



**Michał Gajewski**

**Chief Executive Officer Santander Bank Polska S.A.**

Michał Gajewski, attorney-at-law, is a graduate of the Law Department at the Adam Mickiewicz University in Poznań. He also studied at the Northwestern University in Chicago and London Business School.

Since 1992, he has been professionally active in the banking sector. In the years 1992-2008, Michał Gajewski worked with WBK Group and with Bank Zachodni WBK S.A. He started from a branch role, progressing to various middle and senior management capacities, and finally reached the position of the Management Board member responsible for Retail Banking.

In the years 2008-2011, he acted as Vice-President of the Management Board of BGŻ Bank, where he was in charge of the Retail Business and SME Banking and the Corporate Customers Division.

In 2012, he started work at Bank Millenium S.A. where he served as the Macroregional Director in the Retail Banking Division in the years 2012-2015, and then in 2015 was appointed Management Board Member responsible for Retail Business.

In 2016, Michał Gajewski was appointed a President of Management Board of Bank Zachodni WBK S.A. (now Santander Bank Polska S.A.).

Michał Gajewski is not involved in any activity outside the Bank or competitive to that of the Bank, either as a partner to a civil law partnership or a partnership, or a member of a body in a company or participant in any other competitive legal entity as a member of its body, and neither does he appear in the Insolvent Debtors Register kept under the National Court Register Act of 20 August 1997.

#### **Roles and responsibilities**

President of the Management Board manages the work of the Management Board. The President is in charge of the Internal Audit Area and other units outside the divisional structure that do not report to any other member of the Management Board and that do not generate significant risk in the Bank's business.



## Andrzej Burliga

**Vice President, Member of Management Board of Santander Bank Polska S.A. in charge of the Digital Transformation Division and Models and Data Area.**

Andrzej Burliga graduated from the Faculty of Theoretical Mathematics at the University of Wrocław.

He completed training courses in general management and risk management, including the INSEAD International Executives Development Programme and LMC Consulting – Lilley Moncrieff Taylor. He is a member of the Professional Risk Managers' International Association.

Before joining Santander Bank Polska, Andrzej gained experience at the Institute of Mathematics at the Wrocław University of Science and Technology. He has experience serving as a Member of the Supervisory Board, and at present sits on the Board of Santander Consumer Bank. In 2007, Andrzej was appointed Member of the Management Board of Bank Zachodni (now Santander Bank Polska). In 2017, he was appointed Vice President of the Management Board in charge of the Risk Management Division. He was responsible for the day-to-day management of key risks, including credit, operational, and financial risks. Andrzej has a background in managing personal data protection and money laundering prevention. In April 2025, he took on the role of the Head of the Digital Transformation Division. At Santander Bank Polska, he is also responsible for the Models and Data Area.

Over the course of his career, Andrzej has built and developed functions such as Business Intelligence. He oversees the units which implement and develop advanced data analysis and Machine Learning/ AI models. Andrzej is responsible for fostering a data-driven culture drawing on the experience of data scientists and engineers. The solutions developed under his leadership support the entire customer experience cycle: from CRM (e.g. NPS and relationship management) through credit admission, monitoring, and fraud prevention, to control processes (including AML and compliance).

Andrzej Burliga is not involved in any activity outside the Bank or competitive to that of the Bank, either as a partner to a civil law partnership or a partnership, or a member of a body in a company or participant in any other competitive legal entity as a member of its body, and neither does he appear in the Insolvent Debtors Register kept under the National Court Register Act of 20 August 1997.

### **Roles and responsibilities**

Management of the Digital Transformation Division and Models and Data Area.



**Lech Gałkowski**

**Vice President of the Management Board of Santander Bank Polska S.A. in charge of the Business and Corporate Banking Division and Corporate and Investment Banking Division.**

Lech Gałkowski is a graduate of the Warsaw School of Economics (Finance and Banking). He is a scholarship holder from Staffordshire University Business School.

He has worked for Santander Bank Polska S.A. (formerly Bank Zachodni WBK S.A.) since 2012. Lech Gałkowski is an experienced corporate and investment banker, known above all for his effective and team-focused leadership. This is reflected in high the readings of employee engagement surveys and a consistent revenue growth of the segment he oversees.

- In May 2021, Lech Gałkowski was appointed Management Board member in charge of the Business and Corporate Banking Division in Santander Bank Polska S.A.
- Since 2021, he has served as chair of Supervisory Board of Santander Factoring sp. z o.o.
- In the years 2012-2028, he headed the Corporate and Investment Banking Department. Following an organisational change, between 2018 and 2021 he managed the Investment Banking Department, being responsible for the development and implementation of a customer relationship strategy.
- Chair of the Supervisory Board of Telestrada S.A. since 2010.
- From 2008 to 2012, member of the Management Board in charge of Corporate and Investment Banking, RBS Bank (Polska) S.A. (formerly ABN AMRO Bank (Polska) S.A.)
- From 2003 to 2007, CFO and commercial representative, Volvo Auto Polska sp. z o.o.
- From 1998 to 2003, Senior Banker responsible for the automotive, consumer and healthcare sectors, ABN AMRO Bank (Polska) S.A.
- From 1996 to 1998, Senior Auditor responsible for the banking sector, Coopers & Lybrand sp. z o.o.

