



“Our Responsibility”

Sustainability Strategy of
ING Bank Śląski



Sustainability Strategy of ING Bank Śląski "Our Responsibility"



Global challenges

- Debt and unsuccessful financial decisions
- Barriers to entrepreneurship development

▪ World inequalities and discrimination

▪ World inequalities and discrimination

Our strategy



#ING for entrepreneurship



#ING for equal opportunities



#ING for climate

Local change

- A better financial future for our clients
- Facilitation in establishing a company

- Inclusive and diverse workplace
- Increased availability of financial services for everyone

- Sustainable investments financed
- Smaller ecological footprint, better chance of climate protection

Sustainability Strategy “Our Responsibility”

The future starts today. The decisions and actions we take today determine what the world will look like and what the reality of the next generations will be like in the future. **We want to have a positive impact and use it for a good cause for the common good.** People have always been, and continue to be, in the centre of our actions, and now we also focus on challenges related to the **climate crisis.**

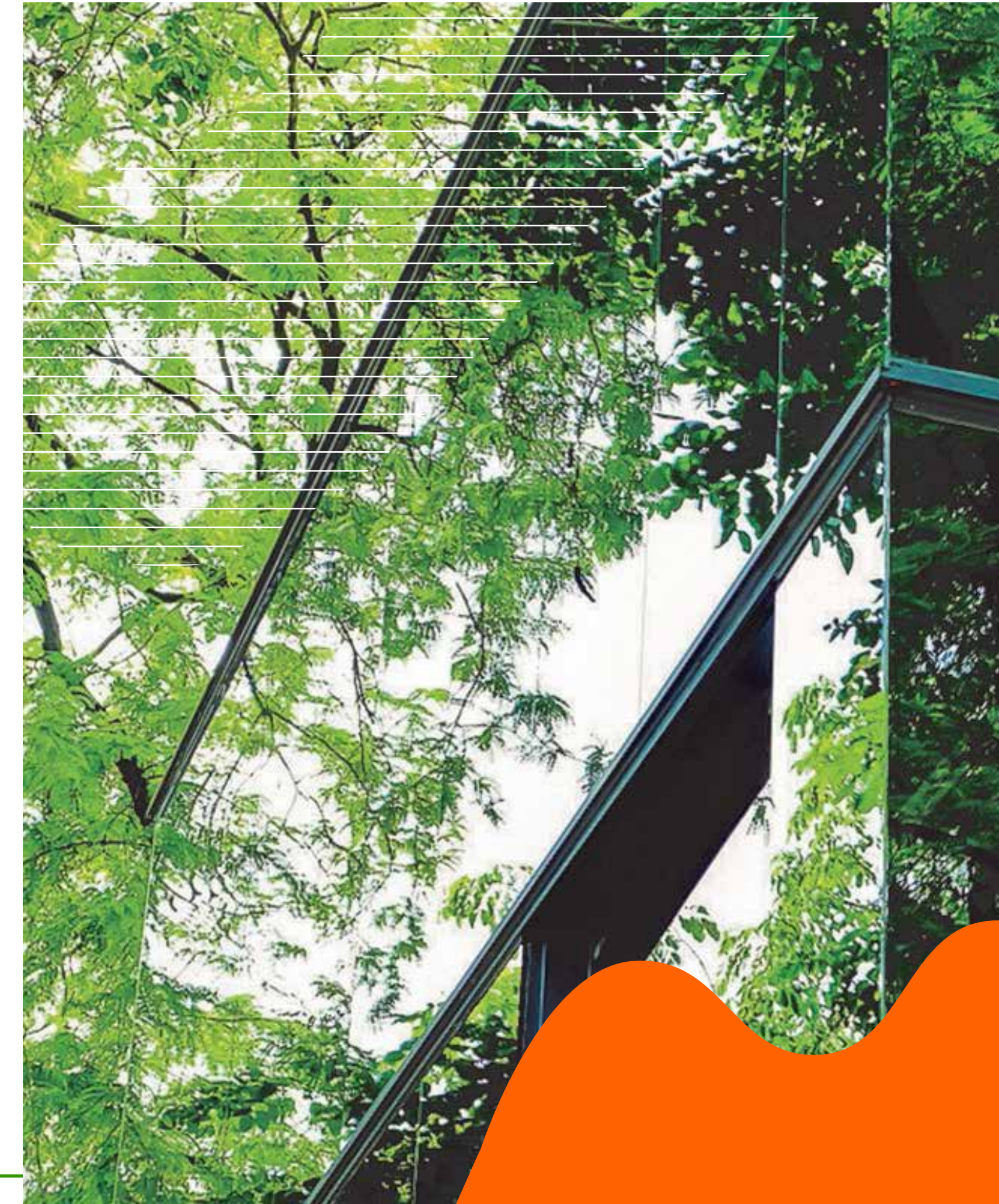
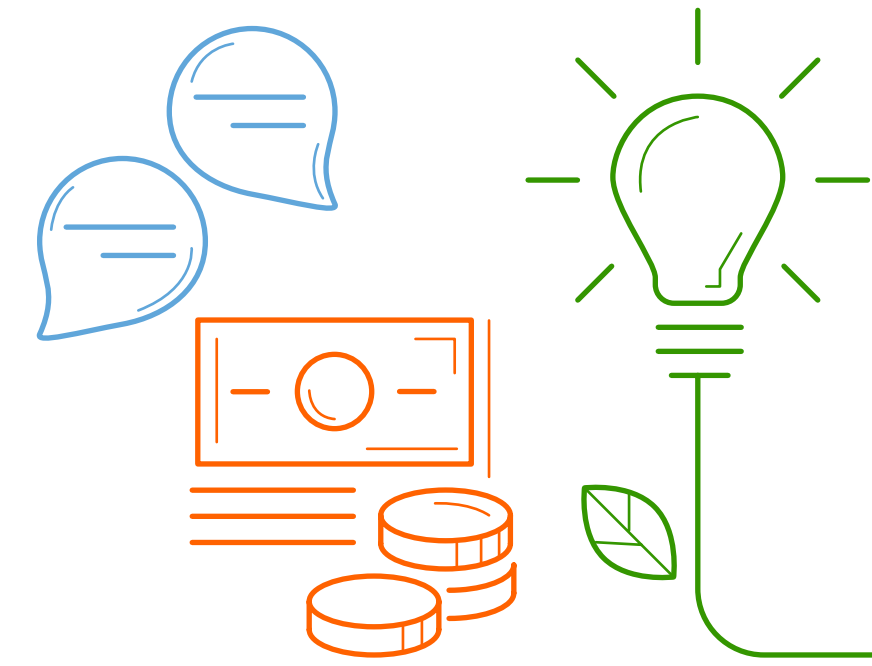
We know that **together** we can do a lot of good for the environment. **We cannot let climate changes to have a negative impact on the lives of future generations.** We can take small and big steps to change habits, use natural resources in a more effective way, develop the technology and innovations to protect our planet.

