

Supervisory Board's assessment of the ING Bank Śląski S.A. policy concerning charitable and sponsorship initiatives in 2020.

Based on the information provided by the Bank Management Board, the Supervisory Board conclude that in 2020 ING Bank Śląski S.A. was involved in the following charitable and social activities:

1. addressing the social impact of the COVID-19 pandemic,
2. providing support for actions intended to educate on the economy, entrepreneurship, modern technologies, sustainability,
3. providing education and support for children and teenagers,
4. promoting Polish modern art and educating thereon.

The Bank carried out those actions on its own, in cooperation with social partners and courtesy of two corporate foundations: ING for Children Foundation and ING Polish Art Foundation.

1. ADDRESSING THE SOCIAL IMPACT OF THE COVID-19 PANDEMIC

Our response to COVID- 19

ING Bank Śląski donated PLN 4 million to help medical services during the first wave of the COVID-19 pandemic. The Bank's support was channelled to these areas where the largest increase in the number of patients was observed. Financial assistance was provided to 5 medical facilities. The Bank also joined the Coalition of Companies providing support for combating SARS-CoV-2 in Poland. As part of this initiative, Warsaw Genomics carried out tests for SARS-CoV-2 to confirm or rule out virus infection. The Bank made a donation to cover the costs of 1000 such tests. Moreover, over PLN 2 million was collected to support health care by way of donations made by customers, employees and the ING Group who decided to support combating the pandemic in many countries. ING Bank Śląski, ING Tech Poland and the ING for Children Foundation have transferred these funds to selected medical facilities.

In the second wave of the epidemic, ING Bank Śląski provided support totalling PLN 1 million. Financial donations were allocated to 10 hospitals (PLN 100,000 each). The full list of facilities that received donations is available on the Bank website.

Additionally, the Bank donated dozens of second-hand laptops to organisations and schools to support remote learning, and the Wrocław Region made a donation to purchase new laptops for the Wrocław Children's Hospice Foundation.

The CIO division offered an educational programme for secondary school teachers on the use of remote learning tools.

The Bank, together with the Regional Volunteer Centre in Katowice, got involved in the #maska dla seniora (face mask for the elderly) campaign, under which face masks were handed over for free to elderly people living in Katowice and neighbouring cities.



In April, ING and TAURON's eco-electric vehicles served volunteers from the Vacant Seat Foundation [*Fundacja Wolne miejsce*], which organises the annual meeting at the Easter table. Due to the epidemic, Easter breakfasts were delivered directly to these in need. The cars were left to be used by the Foundation until the end of April. They were used to distribute meals among the most needy. Employees of the Internal Audit Department, as part of the global campaign of ING Group internal audit employees, got involved in the action to fight coronavirus in the poorest countries "UNITE TO FIGHT CORONA" by donating PLN 10,000 to UNICEF POLAND.

2. SUPPORT FOR ACTIONS INTENDED TO EDUCATE ON THE ECONOMY, ENTREPRENEURSHIP, MODERN TECHNOLOGIES, SUSTAINABILITY

Warsaw Institute of Banking – BAKCYL Programme

In 2020, despite the pandemic, the Bank kept participating in the BAKCYL Programme - a joint project of the banking sector for the financial education of children and teenagers from primary (6th-8th form) and secondary schools, run by the Warsaw Banking Institute.

Volunteer Bank employees conducted 23 online lessons on finance, which were attended by 550 students. The topics of the lessons were: "Your money", "From saving to investing" and in the first to fourth form of secondary schools, a set of topics: "Financial market – trust in business", "My finances – I follow my business acumen", "Smart investing".

In addition, as part of their cooperation, ING Bank Śląski and the Warsaw Banking Institute jointly conducted a financial knowledge quiz during the Global Money Week (23-29 March) designed for employees' children aged 13-16. As lessons and classes are now online, the Warsaw Banking Institute asked for support in organising a meeting with schoolchildren on cyber security. The lesson, which was attended by 950 participants, was conducted by an expert - Maciej Ogórkiewicz, Chief Information Security Officer.

