

**Current report no. 5/2024**

**Date: 2024-05-09**

**Subject: Appointment of the Supervisory Board of ING Bank Hipoteczny S.A. new term.**

Management Board of ING Bank Hipoteczny S.A. informs that due to the expiry of the term of office of the Supervisory Board, on May 9, 2024, the General Meeting of ING Bank Hipoteczny S.A. appointed the Supervisory Board of the Bank for a new three-year term of office, composed of:

- Mrs. Bożena Graczyk,
- Mr. Marcin Giżycki,
- Mr. Jacek Michalski,
- Mr. Brunon Bartkiewicz,
- Mrs. Joanna Erdman,
- Mr. Krzysztof Gmur.

All the above-mentioned persons served on the Supervisory Board of the previous term.

The CVs of the members of the Supervisory Board of the new term, containing information on their education, qualifications and previously held positions, along with a description of their professional career, as well as an indication of other activities conducted by the members of the Supervisory Board outside the issuer's enterprise, constitute attachments to this report.

The appointed members of the Supervisory Board meet all the requirements specified in the provisions of Art. 22aa of the Act of August 29, 1997 - Banking Law.

The activities of members of the Supervisory Board outside the issuer's enterprise do not constitute activities competitive with ING Bank Hipoteczny S.A., due to their activities within the capital group of ING Bank Śląski S.A., which is the parent company of ING Bank Hipoteczny S.A. or in entities that do not constitute direct or indirect competition for the Bank. In other respects, Members of the Supervisory Board do not participate in competitive companies as partners in a civil partnership, partnership or capital company, nor do they participate in a competitive legal person as members of its bodies. They are also not listed in the Register of Insolvent Debtors kept pursuant to the Act of August 20, 1997 on the National Court Register.

Legal basis: § 5 point 5) and § 10 of the Regulation of the Minister of Finance of March 29, 2018 on current and periodic information provided by issuers of securities and the conditions for recognizing as equivalent information required by the laws of a non-member state (Journal of Laws, item .757).

Signatures of persons representing the company:

Jacek Frejlich – President of the Management Board

Katarzyna Majchrzak – Vice-President of the Management Board

## **Bożena Graczyk**

### Education:

**2010 - 2011**

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

---

**2005**

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

---

**1996 - 1997**

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

---

**1992**

**University of Limburg**  
Tempus program

---

**1992 - 1993**

**University of Lodz**  
Center for European Studies

---

**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

---

**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

---

**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

## **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> Faculty of Banking and Finance - Master's degree
<b>1996 - 1998</b>	<b>WSB University in Poznań</b> Faculty of Banking and Finance – Bachelor's degree

### Experience:

<b>08.2016 - until now</b>	<b>ING Bank Śląski S.A.</b> Vice President
<b>06.2016 - 07.2016</b>	<b>ING Bank Śląski S.A.</b> Brokerage Office Division Bank manager
<b>01.2013 - 07.2016</b>	<b>ING Bank Śląski S.A.</b> Retail Banking Division Loans and Insurance Business Line Bank manager
<b>08.2006 - 12.2012</b>	<b>ING Bank Śląski S.A.</b> Retail Banking Division Products and Processes Bank manager
<b>1996 - 2006</b>	<b>ING Bank Śląski S.A.</b> 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

---

03.2018 - until now

**ING Bank Hipoteczny S.A.**

04.2018 - until now - Vice-Chairman of the Supervisory Board

03.2018 - 04.2018 - Member of the Supervisory Board

---

05.2017 - 06.2020

**Biuro Informacji Kredytowej S.A.**

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

---

08.2015 - until now

**Nowe Usługi S.A.**

06.2020 - until now - Chairman of the Supervisory Board

08.2015 - 06.2020 - Member of the Supervisory Board

---

01.2015 - 05.2016

**ING Securities S.A.**

08.2015 - 05.2016 - President of the Management Board

01.2015 - 07.2015 - Member of the Board

## Jacek Michalski

### Education

1989                                  Uniwersytet Warszawski - Magister Prawa

---

### Experience

2017 - 2024 r	<b>Wolf Theiss</b> Partner
2007 - 2016	<b>Allen&amp;Overy</b> Partner
1997 - 2007	<b>Hunton&amp;Williams, Dewey Ballantine</b> Partner
1992 - 1997	<b>Allen&amp;Overy (Londyn, Warsaw)</b> Associate, Partner
1989 -1991	<b>Legal Office of the Senate of Poland, Ministry of Finance, Ministry of Industry</b>

