

Report on the ING Bank Śląski S.A. Supervisory Board and Management Board Members Remuneration in 2025

Table of contents

I. INTRODUCTION.....	2
II. TOTAL REMUNERATION OF THE BANK GOVERNING BODIES' MEMBERS.....	3
III. COMPLIANCE WITH THE REMUNERATION POLICY	6
IV. PERFORMANCE CRITERIA	8
V. CHANGES TO EMPLOYEES' REMUNERATION OVER A COURSE OF 5 YEARS.....	11
VI. REMUNERATION FROM GROUP MEMBERS.....	11
VII. AWARD OF REMUNERATION IN FINANCIAL INSTRUMENTS	11
VIII. RETURN OF VARIABLE REMUNERATION COMPONENTS.....	13
IX. EXCEPTIONS	13
ENCLOSURE 1 – REMUNERATION DUE AND AWARDED TO THE MEMBERS OF THE MANAGEMENT BOARD OF ING BANK ŚLĄSKI S.A. FOR 2025	
ENCLOSURE 2 – NUMBER OF GRANTED OR DETERMINED FINANCIAL INSTRUMENTS	
ENCLOSURE 3 – QUANTITATIVE AND QUALITATIVE CRITERIA FOR AWARDING THE VARIABLE REMUNERATION COMPONENTS TO MEMBERS OF THE BANK MANAGEMENT BOARD IN 2025	
ENCLOSURE 4 – CHANGES IN THE SALARIES OF EMPLOYEES AND MEMBERS OF THE MANAGEMENT BOARD AND SUPERVISORY BOARD OVER THE PERIOD OF 5 YEARS	

This report was drafted pursuant to the Act of 29 July 2005 on Public Offering and on the Terms of Introducing Financial Instruments into Organised Trading and on Public Companies (Journal of Laws of 2005, item 184 item 1539 as amended) which introduced the duty to prepare annual reports on the remuneration of the Management Board and of the Supervisory Board, and to have that report assessed by the statutory auditor. The structure and the scope of the report derive explicitly from Article 90g(2) of the said Act.

The report on the remuneration of the members of the bodies of ING Bank Śląski S.A. ("Bank") is prepared annually starting from 2021 and presented by the Supervisory Board to the General Meeting. The General Meeting has already given a positive opinion on the content of the report on four occasions, namely:

- 1) By Resolution No. 6 of 15 April 2021 for the years 2019 and 2020
- 2) By Resolution No. 6 of 7 April 2022 for the year 2021
- 3) By Resolution No. 6 of 26 April 2023 for the year 2022
- 4) By Resolution No. 6 of 11 April 2024 for the year 2023
- 5) By Resolution No. 6 of 29 April 2025 for the year 2024.

I. INTRODUCTION

As required under the Act of 16 October 2019 Amending the Act on Public Offering and on the Terms of Introducing Financial Instruments into Organised Trading and on Public Companies and Certain Other Acts, the Bank introduced the *ING Bank Śląski S.A. Supervisory Board and Management Board Members Remuneration Policy*. The Policy was adopted by Resolution No. 29 of the Ordinary General Meeting of ING Bank Śląski S.A. of 2 April 2020.

As a result of the annual review of the internal regulations, the Bank's bodies adopted resolutions amending their content with effect from 1 January 2025. With regard to the rules of remuneration of the Management Board Members and the Supervisory Board, new wording was adopted:

1. *Executive Remuneration Bylaw for Members of the Management Board of ING Bank Śląski S.A.* – pursuant to Resolution No. 123/XX/2024 of 29 November 2024. The main modifications to the provisions of this Bylaw were related to:
 - 1) changing the Bank's approach to financing medical care,
 - 2) increase in the maximum value of the lease instalment and the value of company car equivalents to market prices.
2. *ING Bank Śląski S.A. Supervisory Board and Management Board Members Remuneration Policy*. – pursuant to Resolution no. 39 of the Ordinary General Meeting of ING Bank Śląski S.A. of 29 April 2025 the structure of remuneration of Supervisory Board Members for their functions in the Supervisory Board and its Committees was changed:
 - 1) for the function of Deputy Chair of the Supervisory Board and Members serving as Chairs of the Risk Committee and the Remuneration and Nomination Committee, an increase in the fixed allowance from 25% to 30%,
 - 2) for the function of Chair of the Audit Committee, a separate rate of 75% allowance was introduced.

The purpose of the amendment was to ensure a market level of remuneration for Supervisory Board Members and to be consistent with the Good Practice for Audit Committees 2021, according to which the remuneration of the Chair of the Audit Committee should not differ from that received by the Chair of the Supervisory Board.

As regards the remuneration of other employees, the *ING Bank Śląski S.A. Group Employees Remuneration Policy* has been in effect since 1 January 2017. The document sets out the key assumptions of the remuneration policy applied in order to attract and retain employees by ensuring a level of remuneration that is competitive on the market, and it defines the remuneration components. Detailed principles arising from the Policy are specified in greater detail by:

- 1) *Variable Remuneration Policy for Identified Staff¹ of ING Bank Śląski S.A.*,
- 2) *ING Bank Śląski S.A. Employee Remuneration Bylaw with enclosures:*
 - a) *General Conditions of ING Bank Śląski S.A. Employee Evaluation (Step Up)*,
 - b) *General Conditions of ING Bank Śląski S.A. Identified Staff Evaluation*.

¹ Identified Staff – persons employed by the Bank, identified as having a material impact on the risk profile of ING Bank Śląski S.A. on the basis of the criteria indicated in the list constituting Appendix 1 to the Variable Remuneration Policy for Identified Staff of ING Bank Śląski S.A., in accordance with the applicable provisions of the Regulation of the Minister of Development and Finance of 8 June 2021 on the risk management system and the internal control system and the remuneration policy in banks and the Commission Delegated Regulation (EU) 2021/923 of 25 March 2021, supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying criteria for the determination of managerial responsibilities, control functions, significant business units and significant influence on the risk profile of a significant business unit and specifying criteria for the determination of employees or categories of employees whose professional activities affect the risk profile of those institutions in a way that is comparably as significant as the employees or categories of employees referred to in Article 92(3) of that Directive.

II. TOTAL REMUNERATION OF THE BANK GOVERNING BODIES' MEMBERS

Pursuant to Article 90g Section 2 Item 1 of the Act, we disclose the amount of the total remuneration sub-divided into components referred to in Article 90d Section 3 Item 1, and the proportions of those remuneration components. At the same time, we account for the provisions of Section 5, whereby where the remuneration of the Management Board and of the Supervisory Board Members includes cash payments or non-monetary benefits awarded to persons closely related to such individuals, the report on remuneration should include information on the value of those benefits.

