Finance, Slovakia

- Chairman of the Board of Directors

2001 – 2011

TBI Credit EAD, Bulgaria

- Chairman of the Board of Directors

TBIF Financial Services, The Netherlands

- CEO
- Member of the Management Committee

2000 – 2001

TBI Holding Company, The Netherlands

- Member of the Board of Directors

Export & Credit Bank, Macedonia

- Member of the Board of Directors

Energo, Poland

- Member of the Board of Directors

1999 – 2001

European Bank for Reconstruction and Development

- Senior Banker, Financial Institutions Group

Pension Fund Doverie, Bulgaria

- Member of the Board of Directors

Bulgarian Insurance and Pension Holding

- Member of the Board of Directors

1997 – 2001

Baltics Small Equity Fund

- Member of the Board of Directors

1997 – 1999

Hermis Bank, Lithuania

- President of the Executive Management Committee

Hermis Bank, Lithuania

- Vice-President of the Executive Management Committee



1997 – 1998

Bankas Hermis, Lithuania

- Vice-President



1993 – 1997

European Bank for Reconstruction and Development

- Principal Banker, Baltics/Belarus Group

EDUCATION AND TRAINING



1991 – 1993

University of Alberta, Edmonton, Canada

- MBA



1985 – 1990

**University of National and World Economy,
Sofia - Bulgaria**

- MSc in International Business