



# “Our Responsibility”

Implementation of Sustainability  
Strategy of ING Bank Śląski





#ING for the enterprising



# #ING for the enterprising (1/4)



| Goals  | 2020 Success Measures  | Implementation 2020  |
|--|--|--|
| <b>1. We support our clients and employees in the management of their finances and planning their financial future</b>   |  |  |
| 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. | <ul style="list-style-type: none"><li>▪ At least 2 outdoor campaign</li><li>▪ Cyclical Direct Marketing to clients</li></ul>   | <ul style="list-style-type: none"><li>▪ Internet campaign #bank from home, Internet and radio campaign #zdalni do pomocy, TV and radio campaign "Something good has come out of it all" and the Internet campaign "Let's talk about money".</li><li>▪ From May Cyclical Direct marketing campaigns with the use of an additional contact channel to help clients better understand finances and match their financial situation.</li></ul>   |
| 1.2. We encourage to consciously save, also for retirement.  | <ul style="list-style-type: none"><li>▪ At least 1 outdoor campaign</li><li>▪ Cyclical Direct Marketing to clients</li><li>▪ Conference on saving for retirement</li><li>▪ Introduction of a new IKZE in 2020 based on investment funds (in cooperation with NN IP TFI).</li></ul> | <ul style="list-style-type: none"><li>▪ TV and Internet campaign "There are things that are not worth saving on".TV and radio campaign promoting the Moje ING application, which actively helps in achieving savings goals.</li><li>▪ Due to the pandemic, there is no promotion of pensions.</li><li>▪ Cyclical stocks Direct marketing, using an additional channel of contact to encourage the setting up savings goals and support in achieving objectives.</li><li>▪ Educational campaign about changes in the pension system. Promotion of IKE and IKZE.</li><li>▪ The conference for employees co-organized by the HR Department took place in February 2020.The implementation of the new IKZE has been postponed, the product will enter the offer in March 2021.</li></ul> |



## #ING for the enterprising (2/4)



| Goals   | 2020 Success Measures  | Implementation 2020   |
|---|--|---|
| 1.3. We encourage clients to borrow money consciously and help clients who find themselves in financial difficulties.   | <ul style="list-style-type: none"> <li>A year-round promotion of prescored loans (calculated on the basis of clients' financial capabilities) at Moje ING.</li> <li>Implementation of one early collection project to support people in financial hardship.</li> </ul>   | <ul style="list-style-type: none"> <li>During the first wave of the pandemic, communication encouraging people to take loans was turned off - we focused on communication of credit holidays. We have restored communication of prescored loans in My ING from June.</li> <li>We conducted a pilot of a service that allowed remote monitoring of unpaid invoices. We offered the service to our clients - debtors who had problems with payments from their contractors. Due to the low interest of our clients, we decided not to continue the pilot project.</li> </ul>  |
| <b>2. We support entrepreneurs as they set up and develop their businesses</b>  |  |   |
| 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). | <ul style="list-style-type: none"> <li>At least 1 external campaign</li> <li>ESD / EKG conferences</li> <li>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)</li> <li>6,000 companies set up with ING in 2020</li> <li>10,000 companies with active accounting with ING</li> </ul> | <ul style="list-style-type: none"> <li>Internet and radio campaigns "Set up a company and accountancy in a bank" and "I keep going ... I'm going with the company to the Internet".</li> <li>Due to the pandemic, the change of the ESD / EKG conference formula - 2 stages (May and September) in a remote form (without the audience). ING was the main sponsor of the live broadcast.</li> <li>The possibility of using ING Accounting has been added to the application for establishing a company in September 2020. 9,985 companies were registered through Moje ING.</li> <li>The result was influenced by the campaign carried out in the first quarter of 2020. "Year of Accounting for PLN 0" (customers who set up a company through Moje ING could use Independent Accounting without a fee) and popularization of remote channels for business registration (pandemic).</li> <li>The number of active users of ING Księgowość increased by 9,800 users (at the end of 2020 it was 27.1 thousand, while at the end of 2019 we had 17.3 thousand active users).</li> </ul> |

