

# “Our Shared Responsibility”

ING Bank Śląski  
Sustainability Strategy for 2021-2023

# Sustainability Strategy “Our Shared Responsibility”

The decisions and actions we take today shape the world we will leave for the next generations. ING’s mission is to empower our customers to stay one step ahead in life and business. We, the employees, form an orange community. We cooperate to implement this mission every day. Each of us belongs also to smaller or bigger families, groups and communities. That is why we work for the common good, which we understand as **a sense of community, respect for each other and for nature. We believe that we must act TOGETHER at our bank - for our customers, for society.**

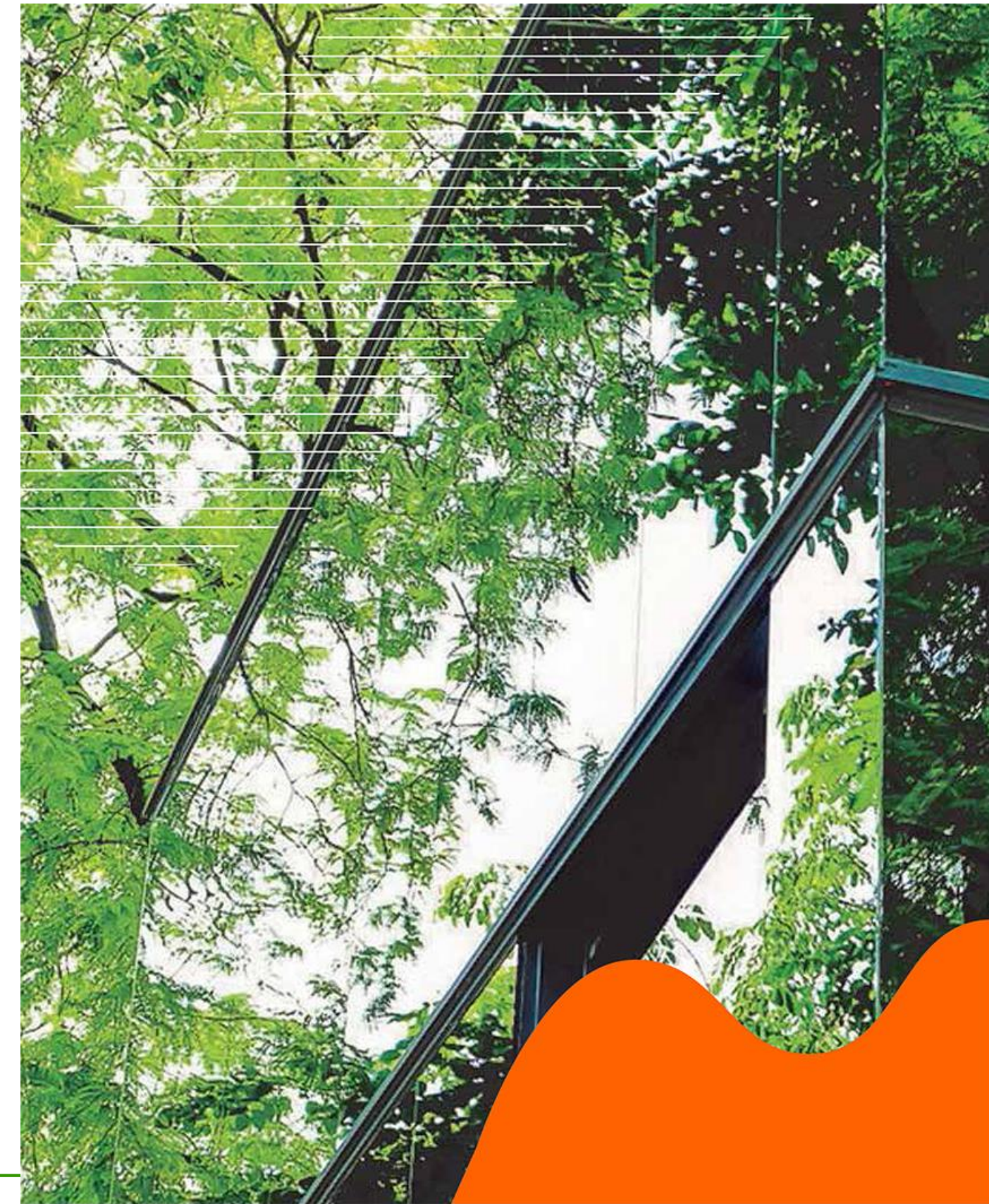
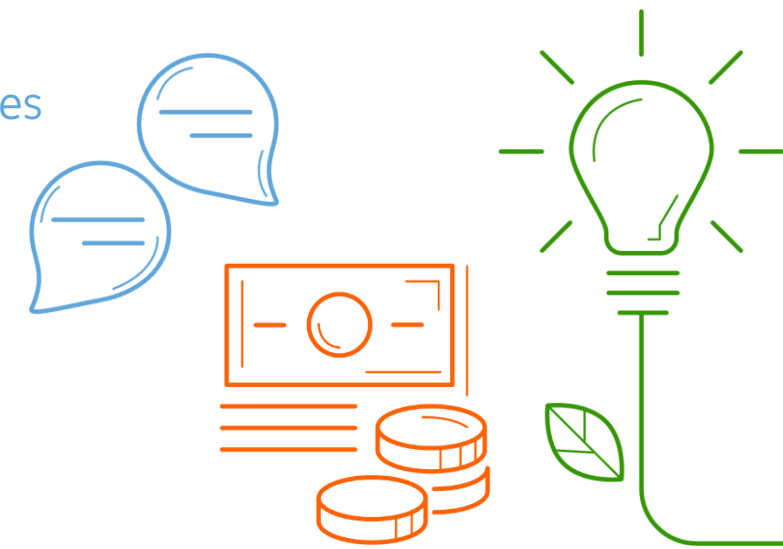
**People** have always been at the heart of what we do, and now we are also focused on facing the challenges of the **climate crisis**. We cannot allow climate changes to adversely affect the lives of future generations. We must use natural resources more effectively, develop technology and implement innovations to protect our planet.