1. Structure of the Supervisory Board Members' remuneration

Due to the supervisory function of the Supervisory Board, the independent Supervisory Board Members are only awarded **fixed remuneration** that is not conditional on the Bank's performance. The fixed remuneration of the Supervisory Board Members consists of:

- a) base remuneration which amounts to PLN 16,600 (in words: sixteen thousand six hundred PLN 00/100) gross a month,
- b) a monthly allowance for each additional function held by the Supervisory Board Members or its committees, which is set as a percentage of the base salary and which is as follows:
 - Chair of the Supervisory Board – 100%,
 - Deputy Chair of the Supervisory Board and Members who are Chairs of the Supervisory Board Committees – 30%,
 - Member acting as Chair of the Audit Committee – 75%,
 - Members other than Chairs of the Supervisory Board Committees – 15%.

The remuneration of a Supervisory Board Member is paid regardless of the frequency of the Supervisory Board meetings and it is paid on the last business day of any given month.

Members of the Supervisory Board who are organizationally affiliated with, and simultaneously hold other functions within the ING Bank N.V. Group, perform their duties on the Supervisory Board without remuneration.

2. Structure of the Management Board Members' remuneration

The total remuneration is set out in the Executive Remuneration Bylaw for Members of the Management Board of ING Bank Śląski S.A. It consists of a fixed remuneration and a variable remuneration, representing an annual bonus. Fixed remuneration is composed of:

- a) the **base remuneration** which is determined in conjunction with a benchmark according to a selected job valuation methodology, based on a role description in reference to the knowledge, challenges, issues and responsibilities in a given position, as well as the professional experience.

The terms of remuneration of the Management Board Members are determined upon taking into account the market data, including the median for comparable positions at comparable organisations, and upon accounting for the Bank's operations and its financial situation.

The base salary of the Management Board Members for a given month is paid in arrears on the last business day of the month.

The base salary paid to Management Board Members in 2025 is included in column 3 of the statement in Enclosure 1.

b) **fringe benefits**, which comprise:

- life insurance,
- contributions to the investment fund,
- medical care with voluntary hospital insurance,
- company car,
- benefits related to termination of the employment contract,
- in justified cases the Supervisory Board may, upon the Committee's recommendation, decide to cover, temporarily, additional costs related to a long-term foreign contract of a Management Board Member, such as the costs of accommodation or education of the Management Board Member's children.

The fringe benefits paid to Management Board Members in 2025 are included in columns 4-5 of the table in Enclosure 1.

The **variable remuneration** constitutes an annual bonus. The criteria for the award of variable remuneration are in line with the long-term business strategy, the values and risk appetite of the Bank; they promote and support the effective risk management process, and support long-term interests of the Bank and its clients. The bonus will be subject to a deferral mechanism for five years from the date on which the Supervisory Board determined the variable remuneration (in case of the President of the Management Board, the deferral period is six years). Where a Management Board Member is awarded variable remuneration below the amounts defined in the Executive Remuneration Bylaw for Members of the Management Board the deferral is not applied. Where a Management Board Member is awarded a particularly high variable remuneration defined in the said Bylaw, at least 60% of the awarded variable remuneration is deferred. In the case of the President of the Management Board, 60% of the variable remuneration is deferred irrespective of its value. The annual bonus awarded to the Management Board Members for 2025 is shown in Enclosure 1.

The non-deferred and deferred annual bonus is divided into two parts (rounded up to the integral number of the financial instrument):

- at least 50% in the shares of ING Bank Śląski S.A. or other financial instruments which entitle the holder to receive funds in an amount conditional on the value of the ING Bank Śląski S.A. shares (columns 10-12 of the table in Enclosure 1),
- the remaining portion will be paid out in cash (columns 7-9 of the table in Enclosure 1).

The settlement of the financial instruments granted is attached as Enclosure 2.

Since 1 July 2022 the Bank has been operating an incentive programme addressed to persons having material impact on the risk profile of the Bank. Under the Programme, own shares are awarded free of charge as a component of variable remuneration² to Identified Staff. The new programme replaced the previous arrangement, which provided for the payment of part of the variable remuneration in a financial instrument, which was a phantom share. In order for the Programme to work, it is necessary to obtain an adequate number of own shares from the market. According to the Programme assumptions, the Ordinary General Meeting of the Bank authorised the Bank Management Board to acquire own shares under license of the Polish Financial Supervision Authority of 13 March 2023. The licence applies to ING Bank Śląski S.A. to buy back up to 800,000 (in words: eight hundred thousand) of the Bank's own shares (i.e. instruments in the Bank's Tier 1 capital), representing in total no more than 0.6% of the Bank's share capital, for a total amount not exceeding PLN 200,000,000 (in words: two hundred million zlotys) between 2023 and 2027 in order to offer them to selected employees of the Bank and employees of the Bank's Group companies as part of an incentive programme.

² within the meaning of the Regulation of the Minister for Finance, Funds and Regional Policy of 8 June 2021 on risk management system and internal control system, and remuneration policy at banks (Journal of Laws of 2021, item 1045)

In 2025, own shares as a part of accrued bonus settlement were granted for the third time in financial instruments:

- the second deferred portion for the period from 1 July 2022 (the date of implementation of the Programme at the Bank) to 31 December 2022,
- the first deferred portion for the period from 1 January 2023 to 31 December 2023 (the first full evaluation period for which the variable portion of the remuneration was paid on a share basis precisely).
- the non-deferred portion for the period from 1 January 2024 to 31 December 2024.

As a result of the acquisition of own shares on the regulated market 12,307 own shares were transferred to the individual brokerage accounts of the Members of the Bank Management Board.

Where it is actually impracticable to purchase the shares on the market or where it is impossible without excessive difficulties or within the assumed schedule, in order to continue to effect the Bank's obligations under the Programme, the Bank Management Board may decide, upon consent of the Supervisory Board, to replace the own shares with any other financial instruments whose value is conditional on the value of the Bank shares, or the Bank Management Board may decide to effect the Bank's obligations under the Programme in any other way to achieve its objectives.

The rights to phantom shares granted prior to the start date of the new programme will be exercised under the existing rules. In particular, the deferred parts of the remuneration granted in phantom shares will not be convertible into own shares.

Variable remuneration for a given year is determined by the Supervisory Board in the year following the year subject to assessment. Only the non-deferred portion in the form of cash is paid out, not later than within seven business days following the approval of the annual financial statements of the Bank by the General Meeting of ING Bank Śląski S.A.

A retention period applies to a bonus awarded in financial instruments, during which a Management Board Member may not exercise the rights relating to the awarded instruments. The period is one year from the financial instruments' award date.

The Members of the Bank Management Board receive information on the number of financial instruments awarded as part of their deferred and non-deferred bonus not later than by 30 April of the following year. The own shares awarded to the Members of the Bank Management Board are recorded in their securities accounts not later than on the last day of the retention period. If the conclusion of the agreement on the acquisition of own shares falls during the closed period, the agreement will be concluded after the end of that period.

