

# ASSOCIATION BANK OF THE YEAR

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1000 Sofia, 10 Patrairh Evtimii blv., fl.1; email: office@bankoftheyear.bg

## Financial Forum Innovations

6<sup>th</sup> of June, 2024, Hyatt Regency Hotel, Vasil Levski Hall, Vasil Levski blvd.

### PROGRAM

(Working language Bulgarian, with simultaneous interpretation into English)

**09.30 - 10.00 Registration**

**10.00 - 10.20 Opening**

**10.20 - 12.00 Panel 1: FinAI: the revolutionary collider for financial business**

**10.20 - 10.40 Keynote: The Future of the AI Solutions in the Finance Sector**

Alexander Nikolov - Founder & CEO of AI Solutions

**10.40 - 11.00 Keynote: AI: Benefits and Risks**

Miroslav Dimitrov - Director AI & Data, Deloitte Bulgaria

Dimo Roussinov - Director Cloud services, Deloitte Bulgaria

**11.00 - 12.30 Discussion**

**Topics:**

FinTech is poised for unprecedented growth and innovations. Will the AI be the engine for this jump? FinTech accelerators: Integrating AI technologies is changing the way financial services are delivered. AI algorithms are becoming indispensable tools for: decisions making, risk assessments, regulatory compliance, fraud detection, personalizes banking, enhancing so-called "conversational" AI - chatbots and personal assistants, AI back-office automation. Will the AI become an irreplaceable Compliance tool amidst the avalanche of regulations for major European industries? FinAI trends for 2024: growing demands and development of the mobile payments, cyber-security and biometrical data, the rise of central banks' digital currencies and the role of AI.

**Participants:**

Goran Angelov - Founder & manager of IBS

Hristina Martsenkova - Executive director of Allianz Bank Bulgaria

Rumen Radushev - Manager Retail Banking Sector of Postbank

Miroslav Dimitrov - Director AI & Data, Deloitte Bulgaria

Alexander Nikolov - Founder & CEO of AI Solutions

Tsvetomir Doskov - Founder & CEO of Sirma Business Consulting

**Moderator:**

Stoilka Arsova - Director National Card and Payment Scheme of BORICA

**12.30 - 13.00 Lunch break**

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**13.00 - 15.00 Panel 2: AI in banking: The new game changer**

**13.00 - 13.30 Keynote: GenAI in the future of financial services**

Georgi Konov - Partner of McKinsey EMEA

**13.30 - 15.00 Discussion**

**Topics:** The exponential development of AI leads the question: What is happening in 2024 and what will happen in the next 5 years? What will be its impact on the financial industry - technological, structural, growth, results? Are banks ready for the transition from Machine learning known as traditional AI to the deployment of the more powerful Generative AI? What opportunities does the new generation of AI bring to the banking business – from consumer behavior insights, risk management, decision transparency, to personalized customer service. Are bank officers ready to work alongside "smart" AI. Can the investments in AI be a tool for effective managing decisions (increasing market share, operating income, profits etc.) and competitive advantage? What are the foreseeable drawbacks and weaknesses of implementation of AI in banking: new regulatory frameworks, reputational risks, conflicting with banks' long-term ESG strategies.

**Participants:** Petia Dimitrova - CEO of Postbank  
Tzvetanka Mintcheva - CEO of UniCredit Bulbank  
Nikola Bakalov - CEO of Fibank  
Georgi Zamanov - CEO of Allianz Bank Bulgaria  
Petr Baron - CEO of tbi  
Svetoslav Milanov - Chairman of the MB and Executive Director of Investbank  
Tatyana Ivanova - Executive director of UBB, Innovation Leader at KBC Group for Bulgaria  
Miroslav Vichev - CEO of BORICA  
Krasimira Raycheva - Country manager of Visa Bulgaria

**Moderator:** Georgi Ganey - Executive director of IBM Bulgaria