

Report on the ING Bank Śląski S.A. Supervisory Board and Management Board Members remuneration in 2024

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This report was drafted pursuant to the Act of 29 July 2005 on Public Offering and on the Terms of Introducing Financial Instruments into Organized 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.

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 Organized 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 January 1, 2024. 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.*, effective as of 1 January 2023. The main modifications to the provisions of the regulations, pursuant to Resolution no. 203/XX/2023 of 1 December 2023. The main modifications to the provisions of this regulation concerned:
 - 1) changes to the Step Up Performance Management process, which included:
 - (a) the reduction of goal categories from three to two - the category of *Challenges* was removed from the set of Board members' goals, and Orange Code was replaced with Orange Behaviours,
 - b) expansion of the grading scale from three to five grades, with clarification of the descriptions of each grade level,
 - 2) changes in the amount of the company car lease instalment and the amount of the equivalent, which were caused by the increase in the price of cars, insurance and car service,
 - 3) changes in the timing of the payment of deferred bonuses in cash to former members of the Management Board - after evaluation by the Supervisory Board;
2. *Remuneration Policy of Management Board Members and Supervisory Board Members of ING Bank Śląski S.A.* - pursuant to Resolution no. 39 of the Ordinary General Meeting of ING Bank Śląski S.A. of 11 April 2024. The main change was an increase in the amount of basic salary from PLN 13,300 to PLN 16,600 per month.

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 salaries level 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) *General Conditions of Remunerating the Employees of ING Bank Śląski S.A. 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 at the Bank, identified as having material impact on the risk profile of ING Bank Śląski S.A. on the basis of the criteria indicated in the Enclosure 1 to the Variable Remuneration Policy for Identified Staff of ING Bank Śląski S.A. according to the provisions of the Regulation of the Minister for the Development and Finance of June 8, 2021 on the risk management system and internal control system and remuneration policy in banks and the Regulation delegated Commission (EU) 2021/923 of March 25, 2021 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying criteria for determining managerial responsibilities, control functions, significant business units and significant influence on the risk profile of a significant business unit, and specifying criteria for determining employees or categories of employees whose professional activities affect the risk profile of these institutions comparably as significantly 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 close ones of those persons, 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 on the Supervisory Board or its committees, which is set as a percentage of the base salary and which is as follows:
 - Chairperson of the Supervisory Board – 100%,
 - Deputy Chairperson of the Supervisory Board and Members who are Chairpersons of the Supervisory Board Committees – 25%,
 - Members other than Chairpersons 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 also hold other functions in ING Bank N.V. shall perform their tasks on the Supervisory Board without payment.

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 fixed remuneration and variable remuneration, or the 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 Members of the Management Board 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 2023 is included in column 3 of the statement in Appendix 1.

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

- life Insurance,
- contributions to the investment fund,
- medical care,
- a 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 2024 are included in columns 4-5 of the table in Enclosure 1.

c) **variable remuneration**, or the 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 board process, and support long-term interests of the Bank and its clients. The bonus shall be deferred 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, no more than 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 2024 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 9-10 and 12-13 of the table in Enclosure 1),
- the remaining portion shall be paid out in cash (columns 8 and 11 of the table in Enclosure 1).

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

Since July 1, 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 the variable remuneration² for Identified Staff. The new Programme replaced the previous solution, under which a portion of variable remuneration was paid out in the financial instrument, that constituted 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 March, 13 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

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)

(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.

In 2024, own shares as a part of accrued bonus settlement were granted for the second time in financial instruments:

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

As a result of the acquisition of own shares on the regulated market 9584 own shares were transferred to the individual brokerage accounts of the members of the Bank Management Board (column 4 of the table in Enclosure 2).

Where it is actually impracticable to purchase the shares on the market or where it is impossible without excessive difficulties or within the assumed time sheet, 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 share 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 stock will not be convertible into own shares. Details of the number of phantom shares vested in 2024 are shown in column 3 of the table in Enclosure 2.

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 Bank Management Board Members 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 Bank Management Board Members 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 shall provide 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 April 16, 2014.