A Management Board Member who does not have the right to acquire the deferred Annual Bonus will not acquire the right to that part of the bonus until the end of a given deferral period.

The Bank provides the public with notifications of transactions on the Bank's shares made by a person discharging managerial responsibilities, as referred to in Article 19 (1) of the Regulation (EU) No 596/2014 of the European Parliament and of the Council of 16 April 2014.

3. A breakdown of total remuneration for the year 2025 by components is presented in Enclosure 1 herewith. The base salary and other benefits constituting the components of the fixed remuneration were paid in 2025. Variable remuneration determined for 2025, however, will be paid / awarded in the following years:
 - the non-deferred portion in cash – in 2026,
 - the non-deferred portion in the form of financial instruments – in 2026,
 - deferred parts in cash – in the years 2027-2031 (2032 – in the case of the President of the Management Board),

- deferred parts in the form of financial instruments – in the years 2028-2032 (2033 – in the case of the President of the Management Board).

III. COMPLIANCE WITH THE REMUNERATION POLICY

Pursuant to Article 90g Section 2 Item 2 of the Act, we explain how the total remuneration complies with the adopted remuneration policy and how it helps achieve the long-term performance of the company.

1. Compliance with the ING Bank Śląski S.A. Group Remuneration Policy

- 1) *The ING Bank Śląski S.A. Group Remuneration Policy* relies on performance management. It supports the process of attracting, motivating and retaining talented employees, and is conducive to their development, while treating all employees in a fair manner. The remuneration policy:
 - a) supports the implementation of the business strategy, as well as the long-term interests of the Bank and its clients,
 - b) supports the correct and effective risk management in order to maintain and protect a safe capital base of the Bank and it does not encourage taking excessive risks beyond the risk appetite approved by the Supervisory Board of ING Bank Śląski S.A.,
 - c) is gender-neutral, which means that it does not create conditions that unjustifiably favour either gender in terms of remuneration.
- 2) The Bank identifies social and environmental risks diagnosed as part of its sustainability strategy. The remuneration policy is aligned with the strategy adopted at the Bank for a given period and it supports corporate social responsibility which is reflected by the goals set for the employees for a given year. At the same time, the Policy does not promote actions that are against sustainable growth.
- 3) The remuneration policy is designed to ensure that conflicts of interest relating to remuneration are identified and appropriately mitigated. Adequate risk mitigation measures, that is, a layered approval process, clear and transparent performance appraisal principles which are communicated to all employees, are part of the variable remuneration process.
- 4) ING Bank Śląski S.A. does not provide for any form of remuneration that could be an incentive for employees to favour their own interests or interests of the Bank, while at the same time acting to the detriment of clients. The principles of remunerating persons who act on the Bank's behalf do not encourage people to take excessive risks of improper product sale.
- 5) The variable remuneration is in proper relation to fixed remuneration. Its level vis-à-vis fixed remuneration should be high enough to encourage people to care about the long-term and stable development of the Bank. It is agreed that the fixed remuneration to variable remuneration ratio is 1 to no more than 1, which means that variable remuneration may not be greater than the fixed remuneration.
- 6) As regards the fixed remuneration of the Members of the Bank Supervisory Board and the Management Board, a rule was adopted to tie those salaries to the average remuneration of other Bank employees. The monthly fixed remuneration for:
 - a) Supervisory Board Members represent no more than 10-fold average base remuneration of an employee of ING Bank Śląski S.A.
 - b) Management Board Members represent no more than 40-fold average base remuneration of an employee of ING Bank Śląski S.A.

- 7) The remuneration system is open and transparent, and its rules are communicated to all employees of the Bank.
 - 8) In an effort to ensure a competitive level of remuneration, it follows the market median. The Bank reviews the level of remuneration every year. The analysis focuses on market data – pay reports as well as economic information.
 - 9) The Supervisory Board of ING Bank Śląski S.A. approves the Remuneration Policy and oversees compliance therewith, based on the recommendations of the Remuneration and Nomination Committee of the ING Bank Śląski S.A. The review results, along with the recommendation of adequate measures in the remuneration area, are presented to the Management Board by the HR units. Based on the review results, Management Board accept the directions and changes, if any, to the remuneration policy for a given calendar year, and present the Policy to the Remuneration and Nomination Committee for recommendation and to the Supervisory Board for approval.
 - 10) Each year, the Supervisory Board draw up a report on the implementation of the remuneration policy. The General Meeting assess, based on the report, whether or not the Policy is conducive to the development and safety of the Bank's operations.
 - 11) The Risk Committee verify whether or not the elements of the remuneration system account for the risk, capital and liquidity. A representative of the Risk Committee takes part in the meetings of the Remuneration and Nomination Committee and vice versa.
 - 12) The General Meeting assess each year whether or not the Remuneration Policy is conducive to the development and safety of ING Bank Śląski S.A. operations.
 - 13) The remuneration policy is subject to an annual independent internal audit.
 - 14) The control functions and the CFO Division units take an active part and cooperate during the review of the Bank's remuneration policy with a view to ensuring its alignment with the strategy and the risk management framework; they also assess the correctness of the capital base and the fulfilment of conditions necessary to activate the bonus pool.
2. Supporting the implementation of the strategy
- 1) *The Supervisory Board and Management Board Members Remuneration Policy* is aligned with the values and long-term interests of ING Bank Śląski S.A., and – as such – it is conducive to the effective management of the Bank's risks and to the company's stability. Furthermore, the Policy supports sustainable growth of the bank, which is understood as actions taken in areas that are meaningful for the society and for the economy, as well as responsibility for and care of the results of those actions, and which is part and parcel of the business strategy. The means to achieve those goals include the following in particular:
 - a) introducing variable remuneration components for the Management Board Members the final amount of which is conditional on the Bank's performance,
 - b) making the payment of the variable remuneration components to the Management Board Members dependent on the Bank's fulfilment of certain capital requirements, and
 - c) inclusion of criteria arising from the adopted Sustainable Growth Strategy in the non-financial targets which are set by the Supervisory Board for the Management Board Members each year.
 - 2) In order to ensure the long-term sustainability of ING Bank Śląski S.A. and to further strengthen the link between minimum standards in risk management and individual remuneration, the *Risk Requirements Procedure for members of the Management Board in the Risk Taker role* has been in place since 2019.

The risk requirements apply to Management Board Members who are Risk Takers, notably:

- a) President of the Management Board – CEO Division,
- b) Vice-President of the Bank Management Board – Private Individual Clients Division,
- c) Vice-President of the Management Board – Business Clients Division,
- d) Vice President of the Management Board – Private Banking Clients and Investment Division,
- e) Vice-President of the Bank Management Board – Wholesale Banking Division,
- f) Vice-President of the Management Board – CIO Division,
- g) Vice-President of the Management Board – COO Division.

