



# Summary of activities in H2 2021 for the implementation of the ING sustainability strategy

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.





# Sustainability Strategy “Our Shared Responsibility”



## #ING for the enterprising

It is our shared 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. We are with our clients during important milestones of their lives – we want to support them to take the right financial decisions.



## #ING for equal opportunities

It is our shared 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. Without any barriers, with openness and kindness. 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 behaviour 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 for the climate

It is our shared responsibility is to **combat the 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 already feel negative climate changes. 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 the enterprising

### Karol Paciorek, Red Lipstick Monster, Martin Stankiewicz and Izak in ING's "Let's talk about money" social campaign

Once again, ING encourages to act by suggesting how to work on making our conversations about money easier, how to translate them into better management of finances so that they help us do our thing without stress.

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### ZADBAJ O FORMĘ W FINANSACH

Większa kontrola nad budżetem domowym. Oszczędzanie i planowanie wydatków. Pewność siebie i bardziej harmonijne relacje z własnym portfelem. [Zadbaj o zdrowie finansowe.](#)

### ING Bank Śląski S.A. realizes the #Financial Health program with the Think! Foundation

The aim of the project is to create good money management habits, to support thinking of and looking at personal finance, to teach how to talk about money with the family, to show good practices and methods which may help find yourself in a change, as well as to present solutions and to provide support in crisis situations.

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### ING and Zwolnieni z Teorii Foundation with the "Lockdown Generation" project

The "Lockdown Generation" project was realised by Zwolnieni z Teorii Foundation and ING and was aimed at activating young people and supporting their enterprise in the job market in the pandemic reality.

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### The ING Polish Art Foundation realised the Artist – Professional project

Artist – Professional is an education project for creators of visual art and students of universities and faculties of arts. In March and April, a unique group of contemporary art experts discussed tools and practices that are helpful in professional functioning in the world of art.

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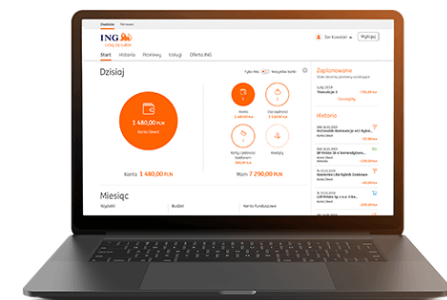


## #ING for the enterprising

### Mobi Account for the young and independent!

“Are they grown enough for it? In its new campaign promoting Mobi account for teenagers, ING asks this perverse question to the parents. At the same time, ING encourages parents to be open to their children’s independence because saving and spending skills should be practiced early.

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### Investment Individual Pension Security Account (IKZE Inwestycyjne) in the ING pension offer

ING Bank Śląski S.A. expands its offer of pension products. Our customers may now use our new Individual Pension Security Account based on mutual funds. The product is available in Moje ING.

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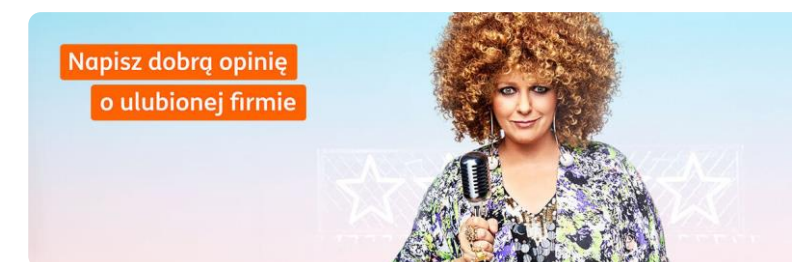
### ING: “Entrepreneurs, you never say it’s impossible. Thanks for doing your thing”

2020 was not easy for companies. On the one hand, many of them suspended their activities; on the other hand, each month, tens of thousands of Polish people decided to start their own business activity\*. Last year, more than 47 thousand companies were registered in the National Court Register. These numbers show a great determination and courage of Polish entrepreneurs.

