

### Information on the Gender Pay Equality Indicator

Our remuneration system is open and transparent, and its principles are communicated to all employees of the Bank. The remuneration policy is primarily aimed at supporting the processes of attracting, motivating, and retaining talented employees, as well as fostering their development, while treating all employees fairly, regardless of gender. Salaries are determined based on the scope of tasks and the level of responsibility described in the job description, which is evaluated according to an established methodology.

The Bank also implements a number of diversity and inclusion initiatives aimed at equalizing opportunities for women and men and raising awareness among managers and employees about the Bank's non-discriminatory policy regarding gender.

We continuously monitor the ratio of women's to men's salaries. The analysis of pay differentiation is based on a comparison of the average salaries of women and men across the entire Bank.

However, the full picture of gender pay differentiation is more complex, as it is influenced by many factors, such as the employment structure of women and men, as well as the value and type of work performed. Therefore, the pay gap analysis is divided into two components:

- Unadjusted pay gap,
- Adjusted pay gap.

#### Methodology for calculating the indicators

► **Unadjusted pay gap** – ING Bank Śląski S.A. calculates the unadjusted pay gap indicator in accordance with the methodology outlined in the Guidelines of the European Banking Authority. The calculation is based on the ratio of the difference between the average salaries of men and women to the average salary of men. The analysis covers all employees employed by the Bank as of the end of 2024 under an employment contract, excluding employees who were absent for a prolonged period (at least 3 months as of the end of 2024) and those hired within the last 3 months of 2024. Other assumptions used in the calculation include converting salaries to full-time equivalents for part-time employees and annualizing the salaries of employees included in the analysis. Variable remuneration included in the calculation refers to the remuneration granted for 2024.

**The unadjusted pay gap indicator in 2024 was 31%.**

► **Adjusted pay gap** – The main factor influencing the level of the pay gap at ING Bank Śląski S.A. is the employment structure and the value and type of work performed. Until now, the adjusted pay gap was calculated by the Bank based on groups of employees employed within the same grading categories. Starting in 2025 (gap for 2024), the Bank determines the level of the adjusted pay gap based on an analysis comparing the average salaries of women and men employed in homogeneous job groups performing the same work or work of equal value, in accordance with the Bank's remuneration policy, weighted by the employment structure in those groups. Job groups with fewer than 3 employees of either gender were excluded from the calculation. The remaining assumptions used in the calculation are the same as for the unadjusted gap.

**The adjusted pay gap indicator in 2024 was 3%.**



Additionally, since 2022, we have been conducting an in-depth analysis of ***equal pay for equal work***, which shows the pay mismatch indicator for the same positions, grading categories, and competencies. This allows us to identify individuals who statistically earn more or less for a given profile, including in comparison to the opposite gender. The results of these analyses are one of the key elements considered by managers when making decisions about salary increases.