3. A breakdown of total remuneration for the year 2024 by components is presented in Enclosure 1 herewith. The base salary and other benefits constituting the components of the fixed remuneration were paid in 2024. Variable remuneration determined for 2024, however, will be paid in the following years:
 - the non-deferred portion in cash - in 2025,
 - the non-deferred portion in the form of financial instruments - in 2026,
 - deferred parts in cash - in the years 2026-2030 (2031 - in the case of the President of the Management Board),
 - deferred parts in the form of financial instruments - in the years 2027-2031 (2032 - 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 purpose of this Remuneration Policy is to ensure that the conflicts of interest relating to remuneration are identified and mitigated properly. 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 shall be 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 Bank Supervisory Board and Management Board Members, 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 represents no more than 10-fold average base remuneration of an employee of ING Bank Śląski S.A.
 - b) Management Board Members represents 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 presents 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) The *Procedure regarding risk requirements for members of the Management Board, in the Risk Taker role* has been in effect since 2019 to ensure 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.

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 - Retail Clients Division,
- c) Vice-President of the Bank Management Board - Business Clients Division,
- d) Vice-President of the Bank Management Board - Wholesale Banking Division,
- e) Vice-President of the Management Board - CIO Division,
- f) Vice-President of the Management Board - COO Division

and other Members of the Management Board specified by the Member of the Management Board responsible for the risk area.

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 2024.

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 makes an assessment which forms the basis for determining the individual level of variable remuneration.

The Supervisory Board assigns 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.

Bonus percentage is calculated on a straight line basis in score ranges linked to the 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. The level of target achievement by Management Board Members in 2024 as well as information on the calculated bonus score and bonus percentage is shown in Enclosure 4.

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 exceeds neither PLN 40,000 nor 10% of the total annual remuneration of a Management Board Member	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)	in excess of PLN 1,200,000		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. Ex-post performance verification

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 5 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.

Likewise, Members of the Supervisory Board who also hold other functions in ING Bank N.V. perform their tasks on the Supervisory Board without payment. Members of the Supervisory Board shall waive their right to remuneration in writing.

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 will 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 lack of conversion of phantom shares granted for accounting periods until June 30, 2022 into treasury shares In Enclosure 2, the number of financial instruments is shown separately for phantom shares (column 3) and own shares (column 4).

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 will 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 equity instead of own shares, at a 1:1 ratio. Where own shares are replaced with phantom equity, 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 equity entitles the holder to receive monies the amount of which results from multiplying the number of phantom equity 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 equity 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, the Supervisory Board verifies, 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 2024 (in PLN)

