

13th

Conference



www.icapcrif.com

Credit Risk Management

Nikitas Konstantellos, President & Group CEO, ICAP CRIF

About ICAP CRIF

ICAP CRIF (previously ICAP S.A. Group of Companies), with **250** competent professionals is the Market Leader in Credit Risk & Business Information in Southeastern Europe.

As of December 23, 2021, ICAP CRIF is a wholly owned company of CRIF.



About CRIF



- ❑ **6,200** Professionals
- ❑ **40** Countries in **4** Continents
- ❑ **€608 M** Total Revenues for 2021
- ❑ CRIF is a global Company, specializing in :
 - Credit & Business Information Systems,
 - Analytics,
 - Outsourcing and Processing Services
 - Advanced Digital Solutions for Credit and Open Banking.
- ❑ Provides added value solutions to its Global Clients:
 - **10,500** Financial Institutions
 - **600** Insurance Companies
 - **82,000** Businesses and **1,000,000** Consumers

Business Lines

- ❑ Business Information & Credit Risk Solutions
- ❑ Consulting, Technology Solutions
- ❑ Ratings & Analytics Services
- ❑ Marketing Sales & Solutions
- ❑ Risk Training Institute

58

58 years of successful operation



Exclusive Partner of Dun & Bradstreet, the world leader in Business Information, for the 4 Countries of our region



Information base with 7.9 M companies in 4 Countries



4 Countries / 7,200+ customers



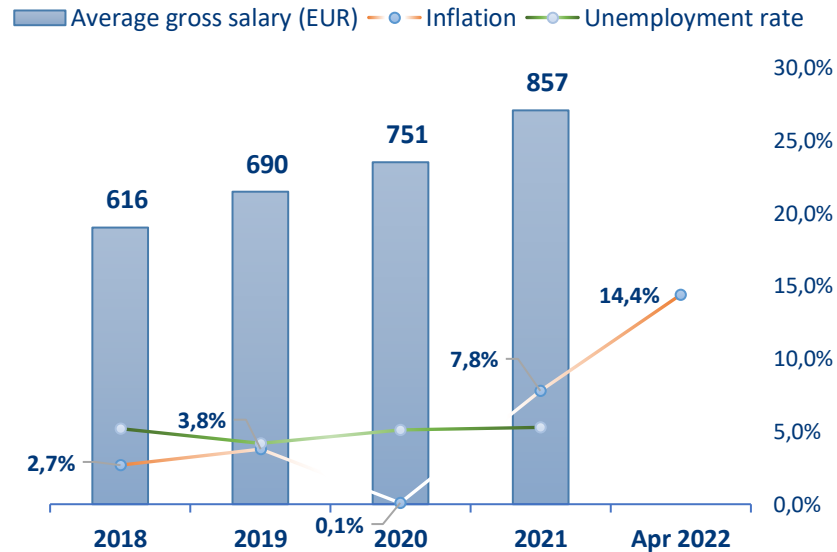
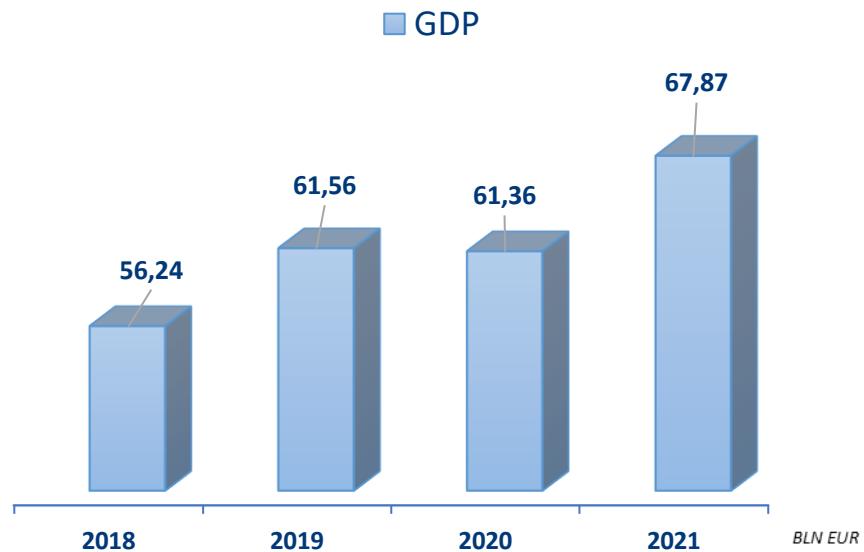
One of the few companies in Europe registered as a Credit Rating Agency (CRA), by the European Securities and Markets Authority (ESMA)



