

## CURRICULUM VITAE

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### Profile

Effective manager with many years of experience in banking and the capital market. High competences in managing change processes, including effective restructuring processes, creation and management of shared services centres, M&A, IPO. Management skills proven in practice, allowing for the preparation and effective implementation of business strategies resulting in the development of managed companies. Effectiveness in managing large teams and high budgets.

### Professional experience:

- 12.2018 – until now **EDC Expert Direct Communication Sp z o.o.**, Chairman of the Board.  
The company operates in the B2B area and is the largest, independent letter shop in Central and Eastern Europe.
- 04.2018 -10.2018 **Plus Bank SA**, Vice-President of the Management Board, acting President of the Management Board, responsible for managing the company and preparing the update of the Rehabilitation Program (end of 2017, implementation of the recommendations of the Polish Financial Supervision Authority and IFRS9).
- 10.2017-04.2018 **REM Sukcesja Sp. z o.o.** President of the Management Board of the company responsible for the day-to-day management of the shopping and entertainment center.
- 10.2013-04.2016 **FM Bank PBP SA**, Vice President of the Management Board responsible for the corporate banking division (credits and loans, micro-enterprises, SME, project finance and treasury).
- 07.2011-09.2013 **Grupa PHN SA**, President of the Management Board - restructuring of companies belonging to the Polski Holding Nieruchomości Group (merger of companies, optimization and centralization of business processes) of the largest state-owned company managing real estate assets with a value of about PLN 2 billion and carrying out an IPO on the Warsaw Stock Exchange.
- 07.2008 - 06.2011 **PKO BP SA**, Vice President of the Management Board responsible for the retail banking area - responsibility for the product offer, customer acquisition, sale of loans and loans and distribution channels - mainly a network of over 1,200 own branches and Inteligo - the PKO BP Internet brand From July to September 2009, acting President of the Management Board (responsible for increasing capital by EUR 1.2 billion). Originator and sponsor of the project to create a shared service centre at the Bank.
- 11.2006-06.2008 **Nordea Bank Polska SA** Vice-President of the Management Board responsible for the Logistics and Security Operations Division - creation of a central back office for the Bank, takeover and centralization of activities performed so far in branches (including preparation and implementation of the mass printing process), improvement of efficiency; creating a new operational service model for bank branches under the TURBO project (200 new bank branches).
- 12.2002 -10.2006 **Centrum Rozliczeń i Informacji CERI Sp. z o.o.** (BRE Bank SA Group) President of the Management Board, General Director responsible for managing the enterprise and exercising direct supervision over the areas of:

finance, human resources and logistics, operations of the retail banking division of BRE Bank SA (formerly Management Board Member, Managing Director creating and supervising the operation of the shared services center for The company handled, among others, printing and mass payment processes, as well as scanning and archiving documents.

- 03.2002-03.2003 **BRE Bank SA**, Director of the Retail Banking Operational Support Department - creating and managing an efficient back office with a restrictive cost policy.
- 2000-03.2002 **BRE Bank SA**, Director of the Commercial Management Department of Retail Banking - implementation of the retail banking development strategy at BRE Bank and direct supervision over the areas of marketing and sales, distribution channels and products (as part of the MultiBank)
- 1998-2000 **Powszechna Kasa Oszczędności Bank Państwowy**, Director of the Retail Banking Department - responsible for the entire offer addressed to individual customers (deposits and loans).
- 1995-1998 **Powszechny Bank Gospodarczy w Łodzi**, acting as the director of the Customer Service Department at Kasa Oszczędnościowo Budowlana within the Pekao SA Group - the responsibility of the team creating and implementing banking products (loans, deposits, debt trading)
- 1993-1998 **Polski Bank Inwestycyjny SA**, Branch in Piotrków Trybunalski, assistant in the Credit Department
- 1986-1997 District Museum in Piotrków Trybunalski, work as a museum guide

- Member of Supervisory Boards, incl. TOYA SA with its registered office in Wrocław, Warszawski Holding Nieruchomości SA, AGRO-MAN SA, PKO TFI SA, Bank Pocztowy SA, PTE Bankowy SA, Kredobank SA with its registered office in Lviv, Bank Częstochowa SA, Biuro Informacji Kredytowej SA,
- Member of the Executive Committee of the European Mortgage Federation (2009-2011),
- Member of the Board of Directors Visa Europa with headquarters in London (2009-2011)

#### **Achievements and professional successes:**

- Restructuring of the corporate banking area (micro-enterprises, SME, project finance and treasury) and implementation of BIZ Bank - a new brand dedicated to micro-enterprises and SMEs (new product offer and branch functional model, new internet and mobile banking model),
- successfully conducted IPO of Polski Holding Nieruchomości SA in February 2013. Value of the issue: PLN 238.6 million; reduction of subscriptions by individual investors with the maximum subscription: 69.27 percent,
- leading role in the process of increasing the share capital in Powszechna Kasa Oszczędności Bank Polski SA in 2009,
- Creation of CERI Sp. z o.o. - BPO dedicated to the financial and telecommunications sectors.
- the first virtual bank in Poland - mBank and the launch of a network of MultiBank retail outlets (managing the business part of the project, preparing the product offer and the Financial Services Centre model, developing the branch network as well as the centre and the Internet as distribution and customer service channels),
- SUPERKONTO package at PKO BP (product preparation, IT solutions preparation, sales staff training, internal marketing, implementation and conversion),
- creating in PBG SA the first offer of products in the area of debt trading.

**Knowledge of foreign languages:** English - very good; German - basic; Russian - Basic

**Education:**

1982 -1986 Bolesław Chrobry General Secondary School No. 1 in Piotrków Trybunalski

1987-1993 Faculty of Law and Administration of the University of Lodz, studies successfully completed, degree obtained: Master of Law

2011 Passed exam for candidates for members of supervisory boards of state-owned companies

**Interests:**

- history of the Second World War,
- science fiction.

*I consent to the processing of my personal data contained in this professional curriculum vitae for the purposes related to the appointment to the TOYA SA Supervisory Board.*