Name and last name	Period from – to	Base salary	Cash benefits ¹	In kind benefits ²	Fixed Remuneration	Calculated % of variable remuneration to base salary	Upfront variable remuneration - cash	Upfront variable remuneration - financial instrument ³		Deferred variable remuneration - cash	Deferred variable remuneration - financial instrument ³		Variable remuneration granted for the year 2024 ⁴	Variable to fixed remuneration ratio	Total variable remuneration - deferred cash as at 31.12.2024 ⁵
								value	number		value	number			
								9	10		11	12			
Brunon Bartkiewicz <i>Member of the Supervisory Board of ING Bank Hipoteczny S.A.</i>	01.01.2024 - 31.12.2024	3 009 600	523 773	16 147	3 549 520	97,0%	583 886	584 080	2 086	875 828	876 120	3 129	2 919 914	82%	2 897 631
Joanna Erdman <i>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.</i>	01.01.2024 - 31.12.2024	1 642 188	246 328	63 871	1 952 387	88,0%	289 584	289 800	1 035	434 376	434 280	1 551	1 448 040	74%	1 171 713
Marcin Giżycki <i>Chair of the Supervisory Board of Nowe Usługi S.A., Deputy Chair of the Supervisory Board of ING Bank Hipoteczny S.A.</i>	01.01.2024 - 31.12.2024	1 619 400	242 910	85 505	1 947 815	98,0%	317 397	317 520	1 134	476 095	476 000	1 700	1 587 012	81%	1 270 206
Bożena Graczyk <i>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.</i>	01.01.2024 - 31.12.2024	1 656 900	280 148	29 988	1 967 036	92,7%	307 216	307 440	1 098	460 823	460 600	1 645	1 536 079	78%	1 290 689
Ewa Łuniewska <i>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.</i>	01.01.2024 - 31.12.2024	1 473 900	221 085	73 631	1 768 616	92,7%	273 177	273 560	977	409 766	409 920	1 464	1 366 423	77%	893 405
Michał Mrozek <i>Member of the Supervisory Board of SAIO S.A.</i>	01.01.2024 - 31.12.2024	1 537 319	230 020	52 056	1 819 395	50,7%	233 629	234 080	836	155 753	155 680	556	779 142	43%	885 583
Stawomir Soszyński	01.01.2024 - 31.12.2024	1 448 853	236 377	29 292	1 714 521	92,7%	268 426	268 800	960	402 639	402 640	1 438	1 342 505	78%	913 529
Alicja Żyła <i>Chair of the Supervisory Board of SAIO S.A.</i>	01.01.2024 - 31.12.2024	1 417 400	211 035	57 136	1 685 571	92,7%	263 011	263 200	940	394 516	394 800	1 410	1 315 527	78%	766 051
Total		13 805 560	2 191 676	407 626	16 404 862		2 536 324,67	2 538 480	9 066	3 609 796	3 610 040	12 893	12 294 641		10 088 807

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.

⁴Variable remuneration for the year 2024, determined by the Supervisory Board on the basis of the assessment of individual targets accomplishment is subject to payment as from the year 2025 according to the deferral scheme described in the Report.
Variable remuneration paid in 2024 for previous years (cash and cash value of phantom shares) amounted to: Brunon Bartkiewicz - PLN 1,8 million, Joanna Erdman - PLN 1,0 million, Marcin Giżycki - PLN 1,0 million, Bożena Graczyk - PLN 1,1 million, Ewa Łuniewska - PLN 0,7 million, Michał Mrozek - PLN 0,7 million, Stawomir Soszyński - PLN 0,8 million, Alicja Żyła - PLN 0,5 million.

⁵The amount of deferred remuneration includes the deferred parts of the remuneration from 2018-2023, which are subject to payment after 31 December 2024.

Supervisory Board

Remuneration due and awarded to members of the Supervisory Board of ING Bank Śląski S.A. for 2024 (in PLN)

Name and last name	Period from – to	Fixed remuneration	Other benefits ⁶
Aleksander Galos <i>Independent Member</i>	01.01.2024 - 11.04.2024	101 175,00	2 582,85
Dorota Dobija <i>Independent Member</i>	01.01.2024 - 31.12.2024	291 710,00	5 309,03
Monika Marcinkowska <i>Independent Member</i>	01.01.2024 - 31.12.2024	414 540,00	9 460,72
Katarzyna Zajdel-Kurowska <i>Independent Member</i>	01.01.2024 - 29.02.2024	34 580,00	2 950,77
Aneta Hryckiewicz-Gontarczyk <i>Independent Member</i>	11.04.2024 - 31.12.2024	201 413,33	4 298,49
Arkadiusz Krasowski <i>Independent Member</i>	11.04.2024 - 31.12.2024	201 413,33	-
Małgorzata Kolakowska <i>Member having ties with ING Group</i>	01.01.2024 - 31.12.2024	-	-
Michał Szczurek <i>Member having ties with ING Group</i>	01.01.2024 - 31.12.2024	-	-
Stephen Creese <i>Member having ties with ING Group</i>	01.01.2024 - 31.12.2024	-	-
Hans De Munck <i>Member having ties with ING Group</i>	01.01.2024 - 31.12.2024	-	-
Sergej Offers <i>Member having ties with ING Group</i>	11.04.2024 - 31.12.2024	-	-
Total		1 244 832	24 601,86