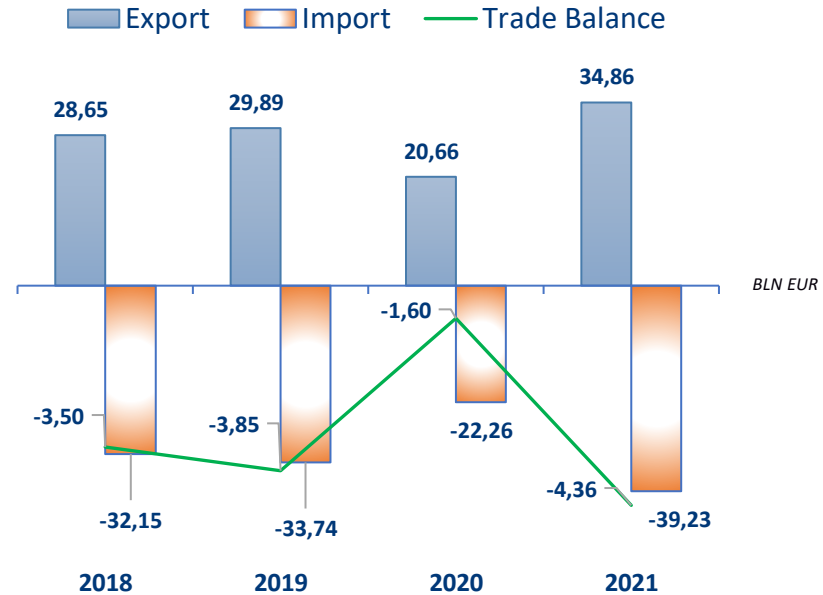
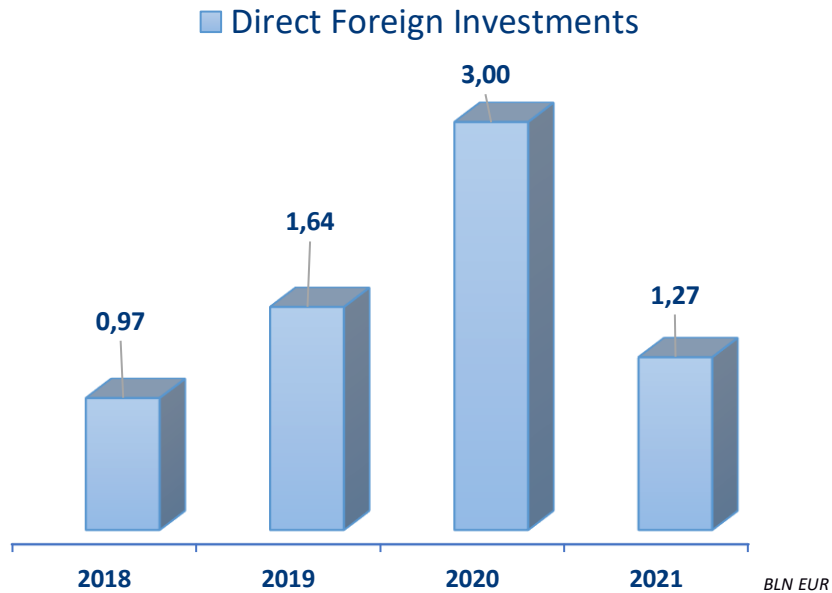
36,600 Credit Rating Assessments in companies & bond ratings; securitizations over 5,7 Billion GBV



