



Magdalena Proga-Stępień

Member of the Management Board of Santander Bank Polska S.A. in charge of the Retail Banking Division.

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 does not engage in any activity competitive with that of the Bank, does not appear in the Insolvent Debtors Register kept under the relevant law of 20 August 1997, and meets the requirements of the Banking Law Act of 29 August 1997.