**We want to be a partner in making the right financial decisions at moments important for our customers.** We want to support “everyday business acumen”, i.e. life resourcefulness, potential and living life with passion, in your own way. We feel shared responsibility for ensuring that our clients manage their budgets wisely, think about their present and future needs. We build our relationships based on ethics and confidence. We want to collaborate using our tools and know-how. We want to inspire positive changes to get prepared for the future challenges in the best possible way. **We are open to everyone. We want everyone to feel at home here, respected and understood.**

We have gathered all our goals in one place in the **ING Bank Śląski Sustainability Strategy. It is a significant document for us because it is our signpost showing what actions should we take now and in the future.** We feel responsible for the implementation of specific actions described therein. We know we can do it by working together.

**Our responsibility is reflected in three priorities related to our activities:**

- #ING for the Enterprising
- #ING for Equal Opportunities
- #ING for Climate



# Sustainability Strategy of ING Bank Śląski “Our Shared Responsibility”



## Global challenges

- Debt and unsuccessful financial decisions
- Barriers to entrepreneurship development

## 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 of ING Bank Śląski “Our Shared Responsibility”

Key priorities

## #ING for entrepreneurship

Our shared responsibility is to **empower our customers in managing finances to allow them do their thing.**



## #ING for equal opportunities

Our shared responsibility is to **build openness and equal opportunities.**



## #ING for climate

Our shared responsibility is to **combat the climate crisis.**



# Sustainability Strategy - our priorities



## #ING for the Enterprising

Our shared responsibility is to **empower our customers in managing finances to allow them do their thing.**

We believe that you enjoy your life when you do what you like, what you are good at and what really gives you satisfaction. It is also important to have passion for something, be yourself and believe in your own capabilities. We do appreciate these qualities and want to support them. We understand being enterprising as being resourceful in life and business, seizing opportunities, continuing development, adapting to situations and avoiding traps. It is the ability to take responsible financial decisions and understanding their consequences. It is also the ability to successfully run your own business - small and big. We want our clients to be able to focus on what they do best, to do their thing in life and in business. We also want to make banking with us easy and supportive for their development, regardless of whether they have an account with only one or several banks. After all, a healthy economy is based on entrepreneurial entities and rational households.