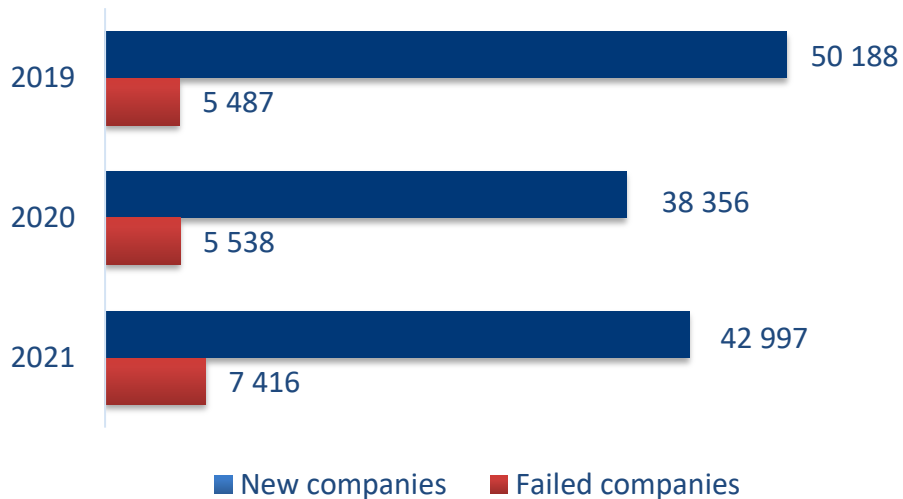
Bulgarian Economy Development



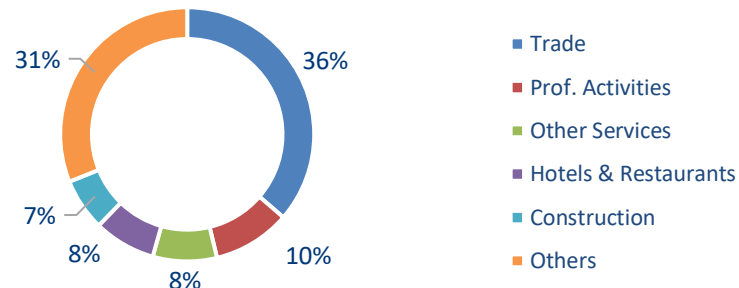
Bulgarian Economy Development



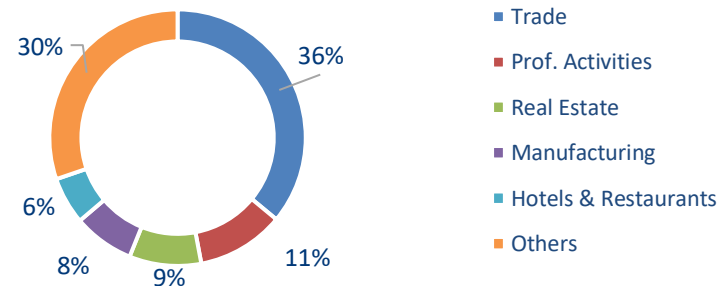
Bulgarian Business Development



Number of new companies by industry



