



Antonio Escámez Torres

Chairman of the Supervisory Board

Antonio Escámez Torres has extensive board-level experience with a strong financial services background having worked in the sector since 1973. He has held a variety of executive and non-executive director-level roles across a number of jurisdictions including in Latin America, Europe and the US. Most of his professional career he has been associated with Banco Central and Santander Group. He holds a law degree from the University Complutense of Madrid.

Professional background:

- Non-Executive member of the Board of Directors of Santander Consumer Finance, S.A. (since 2020) and previously its Chairman (since 1999).
- Non-Executive member of the Board of Directors of Open Bank, S.A. (since 2020) and previously its Chairman (2002-2018) and Vice Chairman (2018-2020).
- Chairman of Arena Media Communications España (since 2001).
- Non – executive member of the Board of Directors of Grupo Konectanet, S.L. (since 2019), GMM Topco Conexion S. L. (since 2019), and a Chairman of Konecta Foundation (since 2005).
- Vice Chairman of Attijariwafa Bank (1994-2018).
- Chairman of Banco Santander Foundation (2007-2018).
- Chairman of Spain India Council Foundation (2009-2018).
- From 1999 associated with Santander Group – Banco Santander S.A. (as a result of the merger of Banco Central Hispano with Banco de Santander, operating till 2007 under the name Banco Santander Central Hispano) in which he held many functions until 2012, including: Member of the Board of Directors, Member of the Executive Committee, Member of the Management Committee, Member of the Banco Santander International Advisory Board and Member of Technology and International Committees.
- Between 1973 and 1999, associated with the Spanish bank Banco Central (after the merger with Banco Hispano Americano in 1991, operating under the name Banco Central Hispano), where he developed his career from Assistant to the General Management, through Chairman and Chief Executive Officer with responsibility for the North American operations of Banco Central, to Member of the Board of Directors, Member of the Executive Committee and Member of the Management Committee.

Since 22nd March 2021, Antonio Escámez Torres has been the Chairman of the Supervisory Board of Santander Bank Polska S.A.

He has knowledge and practical skills related to in which the company operates.

He does not meet the independence criteria.

He has relevant knowledge and practical skills of accountancy or examination of financial statements.



José Luis De Mora

Deputy Chairman of the Supervisory Board

José Luis De Mora is ICADE University graduate (degree in law and economics). He also holds an MBA degree from Boston College and is a Chartered Financial Analyst.

Professional background:

- Senior Vice President supervising financial planning and corporate development at Santander Group, responsible for planning an organic growth strategy, corporate acquisitions and the Group's expansion (since 2003)
- Head of Santander Consumer Finance Europe (since January 2020)
- Member of the Board of Sovereign Bank (2012–2015) and the Board of Santander Consumer USA (2012–2013)
- Member of the Board of Santander Consumer (2015–2019)
- Analyst with Merrill Lynch, responsible for Pan-European banks, including Spanish, French and Italian banks (1998–2003)
- Analyst with Kleinwort Benson, responsible for Spain's equity and banking market (1994–1998)
- Between 1992 and 1994, José Luis De Mora worked for Corporate Finance in Daiwa Securities; and before that at the Bank of Spain

Since April 2011, José Luis De Mora has been the Deputy Chairman of the Supervisory Board, and since May 2017: member of the Nominations Committee and the Remuneration Committee at Santander Bank Polska S.A.

He has knowledge and practical skills related to in which the company operates.

He does not meet the independence criteria.

He has relevant knowledge and practical skills of accountancy or examination of financial statements.



Dominika Bettman

Member of the Supervisory Board

Graduate of Warsaw School of Economics, Foreign Trade Faculty and Advanced Management Program IESE in Barcelona. She has worked for 25 years for Siemens Polska, where prior to taking up the CEO function she was the company's CFO among others.

Actively engaged in the initiatives and work of groups whose activities fit into her key focus areas and values – sustainable development, corporate social responsibility, greater female representation in different fields (such as science and technology), promotion of diversity and inclusive management, e.g. as a member of the Responsible Business Forum, Polish Confederation Lewiatan, the council of Open Eyes Economy Summit and president of the National Chamber of Commerce for Electronics and Communications. She is a member of the Access Board at the Ministry of Investment and Economic Development. In April 2019, she was appointed to the Council of the Warsaw University of Technology.

