

Green Statement of ING Bank Śląski S.A.

Environmental protection and sustainable development are important elements of our long-term strategy. We are aware of the perils arising from the excessive usage of natural resources and we are actively trying to counteract them. We identify the risks and responsibly shape the relations with our clients and partners who operate in the areas leaving the environmental footprint.

As an institution exerting a significant impact on the economic life in Poland, we are required to participate in the life quality improvement-oriented initiatives in an active and responsible manner. That is why, we proactively support and promote natural environment protection solutions. We take initiatives towards designing and offering new products, supporting green ventures, raising environmental awareness and managing environmental and social risks.

In keeping with the “ING Bank Śląski S.A. Sustainability Strategy for 2017-2019” approved by the Bank Management Board, we support our business clients and partners in sustainable running of their business. We recognise our role in ecological projects like the ones pursued in the electric power industry. The companies operating in that sector have to face the challenge of balancing an incremental demand for energy with the need to reduce negative environmental footprint. We want to help our clients in energy transformation and switching to low-carbon business.

The areas to obtain our support include but are not limited to:

- Renewable resources projects run by electric power holdings,
- Projects supporting development of modern electric power transmission and distribution infrastructure,
- ESCO projects to offer comprehensive energy solutions which contribute to energy saving,
- Electromobility-oriented projects,
- Other projects to prevent pollution and increase recycling opportunities.

At the same time, we plan to become more involved in funding green energy projects.

In business activity, our priority are projects executed keeping in mind natural environment. Thus, we will steadily downsize our product and lending exposure in the high-carbon business. Since 2015, we have no longer been financing coal power plants, except for our earlier contractual obligations towards such entities.

Moreover, the Management Board of ING Bank Śląski S.A. took the following decisions:

- By the end of 2025, the Bank will steadily downsize (until total repayment) the current credit exposures extended to individual coal power plants.
- After 2025, the Bank will not provide funding to clients running business based on thermal coal in more than 5%. The Bank intends to continue financing of projects not related to coal, supporting clients in their energy transformation.
- At the same time, the Bank will establish new relationships with clients whose business depends on thermal coal not more than 10% and who follow the strategy of further downsizing of that share to almost zero by the end of 2025.

Simultaneously, the Bank undertakes internal proecological activities aimed, among others, at decrease in energy consumption. Having purchased “green certificates” 100% of the energy

consumed in the Bank is from renewable resources. In order to minimise the environmental footprint of our operating activities, inclusive of our offices, branches and computer centres, the Bank aims at reducing carbon dioxide emissions, energy consumption, paper and electronic wastes. We run also informational campaigns targeted at the reduction of usage of resources and increased eco-awareness of the employees.

In ING Bank Śląski we act following our Values - we are honest, responsible, prudent and use our common sense. We apply these values to ourselves, our clients and natural environment. Acts mean more than words and thus we do not want to be passive observers of negative changes in our environment. We will act in a sustainable way and we will make people aware of the importance and consequences of making proper environmental choices. We will also encourage others to undertake joint ventures to make our world cleaner, better and more friendly. We will do that all for us and for future generations.

The Management Board and Employees of ING Bank Śląski S.A.