We encourage people to talk about money. We believe in a healthy balance between the consumption of goods and the ability to save, especially for the future. Money should not be a source of stress, but should provide security in emergency situations or in those predictable, but postponed in time - such as retirement. We are with our clients at important moments in their lives.

All the time we learn, develop, inspire each other and look for new technological opportunities to make banking with us intuitive, safe and accessible to everyone.

We believe that good financial habits should be formed from an early age. Thus we want to take part in preparing children and young people to take the right financial decisions when they grew up, based on knowledge of finance and entrepreneurship.



# Sustainability Strategy - our priorities



## #ING for equal opportunities

Our shared responsibility is to **build openness and equal opportunities**.

We are diverse and have different needs. These differences give us strength, potential and value to lean on. We want everyone to have an equal opportunity to make use of our services. We want our products and services to be easily accessible, fitting the needs of our customers. We are respectful, open and kind for our customers and put up no barriers. Thus, we listen carefully to what our customers need and we aim at being fully accessible. We use simple language to be well understood by everyone. We help seniors (and all beginners) to take their first steps in digital banking. We warn our customers constantly about cyber crime and give them tips on how to bank and do things online safely. We strive to make our meeting places accessible to everyone.

In our orange community we look after each other. It is important to us to have healthy and active lives, namely to have time to work in our bank and to have time to do what we like after hours.

We want everyone to feel good with us and be treated with dignity and respect. We do not tolerate any form of inappropriate employment relationship. We want to make sure that every person working at our bank feels part of the team and is accepted for who they are, regardless of gender, age or their origin. This is the most important characteristic of our approach to diversity and inclusion.



# Sustainability Strategy - our priorities



## #ING for climate

Our shared responsibility is to **combat the climate crisis**.

We are fully responsible for the world we will live in the future. We know that it is necessary to change our attitude towards the environment. That it is inevitable. We have started from ourselves and we encourage everyone to do so. We reduce our negative environmental footprint, cut CO2 emissions, use renewable energy, replace cars with the electric ones, try to operate in line with the principles of the circular economy. We observe how climate changes lead to major changes in social and business life. They create risks, but also enormous opportunities. It is our duty to make people aware of these changes, their mid-term and long-term effects, and to identify opportunities for development. However, it is also our duty to invite our customers to the journey to the future and take them there.

We are aware of our environmental footprint. We also know that we affect the change of attitudes in the society and that it goes with great responsibility. We believe that together we can change a lot.

We feel the negative effects of climate change. We fear drought and heat, and sometimes we simply long for snow and winter. We would like our children and future generations to have clean air, fresh fruit and vegetables, energy to heat their homes and beautiful nature to enjoy. Children can also change the world. We have published a book where they can find hints how to do this every day. We believe that together we can make a difference.