The procedure allows the Management Board Member in charge of the risk area to make a decision to apply the variable remuneration adjustment ratio. As required, each Management Board Member who is a Risk Taker receives a written notice specifying the risk requirements for a given calendar year. After the end of the year, satisfaction of risk requirements is assessed and the assessment result may reduce the variable remuneration of the employee, should the risk requirements not be satisfied.

- 3) Furthermore, the Management Board Members are required not to apply their own hedging strategies or insurance concerning remuneration and liability that would neutralise the measures taken by the Bank as part of implementing the policy of variable remuneration components, save for mandatory insurance arising from special provisions.

IV. PERFORMANCE CRITERIA

Pursuant to Article 90g Section 2 Item 3 of the Act, we provide information on the manner of applying performance criteria

Performance criteria are applied at several levels at ING Bank Śląski S.A.:

1. **Bank's results that are the basis for the decision to disburse the annual bonus**

The annual bonus disbursement is conditional on the Bank's achieving at least 80% of the profit before tax in a given financial year subject to the assessment, as assumed in the plan for that year. The Bank's result taken into consideration accounts for the Bank's risk costs and the costs of liquidity risk in a long-term perspective, adjusted for the costs of free capital.

In addition, pursuant to the Capital Management Policy at ING Bank Śląski S.A., ING Bank Śląski S.A. tests capital to ensure that the entire bonus pool for all employees does not restrain the Bank's ability to maintain an adequate capital base. Should it be the case, a decision may be taken not to disburse the bonus pool.

2. **Performance included in the targets agreed with the Management Board Member for a given year**

The targets of the Management Board Members may be non-financial or financial. They are determined in two categories:

- a) **Job** with the weight of 60% which relates to the business priorities in the performed roles,
- b) **Orange Behaviours** with the weight of 40% which focus on building effectiveness in the performed roles and efficiency in achieving the goals set in the Job category.

Non-financial criteria account for at least 50% of all goals, except for the Management Board Member in charge of control functions, whose set of tasks includes only non-financial objectives that are not linked to the results achieved in the controlled areas.

Enclosure 3 includes a description of the categories and groups of targets determined by the Supervisory Board for the Management Board Members for 2025.

Performance measures have been determined for each annual objective, with the target levels of the financial criteria being consistent with the Strategy and Financial Plan of ING Bank Śląski S.A. adopted by the Supervisory Board for the respective assessment period.

At the end of the assessment period, the Supervisory Board make an assessment which forms the basis for determining the individual level of variable remuneration.

The Supervisory Board assign individual score to each Management Board Member in each dimension of the objectives according to a three-stage score range, which is reflected in bonus score. The accrual of score is shown in the table below:

Assessment	Accrual of score
Consistently exceeds expectations	120%* assigned weight = score
Frequently exceeds expectations	110%* assigned weight = score
Fully meets expectations	100%* assigned weight = score
Partially meets expectations	80%* assigned weight = score
Does not meet expectations	0%* assigned weight = score

A minimum score of 80 is required to qualify for the bonus, provided that the conditions for triggering the bonus as described in section 1 (Bank’s results that are the basis for the decision to disburse the annual bonus) have been met.

Percentage of bonus is calculated linearly in point bands linked to bonus potential:

Bonus score		
minimum	target	maximum
the score of 80	the score of 100	the score of 120

Bonus percentage		
25%	80%	100%

The annual bonus base value is the product of the set percentage of the annual bonus and the base salary during the assessment period, taking into account the risk factor corresponding to the level of variable remuneration adjustment resulting from the fulfilment of the risk requirements – see section 3 below (Risk requirements set in regard to Management Board Members other than Members holding control functions) for details. The base value of the bonus is subject to review during the deferral period.

3. Risk requirements set in regard to Management Board Members other than Members holding control functions

The Management Board Member in charge of the risk area sets individual Risk Requirements for Management Board Members other than those holding control functions. They ensure focusing on the long-term stability of ING Bank Śląski S.A. and further reinforcement of relations between minimum standards in the risk management area and individual remuneration of the Management Board Members whose activities have a material impact on the Bank’s risk profile. On the basis of the assessment of risk requirements fulfilment, the Management Board Member in charge of the risk area makes a decision on the risk modifier corresponding to the level of adjustment of variable remuneration for a given Management Board Member.

4. Performance subject to assessment in the long-term perspective

In order to adjust the variable remuneration to the additional risks that were identified or that materialised after the remuneration was awarded, the Bank will defer the variable remuneration of the Management Board Members in accordance with the table below.

VARIABLE REMUNERATION AMOUNT		President of the Management Board	Vice-Presidents of the Management Board
(1)	it does not exceed PLN 40 000 or 10 % of the total annual remuneration of the Member Management Board	no deferral	
(2)	above the threshold set out in item (1) up to PLN 1,200,000	60% subject to deferral	40% subject to deferral
(3)	Above PLN 1,200,000	60% subject to deferral	60% subject to deferral

The deferral period is five years from the moment the variable remuneration was determined by the Management Board of ING Bank Śląski S.A. or by the Supervisory Board. The vesting of the deferred variable remuneration takes place annually over a period of five years, in five equal parts, unless there are grounds for reduction or non-payment. The deferral period for the President of the Management Board is six years, and the deferred variable remuneration is divided into six equal parts.

5. Verification of ex post evaluation

The Supervisory Board may decide to reduce, or not to pay, variable remuneration subject to deferral on the basis of:

- a) verification of performance assessment or
- b) ex post risk adjustment and capital test.

Verification of performance assessment helps determine whether or not there were any reasons to change the results for the assessment period, given the effects of the work of a given Management Board Member.

Based on the ex-post risk adjustment, the Bank has the right to either reduce or not to pay variable remuneration under the following circumstances:

- a) the occurrence of events that result in the Bank's breach, or threaten the Bank's breach, of the standards set out in Article 142 Section 1 of the Banking Law so that it is necessary to implement the Recovery Plan,
- b) the disbursement of variable remuneration on the basis of data that proved to be false,
- c) if the Management Board Member in question fails to fulfil the relevant standards concerning competence and reputation,
- d) if there is a conflict of interest in relation to the disbursement of a part of variable remuneration in financial instruments of ING Bank Śląski S.A. due to failure to comply with rules concerning the use of inside information and other actions that may influence the price of the ING Bank Śląski S.A. shares in a short-term perspective.

V. CHANGES TO EMPLOYEES' REMUNERATION OVER A COURSE OF 5 YEARS

Pursuant to Article 90g Section 2 Item 4 of the Act, we provide information on the change, on an annual basis, of remuneration, company's results and average remuneration of employees of that company other than Members of the management board or of the supervisory board, over at least five most recent financial years, as a total, in a manner that allows comparisons.