## # ING for the enterprising (3/4)



| Goals   | 2020 Success Measures  | Implementation 2020   |
|---|--|---|
| 2.2. We collaborate with start-ups whose business is aligned with the sustainability strategy (entrepreneurship, availability of products and services, ecology). | <ul style="list-style-type: none"><li>▪ At least 2 meetings with start-ups whose business is aligned with the sustainability strategy throughout the year.</li><li>▪ Participation in at least 2 external events/ conferences addressed to startups.</li><li>▪ At least three pilot programmes of solutions for startups whose business is aligned with the sustainability strategy.</li><li>▪ The quality will be measured based on feedback from the participants.</li></ul> | <ul style="list-style-type: none"><li>▪ During the year, we organized meetings with startups in various formulas, such as ING Startup Demo Day (startup solutions in the area of wellbeing, payments, chatbots / AI, IT Security, automatic product analysis).</li><li>▪ We carried out individual meetings with startups throughout the year in accordance with business needs. We participated in events and conferences for startups, e.g. Wolves Summit 2020, InfoShare 2020, MIT Enterprise Forum, The Heart Warsaw Demo Day.</li><li>▪ We have completed 5 pilots with startups that offer solutions in the area of increasing system performance, data analysis, supporting clients in making better decisions and improving communication.</li><li>▪ The events enjoyed a very good attendance. Over 250 bank employees participated in them. Based on the positive opinions of the participants, we decided to continue the internship in the next year.</li></ul> |

## # ING for the enterprising (4/4)



| Goals  | 2020 Success Measures  | Implementation 2020  |
|--|--|--|
| <b>3. We share our financial knowledge with young people</b>   |  |  |
| <p>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.</p> <ul style="list-style-type: none"><li>▪ Zwolnieni z Teorii, Road to Harvard, Entrepreneurial Youth, L. Paga Foundation, ING CoderDojo, AI Academy, and Global Money Week</li><li>▪ Volunteering activities on financial education with the support of the ING for Children Foundation,</li><li>▪ Professional Artist Programme of the ING Polish Art Foundation.</li></ul> | <ul style="list-style-type: none"><li>▪ Implementation of at least 4 educational programmes with partners.</li><li>▪ At least 28 volunteering activities on financial education.</li></ul> | <ul style="list-style-type: none"><li>▪ All established educational programs with partners were implemented, most of them in a changed formula, online.</li><li>▪ Due to the pandemic, 13 volunteer campaigns on financial education were carried out, including 4 in the stationary formula. The remaining 9 in the online formula.</li></ul> |





#ING for equal opportunities





## # ING for equal opportunities (1/3)



| Goals  | 2020 Success Measures   | Implementation 2020  |
|--|---|--|
| <b>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.</b> |   |  |
| 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. | In 2020, we started the process of implementing components developed in accordance with WCAG guidelines, it will be continued in the coming years. We consider the basics of accessibility when creating new processes or when modifying them. We performed a full application scan with the AXE tool, which analyzes the website code and reports potential errors. |
| 1.2. 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            | We have implemented a section for hard-of-hearing people which is available here: <a href="https://www.ing.pl/kontakt/bank-dostepny-w-mig">https://www.ing.pl/kontakt/bank-dostepny-w-mig</a> .  |
| 1.3. We educate people to ensure cybersecurity. We warn people about dangerous practices (such as swindling).  | A webinar on cybersecurity.   | We organized a webinar on cybersecurity, incl. as part of the Bakcyl program.  |
| 1.4. We support clients as they take their first steps in online- and mobile banking.  | Publishing and promoting a manual for beginners.                            | We published and promoted manuals for beginners in the field of electronic and mobile banking as part of the Bankuj z Domu campaign.   |



