



Report on the Remuneration of Members of the Supervisory Board and Management Board of Bank Ochrony Środowiska S.A. for 2025

Warsaw, 2026

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I. INTRODUCTION

The legal basis for this report is the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies of 29 July 2005, which introduced the obligation to prepare an annual report on the remuneration of the Management Board and Supervisory Board, and to have it assessed by a qualified auditor.

The structure and scope of such report are defined directly in Article 90g(2) of the Act. The report on the remuneration of members of the governing bodies of Bank Ochrony Środowiska S.A. ("BOŚ S.A." or the "Bank") is prepared annually starting from 2021, and submitted by the Supervisory Board to the General Meeting.

This report presents an overview of the remuneration and all benefits received by and payable to individual members of the Supervisory Board and the Management Board of BOŚ S.A. in 2025.

Composition of the Supervisory Board and the Management Board in 2025

As at 1 January 2025, the composition of the Supervisory Board was as follows:

- 1) Adam Ruciński – Chair
- 2) Artur Stefański – Deputy Chair
- 3) Marzenna Sendeczka – Secretary
- 4) Wojciech Krawczyk – Member
- 5) Marcin Liberadzki – Member
- 6) Marcin Likierski – Member
- 7) Władysław Mańkut – Member
- 8) Aleksandra Świdorska – Member
- 9) Piotr Wybieralski – Member

Changes in the composition of the Supervisory Board in 2025:

- on 11 March 2025, the Extraordinary General Meeting of the Bank:
 - removed Wojciech Krawczyk from the Supervisory Board, and
 - appointed Jan Banasiński to the Supervisory Board,
- on 4 December 2025, the Extraordinary General Meeting of the Bank:
 - removed Aleksandra Świdorska from the Supervisory Board, and
 - appointed Tomasz Budasz and Aleksandra Wrochna to the Supervisory Board.

As at 31 December 2025, the composition of the Supervisory Board was as follows:

- 1) Adam Ruciński – Chair of the Supervisory Board
- 2) Artur Stefański – Deputy Chair of the Supervisory Board
- 3) Marzenna Sendcka – Secretary of the Supervisory Board

Members of the Supervisory Board:

- 4) Jan Banasiński
- 5) Tomasz Budasz
- 6) Marcin Liberadzki
- 7) Marcin Likierski
- 8) Władysław Mańkut
- 9) Aleksandra Wrochna
- 10) Piotr Wybieralski

In 2025, the composition of the Management Board was as follows:

- 1) Bartosz Kublik – President of the Management Board
- 2) Piotr Kubaty – Vice President of the Management Board, First Deputy President of the Management Board*
- 3) Kamil Kuźmiński – Vice President of the Management Board
- 4) Krzysztof Łabowski – Vice President of the Management Board
- 5) Michał Należyty – Vice President of the Management Board

* On 7 March 2025, the Polish Financial Supervision Authority (PFSA) approved the appointment of Piotr Kubaty as Vice President of the Management Board and First Deputy President of the Management Board of Bank Ochrony Środowiska S.A.

At its meeting on 13 March 2026, the Supervisory Board:

- removed Bartosz Krzysztof Kublik, President of the Bank's Management Board, from the Management Board, with effect as of the adoption of the resolution,
- delegated Artur Grzegorz Stefański, Member of the Supervisory Board, to temporarily act as Vice President of the Management Board and manage the work of the Management Board of Bank Ochrony Środowiska S.A. until the completion of the qualification process for the position of President of the Management Board of Bank Ochrony Środowiska S.A., but no later than 13 June 2026.

At its meeting on 24 April 2026, the Supervisory Board:

- appointed Bartosz Krzysztof Kublik to the Management Board, with effect from 27 April 2026, to serve as Vice President of the Management Board and manage the work of the Management Board for a definite period, until the effective date of the Supervisory Board's resolution appointing a new President of the Management Board. Simultaneously, the Supervisory Board appointed Bartosz Krzysztof Kublik as President of the Management Board, subject to approval by

the Polish Financial Supervision Authority, with effect from the approval date,

- on 24 April 2026, the qualification procedure to fill the position of President of the Management Board of Bank Ochrony Środowiska S.A. was completed, and the period for which Artur Stefański, Member of the Supervisory Board, was delegated to act as Vice President of the Management Board responsible for managing the work of the Management Board was extended until 26 April 2026,
- delegated Marcin Melchior Liberadzki, Member of the Supervisory Board, to temporarily act as Vice President of the Management Board, with effect from 27 April 2026 until the date of appointment of a new Vice President of the Management Board, but no longer than until 27 July 2026.

On 15 May 2026, the Extraordinary General Meeting of Bank Ochrony Środowiska S.A. removed the following persons from the Bank's Supervisory Board:

- 1) Adam Ruciński
- 2) Artur Stefański
- 3) Marzenna Sendecka
- 4) Jan Banasiński
- 5) Tomasz Budasz
- 6) Marcin Liberadzki
- 7) Marcin Likierski
- 8) Władysław Mańkut
- 9) Aleksandra Wrochna
- 10) Piotr Wybieralski

On the same date, the Extraordinary General Meeting appointed the following persons to the Bank's Supervisory Board for the joint 13th term of office:

- 1) Piotr Czajkowski
- 2) Łukasz Kryśkiewicz
- 3) Marcin Liberadzki
- 4) Władysław Mańkut
- 5) Tomasz Nowak
- 6) Paweł Pudłowski
- 7) Marzenna Sendecka
- 8) Adam Wasiak
- 9) Aleksandra Wrochna
- 10) Piotr Wybieralski

On 15 May 2026, the Supervisory Board of the new 13th term of office held its inaugural meeting with the following composition:

- 1) Paweł Pudłowski – Chair
- 2) Aleksandra Wrochna – Deputy Chair
- 3) Marzenna Sendecka – Secretary

Members:

- 4) Piotr Czajkowski
- 5) Łukasz Kryśkiewicz
- 6) Marcin Liberadzki
- 7) Władysław Mańkut
- 8) Tomasz Nowak
- 9) Adam Wasiak
- 10) Piotr Wybieralski

At the same time, on 15 May 2026, the Supervisory Board, acting pursuant to Article 383(1) of the Commercial Companies Code of 15 September 2000, resolved to delegate Marcin Liberadzki, Member of the Supervisory Board, to temporarily act as Vice President of the Management Board from 18 May 2026 until the appointment of a new Vice President of the Management Board, but no later than 26 July 2026.