A breakdown concerning the change of remuneration, the company's results and average remuneration of employees other than Members of the management board or of the supervisory board is presented in Enclosure 4 herewith.

VI. REMUNERATION FROM GROUP MEMBERS

Pursuant to Article 90g Section 2 Item 5 of the Act, we present the level of remuneration from Members of the same group of companies within the meaning of the Accounting Act of 29 December 1994 (Journal of Laws of 2019, Items 351, 1495, 1571, 1655, 1680 and of 2020 Item 568)

As a rule, the Management Board Members who also hold other functions in the subsidiaries of the ING Bank Śląski S.A. Group perform their tasks in those companies without remuneration. The following subsidiaries are Members of the ING Bank Śląski S.A. Group:

- ING Investment Holding (Polska) S.A.
- ING Commercial Finance Polska S.A.
- ING Lease (Polska) Sp. z o.o.
- ING Usługi dla Biznesu S.A.
- Nowe Usługi S.A.
- ING Bank Hipoteczny S.A.
- SAIO S.A.
- Paymento Financial S.A.

and corporate foundations:

- ING for Children Foundation
- ING Polish Art Foundation.

VII. AWARD OF REMUNERATION IN FINANCIAL INSTRUMENTS

Pursuant to Article 90g Section 2 Item 6 of the Act, we present the number of financial instruments awarded or offered, as well as the main terms and conditions of exercising the rights to those instruments, including the exercise price and date, and changes thereto

Enclosure 2 herewith presents the number of awarded or offered financial instruments.

1. Terms and conditions of awarding a part of variable remuneration in financial instruments

The non-deferred and deferred variable remuneration is sub-divided into two parts (rounded up to the integer number of financial instruments):

- a) at least 50% is awarded in financial instruments on the terms and conditions set out in the Variable Remuneration Policy of Identified Staff of ING Bank Śląski S.A., with the proviso that own shares are the basic financial instruments,
- b) the remaining portion is paid out in cash to a Management Board Member's bank account designated for the purpose of remuneration payment, not later than within seven business days following the approval of the annual financial statements of the Bank by the General Meetings of ING Bank Śląski S.A.

The Bank applies the rules of variable remuneration deferral. Where the base value of the annual bonus is lower than, or equal to, PLN 40,000 in gross terms and 10% of the total annual remuneration of a Management Board Member, Management Board Members acquire the right to the bonus in the amount equal to the base value.

The variable remuneration awarded in financial instruments is subject to a retention period. The period is one year from the financial instruments' award date.

2. Terms and conditions of payment of variable remuneration in financial instruments.

Upon the end of the assessment period, the number of financial instruments to be awarded for a given period is determined according to the following formula:

$$n = z/c$$

where:

n – means the number of the financial instruments; if the number of financial instruments so determined is not an integer number, it is rounded up to the nearest integer number

z – means the base value of a Participant's annual bonus (deferred and/or non-deferred) to be disbursed in financial instruments

c – means the median price of the Bank's shares using the closing rate at Giełda Papierów Wartościowych w Warszawie S.A. (the Warsaw Stock Exchange) from the period started on 10 January and ended on 20 February in the year following the assessment period

however, in the case of:

- 1) the non-deferred part – the calculation is unconditional,
- 2) the deferred part – the calculation is preliminary and it represents the maximum number of financial instruments to which a Participant might be entitled. The number of financial instruments awarded may be reduced if the annual bonus base value is lowered.

Due to the non-conversion of phantom shares granted for accounting periods up to 30 June 2022 into own shares – the value of the phantom shares is subject to payment in accordance with the schedule applicable to these accounting periods.

Should there materialise legal events that would result in permanent inability to pay out the annual bonus in financial instruments, including the exclusion of the Bank shares from the stock exchange trade, or consolidation of ING Bank Śląski S.A. with another entity, the Supervisory Board determine new rules of the annual bonus award and payment so as to achieve an economic and incentive goal that is as close as possible to the goal that would have been achieved had such legal events not materialised.

In such a case, participants will be awarded phantom shares instead of own shares, at a 1:1 ratio. Where own shares are replaced with phantom shares, the own shares will be awarded to the eligible persons at a number proportional to the number of own shares to which they are entitled. Such a number of own shares to which a programme participant is entitled under a given tranche will be rounded down to the nearest integer number.

Phantom share entitles the holder to receive monies the amount of which results from multiplying the number of phantom shares and the price of own shares. The following formula is applied to that effect:

$$w = l * c$$

where:

- w** – means the monies due to a Management Board Member
- l** – means the number of phantom shares for which the retention period expired
- c** – means the median price of the Bank's shares using the closing rate at the Giełda Papierów Wartościowych S.A. (Warsaw Stock Exchange) from the period started on 10 January and ended on 20 February in the disbursement year

VIII. RETURN OF VARIABLE REMUNERATION COMPONENTS

Pursuant to Article 90g Section 2 Item 7 of the Act, we provide information on the use of the possibility to demand the return of the variable remuneration components

1. The remuneration policy does not envisage a mechanism for the return of the variable remuneration components. In accordance with the effective regulations, there is a mechanism in place so that the deferred bonus is not paid out at all or it is paid out at a lower amount.
2. The Bank uses to that effect advanced measurement methods to estimate the capital base. It also applies the stress-testing policy which ensures an adequate risk management and a proper assessment of current and future capital requirements. The information on that measurement is communicated to the Committee and to the Supervisory Board by the Finance Division of ING Bank Śląski S.A.
3. Upon the end of each calendar year during the deferral period, by 30 April, the Supervisory Board verify, based on the Committee's recommendation, the assessment of target completion during the assessment period. The Supervisory Board may decide to reduce, or not to pay, the annual bonus during a given bonus award period if:
 - 1) there are circumstances justifying an adjustment (as described in Section IV item 5 hereof),
 - 2) the Management Board Member fails to submit a written statement to confirm that s/he does not apply hedging strategies or insurance,
 - 3) there are other material circumstances that would make the annual bonus payment unacceptable under the principles of common sense and fairness.

The aforementioned circumstances did not arise and therefore no adjustments were made to the variable remuneration of the Management Board Members.

IX. EXCEPTIONS

Pursuant to Article 90g Section 2 Item 8 of the Act, we provide information concerning exceptions to the procedure for implementing the remuneration policy and exceptions applied in accordance with Article 90f, including an explanation of the premises and the mode, and indication of elements to which exceptions were applied.

During the period covered by this report, there were no deviations from the remuneration policy or implementation procedure.

