

Wojciech Papierak

He was born on July 31, 1967, in Piotrków Trybunalski. He is a lawyer and an effective manager with many years of experience in banking and the capital markets. He earned his Master of Laws degree from the University of Łódź. A happy husband and father of three children. He spends his free time reading science fiction and running (he has completed over a dozen marathons).

Proven experience in managing change processes, including change management in the banking sector. Developing and implementing product and sales strategies in retail banking. Leading restructuring efforts, establishing and managing shared services centers. Participation in M&A and IPO projects. Proven management skills enabling the preparation and effective implementation of business strategies that drive the growth of managed companies. Effectiveness in managing large teams and large budgets. Ability to work and make decisions under high-stress conditions.

He has been involved in the banking industry since 1993. He gained his initial experience in an entry-level position at a branch of Polski Bank Inwestycyjny S.A. In the following years, he was taking the career steps at various institutions and in different areas, eventually serving on the management and supervisory boards of banks (Nordea Bank Polska S.A. 2006–2008, PKO Bank Polski S.A. 2008–2011, FM Bank PBP S.A. 2013–2016, Plus Bank S.A. 2018).

Key professional achievements and successes include:

- leading the process of increasing the share capital of PKO Bank Polski S.A. by over PLN 5.2 billion in 2009, serving as acting Chairman of the Management Board during this process,
- two comprehensive overhauls of the product offering for individual customers at PKO Bank Polski S.A. (1998 and 2010), including the SUPERKONTO package (product development, IT solution development, sales team training, internal marketing, implementation, and conversion),
- the largest in Poland and the second largest in the world: the conversion of approximately 16 million traditional cards to contactless cards at PKO Bank Polski S.A.,
- the first virtual bank in Poland-mBank-and the launch of MultiBank's retail branch network (managing the business side of the project, developing the product offering and the Financial Services Center model, and expanding the branch network as well as call centers and online channels for distribution and customer service),
- the successful IPO of Polski Holding Nieruchomości S.A. in February 2013. Issue value: PLN 238.6 million; reduction of individual investor subscriptions with a maximum subscription rate of 69.27%.

Piotr Stolarczyk

Ph.D. in Economics from the Warsaw School of Economics, where he majored in Finance and Banking at that university. He also holds a master's degree from the Aarhus School of Business (University of Aarhus) in Denmark in European Union Business and Law, as well as an Executive MBA from the University of Warsaw. He was a scholarship recipient of the Government of Denmark at the National University of Singapore. In addition, he graduated from the London School of Credit Analysis and completed numerous specialized programs in finance, banking, and management.

He has many years of professional experience in the financial market, gained in Poland and abroad, including work in the banking and insurance sectors as well as in public institutions. Throughout his career, he has been responsible for business development and the implementation of domestic and international projects.

Since 2018, he has held the position of Director of the International Banking and Trade Finance Department at Bank Pekao S.A., within the Corporate, Markets, and Investment Banking Division, and is also a member of the Bank's Credit Committee. He is responsible for managing the trade finance area (operations, products, sales, technology), export finance—including structured products—and international banking. Under his leadership, Bank Pekao S.A. strengthened its position as a leader in trade finance on the Polish market, winning the title of Best Trade Finance Bank from 2018 to 2025 as awarded by Global Finance, and from 2022 to 2024 as awarded by Euromoney. As part of his role, he established and developed expertise in export structured finance, encompassing the development of product offerings, regulatory compliance, and the integration of these solutions into the bank's credit process.

From 2014 to 2018, he was a member of the Management Board of Korporacja Ubezpieczeń Kredytów Eksportowych S.A., where he was responsible for risk management (CRO) and, for a certain period of time, he was a Chairman of the Management Board. He held the approval of the Polish Financial Supervision Authority to be a member of the Management Board responsible for risk management. He oversaw key areas of the company's operations, including risk assessment, reinsurance, debt collection, and the actuarial function, managing exposure exceeding PLN 30 billion across several dozen countries. He was also responsible for developing insurance and guarantee products to support export financing, as well as for collaborating with the banking sector in Poland and abroad. From 2014 to 2015, he additionally was a CFO, responsible for finance and reporting area, as well as relations with regulatory authorities.

At the same time, he was involved in the establishment of KUKE Finance S.A., a factoring company dedicated to supporting the financial liquidity of businesses, particularly SMEs engaged in export activities. As Chairman of the Supervisory Board, he oversaw the company's development and the process of building its market position.

From 2010 to 2014, he worked at Bank Gospodarstwa Krajowego as Deputy Director of the Export Support Department, where he was responsible for financing export transactions for Polish companies and developing foreign trade financing instruments. He participated in the implementation of government export support programs, collaborating with financial institutions both in Poland and abroad. Previously, as an expert in the Structured Finance Department, he was responsible for structuring transactions in the areas of project finance and export finance.

He also has experience in corporate governance of companies in the financial and infrastructure sectors, including as a member of supervisory boards and chair of specialized committees. He currently serves as Chair of the Strategy and Investment Committee of the Supervisory Board of PGE Polska Grupa Energetyczna S.A.

Since 2008, he has also been engaged in academic work as a faculty member at Łazarski University in Warsaw, where he held a position of a Head of the Department of Finance and Banking for several years. He teaches courses in economics, finance, and banking, including as part of international programs conducted in collaboration with foreign universities. He is the author and co-author of academic publications and articles in the fields of economics, finance, and economic policy.

He is actively involved in economic and expert circles. He serves on the Program Council of the European Financial Congress, the Export Committee of the Polish Chamber of Commerce, and the Business Council of the Polish Investment and Trade Agency. In the past, he has also served as an expert on EU economic policy in analytical and regulatory projects.