

ESG Strategy for years 2022 - 2024

ING Bank Śląski S.A. Group



1 We continue our actions to face the challenges of the modern world

ESG

We know that our today's decisions and actions will determine the world future generations will live in. Therefore, guided by our principles and values, we want to rise to the challenges of the modern world. While advancing our actions, we have developed the ESG strategy as an integral part of our business strategy.



1 We continue our actions to face the challenges of the modern world

Environment

Environmental degradation is not something we condone.

We apply the provisions of our 2021 Green Statement to combat climate change and support our customers in their environmental transformation.

Social responsibility

We nurture entrepreneurial growth and help manage finances. As we level the playing field, we also look after the health of our employees.

Governance

We operate ethically based on our values, principles and processes. We act in compliance with regulations and follow the market best practices.



2 The future is our shared responsibility

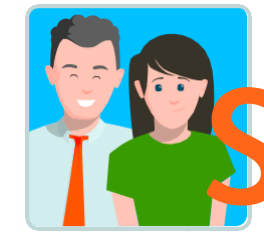
In our ESG strategy, we have set specific goals that we will pursue in the coming years: goals for our operations – as we act and lead by example, goals for our relations with customers – as we inspire and support them, and goals in relation to society – as we build a better world together. It is because we all share responsibility for our common future.



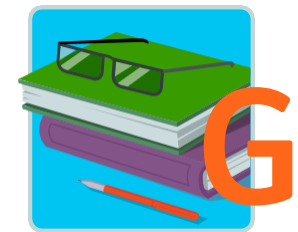
3 ESG strategy and our priorities for 2022-2024



Environment



Social responsibility



Governance

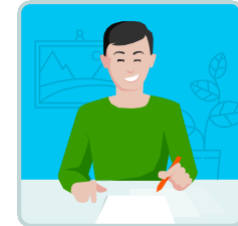


WE
(We act and lead by example)

We strive to climate neutrality

We have a friendly and diverse working environment

We integrate ESG into internal processes and organisational culture, we strive for regulatory compliance



CUSTOMERS
(We inspire and support them)

We support our customers in their environmental transformation

We support the financial health of our customers

We build ESG awareness among our customers



SOCIETY
(We are building a better world together)

We support innovation and local actions for the benefit of climate and environment

We support local community actions and we facilitate banking among groups at risk of exclusion

We share knowledge about and cooperate in the area of ESG



3 ESG strategy and our priorities for 2022-2024

ING Bank Śląski (We act and lead by example)

Environment



- We run our organisation sustainably
- We digitise processes to reduce our environmental footprint
- We factor in climate change in our business decisions