## #ING for equal opportunities (2/3)



| Goals   | 2020 Success Measures   | Implementation 2020  |
|---|---|--|
| <b>2. We change the social perception of people with disabilities. We encourage their inclusion in social- and professional life.</b>   |   |  |
| 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.   | Due to the pandemic, the program took place in part, in a hybrid formula.  |
| 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.   | Due to the pandemic, the conference did not take place. There were 2 online conferences "Wy differences matter".   |
| <b>3. Wyrównujemy szanse jako pracodawca. Dbamy o rozwój pracowników i ich dobre samopoczucie na co dzień.</b>  |   |  |
| 3.1. We promote diversity and an inclusive style of work. <ul style="list-style-type: none"> <li>▪ Diversity and Inclusion Week</li> <li>▪ Diverse at ING – a programme to support managers on managing diverse teams</li> <li>▪ Participating in the second edition of D&amp;I Rating</li> <li>▪ We share our practices during external conferences</li> </ul> | <ul style="list-style-type: none"> <li>▪ The number of employees taking part in the Diversity and Inclusion Week.</li> <li>▪ The number of managers taking part in dedicated workshops/ training courses.</li> <li>▪ Feedback from D&amp;I Rating.</li> </ul> | <ul style="list-style-type: none"> <li>▪ Due to the pandemic, the traditional D&amp;I Week did not take place in June, but on June 24 and 25 there was an e-Event "Why differences matter. About 500 people took part.</li> <li>▪ The first workshops for managers started in October - there were 7 sessions and about 80 managers participated. We continue in 2021.</li> <li>▪ We took part in the 2nd edition of the D&amp;I Rating - May 2020, we received a recommendation and based on it we implement improvements.</li> </ul> |



## #ING for equal opportunities (3/3)



### Goals

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)