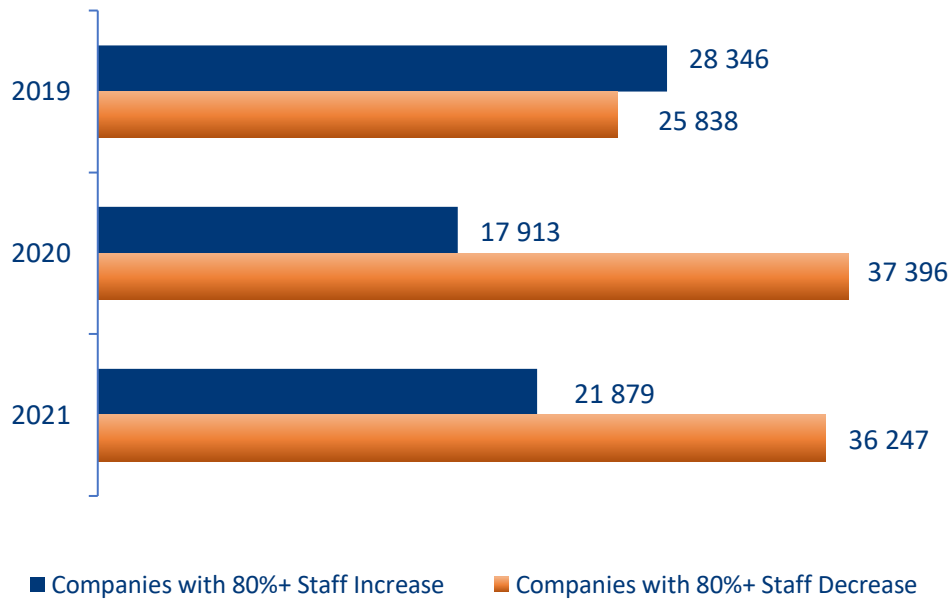
Number of failed companies by industry



Source: ICAP CRIF data base

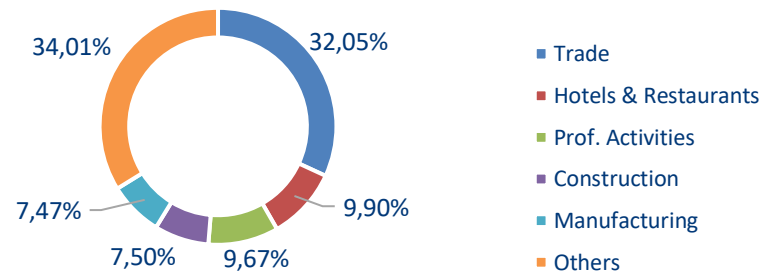


Bulgarian Business Development

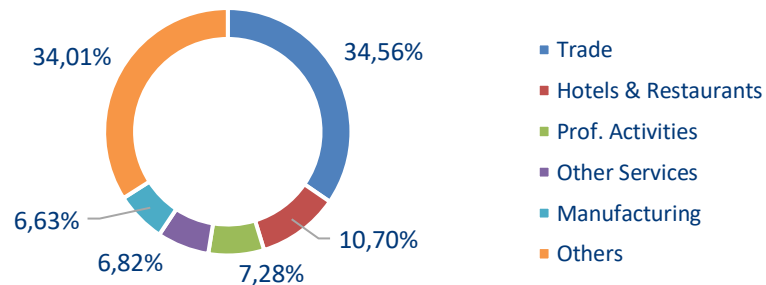


Source: ICAP CRIF data base

80%+ Staff increase companies by industry 2021