Remuneration of Supervisory Board and Management Board members

The remuneration of members of the Supervisory Board of the Bank is governed by:

- 1) Resolution No. 30/2017 of the Annual General Meeting of BOŚ S.A. of 6 June 2017 on the rules of remunerating and determining the remuneration of members of the Supervisory Board (as amended),
- 2) Resolution No. 40/2023 of the Annual General Meeting of BOŚ S.A. of 23 June 2023 on the adoption of the Remuneration Policy for Members of the Supervisory Board and the Management Board of Bank Ochrony Środowiska S.A. (the “Remuneration Policy”).

The terms and conditions of remuneration for Supervisory Board members and additional benefits for serving on the Supervisory Board and its committees are compliant with Article 10 of the Act on Rules for Remunerating Persons Who Direct Certain Companies of 9 June 2016.

The remuneration of members of the Management Board of the Bank is governed by:

- 1) Resolution No. 28/2017 of the General Meeting of BOŚ S.A. of 6 June 2017 on the rules of remunerating members of the Management Board,

- 2) Resolution No. 32/2017 of the Supervisory Board of BOŚ S.A. of 21 June 2017 on remunerating members of the Management Board (as amended),
- 3) Resolution No. 40/2023 of the Annual General Meeting of BOŚ S.A. of 23 June 2023 on the adoption of the Remuneration Policy for Members of the Supervisory Board and the Management Board of Bank Ochrony Środowiska S.A.,
- 4) Resolution No. 320/2024 of the Management Board of Bank Ochrony Środowiska S.A. of 27 June 2024 on the implementation of the BOŚ S.A. Remuneration Policy (as amended), approved by Resolution No. 105/2024 of the Supervisory Board of BOŚ S.A. of 8 August 2024 and Resolution No. 6/2025 of 31 January 2025 (the "RT Remuneration Policy").

The Remuneration Policy was developed taking into account the provisions of:

- 1) Banking Law of 29 August 1997,
- 2) Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organised Trading, and Public Companies of 29 July 2005,
- 3) Act on Rules for Remunerating Persons Who Direct Certain Companies of 9 June 2016,
- 4) Act on State Property Management of 16 December 2016,
- 5) Principles of Corporate Governance for Supervised Institutions, issued by the Polish Financial Supervision Authority by way of Resolution No. 218/2014 of 22 July 2014.

The Remuneration Policy was adopted by the Bank's Annual General Meeting on 17 June 2020, and subsequently on 23 June 2023, pursuant to Article 90d of the Public Offering Act. The Remuneration Policy is consistent with the values and long-term interests of Bank Ochrony Środowiska S.A., such as effective risk management, delivery of the Bank's business strategy and ensuring its stability. The Policy supports the Bank's development and security of its operations by implementing provisions and furthering goals and objectives focused on long-term growth in the shareholder value and stability of the Bank's operations.

The RT Remuneration Policy was developed based on the following regulations:

- 1) Banking Law of 29 August 1997, implementing Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms,

- 2) Regulation of the Minister of Finance, Development Funds and Regional Policy of 8 June 2021 on risk management and internal control systems and remuneration policy at banks (the “Minister’s Regulation”).

The RT Remuneration Policy aims to support the implementation of the Bank’s strategy and long-term interests, limit conflicts of interest, and contribute to sound and effective risk management. The RT Remuneration Policy is reviewed annually.

The RT Remuneration Policy is neutral in terms of gender, age, disability, health condition, race, nationality, ethnic origin, religion, denomination, irreligion, political beliefs, trade union membership, sexual orientation, sexual identity, family status, lifestyle and other circumstances that may be a source of discriminatory behaviour.

Development, adoption and implementation of the RT Remuneration Policy lie within the remit of the Management Board. The RT Remuneration Policy is approved by the Supervisory Board, after the Remuneration and Nomination Committee of the Supervisory Board provides its opinion thereon.

In connection with the position of the Polish Financial Supervision Authority on conservative approach to payment of variable remuneration, the RT Remuneration Policy includes provisions reflecting prudent approach to the payment of variable components of remuneration in justified cases, such as the occurrence of a crisis situation or events having an adverse impact on the economy, which may affect the financial market, the capital base of the Bank and/or its financial results. If such events occur, the variable remuneration – regardless of its amount – will be settled in accordance with the following principles:

- a) 40% of the accrued variable remuneration will be non-deferred variable remuneration, payable in the year when the performance evaluation was made,
- b) 60% of the accrued variable remuneration will be deferred variable remuneration, to be divided into four equal tranches. The tranches will be awarded and disbursed annually over a period of four consecutive years following the year in which the non-deferred variable remuneration was awarded to a given member of the Management Board.

At least 50% of the non-deferred variable remuneration and each subsequent tranche of the deferred remuneration will be disbursed in Bank shares.

In view of the need to implement Recommendation Z of the Polish Financial Supervision Authority regarding internal governance in banks, pursuant to

Section 9 of the RT Remuneration Policy, it was agreed that the ratio of the average aggregate annual gross remuneration of members of the Management Board of the Bank to the average aggregate annual gross remuneration of other employees may not exceed 1:16.

In 2025, the ratio stood at 1: 4.67, not exceeding the prescribed cap.

The remuneration of members of the Supervisory Board and Management Board does not include any cash or non-cash benefits awarded to their close persons, within the meaning of Article 90g(5) of the Public Offering Act.

II. REPORT ON REMUNERATION FOR EACH MEMBER OF THE SUPERVISORY BOARD AND MANAGEMENT BOARD OF THE BANK:

1. Aggregate remuneration amount, broken down into the components referred to in Article 90d(3)(1) of the Public Offering Act, and the relative proportions of these components

Remuneration of Supervisory Board members

Supervisory Board members serve based on their appointments and receive remuneration solely on this basis. The General Meeting determines the amount of remuneration for a Supervisory Board member by way of resolution.

The terms and conditions of remuneration for Supervisory Board members and additional benefits for serving on the Supervisory Board and its committees are compliant with Article 10 of the Act on Rules for Remunerating Persons Who Direct Certain Companies of 9 June 2016.

The remuneration of a Supervisory Board member is not linked to the Bank’s performance.

No remuneration in the form of financial instruments is awarded to Supervisory Board members.

