

Krzysztof Kawalec:

- graduated from the Faculty of Organisation and Management at the Lodz University of Technology and MBA programme in the PAM Center University of Lodz and the University of Maryland (USA).
- He then completed postgraduate programmes in Enterprise Value Management and in Management Accounting and Controlling, both organised by the Warsaw School of Economics.
- Manager in IFFP Sp. z o.o. (International Fast Food Polska Sp. z o.o.) of Warsaw.
- he headed the Contracts Department, served as member of the Management Board and Chief Financial Officer and held the position of Vice President of the Management Board and Chief Operating Officer, and served as President of Management Board of Magellan S.A.
- Since 2018, he has served as President of the Management Board of BFF Polska S.A., part of the BFF Banking Group listed on Borsa Italiana. His current roles include that of Branch Manager of BFF Bank S.p.A. in Poland.
- In addition, he sits on the Supervisory Boards of BFF Slovakia s.r.o. and BFF MedFinance s.r.o., operating in Slovakia and the Czech Republic.
- Since 2009, he has been associated with KRUK S.A. and the KRUK Group, serving as member of the Supervisory Board of KRUK S.A. and member of the Supervisory Board of KRUK TFI S.A.
- Since 2022, he has served as Deputy Chair of the Supervisory Board of KRUK S.A.

Education

10.1994 – 06.1999	Lodz University of Technology, Faculty of Organisation and Management, degree programme: Organisation and Management – MSc in Business Management
10.2004 – 06.2006	PAM Centre, University of Łódź, University of Maryland MBA – The Executive MBA Degree

Courses

10.2001-06.2002	Warsaw School of Economics Postgraduate Course in Enterprise Value Management
10.2002-06.2003	Warsaw School of Economics Postgraduate Course in Management Accounting and Controlling

Doświadczenie zawodowe

08.1998 -03.2001	IFFP Sp. z o.o. (International Fast Food Polska Sp. z o.o.), based in Warsaw Manager Main responsibilities: - Managing Burger King restaurants operated under a franchise agreement - Drawing up annual budgets for the restaurants; - Managing orders and stock; - Preparing local marketing campaigns.
03.2001 – 03.2018	Magellan S.A., a leading non-bank financial institution specialising in financing the medical and local government sectors – listed on the Warsaw Stock Exchange since 2007 Chairman of the Management Board and Chief Executive Officer since 2008; - Managing and supervising the Capital Group's operations; - Developing the Capital Group's strategy; - Managing the Capital Group's budgets;

	<ul style="list-style-type: none"> - Expanding the Capital Group's presence in international markets; - Maintaining relations with capital market participants, including the stock exchange regulator; - Securing a strategic banking investor for the Group <p>Deputy Chairman of the Management Board, Chief Operating Officer 2003–2008</p> <ul style="list-style-type: none"> - Overseeing and managing the Group's operations and sales; - Formulating and implementing the Group's business strategy; - Maintaining relationships with the Group's strategic clients; - Developing strategies for entering new markets; <p>Member of the Management Board, Chief Financial Officer 2002–2003</p> <ul style="list-style-type: none"> - Managing the finance and accounting departments; - Preparing annual financial statements; - Planning and managing the annual budgeting process; - Managing the Group's liquidity and securing financing for operations; - Managing the process of securing a strategic investor – private equity; - Preparation and implementation of the Company's financial asset securitisation programme; <p>Head of Contracting and Marketing 2001–2002</p> <ul style="list-style-type: none"> - Development and creation of marketing strategies, creation of new financial products; - Monitoring and analysis of the markets in which the Company operated; - Supervision of the sales department - Acquiring new clients and commercial contracts;
03.2018 – present	<p>BFF Polska SA – A group of companies owned by BFF Bank SpA</p> <p>Chairman of the Management Board, Chief Executive Officer, Head of Country</p> <ul style="list-style-type: none"> - Managing the business operations of the Group's companies in the Polish, Slovak and Czech markets - Preparing annual financial plans - Developing business growth strategies for the Polish, Czech and Slovak markets; - Ensuring compliance with Bank of Italy regulations;
06.2019 – present	<p>BFF Bank SpA Polish Branch</p> <p>Branch Manager</p> <p>Main responsibilities:</p> <ul style="list-style-type: none"> - Managing the branch of a foreign bank; - Preparing the branch's annual business plans; - Overseeing the branch's control functions; - Managing the branch's operational activities; - Regulatory reporting to the Bank of Italy (BoI), the Polish Financial Supervision Authority (UKNF), the General Inspectorate of Finance (GIF) and the National Bank of Poland (NBP)

Positions within supervisory bodies

05.2009 – present	<p>BFF Ceska Republica</p> <p>Chairman of the Supervisory Board</p>
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03.2013 – present	BFF MedFinance s.r.o. Member of the Supervisory Board
03.2016 – present	KRUK TFI SA Member of the Supervisory Board
10.2016 – present	BFF CE s.r.o. Chairman of the Supervisory Board
01.2022 – present	KRUK SA Member of the Supervisory Board Member of the Remuneration and Nomination Committee Member of the Finance and Budget Committee