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Our activities in H1 2021



### Katarzyna Nosowska in ING’s campaign “Good voice for companies”

In April, ING Bank Śląski S.A. continued its campaign “Good voice for companies”. Together with singer Katarzyna Nosowska, we encouraged Polish people to share good opinions and recommend their favourite companies on the Internet. “Good voice for companies” is an initiative that ING Bank Śląski S.A. started in 2018. In previous editions, popular artists encouraged people to write positive opinions about their favourite companies. Songs and clips were made based on some of those opinions.

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## #ING for the enterprising

Our activities in H1 2021

### Selfie account for entrepreneurs at ING

In March, ING Bank Śląski S.A. enabled entrepreneurs to use a new method of confirming their identity based on biometrics. This allows them to open an account fully remotely by taking a selfie. The process of opening a selfie account for entrepreneurs is fully remote.

More



### Applying for the Polish Development Fund subventions at ING

Since January, ING Bank Śląski S.A. customers could apply for subventions from the Financial Shield 2.0 program of the Polish Development Fund, aimed at industries most impacted by the negative results of the second wave of pandemic. The application could be submitted via Moje ING and ING Business online banking systems.

More

### Invoice Financing at ING

During the pandemic, the number of invoices with a longer payment term increased. The period of invoice financing was also increased. ING has a special offer of Invoice Financing, addressed to entrepreneurs, to help them maintain financial liquidity in their companies. ING Invoice Financing is a service that allows companies to obtain funds to finance their smaller activities. It enables receiving funds in a short time, even right after an invoice is issued.

More

#### ING Finansowanie Faktur

Prosty sposób na szybką zamianę faktur na pieniądze

Wszystko załatwisz nawet w jeden dzień! I to przez Internet. Nie musisz być klientem ING Banku Śląskiego.



### Real-time transactions in ING Business

ING Bank Śląski S.A. improved the transaction effecting process in ING Business accounts. Now, transfers and deposits made at night and on public holidays are booked in real time. This solution gives companies even greater independence in finance management.

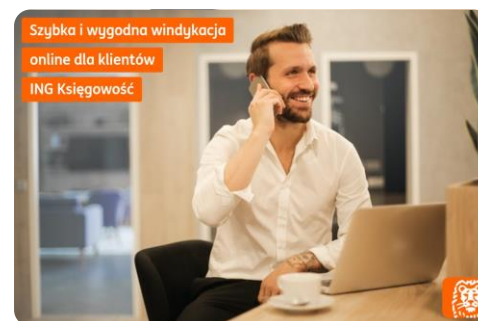
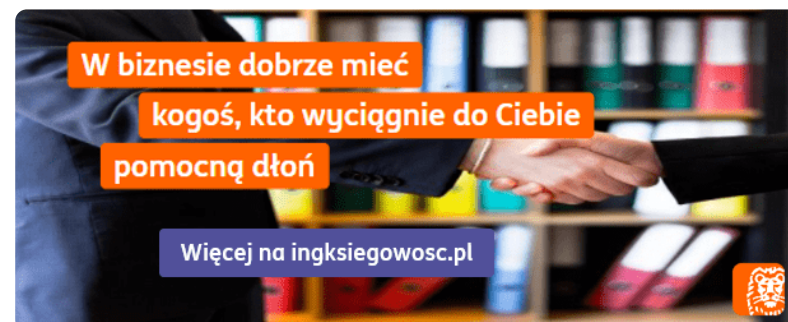
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### New services in ING Accounting

In February, we extended our ING Accounting services and enabled entrepreneurs to use services of an accounting office and accounting consulting. The new offers, together with the already existing modules: Invoicing, Warehouse, Self-Accounting and HR, enable comprehensive company management.

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### Integrated debt recovery service in ING Accounting

In May, ING Usługi dla Biznesu in cooperation with Kaczmarzski Inkasso implemented a functionality that enables entrepreneurs to send invoices to debt recovery quickly and easily. With the full integration of systems of both operators, the customers are offered a one-stop-shop – there is no need to log on and log off different applications and enter data manually.

