



## Lyubomir Karimansky

With over twenty-five years of combined strategic development in financial services and global leadership experience, Lyubomir now focuses on protection, safety and quality of the banking services provided to the end users in Europe. He is a profoundly motivated professional with a steady record in designing and delivering high quality complex banking analysis in ever- changing legislative environment. As Chairperson of the Budget and Finance Committee at the National Assembly and advisor to several European financial institutions, Lyubomir had the opportunity to analyse and contribute some changes in the European legislative packages related to the financial services.

For more than two decades he has been committed to conceiving new business models and innovative strategies in the financial services. While being an advisor to several financial institutions on their strategy planning and development, Lyubomir led complex projects in Digital Banking Transformation, Risk Management and Regulatory Compliance where he has built and established a record of positively managing change, cutting costs, effectively handling multi-million-euro budget, and delivering delivery of innovative and secure technology solutions.

Lyubomir considers that protection and safety are the two most valuable key components the users of banking services are aiming for. Right after them are quality, speed and possibilities to personalize the banking services based on customers' increasing desire for innovation and digitalization of the banking experience. He believes that It is essential for the banking industry to find out the solutions for following challenges:

- How to remove the fragmentation of the market and guarantee the protection of the users of banking services cross Europe.
- Single entry point for integrated cross-data sharing – users and business.

How the EU Digital Market would achieve integrity and interoperability for all players and proportionate regulation – "same activities, same risks, same rules, same supervision" principle.