Professional background:

- Chief Executive Officer in Microsoft Polska sp. z o.o. – since December 2021
- Chief Executive Officer in Siemens sp. z o.o. – since (April 2018-November 2021)
- Head of Digital Industries in Siemens Polska since April 2019
- Member of the Supervisory Board of Eurobank S.A. (2015-2019)
- Chief Financial Officer in Siemens sp. z o. o. (2009-2018)
- Member of the Management Board and Chief Financial Officer, Nokia Siemens Networks (2007-2009)
- Financial Director, Siemens Telecommunication Division (2004-2007)
- Financial Director, Siemens IT Division (2002-2004)
- Senior Commercial Manager in Siemens sp. z o.o. (1997-2002)
- Logistics Manager, Siemens Nixdorf Poland (1995-1997)

Since 22 June 2020 she has been a member of the Supervisory Board, Risk Committee, Audit and Compliance Committee and Remuneration Committee.

She has knowledge and practical skills related to the industry in which the company operates.

She has relevant knowledge and practical skills of accountancy or examination of financial statements in line with the criteria indicated in the Best Practice for public interest entities providing rules for appointment, composition and performance of audit committees (issued by the KNF on 24 December 2019).

She meets the independence criteria.



José García Cantera

Member of the Supervisory Board

José García Cantera holds an MBA degree from IE Business School.

Professional background:

- Senior Vice President and Chief Financial Officer of Banco Santander (since January 2015)
- Head of Global Banking and Markets at Santander Group (2012–2015)
- CEO of Banesto (2006–2012)
- Senior Vice President in charge of the Global Banking and Markets Division of Banesto (2003)
- Chairman of the Board of Santander de Titulizaciones SGFT and Santander Investment S.A.; Director at Santander Spain and SAM Investment Holdings
- Senior executive positions at Salomon Brothers-Citigroup: member of the Management Committee of Citigroup EMEA, and of the Board of Directors of Citigroup Capital Markets UK and Citigroup EMEA
- Latin America stock analyst (1995–2002), awarded the title of the best analyst by e.g. Institutional Investor, Reuters, Extel and Global Investor.

Since April 2015, José García Cantera has been a member of the Supervisory Board of Santander Bank Polska S.A.

He has knowledge and practical skills related to in which the company operates.

He does not meet the independence criteria.

He has relevant knowledge and practical skills of accountancy or examination of financial statements.



Adam Celiński

Member of the Supervisory Board

Adam Celiński is a graduate of Warsaw School of Economics (SGH) where he obtained a master's degree in Economics. He also earned a master's degree in Philosophy in International Finance at the Glasgow University.

He has been a member of the Association of Chartered Certified Accountants (ACCA) since 1996, and since 1999 until 2021 held the UK Audit Practicing Certificate. In 2000, he became a Polish registered auditor, member of PIBR (Polska Izba Biegłych Rewidentów, a self-government uniting all Statutory Auditors in Poland).

For nearly 30 years he worked for PricewaterhouseCoopers (PwC).

Professional background:

- Between 2018-2021, he worked for PwC in Warsaw, sharing his time between Poland and Eurasia.
- From 2015 to 2018, he was the Financial Services Leader and Risk Management Partner for Eurasia in PwC office in Almaty in Kazakhstan.
- Between 2008 and 2015, he was the Financial Services Leader in Poland and the Baltic states; at the same time he was carrying out the duties of Risk Management Partner in Poland and the Baltic states, and subsequently in Poland, Slovakia and Hungary.
- In 2001, he was admitted to the PwC Central and Eastern Europe partnership (PwC CEE), specializing in audits of financial statements of financial services institutions, banks in particular.
- In 1991, he joined Coopers & Lybrand, currently PricewaterhouseCoopers (PwC) where he held a number of positions.
- Between 1990-1991, he worked for KPMG in Warsaw.
- From 1984 until 1990, he worked for the Ministry of Finance.

Since August 2023, Adam Celiński has been a member of the Supervisory Board of Santander Bank Polska S.A. and a member of the Risk Committee.

He has the knowledge and experience in the company's sector.

He has relevant knowledge and skills in accountancy and examination of financial statements in line with the criteria indicated in the Best practice for public interest entities providing rules for appointment, composition and performance of audit committees (issued by the KNF on 24 December 2019).

He does not meet the independence criteria (in view of the three-year cool-off period, defined in the Bank's Statute, as required after being employed with the Bank's auditor, which will expire on 30 June 2024). He will meet the independence criteria starting from 1 July 2024.