Goals	Actions and measures of success 2021
TOGETHER FOR CUSTOMERS	
1. We support Poles in taking rational financial decisions, so they can be one step ahead in life and business.	
WE FACILITATE BANKING	
1.1 We support clients in managing their everyday finances. We develop My ING as a platform that offers not only banking products. We develop products and functionalities and simplify processes to facilitate the management of personal finances.	<ul style="list-style-type: none"><li>▪ At least 1 external campaign and cyclical direct marketing to clients regarding financial management.</li><li>▪ Development of services related to the management of everyday finances in My ING, including services based on Open banking.</li><li>▪ Development of additional services under the E-Poland initiative by extending the functionalities using the Trusted Profile and the option to apply online for the Family 500+, Good Start 300+ support programmes.</li><li>▪ Development of additional services making it possible to use Visa Offers and Discount Codes programmes and a continuous development of games and multimedia top-ups</li></ul>
1.2 Our priority is to tailor our approach to customers so that they can use our products and services in the simplest and most intuitive way possible.	<ul style="list-style-type: none"><li>• Preparation for implementation on the entire customer base of orchestration of communication - automation of processes based on artificial intelligence and tailoring communication to individual customer needs.</li><li>• Making My ING available to specialists so that account managers can see the whole process through the customer's eyes.</li></ul>
1.3 We help to take the first steps in digital reality	<ul style="list-style-type: none"><li>• Promotion, education and acquiring new relationships in the age range 0-13 (prepaid card for a child) and 13-18 (Mobi account with a savings account and the Moje ING application).</li></ul>
1.4 We use plain language and avoid banking lingo. We do want our customers to take informed decisions.	<ul style="list-style-type: none"><li>• Certification of remote communication.</li><li>• Implementation and popularization of a new standard based on the PLI (Plain Language Index) measure.</li></ul>



Goals	Actions and measures of success 2021
TOGETHER FOR CUSTOMERS	
1.We support Poles in taking rational financial decisions, so they can be one step ahead in life and business.	
WE THINK ABOUT THE FUTURE	
1.5 We encourage conscious saving, investing and putting money aside for your retirement.	<ul style="list-style-type: none"><li>▪ Minimum 1 outdoor campaign for saving.</li><li>▪ Retirement education campaign - encouraging people to take action to ensure that they have funds for their future retirement.</li><li>▪ Development of an offer allowing for financial management, including the introduction of a new product, namely Individual Pension Security Account (IKZE) based on investment funds.</li></ul>
1.6 We are with our customers not only in good times, but also when they need support.	<ul style="list-style-type: none"><li>▪ Offering the possibility to submit an application for a subsidy under the PFR Financial Shield Programme addressed to industries most affected by the negative effects of the pandemic.</li><li>▪ Organising webinars for customers to help them run their business during the pandemic.</li><li>▪ Year-long promotion of prescored loans (calculated on the basis of customers' financial capabilities) in My ING</li></ul>
2.We support customers in establishing and developing their business	
WE SUPPORT ENTREPRENEURSHIP	
2.1 We help entrepreneurs to establish their business and we support them in running it through My ING.	<ul style="list-style-type: none"><li>▪ 8.000 companies established at CEIDG through Moje ING in 2021</li><li>▪ Next 10.000 companies with active ING Księgowość in 2021 r (altogether 37 th. active users of ING Księgowość at the end of 2021.</li><li>▪ Implementation of new solution: ING Księgowość with an accounting bureau and therefore gaining 2 thousand users.</li></ul>



## Goals

2.2. Our goal is to be #the best bank for businesses. We develop products and tools to help clients do their thing in business.

## Actions and measures of success 2021

- The premiere of the first modules of the new version of the ING Business system.
- Development of tools supporting business digitization (e-commerce payments).
- Providing factoring products (including microfactoring / invoice financing).
- Development of accounting support tools (invoicing, financial statements).
- Providing loans and leases in the prescoring offer with a limit calculated individually for each customer who meets the conditions.
- Easy lending is introduced for non-customers.
- Introduction of the terminal offer - new equipment and a smartphone terminal (Soft POS).

## TOGETHER FOR SOCIETY

### 3. We provide financial and entrepreneurship education addressed to all age groups: children, teenagers and adults.

#### WE HELP WITH DEVELOPING FINANCIAL AND TECHNOLOGICAL SKILLS

3.1 We carry out financial education, entrepreneurship and new technologies programmes for children and teenagers. Whenever possible, we encourage our employees' kids to participate in programmes prepared by us.