Table 1. Remuneration of Supervisory Board members for 2024 and 2025

Full name and position	period of service on the Supervisory Board	remuneration paid in 2024 (PLN thousand)		remuneration paid in 2025 (PLN thousand)	
		fixed	other benefits*	fixed	other benefits*
Adam Ruciński Chair	11 Mar 2024–present	207.2	1.9	282.1	4.2
Artur Stefański Deputy Chair	11 Mar 2024–present	154.9	1.4	225.7	3.4
Marzenna Sendeczka Secretary	11 Mar 2024–present	148.1	0	225.7	0

Wojciech Krawczyk – Member	23 Jun 2023– 11 Mar 2025	179.4	2.7	38.9	0.7
Marcin Liberadzki Member	11 Mar 2024– present	129.6	1.3	197.5	2.9
Marcin Likierski Member	11 Mar 2024– present	145.0	1.3	197.5	2.9
Władysław Mańkut Member	11 Mar 2024– present	145.0	0	197.5	0
Aleksandra Świdorska – Member	30 Jun 2022– 12 Dec 2025	179.4	2.7	183.2	2.9
Piotr Wybieralski Member	11 Mar 2024– present	145.0	1.3	197.5	2.9
Jan Banasiński Member	11 Apr 2024– present	0	0	159.6	2.1
Tomasz Budasz Member	11 Apr 2024– present	0	0	15.4	0
Aleksandra Wrochna Member	11 Apr 2024– present	0	0	15.4	0
Piotr Sadownik – Chair	30 Jun 2022– 11 Mar 2024	50.6	0.9	0	0
Tadeusz Wyrzykowski	30 Jun 2022– 11 Mar 2024	40.4	0	0	0
Andrzej Matysiak Secretary	23 Jun 2021– 11 Mar 2024	40.4	0	0	0
Piotr Bielarczyk Member	30 Jun 2022– 11 Mar 2024	35.4	0.6	0	0
Marian Niemirski – Member	23 Jun 2023– 11 Mar 2024	35.4	0	0	0
Waldemar Trelka – Member	23 Jun 2023– 5 Mar 2024	32.4	0.6	0	0
Paweł Trętowski – Member	23 Jun 2023– 11 Mar 2024	0	0	0	0

Source: the Bank.

* Other benefits – Employee Capital Plan contributions paid by BOŚ S.A.

Remuneration of Management Board members

Key information on remuneration in 2024 and 2025

The aggregate remuneration of a Management Board member comprises:

- 1) the amount of a fixed component in the form of a monthly base pay (“fixed remuneration”),
- 2) a variable component representing variable remuneration payable for the Bank’s financial year, determined in accordance with the rules laid down in the RT Remuneration Policy (“variable remuneration”).

The fixed remuneration is determined by the Supervisory Board as the product of the average monthly remuneration in the enterprise sector (net of bonuses paid from profit) in the fourth quarter of the preceding year, as announced by the President of Statistics Poland, and a factor set by the Supervisory Board, following from the Rules of remunerating Members of the Bank’s Management Board, as set forth in Resolution

No. 28/2017 of the General Meeting of BOŚ S.A. of 6 June 2017.

The fixed remuneration of individual Members of the Management Board is determined based on the scale of the Bank's business operations, in particular the value of its assets, revenue, workforce and financial condition.

Rules of determining the variable remuneration of Members of the Management Board are laid down in their management service contracts (the "Contract"), the form of which is defined in Resolution No. 32/2017 of the Supervisory Board of BOŚ S.A. of 21 June 2017 on remunerating Members of the Management Board and in the RT Remuneration Policy.

The variable remuneration of Members of the Management Board is paid once a year, upon approval of the Directors' Report on the Bank's operations and the Bank's financial statements for the previous financial year, as well as upon granting discharge from liability to a given Member of the Management Board in respect of performance of their duties and satisfaction of the vesting conditions for variable remuneration in accordance with the provisions of the Contract and the RT Remuneration Policy. The performance assessment, which includes both financial and non-financial criteria, is conducted based on a reference period of at least three years, allowing for the consideration of the Bank's business cycle and risks related to its operations. The Remuneration and Nomination Committee presents the Supervisory Board with a recommendation regarding the amount of variable remuneration for Management Board members. The Supervisory Board decides on the amount of variable remuneration awarded to each Management Board member by way of resolution.

In 2025, the rules governing the variable remuneration of members of the Bank's Management Board were amended. The amendments included:

- 1) the application of the limitation referred to in Article 9ca of the Banking Law, pursuant to which variable remuneration awarded for a given period – starting with the settlement of variable remuneration for 2025 – will not be subject to deferral and will be paid entirely in cash, provided that both of the following conditions are met:
 - the base amount of the variable remuneration does not exceed the equivalent of EUR 50,000, and
 - the base amount of the variable remuneration does not exceed

one-third of the Management Board member's total annual remuneration (i.e. the sum of the base amount of variable remuneration and the fixed remuneration paid) for the assessment period,

with any remaining amount divided as follows:

60% of the variable remuneration, with this tranche comprising at least half in Bank shares, representing at least 50% of the other aggregate variable remuneration, and a maximum of half in cash,

- 40% of the variable remuneration is awarded by the Supervisory Board over five years, in equal annual tranches paid in arrears. Each annual tranche consists of at least half in Bank shares and a maximum of half in cash. The amount of each tranche depends on the effects of the management services provided by the President/Vice President of the Management Board, the performance of the business line for which the Member is responsible, as well as the Group's and the Bank's performance in the assessment period,

- 2) the introduction of a provision allowing the Supervisory Board to award a bonus to a member of the Management Board, forming part of the base amount of variable remuneration for the relevant assessment period and settled and paid in accordance with the rules applicable to variable remuneration.

The total amount of variable remuneration awarded for a financial year to Management Board members may not exceed 100% of their fixed remuneration for that year.

In 2024 and 2025, this proportion was not exceeded in the case of variable remuneration paid to Management Board members.

The variable remuneration of a Management Board member comprises:

- 1) Bank shares, representing at least 50% of the member's aggregate variable remuneration calculated for a given year,
- 2) cash, representing no more than 50% of the member's aggregate variable remuneration calculated for a given year,

provided that, in the case of variable remuneration from 2025 onwards to which the rules apply to a limited extent, the variable remuneration component shall be paid entirely in cash.

'Bank shares' include real shares or phantom shares, i.e. cash benefits equivalent to the value of real shares, also referred to as virtual shares.

The remuneration terms and conditions for Management Board

members comply with the provisions of Article 4 of the Act on Rules for Remunerating Persons Who Direct Certain Companies of 9 June 2016, and take into account the scale of the Bank's operations and its financial condition.

