

**Stephen Creese**Education and qualifications

1998 University of Manchester  
BA (Hons) Economics and Economic History  
Chaloner prize (Faculty of Arts)

Additional qualifications

2007 Certified Information Systems Security Professional (CISSP)  
(Exam passes – not practicing)

Professional experience

2021 – present ING Bank Śląski S.A.  
Supervisory Board Member

06.2021 – present ING Bank N.V.  
Global Head of Non-Financial Risk (NFR)

1998 – 05.2021 Citigroup Inc.  
Experience leading Operational Risk, In-business Risk (Trading and Sales) Audit and Capital Markets Operations in Europe, Middle East and Africa

04.2014 – 05.2021 Managing Director - EMEA  
Regional Head of Operational Risk  
Global Head of Risk Control Assessment (RCA) & Program Director for Governance, Risk and Compliance project

09.2004 – 03.2014 EMEA Markets (Institutional Clients Group)  
Managing Director – Head of In-Business Risk & Control

09.2001 – 08.2004 Internal Audit  
Audit Manager – Citigroup Corporate & Investment Bank

09.1998 – 08.2001 Global Markets Operations  
Forex & Local Markets, Risk Treasury

**Dorota Dobija**Education and qualifications

2015 Full Professor in economic science, title awarded by the President of the Republic of Poland



2009	Professional title of Certified Accountant
2005	Habilitation degree in economic science – Management Science
1998	Ph.D. in economic science, specialty: Accounting
1992	MSc in Cybernetics and Computer Science, specialty: Data Processing and Accounting

#### Professional experience

2021 – present	ING Bank Śląski S.A. Supervisory Board Member
08.2015 – present	Kozminski University Professor in social science, disciplines: Management and Quality, Finance and Economics
09.2005 – 07.2015	Associate Professor at Kozminski University in economic science, disciplines: Management Science, specialty: Accounting
09.1998 – 08.2007	Warsaw University, Faculty of Economic Sciences Assistant Professor, Department of Information Technology and Economic Analyses
09.1996 – 08.2008	Kozminski University, Department of Accounting Assistant Professor, Department of Accounting
09.1992 – 08.1996	Cracow University of Economics, Department of Accounting Teaching Assistant

#### Service on supervisory boards

2002 – 2004	XIII National Investment Fund “Fortuna”
2015 – 11.2021	PEKAO Investment Banking

#### Other self-development programmes attended

2024	ICAEW Fundamentals of Sustainability Programme
2022	ICC Coach
2020 – 2021	Kozminski University, Professional Coaching postgraduate studies
2016 – 2017	Warsaw University, Postgraduate Program in Business Statistics and Data Mining



2015 – 2016	Academy of Business Trainers, Kozminski University
2010 – 2012	Creating Research Leaders – a joint program of EFMD and EURAM for deans and research directors
2007	Faculty Development Program, IESE, Barcelona, Spain

#### Other activities

06.2023 – present	Vice-President of the Management Board, Kozminski University Development Foundation
05.2017 – 2023	Vice-President of European Management Academy EURAM (responsible for governance and finance)
09.2016 – 06.2023	Ph.D. Programme Director, Kozminski University
09.2007 – 09.2015	Vice Rector for Research and Faculty, Kozminski University
09.1998 – 2007	Rector's Proxy for International Development
09.2005 – present	Head of Department of Accounting

#### International teaching experience

2020 – present	EuroMBA faculty member, Maastricht University School of Business and Economics, Netherlands
2019 – present	MBA faculty member, University of Applied Sciences & Arts Northwestern Switzerland, School of Business
2009 – 2019	Faculty member EURO*MBA, a distance learning MBA program run by a consortium of Maastricht University School of Business and Economics Netherlands, IAE Aix-en-Provence France, AUDENCIA Nantes École de Management France, EADA Barcelona Spain, Kozminski University, HHL-Leipzig Graduate School of Management, Germany, teaching Management Accounting course
2010	IAE Aix-en-Provence, Graduate School of Management, teaching Strategic Accounting course
2007 – 2017	Faculty member Bradford University, Master in International Business, teaching Accounting and Finance course
2005	Visiting Professor at École supérieure des sciences commerciales



d'Angers (ESCCA) in Angers, France

Guest lectures at Arizona State University, Grand Valley State University, Sam Houston State University and University of Illinois at Urbana-Champaign

Visiting scholarships

2018	Visiting Professor, Queensland University of Technology, Australia
2017	Visiting Professor, Hong-Kong Polytechnic University
2015	Visiting Professor, IEDC – Bled School of Management, Bled, Slovenia
2007 – 2017	Affiliated Professor, Bradford School of Management, Bradford University, United Kingdom
2007 – 2010	Visiting Fellow, The University of Greenwich, London, United Kingdom
2002	Senior Research Fulbright Scholar, University of Illinois at Urbana-Champaign, USA