- Zwolnieni z Teorii [*Exempt from Theory*], Road to Harvard, L. Paga Foundation, ING CoderDojo, Global Money Week activities, BAKCYL

- Delivery of at least 4 educational programmes with our partners.
- At least 20 volunteering activities on financial education, including those carried out in cooperation with the ING for Children Foundation.
- Implementation of the next edition of the Professional Artist programme of the ING Polish Art Foundation.
- Continuation of the campaign “Let’s talk about money” - addressed mainly to young people.

3.2 We implement projects under ING Group’s Build Back Better grant programme established to support the post-COVID-19 pandemic community.

- The Lockdown Generation in the Labour Market Programme is delivered with participants of Zwolnieni z Teorii [*Exempt from Theory*] Programme. Through the latter we will have direct contact with 1000 participants and indirect contact with 10000 more.
- The #FinancialHealth Programme run in cooperation with the Think! Foundation, through which we will directly reach a minimum of 1000 participants and indirectly 1 million people.



Goals	Actions and measures of success 2021
TOGETHER IN ING	
<b>4. We encourage our employees to be more aware financially.</b> WE TAKE CARE OF OUR EMPLOYEES' FINANCIAL AWARENESS	
4.1. We implement financial well - being projects and improve awareness among employees	▪ Organisation of a webinar / in-house conference to improve financial awareness aimed at employees.
4.2. We place importance on development! We are experts and mentors in the carried out social programmes.	▪ Minimum 30 of our employees act as mentors of projects carried out with the participants of the Zwolnieni z Teorii [ <i>Exempt from Theory</i> ] Programme.
4.3. We invite our employees' children to take part in partner projects.	▪ Active encouragement of our employees' children to join the following programmes: ING Coder Dojo, Road to Harvard, Exempt from Theory.



Goals	Actions and measures of success 2021
TOGETHER FOR CUSTOMERS	
1. We aim at full availability of our products and services. We pay attention to the needs of all clients as we offer our services and solutions.	
WE ARE AVAILABLE	
1.1. We are accessible to customers across all channels of contact with the bank. We change our website to make it accessible for everyone.	<ul style="list-style-type: none"><li>• Aiming at ensuring that our website and mobile application fully comply with WCAG standards.</li><li>• Enhancement of the Bank's offer with services improving internet safety and security of Clients. Launch of behavioural biometrics supporting analysis of digital behaviour of Clients.</li></ul>
1.2. We provide tools and procedures to ensure high quality service to customers with specific needs.	<ul style="list-style-type: none"><li>• Addition of training in handling customers with disabilities to the onboarding training/training for sales staff.</li><li>• Preparation of a standard of service of 60+ customers.</li><li>• Ensuring the development of a Virtual Assistant to serve customers with disabilities.</li><li>• Supporting seniors in digitization as part of assistance in Meeting Places.</li></ul>
1.3. We keep working on eliminating barriers in Meeting Places.	<ul style="list-style-type: none"><li>• Each and every new facility is fully accessible to people with impaired mobility.</li><li>• Getting prepared to being certified as "Barrier-free facility".</li></ul>
1.4. We improve communication for customers with disabilities.	<ul style="list-style-type: none"><li>• Placing information about facilities and services for customers with various disabilities on a single subsite at <a href="http://www.ing.pl">www.ing.pl</a></li></ul>



Goals	Actions and measures of success 2021
TOGETHER FOR SOCIETY	
2. We help to take the first steps in digital reality. Safety is our priority.	
WE SUPPORT YOU IN BANKING	
2.1. We support seniors (and all beginners) in accessing our banking	<ul style="list-style-type: none"><li>• Implementation of a project addressed to seniors together with students of SWPS: “How to make it easier for seniors to use financial services online and at the same time ensure their security?”</li><li>• Further promotion of our manuals for beginners. Providing dedicated educational subpages.</li><li>• Social projects carried out in cooperation with the participants of Zwolnieni z Teorii (Exempt from Theory) Programme responding to the ING challenge: Zdalni do pomocy [Online helpers] (minimum 40 projects).</li></ul>
2.2. We educate on cyber security. We warn against unsafe practices (e.g. scams).	<ul style="list-style-type: none"><li>• Communication campaign on safe behaviour in Internet.</li><li>• Popularisation of knowledge of cybersecurity aspects on the Bank’s website and in the Moje ING system.</li></ul>
3. We change the social perception of people with disabilities. We encourage their inclusion in social and professional life.	
WE LEVEL THE PLAYING FIELD	
3.1 Together with the ING for Children Foundation we run a programme promoting sport among children with disabilities.	<ul style="list-style-type: none"><li>• Implementation of the Orange Power Programme.</li></ul>