Zwolnieni z Teorii [Theory-free]

Zwolnieni z Teorii is the largest Social Projects Contest in Poland. During the Contest, high school students organize their own social projects. In 2020, most projects were carried out on-line. As a partner in the Contest, ING Bank Śląski S.A. prepared ING Challenge for teenagers. In the first half of the year (school year 2019/2020) the challenge was about #entrepreneurship, while in the school year 2020/2021, in order to address the need to develop digital skills and to help the elderly, the challenge was linked to the #zdalnidpomocy campaign. In addition, ING Challenge participants benefited from carrying out projects under the mentoring of bank employees. 36 teams and 60 ING mentors from across Poland signed up for the ING Challenge. Moreover, to support young people with knowledge about cyber security, the Bank, together with Zwolnieni z Teorii, organised an online lesson for 380 students. It was conducted by Maciej Ogórkiewicz, Chief Information Security Officer.

CoderDojo Foundation

CoderDojo is a nationwide community of new technology enthusiasts and a place for children and teenagers to develop their technological talents (programming, modelling, graphics, 3D printing). Classes are held outside of school, often at the premises offered by companies. Participation in classes is



free of charge; communities can be joined by anyone who wants to become a CoderDojo student or mentor.

ING CoderDojo continued online classes for children (including children of ING employees) in the following groups: robotics, Minecraft, mobile applications (ING Tech Polska group). Additionally, to help employees and their children with remote learning, CoderDojo Foundation carried out eduHackers workshops on various applications to make this form of school lessons more attractive. Three workshops were held in November and December. They were attended by approximately 100 employees with their children.

Center for Citizenship Education

Entrepreneurial Youth is an educational programme in which 14-17 years old teenagers (seventh- and eighth-formers of primary school and secondary school students, including trade schools) gained knowledge of economics and entrepreneurship and participated in practical assignments. The students learned how to manage various resources, researched the market together, analysed risks and developed their own business ideas. The programme was created by the Centre for Citizenship Education. From 2017 to 2020 it was implemented in cooperation with the Bank and the ING for Children Foundation. For the 2019/2020 edition of the Programme, 90 student teams applied, 73 of which completed the full course ending with an online Final Conference in June 2020.

My Harvard Way

ING Bank Śląski S.A. continued its cooperation with the Harvard Club of Poland within the framework of the competition for junior high school, high school and university students interested in studying abroad - My Harvard Way. In 2020, the Bank promoted the contest for talented young people among its employees. On 5 June, the online My Harvard Way Awards Gala was took place. During the Gala, the winners of the 10th edition of this programme were announced.

Lesław Paga Foundation

In 2020, ING Bank Śląski S.A. participated in two Foundation projects: Young Innovators (YI) that took place from 12 September 2020 to 9 November 2020 and Academy of Capital Market Leaders (ALRK) from 6 July 2020 to 19 July 2020 - an educational project on the capital market educating modern management staff. Bank experts shared their knowledge with participants of both programmes.

Not Irresponsible

In 2020, the 8th edition of the Not Irresponsible Conference was held, with ING Bank Śląski as a supporting partner. The event was held in 3 parts online, and on 27 October, Brunon Bartkiewicz - President of the Management Board of ING Bank Śląski - took part in the Warsaw Oxford-style debate "Social inequalities drive the world forward". This year, the main topic of the meetings was JEALOUSY.

NOSPR AI

The Polish National Radio Symphony Orchestra in Katowice (NOSPR) in cooperation with IBM, ING Bank Śląski, Fujitsu Technology Solutions, the Katowice City Hall, and several high schools in Katowice announced the implementation of the NOSPR AI virtual chatbot. This tool enables Internet users to have a live conversation with artificial intelligence about classical music. The activation of NOSPR AI was



preceded by quality tests conducted by IBM and NOSPR project teams. In the initial training, 8860 questions were collected in less than 3 weeks. ING Bank Śląski employees asked nearly 600 questions. On the platform, you can ask questions orally or in writing, while listening to the interpretation of "The Firebird" by Igor Stravinsky and "Carnival of the Animals" by Camille Saint-Saëns performed by NOSPR in Katowice.

Responsible Business Forum

In 2020, ING Bank Śląski continued its partnership in the Responsible Business Forum as an institution that is committed to social responsibility and sustainability. Joanna Erdman, Vice-President of the Management Board of ING Bank Śląski, responsible, inter alia, for the implementation of the Sustainability Strategy, joined the Management Board of the Responsible Business Forum.