Other academic and professional functions

Membership in academic organisations	European Accounting Association, European Management Association, American Accounting Association, CEEMAN.
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Honours and awards

2018	Silver Cross of Merit
2015	CEEMAN RESEARCH CHAMPION award
2023, 2022, 2020, 2019, 2017	Rector's Award, Kozminski University, Warsaw
2008	Medal of the Commission of National Education

**Aneta Hryckiewicz-Gontarczyk**

Education and qualifications

2015	Warsaw School of Economics Habilitation degree in Finance
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2009	Goethe University of Frankfurt, Frankfurt on the Main, Germany PhD in Economics
2005	Goethe University of Frankfurt, Frankfurt on the Main, Germany Master in Financial Econometrics
2004	Kozminski University, Warsaw Master in Finance and Accounting

Professional experience

2023 – present	Saïd Business School, University of Oxford, United Kingdom Associate
2019 – 2023	Polish Science Academy Member
2017 – present	Kozminski University, Warsaw ALK Professor, Economic Institute for Empirical Analysis
2011 – present	IESEG School of Management, Paris and Lille, France Lecturer
2011 – present	School of Business and Economics, Maastricht University, Netherlands Lecturer
2015 – 2017	Kozminski University, Warsaw Associate Professor, Department of Accounting
2009 – 2015	Kozminski University, Warsaw Assistant Professor, Department of Accounting
2009 – 2010	Goethe University, Frankfurt on the Main, Germany Research Associate
2005 – 2009	Goethe University, Frankfurt on the Main, Germany Research Assistant

Visiting positions

09.2022 – 08.2023	Saïd Business School, Oxford University, United Kingdom Visiting Researcher, research scholarship Department of Financial Economics
06.2019	Saïd Business School, Oxford University, United Kingdom Visiting Researcher, research scholarship



Department of Financial Economics

2010 – 2011 Wharton Business School, University of Pennsylvania,  
the USA  
Post-doctoral researcher

#### Professional functions

2023 – present Fundacja Rozwoju ALK, Kozminski University, Warsaw  
Vice-President of the Finance Committee

2019 – present Kozminski University, Warsaw  
Head of Finance and Economics Discipline

2018 – present Kozminski University, Warsaw  
Leader of Big Data Science Program

2017 – present Kozminski University, Warsaw  
Head of the Economic Institute for Empirical Analysis

2017 – present Kozminski University, Warsaw  
Head of Center for Analysis of Financial Systems

2015 – 2024 PEKAO Investment Banking, Warsaw  
Member of the Supervisory Board

2015 – 2018 PEKAO Investment Banking, Warsaw  
Member of the Audit Committee

01.2005 – 02.2006 BNP Paribas, Frankfurt on the Main, Germany  
Corporate Finance, Mergers and Acquisitions Department  
Associate

06.2003 – 11.2004 Moellendorf & Company, Warsaw and Munich  
Corporate and Investment Advisory  
Junior Associate/Associate

#### Awards and distinctions

2021 Laureate of the "Bekker Program" scholarship funded by  
the National Agency for Academic Exchange for a research stay at  
Saïd Business School, University of Oxford

2016 Award of the Minister of Science and Higher Education for scientific  
achievements



2010 – annually Rector's Awards at the Kozminski University for outstanding research work

## **Małgorzata Kołakowska**

### Education

2014 Harvard Business School  
Advanced Management Program (AMP)

1991 The Main School of Planning and Statistics  
(at present Warsaw School of Economics)  
International trade economics and organisation  
Master's degree in economics

### Professional experience

2018 – present ING Bank NV, London Branch  
CEO  
UK, Middle East

2016 – present ING Bank Śląski S.A.  
Supervisory Board Member

04.2016 – 2018 ING Group  
Global Head of Network  
Wholesale Banking

02.2010 – 03.2016 ING Bank Śląski S.A.  
President of the Management Board

2008 – 2010 ING Bank Śląski S.A.  
Vice-President of the Management Board

2006 – 2008 ING Bank Śląski S.A.  
Wholesale Banking Division – area of strategic clients  
Bank Executive Director

2001 – 2006 European Bank of Reconstruction and Development  
Manager for Poland and Baltic Countries

