

## **Bożena Graczyk**

### Education:

**2010 - 2011**

**University of Navarra, Spain**  
Advanced Management Program  
IESE Business School

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**2005**

**Diploma of the Association of Accountants in Poland**  
qualifications of a statutory auditor

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**1996 - 1997**

**University of Bristol in Great Britain and École Nationale des  
Ponts et Chaussées in France**  
Program Executive MBA in International Business

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**1992**

**University of Limburg**  
Tempus program

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**1992 - 1993**

**University of Lodz**  
Center for European Studies

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**1989 - 1994**

**University of Lodz**  
Faculty of Foreign Trade, Master of Science in Economics

### Experience:

**06.2017 - until now**

**ING Bank Śląski S.A.**  
Vice President

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**1994 - 05.2017**

**KPMG**  
Partner in the area of financial services (since 2001)  
Director of the Financial Risk Management Team  
and Director of the Team for Accounting Consulting Services

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**1996 - 1997**

**KPMG Spain**  
Participation in the audit of financial statements of financial institutions

### Other areas of activity:

**02.2023 - until now**

**Diversity & Inclusion Committee of the Polish Bank Association**  
Member of the Presidium

<b>10.2022 - until now</b>	<b>SAIO S.A.</b> Member of the Supervisory Board
<b>10.2022 - until now</b>	<b>ING Usługi dla Biznesu S.A.</b> Member of the Supervisory Board
<b>12.2018 - until now</b>	<b>ING Investment Holding (Polska) S.A.</b> Member of the Supervisory Board
<b>04.2018 - 08.2022</b>	<b>Solver Sp. z o.o. in liquidation</b> 06.2020 - 08.2022 - Chairwoman of the Supervisory Board 04.2018 - 06.2020 - Member of the Supervisory Board
<b>03.2018 - until now</b>	<b>ING Bank Hipoteczny S.A.</b> 06.2021 r. - until now - Chairwoman of the Supervisory Board 03.2018 r. - 06.2021 r. - Member of the Supervisory Board
<b>06.2017 - until now</b>	<b>ING Commercial Finance Polska S.A.</b> Member of the Supervisory Board
<b>06.2017 - until now</b>	<b>ING Lease (Polska) Sp. z o.o.</b> Member of the Supervisory Board

## **Brunon Bartkiewicz**

### Education:

<b>2011</b>	<b>Graduate School of Business Stanford University</b> Stanford Executive Program
<b>1986</b>	<b>Main School of Planning and Statistics in Warsaw (currently Warsaw School of Economics)</b> Faculty of Foreign Trade, Master of Science in Economics

### Experience:

<b>04.2016 – until now</b>	<b>ING Bank Śląski S.A.</b> President of the Management Board
<b>2014 - 04.2016</b>	<b>ING Bank N.V.</b> Chief Innovation Officer
<b>2012 - 2014</b>	<b>ING Bank N.V.</b> Managing the International Retail Banking Division of ING. Other European countries: Italy, Spain, Poland, Türkiye, Romania
<b>2010 - 2012</b>	<b>ING Direct N.V.</b> General Director
<b>06.2004 – 12.2009</b>	<b>ING Bank Śląski S.A.</b> President of the Management Board
<b>10.2002 - 12.2003</b>	<b>ING Direct (UK) N.V.</b> Member of the Board
<b>07.2000 - 05.2004</b>	<b>ING Direct N.V.</b> Headquarters in Amsterdam General Director of ING Direct Member of the Management Board of ING Direct N.V.
<b>1991 - 2000</b>	<b>Bank Śląski S.A.:</b> 05/1995 - 06/2000 - President of the Management Board 03/1994 - 05/1995 - First Vice President, acting President 04/1992 - 03/1994 - Member of the Management Board 04/1991 - 04/1992 - Bank Director

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Member of the Supervisory Boards of: CERA, BSK Brokerage House, ING BSK Asset Management, NN-P

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**1990 - 1991**                      **Penetrator S.A. Kraków**  
Vice President

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**1986 - 1990**                      **Digital Laboratories International S.A.**  
Warsaw-Kraków

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**1986 - 1989**                      **Main School of Planning and Statistics in Warsaw**  
Department of International Finance

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Other areas of activity:

**06.2022 – until now**                      **Interhyp AG, Munich, Germany**  
Member of the Supervisory Board

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**04.2021 - until now**                      **Program Council of the Women Business Leaders Foundation**  
Member

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**04.2019 - 12.2020**                      **University Council of the Krakow University of Economics**  
**Member**

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**03.2018 - until now**                      **ING Bank Hipoteczny S.A.**  
06.2021 – until now; 03.2018 – 04.2018 - Member of the Supervisory Board  
04.2018 – 06.2021 - Chairman of the Supervisory Board