As part of its cooperation, ING Bank Śląski took part in the biggest CSR event in Poland - the 8th CSR Fair, this time organised online. Participation in this event was an opportunity to learn about the latest best practices and CSR initiatives, and to observe responsible business and sustainability trends. In September, Joanna Warmuz, Sustainability and CSR expert, was a speaker at a webinar "How to create and update a CSR strategy", organised by the Responsible Business Forum for partner companies. 60 companies - CSR leaders from all over Poland are strategic partners of the Responsible Business Forum.

Global Compact Network Poland

As part of its cooperation with the UN Global Compact in 2020, ING Bank Śląski was a partner of the programme "Standard of Ethics in Poland - Equal Business Opportunities" and "Sustainable Cities" (Climate Positive in 2021), which is intended to improve the quality of life in cities and to minimise the negative environmental footprint. In the "Sustainable cities" programme, UNGC became a partner of the "Eight myths about the circular economy" report, prepared and published by a team of ING Bank Śląski economists. In September, the bank's representative - Leszek Kąsek, senior economist from the Macroeconomic Research Bureau, participated in the Steering Committee meeting and presented the conclusions of the "Eight myths about the circular economy" report. The said report initiated a discussion about environmental activities and best practices in various manufacturing companies in Poland, represented by sustainability experts.

As part of the "Ethics Standard in Poland - Equal Opportunities in Business" programme, representatives of our bank were members of the Steering Committee and a Task Force. At the meetings the best practices as regards ensuring equal opportunities in organisations were presented. In addition, the Bank participated in the WEPs Gender Gap Analysis Tool in a part concerning gender equality management. Representatives of the Bank took the floor at panel discussions organised by the UN Global Compact and participated virtually in the United Nations General Assembly.



3. EDUCATION AND SUPPORT FOR CHILDREN AND TEENAGERS

ING Voluntary Services Programme / Good Idea

As part of our ING Voluntary Services Programme, the Bank encourages employees to be active in the fields of financial education and entrepreneurship and in local communities. The formula of the voluntary services programme is open and everyone can get involved the way they like. Our Bank ensures for every employee the option of devoting 8 hours of work per year to voluntary activities. The ING volunteers closely cooperate with ING for Children Foundation.

As part of the Good Idea contest, the ING for Children Foundation granted funding to 74 projects for local communities, associations, foundations and schools, for the total amount of PLN 416,945. We did not manage to implement all projects in 2020 due to pandemic-related constraints. When face-to-face meetings with children were not possible any longer, ING volunteers met them online. E-volunteering included individual tutoring and thematic meetings for groups. For example, the children aided by volunteers, learned how to cook and participated in environmental competitions. In total, volunteers conducted various activities for 1,822 children in 2020. In January, July and August, the foundation organised training courses for volunteers, which were attended by 52 ING employees. These trainings concerned, among others, working with children online.

Charity collections

Following the long-standing tradition of social initiatives, employees engaged in charity fundraisers for children. In September, they collected school supplies - Orange Schoolbag, and in December, as part of the Letter to St. Nicholas campaign, the employees prepared Christmas boxes. In December, for the second time, employees could donate unused points collected in the cafeteria plan to the ING for Children Foundation. 489 employees of the bank and companies serviced by the bank availed themselves of that possibility, which gave the amount of PLN 9,404.30. The Foundation will spend these funds for attractions for children participating in the Smile Camps in 2021.

Team of ING runners

In 2020 ING Bank Śląski S.A. once again worked with the organisers of the Run Warsaw event, taking on the role of General Partner of the Virtual Run Warsaw and Virtual Marching and Cheering events. 744 runners and 2218 marching employees with their families ran (10 km) and marched (5 km) in their chosen locations. As always, they donated the proceeds from their activity to the ING for Children Foundation. This time the donation totalled PLN 185,300. The money will be earmarked in 2021 for the activities of the ING for Children Foundation.

ING for Children Foundation

ING for Children Foundation pursues the social mission of ING by supporting development, education and self-reliance of children and youth.

Addressing the social impact of the COVID-19 pandemic

When most things are done remotely, educating, providing therapy for children with various disabilities, supporting those who are not adequately cared for at home, has become very difficult. Therefore, in spring 2020, the ING for Children Foundation donated 21 laptops and 11 printers, received from ING Bank



Śląski, as well as PLN 330,000 to be allocated primarily for the purchase of computers, but also for the work of psychologists. This aid was handed over to 51 schools and NGOs, allowing children to participate in online lessons and receive psychological support.