Danuta Dąbrowska

Member of the Supervisory Board

Danuta Dąbrowska holds an MA degree from the University of Horticulture and Food Industry in Budapest. Since 1999, she has been a member of the Chartered Association of Certified Accountants. She also completed the Advanced Strategic Management Programme at IMD, Switzerland, and “Best-In-Retail” Programme at Harvard Business School. Danuta Dąbrowska is the Founding Member of FINEXA (Polish Association for Financial Directors).

Professional background:

- Member of the Supervisory Board and Audit Committee of VRG S.A. (Vistula Retail Group) (since 2023)
- Co-founder of Grupa Oryx sp. z o.o. (since 2022)
- Member of the Supervisory Board and Chairman of the Audit Committee at Budimex S.A. (since May 2019)
- Member of the Audit Committee at the Polish Council of Shopping Centres (Polska Rada Centrów Handlowych) (2018-2021)
- Member of the Management Board, Vice-President, CFO for Eastern Europe, Pandora Jewelry CEE (2009–2019)
- Member of the Management Board, Vice-President, CFO for Middle East and Africa in Panmeas Jewellery LLC (Pandora) (2016–2018)
- Member of the Supervisory Board at Herkules S.A. (2012–2017)
- Member of the Board, CFO (for Eastern Europe and Middle East) ECCO Sko A/S (2004–2008)
- CFO of TP Internet (France Telecom Group) (2002–2003)
- Head of the Financial and Business Control Department of Ericsson, Warsaw and Stockholm (1997–2001)
- Audit Manager at Coopers & Lybrand (1993–1997)
- Financial Assistant at Arthur Andersen & Co. (1991–1993).

Since April 2014, Danuta Dąbrowska has been a member of the Supervisory Board, the Audit and Compliance Committee (Committee Chairman in 2016–2017), the Nominations Committee and the Remuneration Committee (Committee Chairman since May 2017) at Santander Bank Polska S.A.

She meets the independence criteria.

She has knowledge and practical skills related to the industry in which the company operates.

She has relevant knowledge and practical skills of accountancy or examination of financial statements in line with the criteria indicated in the Best Practice for public interest entities providing rules for appointment, composition and performance of audit committees (issued by the KNF on 24 December 2019).



Isabel Guerreiro

Member of the Supervisory Board

Isabel Guerreiro has a proven track record in development and management of IT systems and strategic projects in the financial sector. She holds an MSC degree in Computer Science from Instituto Superior Técnico in Lisbon and an MBA degree from INSEAD. She is a graduate of Strategic Finance in Banking at Wharton Business School. She completed a number of specialist courses for senior executives, e.g. Design Thinking BootCamp at Stanford University, and Driving Digital and Social Strategy at Harvard University. Since 2005, she has been employed with Banco Santander Totta S.A., Portugal.

Professional background:

- Board Member, Head of Digital and Transformation at Banco Santander Totta S.A. (since January 2019)
- Deputy Head of Digital Transformation in charge of operational management of traditional and digital channels at Banco Santander Totta S.A. (2014–2018)
- Head of Wholesale Strategy at Banco Santander Totta S.A. (2013–2014)
- Head of Branch Network Dynamics at Banco Santander Totta S.A. (2009–2013)
- Member of the Retail Banking Office at Banco Santander Totta S.A. (2006–2008)
- Sub-Director, Retail Business, Banco Santander Totta S.A. (2005–2006)
- From 1995 to 2003, she worked for Novabase Sistemas de Informação S.A., first as a programmer and system analyst and then as a project manager and senior manager
- Lecturer in Computer Science at Instituto Superior Técnico in Lisbon (1992–1994).

Since September 2019, she has been a member of the Supervisory Board of Santander Bank Polska S.A.

She has knowledge and practical skills related to in which the company operates.

She does not meet the independence criteria.

She has relevant knowledge and practical skills of accountancy or examination of financial statements.



Kamilla Marchewka-Bartkowiak

The candidate for the Supervisory Board Member

Kamilla Marchewka-Bartkowiak has a higher-level doctoral degree and is an associate professor at the Department of Investments and Financial Markets of Poznań University of Economics and Business as well as an expert at the Bureau of Research (former: the Sejm Analyses Bureau) at the Chancellery of the Polish Sejm. She has vast academic experience in finance and banking.

She is a graduate of Poznań University of Economics and Business. She has also completed numerous scientific internships abroad, e.g. at Belgium's and Italy's central banks. She was an advisor to the National Democratic Institute (NDI) during its aid programme for the Parliament of Kosovo.

