



Krzysztof Broda

Date of birth: 10/01/1963 | **Nationality:** Polish | (+48) 693147007 |
broda.krzysztof@gmail.com | Karatowa 6/7, 02-490, Warszawa, Poland

WORK EXPERIENCE

01/04/2021 – CURRENT – Warszawa, Poland

BANK RECOVERY AND RESOLUTION CONSULTANT – B2B

27/11/2014 – 30/11/2020 – Warsaw, Poland

DEPUTY OF THE PRESIDENT OF THE MANAGEMENT BOARD – 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.
- Alternate Member of the Executive Committee of International Association of Deposits Insurers (IADI).
- Chair of the IADI Committee The bail-in impact on deposits insurers
- Member of the IADI standing committees
- IADI representative in FSB working groups on operationalization of resolution
- ALCO member
- Vice-chairmen of supervisory boards of three bridge banks

01/02/2013 – 26/11/2014 – Warsaw, Poland

HEAD OF THE STRATEGIC PROJECTS DEPARTMENT – BANKOWY FUNDUSZ GWARANCYJNY

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

16/01/2012 – 31/01/2013 – Warsaw, Poland

ADVISOR TO THE PRESIDENT OF THE MANAGEMENT BOARD – BANKOWY FUNDUSZ GWARANCYJNY

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

11/02/2008 – 29/02/2012 – Warsaw, Poland

DEPUTY OF THE HEAD OF BANKING SUPERVISION – URZĄD KOMISJI NADZORU FINANSOWEGO (POLISH FINANCIAL SUPERVISORY AUTHORITY)

- Analytical prudential banks' supervision and on-site inspection
- Authorization and licencing of banks, credit unions and payment institutions
- Advisor to the Chairman of the Polish Financial Supervision Authority
- Bank Guarantee Fund Council Member
- Representative of the PFSA in the Technical Advisory Committee of the European Systemic Risk Board.
- European Systemic Risk Board alternate Member (participation in works on ESRB Recommendation on lending in foreign currencies)

- Implementation of Supervisory Review and Evaluation Process
- Participation in development of legal framework of financial safety net and crisis management in Poland, in particular acts on the Financial Stability Committee, recapitalization of financial institutions and liquidity support for financial entities
- Concept of credit unions and payment institutions supervision
- Bank risk management best practices. Development of Recommendation T (retail credit risk management). Update of Recommendation S (mortgage loans risk management)
- The Chair of the Steering Committee for IT systems migration project
- Coordination of bank's stress test at country level
- Development of training for on-site inspection

15/07/2004 – 30/11/2007 – Katowice, Poland

HEAD OF RETAIL RISK MANAGEMENT – ING BANK ŚLĄSKI S.A.

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

01/02/2001 – 14/07/2004 – Katowice, Poland

DEPUTY OF HEAD OF CREDIT AND FINANCIAL RISK MANAGEMENT – ING BANK ŚLĄSKI S.A.

- Development of retail credit risk management framework
- Monitoring and reporting of retail credit risk profile and level
- Credit process procedures development
- Wholesale and retail risk management processes reengineering (project manager),
- Credit Committee Member (since March 2001)
- Credit Policy Committee Member

17/07/2000 – 31/01/2001 – Katowice, Poland

DEPUTY DIRECTOR OF KATOWICE REGION – WIELKOPOLSKI BANK KREDYTOWY S.A. (CURRENTLY SANTANDER BANK POLSKA S.A.)

- Supervision over network branches

07/04/1999 – 03/08/2000 – Gliwice, Poland

EXECUTIVE BOARD VICE PRESIDENT – GLIWICKI BANK HANDLOWY S.A.

- Responsible for risk management, IT, product development and network organization
- Management of preparation of the bank merge with Wielkopolski Bank Kredytowy S.A.

30/07/1996 – 06/04/1999 – Gliwice, Poland

EXECUTIVE BOARD MEMBER – GLIWICKI BANK HANDLOWY S.A.

- Responsible for risk management, loans and IT
- Development and implementation of Restructuring Plan
- IT system implementation
- Management of standardization process in product development, IT, accounting, network management, trainings, risk management with Wielkopolski Bank Kredytowy S.A.
- Y2000 project management

01/11/1992 – 29/07/1996 – Katowice, Poland

BRANCH CREDIT MANAGER – WIELKOPOLSKI BANK KREDYTOWY S.A.

- Section organization

- In cooperation with Allied Irish Bank (WBK S.A. strategic investor) risk management trainings and credit manuals development

-Credit underwriting

● **EDUCATION AND TRAINING**

01/10/1995 – 15/12/2000 – 1 Maja 50, Katowice, Poland

DOCTOR OF PHILOSOPHY IN ECONOMICS SCIENCE OF MANAGEMENT – Akademia Ekonomiczna w Katowicach

01/10/1981 – 10/12/1986 – 1 Maja 50, Katowice, Poland

MASTER OF SCIENCE IN ECONOMICS – Akademia Ekonomiczna w Katowicach

01/03/1991 – 21/06/1991 – Katowice, Poland

POSTGRADUATE STUDIES BANKING AND FINANCE – Polskie Towarzystwo Ekonomiczne w Katowicach; Komisja Nauk Organizacji i Zarządzania PAN O/K-ce

● **LANGUAGE SKILLS**

Mother tongue(s): **POLISH**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production	Spoken interaction	
ENGLISH	C1	C1	C1	C1	C1
RUSSIAN	B1	B1	B1	B1	A2

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user