

# ESM appoints Maria Kartcheva as Head of ALM and Financial Structuring

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The ESM has appointed Maria Kartcheva as Head of the Asset & Liability Management and Financial Structuring division in the CFO department as of 1 January 2024.

Ms Kartcheva had been serving as Acting Head of the division since March 2023. Her team is responsible for managing the structural balance sheet risks of the ESM and European Financial Stability Facility (EFSF), resulting from funding, lending and investment operations. Before taking on this position, she was the Deputy Head of the Investment and Treasury division.

Prior to joining the ESM in 2014, Maria Kartcheva worked as a portfolio manager at the European Commission, the European Central Bank and the Bulgarian Central

Bank. She holds a master's degree in economics from Sofia University St Kliment Ohridski and an undergraduate degree in Economics and Business Administration from the American University in Bulgaria. She is also a CFA (Chartered Financial Analyst) Charterholder.

## Contacts



### [Cédric Crelo](#)

Head of Communications and Chief Spokesperson

+352 260 962 205

[c.crelo@esm.europa.eu](mailto:c.crelo@esm.europa.eu)



### [Anabela Reis](#)

Deputy Head of Communications and Deputy Chief Spokesperson

+352 260 962 551

[a.reis@esm.europa.eu](mailto:a.reis@esm.europa.eu)



### [Juliana Dahl](#)

Principal Speechwriter and Principal Spokesperson

+352 260 962 654

[j.dahl@esm.europa.eu](mailto:j.dahl@esm.europa.eu)