We empower people to stay a step ahead in life and in business. **We want to be a partner for our clients so that they take the right financial decisions during important milestones in their lives.** Support “everyday entrepreneurship”, or resourcefulness, growth potential and living with passion. We want to share our knowledge and inspire people so that they get ready to face future challenges as well as possible. **At the same time we are a bank that is open to everyone.**

We include our employees in our activities. We are like one big **orange family** in which we support one another, inspire one another and take care of one another. We share knowledge and help others succeed. **We are involved and we implement our ideas.**

We have put all our goals in a single document that is important to us – the **Sustainability Strategy of ING Bank Śląski.** The priorities of our shared responsibility are as follows:

- #ING for entrepreneurship
- #ING for equal opportunities
- #ING for climate



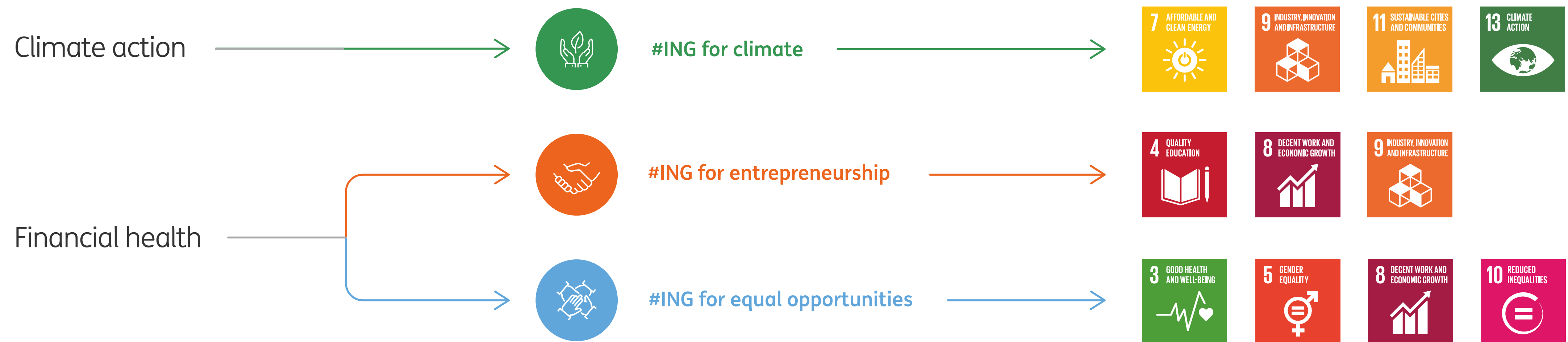
READ MORE AT INTEGRATED ANNUAL REPORT

The ING Bank Śląski strategy is part of the ING Group Strategy. The goals of ING Bank Śląski strategy also help in implementation **UN Sustainable Development Goals (SDGs)**.

ING Group

ING Bank Śląski

UN Sustainable Development Goals



The activities taken by ING Bank Śląski are aligned with the **Principles for Responsible Banking**, which were signed by ING Group in September 2019.

PRINCIPLE 1: ALIGNMENT	PRINCIPLE 2: IMPACT & TARGET SETTING	PRINCIPLE 3: CLIENTS & CUSTOMERS
PRINCIPLE 4: STAKEHOLDERS	PRINCIPLE 5: GOVERNANCE & CULTURE	PRINCIPLE 6: TRANSPARENCY & ACCOUNTABILITY

The activities taken by ING Bank Śląski also fit into with the goals of the **European Green Deal**.

Sustainability Strategy – Our Priorities

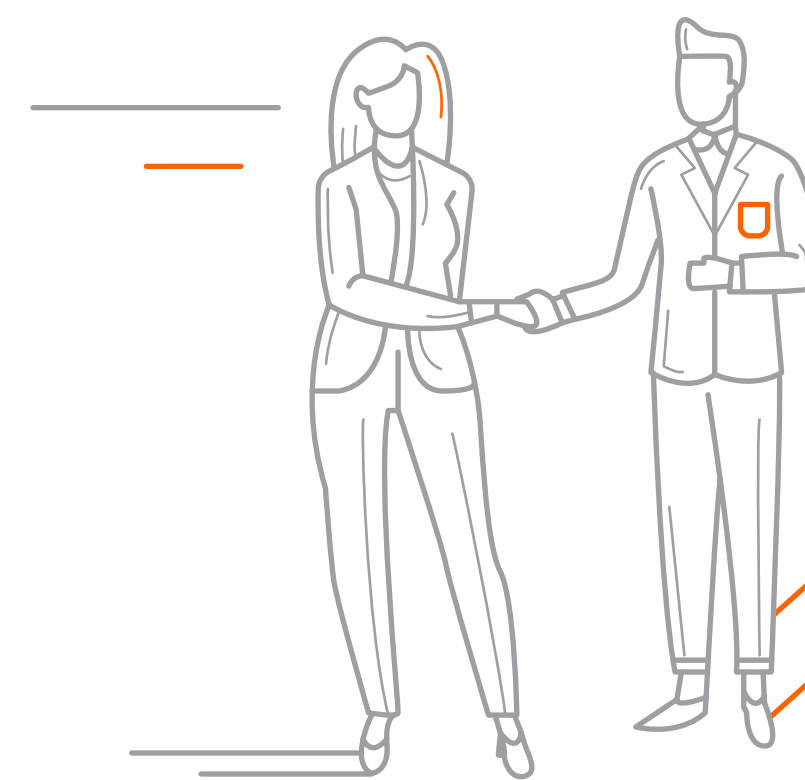


#ING for the enterprising

It is our responsibility to support smart financial decisions.

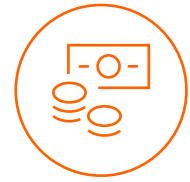
We believe that it is worthwhile to do things in life that you enjoy, that you are good at and that really give you satisfaction. It is also important to be passionate, to be yourself and to believe in yourself. We really appreciate those traits and want to support them. Being enterprising for us means being resourceful, taking advantage of opportunities and developing continuously. It is about the ability to take responsible decisions that are important for your lives. It is about the ability to understand the consequences of your decisions. It is also the way to entrepreneurship, the ability to run your own business successfully, be it a small business or a large one. This is such an important trait for achieving competitive edge.

As part of our undertakings, we also talk about savings – we encourage people to think about their pensions and smart savings. However, we also realise that money can be a source of stress – that is why we have solutions for clients who are in financial hardship. We are with our clients during important milestones of their lives – we want to support them when they take the right financial decisions.





