

The Bank provides information on the appointed members of the Management Board of PKO Bank Hipoteczny S.A. in the attachment to this report.

Katarzyna Kurkowska-Szczechowicz

From October 1, 2022, she was the Vice-President of the Management Board of the PKO Bank Hipoteczny, managing the work of the Management Board. On January 27, 2023, was appointed to the position of the President of the Management Board of the PKO Bank Hipoteczny.

Katarzyna has been associated with the financial market for 24 years. She has worked in the structures of PKO Bank Polski since 2012. She has performed the role of Director of the Risk Centre and then Internal Audit Department. She has participated in a number of projects including the establishment of PKO Bank Hipoteczny and in a project to develop an audit model based on a methodology for continuous risk assessment and control mechanisms using statistical methods and artificial intelligence.

She was responsible for implementing new processes, including solutions using statistical methods and robotics.

She has many years of managerial experience and has held numerous managerial positions in financial institutions, including as Director of various Risk Departments. As a Manager at EY, she carried out projects for entities in the financial sector. She has been a member of Risk Committees for many years.

She was also a member of the Supervisory Board of the Credit Information Bureau. She has participated in a number of training courses both at home and abroad.

She holds a master's degree in economics from the Warsaw School of Economics, majoring in finance and banking, and a master's degree in law from the Faculty of Law and Administration at the University of Warsaw. She is a graduate of the Executive MBA Program at Aalto University.

Piotr Jaworski

He has 15 years of professional experience gained in investment banking and on the financial market. He started his professional career in 2006 at PKO Bank Polski S.A. in the Treasury Department and the Financial Institutions Department. Then, from 2015, as Investment Banking Manager, he co-created the investment banking area at Bank of China Luxembourg Poland Branch S.A., i.a. introducing derivatives hedging the interest rate risk to the offer and participating in the structuring of the first issue of Polish treasury Panda Bonds on the Chinese capital market. Since 2018, he has been associated with the Capital Group of the National Depository for Securities S.A., initially as a member of the Supervisory Board and then as a Member of the Management Board of KDPW_CCP S.A. responsible for sales and business development. While at the position he actively supported the implementation of various areas of the Capital Market Development

Strategy, e.g. introduction of central clearing of transactions on the treasury bond spot market Treasury Bond Spot Poland operated by BondSpot S.A. He holds a PhD degree in economics. He conducts business activity under the Smartbeta Piotr Jaworski company, the object of which is business and management consulting.

He is licensed as an Investment Advisor and a Certified International Investment Analyst.

Member of the Management Board of ARP Leasing Sp. z o.o. - no longer than until the date of the Ordinary General Meeting of PKO Bank Hipoteczny S.A. approving the financial statements for the financial year ending December 31, 2022.

Member of supervisory boards: PKO Bank Hipoteczny S.A. and Polski Tabor Szynowy – Wagon Sp. z o.o. - no longer than until the date of the Ordinary General Meeting of PKO Bank Hipoteczny S.A. approving the financial statements for the financial year ending December 31, 2022.

Assistant professor at the Faculty of Management at the University of Warsaw in the Department of Banking and Money Markets. He also studied at the Università degli Studi di Trieste.

Piotr Kochanek

He has held the position of the Vice-President of the Management Board of PKO Bank Hipoteczny S.A. supervising the management of significant risks in the Bank's operations, from 2019.

He is a graduate of the Faculty of Mathematics of the Silesian University of Technology. He has gained his professional experience working for Bank BPH, DnB Nord Polska, Allianz Bank Polska and Nordea Bank Polska. Since 2014 he has been associated with PKO Bank Hipoteczny, where as Head of Risk Department, he was responsible, among others, for creating a comprehensive risk management system and capital adequacy of the Bank, development of a management information system in the risk area and a project for transferring receivables from PKO Bank Polski to PKO Bank Hipoteczny. He is a top specialist in the area of measurement and analysis of financial risk in banking operations.

Stanisław Skoczylas

Appointed to the position of Vice-President of the Management Board of PKO Bank Hipoteczny on October 6, 2022.

For 25 years he has been related to the field of finance and banking. He began his career at the Housing Development Bank BUD-BANK Spółka Akcyjna, acquired by Bank Gospodarstwa Krajowego, where he acted as Director of the Katowice Branch. He also performed the function of Vice President - First Deputy President of the Management Board of Bank Gospodarstwa Krajowego (BGK), acting as Chairman of the BGK Finance

Committee (ALCO), Chairman of the BGK Credit Committee, and supervised government financing programs for transportation infrastructure and the construction area related to the national housing fund. He also has an extensive experience in industry, where he was a Board Member responsible for finance and economics at group entities: Węglukoks S.A., ArcelorMittal Poland Spółka Akcyjna and Polskie Sieci Elektroenergetyczne.

PhD of Economic Sciences. Graduate of the Cracow University of Economics (now Cracow University of Economics) with a degree in Finance and Banking.

Katarzyna Surdy

Appointed to the position of Vice-President of the Management Board of PKO Bank Hipoteczny on October 1, 2021.

She has over 20 years of experience in banking. She started her professional career at Bank BGŻ S.A. in positions related to servicing international banking and trade finance products. Since 2008 at Nordea Bank Polska S.A., she has held independent and since 2011 managerial positions in the areas of compliance and operational risk management, anti-money laundering and information security.

She has been associated with the PKO Bank Polski Group since 2014, where she participated in the project of establishing of PKO Bank Hipoteczny S.A., with responsibility, for i.a. creating the compliance risk management system, the Bank's security and corporate governance structures and for formalizing the outsourcing model. Then, as the Office Director, she managed the area of compliance, security and legal services, participating in the Bank's key business projects.

Since October 2021, she has held the position of Vice President of the Management Board of PKO Bank Hipoteczny S.A., responsible for product creation and service, financing acquisition and outsourcing, while supervising the area of legal and security services. She is a specialist in the areas of bank regulations, mortgage loans, mortgage bonds and outsourcing.