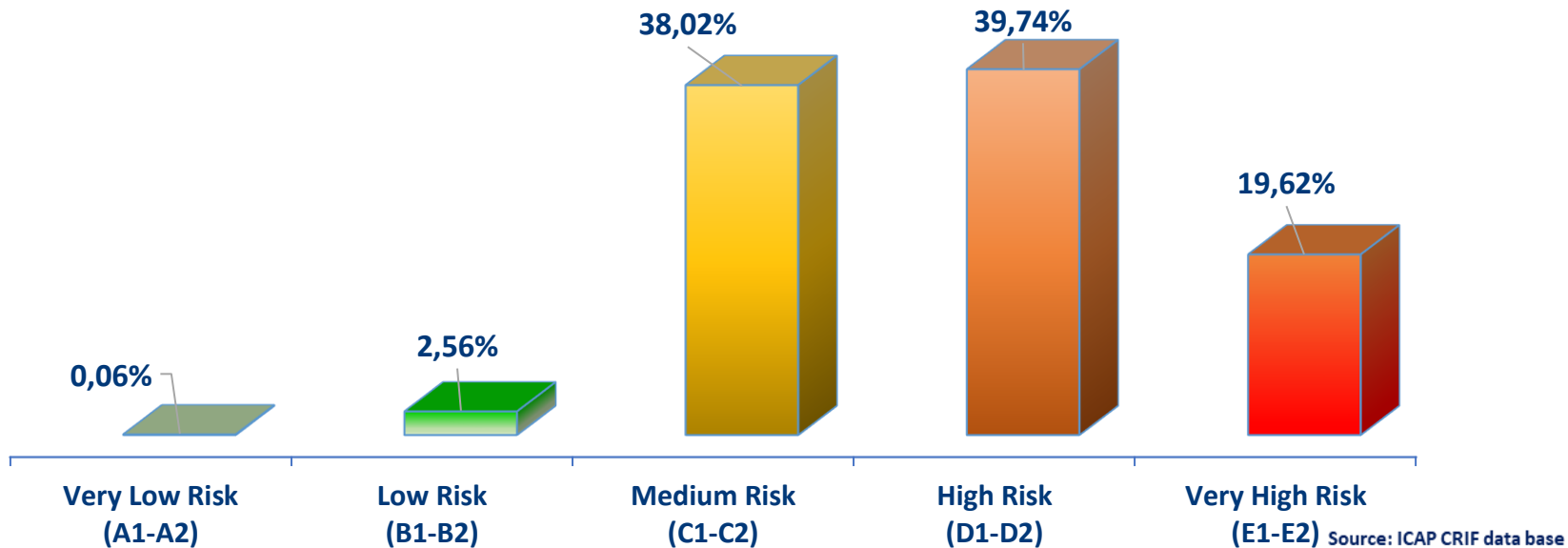


80%+ Staff decrease companies by industry 2021

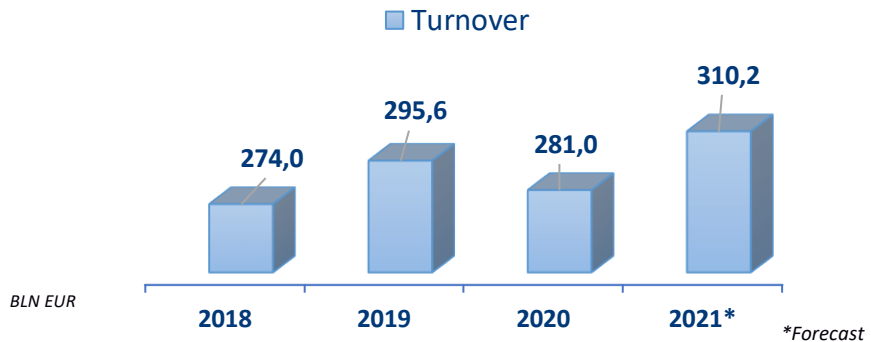


Bulgarian Business Development

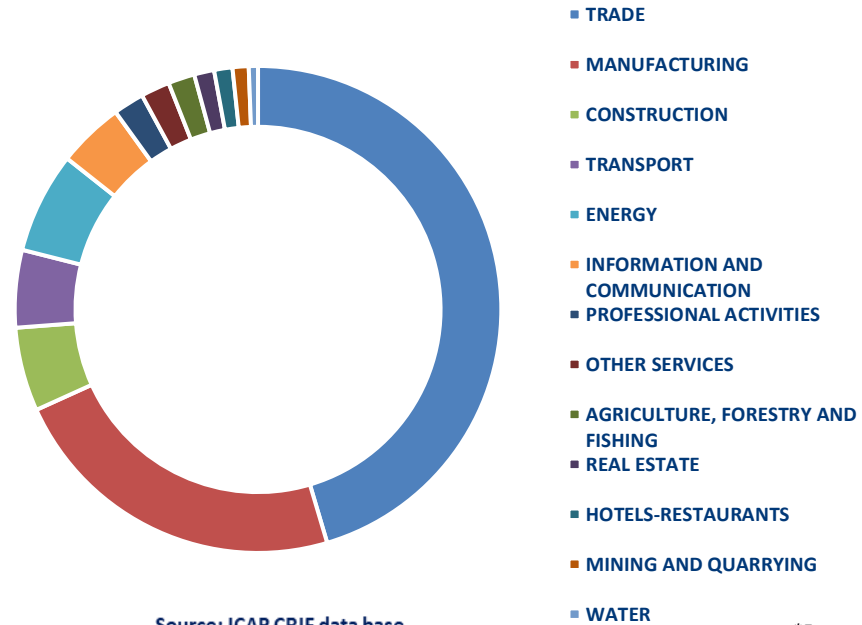
Credit Risk Distribution in Bulgarian Business