⁶Reimbursement of ZUS contributions due to exceeding the annual basis for retirement and disability contributions based on the decision of the Social Insurance Institution

Enclosure 2

Number of granted or determined financial instruments						
Name and last name	Number of financial instrument - 01.01.2024 (deferred rights) ¹	Number of phantom shares based on the assessment verification and ex post risk adjustment for previous years, i.e. 2017- 2022	Number of own shares for 2023 (upfront part) and for 2022 that were transferred to the brokerage accounts of the Management Board Members in 2024 (retention period ending in 2025)	Number of financial instruments ² granted for the year 2024		Number of financial instruments to which rights will be acquired after 31 December 2024 ³
				Number of upfront financial instruments	Number of deferred financial instruments	
1	2	3	4	5	6	7
Brunon Bartkiewicz <i>Member of the Supervisory Board of ING Bank Hipoteczny S.A.</i>	13 424	2 216	1 989	2 086	3 129	14 434
Joanna Erdman <i>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.</i>	5 300	977	1 076	1 035	1 551	5 833
Marcin Giżycki <i>Chair of the Supervisory Board of Nowe Usługi S.A., Deputy Chair of the Supervisory Board of ING Bank Hipoteczny S.A.</i>	5 692	1 046	1 147	1 134	1 700	6 333
Bożena Graczyk <i>Chair of the Supervisory Board of ING Bank Hipoteczny S.A., Member of the Supervisory Board of ING Commercial Finance S.A., ING Lease (Polska) Sp. z o.o., SAI0 S.A. and ING Usługi dla Biznesu S.A.</i>	5 932	1 052	1 227	1 098	1 645	6 396
Ewa Łuniewska <i>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 SAI0 S.A.</i>	3 821	222	1 464	977	1 464	4 576
Michał Mrozek <i>Member of the Supervisory Board of SAI0 S.A.</i>	4 750	427	1 162	836	556	4 553
Stawomir Soszyński	4 198	577	1 316	960	1 438	4 703
Alicja Żyła <i>Chair of the Supervisory Board of SAI0 S.A.</i>	3 108	132	1 282	940	1 410	4 044
Total	46 225	6 649	10 663	9 066	12 893	50 872

¹Number of financial instruments includes upfront and deferred own shares of ING Bank Śląski S.A. (for the period 01/07/2022 - 31/12/2022 and for year 2023) and phantom shares for years 2017 - 2022. Details on the change in the financial instrument awarded as variable compensation are included in the Report.

²The 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)

³The number of non-deferred and deferred financial instruments from column 2 reduced by the number of instruments from column 3 and increased by the number of instruments from columns 4, 5 and 6.



Financial Performance

MAIN TARGETS 2024

- Total Bank Financials: profit before tax, ROE, operational expenses, manage FTEs
- Performance of the managed area: profit before tax, ROE, operational expenses, manage FTEs



Client

MAIN TARGETS 2024

- continued growth in the number of „primary“ customers
- maintaining a high level of customer satisfaction
- strengthen remote customer contact channels

TARGETS PERFORMANCE 2024:

- In the past year, we consistently pursued our strategy of growing the number of “primary” customers. We achieved excellent results, exceeding our plans, in both retail and business customer areas. At the same time, the growth in the number of retail customers with more than 3 banking products was in line with targets.
- We have maintained the highest level of customer satisfaction, as measured by our Net Promoter Score (NPS) at #1. This shows that we are deepening our relationship with our customers, for whom we are becoming the bank that meets their various financial needs.
- Our client portfolio in the Wholesale Banking area also grew beyond our target. To meet market demand, we have increased our presence in the CMA area in Poland. Evaluations of our existing clients indicate very good cooperation and professionalism of the team. In 2024, we signed a number of exceptional deals and transactions - including the first transaction in Poland for the defense sector (and one of the first in the ING Group).



