

Marek Szcześniak is an experienced specialist in credit, market and operational risk. He has been connected with PKO BP Group for the last few years where, as a vice-CEO, he has been supervising risk management at Kredobank (Ukraine) and PKO Bank Hipoteczny later on. His professional career in banking sector began in 1998. Since 2002 he has been holding management positions at BRE Bank, BPH Bank, DnB Nord Polska and Allianz Bank Polska. Marek Szcześniak graduated from Finance and Banking of University of Lodz and PhD studies in Corporate Finance Management Department. He has also accomplished a management programme of “Personal Leadership Academy” at ICAN Institute.

Up until now **Seweryn Kowalczyk** was a Security Management Director at Alior Bank. He used to manage departments responsible for counteracting credit frauds, internal crime, as well as money laundry and terrorism financing. He has over 12 years of experience in banking and finance law. His professional career began in 2006 as a lawyer in the biggest Polish law offices, where he used to work for financial institutions on transactions counselling. In 2008-2018 he was connected with the Credit Agricole Polska Group, where he was responsible for regulatory affairs and financial institutions compliance. He is a graduate of Law at the University of Warsaw where he specialized in banking and finance law. He is an attorney-at-law.

Dariusz Szwed is a manager with a 20 years’ experience in banking sector. Recently he has been serving as a director of Private Banking department at Santander Bank Polska where he used to supervise business development, including operation, credit and reputation risk aspects. Dariusz Szwed has been supervising consumer-oriented activities of Santander Bank Polska Brokerage. He was a part of the Santander Bank Polska and Deutsche Bank merger team. Working there, he has been responsible for the merger of private banking, working on analysis and implementation of eventual business solutions in the merged company. He has been connected with Santander Bank Polska since 1995. Dariusz Szwed graduated from Banking and Finance Faculty of WSB University of Poznan and Management at Czestochowa Technical University. He also holds a diploma from SGH Warsaw School of Economics.

Since 2006 **Tomasz Bilous** has been connected with ING Bank Slaski where for the last four years he has been a director of controlling department. Prior to that, for almost 8 years, Tomasz Bilous has been responsible for reporting and accounting, including serving as a director of accounting and the chief accountant of the bank. In 2000-2006 Tomasz Bilous used to work in Arthur Andersen and Ernst&Young. He is a graduate in Banking and Finance at SGH Warsaw School of Economics. He also holds a diploma of a statutory auditor and is a member of ACCA.