

KOSHINSKA NADIA



Date and place of birth: 13.12.1968

Botevgrad

Contact details: 18, Boyanska reka Str., ap. 6
Sofia, 1000
+359888339050
nadia.koshinska@gmail.com

Nationality

Bulgarian

Education:

September 1982– May 1987

English language school “Vasil Levski” Pravets

October 1988 – April 1993

UNWE – Sofia

Master's degree

“Accounting and Control”

May 1990 – October 1992 – Pari newspaper

Position – journalist;

Conducting journalistic research and writing articles for the
"Banks and Finance" section;

October 1992 – June 1993 – "HIROON" Ltd., Sofia

Position: accountant – cashier;

Ongoing accounting of all company operations and
preparation of financial statements.

June 1993- September 1997

Bulgarian National Bank

Professional
experience:

Economic and Monetary Analysis Department
Position: Expert in the Balance of Payments and

External Debt Department.

Compilation of the country's balance of payments statistics and preparation of reporting forms for the IMF, World Bank, and other international organizations. Analysis of the country's balance of payments statistics.

September 1997 - August 2002

First Investment Bank AD (FIBANK)

Position - Expert in the Credit Department.

Assessment of the financial condition of corporate clients – loan applicants. Preparation of opinions – proposals for granting loans by the Bank.

Assessment of the credit risk of potential projects for financing. Preparation of loan agreements, establishment of collateral, targeted provision of loans approved by the competent authority of the Bank, ongoing monitoring until full repayment of a specific loan portfolio. Analysis and monitoring of the Bank's loan portfolio.

August 2002-April 2004

First Investment Bank AD (FIBANK)

Deputy Director, Corporate Loan Administration

Management of the entire process of loans upon approving, from the preparation of loan agreements, preparation of documents and proper establishment of the agreed collateral, control over the targeted use of approved loans, and administration of the renegotiation and restructuring process until the full and final repayment of the loans granted.

Subordinated straight to Director of Lending Department.

April 2004 – December 2015 Director of the Small and Medium-sized Enterprises Lending Department and Member of the Credit Council of FIBANK

Director of the Small and Medium Enterprises Lending

Department

Responsible for the creation and implementation of a specialized program for the support and lending to SME clients throughout the Bank's branch network. Responsible for the achieving of the planned annual budget for SME lending, approved by the Managing board.

Responsible for setting up and implementing appropriate credit products for SMEs, including agricultural producers and farmers, tailored to the needs of the respective customer groups and contemporary economic environment. Provides methodological assistance to the Bank's branches regarding the application of credit products and the SME lending program. Actively participates in the negotiation and signing of agreements between the Bank and external partners to support and facilitate SME access to credit, such as Government Agriculture Fund, Bulgarian Development Bank EAD, BAEZ AD

Subordinated straight to Executive Director of corporate business.

Member of the Credit Council of FIBANK

Participates in the approval decision in competency of Credit Council of loans to big retail customers, SMEs and corporate clients on a regular basis. Credit exposures above 5 million EUR are subject of Managing Board for final approval.

January 2016 - Member of the Management Board FIBANK, Chief Director Retail Banking

Member of the Management Board

The management board members (6 members with equal rights) are responsible for the entire management of the bank and approving Rules and Policies, applicable to all bank operations and activities. Taking decisions on weekly basis for crucial and important business issues and approving credit exposures above 5 million euro.

Chief Director Retail Banking

Responsible for increasing the Bank's market share in servicing individuals and legal entities and growing the retail loan portfolio. Responsibilities at the Bank – Retail Banking Division, Private Banking Division, and Development of the Bank's management strategy aimed at maintaining and improving its position as a leading bank in servicing legal entities and individuals by providing exceptional and innovative products and services in line with modern standards and technologies and in accordance with best banking practices. Number of employees engaged in business line are 500.

Subordinated straight to the Management Board and reporting to Supervisory Board on monthly basis.

September 2017 – July 2024

Member of the Management Board FIBANK, Member of the Credit Council, Director of SME Banking

FIBANK owns a universal banking license for domestic and international operations. First Investment Bank is a licensed primary dealer in government securities and it is a registered investment intermediary. FIBANK's market position in Bulgaria is Fifth in assets, Fifth in deposits and Fifth in lending. Bulgarian banking system is represented by 23 credit institutions, including 6 branches of foreign banks. The Group of First Investment Bank have 115 branches and offices, covering the territory of Bulgaria and a foreign branch in Cyprus as well as 14 branches of the subsidiary bank First Investment Bank – Albania Sh.a.

The management board members (6 members with equal rights) are responsible for the entire management of the bank and approving Rules and Policies, applicable to all bank operations and activities.

Personal role and responsibility is achieving the Bank's goals

of increasing its market share in lending and banking services to SMEs. Responsible for achieving the target and budgeted profitability of the segment in terms of interest and transaction income. The staff involved in achievement of targets are 150 employees, including branches. The total amount of SME portfolio, according to internal criteria is 520 million EUR, distributed among 2300 customers.

Actively participates in the negotiation and signing of agreements between the Bank and external partners to support and facilitate SME access to credit, such as Government Agriculture Fund, Bulgarian Development Bank EAD, BAEZ AD, Fund manager of financial instruments in Bulgaria.

July 2024 - Greenfin Assets Ltd.

Owner and Director Corporate clients

Responsible for financial and credit consulting for legal entities with the aim of improving their financial condition or optimizing their financial expenses for attracted resources, as well as structuring the parameters of new financing in order to achieve growth in revenue from their core business or develop new business projects.