

# Krzysztof Broda

*PhD in Economics · Bank Recovery and Resolution Consultant*

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LINKEDIN krzysztof-broda

LOCATION Warsaw, Poland



More than thirty years in banking — on the management boards and in the risk functions of commercial banks, in banking supervision (Polish Financial Supervision Authority) and at the Bank Guarantee Fund, where he served as Deputy President of the Management Board in 2014–2020. Since 2021 he has advised banks and financial institutions as an independent consultant.

## AREAS OF EXPERTISE

Recovery plans

Restructuring

Strategy

Resolution

Prudential supervision

Risk management

Deposit guarantee

Financial stability

Crisis management

## 01 Work experience

04.2021 — present  
WARSAW

**Bank Recovery and Resolution Consultant**  
**B2B ADVISORY**

11.2014 — 11.2020  
WARSAW

**Deputy President of the Management Board**  
**BANK GUARANTEE FUND (BANKOWY FUNDUSZ GWARANCYJNY)**

- Resolution planning framework development
- Resolution planning for more than 600 institutions
- Resolution of banks
- Supervision of the Resolution Planning, Resolution and Accounting departments
- Alternate Member of the European Banking Authority Standing Resolution Committee (ResCo)
- Alternate Member of the Executive Committee of the International Association of Deposit Insurers (IADI)
- Chair of the IADI committee “The bail-in impact on deposit insurers”
- Member of the IADI standing committees
- IADI representative in FSB working groups on the operationalisation of resolution
- ALCO member
- Vice-chairman of the supervisory boards of three bridge banks

02.2013 — 11.2014  
WARSAW

## Head of the Strategic Projects Department

### **BANK GUARANTEE FUND**

- Resolution framework development (project in cooperation with the World Bank)
- Support for the Ministry of Finance in work on the BRRD
- Implementation of the BRRD (legislative proposal)
- Credit union restructuring

01.2012 — 01.2013  
WARSAW

## Advisor to the President of the Management Board

### **BANK GUARANTEE FUND**

- Resolution framework development
- Credit union restructuring (support to the Ministry of Finance with the legislative proposal)

02.2008 — 02.2012  
WARSAW

## Deputy Head of Banking Supervision

### **POLISH FINANCIAL SUPERVISION AUTHORITY (UKNF)**

- Analytical prudential supervision of banks and on-site inspection
- Authorisation and licensing of banks, credit unions and payment institutions
- Advisor to the Chairman of the Polish Financial Supervision Authority
- Member of the Bank Guarantee Fund Council
- PFSA representative in the Technical Advisory Committee of the European Systemic Risk Board
- ESRB alternate member (participation in work on the ESRB Recommendation on lending in foreign currencies)
- Implementation of the Supervisory Review and Evaluation Process (SREP)
- Participation in developing the legal framework of the financial safety net and crisis management in Poland, in particular the acts on the Financial Stability Committee, recapitalisation of financial institutions and liquidity support for financial entities
- Concept of credit union and payment institution supervision
- Bank risk management best practices: development of Recommendation T (retail credit risk management), update of Recommendation S (mortgage loan risk management)
- Chair of the Steering Committee of the IT systems migration project
- Coordination of bank stress tests at country level
- Development of on-site inspection training

07.2004 — 11.2007  
KATOWICE

## Head of Retail Risk Management

### **ING BANK ŚLĄSKI S.A.**

- Retail credit policy development
- Risk appetite recommendation and monitoring
- Monitoring and reporting of the retail credit risk profile and level
- Credit process procedures development
- Mortgage business re-engineering (project manager)
- Basel II project management (New Basel Accord) in retail business; development of AIRB
- Implementation of a new IT application supporting the retail process (steering committee and working teams)
- Retail processes re-engineering (steering committee and working teams)
- Member of the Retail Product Committee, the Operational Risk Management Committee (retail) and the Credit Policy Committee

02.2001 — 07.2004  
KATOWICE

## Deputy Head of Credit and Financial Risk Management

ING BANK ŚLĄSKI S.A.

- Development of the retail credit risk management framework
- Monitoring and reporting of the retail credit risk profile and level
- Credit process procedures development
- Wholesale and retail risk management processes re-engineering (project manager)
- Credit Committee member (since March 2001); Credit Policy Committee member

07.2000 — 01.2001  
KATOWICE

## Deputy Director of Katowice Region

WIELKOPOLSKI BANK KREDYTOWY S.A. (NOW SANTANDER BANK POLSKA S.A.)

- Supervision of the regional branch network

04.1999 — 08.2000  
GLIWICE

## Executive Board Vice President

GLIWICKI BANK HANDLOWY S.A.

- Responsible for risk management, IT, product development and network organisation
- Managed the preparation of the bank's merger with Wielkopolski Bank Kredytowy S.A.

07.1996 — 04.1999  
GLIWICE

## Executive Board Member

GLIWICKI BANK HANDLOWY S.A.

- Responsible for risk management, loans and IT
- Development and implementation of the restructuring plan
- IT system implementation
- Management of standardisation with Wielkopolski Bank Kredytowy S.A. in product development, IT, accounting, network management, training and risk management
- Y2K project management

11.1992 — 07.1996  
KATOWICE

## Branch Credit Manager

WIELKOPOLSKI BANK KREDYTOWY S.A.

- Section organisation
- Risk management training and credit manuals development in cooperation with Allied Irish Bank (WBK S.A. strategic investor)
- Credit underwriting

## 02 Education and training

10.1995 — 12.2000  
KATOWICE

## PhD in Economics (Science of Management)

ACADEMY OF ECONOMICS IN KATOWICE

03.1991 — 06.1991  
KATOWICE

## Postgraduate studies in Banking and Finance

POLISH ECONOMIC SOCIETY IN KATOWICE; PAN COMMITTEE ON ORGANISATION AND MANAGEMENT

### 03 Language skills

MOTHER TONGUE Polish

|         | UNDERSTANDING  |                | SPEAKING          |                    |                |
|---------|----------------|----------------|-------------------|--------------------|----------------|
|         | LISTENING      | READING        | SPOKEN PRODUCTION | SPOKEN INTERACTION | WRITING        |
| ENGLISH | C <sub>I</sub> | C <sub>I</sub> | C <sub>I</sub>    | C <sub>I</sub>     | C <sub>I</sub> |
| RUSSIAN | B <sub>I</sub> | B <sub>I</sub> | B <sub>I</sub>    | B <sub>I</sub>     | A <sub>2</sub> |

Common European Framework of Reference for Languages: A1–A2 basic user, B1–B2 independent user, C1–C2 proficient user.