Rules governing payment of other components of remuneration (non-compete, severance pay) for Management Board members

To ensure that a Management Board member refrains from engaging, directly or indirectly, in activities competing with the Bank after the end of service, a non-compete clause is established if the member has served for at least three (3) months. The non-compete clause is effective for six (6) months after the end of service. During the period covered by the non-compete clause, the following monthly compensation is due:

- 50% of the fixed monthly remuneration received by the member of the Management Board immediately prior to the end of service, with respect to members of the Management Board of the 11th term of office,
- 100% of the fixed monthly remuneration received by the member of the Management Board immediately prior to the end of service, with respect to members of the Management Board of the 12th term of office.

If the Management Board member fails to comply with or improperly fulfils the obligations arising from the non-compete clause, they are required to pay the Bank a contractual penalty equal to 50% of their fixed monthly remuneration immediately prior to the end of their service, for the entire period of the agreed non-compete clause, regardless of the actual non-compete period.

In the event of termination of management services for reasons other than a violation of fundamental duties under the Contract, the Management Board member may be awarded severance pay equal to three times their fixed remuneration, provided they have served for at least twelve months prior to the termination of the Contract.

No severance payments or termination benefits were paid in 2025.

In 2024, the following non-compete periods applied following the termination of the management service contracts:

- management services contract with Sebastian Bodzenta terminated on 11 March 2024: non-compete period of six months, as stipulated in his contract. The compensation was disbursed in instalments starting from April 2024,

- management services contract with Iwona Marciniak terminated on 11 March 2024: non-compete period of six months, as stipulated in her contract. The compensation was disbursed in instalments starting from April 2024.

No severance payments were made in 2024.

Other benefits – additional benefits to which Management Board members are entitled and which are necessary to perform their duties

During the term of the management service Contract, a Member of the Management Board has the right to use the following technical equipment and resources, which remain the Bank's property, necessary to perform their duties:

- 1) access to office space and equipment at the Bank's head office,
- 2) exclusive use of a company car, with the option for Management Board members to waive this right as outlined in the Contract,
- 3) use of a desktop and notebook computer,
- 4) use of a mobile phone, modem, and data transmission devices,
- 5) use of a credit card with a limit of up to PLN 20,000,
- 6) reimbursement of documented expenses incurred in the performance of their duties, subject to the terms specified in the Contract.

Additionally:

- The Bank covers the costs of individual training for Management Board members related to their management services and contractual obligations, up to the amount of PLN 20,000 VAT-inclusive per year.
- If their residence is not in the city of the Bank's registered office, Management Board members were entitled to a rental allowance of PLN 5,000 VAT-inclusive from 1 July 2024 to 31 December 2025.

The established rules for remunerating Management Board members do not include funding or coverage of costs associated with personal matters.

Table 2. Total remuneration of Management Board members for 2024 and 2025

Full name and position	Period of service on the Management Board	Reporting period	1		2		3	4	5
			Fixed remuneration		Variable remuneration				
			fixed	other benefits*	non-deferred	deferred ***			
Bartosz Kublik President of the Management Board	11 Apr 2024– present	1 Jan 2024– 31 Dec 2024	606,667	35,625	0	0	0	642,292	n/a
		1 Jan 2025– 31 Dec 2025	840,000	76,149	176,573	0	0	1,092,722	19%
Tomasz Jodłowski Vice President of the Management Board	11 Apr 2024– 20 Aug 2024	1 Jan 2024– 31 Dec 2024	205,333	5,000	0	0	0	210,333	n/a
		1 Jan 2025– 31 Dec 2025	0	0	59,379*****	0	0	59,379	n/a
Piotr Kubaty Vice President of the Management Board	14 Oct 2024– present	1 Jan 2024– 31 Dec 2024	150,800	1,844	0	0	0	152,644	n/a
		1 Jan 2025– 31 Dec 2025	696,000	11,094	43,605	0	0	750,699	6%
Kamil Kuźmiński Vice President of the Management Board	11 Apr 2024– present	1 Jan 2024– 31 Dec 2024	442,000	30,000	0	0	0	472,000	n/a
		1 Jan 2025– 31 Dec 2025	612,000	60,000	132,599	0	0	804,599	20%
Krzysztof Łabowski Vice President of the Management Board	11 Apr 2024– present	1 Jan 2024– 31 Dec 2024	442,000	34,200	0	0	0	476,200	n/a
		1 Jan 2025– 31 Dec 2025	612,000	71,709	108,567	0	0	792,276	16%
Michał Należyty Vice President of the Management Board	15 May 2024– present	1 Jan 2024– 31 Dec 2024	385,900	30,000	0	0	0	415,900	n/a
		1 Jan 2025– 31 Dec 2025	612,000	60,000	94,785	0	0	766,785	14%
Marcin Liberadzki Member of the Supervisory Board delegated to temporarily serve as Vice President of the Management Board responsible for managing its activities	11 Mar 2024– 10 Apr 2024	1 Jan 2024– 31 Dec 2024	55,466	0	0	0	0	55,466	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Marzenna Sendecka Member of the Supervisory Board delegated to temporarily serve as Vice President of the Management Board	11 Mar 2024– 10 Apr 2024	1 Jan 2024– 31 Dec 2024	44,373	0	0	0	0	44,373	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Artur Stefański Member of the Supervisory Board delegated to temporarily serve as	3 Apr 2024– 10 Apr 2024 1 Oct 2024– 13 Oct 2024	1 Jan 2024– 31 Dec 2024	35,153	0	0	0	0	35,153	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Paweł Trętowski – member of the Supervisory Board delegated to temporarily serve as Vice President of the Management Board responsible for managing its	23 Jun 2023– 23 Sep 2023 25 Sep 2023– 25 Dec 2023 28 Dec 2023– 11 Mar 2024	1 Jan 2024– 31 Dec 2024	127,036	0	0	0	0	127,036	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a

activities									
Arkadiusz Garbarczyk – Vice President, First Deputy President of the Management Board****	6 Dec 2017– 3 Apr 2024	1 Jan 2024– 31 Dec 2024	149,759	6,637	184,170	65,055	0	405,621	42%
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Sebastian Bodzenta – Vice President of the Management Board	10 Jul 2023– 11 Mar 2024	1 Jan 2024– 31 Dec 2024	101,629	2,169	0	0	128,825	232,622	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Iwona Marciniak – Vice President of the Management Board	29 Jun 2023– 11 Mar 2024	1 Jan 2024– 31 Dec 2024	101,629	0	0	0	128,825	230,454	86%
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Wojciech Hann – President of the Management Board	9 Nov 2020– 23 Nov 2022	1 Jan 2024– 31 Dec 2024	0	0	175,475	16,231	0	191,706	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Robert Kasprzak – Vice President of the Management Board	15 Feb 2021– 30 Apr 2023	1 Jan 2024– 31 Dec 2024	0	0	147,379	11,470	0	158,849	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Marzena Koczut – Vice President of the Management Board****	21 Dec 2020– 23 May 2022	1 Jan 2024– 31 Dec 2024	0	0	0	46,906	0	46,906	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Jerzy Zań – Vice President of the Management Board****	4 Nov 2019– 23 Jun 2023	1 Jan 2024– 31 Dec 2024	0	0	186,796	15,484	0	202,280	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a
Bogusław Białowas – President of the Management Board	16 Jun 2017– 17 Jun 2020	1 Jan 2024– 31 Dec 2024	0	0	0	44,391	0	44,391	n/a
		1 Jan 2025– 31 Dec 2025	0	0	0	0	0	0	n/a

Source: the Bank.

