

MR. ZDENEK TUREK

INFORMATION ABOUT THE CANDIDATE

1. Education

Mr. Zdenek Turek graduated with an MA in Finance and Banking from University of Economics, Prague, in 1986. He further studied at Wharton University (Advanced Management Development Program, 1997) and graduated from the Executive MBA program at INSEAD in 2010.

2. Professional background

Mr. Zdenek Turek has a rich professional experience gained at corporate positions held by him.

Mr. Zdenek Turek currently oversees all Citi's businesses in Europe. He is the Cluster Head for Europe and CEO of Citibank Europe plc. He is based in Dublin. Citi provides a broad range of services, including corporate and investment banking, transaction services as well as securities and capital markets products across the WE region, one of Citi's largest markets globally.

Previously Mr. Turek was CEO of Central and Eastern Europe and Country Corporate Officer for Russia, based in Moscow. Citi's business in the region covered 8 countries of CEE.

From 2005 to 2008, Mr. Zdenek Turek was Citi Country Officer for South Africa and Division Head for Africa, responsible for the bank's business in the 16 countries in the region where Citi has a presence.

From 2002 to 2005, Mr. Turek was Citi Country Officer for Hungary and also oversaw the Central European cluster of 5 countries (Hungary, the Czech Republic, Romania, Slovakia and Bulgaria).

Mr. Zdenek Turek joined Citi in 1991 in Prague, where he held a number of Banking and Corporate Finance management roles before moving to Citi Romania in 1998 as Citi Country Officer.

Prior to joining Citi, Mr. Turek was a member of the Foreign Exchange Department of the Central Bank of Czechoslovakia, focusing mainly on Export/Import and Services sectors (1986-1990). He then joined A.I.C., an Austrian-owned management consulting company as Deputy Head of Representative Office in Prague, where he was responsible for corporate advisory in restructuring and financial recovery of industrial enterprises.

3. Mandates to management boards and supervisory boards at other entities

Presently, Mr. Zdenek Turek holds the function of Chief Executive Officer (executive director) at Citibank Europe plc.

4. Warranty of due performance of duties

Mr. Zdenek Turek's professional career as pursued hitherto, functions performed by him and his education demonstrate the candidate's sterling reputation, honesty and fairness, as well as his ability to handle the Bank's matters in a prudent and stable manner and as such make him suitable for senior and the highest rank positions at financial institutions.

5. Qualifications and competencies from the point of view of the Supervisory Board's tasks

Both the level of education and rich professional experience including the highest corporate rank positions held by Mr. Zdenek Turek in the financial sector, also in the banking sector, will add to the proper delivery of tasks by the Supervisory Board.

6. Independence

In accordance with the statement, Mr. Zdenek Turek is not independent in the meaning of Article 14.4 of the Bank's Articles of Association.

7. Candidate's other representations

According to the statement, Mr. Zdenek Turek is not entered in the Register of Insolvent Debtors kept in accordance with the National Court Register Act. According to the statement, Mr. Zdenek Turek does not conduct any activity competitive to the Bank.

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Taking into consideration the above and given the absence of evidence that could prove otherwise, it should be considered that the candidate's conduct has not raised any doubts so far as to his ability to fairly assess and govern executive decisions at the Bank.

Mr. Zdenek Turek has knowledge, skills and experience adequate to hold the function and to perform duties of a member of Bank Handlowy w Warszawie S.A.'s Supervisory Board and he warrants the due performance of those duties. The candidate's characteristics and competencies are significant from the point of view of the requirement to assure that the Supervisory Board properly delivers its tasks. In the shareholder's opinion, Mr. Zdenek Turek fulfils the requirements specified in Article 22aa of the Act - the Banking Law.

Mr. Zdenek Turek gave his consent to apply for the position of a member of Bank Handlowy w Warszawie S.A.'s Supervisory Board.

MR. GONZALO LUCHETTI

INFORMATION ABOUT THE CANDIDATE

1. Education

Mr. Gonzalo Luechtti holds a Master's degree in Business Administration from Stanford University's Graduate School of Business, and a Bachelor's degree in Computer Sciences from the Technological Institute of Buenos Aires. He holds Finra US Securities Registration Series 7, 63, 24, and 65 licenses.

2. Professional background

Mr. Gonzalo Luchetti has a rich professional experience gained at corporate positions held by him.

Mr. Gonzalo Luchetti is currently the Head for Citi's Consumer Bank operations across Asia and EMEA. In this role, he is responsible for all consumer banking activities including Deposits, Wealth Management, Bancassurance, Small Business, Credit cards, Personal Loans, and Mortgages. Prior to that, in 2015, he became the Asia Retail Bank Head, and he helped lead a significant transformation of the business by calibrating its distribution network, driving the path to scale for select franchises, and digitizing the business model.

Before moving to Asia, Mr. Luchetti served in New York as the Global Head of Wealth Management and Insurance responsible for Citigold, Citigold Private Client, Investment and Insurance product distribution globally, and the Global International Personal Bank business. In this capacity, he led global provider relationships with Asset Managers and Insurance companies. In addition, in 2009, he was responsible for the US-based International Personal Banking business.

Mr. Gonzalo Luchetti joined Citi in 2006 as Head of Strategy for the Citi Private Bank in Latin America where he drove its growth strategy, profit hunt, client segmentation, and sales productivity efforts. He then expanded his responsibilities as Chief Financial Officer for the business in 2007.

Prior to joining Citi, he worked for JP Morgan Chase in Business Optimization for the International Financial Services division. Beforehand, he also worked at Bain & Company as a management consultant in the San Francisco and London offices.

3. Mandates to management boards and supervisory boards at other entities

Presently, Mr. Gonzalo Luchetti does not hold any functions at management boards or supervisory boards in any other entities.

4. Warranty of due performance of duties

Mr. Gonzalo Luchetti's professional career as pursued hitherto, functions performed by him and his education demonstrate the candidate's sterling reputation, honesty and fairness, as well as his ability to handle the Bank's matters in a prudent and stable manner and as such make him suitable for senior and the highest rank positions at financial institutions.

5. Qualifications and competencies from the point of view of the Supervisory Board's tasks

Both the level of education and rich professional experience including the highest corporate rank positions held by Mr. Gonzalo Luchetti in the financial sector, also in the banking sector, will add to the proper delivery of tasks by the Supervisory Board.

6. Independence

In accordance with the statement, Mr. Gonzalo Luchetti is not independent in the meaning of Article 14.4 of the Bank's Articles of Association.

7. Candidate's other representations

According to the statement, Mr. Gonzalo Luchetti is not entered in the Register of Insolvent Debtors kept in accordance with the National Court Register Act. According to the statement, Mr. Gonzalo Luchetti does not conduct any activity competitive to the Bank.

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Taking into consideration the above and given the absence of evidence that could prove otherwise, it should be considered that the candidate's conduct has not raised any doubts so far as to his ability to fairly assess and govern executive decisions at the Bank.

Mr. Gonzalo Luchetti has the knowledge, skills and experience adequate to hold the function and to perform duties of a member of Bank Handlowy w Warszawie S.A.'s Supervisory Board and he warrants the due performance of those duties. The candidate's characteristics and competencies are significant from the point of view of the requirement to assure that the Supervisory Board properly delivers its tasks. In the shareholder's opinion, Mr. Gonzalo Luchetti fulfils the requirements specified in Article 22aa of the Act - the Banking Law.

Mr. Gonzalo Luchetti gave his consent to apply for the position of a member of Bank Handlowy w Warszawie S.A.'s Supervisory Board.