More





## #ING for equal opportunities

### Electric cars from TAURON and ING delivered Easter breakfast to those in need

Easter dishes were delivered to four thousand citizens of the Upper Silesia region with the use of electric vehicles provided by TAURON and ING.

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### Diversity Month at ING

ING Bank Śląski S.A. celebrated the Diversity Month under the motto: *At ING, everyone is welcome the way they are.* The Bank focused on various dimensions of diversity, such as: abilities, generations, unconscious bias and caring roles, so that the employees feel good in the place they create.

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### “Diverse in ING” online workshops for managers

At ING, we run 1.5 hour long, interactive, online workshops for managers, called “Diverse in ING”. They are focused on managing teams which are generationally diverse. During the workshops, managers learn what impacts motivation and engagement of employees belonging to different generations, they create a team matrix and discuss what their team may look like in a dozen or so years; they also get to know what the role of the manager is in pursuing the ING D&I strategy. The meeting is aimed at inspiring how to be inclusive and make use of diversity.



Our activities in H1 2021



powered by



### Artificial intelligence supports the blind and the partially-sighted – summary of “LEOthon powered by ING and Google Cloud”

On 21 and 22 June, a virtual hackathon took place. During this event, its participants designed solutions for the blind and partially-sighted Bank customers. The event, called LEOthon, was organised by Kozminski Business Hub. ING Bank Śląski S.A. and Google Cloud were the hackathon partners.

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Fundacja  
ING  
Dzieciom

### 30th Anniversary of ING for Children Foundation

On the occasion of its 30th anniversary, the Foundation handed its logo to children, so that it becomes an expression of the idea included in its name and activities. The Foundation was created in 1991 by Bank Śląski. Originally, as the Bank Śląski Foundation, its activities focused on education in the area of economy and commercial banking as well as education of entrepreneurs. In 2005, the Foundation's name was changed to ING for Children Foundation and its activities were focused on creating equal opportunities for children and teenagers, supporting their development, education and independence.

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### ING joined the interbank plain language declaration

ING Bank Śląski S.A. and 20 other Polish banks signed a plain language declaration. It is a promise that the Banks will try to communicate with their customers in a plain and understandable way. The initiative was led by the Polish Bank Association.

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### At ING, we have our jargon, but we speak to you with a plain language

ING Bank Śląski S.A. once again promoted the idea of a plain language in an internet campaign. This time, we used short texts with expressions characteristic for a particular group of recipients, e.g., beauty industry, gamers, yogis. The campaign was inspired by the fact that the Bank was once again awarded the Plain Polish Certificate by the University of Wrocław, this time for the language of remote service.

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### ING with the third Plain Polish Certificate

ING Bank Śląski S.A. was once again awarded by the experts of the Plain Polish Laboratory of the University of Wrocław. The Bank was awarded the Plain Polish Certificate for the language of service in remote channels.

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## #ING for the climate

### ING focuses on new ecological purposes

ING Bank Śląski S.A. will spend PLN 5.3 billion to finance Renewable Energy Sources and green projects; the Bank will create a grant program for start-ups and young scientists to realise sustainable development projects, with a yearly budget of PLN 2 million – the new Bank Ecological Declaration states. The Bank declares that it will achieve climate neutrality by 2030.

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### ING in a consortium financing purchase of 130 photovoltaic farms