Bulgarian Business Development

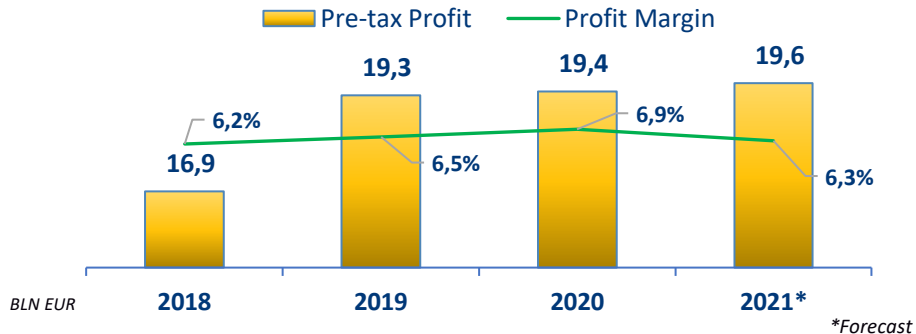


Turnover distribution by industry 2021*



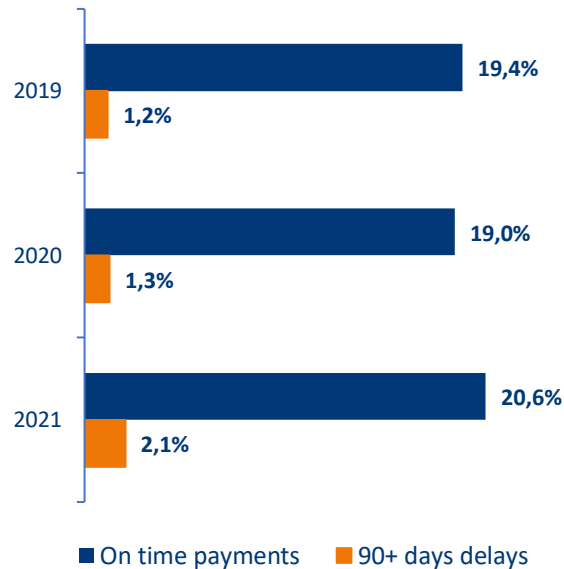
Source: ICAP CRIF data base

*Forecast

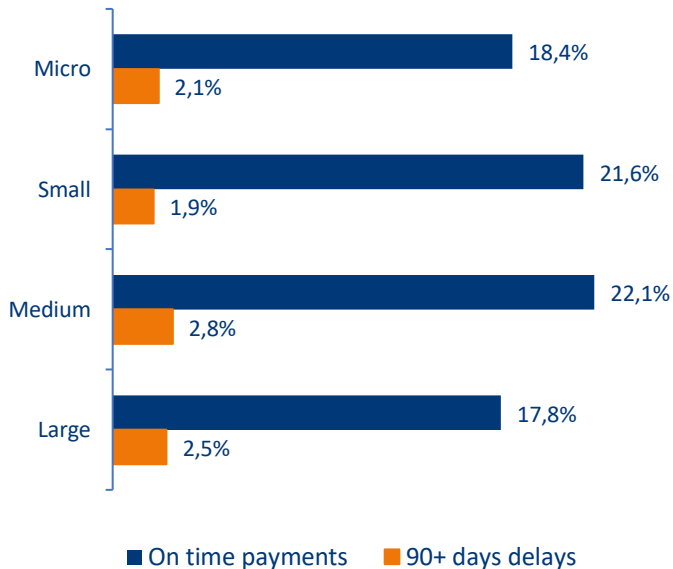


Non-Payment Risk Trends in Bulgaria

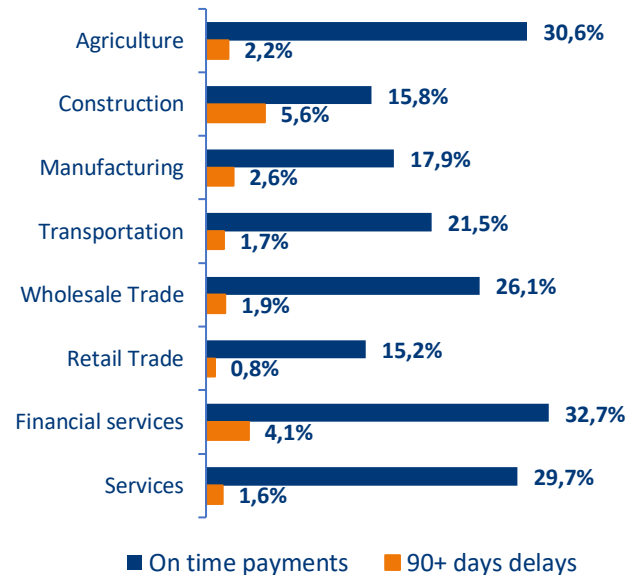
Overall Payment Behavior



2021 Payment Trends by Company Size



2021 Payment Trends by Industry



Source: ICAP CRIF data base



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Thank you
for your attention

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