Risk

MAIN TARGETS 2024

- maintain financial risks within risk appetite, non-financial risks and KYC processes within agreed risk appetite
- Ensuring regulatory compliance

TARGETS PERFORMANCE 2024:

- Regardless of market trends, the Bank's risk management has remained at a high level, and financial and non-financial risk limits have been met.
- We implemented the CRR3 regulation, EBA requirements in the area of IRRBB and CSRB, Recommendations A and G).
- It was crucial for us to maintain sufficient liquidity to ensure safe and sound operations under normal and stressed market conditions, including ensuring an adequate level of quality in the loan portfolio. We carried out a series of measures taking into account prudential expectations and risk appetite.
- At the center of our interests invariably remains our customers and their safety, so we have conducted awareness campaigns, changed our processes, procedures and controls to reduce customer losses from fraud.
- In the model areas, among other things, we have been developing model risk management approaches for data science models, with a particular focus on GenAI models.



Strategy

MAIN TARGETS 2024

- Implementation of the digitization strategy,
- steadily increasing the level of STP (straight-through-processing) in all relevant areas
- building alternative forms of customer contact to telephone contact
- technological redevelopment

TARGETS PERFORMANCE 2024:

- In 2024, we continued to work on digitizing sales and customer service processes. Our main emphasis was on developing mobile banking. We also increased the use of digital forms of customer service at the contact center. The number of customer interactions was reduced - the customer contact frequency rate dropped by 24%. We achieved very good results in the adoption of chat in digital channels and chat automation.
- We have improved our straight-through-processing (STP) levels for key processes in the areas of customer onboarding, credit and CDD renewals in both the consumer and business segments.
- In 2024, we have made significant progress in migrating business applications and services to the public cloud. At the same time, cloud services have been updated and we have successfully transitioned key systems, increasing the scalability and reliability of the technologies used.



Environment (ESG)

MAIN TARGETS 2024

- Development of pro-environmental product offerings, including credit,
- efforts to achieve net zero emissions,
- strengthening gender balance in leadership positions
- ensuring organizational health in priority areas: strategy, role clarity, organizational discipline and customer orientation

TARGETS PERFORMANCE 2024:

- Increasing sales and the share of loans and credits in the portfolio aimed at financing low-carbon properties or improving the energy efficiency of old buildings. We successively reduced the number of loans financing high-carbon properties. We met these targets at the maximum level.
- Together with ING DiBa and KUKE S.A., we have started cooperation regarding financing for green transformation and exports.
- We support the development of wind farms in the Baltic Sea and are keeping a close eye on the nuclear energy sector in Poland.
- As ING, we are reducing the carbon footprint of our own operations, with a decrease in CO2 emissions of more than 13% in 2024.
- As part of our Diversity & Inclusion efforts, we are steadily increasing the proportion of women employees in positions of grade 19 and above - in 2024, we achieved this task above the target set.
- Last year, we maintained the high level of organizational health. As many as 84% of our employees participated in the recent Organizational Health Index Pulse survey.

Job

60% weight

Orange Behaviours

40% weight

Individually defined goals

Objectives that relate to the principles of the Orange Code, which defines the identity of ING Bank Slaski and defines what Bank employees can expect from each other. Orange Behaviours targets can develop soft skills or behaviors that build effectiveness in one's role and efficiency in achieving the goals set in the JOB.

Enclosure 4

Quantitative and qualitative criteria for awarding the variable remuneration components to Members of the Bank's Management Board

Performance year 2024				Brunon Bartkiewicz (CEO)		Bożena Graczyk (CFO)		Joanna Erdman (CRO)		Michał Mrozek (Wholesale Banking)						
		Target level	Performance	Weight	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points				
Job	Financial	TOTAL BANK														
			Profit before tax (mln)	4249	4664		5		5		not applicable		5			
			Return on equity	23%	26,7%		5		5		not applicable		5			
			Operational expenses (mln)	3502	3489		3		3		not applicable		not applicable			
			Manage total FTE				5		5		not applicable		not applicable			
		BUSINESS LINE			60,0	not applicable	66,0	not applicable	66,0	not applicable	60,0	1,9	48,0			
	Non-Financial	Customers				4,6		4,6		not applicable		3,8				
		Risk	Non-financial goals are set within areas in line with ING's strategy in a given year			4		4		4		3,7				
		Strategy				4,5		4,5		4		3				
		Environmental, Social & People				4,5		4,2		4		4,4				
Orange Behaviors			Individual goals, related to the way in which tasks are performed and supporting their realisation			40,0	4	44,0		3,3	40,0	3	40,0		3,3	40,0
% of variable remuneration awarded by the Supervisory Board							97,0%				92,7%			88,0%		50,7%