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**05.2016 - until now**                      **Council of the Polish Bank Association**  
11.2022 - current - Member of the Union Council  
04.2021 - November 2022 - Member of the Presidium of the Union Council  
06.2020 – 04.2021 - Chairman of the Union Council

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**2010 - 2016**                      **ING Bank Śląski S.A.**  
05.2011 – 03.2016 - Vice-Chairman of the Supervisory Board  
04.2010 – 05.2011 - Member of the Supervisory Board

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**10.2010 - 03.2012**                      **ING Bank (Australia) Ltd.**  
Member of the Board of Directors

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**05.2009 - 12.2009**                      **ING Securities S.A.**

	06.2009 - December 2009 - Chairman of the Supervisory Board 05.2009 - 06.2009 - Member of the Supervisory Board
<b>01.2008 - 03.2009</b>	<b>ING Bank A.S. (until 07.2008: ING Oyak Bank A.S.)</b> Member of the Board of Directors
<b>07.2005 - 05.2010</b>	<b>The Union of Polish Banks</b> Member of the Board
<b>01.2004 - 12.2009</b>	<b>ING Towarzystwo Ubezpieczeń na Życie S.A.</b> Member of the Supervisory Board
<b>2003 - 2004</b>	<b>Allgemeine Deutsche DirektBank AG (currently: ING DiBa AG)</b> Member of the Supervisory Board
<b>08.2001 - 04.2013</b>	<b>ING Direct - French Branch</b> Member of the Board of Directors
<b>03.2001 - 04.2014</b>	<b>ING Direct - Italian Branch</b> Member of the Board of Directors
<b>2001 - 2004</b>	<b>ING Bank (Australia) Ltd.</b> Chairman of the Board of Directors
<b>2000 - 2004</b>	<b>ING Direct Canada</b> Member of the Board of Directors
<b>2000 - 2003</b>	<b>ING Bank Canada</b> Member of the Board of Directors
<b>2000 - 2001</b>	<b>Bank Śląski S.A.</b> Member of the Supervisory Board
<b>1998 - 2000</b>	<b>Nationale Nederlanden Polska</b> Member of the Supervisory Board
<b>1997 - 2000</b>	<b>Dom Maklerski Banku Śląskiego S.A. w Katowicach</b> Member of the Supervisory Board

## **Jacek Michalski**

### Education

1989                      Uniwersytet Warszawski - Magister Prawa

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### Experience

2017 – 2024 r                      **Wolf Theiss**  
Partner

2007 – 2016                      **Allen&Overy**  
Partner

1997 – 2007                      **Hunton&Williams, Dewey Ballantine**  
Partner

1992 – 1997                      **Allen&Overy (Londyn, Warsaw)**  
**Associate, Partner**

1989 -1991                      **Legal Office of the Senate of Poland, Ministry of Finance,**  
**Ministry of Industry**

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## **Joanna Erdman**

### Education:

2023                      **Wharton University**  
Advanced Risk Management Program

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2022                      **University of Cambridge**  
Sustainable Finance

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2022                      **Global Association of Risk Professionals (GARP)**  
Sustainability and Climate Risk

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2019                      **London Business School**

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Senior Executive Programme

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**1995**

**Main Business School in Warsaw**

Finance and Statistics

Experience:

**04.2013 - until now**

**ING Bank Śląski S.A.**

Vice President

**2010 - 2013**

**ING Bank Śląski S.A.**

Strategic Clients Division

Bank manager

**2007 - 2010**

**ING Bank Śląski S.A.**

Strategic Clients Division

Director of the Strategic Clients Department

**2001 - 2007**

**ING Bank Śląski S.A.**

Corporate Banking Division, Strategic Clients area

Director of the Strategic Client Center

**1996 - 2001**

**ING Bank N.V.**

Corporate Banking

Officer, Senior Officer

**1995 - 1996**

**Bank Pekao S.A.**

Marketing Department, Inspector

Other areas of activity:

**06.2020 - nadal**

**ING Commercial Finance Polska S.A.**

Member of the Supervisory Board

**06.2020 - until now**

**ING Lease (Polska) Sp. z o.o.**

Member of the Supervisory Board

**06.2020 - until now**

**Biuro Informacji Kredytowej S.A.**

08.2023 - until now - Member of the Supervisory Board

08.2022 - 08.2023 - Chairwoman of the Supervisory Board

	09.2021 - 08.2022 - Deputy Chairman of the Supervisory Board 06.2020 - 09.2021 - Member of the Supervisory Board
<b>06.2020 - 04.2021</b>	<b>Forum Odpowiedzialnego Biznesu</b> Member of the Board
<b>12.2018 - until now</b>	<b>ING Investment Holding (Polska) S.A.</b> 09.2023 - until now - Vice-Chairwoman of the Supervisory Board 06.2023 - 09.2023 - Member of the Supervisory Board 12.2018 - 06.2023 - Vice-Chairwoman of the Supervisory Board
<b>03.2018 - until now</b>	<b>ING Bank Hipoteczny S.A.</b> Member of the Supervisory Board
<b>06.2016 - 04.2021</b>	<b>Fundacja ING Dzieciom</b> 06.2019 - 04.2021 - Chairwoman of the Supervisory Board 06.2016 - 06.2019 - Member of the Supervisory Board
<b>08.2015 - until now</b>	<b>Nowe Usługi S.A.</b> 06.2020 - until now - Member of the Supervisory Board 08.2015 - 06.2020 - Chairwoman of the Supervisory Board