Orange Power

In 2020, the ING for Children Foundation, together with the Orange Power Ambassadors, organised a sporting event, presenting various sports and offering the participants the opportunity to try their hand. The Olympic edition of the programme took place to a large extent remotely through competitions, joint training with athletes or videos encouraging people to be active. Programme in this formula was joined by 225 students from 22 institutions which received sports equipment donated by the foundation.

Smile Camps

Before the pandemic, in summer and early autumn, the foundation organised in total 10 Smile Camps for 391 people at the foundation's centre in Wisła. The goal of the camps is to provide recreation, let the children see new places, but also to help them develop their social skills. Children come to Wisła in organised groups, with their teachers and mentors, who implement an educational or therapeutic programme. Each camp is adapted to the needs of each particular group.

Art and literature

In June, the ING for Children Foundation and the ING Polish Art Foundation announced an art competition entitled CORONTINE, in which children were asked to depict their everyday life during a pandemic or their dreams of the future. A total of 207 artworks prepared in various techniques were submitted. These works document exceptional times and show how children experienced the pandemic and what mattered to them during quarantine.

The ING for Children Foundation also encouraged children to read by donating a total of 3,003 copies of the books "Alien", "Lucjan, the Lion One of Its Kind" and "Snowman in the Fridge" (published by the ING Polish Art Foundation) to libraries, schools and various organisations.

4. PROMOTION OF POLISH MODERN ART AND EDUCATION IN THAT REGARD.

ING Polish Art Foundation

The ING Polish Art Foundation was established to support Polish artists and showcase current phenomena in art. The foundation builds a collection of contemporary art and carries out artistic and educational projects. In 2020, the year of its 20th anniversary, the foundation, like other cultural institutions, carried out its activities mainly online. It has adapted its programme to the new conditions. Bearing in mind the need to support artists in this difficult year, the foundation took particular care in selecting works for the collection. In 2020, 23 new art works of 9 artists were added to the art collection.

Exhibitions

At the beginning of 2020, there was a jubilee exhibition of the foundation's collection at the Silesian Museum. It was called "Spirit of Nature and Other Fairy Tales". In January and February 2020, some auxiliary events took place, including guided tours with the artists, curator Marek Pokorny and Kamila



Bondar - President of the Board. Also, a discussion on "How excellent new art can be" was held. As part of the programme of loans of works from the collection, works were loaned for the following exhibitions - *Eat the Museum* in Kunst(Zeug)Haus in Rapperswil, Switzerland, *Tropical Sun Dream*. Witkacy and Zakopane at the Tatra Museum in Zakopane, and the Warsaw Under Construction Festival organised by the Museum of Modern Art in Warsaw.

Foundation Award

During Warsaw Gallery Weekend 2020, the Foundation Award was granted for the fourth time. In 2020, ING Polish Art Foundation Grand Prix went to Hanna Krzysztofiak for her exhibition *Napoleonka or Death* at the Polana Institute. The jury selected *The Tempest* (2020) and *Napoleonka* (2020) to the foundation collection. A Special Award went to Kamil Pierwszy running the artist-run-space: *The Heart of Man*.

Artist: The Professional

In 2020, the Artist-Professional project, addressed to students and novice artists, took place for the fourth time. The aim of the project is to prepare students for the difficult moment of graduating from university and starting a professional career. Due to the pandemic-related restrictions, the project was moved online. 1,280 participants took part in the online classes and over 230 people benefited from individual portfolio consultations. Recordings of the classes were viewed by several thousand people. The classes were attended not only by students from most Polish cities, but also those studying in Glasgow, Vilnius, Paris, London, Brussels, Amsterdam, Frankfurt, Bratislava and Opava. All classes were interpreted live into sign language, with 6 artists with hearing loss availing themselves of the interpretation.

Publications

In 2020, the Foundation handled the promotion and distribution of two publications released at the end of 2019, namely *Guide to Collecting Modern Art 2*, and an album summarising 20 years of the ING Polish Art Foundation collection. The Foundation also accomplished the first edition of the books distribution programme for *Snowman in the Fridge*, which, together with lesson plans, were distributed to 1,000 schools, libraries and community centres. This programme was carried out jointly with the ING for Children Foundation.