#ING for the enterprising in 2020



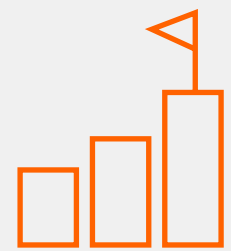
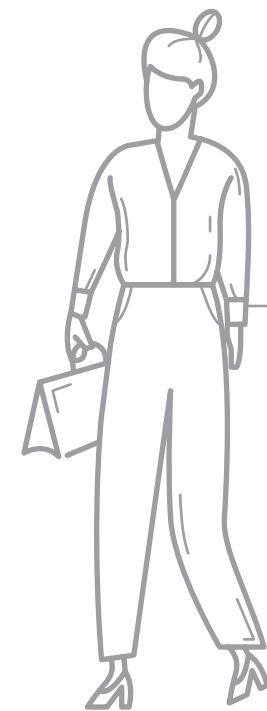
We support our clients and employees in the management of their finances and planning their financial future.



We support entrepreneurs as they set up and develop their businesses.



We share our financial knowledge with young people



Participants of the Zwolnieni z Teorii Olympics implement the **ING Challenge: Entrepreneurship**

The ING Polish Art Foundation is organizing the Professional Artist Programm for the

4th

time

6 000

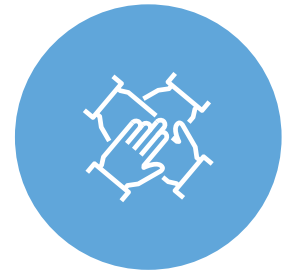
companies set up with ING in 2020

10 000

companies with active accounting with ING



Sustainability Strategy – Our Priorities

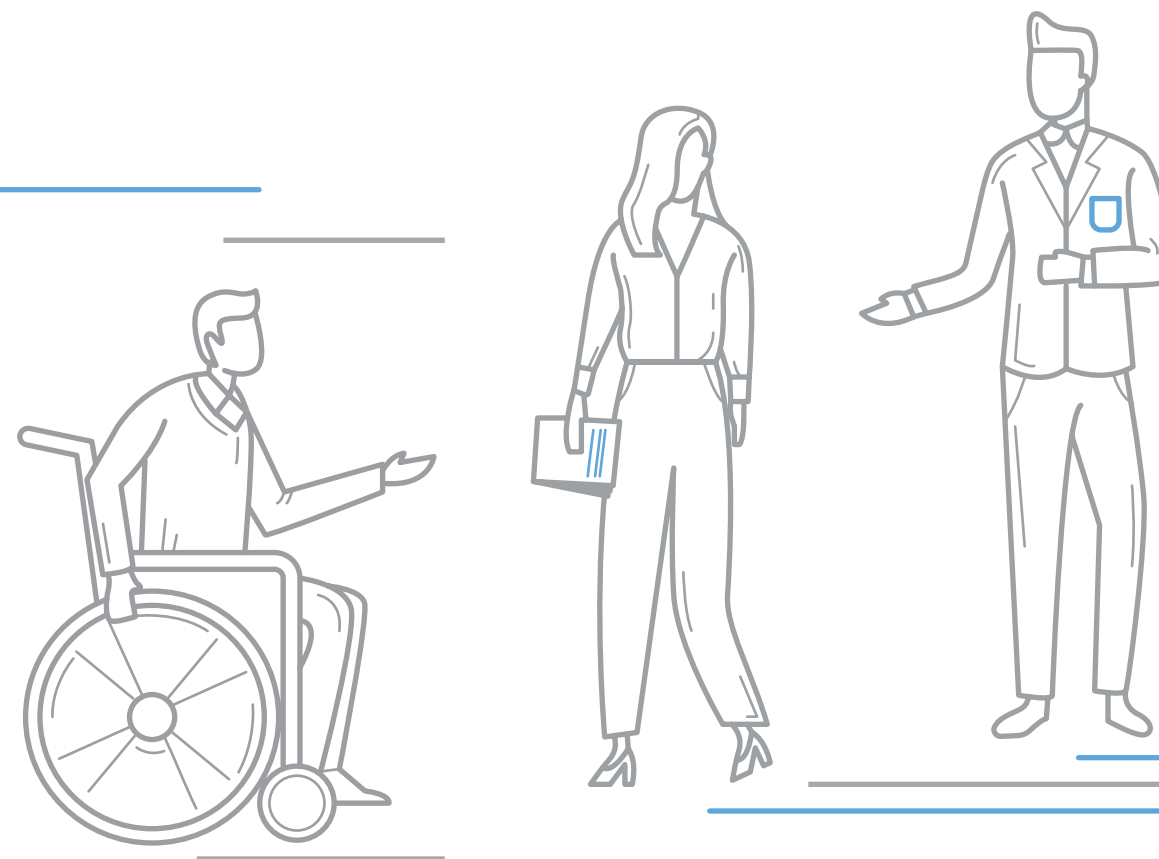


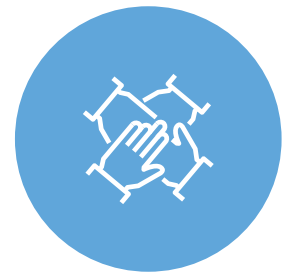
#ING for equal opportunities

It is our responsibility to build openness and eliminate barriers.

We all are very different and have different needs. Those differences are a source of strength, growth potential and values that are worth using. That is why it is very important for us that every one has equal opportunity to take advantage of our services. In the most convenient way for them. Without any barriers, with openness and kindness. With respect which means listening to people's needs, communicating in a manner that every one understands and wants to share their experience. This is why we think it is so important to develop continuously and listen to what you are telling us. But we also think it is important to promote healthy and active lifestyle where you have time for work at our bank and time for things we enjoy after work.

We, at ING, want to treat everyone with dignity and respect – we do not tolerate any inappropriate behaviours in employment relationship. We want to make sure that each person who works at our bank feels a part of the team and is accepted for who they are, regardless of their sex, age or origin. This is the essence of our approach to diversity and inclusion.





#ING or equal opportunities in 2020



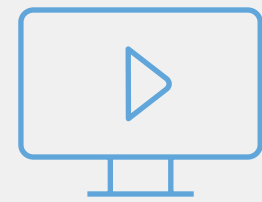