Social responsibility

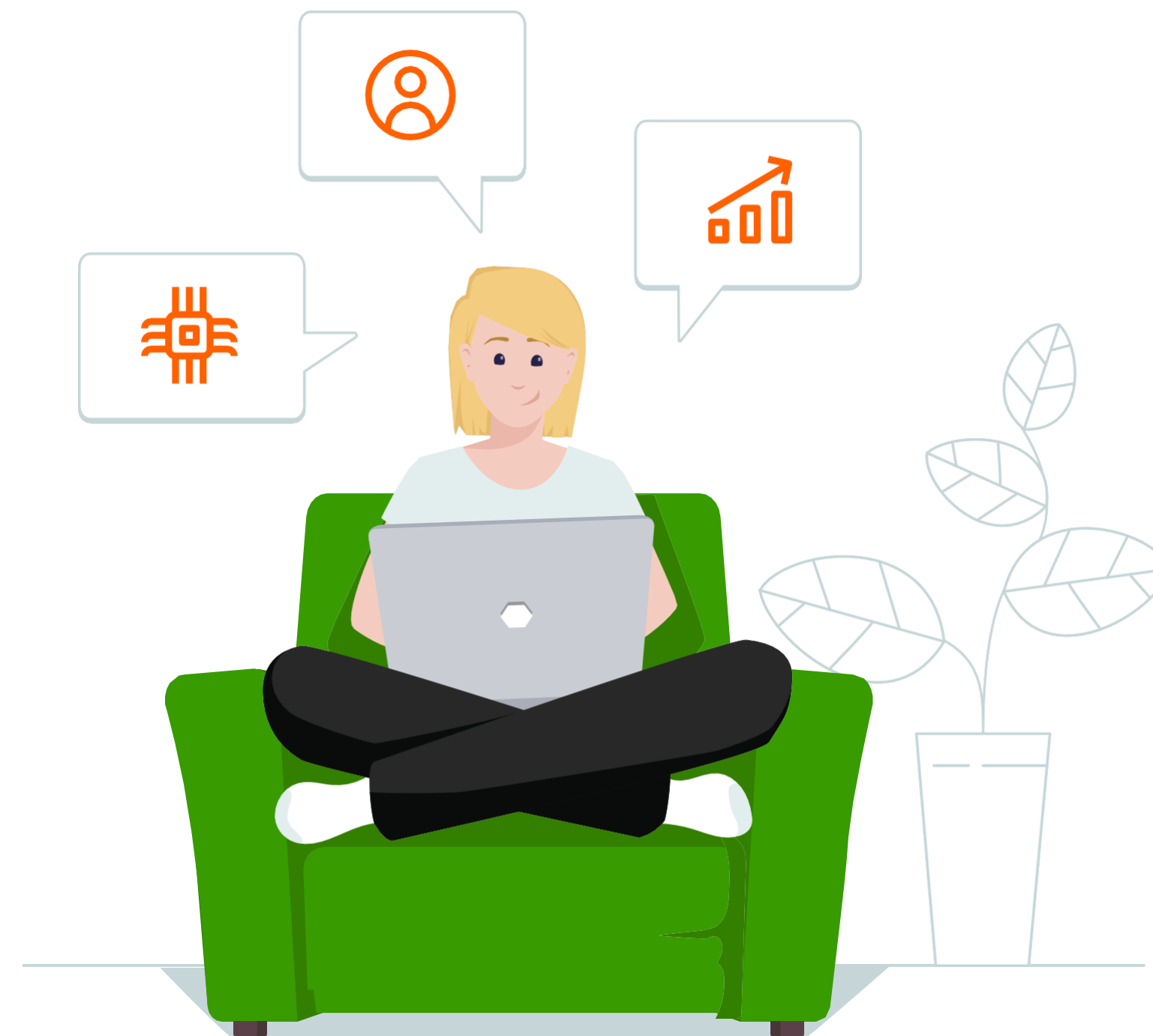


- We create a working environment in which the wellbeing of our employees (health, energy, activity and finance) is central
- We support our employees in being entrepreneurial
- We are committed to cultivate diversity and inclusion

Governance



- We build ESG awareness and culture among employees; we grow ESG competencies
- We integrate ESG into the bank's strategy, organisational structure, product design processes, risk management, procurement policy and corporate governance
- We adapt to regulations in risk, finance, compliance and client portfolio



3 ESG strategy and our priorities for 2022-2024

Customers (we inspire and support them)

Environment



- We develop a climate-focused product offer for our customers
- We finance sustainable projects
- We support customers in their environmental transformation and in assessing how sustainable their business is