---

## **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

	Member of the Supervisory Boards of: CERA, BSK Brokerage House, ING BSK Asset Management, NN-P
<b>1990 - 1991</b>	<b>Penetrator S.A. Kraków</b> Vice President
<b>1986 - 1990</b>	<b>Digital Laboratories International S.A.</b> Warsaw-Kraków
<b>1986 - 1989</b>	<b>Main School of Planning and Statistics in Warsaw</b> Department of International Finance
<u>Other areas of activity:</u>	
<b>06.2022 – until now</b>	<b>Interhyp AG, Munich, Germany</b> Member of the Supervisory Board
<b>04.2021 - until now</b>	<b>Program Council of the Women Business Leaders Foundation</b> Member
<b>04.2019 - 12.2020</b>	<b>University Council of the Krakow University of Economics</b> <b>Member</b>
<b>03.2018 - until now</b>	<b>ING Bank Hipoteczny S.A.</b> 06.2021 – until now; 03.2018 – 04.2018 - Member of the Supervisory Board 04.2018 – 06.2021 - Chairman of the Supervisory Board
<b>05.2016 - until now</b>	<b>Council of the Polish Bank Association</b> 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
<b>2010 - 2016</b>	<b>ING Bank Śląski S.A.</b> 05.2011 – 03.2016 - Vice-Chairman of the Supervisory Board 04.2010 – 05.2011 - Member of the Supervisory Board
<b>10.2010 - 03.2012</b>	<b>ING Bank (Australia) Ltd.</b> Member of the Board of Directors
<b>05.2009 - 12.2009</b>	<b>ING Securities S.A.</b>



	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

## Joanna Erdman

### Education:

2023	<b>Wharton University</b> Advanced Risk Management Program
2022	<b>University of Cambridge</b> Sustainable Finance
2022	<b>Global Association of Risk Professionals (GARP)</b> Sustainability and Climate Risk
2019	<b>London Business School</b> Senior Executive Programme
1995	<b>Main Business School in Warsaw</b> Finance and Statistics

### Experience:

04.2013 - until now	<b>ING Bank Śląski S.A.</b> Vice President
2010 - 2013	<b>ING Bank Śląski S.A.</b> Strategic Clients Division Bank manager
2007 - 2010	<b>ING Bank Śląski S.A.</b> Strategic Clients Division Director of the Strategic Clients Department
2001 - 2007	<b>ING Bank Śląski S.A.</b> Corporate Banking Division, Strategic Clients area Director of the Strategic Client Center
1996 - 2001	<b>ING Bank N.V.</b> Corporate Banking Officer, Senior Officer
1995 - 1996	<b>Bank Pekao S.A.</b> Marketing Department, Inspector

Other areas of activity:

<b>06.2020 - nadal</b>	<b>ING Commercial Finance Polska S.A.</b> Member of the Supervisory Board
<b>06.2020 - until now</b>	<b>ING Lease (Polska) Sp. z o.o.</b> Member of the Supervisory Board
<b>06.2020 - until now</b>	<b>Biuro Informacji Kredytowej S.A.</b> 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
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	Co-author of the PwC publication - "Mine 2011 - The game has changed"
2010	Co-author of the book "Commercialization of R&D for practitioners" (updated
2013)	
2009 – 2010	Co-author and conductor of workshops for members of Supervisory Boards
2007 – 2011	Member of the committee for giving opinions on legal regulations at KIBR
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