

Jacek Frejlich

Education:

- 1993 – 1994 Lancaster University, Management School, Great Britain, MSc in Economics
- 1982 – 1987 Cracow University of Economics, Foreign Trade, MA in Economics

Experience:

- 10.2022 until now **ING Bank Hipoteczny S.A.**
President of the Management Board
- 06.2018 – 10.2022 **ING Bank Hipoteczny S.A.**
Vice-President of the Management Board for Finance, Treasury, Operations and IT
- 06.2017 – 05.2018 **ING Bank Śląski S.A.**
Program Director in relation to the organization and launching the operations of ING Bank Hipoteczny
- 2012 – 31.05.2017 **ING Bank Śląski S.A.**
Director of the Capital Management Department
- 2002 - 2012 **ING Bank Śląski S.A.**
Deputy Director of the Accounting Department
- 1999 – 2002 **ING Bank Śląski S.A.**
Director of the Controlling Department
- 1997 – 1999 **Metro Real Estate Management CMG Polska Sp. z o.o.**
Administration and Finance Director
- 1996 - 1997 **Plus Discount Sp. z o.o.**
Administration and Finance Director
- 1994 - 1996 **ING Bank Śląski S.A.**
Project Manager
- 1991 - 1993 **ING Bank Śląski S.A. Branch in Olkusz**
Head of the Department of Domestic and Foreign Settlements
- 1990 - 1991 **ING Bank Śląski S.A. Branch in Olkusz**
Credit specialist
- 1987 - 1990 **PIRPH Naftobudowa in Krakow**
Foreign Trade Specialist

Katarzyna Majchrzak

Education:

1994 - 1999 University of Economics in Poznań, Faculty of Management, Master's Degree, specialization: capital investments and financial strategies of enterprises

Experience:

2023 until now

ING Bank Hipoteczny S.A.

Vice-President of Risk

2020 – 2023

PKO Bank Hipoteczny S.A.

Head of Treasury

2013 – 2019

Société Générale S.A. Poland

Head of Syndicate, Global Finance

2009 - 2013

PKO Bank Polski S.A.

Head of Financial Institutions & Investment Banking
Products

Head of Structured Products

1999 - 2009

Bank Handlowy w Warszawie S.A. (Citibank Poland)

Sales Director of Treasury Products to Financial
Institutions, Treasury Department

Expert

Senior Inspector

Junior specialist

Marek Byczek

Education:

2017 Law in Business, Bachelor's Degree - Law and Finance
WSB University in Poznań

Experience:

10.2022 until now **ING Bank Hipoteczny S.A.**
Vice-President of Finance, Treasury, Operations and IT
of the Management Board of ING Bank Hipoteczny S.A.

04.2018 – 09.2022 **ING Bank Hipoteczny S.A.**
Expert Lead II Customer Journey - Manager of the
Business and Operations Team

04.2017 – 04.2018 **ING Bank Śląski S.A.**
Project Manager in relation to the organization and
launching the operations of ING Bank Hipoteczny

06.2010 – 03.2017 **ING Bank Śląski S.A.**
Product manager / Senior product manager

05.2006 – 06.2010 **ING Bank Śląski S.A.**
Adviser / Senior Adviser for mortgage banking

02.2006 – 04.2006 **ING Bank Śląski S.A.**
Customer Service Officer