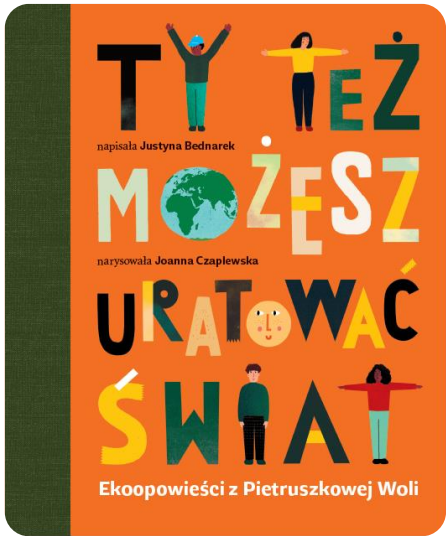
ING Bank Śląski S.A. and funds managed by Aberdeen Standard Investments (ASI) signed a credit agreement to finance purchase of a portfolio of 130 new photovoltaic farms, with the total capacity of 122 MW. The planned electricity production is estimated at approximately 134GWh per year. The credit agreement was signed in consortium with BNP Paribas Bank Polska S.A.

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### “You can save the world too. Ecostories from Pietruszkowa Wola” is a book for children about sustainable development, published by ING Bank Śląski S.A. and ING for Children Foundation

The book discusses vital matters such as: climate changes, caring for the environment and making responsible choices every day. It shows a young reader that they have an impact and that they can use simple solutions every day.

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### EKOfreaks, do your thing. ING encourages green activities every day.

Caring for the environment is important for the Polish people. That is why, in our campaign “It is worth doing your thing”, we consequently supported this approach and once again encouraged our customers to do more green things. ING Bank Śląski S.A. promoted funding that supports green choices. The Bank does not charge commission, which reduces the cost of credit facility and may help doing more green things every day.

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## #ING for the climate

### “Change your car for an e-bike”: e-bike testing campaign with ING and Decathlon

While supporting ecological attitudes of the Polish people and their electromobility, ING Bank Śląski S.A. invited everyone to participate in the “Change your car for an e-bike” campaign. In May, the Bank encouraged to test electric bikes, so-called e-bikes, in Decathlon Mobile Testing Centres in six towns in Poland.

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### New charging stations in Gdynia, supported by ING

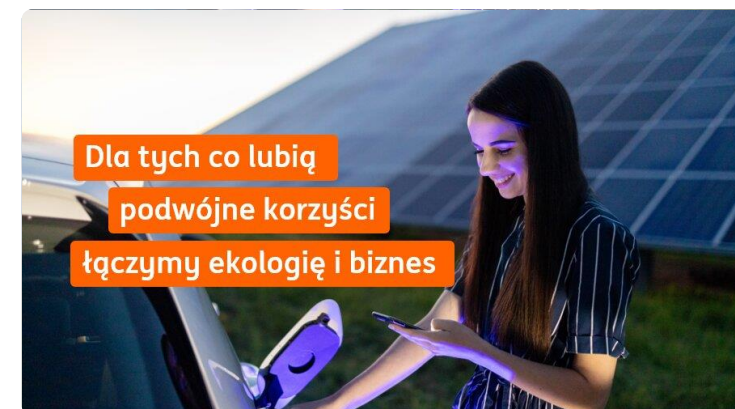
Innogy Polska, in cooperation with the City of Gdynia, begins development of its own network of electric cars charging stations in the city. The investment, consisting in building of a network of electric cars charging stations in Gdynia, is realised in cooperation with ING Bank Śląski S.A.

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### For those who like double profits... we combine ecology and business

ING Lease prepared a campaign to promote favourable financing of ECOvehicles and photovoltaic panels. In its offer, ING Lease proposes financing assets, which contribute to decreasing consumption of conventional energy and increasing consumption of clean energy.

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### Lease of photovoltaic panels

ING Lease launches favourable financing of photovoltaic solutions – long-term solutions effective not only for the environment but also for the business. ING Lease, in cooperation with company Elektrosłoneczni.pl, prepared an offer of financing assets, which contribute to decreasing consumption of conventional energy and increasing consumption of clean energy.

[More](#)





### Housing communities, renewable energy is within your reach with the support from ING

ING launched an internet campaign addressed to housing communities. The Bank encourages green investments and offers an eco-credit to the housing communities without commission. This will help them be ecological. ING eco-credit for housing communities may be spent on new investments in the housing community buildings or in their area.