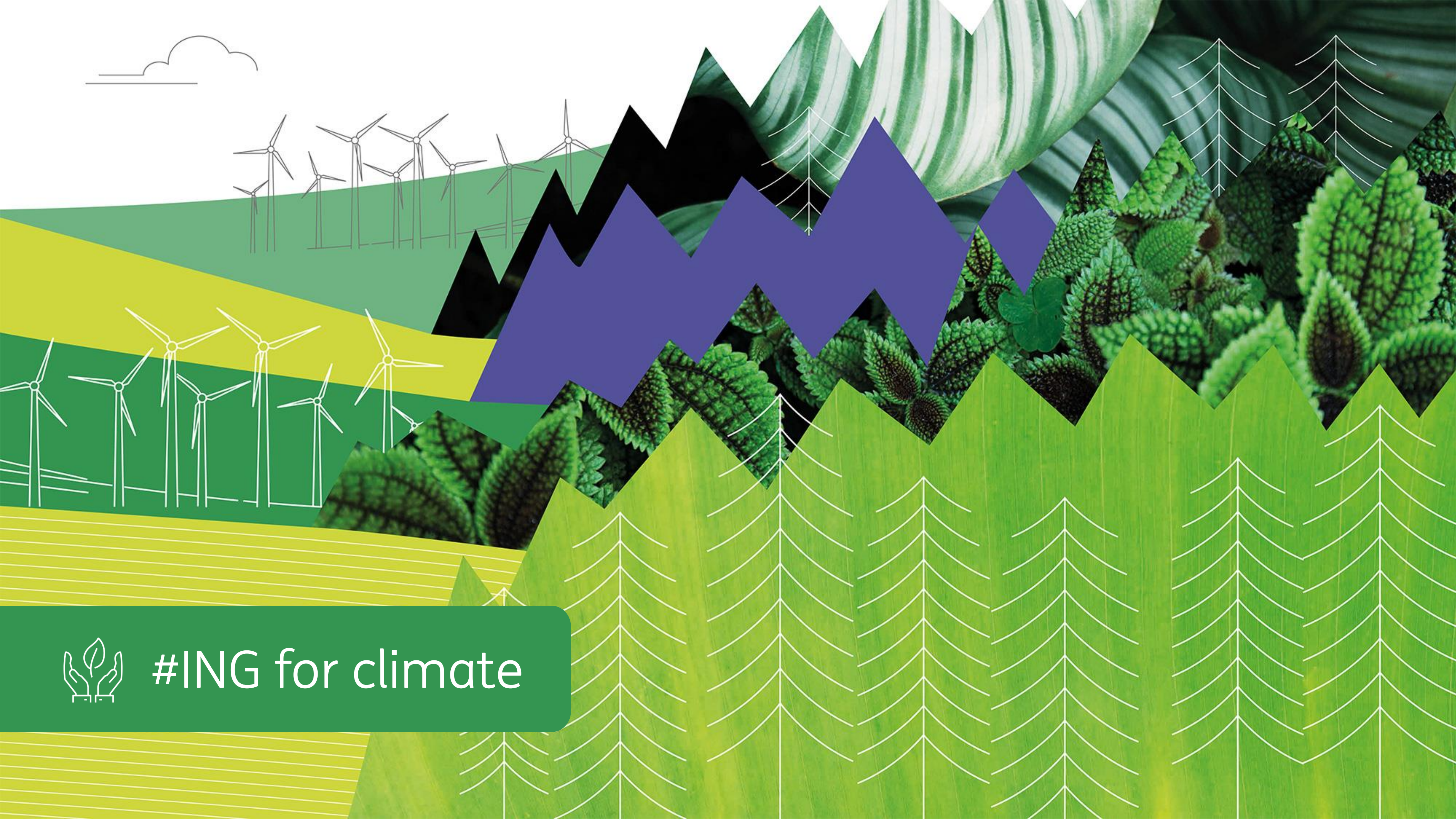
### 2020 Success Measures

- 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.

### Implementation 2020

- Covid-19 page with tips and rules, dedicated training for remote work.
- Prophylactic examinations for breast diseases (300 examinations in total) and gastrointestinal tract (580 examinations in total). Employees covered by the program can take a day off to undergo gastroenterological examinations.
- Webinars on oncological prevention of 500 people. Two editions we study genes - 1,200 people.
- Due to the pandemic, we organized Run Warsaw in a different form, almost 1,000 athletes from the Orange Team finished the run, and over 2,000 marched, football tournaments were not held.
- The action "Backbone is a simple matter" did not take place, but there were others instead: Mocodajnia is open until March, Health Days in Warsaw, We exercise on the grass; dancing Mondays, a pilot of the action Active Break in November.
- The implementation of the exercise app has been postponed to 2021.





#ING for climate



## #ING for climate (1/4)



| Goals  | 2020 Success Measures  | Implementation 2020   |
|--|--|---|
| <b>1. We implement projects in an effort to protect our natural environment</b>  |  |   |
| 1.1. We support electromobility and sharing economy in selected large cities (we continue to develop the Vooom application, cooperation with Tauron, Innogy andBlinkee). | <ul style="list-style-type: none"> <li>Capital investment in Vooom and joint promotion of MaaS (mobility as a Service).</li> <li>Conclusion of a contract with ING for business trips and obtaining similar cooperation from 3-4 business partners for Vooom.</li> </ul> | <ul style="list-style-type: none"> <li>Capital entry into the company and acquisition of an 8% minority stake. Combining logos and creating the VOOOM powered by ING brand. Promotion of cooperation and applications in the press and social channels.</li> <li>Delay in talks with business partners related to the Covid-19 pandemic - no corporate business trips. Conclusion of an agreement with the city of Gdynia for the provision of a multimodal travel planner for city residents.</li> </ul> |
| 1.2. We offer ECO products in all business segments.   | Sample solutions for all business lines.   | In all business lines, we offered eco solutions, an eco-loan for individual clients, an eco loan for housing communities and the possibility of financing renewable energy sources.   |
| 1.3. We finance sustainable transactions.  | At least 4 transactions.   | Providing over 4 financing for renewable energy projects.   |
| 1.4. We want to be a step ahead when it comes to looking for and implementing non-stand- and environmental projects.   | At least one project implemented together with a client to rehabilitate industrial sites.  | The initiative failed due to disruptions caused by Covid-19.  |