Cooperation with the Zachęta National Gallery of Art

Zachęta National Gallery of Art has been a partner of the Foundation almost since its inception. The many-year cooperation with Zachęta is based on mutual help and support. Zachęta backs the Foundation with its know-how and experience, and the Foundation makes donations to purchase works for the Zachęta collection. In 2020, the Foundation donated PLN 43,000 to purchase works by Dominika Olszowy, Zuzanna Golińska and Alicja Bielawska to the collection of the Zachęta National Gallery of Art.

The closest audience - ING employees and customers

As part of the Socialite programme in February 2020, the Foundation organised a meeting with the artist Stach Szumski, whose works were added to the collection. In September, three trips were organised for our employees to galleries as part of the Warsaw Gallery Weekend event. In December,



the Foundation launched two cycles of online classes: a *Lunch Course in Art History* and a series of Saturday workshops for children from the studios of artists from the Foundation's collection.

Information about the operations of the ING for Children Foundation and ING Polish Art Foundation is available in the *Management Board Report on Operations of ING Bank Śląski S.A. Group for 2020, including the Report on Operations of ING Bank Śląski S.A.* Additionally, the ING for Children Foundation and ING Polish Art Foundation publish all information on their websites. Information about current events is published on Facebook profiles of both Foundations which are open to the public, on the intranet and in *Baśka* magazine. It is also published as press releases.

Charitable donations

In 2020, ING Bank Śląski S.A. made financial and in-kind charity donations. The Bank made 49 financial charitable donations, 16 of which were directly related to combating the coronavirus pandemic as part of additional aid directed to medical services. The donations were made to hospitals across Poland for the purchase of medical supplies and equipment. ING Bank Śląski also made 2 donations to employees fighting cancer.

Financial and in-kind charity donations were granted pursuant to the *ING Bank Śląski S.A. Donation Policy*; the Policy sets out the purposes to be supported by the Bank donations, in selected community investment areas:

- 1) operations centred around children and youth, including holidays for children and youth,
- 2) science, higher education, school system, education and schooling (including in particular financial education),
- 3) health protection and disease prevention,
- 4) financial assistance in special circumstances, where an employee or his/her family member (members) suffered damage.

Other donations included donations for actions in the field of financial education and community involvement of teenagers to the Theory-free Foundation [Zwolnieni z Teorii], to the Warsaw Banking Institute for the BAKCYL programme, to the CoderDojo Foundation for the development of ING CoderDojo (online activities). In the area of health care, additional donations were awarded to foundations which for years have been engaged in socially valuable activity to improve health, e.g. to the Professor Zbigniew Religa Foundation for the Development of Cardiac Surgery in Zabrze and the Polish Foundation of Gastroenterology.

ING Bank Śląski S.A. continued to support regional and local charities, inter alia, the Doctor Piotr Janaszek Foundation PASS IT ON, the Pomeranian Hospice Foundation for Children, the "New Home" Children's Home in Przybysławice, the "Help Them" Foundation for Children with Cancer.

In 2020, the bank also made in-kind donations in the form of decommissioned IT equipment (in good technical condition) and office furniture, mainly related to the remote learning needs of children and teenagers at home. The IT equipment donated to foundations, associations and care institutions was worth PLN 174,680.37.

In-kind donations were made following the *Procedure for the sale/ donation/ reprocessing of assets at ING Bank Śląski S.A.* The in-kind donations were mostly received by charitable organisations, schools, care institutions and the ING for Children Foundation.



SPONSORSHIP

In 2020, ING Bank Śląski S.A. continued to be involved in sponsorship activities targeted at entrepreneurs and young people, green and electro mobility activities as well as the activities for SME and mid-corporate owners and managers. They were designed to empower people to stay a step ahead in life and in business.

The most important sponsored events were:

- 1) European Economic Congress in Katowice,
- 2) European Tech & Start-Up Days in Katowice,
- 3) Open Eyes Economy in Krakow, and
- 4) Run Warsaw event,
- 5) 75-anniversary of the Silesian University of Technology.