* Other benefits – Employee Capital Plan contributions paid by BOŚ S.A., cash compensation and rental allowance.

** Non-deferred variable remuneration – the cash portion of the variable remuneration that is not subject to deferral, awarded and paid in a given year.

*** Deferred variable remuneration – deferred (cash and non-cash) part of the variable remuneration awarded in previous years, paid on maturity of the respective tranches in a given year. The value of the non-cash tranches is calculated as the product of the number of allocated Bank shares and the weighted average price of Bank shares in trading sessions on the Warsaw Stock Exchange (GPW) from 1 December of the year preceding the award date to 31 January of the year in which the variable remuneration is awarded.

**** The summary includes non-deferred variable remuneration for 2022 awarded in the form of phantom shares, the first tranche of deferred variable remuneration for 2021, and the third tranche of deferred variable remuneration

for 2019, which have been settled at the arithmetic mean of closing prices established in the first five sessions following the end of their retention period and paid after the retention period in January and May 2024.

***** On 20 August 2024, Vice President Tomasz Jodłowski passed away, which resulted in the termination of his term of office. The amount indicated above was paid to his heirs.

2. I 3. Explanation of how the aggregate remuneration aligns with the adopted remuneration policy, including how it contributes to the company's long-term performance and how the performance criteria have been applied

The Bank remunerates members of the Supervisory Board and Management Board exclusively in accordance with the Remuneration Policy and the RT Remuneration Policy and the Contract.

Members of the Supervisory Board of BOŚ S.A. receive only fixed remuneration, in accordance with the rules defined in a resolution of the Bank's General Meeting. The remuneration for individual Supervisory Board members is calculated as the product of the average monthly remuneration in the enterprise sector (net of bonuses paid from profit) in the fourth quarter of the preceding year, as announced by the President of Statistics Poland, and a multiple of:

- 1) 2.5 – for the Chair of the Supervisory Board,
- 2) 2.0 – for the Deputy Chair of the Supervisory Board,
- 3) 2.0 – for the Secretary of the Supervisory Board,
- 4) 1.75 – for other members of the Supervisory Board.

Applying an objective market indicator in the calculation of the remuneration amount ensures that the supervisory body has the independence necessary to perform its functions, including in relation to the Management Board. The total remuneration paid consists of a fixed monthly component, increased by 10% if a Supervisory Board member serves on at least one standing committee of the Supervisory Board. Supervisory Board members may participate in Employee Capital Plans (PPK).

Members of the Management Board of BOŚ S.A. may receive variable remuneration in addition to fixed remuneration. The ratio of variable remuneration to fixed remuneration may not exceed 100% annually. The fixed remuneration awarded under the Contract takes into account the individual scope of responsibility, professional experience, and skills appropriate to the entrusted managerial duties, in accordance with

Article 4 of the Act on Rules for Remunerating Persons Who Direct Certain Companies dated 9 June 2016, as well as the scale of the Bank's operations and its financial condition.

Furthermore, in justified cases, a member of the Management Board may, from 2025 onwards, be awarded a bonus constituting a variable remuneration component. Such bonus will be included in the base amount of variable remuneration for the relevant assessment period in respect of which it is awarded and will be settled and paid in accordance with the rules applicable to variable remuneration components.

Members of the Bank's Management Board are eligible to participate in Employee Capital Plans (PPK) on a voluntary basis.

Variable remuneration awarded to Management Board members is entirely dependent on the Bank's performance and the delivery of objectives linked to that performance for a given financial year.

The total amount of variable remuneration linked to the Bank's performance is calculated based on the assessment of the individual member's performance and the performance of the area/business line within their remit of responsibility. The term 'performance' is understood to mean the actual delivery of efficiency, financial, sales and other individual (including non-financial) objectives set forth in the Bank's strategy and/or financial plan for a given year.

Measurement of financial performance, considering long-term risk adjustments, is conducted using the return on risk-adjusted assets (RORAA) and the net stable funding ratio (NSFR).

The Supervisory Board sets common objectives for each financial year that apply to all Management Board members. These objectives may include, without limitation:

- 1) growth in net profit of the Bank and its Group,
- 2) achievement of a specific level or change of certain economic and financial ratios, including in particular:
 - a) C/I ratio of the Bank and its Group,
 - b) return on risk-adjusted assets (RORAA) of the Bank and its Group,
 - c) return on equity (ROE) of the Bank and its Group,
- 3) delivery of the Bank's and its Group's strategy, as demonstrated by the achievement or change of other metrics that measure management efficiency, solvency, financial liquidity, market position improvement, client base expansion, or increased client satisfaction.

The objectives for the Management Board for 2024 were established by Supervisory Board Resolutions No. 13-16/2024 dated 28 February 2024,

Resolutions No. 91–95/2024 dated 21 June 2024, and Resolution No. 130/2024 dated 29 October 2024, with respect to the members of the Management Board forming part of the 12th term of office of the Bank's Management Board.

The objectives for 2025 were established by Supervisory Board Resolutions No. 8–12/2025 of 31 January 2025. The objectives for the Bank's Management Board members contain diverse criteria regarding financial results and non-financial criteria, linked to their respective areas of supervision. These criteria include achieving specific financial metrics that objectively gauge the Bank's economic condition and market position.

The achievement of the objectives referred to above is evaluated by the Bank's Supervisory Board following the Remuneration and Nomination Committee's recommendation and influences the amount of variable remuneration. In the period covered by this report, resolutions were passed to evaluate the delivery of the objectives for 2024 (Supervisory Board Resolutions No. 56–62/2025 of 31 July 2025). Furthermore, in 2025, the Supervisory Board settled the tranches of the deferred variable remuneration determined for 2021 and 2022, and determined the variable remuneration due for 2024.