We strive to ensure full availability of our products and services. We pay attention to the needs of all clients as we offer our services and solutions. Safety is our priority.



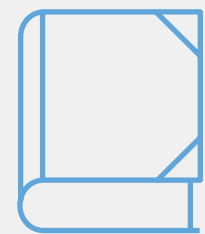
We change the social perception of people with disabilities. We encourage their inclusion in social- and professional life.



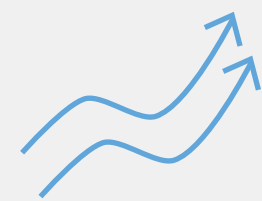
We create equal opportunities as an employer. We care about the development of our employees and their well-being every day.



We publish a series of **instructional videos for the deaf people** at www.ing.pl



We provide a **beginner's guide to electronic and mobile banking** at www.ing.pl



We participate in the **D&I Rating**

Over

500

employees will benefit from research in the oncological prevention program



Sustainability Strategy – Our Priorities



#ING for climate

It is our responsibility to combat climate crisis.

We have started to live on borrowed time when it comes to climate. We are aware of our influence on climate and natural environment. We also know what social impact we have to change attitudes and what responsibility we have in that respect. We believe that together we can make a real difference. We feel negative changes in climate. We fear droughts and scorching heat. And sometimes we simply miss the snow and the winter. We want our children and the future generation to have clean air, fresh fruit and vegetables, energy to heat their homes and beautiful nature that makes us happy.

We do not have time. We know that the changes in our approach to the environment are necessary and inevitable. We started to implement them in our own backyard and we encourage everyone to do the same. Climate changes already shape major changes in the social and economic life. They create risks but they also create enormous opportunities. It is our duty to build the awareness of those changes, their consequences in a mid- and long-term horizon, and to shape our presence in those changes accordingly.





#ING for climate in 2020



We implement projects in an effort to protect our natural environment.



We share our knowledge of sustainable growth, circular economy, and climate changes in Poland.



We reduce our environmental footprint.