Enclosure 1

Management Board

Remuneration due and awarded to the members of the Management Board of ING Bank Śląski S.A. for 2025 (in PLN)

Name and last name	Period from - to	FIXED REMUNERATION				VARIABLE REMUNERATION GRANTED							Variable remuneration granted for the year 2025	Variable to fixed remuneration ratio	Variable compensation paid in 2025 for previous years (cash and the monetary value of phantom shares) ¹
		Base salary	Cash benefits ¹	In kind benefits ²	Fixed Remuneration	Cash	Upfront cash	Deferred cash	Financial instruments	Upfront variable remuneration - financial instrument ³	Deferred variable remuneration - financial instrument ³				
						total value									
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Michał Bolesławski Member of the Supervisory Board of ING Belgium	29.04.2025 - 31.12.2025	1 789 048	310 301	11 015	2 110 364	807 704	323 082	484 622	807 806	322 966	484 840	1 615 510	77%	273 208	
Joanna Erdman Member of the Supervisory Board of ING Bank Hipoteczny S.A., ING Commercial Finance S.A. and ING Lease (Polska) Sp. z o.o. and Nowe Usługi S.A.	01.01.2025 - 31.12.2025	1 669 200	250 380	68 204	1 987 784	700 674	280 270	420 404	701 454	280 347	421 107	1 402 128	71%	783 927	
Marcin Giżycki Chair of the Supervisory Board of Nowe Usługi S.A., Deputy Chair of the Supervisory Board of ING Bank Hipoteczny S.A.	01.01.2025 - 31.12.2025	1 704 900	255 735	70 289	2 030 924	805 280	322 112	483 168	805 851	322 184	483 667	1 611 131	79%	850 820	
Bożena Graczyk Chair of the Supervisory Board of ING Bank Hipoteczny S.A., Member of of the Supervisory Board of ING Commercial Finance S.A., ING Lease (Polska) Sp. z o.o., SAIO S.A. and ING Usługi dla Biznesu S.A.	01.01.2025 - 31.12.2025	1 695 600	285 953	29 656	2 011 209	765 549	306 220	459 329	765 578	306 153	459 425	1 531 127	76%	846 744	
Michał Mrozek Member of the Supervisory Board of SAIO S.A.	01.01.2025 - 31.12.2025	1 591 376	238 680	52 644	1 882 700	701 593	280 637	420 956	701 845	280 738	421 107	1 403 438	75%	545 548	
Marcin Kościński Chair of the Supervisory Board of ING Lease (Polska) Sp. z o.o., ING Commercial Finance Polska S.A., ING Usługi dla Biznesu S.A. Member of the Supervisory Board of SAIO S.A.	29.04.2025 - 31.12.2025	890 476	132 363	17 481	1 040 320	373 813	224 288	149 525	374 187	224 434	149 753	748 000	72%	-	
Maciej Ogórkiewicz	29.04.2025 - 31.12.2025	809 524	126 746	50 053	986 323	339 830	203 898	135 932	340 170	204 102	136 068	680 000	69%	-	
Alicja Żyła Chair of the Supervisory Board of SAIO S.A.	01.01.2025 - 31.12.2025	1 528 300	228 065	55 147	1 811 511	718 152	287 261	430 891	718 658	287 385	431 273	1 436 810	79%	385 171	
Brunon Bartkiewicz Member of the Supervisory Board of ING Bank Hipoteczny S.A.	01.01.2025 - 29.04.2025	1 005 486	248 975	4 396	1 258 857	421 937	168 775	253 162	422 671	168 912	253 759	844 608	67%	1 734 001	
Ewa Łuniewska⁵ Chair of the Supervisory Board of ING Commercial Finance S.A. and ING Lease (Polska) Sp. z o.o. and ING Usługi dla Biznesu S.A. Member of the Supervisory Board of SAIO S.A.	01.01.2025 - 29.04.2025 10.05.2025 - 31.12.2025	1 466 500	226 260	77 253	1 770 013	680 963	272 385	408 578	681 122	272 136	408 986	1 362 085	77%	452 942	
Stawomir Soszyński⁶	01.01.2025 - 29.04.2025	894 467	1 793 573	31 934	2 719 974	180 575	108 345	72 230	181 033	108 307	72 726	361 608	13%	591 427	
Total		15 044 876	4 097 030	468 073	19 609 979	6 496 069	2 777 271	3 718 798	6 500 375	2 777 664	3 722 711	12 996 444		6 463 788	

¹Cash benefits include contributions to the investment fund (15% of the monthly base salary net of the Management Member and equivalent of the life insurance premium in case resignation from the life insurance in-kind benefit)

²In-kind benefits include medical care (incl. family members), life insurance, usage of the company car for private purposes and other benefits granted by the Supervisory Board.

³The basic financial instrument in which the variable remuneration is awarded in the own share of ING Bank Śląski S.A.

⁴Additionally, total number of 12,307 own shares of ING Bank Śląski S.A. were transferred to the investment accounts of the Management Board members.

⁵The variable remuneration includes the period of temporarily serving as an Advisor to the Management Board, i.e. from 30.04.2025 to 09.05.2025, during which the registration by the registry court of the entry in the Register of Entrepreneurs of the National Court Register was being processed, covering, among other things, the amendment to §26(1) of the Bank's Charter adopted by Resolution No. 28 of the Annual General Meeting of 29 April 2025; during this period the change of function was technical in nature, and Ms Ewa Łuniewska's remuneration remained unchanged and in line with the terms set out in the Executive Remuneration Bylaw for the Management Board of ING Bank Śląski S.A.

⁶In line with the Executive Remuneration Bylaw for Members of the Management Board of ING Bank Śląski S.A. w 2025 roku S. Soszyński received severance pay of PLN 0,7 mln and waiting period compensation resulting from non-competition clause amounting to PLN 1 million (in 2026 the waiting period compensation will amount to PLN 0,5 million).

