

## **Szymon Midera**

An experienced executive with strong skills acquired during his service in managerial positions at banks and other financial institutions. A successful manager in State-owned and private companies, with a proven track record of success. Since 2016, he has been the founder, co-owner and CEO of Shumee SA (commerce platform) - one of the leaders in the cross-border e-commerce market. Member of supervisory boards with lengthy experience in the area of professional corporate governance standards. An expert in banking, e-commerce, incubation and acceleration of start-ups. A panellist and author of numerous publications on the e-commerce market and marketplace platforms. A long-distance runner, music aficionado and happy father of four daughters.

He is a graduate of International Economic and Political Relations at the University of Lodz and the Advanced Management Programme at INSEAD in Fontainebleau. He also completed the Executive MBA Programme at the Faculty of Management of University of Łódź, organised in partnership with Towson University and Robert H. Smith School of Business.

For eight years, until June 2016, he served as President and Vice-President of the Management Board of Bank Pocztowy. During that time, the Bank acquired around one million clients and underwent a transformation from a clearing institution to a large-scale retail bank, launching, among other things, a state-of-the-art online banking service and a network of around 300 branches.

Previously, for seven years, he was associated with mBank, where he managed, among other things, the areas of marketing, online sales and business development.

He serves as Chairman of the Entrepreneurship Council at the University of Lodz at a voluntary basis.

## **Krzysztof Dresler**

Professionally, he shares his experience of more than 25 years with companies at various stages of development, gained in banking and financial market institutions, Green Energy and Real Estate, among others as Vice President of the Management Board supervising risk at PKO Bank Polski S.A.

He chairs the work of the Hydrogen and Energy Storage Technology Committee of the Polish Alternative Fuels Association.

Among others, he interned at the Depository Trust Company in 1998 (New York), completed the Investment Adviser Candidate Course and the Chartered Financial Analyst (CFA).

In 2023, he passed the EFPA ESG Advisor certification exam.

In 2012, he was awarded the badge of honour of the President of the National Bank of Poland "For Merits to Banking of the Republic of Poland".

He is the founder of a financial advisory boutique - BAAK Structured Finance, where he has combined financial engineering with technology engineering to harmoniously develop new energy technologies in a way that ensures ESG and Sustainability.

Graduated in finance and banking from the Warsaw School of Economics (SGH) and postgraduate studies in philosophy at Collegium Civitas and:

- Erasmus University Rotterdam - Principles of Sustainable Finance
- University of Pennsylvania. ESG Risks and Opportunities
- Wharton School. Global Trends for Business and Society
- postgraduate studies: "Study for Chief Financial Officers".

He is the husband of Łucja and father of Nina and Gaia. He actively practices triathlon and supports the development of this sport as a board member of the TRICLUB Association (social function). He is also involved in the development of education, as a member of the Board of Directors of the 2nd Community High School (social function) and as a member of the Council of the EFPA Foundation (social function), where he promotes high ethical and professional standards in the financial advisory segment.

### **Ludmiła Falak-Cyniak**

Leader with over 25 years of experience in the financial industry, including 17 years in management positions. She specialises in finance, investments, general management and team leadership. She has built her professional experience in both Polish organisations and international financial institutions, participating in the creation of startup organisations as well as in restructuring or mergers. She has held senior managerial roles in organisations such as AEGON, AMUNDI, SKARBIEC, KBC and WARTA. She consciously builds committed teams and an organisational culture that supports business processes with a strong focus on results.

She graduated from the University of Lodz with a degree in Finance and Banking, as well as from the Postgraduate Study of Investments and a doctoral programme at the Warsaw School of Economics. She is a graduate of the INSEAD Global Management Program. She holds an investment advisor's licence, a stockbroker's licence and the Chartered Financial Analyst (CFA) and Professional Risk Manager (PRM) titles. In recent years, she has intensively deepened her knowledge in IT resource management, modern project management methods (AGILE, SCRUM, DevOps) and the latest technologies, including cloud technology (AWS, Google Cloud) and artificial intelligence. This investment in personal development underlines her commitment to continuous improvement and to anticipating and implementing solutions that set new directions in the financial industry.

Actively participating in the life of expert associations and non -profit organisations such as the Economic Chamber of Pension Societies, the CFA Board or the Finance Committee of the Auschwitz-Birkenau Foundation, she constantly strives to deepen her skills and share the knowledge she has acquired. Her approach to management is characterised by strategic thinking, effective leadership of people and adaptation to change, which, combined with her openness to innovation and international collaboration, making her a leader perfectly equipped to effectively lead organisations through the complex financial and operational challenges of today's world.

### **Piotr Mazur**

Vice President of the Management Board of PKO Bank Polski S.A. and CRO since January 2013, after obtaining the approval of the Polish Financial Supervision Authority.

A graduate of the University of Economics in Wrocław (major in Organization and Management). He has over thirty years of experience in banking - mainly in the areas of risk, restructuring and loans, and in international financial groups operating in Europe, USA and South America. Member of supervisory boards, boards of creditors, member and chairman of key risk management committees. He participated in creating the strategy of Bank Zachodni WBK S.A., was directly

responsible for risk management, optimization of debt collection and restructuring processes, and cooperated with regulators in Poland and abroad.

He started his professional career in 1991 at Bank BPH S.A. in the area of loans. In 1992 he joined Bank Zachodni S.A., and then, after the merger with Wielkopolski Bank Kredytowy S.A., with BZ WBK S.A., where from 1992 until 2000 he worked in the Department of Capital Investments, and in 2000-2005 he was the director of the Credit Quality Control Department. In 2005-2008 he was the director of the Business Intelligence and Risk Management Area, and in 2008-2010 he was the deputy chief risk officer. From January 2011, he was the chief credit officer, and from March 2012, also the deputy chief risk officer. Moreover, he was chairman of the BZ WBK Credit Committee, deputy chairman of the Credit Risk Forum and deputy chairman of the Risk Models Forum.

He was a member of the Supervisory Boards of companies in PKO Bank Polski S.A. Group: PKO Bank Hipoteczny S.A., PKO Leasing S.A., PKO Faktoring S.A.

He is a member of the Supervisory Board of Biuro Informacji Kredytowej S.A. and System Ochrony Banków Komercyjnych S.A.