## #ING for climate (2/4)



| Goals  | 2020 Success Measures  | Implementation 2020   |
|--|--|---|
| <b>2. We share our knowledge of sustainable growth, circular economy, and climate changes in Poland.</b>   |  |   |
| 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. | Organising a round-table meeting.  | Due to the pandemic, the event did not take place. The activities have been postponed to 2021.  |
| 2.2. We take part in a public debate on the climate changes and circular economy.  | <ul style="list-style-type: none"> <li>▪ Udział naszych pracowników w przynajmniej trzech panelach eksperckich.</li> <li>▪ Wydanie raportu poświęconego GOZ</li> </ul> | <ul style="list-style-type: none"> <li>▪ Our panelists took part in meetings organized by the UN Global Compact, the Circular Business Models conference, the Circular Economy conference and the Open Eyes Economy Summit.</li> <li>▪ We published the report "Eight myths about the circular economy".</li> </ul> |
| 2.3. We use the social media to draw the public attention to the current climate change issues (such as the water problem).  | At least two campaigns in the social media on climatechanges.  | In 2020, we continued the campaign, including on LinkedIn about our activities in the field of ecology.   |
| 2.4 Together with the ING for Children Foundation, we promote children and teenagers who get involved in environmental initiatives and act for climatechanges.     | ING for Children Foundation's conference on ecology and environmental initiatives.   | Due to the pandemic, the conference did not take place. The foundation, however, is with one of the partners for a children's book on sustainable growth.   |
| 2.5. We work on a book for children on sustainable growth.   | The book will be ready for printing by the end of 2020.  | The book has been prepared for printing. The book's promotion is scheduled for 2021.  |



## #ING for climate (3/4)



| Goals  | 2020 Success Measures  | Implementation 2020   |
|--|--|---|
| <b>3. We reduce our environmental footprint.</b>   |  |   |
| 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"> <li>▪ We have reduced our carbon footprint by 84% compared to 2014.</li> <li>▪ We will reduce our water footprint by 20% compared to 2014.</li> </ul> | <ul style="list-style-type: none"> <li>▪ Carbon footprint -92.8%</li> <li>▪ Modernization of ING Ruda Śląska buildings - thanks to modernization (thermal modernization of the facade, replacement of lighting with LED lights, installation of photovoltaic panels or the use of gray water recovery) we reduce the building's impact on the environment.</li> <li>▪ Water footprint + 2.7%</li> <li>▪ Installation of a rainwater tank (Headquarters in Katowice) - the collected water is used to water greenery around buildings.</li> <li>▪ In 2020, we started the installation of the gray water recovery system in the ING Ruda Śląska building.</li> </ul> |
| 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).  | 54% - we systematically replace company cars with more environmentally friendly ones (zero or low emission).  |
| 3.3. We recycle all waste. We reduce the use of plastic.   | We are going to maintain the 100 percent rate of waste recycling.  | We also recycled all our waste in 2020. Additionally, we segregate waste into 5 fractions in all our locations.   |



## #ING for climate (4/4)



| Goals  | 2020 Success Measures  | Implementation 2020   |
|--|--|---|
| 3.4. We educate our employees on environmental topics. We get involved in environmental volunteering programmes. | At least three campaigns.  | <ul style="list-style-type: none"><li>Furniture platform - thanks to this platform, our employees give a second life to furniture that the bank no longer needs.</li><li>Green Office certification - in 2020, once again, all buildings of the headquarters in Katowice and Warsaw obtained the Green Office certificate, which means that our buildings meet the criteria of ecological standards.</li><li>Decide responsibly - in kitchenettes and bathrooms in all buildings of the Head Office, there are stickers for flushing cisterns encouraging rational water management and for dispensers, encouraging to reduce the consumption of paper towels - that is, to make rational and responsible choices for the sake of the environment</li><li>Articles for Baska magazine - we educate and raise awareness through articles under Ecoresponsible and Be Eco</li><li>Due to the pandemic, it was not possible to organize eco-volunteering in 2020</li></ul> |
| 3.5. We take care of sustainable growth in our supply chain.   | We will carry out 20 environmental audits among other service providers. | Audits were not carried out due to the pandemic.  |



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