euro*pass*

Curriculum Vitae

PERSONAL INFORMATION	**Krzysztof Góral**

Nationality Polish

WORK EXPERIENCE ■

02/2012–Present

Deputy Director, Department of Inspections for Banks, Payment Institutions and Credit Unions

Polish Financial Supervision Authority, Warsaw (Poland)

Core responsibilities:

- Supervisory validation of risk models (incl. IRB, AMA)
- On-site examination methodology
- IT risk supervision in banks

Extra responsibilities and projects:

- Supervisory review and evaluation process (SREP) methodology for banks - team head
- Asset Quality Review in Polish banks 2014 - methodology and coordination

12/2009–01/2012

Model Validation Unit Manager

BRE Bank SA (currently: mBank SA), Warsaw (Poland)

01/2009–11/2009

Expert, Internal Audit Department

BRE Bank SA (currently: mBank SA), Warsaw (Poland)

10/2008–12/2008

Specialist, Credit Risk Management Department

PKO BP SA, Warsaw (Poland)

09/2007–09/2008

Chief Specialist, Basel II and Risk Modelling Unit

Polish Financial Supervision Authority, Warsaw (Poland)

07/2006–07/2007

Credit Derivatives Quant

Citigroup, London, (United Kingdom)

10/2002–06/2006

Postdoctoral Researcher, Department of Physics

University of Oxford, Oxford, (United Kingdom)

EDUCATION AND TRAINING ■

1999–2002

PhD in Physics (with distinction)

Centre for Theoretical Physics, Polish Academy of Sciences, Warsaw (Poland)

1993–1998	**MSc in Technical Physics (with distinction)**
	Warsaw University of Technology, Warsaw (Poland)

1996–1997	**BSc in Applied Physics with Computing (1st Class Honours)**
	Napier University, Edinburgh, (United Kingdom)

PERSONAL SKILLS

Mother tongue(s) Polish

Other language(s)

UNDERSTANDING		SPEAKING		WRITING
Listening	Reading	Spoken interaction	Spoken production	
C2	C2	C2	C2	C2

English

Levels: A1/A2: Basic user - B1/B2: Independent user - C1/C2: Proficient user
Common European Framework of Reference for Languages