She is a member of the Committee on Financial Sciences of the Polish Academy of Sciences, the European Finance Association (EFA), the European Association for Evolutionary Political Economy (EAEPE) and the European Association of Environmental and Resource Economists (EAERE).

Her academic interests include such areas as public finance, banking and monetary policy, financial market, the EU finances, audit and control, financial law and financial technology.

Professional background:

- Since 1998 she has worked at the Poznań University of Economics and Business; currently – as an associate professor. Since October 2019 she has also been the Director of the Institute of Finance. From October 2016 to September 2019, she was the Dean of the Faculty of Economics. She was also the Head of Postgraduate Studies: Internal Audit and Management Control as well as Finance and Budgetary Accounting.
- From July 2015 to August 2019, she worked for Centralny Dom Maklerski (CDM brokerage unit) at Pekao SA. She was a member of the Supervisory Board, Head of the Audit Committee and member of the Nominations and Remuneration Committee.
- Since 2009 she has been a public finance expert at the Chancellery of the Polish Sejm.
- In 1995-2002, she was the co-owner of ZHU Dampol, a family business.

She has an adequate knowledge and experience in the company's sector.

She has relevant knowledge of accountancy and examination of financial statements in line with the criteria indicated in the Best practice for public interest entities providing for rules for appointment, composition and performance of audit committees (issued by the KNF on 24 December 2019).

The candidate meets the independence criteria.



Tomasz Sójka
Candidate to the Supervisory Board

Tomasz Sójka is a lawyer admitted to the bar in Poland, law professor and lecturer at Adam Mickiewicz University in Poznań. He specialises in corporate and financial law and new technologies law. He is a graduate of Adam Mickiewicz University in Poznań. He also completed scholarships at the Oxford University as well as at DePaul University in Chicago and TMC Asser Institute in the Hague. He has also run several research projects at Max Planck Institute in Hamburg.

He has extensive knowledge of the Polish financial market and banking sector. His scholarly output includes over 100 publications devoted to capital markets and corporate law. He participated in the legislative process of many acts related to economic law. For 15 years he was the managing partner of a law firm, where, he provided advisory services in the implementation of a number of transactions on the capital market, including mergers and acquisitions (M&A).

Professional background:

- Since 2005 she has worked at Adam Mickiewicz University in Poznań (UAM), currently as a full professor at the Civil, Commercial and Insurance Law Department of the Law and Administration Faculty.
- Between 2018-2022 he represented the University as a member of the advisory board at the National Centre for Research and Development (NCBR Council) and member of the Supervisory Board at the NCBR Investment Fund ASI SA.
- Between 2014 and 2019 he was a member of the European Corporate Governance Institute.
- From 2006 to 2008 he was a member of the Supervisory Board of the Warsaw Stock Exchange.
- From 2003 to 2018, he was the founder and managing partner at Sójka, Maciak & Mataczyński law firm.

He has the knowledge and experience in the company's sector.

The candidate meets the independence criteria.



Jerzy Surma

Member of the Supervisory Board

Jerzy Surma is a graduate of the Wrocław University of Technology (Faculty of Computer Science and Management). He holds a PhD in Economic Sciences from the Wrocław University of Economics. Jerzy Surma also completed the IFP programme at IESE Business School and the Executive Programme at MIT Sloan School of Management.

Professional background:

- An academic at the Warsaw School of Economics (since 2006): currently Associate Professor in the Collegium of Economic Analyses and Head of Post-graduate Business Intelligence and Cybersecurity Management Studies at the Warsaw School of Economics
- Head of the National Cryptologic Centre (Narodowe Centrum Kryptologii) (February 2018–January 2019)
- Visiting Scholar at Harvard Business School and University of Massachusetts (2011–2014)
- Member of the Supervisory Board of Kęty Group (2008–2017)
- Head of Business Consulting in IMG Information Management Polska responsible for the implementation of business intelligence systems, business process re-engineering and IT advisory services for the telecommunications, manufacturing and retail sectors (2002–2006)
- Head of Software Development Department of T-Systems Polska (1999–2002).

Since May 2012, Jerzy Surma has been a member of the Supervisory Board, member of the Audit and Compliance Committee and the Remuneration Committee, and Chairman of the Risk Committee at Santander Bank Polska S.A.

He meets the independence criteria. (He will not meet the independence criteria starting from 11 May 2024 because of the expiry of the 12 years period of his function at the Supervisory Board of Santander Bank Polska S.A.).

He has knowledge and practical skills related to in which the company operates.