

Joao Bras Jorge

Chairman of the Management Board

Mr Joao Nuno Lima Bras Jorge, graduate of the Management Studies at Universidade Catolica Portuguesa, PADE Advance Management Programme under AESE and International Director Programme IDP-C from INSEAD.

He started his professional career as a stockbroker in 1990. In the ensuing 10 years he worked in investment banking, inter alia, as Member of the Management Board at an investment bank. He also sat on the Board of the Lisbon Stock Exchange.

During the 5 years prior to his move to Poland he held the position of Head of the Retail Banking Customer Division and Coordinator of the Retail Network at Millennium bcp. Since 19 July 2006 - Member of the Management Board of Bank Millennium S.A., in the years 2006-2008 Head of the Retail Banking Division and from 2009 – Head of the Corporate Banking Area. From 22 April 2010 – Deputy Chairman of the Management Board and since 24 October 2013 – Chairman of the Management Board of Bank Millennium S.A.

Fernando Bicho

Deputy Chairman of the Management Board

Mr Fernando Maria Cardoso Rodrigues Bicho graduated from the Economic Department at Universidade Catolica Portuguesa in 1984. In 1993 he obtained an MBA from Universidade Catolica Portuguesa.

He gained his professional experience inter alia in the Portuguese Foreign Investment Institute, Lloyds Bank Plc in Lisbon and Uniao de Banco Portugueses (UBP), later renamed to Banco Mello. He performed duties as fund manager and later in the bank, as Head of the Financial Division, he was in charge of inter alia the treasury and capital markets, securities operations, asset and liabilities management, issues on international capital markets, capital management and investor relations. After the purchase of Banco Mello by Banco Comercial Portugues (BCP) in 2000, Mr Fernando Bicho worked in the BCP Corporate Centre and from June 2001 he was Head of the Asset and Liabilities Management Department of the BCP Group.

Since 1 August 2002 Member of the Management Board of Bank Millennium S.A. (CFO – Chief Financial Officer) and since 20 April 2012 Deputy Chairman of the Management Board. From 3 June 2019 until the day of merger with Bank Millennium S.A., i.e. 1 October 2019, also Deputy Chairman of the Management Board of Euro Bank S.A. Since 17 September 2020, Chairman of the Supervisory Board of Millennium Bank Hipoteczny S.A. (Millennium Mortgage Bank).

Wojciech Haase

Member of the Management Board

Mr Wojciech Haase graduated from the Faculty of Production Economics at Gdańsk University.

He worked at the National Bank of Poland in Gdańsk to be then transferred to the group organising Bank Gdański S.A. In 1989-1997 he worked at Bank Gdański S.A. - first in the Credit Department and then in the Treasury Department. From 1993 he was Deputy Chairman of the Management Board of Bank Gdański S.A. and, next, acting Chairman of the Management Board of that Bank.

Since 27 June 1997 Member of the Management Board of Bank Millennium S.A.

António Pinto Júnior

Member of the Management Board

Mr António Pinto Júnior graduated in Economics (1985-1990) from Oporto University and Corporate Finance from Minho University (1993-1994).

He started his professional career in Banco Português do Atlântico (1990), since 1994 part of Millenniumbcp Group, gaining experience in Retail and Corporate Banking by holding managerial positions in the marketing and sales support areas.

Between 2002 and 2011 he worked in Bank Millennium, S.A., as Head of Departments in charge of Marketing, Quality, Processes and Operations, and, from April 2010, as a Member of the Management Board. In the following 7 years he held the position of Head of Retail Banking Marketing Department in Millenniumbcp in Portugal, and between July 2016 and May 2018 was also a non-executive Member of the Management Board of ActivoBank.

Since 20 April 2018 Member of the Management Board of Bank Millennium S.A. From 3 June 2019 until the day of merger with Bank Millennium S.A., i.e. 1 October 2019, also Deputy Chairman of the Management Board of Euro Bank S.A.

Jarosław Hermann

Member of the Management Board

Mr Jarosław Hermann graduated from the Applied Mathematics and Physics Faculty at the Warsaw University of Technology in 1994 and Carlson School of Management MBA program in 2002.

He gained broad IT & Operations practice working on managerial positions in PepsiCo, Pioneer Financial Services and Accenture, where he conducted mid / large scale projects in the banking sector in Poland and CEE countries.

Between 2005-2010 he was Board Member of First Data Poland responsible for providing IT and operational services for card acquiring and financial solutions business lines.

Between 2010-2016 he was Board Member of AXA companies in Poland responsible for IT & Operations.

From 2016 to 2018 he was Vice President of Polskie ePłatności, emerging card acquirer.

Since 1 August 2018 Member of the Management Board of Bank Millennium S.A.

Halina Karpińska

Member of the Management Board

She is a graduate of the University of Warsaw, Faculty of Iberian Studies (1999). In the years 1996-1999, she studied management and marketing at the Kozminski University of Entrepreneurship and Management.

She has been associated with Bank Millennium since 2002. Since 2003, she has been responsible for the development of digital channels in the Internet Banking Department. Since 2010, she has also been responsible for the creation and development of standards in the area of UX and UI – she initiated the creation of the first internal laboratory among Polish banks "User-Experience Lab". Since 2015, she has been managing sales area, the UX and UI in the electronic channels. In May 2018, she took the position of Director of the Electronic Banking Department. She co-created many innovative digital solutions (deposit auctions, happy hours, motor vehicle and travel insurance, savings plan, Personal Finance Management).

From 2000 to 2002, she worked for Jeronimo Martins as a district coordinator.

She was a Member of the Supervisory Board of Polish Standard Payment Sp. z o.o. (Blik) in 2018-2024.

In 2019, 2021, 2023, 2024, she was included in the list of the most influential women in the Polish payment industry in the ranking prepared by the cashless.pl portal.

She also received the title of Personality of the Year in the Institution of the Year 2020 ranking.

Magdalena Zmitrowicz

Member of the Management Board

She is a graduate of the Faculty of Social Sciences and postgraduate studies at the Faculty of Management at the University of Gdańsk. In 2020, she completed the Executive MBA at the University of Warsaw and in 2022 the Global CEO Program at the Wharton School, University of Pennsylvania US.

She has over 20 years of experience in banking, covering various levels of management and areas of banking activity, including in particular sales, risk and product management.

During her 18 years of work at Bank Handlowy in Warsaw S.A., initially in the retail banking sector, and then in the corporate banking division, she held a several of managerial positions in the Bank's branch and regional structures.

From 2016 to 2017, she managed the Corporate Banking Department at CEEMEA Commercial Banking Group Citigroup.

In 2018, she joined to the Bank Pekao S.A. as a Managing Director in the Corporate Banking Department, and then from December 2018 to September 2024 she held the position of the Vice President of the Management Board responsible for the Corporate Division. During this period, she held, among others, the position of Member of the Supervisory Board of Pekao Leasing and Pekao Faktoring as the Chairwomen of the Supervisory Board. She also held the position of the Chairwomen of the Council of the Polish Bank Association for Micro, Small and Medium-sized Corporates.

She is a member of the Executive MBA Education team within the Business Council of the Faculty of Management at the University of Warsaw.

In 2023, she became an ambassador for the EU's Women in Finance program, run by Bloomberg.

In 2024, she was awarded the title of SME Banker of the Year 2024, granted by the international organization QORUS for hers exceptional contribution to the development of SME banking, long-term support for companies and above-average results compared to the sector. She was awarded the Nicolaus Copernicus Medal from the Polish Bank Association for her merits in financing of the SME sector.