Social responsibility

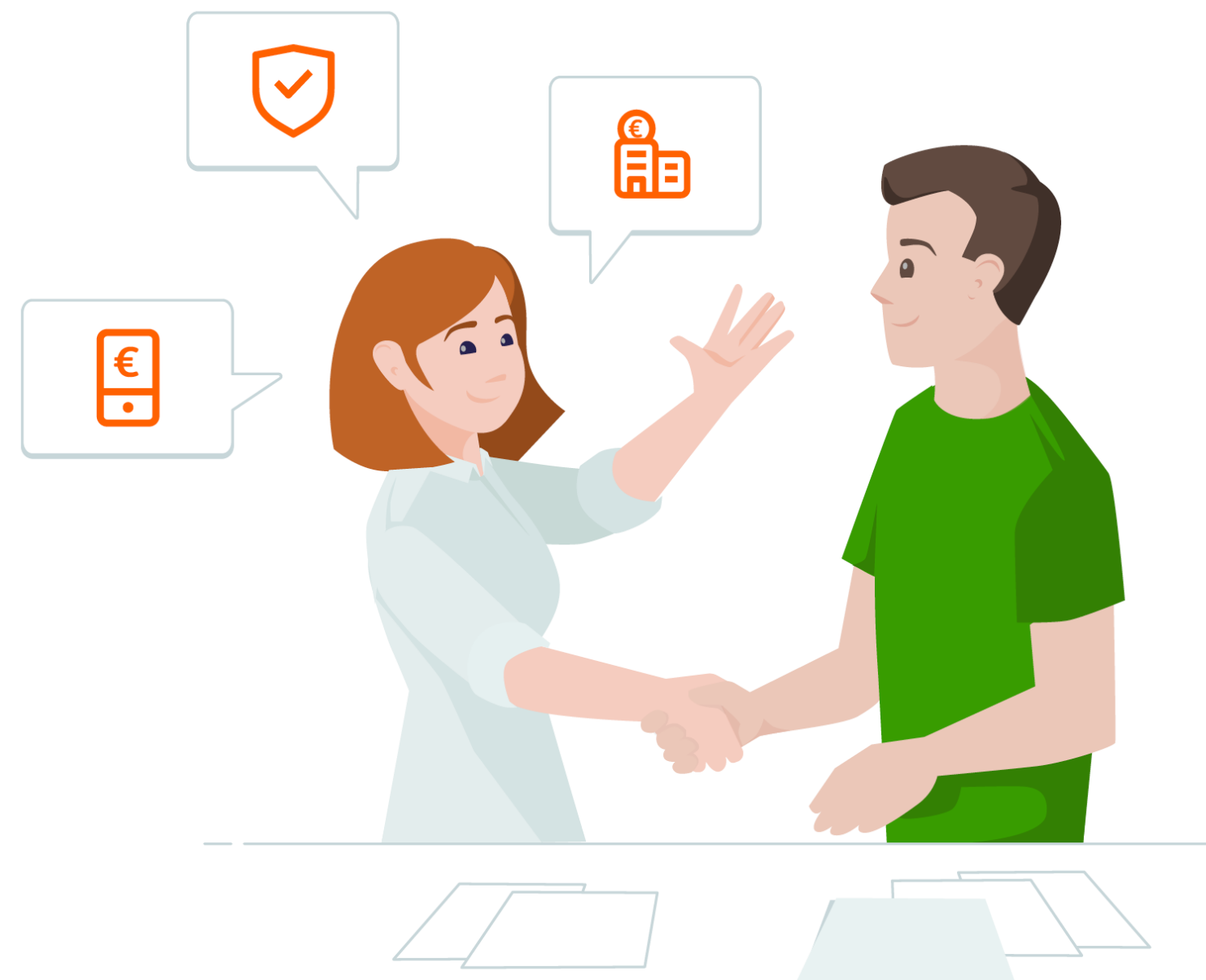


- We support customers in managing their finances and educate them on how to be entrepreneurial
- We facilitate technology and digital transformation for business customers

Governance



- We build awareness and understanding of ESG business and regulatory issues among our customers
- We take care about the safety of our customers



3 ESG strategy and our priorities for 2022-2024

Society (We are building a better world together)

Environment



- We support climate innovation (grants for start-ups and researchers)
- We support local environmental actions

Social responsibility



- We facilitate the use of banking services by groups at risk of exclusion
- We support local community action

Governance



- We share best practices and know-how as part of sectoral cooperation and with our stakeholders. We develop joint solutions.



