

## JACEK TOMASIK

### PROFESSIONAL EXPERIENCE:

#### **TUIR WARTA KREDYT BANK S.A. – CENTRAL DEPARTMENT**

**03/2009 – until present**

Director of the Department of Individual Insurance (DUI)

#### RESPONSIBILITIES:

- Policy development and management of an individual assessment of insurance risk;
- Management of the Department, as a competence center for the individual, ie the creation and implementation of the powers of the individual product groups;
- Working with units retailer in the field of after sales service, tarification policy, policy acceptance;
- Shared responsibility for planning and monitoring the implementation of plans and profitability of individual portfolios.;
- Substantive supervision over the functioning of the units (2 Agents) in the Headquarters and field offices - 10 Centres of product;
- Supervision of insurance effected after-sales service centers;
- Supervision of the conduct of substantive training in the field of product offering and the procedures for handling group insurance products;
- Participation in Insurance Risk Committee, and the influence on the Warta insurance risk;
- Management of operational risk in the area of DUI, participation in the Committee of Operational Risk;
- Cooperation with external entities by liaising with the FSA, the Polish Chamber of Insurance, UFG, PBUK, central offices, Police Headquarters

#### **KREDYT BANK S.A. – CENTRAL DEPARTMENTS**

**05/2007 – 03/2009**

**Director** of the Center for Strategic Corporate Banking Customers

**11/2005 – 04/2007**

**Director**

**06/2005 – 10/2005**

**Deputy Director**

**04/2004 – 05/2005**

**Expert, Leader**

(Credit management department of Endangered Corporate Customers and SMEs)

**03/2003 – 03/2004**

An expert in the Department of Investment Funds

#### RESPONSIBILITIES:

- Management of 5 portfolio management teams of 300 key customers of the Bank, defining a strategy for cooperation and the establishment of individual business objectives for these teams;
- Attracting new customers to the portfolio of strategic accounts, identifying sales strategies based on products and not burdened with risky credit ;
- Conducting negotiations on major transactions and the presentation to the Boards of those customers;
- Contributing to credit policies aimed at the selected group or industries;
- Supervising and coordinating the cooperation of the KBC Group Multinationals - KBCNV, key customers;
- Sponsorship of all credit transactions, including the monitoring of credit and operational risk, including the supervision of finance and security documentation in the steering unit;
- Supervision and coordination with other units of the Bank, including factories, in order to implement the policy of force cross-selling;
- Participation in creating the financial plan of the Bank for Corporate Banking;
- Monitoring and reporting to the Board of the Bank, the Bank's external auditors or other person entitled to cooperate and transactions with customers;
- Organize and manage staff issues and determining with the Head of Personnel Department of the remuneration policy for staff of the Centre.

#### RESPONSIBILITIES:

- Managing a portfolio of problem loans involving approximately 100 corporate clients of the Bank (restructured portfolio value from 1.8 billion to about PLN 0.8 billion);
- Participation on behalf of the Bank's Supervisory Board of companies in the process of restructuring, including the process of acquiring a strategic investor for the company;
- co-decision maker on the Bank's Credit Committee meetings;
- Leading and directing the negotiations on the restructuring of the Bank's largest credit exposures, with the participation of the Boards of customers to their advisors and consultants of the Bank and supervising their implementation;
- Participation in the elaboration and implementation of portfolio management policy of non-performing loans, restructuring of the rules applicable to the Bank, and the principles of valuation of individual credit exposures to corporate clients, including the rules for the valuation of the portfolio of the Bank loans;
- Managing a team of 40 experts in restructuring;
- Organizations training and coaching for employees and annual assessments of employees;

09/1997 – 02/2003

**BANK PEKAO S.A. – CENTRAL DEPARTMENTS**

POST

Expert in the team of Energy and Fuels - Department of Project Financing  
Expert - Preparation Office in the Department of Corporate Issue  
Strategic Account Manager - Corporate Banking Department

**RESPONSIBILITIES:**

- Identifying and attracting new customers in the field of personal finance and investment project (in the form of credit and debt instruments);
- Conduct analysis of investment projects for the Bank's customers, the calculation of risk and price risk projects, coordinating and negotiating all project documentation, occasionally restructure existing investment transactions;
- Participation in the syndication process of individual investment projects, participated in the preparation of documentation, standards-based LMA, in collaboration with external consultants and banking;
- Preparation of information memoranda for the purpose of the syndicate, or an issuance of debt;
- Development of all documentation to the Bank's Credit Committee decisions, their presentation at meetings of the committees and the Board of the Credit Bank;
- Preparing reports to the competent authorities;
- Preparation of a number of short-and medium-term financings in the form of debt or loans;
- Participation in the creation of the bank's lending policy in the rules of financing of investment projects;
- Participation in the working group set up to optimize the resources of real estate in Poland, UniCredit Group and create a plan for their further restructuring.

07/1996 – 08/1997

**ELEKTRIM S.A.**

POST

The team at the Department of Real Estate Investment  
Analyst

12/1994 – 06/1996

**BANK SPÓŁDZIELCZY RZEMIOSŁA** in Poznan in bankruptcy  
(as a part of INSOL AG Sp. z o.o.)

POST

Organization Specialist

**EDUCATION AND PERSONAL TRAINING:**

- 2009** Many managerial trainings organized by the NCB and KB SA using their own trainers
- 2006** and third parties: Unicorn, Ashridge School of Business), among others; in the areas of: (i) building teams, (ii) an effective team management, (iii) advanced negotiation techniques, (iv) the rules of effective communication, (v) 7 Habits of Highly Effective People.
- 2005** Weekly training for so-called dedicated. Sponsors of the Loan: (i) detailed rules for the credit policy of KBC Group and (ii) the prospects for change in the future, including development of strategic directions of the Group's business lines. An extensive discussion of the methodology of preparing the correct application of credit policy and the principles of their evaluation process in a whole credit process in the KBC Group.
- 2004** 4-week practice in the Department of Risk Governance at KBC NV (Brussels) on: the principles of risk assessment, corporate clients, including the practical arrangements for the preparation and evaluation of presented credit applications / projects for the Credit Committee KBC NV, including the preparation of so-called 'independent view of credit risk analyst';
- 2003** Training in the bankruptcy law (in Kredyt Bank);
- 2000** Training for Investment Advisors concerning, inter alia: (i) law, (ii) the tax regulations, (iii) financial analysis and financial mathematics, (iv) derivatives and debt instruments;
- 1998** Training for Strategic Client Advocacy in Bank Pekao, including: (i) training for product and services offered by the Bank, (ii) the securities and their valuation, (iii) corporate structuring, (iv) restructuring of debt at risk.
- 1996** Training for analysts of ELEKTRIM S.A. organized by CENTRE FOR HR DEVELOPMENT
- 1994** Training for securities brokers organized by Lawyers Association
- 1997 – 1998** Warsaw School of Economics, Specialization - Finance, Public master's thesis in the field of foreign investment;
- 1989 – 1994** Warsaw School of Economics - Faculty of Economics - Management of social planning
- 1985 - 1989** XLV High School named R. Traugutta;

**OTHER:**

- foreign languages:
  - English – fluent;
  - Russian – semi-intermediate;
  - Italian – basic.
- Computer: Excel, Word, Power Point, Internet

- Driving License A + B

**Hobbies:**

- Sailing, Windsurfing
- Motorcycles, literature