

Bartosz Krzysztof Kublik

EDUCATION

- 1998–2003: Master’s degree studies in Political Science at the Faculty of Political Science of the Aleksander Gieysztor Academy of Humanities in Pułtusk
- 2003–2004: Postgraduate studies in Banking and Finance at the Faculty of Economics and Agriculture of the Warsaw University of Life Sciences
- 2005–2009: Doctoral studies in Management Theory at the Faculty of Management of the University of Warsaw
- 2019–2020: Postgraduate studies in Credit Risk Management at the Collegium of Management and Finance of the Warsaw School of Economics

Participated in numerous national and international training courses in banking and finance, including those focused on systemic solutions to support liquidity and solvency of German cooperative banks within the Institutional Protection Scheme (IPS) framework outlined in European Union regulations.

EXPERIENCE

- 2003–2007: Director of the Ostrów Mazowiecka Cooperative Bank Branch in Małkinia Górna
- 2007–2009: Member of the Management Board of the Ostrów Mazowiecka Cooperative Bank
- 2009–2012: Vice President of the Management Board of the Ostrów Mazowiecka Cooperative Bank
- From February 2012 (upon approval from the Polish Financial Supervision Authority) to July 2023: President of the Management Board of the Ostrów Mazowiecka Cooperative Bank responsible for overseeing key risks relevant to the Bank’s operations
- Since April 2023: Vice President of the Polish Bank Association responsible for bank security (including cybersecurity), regulatory oversight, national and international programmes, and collaboration with business communities. He also coordinates the activities of the cooperative banks group within the Polish Bank Association
- 2010–2014: Member of the Supervisory Board of Dom Maklerski Banku BPS S.A.
- 2014–2023: Member of the Council of the Polish Bank Association and Chair of its Cooperative Banks Group
- May 2014–January 2016: Member of the Advisory Council of Bank Polskiej Spółdzielczości

- January 2016–May 2022: Chair of the Supervisory Board of the BPS Association Protection System Cooperative.

Tomasz Jodłowski

EDUCATION

- 1994–1998: Cracow University of Economics, Department of Commodity Science and Quality Management, Master of Science in Engineering (mgr inż.) in Commodity Trade and Customs
- 1991–1993 Jagiellonian University, Department of Chemistry, field of study: General Chemistry.

EXPERIENCE

- November 2022–January 2023: Adviser to the Management Board at Bank Pocztowy S.A. in Bydgoszcz (Head Office in Warsaw)
- March 2021–August 2021: Chief Risk Officer at Nest Bank S.A. in Warsaw (Head Office in Warsaw)
- 2017–2020: Bank Pocztowy S.A. in Bydgoszcz (Head Office in Warsaw), Member of the Management Board responsible for the risk area and the management of risks material to the Bank's business. Also served as Managing Director of the Risk Division and Adviser to the President of the Management Board (in December 2018, the Polish Financial Supervision Authority approved his appointment as a Member of the Management Board of Bank Pocztowy S.A. responsible for overseeing the management of risks material to the Bank's business)
- 2006–2015: Deutsche Bank Polska S.A. in Warsaw (previously Deutsche Bank PBC in Warsaw and Deutsche Bank 24 S.A. in Kraków), holding various roles including Head of the Retail Credit Risk Department, Head of the Retail Product Department, Head of the Capital Market and Private Banking Financing Centre, Head of the Retail Financing Centre, and Head of the Decision Centre South

Kamil Kuźmiński

EDUCATION

- 2014–2015: Leadership Executive Program Frankfurt School of Finance, Goethe Business School

- 2013–2014: IESE Strategy Development Program University of Navarra, IESE Business School
- 2007–2009: Executive MBA University of Minnesota, Carlson School of Management, Warsaw School of Economics, Master’s programme in Business Administration
- 1994–1999: Marketing and Management at the Faculty of Management of Lodz University of Technology

EXPERIENCE

- June 2022–present: Corporate Connections Poland - BNI Poland,
Position: Management Board Adviser
- November 2018–September 2021: Santander Bank Polska S.A. and August 2010–November 2018: Deutsche Polska Bank S.A.
Position: Member of the Management Board (post-merger Director of Sales and Support Area)
- June 2006–July 2010: Bank BPH S.A., GE Group
Position: Branch Network Director
- June 2006–July 2010 GE Money Bank S.A.
Position: Department Director
- October 2004–June 2006 Bank BPH S.A.
Position: Regional Director of Indirect and Direct Sales
- June 2003–October 2004: Bank Zachodni WBK S.A.
Position: Sales Director (two provinces) Regional Manager
- November 2000–June 2003: Coca Cola Beverages Polska Sp. z o.o.
Position: Regional Sales Director
- May 2000–November 2000: Lukas Bank S.A.
Position: Branch Director

Krzysztof Łabowski

EDUCATION

- 1997–2003: Doctoral studies at Poznań University of Economics
- 1992–1997: Poznań University of Economics, Faculty of Economics, Master’s programme in Finance and Banking, majored in Banking.

EXPERIENCE

- June 2023–present: Ezzon Energia sp. z o.o. President of the Management Board
- October 2022–May 2023: PayU S.A. / Prosus - Global Consumer Internet Group, Head of Strategy and Development / Head of Credit
- December 2009–September 2022: Bank Millennium S.A., Head of the Corporate Banking Department / Head of the Western Macroregion
- February 2010–March 2011: lecturer at Poznań University of Economics, Faculty of Economics, Department of Monetary Theory and Policy
- April 2003–November 2009: Citi Handlowy - Bank Handlowy w Warszawie S.A., initially Local Head of the Micro, Small and Medium Enterprises Segment, Head of the Small and Medium Enterprises Department, Head of the Cooperation Development Office, and Regional Sales Director
- October 2002–March 2003: Raiffeisen Bank Polska S.A., Corporate Client Relations Manager
- June 1996–September 2002: Citi Handlowy - Bank Handlowy w Warszawie S.A., Banking Advisor, then Marketing Specialist

Michał Patryk Należyty

EDUCATION

- 2017: Kozminski University, postgraduate studies in Corporate Restructuring and Bankruptcy
- 2009: Poznań University of Economics, Master's degree in Finance and Accounting

EXPERIENCE

- Since December 2023: OMIDA Finance Sp. z o.o., Member of the Management Board and Co-founder
- Since August 2023: Vivida Capital PSA, Member of the Management Board and Co-Founder
- Since August 2023: Naftomax Sp. z o.o., Member of the Management Board
- Since October 2022: Feri Finanse Sp. z o.o., Member of the Management Board and Co-founder
- Since July 2021: Token Studio Sp. z o.o., President of the Management Board and Co-founder
- October 2017–October 2021: Faktoria Sp. z o.o. (Nest Bank Group), Member of the Management Board/Sales Director and Co-Founder
- March 2016–September 2017: Bank Pekao S.A. (Greater Poland Region), Business Development Director

- October 2015–February 2016: Alior Bank S.A. (Poznań Region), Regional Director of MID Corp
- May 2015–September 2015: Bank BGŻ BNP Paribas S.A. (Warsaw Region), Regional Director for SME & Agro
- February 2013–April 2015: BNP Paribas Bank Polska S.A. (Western Region), Deputy Regional Director for SME/Regional Director for SME
- September 2009–January 2013: Alior Bank S.A. (Poznań Branch), Branch Director
- September 2003–August 2009: Raiffeisen Bank Polska S.A. (SME Poznań Centre), RM Micro/BDK/Senior Specialist for Medium-Sized Corporates