

Piotr Urbańczyk

CAPACITIES, SKILLS

Building company value for shareholders:

- in fifth year of project “Meritum Bank” achieving the second highest ROE in the banking sector in Poland in 2014.
- in fifth year of project “Dominet Bank” successful sale of company in 2006 at the historically highest price to book value ratio

Cost management:

- achieving the no.1 [i.e. the lowest] cost-to-income ratio in the banking sector in Poland equal 35%

Acquisition of investors:

- for bank recapitalising, including the subordinated bonds placement and assets securitization,
- in selling businesses (three bank enterprises: Lukas Bank, Dominet Bank and Meritum Bank),
- for bank refinancing projects: placement of securities, including assets securitization.

Managing of bank enterprises establishment and development

- from obtaining the banking licence to the sale of the bank (Lukas Bank, Dominet Bank and Meritum Bank).

The only member of the Management Board in Meritum Bank appointed with acceptance of Polish Financial Supervision Authority (KNF).

PROFESSIONAL EXPERIENCE

VICE PRESIDENT OF MANAGEMENT BOARD, MERITUM BANK S.A.

10.2013 – 02.2015

Responsibilities: Finances Dept., Risk Dept. and Operations Dept. supervision together with accounting and planning & budgeting depts.

Achievement of the second highest ROE index in the banking sector and the best cost-income ratio.

Execution of the process of sale of Meritum to new shareholders in 2014/2015 finalized with takeover of Meritum Bank by Alior Bank.

PRESIDENT OF MANAGEMENT BOARD, MERITUM BANK S.A.

01.2011 – 10.2013

Responsibilities: Finances Dept., Business Support Dept. and Operations Dept. supervision together with accounting and planning & budgeting depts. Development of reliable financial institution and achievement of operational profitability. Dynamic growth of the balance sheet (6 times between '09 and '14) and the profit of the bank. Subordinated bonds placements.

VICE PRESIDENT OF MANAGEMENT BOARD, MERITUM BANK S.A.

05.2009 – 01.2011

No.3 in Poland (after Lukas Bank and Dominet Bank) project of development of the consumer finance bank, based on the licence of the Bank Współpracy Europejskiej.

Responsibilities: Finances Dept. and Operations Dept. supervised together with accounting and planning & budgeting depts. Development of business structures and the growth of the bank.

Leading investor: Innova Capital. Bringing new investors in: EBOR and WCP Fund.

VICE PRESIDENT OF MANAGEMENT BOARD, DOMINET BANK S.A.

09.2001 – 03.2009

No.2 in Poland (after Lukas Bank) effected transformation of credit agency Dominet into consumer finance bank (based on Cuprum Bank licence). Development of bank operations nationwide.

Leading investors: Mr Sylwester Cacek and Merrill Lynch Global Equity. Responsibilities: Finances

Dept. supervision – finance and capital market operations.

Takeover of Dominet Bank by Fortis Bank NV. Responsibilities: liquidity and treasury management.

MEMBER OF MANAGEMENT BOARD, INCOM S.A.

2000 – 2001

Responsibilities: finances

MEMBER OF MANAGEMENT BOARD, LUKAS BANK S.A.

1998 – 2000

First in Poland transformation of credit agency Lukas into consumer finance bank (based on Bank Świętokrzyski licence). Development of bank operations nationwide. Leading investors: Mr Mariusz Łukasiewicz and Enterprise Investors Co. Ltd. Responsibilities: treasury, budgeting, finance planning and liquidity.

HEAD OF DEPARTMENT, BANK ZACHODNI S.A. 1992 - 1998

Responsibilities: dealing room, clients' transactions, capital markets, clearing. First appointed treasury manager and first appointed chief dealer.

OTHER OCCUPATIONS

2008 – today

Member of Supervisory Board of Impel SA. Since 2014 a chairman of Audit Committee

2009 – 2015

Chairman of Supervisory Board of Meritum Services S.A.

2013 – today

Member of Supervisory Board of the Gdańsk History Museum

2010 – 2012

Member of Supervisory Board of Lechia Gdańsk Football Club

1998

Chairman of Supervisory Board of WKSM S.A. (company listed on Warsaw stock exchange)

1997 – 1998

Member of Supervisory Board of „FORUM” Trust Funds

1996 - 1998

Member of Supervisory Board of SPOIF (Non-regulated Securities Trading System)

1994 – 1998

Member of Forex Polska

EDUCATION

WROCŁAW UNIVERSITY OF ECONOMICS

Graduate of Faculty of Organization and Management

Summer course in Graduate School of Banking in Boulder (Colorado)

Numerous trainings In securities trading, finance, marketing, currency dealing, human resources management and operational risk management.

LANGUAGES

Polish language – native.

English language – fluent.