

Below the Bank presents information about appointed members of PKO Bank Hipoteczny SA Management Board:

Paulina Strugała

Paulina Strugała is a graduate of SGH Warsaw School of Economics. She holds a Practising Certificate and Audit Qualification issued by an Association of Chartered Certified Accountants (ACCA) and a title of Executive MBA, certified by the Ecole Nationale des Ponts et Chaussees in Paris and University of Bristol. She is also a member of Advanced Management Program of IESE Business School, University of Navarra. She began her professional career in 1995 at the KPMG Warsaw office, moving up the career ladder and reaching the position of Director, specializing in audit and assurance services providing to polish financial institutions, including banks, investment funds and asset managers. In December 2006 she started working for PKO/Credit Suisse TFI (now: PKO TFI) as Managing Director responsible for operations. Having worked for PKO Bank Polski since February 2010 she has held the position of Director of Internal Audit function of the Bank and the Capital Group. In the course of her career, she has been responsible, among many, for auditing financial statements, client advisory regarding accounting and financial reporting, creating strategies and solutions, as well as defining key risks in the banking and other financial institutions activities within an assessment of internal control and risk management systems.

She is a top-class expert having extensive knowledge in all areas of banking.

Piotr Kochanek

Piotr Kochanek 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.

Agnieszka Krawczyk

Agnieszka Krawczyk is a graduate of the Higher School of Management in Warsaw in the field of management in Banking and Finance. Since 1993 she has been involved with banking industry - including last 17 years - in mortgage banking and real estate market. In her professional career she has worked at all the levels: from relationship manager to a director. He has extensive experience in sales techniques, customer service process and structuring product offer. She has gained her professional experience working in such banking institutions as BPH, BGŻ, Raiffeisen and Getin Noble, as well as by creating Allianz Bank from the scratch. Since 2011 she has been associated with PKO Bank Polski, first as the Head of the Office, and then the Director of the Mortgage Banking Products Department, where she is responsible, among others, for creating an offer for private individuals in the field of real estate financing and mortgage-secured loans, increasing the effectiveness of created products, shaping the service

process and assessment of operational risk. She was involved in a project related to the establishing of PKO Bank Hipoteczny. She cooperates with Bank Gospodarstwa Krajowego and the Polish Bank Association. She is the Deputy Chairman of the Presidium of the Committee for Real Estate Financing at the Polish Bank Association and represents lenders in the Borrowers' Support Fund Council.

Agnieszka Krawczyk is a leading specialist in the area of mortgage banking and real estate financing.