# #ING for equal opportunities (3/3)



Goals	Actions and measures of success 2021
TOGETHER IN ING	
4. We believe that diversity stands for strength. We make sure that everyone feels good with us and can be themselves.	
WE ARE DIVERSE 4.1. We promote diversity and inclusive style of work	<ul style="list-style-type: none"><li>• Organisation of the annual Diversity and Inclusion Week</li><li>• Organisation of workshops for managers on managing different generations.</li><li>• Employee onboarding - focus on remote implementation of employees to the organization (implementation of a platform supporting remote onboarding - Emoorder.)</li><li>• Issue of the #ING for Equal Opportunities Report to mark the World Day of People with Disabilities.</li><li>• Organisation and participation in internal and external conferences on the subject.</li><li>• Implementation of a project under the Equal Business Opportunities Programme with the UN Global Compact.</li><li>• Partnership within the Academy for Business Female Leaders Programme with the Lesław A. Paga Foundation.</li></ul>
WE CARE ABOUT THE WELL BEING OF EMPLOYEES 4.2 We promote a healthy lifestyle and care for the health of our employees.	<ul style="list-style-type: none"><li>• Continuation of the Oncology Prevention Programme.</li><li>• Mental health - increasing mental resilience by coping with stress, change and new situations.</li><li>• Actions addressed to family carers.</li><li>• Continued participation in Run Warsaw and “I march and I support” (run organised in Warsaw or “virtual run”. Donating the collected money to the ING for Children Foundation).</li></ul>



Goals	Actions and measures of success 2021
TOGETHER FOR CUSTOMERS	
1. We announce Green Statement 2.0 - accelerate our decarbonisation efforts and support customers in their transition to a low carbon future.	
WE MOBILISE CUSTOMERS FOR CHANGE	
1.1. By 2025, we will have completed the financing of our carbon investment projects in full.	<ul style="list-style-type: none"><li>▪ Financing of sustainable investments and low-carbon business models.</li><li>▪ Continuation of the policy of offering green bank products in various business segments (e.g. green loan, green mortgage loan)</li><li>▪ Supporting the energy efficiency financing in cooperation with other entities.</li></ul>
1.2 We will develop and implement a sustainable financing strategy.	<ul style="list-style-type: none"><li>• Preparation of sustainable financing strategy for wholesale banking.</li></ul>
1.3. We will develop and implement a climate risk management approach within the organisation.	<ul style="list-style-type: none"><li>• Implementation of the climate risk management issues into the binding policies. Taking this risk into account when determining our risk appetite. Preparation for the reporting process.</li></ul>
1.4. We obligate out credit clients to respect the environment and sustainability approach.	<ul style="list-style-type: none"><li>• Marketing of standard sustainability- and respect for environment-related clauses in the credit agreements.</li></ul>
1.5 We intentionally build a sustainable lending portfolio.	<ul style="list-style-type: none"><li>• Introduction of provisions on environment and sustainability into our sector-specific policies.</li></ul>



## Goals

## Actions and measures of success 2021

### TOGETHER FOR SOCIETY

#### 2. We inspire others and build partnerships for sustainable development, circular economy, climate changes in Poland.

##### WE INCREASE CLIMATE AWARENESS

2.1. We talk with the representatives of the financial sector and of the NGOs.  
We keep working on the development of a Code of Good Banking Practice for Climate.