We will issue a report on the circular economy

Our car fleet will be at least

50%

ecological by the end of 2020

We will reduce the carbon footprint by

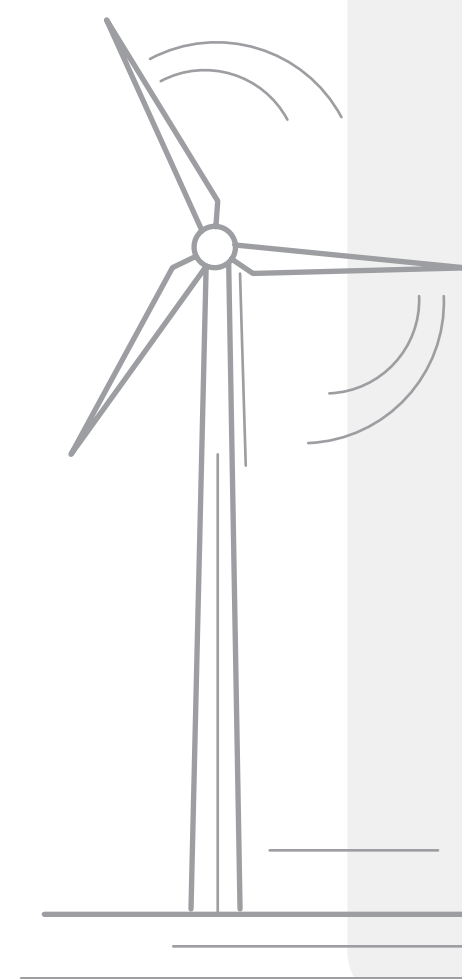
84%

and the water footprint by 20% compared to 2014

We will implement at least

4

sustainable investments





Our goals and 2020 success measures



#ING for the enterprising

#ING for the enterprising (1/2)



Goals

2020 Success Measures

1. We support our clients and employees in the management of their finances and planning their financial future

1.1. We support daily financial management by promoting the useful application My ING, which helps in spending analysis, budget planning and reminds you of upcoming payments.

- At least 2 outdoor campaign
- Cyclical Direct Marketing to clients

1.2. We encourage to consciously save, also for retirement.

- At least 1 outdoor campaign
- Cyclical Direct Marketing to clients
- Conference on saving for retirement
- Introduction of a new IKZE in 2020 based on investment funds (in cooperation with NN IP TFI).

1.3. We encourage clients to borrow money consciously and help clients who find themselves in financial difficulties.

- A year-round promotion of prescored loans (calculated on the basis of clients' financial capabilities) at Moje ING.
- Implementation of one early collection project to support people in financial hardship.

1.4. We promote financial awareness among our employees in the areas of: household budget management, savings, insurance, pensions and taxes.

- Number of employees who took advantage of the new group savings offer.
- Conferences, webinars and thematic brochures to increase financial awareness among employees.

1.5. We promote financial awareness among our employees – development of competences in personal finance management: new group insurance offer, household budget, pension, savings and taxes.

- Number of employees who took advantage of the new group savings offer.
- Internal communication, conferences, webinars and thematic brochures to increase financial awareness among employees.

#ING for the enterprising (2/2)



Goals

2. We support entrepreneurs as they set up and develop their businesses

2.1. We assist entrepreneurs in starting a business and support them in carrying out useful solutions for banking. We help in developing business by offering various financial solutions (leasing, loans, investment loans).

2.2. We collaborate with start-ups whose business is aligned with the sustainability strategy (entrepreneurship, availability of products and services, ecology).

3. We share our financial knowledge with young people

3.1. We carry out programmes on financial education, entrepreneurship and new technologies addressed to children and teenagers. We encourage the children of our staff members to take part in our programmes.

- Zwolnieni z Teorii, Road to Harvard, Entrepreneurial Youth, L. Paga Foundation, ING CoderDojo, AI Academy, and Global Money Week
- Volunteering activities on financial education with the support of the ING for Children Foundation,
- Professional Artist Programme of the ING Polish Art Foundation.

2020 Success Measures

- At least 1 external campaign
 - ESD / EKG conferences
 - Implementing a new solution – adding accounting to the process of company set-up with ING (the CEIDG process, or the Central Registration and Information on Business)
 - 6,000 companies set up with ING in 2020
 - 10,000 companies with active accounting with ING
-
- At least 2 meetings with start-ups whose business is aligned with the sustainability strategy throughout the year.
 - Participation in at least 2 external events/ conferences addressed to startups.
 - At least three pilot programmes of solutions for startups whose business is aligned with the sustainability strategy.
 - The quality will be measured based on feedback from the participants.

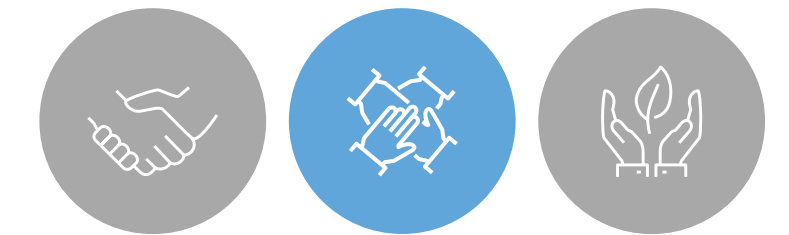
- Implementation of at least 4 educational programmes with partners.
- At least 28 volunteering activities on financial education.