Lech Gałkowski is not involved in any activity outside the Bank or competitive to that of the Bank, either as a partner to a civil law partnership or a partnership, or a member of a body in a company or participant in any other competitive legal entity as a member of its body, and neither does he appear in the Insolvent Debtors Register kept under the National Court Register Act of 20 August 1997.

### **Roles and responsibilities**

Management of Business and Corporate Banking Division and Corporate and Investment Banking Division.



**Artur Gtembocki**

**Vice President of the Management Board of Santander Bank Polska S.A. in charge of the Risk Management Division.**

Artur Gtembocki earned his Master's degree in Management at the Wrocław University of Science and Technology. He also completed a number of courses in leadership, risk management, prevention of money laundering and financial crime.

He has been with Santander Bank Polska (formerly Bank Zachodni WBK) since the start of his career in 2008, gaining extensive experience as he progressed through every stage of development within the Risk Management Division – from Junior Specialist, through Risk Intelligence Expert and Portfolio Manager, to the Head of the Wholesale Risk Department. Since 2016, he was Risk Management Director, and since 2022 he has served as Deputy Chief Risk Officer, standing in for Vice President of the Management Board. In November 2023, Artur was appointed Management Board Member in charge of the Compliance and FCC Division.

From November 2023, he held the position of member of the Board of Directors in charge of the Compliance and Anti-Financial Crime Division, and from 15 February 2024 to 15 April 2025, he served simultaneously as Chief Compliance Officer. In April 2025, Artur was appointed Head of the Risk Management Division and Chief Risk Officer at Santander Bank Polska.

He is an effective leader who builds engaged teams with excellent analytical skills. The combination of his strong leadership, business acumen, and experience in managing strategic projects enables him to respond effectively to a rapidly changing market and regulatory environment.

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#### **Roles and responsibilities**

Management of the Risk Management Division.



**Magdalena Proga-Stępień**

**Vice President of the Management Board of Santander Bank Polska S.A. in charge of the Retail Banking Division and branch network.**

Magdalena Proga-Stępień is a graduate of SGH – Warsaw School of Economics (faculties: Master of Finance & Banking International Economic & Political Relations). She holds an MBA diploma of Northwestern University in Illinois, Kellogg School of Management.

Magdalena Proga-Stępień is a leader with more than 20 years of experience in the financial sector transformation, change management and business development. She is an advocate of new technologies and digital transformation as well as supporter of diversity, inclusion and entrepreneurship.

She joined Santander Bank Polska S.A. in 2021. Prior to taking up the role of the Management Board member, she was the Head of Distribution responsible for individual, affluent and SME business segments, CRM and distribution transformation.

#### **Professional background**

- Head of Distribution, Santander Bank Polska S.A. (2021-2023)
- Top Management Advisor, Egon Zehnder Sp. z o.o. (2020-2021)
- Chief Strategy & Transformation Officer, Alior Bank (2017-2020)
- CEO of T-Mobile Bank, Poland and Romania (2015-2017)
- Chief Sales & Distribution Officer, Citi Handlowy (2011-2015)
- Partner, McKinsey & Company Sp. z o.o. (2001-2011)
- Business Analyst, Monitor Deloitte, Germany (2001)
- Financial Institutions Auditor, KPMG Sp. z o.o (2000)
- Analyst, Bank Austria Creditanstalt, Austria (1999)

Apart from vast experience in sales, marketing, product development, design of innovative business models and digital solutions, project management and strategic advisory, Magdalena Proga-Stępień has also supervision skills which she gained as the Supervisory Board chair at Bancovo (2019-2020) and Supervisory Board member at Generali PTE S.A. (2015-2020). As of April 2023 she is the member of the Management Board of Santander Bank Polska S.A. in charge of the Retail Banking Division.

Magdalena Proga-Stępień is not involved in any activity outside the Bank or competitive to that of the Bank, either as a partner to a civil law partnership or a partnership, or a member of a body in a company or participant in any other competitive legal entity as a member of its body, and neither does he appear in the Insolvent Debtors Register kept under the National Court Register Act of 20 August 1997.

#### **Roles and responsibilities**

Management of the Retail Banking Division and branch network.



**Maciej Reluga**

**Vice President of the Management Board of Santander Bank Polska S.A., in charge of the Financial Management Division | Chief Economist.**

Maciej Reluga graduated from the faculty of Quantitative Methods in Economics at Warsaw University. He also completed a Finance Management Programme at the University of Namur (Belgium). He studied at ICAN Institute's Strategic Leadership Academy and completed a Senior Management Programme at Banking at the Swiss Finance Institute. He attended trainings and courses, also at Cambridge University.