Enclosure 4

Quantitative and qualitative criteria for awarding the variable remuneration components to Members of the Bank's Management Board

Performance year 2024				Marcin Giżycki (Retail Banking)		Ewa Łuniewska (Business Banking)		Alicja Żyła (COO)		Stawomir Soszyński (CIO)			
		Target level	Performance	Weight	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points	Performance on a scale of 1-5 (5-max)	Bonus points	
Job	Financial	TOTAL BANK											
			Profit before tax (mln)	4249	4664		5		5		5		5
			Return on equity	23%	26,7%		5		5		5		5
			Operational expenses (mln)	3502	3489		<i>not applicable</i>		<i>not applicable</i>		<i>not applicable</i>		<i>not applicable</i>
			Manage total FTE				<i>not applicable</i>		<i>not applicable</i>		<i>not applicable</i>		<i>not applicable</i>
		BUSINESS LINE			60,0	5	72,0	3,8	66,0	3,1	66,0	5	66,0
	Non-Financial	Customers				4		3,8		<i>not applicable</i>		4	
		Risk	Non-financial goals are set within areas in line with ING's strategy in a given year				<i>not applicable</i>		<i>not applicable</i>	3,4		3,7	
		Strategy					3,5		3,7		4,2		4,7
		Environmental, Social & People					4,3		4,3		4,5		4
Individual goals, related to the way in which tasks are performed and supporting their realisation					40,0	3	40,0	3	40,0	3	40,0	3	40,0
% of variable remuneration awarded by the Supervisory Board						98,0%		92,7%		92,7%		92,7%	