1996 – 2001 McDonalds's Poland  
CFO

1993 – 1996 ING Bank N.V.  
Officer, Senior officer, Team head



## Arkadiusz Krasowski

### Education and qualifications

2022 – present	Nicolaus Copernicus University, Toruń In the process of the PhD dissertation preparation (ESG strategies and banks' credit ratings in Poland)
2014	Harvard Business School: General Management Program
since 2010	ACCA member
since 2010	Certified in Risk and Information Systems Control – CRISC
since 2003	Member of Polish National Chamber of Statutory Auditors (Statutory Auditor)
since 2002	Certified Information Systems Auditor – CISA
1995-1999	Warsaw School of Economics Master's degree in Finance and Banking
1996-1997	University of Bayreuth, Germany DAAD scholarship
1993-1995	Catholic University of Lublin Master's studies (Transfer to Warsaw School of Economics)

### Professional experience

2008 – 2022	Ernst & Young Audit Sp. z o.o. (Financial Services) Assurance – Global Financial Services Division Director and Partner
2002 – 2008	Ernst & Young Audit Sp. z o.o. (Financial Services) (previously Arthur Andersen) Assurance – Global Financial Services Division Experienced Senior, Manager and Senior Manager
1998 – 2002	Arthur Andersen Sp. z o.o. (Financial Services) Assistant, Senior Assistant and Senior

### Other activities

08.2022 – 05.2023	TETAWORK Sp. z o.o. Supervisory Board Member
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2021 – present	Nicolaus Copernicus University, Toruń Faculty of Economic Sciences and Management Program Board Member
2020 – present	Harvard Club of Poland Audit Committee Member Audit Committee Chairman (since 2023)

### **Monika Marcinkowska**

#### Education and qualifications

2014	Full Professor in economic science
2004	Habilitation degree in economic science University of Lodz, Faculty of Economics and Sociology
1998	Ph. D. degree in economic science – Management Science University of Lodz, Faculty of Management
1992 - 1996	University degree University of Lodz, Faculty of Management, Field of study: Management and Marketing, Specialty: Accounting

#### Professional experience

2021 – present	ING Bank Śląski S.A. Supervisory Board Member
10.1998 – present	University of Lodz
02.2002 – present	Faculty of Economics and Sociology
2010 – present	Head of the Institute of Finance
2006 – present	Head of the Department of Banking
2002 – 2006	Banking and Finance Department
10.1998 – 02.2002	Faculty of Management, Accounting Department
07.2000 – 12.2001	BRE Bank Spółka Akcyjna Deputy Director - Department of Finance & Accounting of Retail Banking Division
07.1999 – 06.2000	Powszechna Kasa Oszczędności Bank Polski Spółka Akcyjna



Mortgage Bank Creation Unit Member

12.1996 – 06.1999	Powszechny Bank Gospodarczy Spółka Akcyjna - Pekao S.A. Group Assistant to the CFO
06.1996 – 12.1996	PBG - Investment Fund LLC Investment Manager
03.1995 – 05.1996	Radio Muzyka Fakty LLC – Cracow Head Office Financial Analyst
10.1993 – 02.1995	Radio Muzyka Fakty LLC – Lodz Branch Promotion Coordinator

#### Service on supervisory boards

04.2016 – present	Member of the European Banking Authority's Banking Stakeholder Group (since 2020 coordinator of Sustainable finance Working Group)
03.2020 – present	Bruegel – Board Member (non-executive director)
11.2016 – 11.2021	Polski Gaz TUW – Supervisory Board Member
11.2016 – 11.2019	University of Lodz Foundation – Foundation Board Member
06.2015 – 11.2021	DI Xelion Sp. z o.o – Supervisory Board Member, Chair of the Audit Committee and Risk Committee
11.2011 – 11.2016	Pocztylion-Arka PTE SA – Supervisory Board Member

#### Other self-development programmes attended

03.2001	Shareholder Value Management – Management Centre Europe, Brussels
11.2000	CyberRetail Finance Forum – ICBI, Munich, Germany
03.1999	Cost management as a success factor in a commercial bank - GAB, Warsaw
06.1998	Economic Value Added - G.B. Stewart, Management Centre Europe, Brussels
06.1998	Activity Based Cost Management - R. Kaplan, Management Centre Europe, Brussels



- 06.1998                      Balanced Scorecard – R. Kaplan, Management Centre Europe, Brussels
- 11.1997                      Effective Cost Management and Control – J. Maberley, N. Willmer, Euromoney, London
- 02.1997                      Bank financial management: BanRisk – The Stanford Game - Warsaw Insitute of Banking, Warsaw
- 10.1996                      Mergers & Acquisitions – M. Grudziński, J. Czarnecki, Foundation for Accounting Development in Poland, Warsaw
- 09. – 10.1996                Bonds issue and Share issue - M. Grudziński, Foundation for Accounting Development in Poland, Warsaw