- Maciej Reluga has worked for the Bank since 2002 (previously Bank Zachodni WBK), performing the role of the Chief Economist in charge of macroeconomic and market analyses, short- and long-term forecasting as well as the development of stress test scenarios.
- From 1998 to 2002, he worked for ING Bank Śląski and ING Barings.
- From 1996 to 1998, he was an Analyst with the Central Bank of Poland.

In February 2017, Maciej Reluga was appointed Management Board Member in charge of the Financial Management Division at Bank Zachodni WBK S.A. (now Santander Bank Polska S.A.)

As the CFO he is responsible for managing the banks' capital, liquidity and balance sheet as well as for analyses, strategy and investor relations. The tasks of Financial Management Division also include special situation management while the CFO performs the role of the Crisis Management Director.

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#### **Roles and responsibilities**

Management of Financial Management Division.



**Wojciech Skalski**

**Member of the Management Board of Santander Bank Polska S.A. in charge of the Accounting and Financial Control Division.**

Wojciech Skalski graduated from the Wrocław University of Economics (Banking and Finance). He was also a holder of scholarship at the University of Limerick and completed the executive programme at the ICAN Institute – Harvard Business Review. He is a certified chartered auditor and a member of the Association of Certified Chartered Accountants (ACCA).

Wojciech Skalski is a strong and determined leader, with excellent analytical, organisational, planning and team-building skills. He has an extensive experience in financial reporting, budgeting and financial auditing.

**Professional background:**

- He has worked for Santander Bank Polska S.A. since 2003, first as the accounting policy manager, to be then promoted, over the next couple of years, to be the Head of the Tax and Methodological Support. At the same time, he was the deputy Head of the Financial Accounting Area. Since 2008, he has been the Head of the Financial Accounting Area. In December 2023, Wojciech Skalski was appointed Management Board member in charge of the Financial Accounting and Control Division at Santander Bank Polska S.A.
- Prior to joining Santander Bank Polska S.A., Wojciech Skalski gained experience with audit firms and consultancies: Ernst & Young (2002-2003) and Arthur Andersen (1998-2002).

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**Roles and responsibilities**

Management of the Accounting and Financial Control Division.



**Dorota Strojowska**

**Member of the Management Board of Santander Bank Polska S.A., in charge of the Business Partnership Division.**

Dorota Strojowska is a graduate of Polish and Classical Philology at Adam Mickiewicz University in Poznań. She also completed post-graduate studies at Poznań University of Economics and Koźmiński University and finished a number of training courses on HR management, coaching, strategic planning, financial management and business psychology, including Development of Managerial Skills at Nottingham Trent University and Advance Leadership Programme at ICAN Institute.

- Dorota has over 20 years of experience in banking. She has been with Bank Zachodni WBK S.A. (now Santander Bank Polska) for many years now, performing a number of functions: Head of the Organisational Effectiveness Area (2013-2016) Head of the Retail Banking Business Model Coherency (2012-2013) and Team Manager in the CRM and Sales Support Department (2005-2012).
- In 2016 Dorota Strojowska headed the HR Division in PKO BP.
- In April 2017, Dorota Strojowska was appointed the Management Board Member in charge of the Business Partnership Division at Bank Zachodni WBK S.A. (now Santander Bank Polska S.A.)

Dorota Strojowska is not involved in any activity outside the Bank or competitive to that of the Bank, either as a partner to a civil law partnership or a partnership, or a member of a body in a company or participant in any other competitive legal entity as a member of its body, and neither does he appear in the Insolvent Debtors Register kept under the National Court Register Act of 20 August 1997.

#### **Roles and responsibilities**

Management of the Business Partnership Division.



**Magdalena Szwarc-Bakuła**

**Member of the Management Board of Santander Bank Polska S.A., in charge of the Legal and Compliance Division.**

A graduate of the Law and Administration faculty at the Warsaw University. She also completed the postgraduate studies at the at the Warsaw School of Economics (Commercial Companies Law), at the Warsaw University (Marketing and Management Executive MBA) and at the University of Illinois Urbana-Champaign (Executive MBA).

### **Professional background**

Magdalena Szwarc-Bakuła has more than twenty years of experience in legal advisory services for the financial sector. She has worked for Santander Bank Polska for 13 years (2003-2007 and then since 2016). During that time she has been responsible at first for the legal services for corporate banking and brokerage business, and then for providing legal support to all business lines. Since 2023, while performing the role of the General Counsel, she has managed the Legal Area being responsible for all aspects of legal support in the bank.

- Head of the Legal Area (Santander Bank Polska) 2023-2025
- Head of the Legal Services Department (Santander Bank Polska) 2021-2023
- Head of the Legal Services Department for Business (Santander Bank Polska) 2019-2021
- Head of the Group Legal Services Office (Santander Bank Polska) 2016–2019

Before she joined Santander Bank Polska, Magdalena Szwarc-Bakuła gained experience at EFG Eurobank and international law firms, e.g. Weil Gotshal & Manges.

Since 2025, she has been Member of the Management Board in charge of the Legal and Compliance Division in Santander Bank Polska S.A.

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### **Roles and responsibilities**

Management of the Legal and Compliance Division.