

Attachment

Information on appointed members of the Supervisory Board of PKO Bank Hipoteczny S.A.

Maciej Brzozowski

Maciej Brzozowski has been working in the banking sector since the beginning of his professional career. Currently Vice President of the Management Board of PKO Bank Polski S.A. in charge of the Retail Banking Area.

Until 24 March 2022 he has been a member of the Management Board of Alior Bank responsible for managing market, liquidity and operational risk, supervising, among others, the Alior Bank's credit policy for retail and business clients as well as the area of debt collection and restructuring. He chaired and was a member of the relevant committees in this regard. He also took part in many business and optimization projects implemented in the area of the entire Alior Bank.

He started his career in 1996 at PKO Bank Polski S.A., then he was associated with Kredyt Bank. In the years 2017 -2020, he has dealt with the issues of risk and stability of the financial system at the National Bank of Poland as deputy director of the Financial Stability Department. His responsibilities also included cooperation with the European Systemic Risk Board in the area of systemic risk. At the NBP he was also involved in the topics concerning macroprudential instruments and was also responsible for analyzing new solutions in the CRD IV/CRR package regarding regulations of banks' operations, imposing capital buffers and prudential requirements for credit institutions.

Since 2008 to 2012 he held managerial functions in the Risk Assessment Department and the Inspection Department in the Polish Financial Supervision Authority Office, where he was responsible, among others, for the area of banking regulations and validation of advanced credit risk models for calculating banks' capital requirements. Since 1999 he was involved in sales and risk area at Kredyt Bank, where he worked inter alia in the Credit Risk Department and Risk Management Department. He also coordinated the optimization of business processes in the organization. He participated in works related to building models determining the risk of default for corporate entities and calculating capital requirements. A graduate of the Faculty of Management at the University of Warsaw. He holds the title of Master of Business Administration Management Training Center at this university. He lectured on the basics of financial risk at the Social College of Entrepreneurship and Management in Łódź.

Currently he is a chairman of the Supervisory Board of PKO Towarzystwo Funduszy Inwestycyjnych S.A.

Tomasz Baum

Lawyer, graduate of the Adam Mickiewicz University in Poznan at the Faculty of Law and Administration and member of the District Chamber of Legal Advisors in Poznan. He is certified as a restructuring advisor. In numerous proceedings he acts as a receiver, temporary court supervisor and curator for legal entities. Court mediator.

He specializes in civil law, bankruptcy and restructuring. He has many years of experience in providing legal services to businesses and individuals.

He has been running his own practice for many years. He has acquired professional experience in leading law firms, where he provided legal services to entities, including those in the financial sector in a wide range of areas. Author of numerous publications related to the functioning of the real estate market.

Lucyna Kopińska

Lucyna Kopińska graduated from the Economics Department at the Mikołaj Kopernik University in Toruń. During her professional career she participated in many post-graduate studies and trainings in finance, financial analysis and management, among other things, in management accounting at the Academy of Economics in Poznań and Master of Business Administration at the Banking University in Gdańsk.

She began her professional career in 1991 as Head of the Operations, Cash and Treasury Department in the Cooperative Bank in Bydgoszcz. In the years 1994 – 2001 she was employed with Bank Handlowy in Warsaw in the function of Manager of Customer Services and Head of Bank Accounts Department. Between 2001 and 2007 she was employed as Director of the Northern Region of the Transaction Banking Products Sales Office in Citibank Handlowy in Warsaw. From 2007 she has been employed by PKO Bank Polski S.A. as Regional Director of Retail Banking in Bydgoszcz, responsible in particular for: profits and effectiveness, the Bank's strategy, its financial and business position, external and internal communication, managing the employment structure and personnel cost budget, the Bank's marketing and promotional image, initiating and shaping developments. She manages 1215 regional employees in the territory of Kuyavia and Pomerania, as well as parts of Pomerania, Mazovia, Warmia and Mazuria, and Greater Poland provinces. During her whole professional career she has been expanding her knowledge in the area of human resources management.

In her current position of Retail Banking Director for the Region she manages talent and ensured that the Bydgoszcz Region was one of the three best regions in Poland year after year.

For many years Ms Lucyna Kopińska has been supporting the development of culture, art, education and sports in the region. She cooperates with such universities as the Mikołaj Kopernik University in Toruń, the Kazimierz Wielki University in Bydgoszcz, the Banking University (Wyższa Szkoła Bankowa) and the Business University (Wyższa Szkoła Gospodarki). She supports project work and gives her professional opinion on the development of curricula for Economics studies and on early-school education lectures in Economics for the youngest students as well as on the implementation of savings schemes in schools. Her long-term commitment and experience was appreciated by the academics at the Kazimierz Wielki University in Bydgoszcz, who appointed Ms Lucyna Kopińska to the position of Chair of the University Council for the first term of office 2019 -2020.

Mieczysław Król

A graduate of the Faculty of Finance and Statistics of the Warsaw School of Economics and the International School of Management. He completed his post-graduate studies at the Warsaw School of Economics (Collegium of Management and Finance).

He has been working in banking and finance for over thirty years. He has worked, among other things, at the National Bank of Poland. Associated with PKO Bank Polski S.A. for many years; from 2006 to 2010 he was Director of the Audit Department and, at the same time, Chairman of the Audit Committee of KREDOBANK S.A. Then, from 2011 to 2015, he was Director of the Audit Department at Bank Ochrony Środowiska S.A. in Warsaw. In 2006-2007, he combined his work at PKO Bank Polski S.A. with his function on the Supervisory Board of Centrum Finansowo-Bankowe in Warsaw. In 2007, he was Chairman of the Supervisory Board of Zakłady Chemiczne Organika Sarzyna in Nowa Sarzyna and of Zakłady Konserwacji Zabytków. He has lectured at the Academy of Business Activity in Warsaw. He has authored many articles about banking and economics.

