



Stefan Vassilev

Manager SME and International Lending Programs, United Bulgarian Bank AD

Stefan Vassilev was born in 1970 in Bulgaria. Stefan graduated in Finance and Banking in University for National and World Economy, Sofia, Bulgaria. Stefan started his career in United Bulgarian Bank since 1993 and has held various positions in the bank as follow - Security Markets Broker in the biggest Sofia branch 1993 – 1994; Security Markets Department Manager at the same branch 1994 - 1997; Deputy Director and Director of UBB branch 1997 – 2001; Regional Manager (Sofia city region) in UBB and now since 2001 he is a SME Credit Center Manager. Under his responsibilities are SME loan process organization and evaluation, research and development of new products for SMEs, negotiation and implementation of joint programs. For the last 4 years Stefan participate in deferent projects within the bank - reorganization of loan activities in UBB and establishment of SME Credit Centre as a project manager; implementation of Rating model for SMEs as a project manager; establishment of Intranet based applications work flow for the hole life of the loan as a project manager; implementation of separate products and procedure (together with Scoring model) for micro loans as a project manager; implementation of Energy Efficiency and Renewable Energy facility provided by EBRD and SME Finance facility provided again by EBRD as a project manager; Creation and negotiation of portfolio based contract for purchasing of emission reductions under the JI mechanism as a project manager; establishment of performance based bonus scheme for UBB staff as project participant.