#ING for equal opportunities



#ING for equal opportunities (1/2)



Goals	2020 Success Measures
1. We strive to ensure full availability of our products and services. We pay attention to the needs of all clients as we offer our services and solutions. Safety is our priority.	
1.1. We are accessible for clients in all bank's customer service channels. We change our website to make it accessible for everyone.	Implementing the components of the new website in line with the WCAG rules.
1.3. We promote the Migam application for sign language and communication solutions addressed to deaf people which were developed during the CX Day competition.	Integrating a section for hard-of-hearing people into www.ing.pl
1.4. We educate people to ensure cybersecurity. We warn people about dangerous practices (such as swindling).	A webinar on cybersecurity.
1.5. We support clients as they take their first steps in online- and mobile banking.	Publishing and promoting a manual for beginners.
2. We change the social perception of people with disabilities. We encourage their inclusion in social- and professional life.	
2.1. Together with the ING for Children Foundation, we implement a programme that promotes sport activities for children with disabilities.	Implementation of the Orange Power programme.
2.2. We are in dialogue on overcoming barriers, diversity and inclusion. We share experience, look for inspirations, educate others but also learn ourselves.	We organise a conference on the International Day of Tolerance.

#ING for equal opportunities (2/2)



Goals

2020 Success Measures

3. We create equal opportunities as an employer. We care about the development of our employees and their well-being every day.

3.1. We promote diversity and an inclusive style of work.

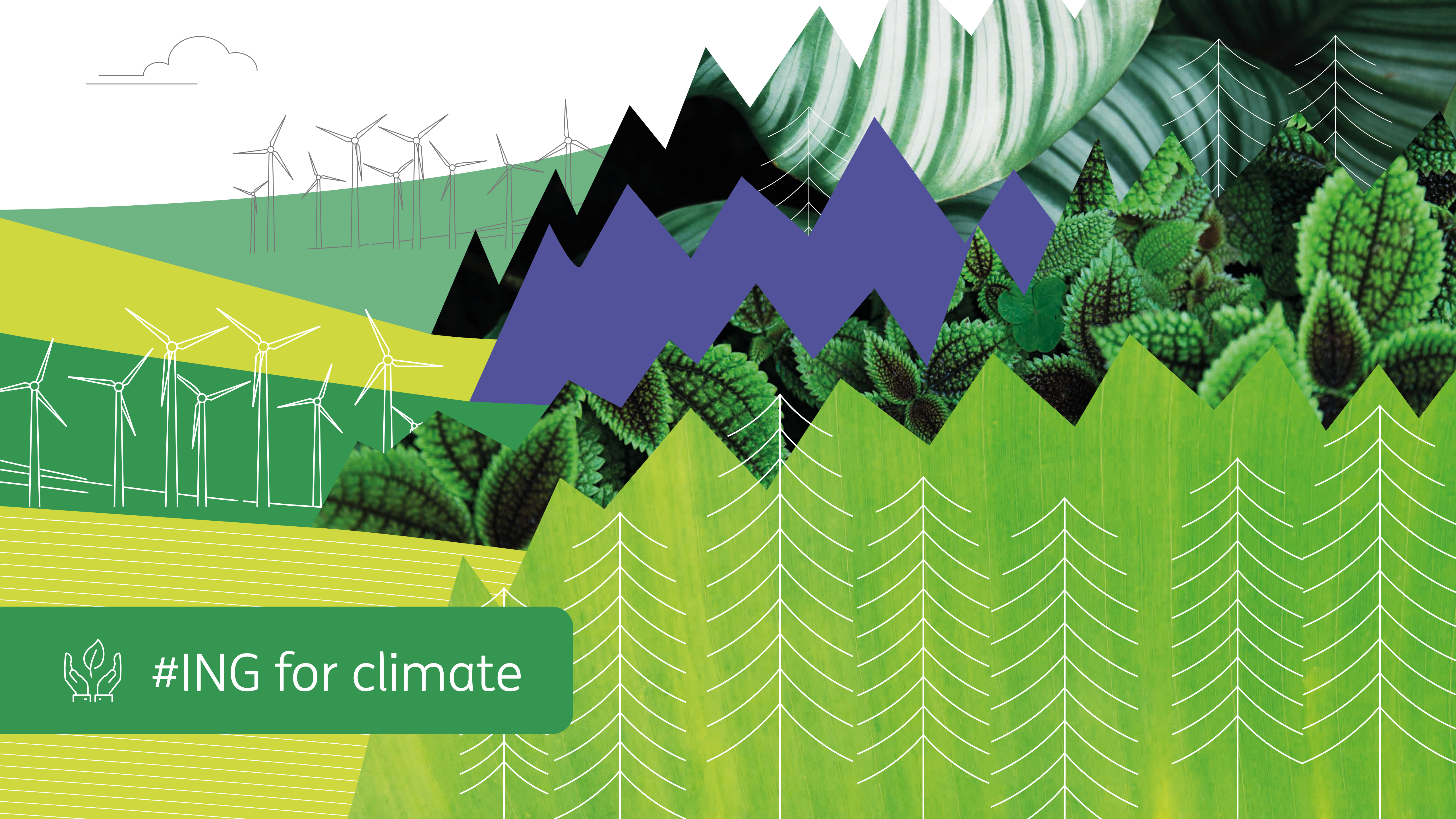
- Diversity and Inclusion Week
- Diverse at ING – a programme to support managers on managing diverse teams
- Participating in the second edition of D&I Rating
- We share our practices during external conferences