As the Main Sponsor of the online broadcasting, ING Bank Śląski S.A. supported the European Economic Congress in Katowice and the European Tech & Startup Days. These were one of the largest business meetings in Central Europe. This year, due to the pandemic, the meetings were held in two rounds (in May online only, and in September it was held in a hybrid formula). ING experts shared their knowledge and experience by participating in the discussion panels.

Once again ING Bank Śląski sponsored the Open Eyes Economy Summit in Krakow - the International Congress of the Economy of Values. The main topic was sustainability and the approach to climate problems. This time all the lectures and debates were held online. Also, the exhibitors made virtual stands and had online chats with event participants. OEES became the largest remote event in Poland. It was attended by as many as 3000 people from 27 countries, of which 160 were speakers, the experts from ING Bank Śląski included.

In this very special pandemic year 2020, ING Bank Śląski S.A. once again worked with the organisers of the Run Warsaw event, taking on the role of General Partner of the Virtual Run Warsaw and Virtual Marching and Cheering events. 2,962 employees and their family members ran the distances of 10 kilometres (for runners) or 5 kilometres (for marchers) in locations of their choice. The run through the streets of Warsaw was symbolic and our employees did not take part in it.

The Bank took on a role of the platinum partner in the celebrations of the 75th anniversary of the Silesian University of Technology. By doing so, the Bank had the opportunity to widely promote its image in the academic community in the Silesian region.



Summary of the assessment

ING Bank Śląski S.A. conducted community service and charity activities in the top priority areas, as per the Sustainability Strategy of ING Bank Śląski S.A. for 2020-2022. A very important part of the activities was addressing the social impact of the COVID-19 pandemic. ING Bank Śląski donated a total of PLN 6,627,646 for this purpose (including PLN 4 million of assistance to medical services in the first wave of the pandemic, PLN 1 million in the second wave of the pandemic and the amount of PLN 1,627,646 donated to beneficiaries by the ING for Children Foundation).

The Bank also supported employee initiatives during the pandemic, including e-volunteering, charity collections, and engaged as a community partner in nation-wide and local projects.

The bank has *ING Bank Śląski S.A. Donations Policy* which applies to all charitable financial donations. Whereas the *Procedure for the sale/ donation/ reprocessing of assets of ING Bank Śląski S.A.* regulates the in-kind donations. These regulations ensure a process-oriented approach to donations and their effective use within charitable and social activities.

The Bank communicated its charitable actions in a transparent manner by publishing information on the current events and annual summaries in the annual report and the Integrated Report of ING Bank Śląski S.A. Multiple communication tools were used to provide internal and external stakeholders with information in an accessible form.

The above information allows us to conclude that ING Bank Śląski S.A.'s charitable and social activities policy was conducted in a rational manner keeping in mind social needs, especially the rapid and efficient response to the COVID-19 pandemic situation in 2020.

The Supervisory Board appreciates the awards and special mentions received by the Bank in the area of CSR and sustainability.

ING Bank Śląski was top ranked (ex equo with BNP Paribas Bank Polska) in the overall Ranking of Responsible Companies 2020, obtaining the maximum score, and was top ranked (ex equo with BNP Paribas Bank Polska) in the banking, financial and insurance sector category.

Once again the Bank received the 2020 Golden CSR Leaf from the POLITYKA magazine. The Bank also got an honourable mention for its involvement in actions for climate in the area of electromobility. The awards have been granted by POLITYKA for 9 years, and ING has been on their list since the first edition of their survey.

15 CSR best practices of the Bank were included in the Responsible Business Forum report. The "Responsible Business in Poland 2019. Best practices" report is the largest CSR review in Poland, with a record number of responsible business activities.



The Bank was honoured with the title of the Super Ethical Company 2019, awarded by the editors of Puls Biznesu. For the third time, the Bank was among the companies awarded for activities carried out to build and strengthen the ethics and social responsibility based organisational culture.

ING Bank Śląski received the Golden Shield - the main prize awarded by the jury of the "17 Goals" competition during the 5th edition of the Responsible Film Festival. The event is organised by the Res Severa CSR Foundation.

The Bank operates a transparent and effective information policy; details of social, charitable and sponsorship activities launched by the Bank are published in the Management Board's annual report. Thus, the Bank satisfies recommendation I.R.2 of the Code of Best Practice for WSE Listed Companies.