The achievement of the 2025 objectives will be evaluated in 2026 upon approval of the Directors' Report on the Bank's operations and the Bank's financial statements for the previous financial year, and upon granting discharge from liability to Management Board members in respect of their duties.

The process of awarding and disbursing variable remuneration components to Management Board members is governed by the regulations referred to in the RT Remuneration Policy and the Contract, including the Minister's Regulation, which means that, in addition to delivering the objectives, it is closely tied to the performance achieved by the Bank in the financial year for which variable remuneration components may be awarded over the following five (5) years.

Therefore, performance-related criteria, particularly those relating to long-term performance, have been integrated into several aspects of the process:

- objectives established for Management Board members,
- in the annual assessment of individual Members of the Management Board, which – in line with the RT Remuneration Policy – relates to the assessment of each Member's performance, the performance of the business area/line for which the Member is responsible, and the overall

performance of the Bank, in the payment rules, pursuant to which, from 2025 onwards, 40% of the variable remuneration awarded to members of the Management Board for a given year is deferred for a period of five years where such variable remuneration exceeds the equivalent of EUR 50,000 and exceeds one-third of the Management Board member's total annual remuneration for the assessment period (i.e. the sum of the base amount of variable remuneration and the fixed remuneration paid). Variable remuneration awarded for 2021 and subsequent years is subject to a five-year deferral period, whereas remuneration relating to earlier periods is settled over a three-year period. Each of these five (or three) equal portions of remuneration is independently awarded following the verification of performance for the subsequent financial year,

- the split of the other variable remuneration into two portions:
 - the initial portion, representing up to 50% of the total, is paid in cash,
 - the second portion, representing at least 50% of the total, is allocated in Bank shares,

however, if real shares are unavailable for this purpose, the variable remuneration should be disbursed in phantom shares at a price reflecting the arithmetic mean of closing prices over the first five (5) sessions following the retention period (a twelve-month period in respect of the variable remuneration for 2024 and subsequent years and a six-month period in respect of the variable remuneration for earlier years – counted from the day the variable remuneration component is awarded to the Management Board member by way of the Supervisory Board's resolution).

Decisions on reducing, withholding, or refusing the disbursement or delivery of variable remuneration are made by the Supervisory Board in accordance with the Contract and the RT Remuneration Policy.

For Management Board members, the disbursement of variable remuneration (for each portion) may be:

- 1) reduced or withheld, e.g. in circumstances referred to in Art. 142.1 of the Banking Law,
- 2) reduced:
 - a) when the Bank's performance falls significantly short of the approved financial plan for the year,
 - b) in the event of proven misconduct or material errors by a Management Board member, such as conduct contrary to the Code of Ethics of Bank Ochrony Środowiska S.A., or violation of

fundamental duties under the Contract,

- c) in the event of proven significant failures or errors in risk management and internal control on the part of a Management Board member, leading to a reassessment of the initial circumstances under which the variable remuneration was determined.

Additionally, the Supervisory Board may refuse the disbursement or delivery of variable remuneration, particularly if a Management Board member:

- 1) has been involved in or has been responsible for actions that resulted in significant losses to the Bank,
- 2) failed to meet appropriate standards ensuring sound and prudent management of the Bank,
- 3) was removed from the Management Board due to a gross violation of fundamental duties as specified in the Contract,
- 4) resigned from their position.

Notwithstanding the above, Management Board members are required not to use personal hedging strategies or compensation and liability insurance that would neutralise measures taken by the Bank under the variable remuneration policy, except for mandatory insurance as required by special regulations.

4. Year-on-year changes in remuneration, company performance, and the average remuneration of employees other than members of the Supervisory Board or Management Board over at least the last five financial years, on an aggregate basis, presented in a manner that enables comparison

Table 3. Comparison of changes in remuneration and company performance over the last five reported financial years

Full name	2020	2021	2022	2023	2024	2025
Year-on-year change						
Remuneration of Supervisory Board members (PLN thousand)						
Adam Ruciński Chair	0	0	0	0	209	286
<i>Year-on-year change</i>	-	-	-	-	-	37%
Artur Stefański Deputy Chair	0	0	0	0	156	229
<i>Year-on-year change</i>	-	-	-	-	-	47%
Marzenna Sendcka Secretary	0	0	0	0	148	226
<i>Year-on-year change</i>	-	-	-	-	-	53%
Wojciech Krawczyk –	0	0	0	84	182	40

Member						
<i>Year-on-year change</i>	-	-	-	-	116%	-78%
Marcin Liberadzki Member	0	0	0	0	131	200
<i>Year-on-year change</i>	-	-	-	-	-	53%
Marcin Likierski	0	0	0	0	146	200
<i>Year-on-year change</i>	-	-	-	-	-	37%
Władysław Mańkut	0	0	0	0	145	197
<i>Year-on-year change</i>	-	-	-	-	-	36%
Aleksandra Świdarska Member	0	0	72	163	182	186
<i>Year-on-year change</i>	-	-	-	126%	12%	2%
Piotr Wybieralski Member	0	0	0	0	146	200
<i>Year-on-year change</i>	-	-	-	-	-	37%
Jan Banasiński Member	0	0	0	0	0	162
<i>Year-on-year change</i>	-	-	-	-	-	-
Tomasz Budasz Member	0	0	0	0	0	15
<i>Year-on-year change</i>	-	-	-	-	-	-
Aleksandra Wrochna Member	0	0	0	0	0	15
<i>Year-on-year change</i>	-	-	-	-	-	-
Piotr Sadownik – Chair	107	0	80	233	51	0
<i>Year-on-year change</i>	-12%	-	-	193%	-78%	-
Tadeusz Wyrzykowski – Deputy Chair	0	0	72	168	40	0
<i>Year-on-year change</i>	-	-	-	134%	-76%	-
Andrzej Matysiak – Secretary	116	68	154	184	40	0
<i>Year-on-year change</i>	-14%	-41%	126%	19%	-78%	-
Piotr Bielarczyk Member	0	0	72	163	36	0
<i>Year-on-year change</i>	-	-	-	126%	-78%	-
Marian Niemirski – Member	0	0	0	84	35	0
<i>Year-on-year change</i>	-	-	-	-	-58%	-
Waldemar Trelka Member	0	0	0	84	33	0
<i>Year-on-year change</i>	-	-	-	-	-61%	-
Paweł Trętowski – Member	0	0	0	1	0	0
<i>Year-on-year change</i>	-	-	-	-	-	-
Wojciech Wardacki Chair	181	93	0	0	0	0
<i>Year-on-year change</i>	7%	-49%	-	-	-	-
Emil Ślązak Chair	75	160	187	0	0	0
<i>Year-on-year change</i>	8%	113%	17%	-	-	-
Iwona Marciniak Deputy Chair	0	0	83	90	0	0
<i>Year-on-year change</i>	-	-	-	8%-	-	-