In 1998-2002, he was a councillor for the District [powiat] of Warsaw. He was Deputy Chairman of the Budget Committee and a member of the Audit Committee. In 2002-2014, he was a councillor at the City Council of the Capital City of Warsaw, where he was, among other things, Chairman and then Deputy Chairman of the Budget and Finance Commission and a member of the Health Commission. As part of his social activities, he managed the Social Board at the Father Jerzy Popiełuszko Hospital in Warsaw – Bielany.

He is a deputy chairman of the Supervisory Boards of PKO Życie Towarzystwo Ubezpieczeń S.A., PKO Towarzystwo Ubezpieczeń S.A. and PKO Leasing S.A. and a member of SMBJ Nieporęt Głogi.

Jadwiga Lesisz

Jadwiga Lesisz graduated from two-year MBA studies at the Banking University (Wyższa Szkoła Bankowa) in Wrocław / Franklin University USA and completed post-graduate studies in Real Estate Management at the Wrocław Technical University, specializing in real estate valuation and management. She holds a real estate manager licence and is a certified project manager.

She graduated from the Wrocław University of Economics majoring in international relations – foreign trade. She passed the exam for candidates for supervisory board members in companies owned by the State Treasury and has experience as member of a Supervisory Board. Currently a member of the Supervisory Board of PKN ORLEN S.A.

She had extensive, over 20-year professional experience (including in the SME sector).

She held the position of Vice President and acted as President of the Polish Agency for Enterprise Development. She managed the operations of the Agency, implementing EU funds that supported the development of SMEs. She was responsible in particular for completing public tasks relating to developing innovations in enterprises. She initiated cooperation in the construction of an eco-system start-up in Poland. She supervised government contracts, managing assets and IT resources of the Agency.

Acting as Director of the Project Management Department in the Ministry of Development she was responsible for the preparation and implementation of a uniform methodology and culture in project management, which included coordinating key projects. She is Member of the Audit Committee in the Ministry of Development.

In the years 2012-2016 she was employed by PKO Bank Polski S.A., where she managed real estate leases by the Bank's branches, and supervised and participated in respective negotiations. She was involved in business controlling in respect of the optimization of the Bank's branch network.

She has many years of hands-on business experience as the owner of a firm that developed and organized business processes.

In 2022 she completed postgraduate studies at the University of Warsaw - Management on the art market.

Paweł Metrycki

He is a graduate of the Faculty of Economics and Sociology at the University of Lodz and the Warsaw School of Economics. He is a certified Professional Risk Manager (PRM) and Master of Business Administration (MBA). He is also a graduate of the Frankfurt School of Finance & Management. For years he has held the position of a senior management, managing separate units as well as leading and participating in a number of projects covering various areas of banking.

Initially associated with the subject of market risk, in 2008 he took the position as Head of Market Risk Department. Then, he became Head of Credit Risk Department, focusing on issues related to credit risk of retail, corporate and financial institutions.

He has been heading Banking Risk Division for 11 years, where he is responsible for credit risk, market risk, liquidity risk, operational risk management and capital adequacy. Consistently implementing strategic risk reduction goals, he has carried out a number of projects to improve the risk management processes, in particular credit risk, which enabled the bank to properly address customer needs and to increase profitability while maintaining an acceptable level of risk.

He is a member of the key decision-making committees of PKO Bank Polski, including Credit Committee and Asset and Liability Management Committee.

As the project manager for the implementation of the market risk management system, he was awarded by Gazeta Bankowa Prize for the best project in the Back Office category. He was a member of the Supervisory Board of an investment fund company. He passed a state examination for candidates for members of supervisory bodies. Currently, he is a deputy chairman of Supervisory Board of PKO Faktoring S.A.

Paweł Metrycki is a graduate of the Faculty of Computer Science and Econometrics at the University of Lodz. He has also completed post-graduate studies in Economic Information Technology at the Warsaw School of Economics. In 2006 he passed the Professional Risk Management Association (PRMIA) exam and obtained the title of Professional Risk Manager (PRM). He has also participated in the Algo Academy training courses in Frankfurt and London.

Paweł Metrycki is a co-author of the book "Risk of financial institutions".

Jakub Niestuchowski

He is within PKO Group since April 2015, where he as Deputy CEO and CFO in PKO Bank Hipoteczny was responsible for i.a. covered bond issuance. At that time PKO Bank Hipoteczny S.A. became the biggest covered bond issuer at the local market and carried out the biggest covered bond issuances out of Poland at the foreign market. Since March 2019 he is Managing Director of Finance Division in PKO Bank Polski where he is responsible for strategic asset and liability management, controlling and financial supervision over PKO Group entities.

Previously Jakub Niestuchowski worked at PwC, where he advised financial institutions in Poland and abroad i.a. in the area of risk management, capital adequacy, performance measurement and establishment mortgage banks including PKO Bank Hipoteczny.

Currently he is also Supervisory Board Member of Bank Pocztowy S.A.

Jakub Niestuchowski is a graduate of the Warsaw School of Economics. He is also a certified Financial Risk Manager (FRM) and a Chartered Financial Analyst (CFA). He is also graduate of Advanced Management Program (AMP) in IESE Business School, University of Navarra.