### Piotr Żabski

Piotr Żabski is a graduate of management and finance at the Faculty of Computer Science and Management at the Wrocław University of Science and Technology. He obtained the title of Mastere at the Ecole Nationale Superieure des Mines de St. Etienne, Executive in Strategy and Innovation at MIT, and graduated in health promotion from the Academy of Physical Education in Wrocław.

He is an experienced and committed manager with nearly 30 years of experience in the banking sector. He was among others Vice President of the Management Board of Santander Consumer Bank responsible for strategy and innovation, IT development, cybersecurity, retail loan sales and marketing, debt collection, Agile transformation, PMO, legal and compliance, HR development and administration. Previously, he worked for 11 years at Lukas Bank, where among others he held the position of Director of the Key Account Department and Sales Director, as well as Managing Director of the Consumer Finance line.

#### Jacek Iljin

Jacek Iljin graduated from the Faculty of Economics and Sociology of the University of Lodz in the field of finance and banking. He continued his postgraduate education, obtaining an EMBA from the University of Lodz, Towson University and the University of Baltimore. He also developed his managerial skills at HPL and Advanced HPL programs at the International Institute for Management Development (IMD) in Switzerland.

He has extensive experience in banking, primarily retail. In 2002, he joined mBank. He coshaped the development of the institution from an innovative start-up, established under the then BRE Bank, to the one of the largest retail banks in Poland, also operating on internationally in the Czech Republic and Slovakia.

Jacek Iljin is an experienced manager. During his career at mBank, he held various supervisory positions in mBank Group subsidiaries and management positions in strategy, marketing, product management, sales and direct marketing, as well as distribution model development. Most recently, as Managing Director at mBank for Sales and Business Processes in Retail Banking, he focused on business growth, digital transformation and building a distribution model that combines the strengths of digital channels and that what is most valuable for banks - people.

# **Zdzisław Wojtera**

Zdzisław Wojtera is a graduate of Cybernetics and Computer Science at the Faculty of Economics and Sociology of the University of Lodz and postgraduate studies in Banking and Regional Economy at Radboud University in the Netherlands. He completed the Advanced Management Program at IESE Business School, the specialized financial program Corporate Financial Strategy at INSEAD, and Data Science at the Massachusetts Institute of Technology (MIT).

He has been associated with the financial sector for over 30 years. He worked in the management boards of banks and banking companies as well as supervisory boards, specializing in financial management. He participated in the transformation of the financial sector from the beginning of systemic changes to the present, i.e. since the separation of commercial banks from the National Bank of Poland up to the development of online banking and mobile platforms. In the 1990s, as part of his work at Powszechny Bank Gospodarczy SA, he was responsible for the restructuring of many enterprises and financial companies that had problems with adapting their business model to the requirements of the free market economy. As part of the structures of PBG SA, as Vice-President of the Management Board, he developed PBG Leasing, and then, at the request of PKO BP, he established the leasing company PKO Leasing, today the largest leasing company in the country. In 2002-2005, he was Vice President of the Management Board of Bank Pocztowy, where he was responsible for finance, restructuring, and implementation of a new IT system for transactional banking.

Since 2005, he has been associated with mBank, where he was the director supervising the finance area, and recently he was responsible for the construction and development of a modern management information system. He applies the latest knowledge and technologies to create modern future-oriented finance, that supports the implementation of business strategy and uses AI/ML tools.

# Wojciech Przybył

Wojciech Przybył is a graduate of the Faculty of Law and Administration at the University of Wrocław and an MBA from the Nottingham Trent University Wielkopolska School of Business.

Most of his over 20-year professional career is associated with the financial industry and the areas of new technologies.

For 22 years, he has been professionally associated with the Credit Agricole Group. He started his career at EFL SA in managerial positions related to customer service, first as Deputy Director of the Customer Service Department, and later as Director, actively participating in projects of centralization and quality building of after-sales service. In 2009, he built from scratch a new entity in the group responsible for insurance and leasing loans - EFL Finance SA. In 2018, he was responsible for building an innovation environment for the EFL Group. Since 2020, he has been a member of the EFL Management Board responsible for the areas of marketing, ESG, insurance and innovation, key to the strategic development of the EFL Group.

He is the author and promoter of numerous projects in the field of digitization and solutions enabling remote conclusion of leasing agreements.

#### Marcin Ciszewski

Marcin Ciszewski graduated in finance and banking from the Cracow University of Economics and postgraduate studies in risk management in financial institutions at the Warsaw School of Economics. In addition, he completed the Strategic Leadership Academy course at the ICAN Institute.

Marcin Ciszewski is a manager with over 20 years of experience in finance and risk management.

Currently, he is the Vice President of Ultimo TFI SA as a member of the management board supervising the risk management system. For over 18 years he was associated with Euro Bank SA, where he was the Vice President of the Management Board for 9 years, including two and a half years as Chief Risk Officer. Previously, as CFO and Director of the Controlling Department. In addition, he gained experience at Volkswagen Bank Polska SA and Lukas Bank SA.