Ireneusz Purgacz Deputy Chair	131	150	82	0	0	0
<i>Year-on-year change</i>	110%	14%	-454%	-	--	-
Paweł Sałek Secretary	131	152	157	134	0	0
<i>Year-on-year change</i>	103%	16%	3%	-15%	-	-
Leszek Banaszak Member	25	133	72	0	0	0
<i>Year-on-year change</i>	-	434%	-46%	-	-	-
Robert Czarnecki Member	25	132	73	0	0	0
<i>Year-on-year change</i>	-	429%	-45%	-	-	-
Janina Goss – Member	126	131	136	0	0	0
<i>Year-on-year change</i>	5%	4%	4%	-	-	-
Marcin Jastrzębski – Member	43	133	73	0	0	0
<i>Year-on-year change</i>	-	206%	-45%	-	-	-
Marzena Koczut – Member	21	0	0	0	0	0
<i>Year-on-year change</i>	-	-	-	-	-	-
Piotr Wróbel Member	50	133	73	0	0	0
<i>Year-on-year change</i>	-	165%	-45%	-	-	-
Zbigniew Dynak Member	0	69	72	0	0	0
<i>Year-on-year change</i>	-	-	4%	-	-	-
Przemysław Bednarski Member	25	0	0	0	0	0
<i>Year-on-year change</i>	-	-	-	-	-	-
Iwona Duda Member	47	0	0	0	0	0
<i>Year-on-year change</i>	-61%	-	-	-	-	-
Katarzyna Lewandowska Deputy Chair	66	0	0	0	0	0
<i>Year-on-year change</i>	-9%	-	-	-	-	-
Radosław Rasała – Member	78	0	0	0	0	0
<i>Year-on-year change</i>	-23%	-	-	-	-	-
Remuneration of Management Board members (PLN thousand)						
Bartosz Kublik	0	0	0	0	642	1,093
<i>Year-on-year change</i>	-	-	-	-	-	70%
Tomasz Jodłowski	0	0	0	0	210	59
<i>Year-on-year change</i>	-	-	-	-	-	-72%
Piotr Kubaty	0	0	0	0	153	751
<i>Year-on-year change</i>	-	-	-	-	-	391%
Kamil Kuźmiński	0	0	0	0	472	805
<i>Year-on-year change</i>	-	-	-	-	-	71%
Krzysztof Łabowski	0	0	0	0	476	792
<i>Year-on-year change</i>	-	-	-	-	-	66%
Michał Należyty	0	0	0	0	416	767
<i>Year-on-year change</i>	-	-	-	-	-	84%
Marcin Liberadzki	0	0	0	0	55	0
<i>Year-on-year change</i>	-	-	-	-	-	-
Marzena Sendcka	0	0	0	0	44	0
<i>Year-on-year change</i>	-	-	-	-	-	-

Artur Stefański	0	0	0	0	35	0
<i>Year-on-year change</i>	-	-	-	-	-	-
Paweł Trętowski Member of the Supervisory Board delegated to temporarily serve as Vice President of the Management Board responsible for managing its activities	0	0	0	331	127	0
<i>Year-on-year change</i>	-	-	-	-	-62%	0
Arkadiusz Garbarczyk Vice President and First Deputy President of the Management Board	853	817	800	963	406	0
<i>Year-on-year change</i>	-34%	-4%	-2%	20%	-58%	-
Sebastian Bodzenta Vice President of the Management Board	0	0	0	249	233	0
<i>Year-on-year change</i>	-	-	-	-	-6%	-
Iwona Marciniak Vice President of the Management Board	0	0	0	268	230	0
<i>Year-on-year change</i>	-	-	-	-	14%	-
Emil Ślęzak acting President of the Management Board	254	0	68	475	0	0
<i>Year-on-year change</i>	43%	-	-	569%	0	-
Wojciech Hann – President of the Management Board	93	637	716	359	192	0
<i>Year-on-year change</i>	-	585%	12%	-50%	-47%	-
Robert Kasprzak Vice President of the Management Board	0	454	605	348	159	0
<i>Year-on-year change</i>	-	-	33%	-42%	-54%	-
Marzena Koczut Vice President of the Management Board	16	540	296	105	47	0
<i>Year-on-year change</i>	-	3360%	-45%	-64%	-55%	-
Jerzy Zań Vice President of the Management Board	526	523	617	769	202	0
<i>Year-on-year change</i>	-	-1%	18%	25%	-74%	-
Bogusław Białowas President of the Management Board	653	181	91	83	44	0
<i>Year-on-year change</i>	-12%	-72%	-50%	-8%	-47%	-
Konrad Raczkowski Vice President of the Management Board	89	0	0	0	0	0
<i>Year-on-year change</i>	-72%	-	-	-	-	-
Performance of the BOŚ Group (PLN million)						
Profit before tax	-286	79	194	157	149	142
<i>Year-on-year change</i>	-	-	146%	-19%	-5%	-8%

Net profit	-307	47	128	78	80	125
<i>Year-on-year change</i>	-	-	172%	-39%	3%	55%
Cost/income ratio	62	65	53	51	56	59
<i>Year-on-year change</i>	2%	5%	-18%	-4%	10%	5%
Profit attributable to shareholders of BOŚ S.A.	-307	47	128	78	80	125
<i>Year-on-year change</i>	-	-	172%	-39%	3%	55%
Average remuneration per FTE (PLN thousand)						
Bank employees	97.3	97.9	107.3	118.0	124.5	130.8
<i>Year-on-year change</i>	106%	101%	110%	110%	105.5%	105.1%

Source: the Bank.

5. Amount of remuneration from entities of the same group within the meaning of the Accounting Act of 29 September 1994

In 2024 and 2025, members of the Bank's Supervisory Board and Management Board did not receive any remuneration from entities of the BOŚ Group.