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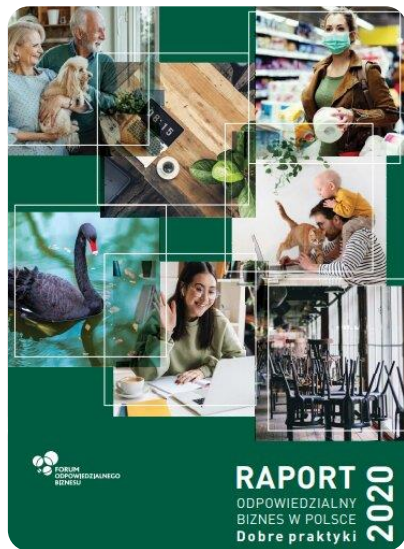




ING summarised its activity in the integrated report

ING Bank Śląski S.A. published the 2020 Integrated Annual Report, discussing the Bank’s financial and non-financial activities, including its impact on the environment, social responsibility and the applied corporate governance. One of the Bank’s priorities is to support the energy transformation.

More



ING good practices in responsible business 2020 – Responsible Business Forum report

As many as 16 last year’s and long-term good practices of ING Bank Śląski S.A. were published in this year’s report “Responsible business in Poland 2020. Good practices”. The report of the Responsible Business Forum summarizes engagement of Polish companies in pursuing principles of responsible business.

More

Polish people approach finances responsibly

Polish people are disciplined and consequently keep their finance in order – 7 out of 10 people regularly follow their income and expenditures and spend their money consciously. What is more, they borrow money responsibly and try to save up regularly – the Think Forward Initiative survey, carried out by ING Group and the project partners, found.

More



“Resistant to lockdown” report

Zwolnieni z Teorii Foundation published a report “Resistant to lockdown”, as part of the ING grant program Build Back Better “Lockdown generation”. It provides information on the activities of the wealthier teenagers.

More



“Financial health of the Polish people” report

Think! Foundation published a report “Financial health of the Polish people”, as part of the ING grant program Build Back Better “Financial health”. The survey and the final report were aimed at finding what are the challenges that the Polish families face, and designing activities that will provide real support for them.



Another edition of GreenING Monitor

The Macroeconomic Research Bureau published another edition of the GreenING Monitor, where topics relating to sustainable development in the context of economy are discussed. The new edition answers the question whether the prices of electricity in Poland are high and why they will be higher in the future.

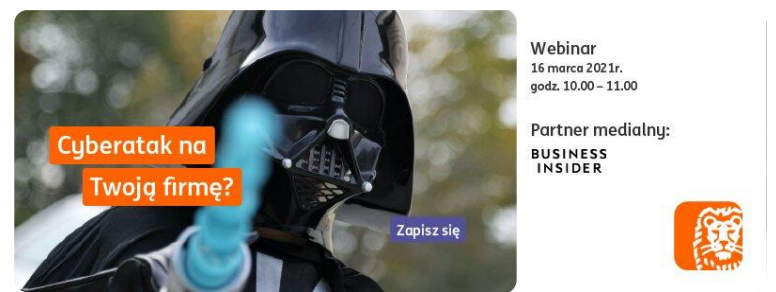
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ING organised a webinar about cybersecurity

ING Bank Śląski S.A. organised a webinar, called “Cyberattack on your company?”. During the meeting, the experts talked about methods of protecting a company against cybercriminals. The conversation with Piotr Konieczny from niebezpiecznik.pl and Jacek Santorski, a psychologist, was led by Jarosław Kuźniar.

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ING Bank Śląski S.A. organised a webinar, called “Photovoltaics for business”

ING Bank Śląski S.A. organised a webinar, called “Photovoltaics for business”, where it was explained how business and environment can go hand in hand. The meeting was hosted by Jakub Nabagło, President of the Management Board of Elektrośroneczni.pl and Michał Majchrzak, Senior Leasing Consultant at ING Lease (Polska).