## **Krzysztof Gmur**

### Education and qualifications

2004	Statutory Auditor associated with the Polish Chamber of Statutory Auditors (formerly KIBR)
1992 - 1997	Studies: Wrocław University of Economics; field: Finance and accounting; graduated with a master's degree in economics

### Experience

I 2016 -	NEXIA PRO AUDIT Office of Statutory Auditors – Kraków Partner
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IX 2014	Own business: Krzysztof Gmur Audit and accounting services - Katowice
I 2010 – VI 2014	PricewaterhouseCoopers Sp. z o.o. - Katowice Director
IV 2009 – XII 2009	MDDP Audyt Sp. z o.o. - Warsaw The auditor
IX 1998 – III 2009	PricewaterhouseCoopers Sp. z o.o. - Warsaw Senior Manager
II 1997 – VIII 1998	Impel general partnership - Wrocław Accountant, debt collection specialist

Additional activity

2011 changed"	Co-author of the PwC publication - "Mine 2011 - The game has
2010 (updated 2013)	Co-author of the book "Commercialization of R&D for practitioners"
2009 – 2010 Boards	Co-author and conductor of workshops for members of Supervisory
2007 – 2011 KIBR	Member of the committee for giving opinions on legal regulations at
2004 –	present Member of the National Chamber of Statutory Auditors (KIBR), including a delegate of the Warsaw branch at the 6th National Congress of Statutory Auditors in 2007.
2005 – 2006	Author of articles on International Financial Reporting Standards (IFRS)
2005 – 2006, 2014-2016	Conducting training for the National Chamber of Statutory Auditors

**Marcin Giżycki**

Education:

<b>2023</b>	<b>Graduate School of Business Stanford University</b> Stanford Executive Program
<b>1999 - 2001</b>	<b>University of Economics in Katowice</b>

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Faculty of Banking and Finance - Master's degree

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**1996 - 1998**

**WSB University in Poznań**

Faculty of Banking and Finance – Bachelor's degree

Experience:

**08.2016 - until now**

**ING Bank Śląski S.A.**

Vice President

**06.2016 - 07.2016**

**ING Bank Śląski S.A.**

Brokerage Office Division

Bank manager

**01.2013 - 07.2016**

**ING Bank Śląski S.A.**

Retail Banking Division

Loans and Insurance Business Line

Bank manager

**08.2006 - 12.2012**

**ING Bank Śląski S.A.**

Retail Banking Division

Products and Processes

Bank manager

**1996 - 2006**

**ING Bank Śląski S.A.**

Director of the Affiliate Network Development Program

Deputy Director for Retail Network Management

Director of the Sales Network Department

Head of the Sales Monitoring and Cost Standards Department

Head of the Branch Network Budgeting and Monitoring Team

Procedure Specialist

Position for Organization and Marketing, Inspector for small and medium-si

Cash Management Inspector in the 1st/Branch in Bielsko-Biała

Other areas of activity:

**05.2021 - until now**

**Fundacja ING Dzieciom**

Member of the Foundation Council

**12.2018 - until now**

**ING Investment Holding (Polska) S.A.**

	Member of the Supervisory Board
<b>03.2018 - until now</b>	<b>ING Bank Hipoteczny S.A.</b> 04.2018 - until now - Vice-Chairman of the Supervisory Board 03.2018 - 04.2018 - Member of the Supervisory Board
<b>05.2017 - 06.2020</b>	<b>Biuro Informacji Kredytowej S.A.</b> 08.2019 - 06.2020 ; 05.2017 - 09.2017 - Member of the Supervisory Board 08.2018 - 08.2019 - Chairman of the Supervisory Board 09.2017 - 08.2018 - Vice-Chairman of the Supervisory Board
<b>08.2015 - until now</b>	<b>Nowe Usługi S.A.</b> 06.2020 - until now - Chairman of the Supervisory Board 08.2015 - 06.2020 - Member of the Supervisory Board
<b>01.2015 - 05.2016</b>	<b>ING Securities S.A.</b> 08.2015 - 05.2016 - President of the Management Board 01.2015 - 07.2015 - Member of the Board