- The number of employees taking part in the Diversity and Inclusion Week.
- The number of managers taking part in dedicated workshops/ training courses.
- Feedback from D&I Rating.

3.2. We promote healthy lifestyle and take care of the health of our employees.

- Energy – creating a more friendly workplace
- Health – development of prevention programmes; adapting office space to incorporate ergonomics into workplace
- Activity: Sports events:
 - Run Warsaw, Beach Volleyball Tournament, Soccer Tournament
 - A fitness app – changing kilometers to help (charitable goal)

- 2nd part of the guide on flexible work time – Remote work in the organisation.
- The number of employees who take advantage of the cancer prevention tests (including the new initiative: genetic testing).
- The number of employees taking part in the “Keep Your Spine Healthy” campaign.
- The number of employees taking part in our sports events.



#ING for climate

#ING for climate (1/2)



Goals	2020 Success Measures
1. We implement projects in an effort to protect our natural environment	
<p>1.1. We support electromobility and sharing economy in selected large cities (we continue to develop the Voom application, cooperation with Tauron, Innogy and Blinkee).</p>	<ul style="list-style-type: none"> Capital investment in Voom and joint promotion of MaaS (mobility as a Service). Conclusion of a contract with ING for business trips and obtaining similar cooperation from 3-4 business partners for Voom.
<p>1.2. We offer ECO products in all business segments.</p>	<p>Sample solutions for all business lines.</p>
<p>1.3. We finance sustainable transactions.</p>	<p>At least 4 transactions.</p>
<p>1.4. We want to be a step ahead when it comes to looking for and implementing non-standard environmental projects.</p>	<p>At least one project implemented together with a client to rehabilitate industrial sites.</p>
2. We share our knowledge of sustainable growth, circular economy, and climate changes in Poland.	
<p>2.1. We talk with the representatives of the financial sector and of the NGOs. We have initiated works to develop a code of best banking practice for the climate.</p>	<p>Organising a round-table meeting.</p>
<p>2.2. We take part in a public debate on the climate changes and circular economy.</p>	<p>The participation of our employees in at least three expert panels. Issuing a report on circular economy.</p>
<p>2.3. We use the social media to draw the public attention to the current climate change issues (such as the water problem).</p>	<p>At least two campaigns in the social media on climate changes.</p>
<p>2.4 Together with the ING for Children Foundation, we promote children and teenagers who get involved in environmental initiatives and act for climate changes.</p>	<p>ING for Children Foundation's conference on ecology and environmental initiatives.</p>

#ING for climate (2/2)



Goals	2020 Success Measures
2.5. We work on a book for children on sustainable growth.	The book will be ready for printing by the end of 2020.
3. We reduce our environmental footprint.	
3.1. We reduce the carbon footprint and the water footprint of our day-to-day operations (we have, for example, installed photovoltaic panels on our Head Office buildings and have taken actions to recover greywater).	<ul style="list-style-type: none"> ▪ We have reduced our carbon footprint by 84% compared to 2014. ▪ We will reduce our water footprint by 20% compared to 2014.
3.2. We are looking for green travel solutions. We continue replacing gas-powered company cars with hybrid- and electric cars.	Our eco-fleet will represent at least 50 percent of the total fleet by the end of 2020 (100 percent in 2022).
3.3. We recycle all waste. We reduce the use of plastic.	We are going to maintain the 100 percent rate of waste recycling.
3.4. We educate our employees on environmental topics. We get involved in environmental volunteering programmes.	At least three campaigns.
3.5. We take care of sustainable growth in our supply chain.	We will carry out 20 environmental audits among other service providers.



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