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ING organised a webinar titled “Disappearing impact of the pandemic on economy?”

ING Bank Śląski S.A. organised a webinar, called “Disappearing impact of the pandemic on the economy?” The meeting was hosted by Rafał Benecki, Chief Economist of ING Bank Śląski S.A.

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ING Bank Śląski S.A. organised a webinar, called „ABC of invoice financing”

ING Bank Śląski S.A. organised a webinar, called “ABC of invoice financing”, where the experts discussed the microfactoring service and the myths around using this service.

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ING to be the AI in ESG Investing partner

45 teams representing 28 universities in Europe participated in the 1st edition of an international competition organised by two organisations, associating professionals in Poland – CFA Society Poland and QuantFin Foundation. ING Bank Slaski S.A. was the project partner. It is the first such an extensive project in Europe, aimed at popularising among young people the ESG indicators of responsible investing, focusing on non-financial factors, including environmental, social and governance ones.

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ING with the Golden CSR Leaf for the third time

This year, ING Bank Śląski S.A. received the golden leaf for its sustainable development activities for the third time. Additionally, the Bank’s good practice – Counteracting the COVID-19 pandemic results – was also recognised.

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ING on the podium of the Ranking of Responsible Companies

ING Bank Śląski S.A. was ranked third in the general classification of the Ranking of Responsible Companies. This means, that the Bank is among those Polish companies, which are most advanced in application of CSR best practices.

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ING in Diversity IN Check

ING Bank Śląski S.A. was among the employers most advanced in development and inclusion management in Poland. The list was created based on the results of the Diversity IN Check survey, carried out by the Responsible Business Forum, in cooperation with partner organisations.

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ING named Poland's Best Employer 2021

For the first time, Forbes Poland and Statista created a list of 300 Poland's Best Employers. Poland's Best Employers 2021 is a list of 300 Polish companies, whose outstanding HR achievements were honoured with the title of the best employer. ING Bank Śląski S.A. was ranked first in category Banks and financial services and is in TOP 10 of all companies included in the list.

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ING among the top employers

For the twelfth time in a row, ING Bank Śląski S.A. was awarded the Top Employers Poland certificate. We are the only Bank in Poland, which has been awarded this title each year since 2010. The Top Employers Institute award is given the organisations that focus on putting their employees in the first place, thanks to their high HR standards. ING was also awarded the TOP Employers Europe title.

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ING with the Top Quality HR Certificate

For the second time in a row, ING Bank Śląski S.A. was awarded the Top Quality HR certificate for applying best practices and promoting high standards in HR management. The certificate is awarded by the Polish Association of Human Resources Management (Polskie Stowarzyszenie Zarządzania Kadrami, PSZK).

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ING awarded in the #ZłoteSpinacze2020 competition

In this year’s edition of #ZłoteSpinacze2020, a PR industry competition, ING Bank Śląski S.A. was awarded a Silver Paper Clip in category “Finances” for the #zdalnidopomocy project. The golden award was not given in this category.

More



EKOleasing and the ING EKO Program among the best in the “Polish Economy Turbines” competition

EKOleasing and the ING EKO program were among the best products for small and medium-sized enterprises in 2021 in category “Leasing” of the “Polish Economy Turbines”, organised by Gazeta Finansowa.

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**ING with the Golden Consumer Laurel in category green strategies in business**

In this year’s edition of the Client Laurel, ING Bank Śląski S.A. was awarded a golden prize and the first place in category “Green strategies in business”. The ING product and service offer was recognised.

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**ING Lease with the award of Client Golden Laurel 2021 and a recognition of TOP BRAND 2021**

Once again, ING Lease was awarded the Client Golden Laurel 2021 in category “Green strategies in business”, and additionally it was recognised for the long-term loyalty of our clients the fact that they choose our products, with the elite award of Client Laurel TOP BRAND 2021.

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Thank you for building our responsibility  
with us!

Click and read more about  
Sustainable development at ING Bank Śląski S.A.