Enclosure 5

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	2019			2020			2021			2022			2023			2024		
	amount	amount	change	amount	change	amount	change	amount	change	amount	change	amount	change	amount	change	amount	change	
Gross profit (in mln PLN) - solo ING Bank Śląski S.A.	2 217	1 883	-15%	2 971	58%	2 375	-20%	5 659	138%	5 490	-3%							
Gross profit (in mln PLN) - total Capital Group of ING Bank Śląski S.A.	2 258	1 912	-15%	3 015	58%	2 403	-20%	5 720	138%	5 545	-3%							
Net profit (in mln PLN) - solo ING Bank Śląski S.A.	1 659	1 338	-19%	2 308	73%	1 714	-26%	4 441	159%	4 369	-2%							
Net profit (in mln PLN) - total Capital Group of ING Bank Śląski S.A.	1 659	1 338	-19%	2 308	73%	1 714	-26%	4 441	159%	4 369	-2%							
CI ¹ - solo ING Bank Śląski S.A.	50,2%	52,1%	4%	50,3%	-3%	55,3%	10%	40,0%	-28%	41,0%	2%							
CI ¹ - total Capital Group of ING Bank Śląski S.A.	50,6%	52,1%	3%	50,9%	-2%	55,5%	9%	40,7%	-27%	41,7%	2%							
ROE ² - solo ING Bank Śląski S.A.	11,7%	7,7%	-34%	13,8%	79%	17,8%	29%	34,1%	92%	26,9%	-21%							
ROE ² - total Capital Group of ING Bank Śląski S.A.	11,6%	7,6%	-34%	13,6%	79%	17,4%	28%	33,9%	95%	26,7%	-21%							
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	7 882	8 409	7%	8 677	3%	10 018	15%	11 586	16%	12 809	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)																		
Bartkiewicz Brunon (from 19.04.2016)	377 494	343 580	-9%	398 050	16%	384 850	-3%	426 825	11%	494 126	16%							
Boleslawski Michał (until 31.12.2020)	212 026	190 361	-10%	-	-	-	-	-	-	-	-							
Erdman Joanna (from 01.04.2013)	202 320	184 336	-9%	211 312	15%	206 486	-2%	232 290	12%	257 795	11%							
Giżycki Marcin (from 01.08.2016)	191 568	190 423	-1%	218 988	15%	210 218	-4%	237 062	13%	267 201	13%							
Roesink Patrick (from 01.07.2015 until 31.03.2020)	131 558	127 838	-3%	-	-	-	-	-	-	-	-							
Graczyk Bożena (from 01.06.2017)	205 370	186 296	-9%	217 800	17%	216 200	-1%	244 138	13%	266 082	9%							
Tassan-Bassut Lorenzo (from 01.01.2019 until 31.01.2021)	130 159	127 964	-2%	152 703	19%	-	-	-	-	-	-							
Soszyński Sławomir (from 01.09.2019)	162 000	147 600	-9%	173 371	17%	171 785	-1%	197 370	15%	232 550	18%							
Mrozek Michał (from 01.07.2020)	-	164 000	0%	195 050	19%	199 583	2%	233 071	17%	193 078	-17%							
Łuniewska Ewa (from 01.01.2021)	-	-	-	149 178	-	177 729	19%	209 701	18%	236 694	13%							
Żyła Alicja (from 01.09.2021)	-	-	-	140 913	-	162 870	16%	191 520	18%	227 877	19%							
Average monthly remuneration of Supervisory Board members ING Bank Śląski S.A. for the period of performing the function (in PLN)																		
Antoni Reczek (from 10.04.2014 until 29.11.2021) <i>Independent member</i>	28 560	29 040	2%	28 908	0%	-	-	-	-	-	-							
Aleksander Galos (from 10.04.2014 until 11.04.2024) ³ <i>Independent member</i>	21 420	21 780	2%	22 612	4%	33 099	46%	31 619	-4%	30 052	-5%							
Aleksander Kutela (from 10.04.2014 until 29.11.2021) <i>Independent member</i>	18 445	18 755	2%	18 670	0%	-	-	-	-	-	-							
Dorota Dobija (from 29.11.2021) ³ <i>Independent member</i>	-	-	-	18 755	-	20 119	7%	20 615	2%	24 309	18%							
Monika Marcinkowska (from 29.11.2021) ³ <i>Independent member</i>	-	-	-	16 940	-	18 172	7%	18 620	2%	34 545	86%							
Katarzyna Zajdel-Kurowska (from 26.04.2023 until 29.02.2024) <i>Independent member</i>	-	-	-	-	-	-	-	16 744	-	17 290	3%							
Aneta Hryckiewicz-Gontarczyk (from 11.04.2024) <i>Independent member</i>	-	-	-	-	-	-	-	-	-	23 240	-							
Arkadiusz Krasowski (from 11.04.2024) <i>Independent member</i>	-	-	-	-	-	-	-	-	-	23 240	-							
Christopher Steane (from 31.03.2016 until 05.04.2018) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Małgorzata Kokakowska (from 01.04.2016) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Michał Szczurek (from 05.04.2018) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Ad Kas (until 02.04.2020) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Norman Tambach (until 02.04.2020) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Susan Poot (from 01.05.2020 until 30.09.2021) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Remco Nieland (from 01.05.2020 until 07.04.2022) <i>Member having ties with ING Group</i>	-	-	-	-	-	-	-	-	-	-	-							
Stephen Creese (from 29.11.2021) <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>	-	-	-	-	-	-	-	-	-	-	-							

¹ CI¹ - (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 the changes in remuneration were caused by an increase in the base remuneration and a change in the functions performed by independent members in the Supervisory Board of the Bank (in 2024, the General Meeting of ING Bank Śląski appointed the Supervisory Board for a new joint term of office; at the same time, changes were made in the division of functions in the Supervisory Board and its committees, including M. Marcinkowska taking up the position of Chairwoman of the Supervisory Board in 2024, replacing A. Galos)

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.