Supervisory Board

Remuneration due and awarded to members of the Supervisory Board of ING Bank Śląski S.A. for 2025 (in PLN)

Name and last name	Period from - to	Fixed remuneration	Other benefits
Dorota Dobija Independent Member	01.01.2025 - 31.12.2025	320 090,42	-
Monika Marcinkowska Independent Member	01.01.2025 - 31.12.2025	495 192,08	-
Aneta Hryckiewicz-Gontarczyk Independent Member	01.01.2025 - 24.09.2025	213 630,99	-
Arkadiusz Krasowski Independent Member	01.01.2025 - 31.12.2025	351 816,59	-
Młgorzata Kolałowska Non-independent Member, having no ties with ING Group from 01.04.2025	01.01.2025 - 31.12.2025	238 289,04	-
Michał Szczyrek Member having ties with ING Group	01.01.2025 - 31.12.2025	-	-
Stephen Creese Member having ties with ING Group	01.01.2025 - 31.08.2025	-	-
Hans De Munck Member having ties with ING Group	01.01.2025 - 31.12.2025	-	-
Serge OFFERS Member having ties with ING Group	01.01.2025 - 31.12.2025	-	-
Total		1 619 019	-

Enclosure 2

Number of granted or determined financial instruments				
Name and last name	Number of financial instruments ¹ granted for the year 2025			Grant date of financial instruments (resolution of the Supervisory Board of 5th March 2026)
	Number of financial instruments TOTAL	Number of upfront financial instruments ²	Number of deferred financial instruments ³	
1	2	3	4	5
Michał Bolesławski Member of the Supervisory Board of ING Belgia	2 066	826	1 240	2026-03-20
Joanna Erdman Member of the Supervisory Board of ING Bank Hipoteczny S.A., ING Commercial Finance S.A. and ING Lease (Polska) Sp. z o.o. and Nowe Usługi S.A.	1 794	717	1 077	2026-03-20
Marcin Giżycki Chair of the Supervisory Board of Nowe Usługi S.A., Deputy Chair of the Supervisory Board of ING Bank Hipoteczny S.A.	2 061	824	1 237	2026-03-20
Bożena Graczyk Chair of the Supervisory Board of ING Bank Hipoteczny S.A., Member of of the Supervisory Board of ING Commercial Finance S.A., ING Lease (Polska) Sp. z o.o., SAIO S.A. and ING Usługi dla Biznesu S.A.	1 958	783	1 175	2026-03-20
Michał Mrożek Member of the Supervisory Board of SAIO S.A.	1 795	718	1 077	2026-03-20
Marcin Kościński Chair of the Supervisory Board of ING Lease (Polska) Sp. z o.o., ING Commercial Finance Polska S.A., ING Usługi dla Biznesu S.A. Member of the Supervisoru Board of SAIO S.A .	957	574	383	2026-03-20
Maciej Ogórkiewicz	870	522	348	2026-03-20
Alicja Żyła Chair of the Supervisory Board of SAIO S.A.	1 838	735	1 103	2026-03-20
Brunon Bartkiewicz Member of the Supervisory Board of ING Bank Hipoteczny S.A.	1 081	432	649	2026-03-20
Ewa Łuniewska Chair of the Supervisory Board of ING Commercial Finance S.A. and ING Lease (Polska) Sp. z o.o. and ING Usługi dla Biznesu S.A. Member of the Supervisory Board of SAIO S.A.	1 742	696	1 046	2026-03-20
Sławomir Soszyński	463	277	186	2026-03-20
Total	16 625	7 104	9 521	

¹ The basic financial instrument in which the variable remuneration is awarded in the own share of ING Bank Śląski S.A. as from 2024 (for performance year 2023)

² Financial instruments subject to one-year-long retention period.

³ Financial instruments subject to verification assessment with ex post risk adjustment process.

Enclosure 3

Quantitative and qualitative criteria for awarding the variable remuneration components to Members of the Bank's Management Board			Management Board Member		
Goals' dimensions and weight	Goals' categories	Example indicators	Bonus value for goals execution (in thousands of PLN)		
Job (60%)	Financial (max 50%)	Total Bank Financials	assessment of the bank's profitability, capital efficiency, and the level and control of operating costs	President of the Management Board Michał Bolesławski - 1 616 Brunon Bartkiewicz - 845	
		Performance of the managed area			
	Non-financial (set within areas in line with ING's strategy in a given year)	Customers	growth of the active customer base, maintaining high customer satisfaction, and developing and strengthening remote service channels		Vice-President of the Management Board - Private Individual Clients Division Marcin Giżycki - 1 611
		Strategy	digitization and modernization/technological transformation and development, increasing process automation, development of alternative customer contact channels, and strengthening the private banking and investment fund strategy		Vice-President of the Management Board - Private Banking Clients and Investment Division Ewa Łuniewska - 913 ¹
		Environmental, Social & People ²	development of a pro-environmental and sustainability-focused product offering, actions aimed at achieving emission neutrality, building a robust ESG reporting and risk-management system, strengthening gender balance among leaders, and ensuring a high level of organizational health		Vice-President of the Management Board - Business Clients Division Marcin Kościński - 748 Ewa Łuniewska - 449
Risk	maintaining financial and non-financial risk – including KYC processes – within the established risk appetite, and ensuring full regulatory compliance	Vice-President of the Management Board - Wholesale Banking Division Michał Mrozek - 1 403			
Orange Behaviors (40%)	Individual goals, related to the way in which tasks are performed	objectives that relate to the principles of the Orange Code, which defines the identity of ING Bank Śląski and defines what Bank employees can expect from each other, Orange Behaviours targets can develop soft skills or behaviorus that build effectiveness in one's role	Vice-President of the Management Board - COO Division Alicja Żyła - 1 437		
			Vice-President of the Management Board - CFO Division Bożena Graczyk - 1 531		
			Vice-President of the Management Board - CRO Division Joanna Erdman - 1 402		
			Vice-President of the Management Board - CIO Division Maciej Ogórkiewicz - 680 Sławomir Soszyński - 362		

¹Including the period of temporarily serving as an Advisor to the Management Board, i.e. from 30.04.2025 to 09.05.2025, during which the registration by the registry court of the entry in the Register of Entrepreneurs of the National Court Register was being processed, covering, among other things, the amendment to §26(1) of the Bank's Charter adopted by Resolution No. 28 of the Annual General Meeting of 29 April 2025; during this period the change of function was technical in nature, and Ms Ewa Łuniewska's remuneration remained unchanged and in line with the terms set out in the Executive Remuneration Bylaw for the Management Board of ING Bank Śląski S.A.

²The ESG category accounts for between 3% and 24% of the weighting of the criteria used to award variable remuneration components to the Members of the Bank's Management Board.