Honours and awards

- 2021                            Corporate Governance Person of the Year 2021 - honorary title awarded for contribution to the construction and development of corporate governance in Poland
- 2016                            Silver Nicolaus Copernicus Medal of the Polish Bank Association for outstanding achievements for the development and safe functioning of Polish banking
- 2010                            prize of the 3rd Competition of the Committee of Finance of the Polish Academy of Sciences (the competition promoting excellence in the field of finance)
- 2006                            Bronze Cross of Merit
- 2005                            Beta – Polish Award for achievements in financial management sciences University of Lodz Rector's scientific awards: 5 individual, 3 team
- 2002                            Award of the Executive Committee of the Polish Academy of Sciences and of the Conference of Rectors of Academic Schools in Poland (CRASP) in Lodz for life time achievement in humanities

**Hans De Munck**

Education and qualifications

- 2000                            Graduate School of Business, University of Chicago, Chicago  
Master in Business Administration, graduated with high honors; major in Financial Engineering



1994 – 1996 Faculty of Applied Economics, Catholic University of Leuven, Leuven  
Teaching and Research Assistant

1994 Faculty of Applied Economics, Catholic University of Leuven, Leuven  
Commercial Engineer

#### Additional qualifications

2002 Vlerick Business School,  
General Management Program, ING specific management course

#### Professional experience

2023 – present ING Bank Śląski S.A.  
Supervisory Board Member

2018 – present ING Belgium, Brussels  
Chief Financial Officer

2012 – 2018 ING Group Amsterdam  
Global head of Balance Sheet & Capital Management – Group Treasury

2012 – 2018 ING Belgium, Brussels  
Head of Bank Treasury – Bank Treasury

2012 – 2013 ING Group Amsterdam  
Implementation manager Bank Treasury

2008 – 2012 ING Group Amsterdam  
Head of Risk Integration & Analytics – Corporate Risk

2003 – 2008 ING Group Amsterdam  
Head of Asset & Liability Management – Market Risk Management

1999 – 2003 ING Belgium, Brussels  
Head of Asset & Liability Management – Market Risk Management

1996 – 1999 ING Belgium, Brussels  
Analyst – Market Risk Management

#### **Serge Offers**

#### Education and qualifications



2003 – 2005	University of Amsterdam Master of Science in Accountancy and Control
2001 – 2003	University of Amsterdam Bachelor of Science in Economics and Business
1998 – 2001	Amsterdam University of Applied Sciences Technical Business Studies

#### Professional experience

2022 – present	ING Romania Head of Business Banking, Deputy CEO
2018 – 2022	ING Romania Chief Financial Officer
2016 – 2018	ING Group - Finance Head of External Reporting
2014 – 2016	ING Group - Finance Head of Regulatory Reporting
2009 – 2014	ING Group – Finance Bank Business Partnering
2006 – 2009	ING Finance Traineeship

#### Other activities

2019 – present	Netherlands-Romanian Chamber of Commerce (Vice-)President
2020 – present	Romanian Diversity Chamber of Commerce Board Member

#### **Michał Szczurek**

#### Education

1997	Master of science, Economic Sciences, a joint programme of Warsaw University and Columbia University
	Master's degree, Faculty of Law and Administration, Warsaw University



Master's degree, Department of Computer Sciences, Faculty of Electronics, University of Warsaw

CEDEP Business School, Fontainebleau, France

Professional experience

2023 – present	ING Bank Italy Country Manager
2019 – 2022	ING Asia Head of Challengers & Growth Markets Asia
2018 – present	ING Bank Śląski S.A. Supervisory Board Member
2012 – 2019	ING Bank Romania Chief Executive Officer
2009 – 2012	TMB Bank Thailand Chief Retail Banking Officer
2004 – 2009	ING Bank Śląski S.A. Vice-President of the Management Board in charge of the retail banking division
2002 – 2004	ING Nationale- Nederlanden Polska S.A. Vice-President of the Management Board
2002 – 2004	Towarzystwo Ubezpieczeń na Życie ING Nationale-Nederlanden [Life Insurance Company] Member of the Management Board
2000 – 2002	ING Nationale-Nederlanden Polska Powszechnie Towarzystwo Emerytalne S.A. [Pension Fund] Chief Executive Officer
1998 – 2000	Nationale-Nederlanden Polska PTE S.A. [Pension Fund] Vice-President of the Management Board in charge of finance and investment policy of the pension fund
1996 – 1998	ING BSK Asset Management and ING BSK Towarzystwo Funduszy Powierniczych S.A. Member of the Management Board in charge of investment policy