6. Number of financial instruments awarded or offered and the principal conditions for exercising rights attached to these instruments, including price and exercise date, and any changes thereof

In 2025, the members of the Management Board serving during the 12th term acquired rights to non-cash tranches as part of the variable remuneration awarded for 2024. In the case of former members of the Management Board who did not serve during the 12th term of office of the Management Board, the variable remuneration for 2024, the second deferred tranche for 2022 and the third deferred tranche for 2021 were not awarded, pursuant to a decision of the Supervisory Board of BOŚ S.A. The variable remuneration for 2025 has not yet been settled or awarded. In accordance with the rules set out in the contract resulting from both internal and external regulations (the salary cap act, a resolution of the General Meeting), the variable remuneration for 2025 is to be settled after the grant of discharge from liability and approval of the Bank's financial statements. Accordingly, the variable remuneration for 2025 will be settled following the General Meeting at which the Bank's financial statements for 2025 are approved.

Table 4. The table below presents deferred variable remuneration in the form of financial instruments and cash, determined but not yet awarded as at 31 December 2025.

Full name and position	In respect of	Instruments (number)					Cash (PLN)				
		Award date									
		2026	2027	2028	2029	2030	2026	2027	2028	2029	2030
Wojciech Hann – President of the Management Board	Variable remuneration for 2022	1,479	1,479	1,479	n/a	n/a	13,087	13,087	13,087	n/a	n/a
Arkadiusz Garbarczyk – Vice President and First Deputy President of the Management Board	Variable remuneration for 2022	2,198	2,198	2,198	n/a	n/a	19,449	19,449	19,449	n/a	n/a
Jerzy Zań – Vice President of the Management Board	Variable remuneration for 2022	2,229	2,229	2,229	n/a	n/a	19,726	19,726	19,726	n/a	n/a
Robert Kasprzak – Vice President of the Management Board	Variable remuneration for 2022	1,242	1,242	1,242	n/a	n/a	10,991	10,991	10,991	n/a	n/a
Marzena Koczut – Vice President of the Management Board	Variable remuneration for 2022	319	318	318	n/a	n/a	2,820	2,820	2,819	n/a	n/a
Bartosz Kublik – President of the Management Board	Variable remuneration for 2024	2,216	2,216	2,216	2,215	2,215	23,544	23,543	23,543	23,543	23,543
Piotr Kubaty – Vice President and First Deputy President of the Management Board	Variable remuneration for 2024	548	547	547	547	547	5,814	5,814	5,814	5,814	5,813
Tomasz Jodłowski – Vice President of the Management Board	Variable remuneration for 2024	746	745	745	745	745	7,918	7,918	7,918	7,918	7,918

Kamil Kuźmiński Vice President of the Management Board	Variable remuneration for 2024	1,664	1,664	1,664	1,664	1,663	17,680	17,680	17,680	17,680	17,680
Krzysztof Łabowski Vice President of the Management Board	Variable remuneration for 2024	1,363	1,363	1,362	1,362	1,362	14,476	14,476	14,476	14,475	14,475
Michał Należyty Vice President of the Management Board	Variable remuneration for 2024	1,190	1,190	1,189	1,189	1,189	12,638	12,638	12,638	12,638	12,638

Source: the Bank (based on the Supervisory Board resolutions to determine variable remuneration of individual members of the Management Board of BOŚ S.A. for the year).

In the case of former members of the Management Board who did not serve during the 12th term of office of the Management Board, the variable remuneration for 2024 was not awarded, pursuant to a decision of the Supervisory Board of BOŚ S.A. The variable remuneration for 2025 has not yet been settled or awarded.

7. Exercising the option to reclaim variable remuneration components

The RT Remuneration Policy does not provide for the right to reclaim variable remuneration components. However, the applicable regulations allow for the option of non-payment or reduction of the deferred variable remuneration.

The variable remuneration, including its deferred portion, is awarded and paid when justified by the Bank's financial condition, the overall performance of the Bank/Group, the performance of the business line/organisational unit within the remit of responsibility of a Management Board Member, and their individual performance. The deferral period is five (5) years (for the variable remuneration for 2021 and subsequent years, with previous periods settled over a three-year period), comprising five (or three) annual settlement periods, following the assessment period and the calculation of the base value of the variable remuneration for Management Board members. During this period, it is assessed whether there are any reasons justifying a reduction in the amount of the variable remuneration (malus); following such

assessment, a Management Board member's right to receive subsequent portions of the deferred variable remuneration may vest in accordance with the RT Remuneration Policy.

Decisions on reducing, withholding, or refusing the disbursement or delivery of variable remuneration are made by the Supervisory Board in accordance with the Contract and the RT Remuneration Policy.

In 2024, due to the non-fulfilment of vesting conditions for the variable remuneration, as referred to in the management service contract, for certain former Management Board members, and given the identification of circumstances enabling the exercise of the *malus* clauses in relation to the other former Management Board members, the Supervisory Board resolved not to award the variable remuneration for 2023 and the deferred portion for 2021 and 2022, to be settled in 2024.

In 2025, due to the non-fulfilment of vesting conditions for the variable remuneration, as referred to in the Contract, for certain former Management Board members who did not serve during the 12th term of office of the Management Board, and given the identification of circumstances enabling the exercise of the *malus* clauses in relation to the other former Management Board members, the Supervisory Board resolved not to award the variable remuneration for 2024 and the deferred portion for 2021 and 2022, to be settled in 2025.

The variable remuneration for 2025 has not yet been settled or awarded.

8. Deviations from the Remuneration Policy implementation procedure and temporary disapplication of the Remuneration Policy in accordance with Article 90f of the Public Offering Act, including explanation of the reasons and procedure for the disapplication and identification of the disapplied elements

In 2024 and 2025, no decisions were made to temporarily disapply the Remuneration Policy.

On 17 June 2025, the General Meeting passed a resolution to endorse the previous report on the remuneration of members of the Supervisory Board and Management Board of Bank Ochrony Środowiska S.A. for 2024, stating that the Remuneration Policy adopted by the Bank contributes to the development and of Bank Ochrony Środowiska S.A. and security of its operations.

III. SUMMARY

Considering the need to ensure the sound and prudent management of the Bank's long-term risk, liquidity, and capital, and mindful of the interests of its Shareholders, the Supervisory Board has reviewed the remuneration and benefits received by members of the Management Board and Supervisory Board during the reporting period. Based on this review, the Supervisory Board concluded that the remuneration policies in place at BOŚ S.A. provide an adequate framework for managing remuneration for these governing bodies, comply with applicable legal requirements, and support effective risk management. The remuneration award and disbursement processes are in compliance with these policies.

For the Supervisory Board of Bank Ochrony Środowiska S.A.

Chair of the Supervisory Board

Warsaw, 2026