Enclosure 4

Changes in the salaries of employees and Members of the Management Board and Supervisory Board over the period of 5 years											
Bank performance and remuneration data	2020	2021		2022		2023		2024		2025	
	amount	amount	change	amount	change	amount	change	amount	change	amount	change
Gross profit (in mln PLN) - solo ING Bank Śląski S.A.	1 883	2 971	58%	2 375	-20%	5 659	138%	5 490	-3%	5 878	7%
Gross profit (in mln PLN) - total Capital Group of ING Bank Śląski S.A.	1 912	3 015	58%	2 403	-20%	5 720	138%	5 545	-3%	5 927	7%
Net profit (in mln PLN) - solo ING Bank Śląski S.A.	1 338	2 308	73%	1 714	-26%	4 441	159%	4 369	-2%	4 633	6%
Net profit (in mln PLN) - total Capital Group of ING Bank Śląski S.A.	1 338	2 308	73%	1 714	-26%	4 441	159%	4 369	-2%	4 633	6%
C/I ¹ - solo ING Bank Śląski S.A.	52,1%	50,3%	-3%	55,3%	10%	40,0%	-28%	41,0%	2%	42,4%	3%
C/I ¹ - total Capital Group of ING Bank Śląski S.A.	52,1%	50,9%	-2%	55,5%	9%	40,7%	-27%	41,7%	2%	42,9%	3%
ROE ² - solo ING Bank Śląski S.A.	7,7%	13,8%	79%	17,8%	29%	34,1%	92%	26,9%	-21%	24,7%	-8%
ROE ² - total Capital Group of ING Bank Śląski S.A.	7,6%	13,6%	79%	17,4%	28%	33,9%	95%	26,7%	-21%	24,6%	-8%
Average annual monthly base salary of employees of ING Bank Śląski S.A. who are not members of the management board or the supervisory board	8 409	8 677	3%	10 018	15%	11 586	16%	12 809	11%	14 224	11%
Average monthly base and variable remuneration granted for a given year to the Management Board members of ING Bank Śląski S.A. for the period of performing the function / without additional benefits/ (in PLN)											
Bolesławski Michał (until 31.12.2020 and from 29.04.2025)	190 361	-	-	-	-	-	-	-	-	422 939	-
Giżycki Marcin (from 01.08.2016)	190 423	218 988	15%	210 218	-4%	237 062	13%	267 201	13%	276 336	3%
Luniewska Ewa (from 01.01.2021 until 31.12.2025) ³	-	149 178	-	177 729	19%	209 701	18%	236 694	13%	239 207	1%
Kościński Marcin (from 29.04.2025)	-	-	-	-	-	-	-	-	-	203 500	-
Mrożek Michał (from 01.07.2020 until 31.12.2025)	164 000	195 050	19%	199 583	2%	233 071	17%	193 078	-17%	251 828	30%
Erdman Joanna (from 01.04.2013)	184 336	211 312	15%	206 486	-2%	232 290	12%	257 795	11%	255 844	-1%
Graczyk Bożena (from 01.06.2017)	186 296	217 800	17%	216 200	-1%	244 138	13%	266 082	9%	268 894	1%
Żyła Alicja (from 01.09.2021)	-	140 913	-	162 870	16%	191 520	18%	227 877	19%	247 109	8%
Ogórkiewicz Maciej (from 29.04.2025)	-	-	-	-	-	-	-	-	-	185 000	-
Bartkiewicz Brunon (from 19.04.2016 until 29.04.2025)	343 580	398 050	16%	384 850	-3%	426 825	11%	494 126	16%	465 552	-6%
Soszyński Sławomir (from 01.09.2019 until 29.04.2025)	147 600	173 371	17%	171 785	-1%	197 370	15%	232 550	18%	213 902	-8%
Roesink Patrick (from 01.07.2015 until 31.03.2020)	127 838	-	-	-	-	-	-	-	-	-	-
Tassan-Bassut Lorenzo (from 01.01.2019 until 31.01.2021)	127 964	152 703	19%	-	-	-	-	-	-	-	-
Average monthly remuneration of Supervisory Board members ING Bank Śląski S.A. for the period of performing the function (in PLN)											
Monika Marcinkowska (from 29.11.2021) <i>Independent member</i>	-	16 940	-	18 172	7%	18 620	2%	34 545	86%	40 670	18%
Małgorzata Kołakowska (from 01.04.2016) <i>Non-independent Member, having no ties with ING Group from 01.04.2025</i>	-	-	-	-	-	-	-	-	-	26 477	-
Arkadiusz Krasowski (from 11.04.2024) ⁴ <i>Independent member</i>	-	-	-	-	-	-	-	23 240	-	28 839	24%
Dorota Dobija (from 29.11.2021) <i>Independent member</i>	-	18 755	-	20 119	7%	20 615	2%	24 309	18%	26 290	8%
Michał Szczurek (from 05.04.2018) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Hans De Munck (from 26.04.2023) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Serge Offers (from 11.04.2024) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Aneta Hryckiewicz-Gontarczyk (from 11.04.2024 until 24.09.2025) <i>Independent member</i>	-	-	-	-	-	-	-	23 240	-	23 751	2%
Stephen Creese (from 29.11.2021 until 31.08.2025) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Aleksander Galos (from 10.04.2014 until 11.04.2024) <i>Independent member</i>	21 780	22 612	4%	33 099	46%	31 619	-4%	30 052	-5%	-	-
Katarzyna Zajdel-Kurowska (from 26.04.2023 until 29.02.2024) <i>Independent member</i>	-	-	-	-	-	16 744	-	17 290	3%	-	-
Remco Nieland (from 01.05.2020 until 07.04.2022) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Antoni Reczek (from 10.04.2014 until 29.11.2021) <i>Independent member</i>	29 040	28 908	0%	-	-	-	-	-	-	-	-
Aleksander Kutela (from 10.04.2014 until 29.11.2021) <i>Independent member</i>	18 755	18 670	0%	-	-	-	-	-	-	-	-
Susan Poot (from 01.05.2020 until 30.09.2021) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Norman Tambach (until 02.04.2020) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-
Ad Kas (until 02.04.2020) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-

¹ C/I - (Eng. Cost to Income ratio) cost share ratio calculated as the relation of operating costs to the result on basic activity

² ROE - (ang. Return On Equity) return on equity calculated as the ratio of net profit attributable to shareholders of ING Bank Śląski S.A. from 4 consecutive quarters to the average level of equity for 5 consecutive quarters

³ including the period of temporarily serving as an Advisor to the Management Board, i.e. from 30.04.2025 to 09.05.2025, during which the registration by the registry court of the entry in the Register of Entrepreneurs of the National Court Register was being processed, covering, among other things, the amendment to §26(1) of the Bank's Charter adopted by Resolution No. 28 of the Annual General Meeting of 29 April 2025; during this period the change of function was technical in nature, and Ms Ewa Luniewska's remuneration remained unchanged and in line with the terms set out in the Executive Remuneration Bylaw for the Management Board of ING Bank Śląski S.A.

⁴ the change in remuneration resulted from the Bank's updated policy regarding the compensation of the Audit Committee Chair, aimed at ensuring alignment with the 2021 Best Practices for Audit Committees, according to which the remuneration of the committee chair should not differ from that received by the chair of the supervisory board

Note: There is a presentation discrepancy in relation to the individualized data presented in the Annual Report, namely this statement takes into account the variable remuneration awarded for a given financial year without any other benefits, while the Annual Report includes:

- in the part concerning remuneration due for a given year - the amount of a provision for variable remuneration for the Bank's Management Board for a given year,
- in the part concerning remuneration paid in a given year - variable remuneration paid in a given financial year for previous years.

The Annual Report also includes data on the value of other benefits.