- Organisation of the next roundtable meeting. Creation of a Code of Good Banking Practice for Climate.

2.2. We take part in a public debate on the climate changes and circular economy.  
We educate on climate.

- A campaign for more environmentally friendly attitudes.
- Participation of our specialists in expert panels. Preparation of a report on sustainable development.
- Preparation of a report in the area of sustainable development. Preparation of at least three editions of GreenING Monitor
- Publishing and promoting a children's book about sustainable development (reaching minimum 4,000 readers in 2021).
- Implementation of the environmental education project "Save the World" in cooperation with VISA, WWF and the 21st Century Foundation.
- Organisation of a webinar for the bank employees as part of Climate Week.

2.3 We create partnerships to implement innovative sustainability projects.

- Project implementation under the United Nations Global Compact "Climate positive" Programme (for instance, a circular economy project).
- Partnerships of the AI project in ESG investing.
- Preparation of a report on instruments to support the circular economy.

2.4 Building a community of green innovators.

- Implementation of activities under the green innovator project.
- Continuation of cooperation with Voom and other entities operating the sharing model.



Goals	Actions and measures of success 2021
TOGETHER IN ING	
3. We reduce our negative environmental footprint. We do our best to operate in line with the circular economy model.	
WE KNOW WE HAVE IMPACT	
3.1 We measure our environmental footprint and inspire others	<ul style="list-style-type: none"><li>• Building an in-house tool to measure the footprint of the lending portfolio of the Bank on the emission of the equivalent of CO2 tonnes/ volume of the lending portfolio.</li><li>• Ratio monitoring and benchmarking against the banking industry.</li><li>• Tool improvement and sharing with others.</li></ul>
3.2. We reduce our carbon footprint and use of resources. We modernize our own buildings to reduce carbon footprint.	<ul style="list-style-type: none"><li>▪ Reduction of our total carbon footprint by 95% by the end of 2030 (base year 2014).</li><li>▪ Reduction of electricity consumption by 50% by the end of 2030 (base year 2014).</li><li>▪ Reduction of water footprint by 20% by the end of 2022 (base year 2014).</li><li>• Replacement of ventilation system in the building at 50 Chorzowska Street in Katowice.</li><li>• Modernisation of a building in Ruda Śląska - a model green building.</li></ul>
3.3. All energy used by us is from renewable resources.	<ul style="list-style-type: none"><li>• Purchase of 100% electricity from renewable resources - both in our own as well as leased locations.</li><li>• Annual production of 50 000 kWh of energy from your own photovoltaic panels.</li><li>• Preparation of a construction project of building a car park in Katowice providing parking space for 100 cars and roofed with photovoltaic panels.</li></ul>
3.4. We continue replacing gas-powered company cars with hybrid- and electric cars.	<ul style="list-style-type: none"><li>• In 2021, 72% of our car fleet is low carbon, by 2023 100% of our car fleet will be low carbon.</li></ul>



Goals	Actions and measures of success 2021
3.5 We recycle 100% of our waste. We reduce our use of plastic.	<ul style="list-style-type: none"><li>• Maintaining recycling of wastes at the level of 100% of the wastes produced by us.</li><li>• 100% of products bought for marketing and sponsoring purposes of the bank are recyclable or reusable.</li><li>• Resale of worn furniture and equipment to bank employees. The proceeds will go the ING for Children Foundation.</li></ul>
TOGETHER FOR NATURE 3.6. We act together for the environment. We engage in green volunteering and other environmental initiatives.	<ul style="list-style-type: none"><li>• We will implement minimum 20 green projects as part of the Good Idea competition.</li><li>• We will open an idea box for our employees for green activities (planting trees, cleaning woods, setting up beehives, etc.).</li><li>• We will publish a collection of green tips from employees to employees.</li></ul>
3.7. We take non-standard actions for nature.	<ul style="list-style-type: none"><li>• We consider the possibility of buying a woodland plot to protect it against human activity and regive it to nature.</li></ul>