

Supervisory Board's assessment of the ING Bank Śląski S.A. policy concerning charitable and sponsorship initiatives in 2019.

Based on the information provided by the Bank Management Board, the Supervisory Board conclude that in 2019 ING Bank Śląski S.A. was involved in the following charitable and social activities:

1. support for actions intended to educate on the economy and entrepreneurship, sustainability
2. education and support for children and teenagers, and
3. promotion of Polish modern art and education in that regard.

The Bank carried out those actions on its own, in cooperation with social partners and courtesy of two corporate foundations: ING for Children Foundation and ING Polish Art Foundation.

1. SUPPORT FOR ACTIONS INTENDED TO EDUCATE ON THE ECONOMY, ENTREPRENEURSHIP, MODERN TECHNOLOGIES, SUSTAINABILITY

Center for Citizenship Education – Entrepreneurial Youth Programme

In 2019, the Bank continued cooperation with the Center for Citizenship Education within the Entrepreneurial Youth programme. The programme offers practical and innovative education options in the area of business acumen. As part of the project, students solve economy and entrepreneurship tasks on a dedicated online platform. Next, they carry out their own projects with the assistance of teachers and mentors. The programme helps them to understand e.g. how to manage their own fund; it teaches them how to save and shows them selected banking services, etc. The programme has been run by the Center for Citizenship Education since 2008; ING has been engaged in it since mid-November 2017. ING for Children Foundation is, as part of a trilateral cooperation, *inter alia*, the author of the new programme concept. ING Bank Śląski S.A. provides specialist knowledge and funding. In 2019/2020 school year, 89 teams from 54 schools, that is nearly 400 students, were carrying out the programme. Marcin Giżycki, Vice-President of the Management Board of ING Bank Śląski S.A., has become the patron of the programme. As in previous 2 years, the eleventh programme round closed with the Entrepreneurial Youth Conference, held at the Bank's office in Katowice on 13 June. Business concepts were presented by 12 youth teams whom we hosted in Katowice. All received commemorative statuettes from Brunon Bartkiewicz. One of them received an extra award from Marcin Giżycki for the presentation and business feasibility of the concept. Additionally, in recognition of cooperation and on the occasion of the twenty-fifth anniversary of the Center for Citizenship Education, ING Bank Śląski S.A. received a commemorative statuette.

Warsaw Institute of Banking – BAKCYL Programme

The Bank continues to participate in the BAKCYL project – a joint project of the banking sector organised by the Warsaw Institute of Banking to support finance education of teenagers from primary (classes 6-8) and secondary schools.

In the project, Bank employees volunteer to teach finance at primary schools within the cycle of 2 classes: *Your money, From saving to investing* and in classes 1-4 of secondary schools the cycle of 3 themes: *Financial market – trust in business, My finances – I think in business acumen terms, Smart investing*. Among the most active Bank volunteers who conducted over 10 lessons in the school year 2019/2020 at the Bank were: Jarosław Głogowski, Beata Goliasz, Violetta Król, Dariusz Drenda and Anna Mazurowska. ING volunteers conducted 125 lessons in total. They were held all over Poland.

Zwolnieni z Teorii [Theory-free] platform

Zwolnieni z Teorii [Theory-free] platform are the largest Olympic Games of community service projects – with over 9,000 participants and 2,000 community service projects conducted.

During the Olympic Games, students organise their own community service projects. Each finalist wins a certificate which is recognised by employers all over the world. Every year, the best projects are granted awards by the President or the Prime Minister. The initiative has been developing for 5 years now; this year, teenagers from 10% of Polish schools participate in it. This means that 464 comprehensive and vocational schools included Theory-free-related community service projects in their 2019/2020 syllabus. As the partner to the Olympic Games, ING Bank Śląski S.A. prepared ING Challenge for youth. Brunon Bartkiewicz invited participants to carry out an entrepreneurship development project. Additionally, ING Challenge participants use mentoring of Bank employees and 3 webinars with experts. In March 2020, they will attend a boot camp in Katowice. Over 30 teams and over 40 employees – mentors from all over Poland enrolled for the ING Challenge.

CoderDojo Foundation

CoderDojo is a nationwide community of fans of new technologies. The first dojo (club) was formed in 2013. CoderDojo is a venue for development of technology talents (programming, modelling, designing and 3D printing) among kids and teenagers. Classes are held outside of school, often at the premises offered by companies. Participation in classes is free of charge; communities can be joined by anyone who wants to become a CoderDojo student or mentor.

The ING CoderDojo project has been carried out by ING Bank Śląski S.A. for the second year now, in cooperation with the CoderDojo Foundation. “Modern technology clubs” (dojo clubs) are active in Katowice, Warsaw and Siedlce. Bank employees – 23 mentors – volunteer to run programming, robotics, 3D designing and mobile applications classes for kids on Saturdays during the school year. ING Tech Poland also joined the project. As part of the ING CoderDojo project, the Bank held a Grandparents Day, a DojoKonfa for mentors from Poland, the first dojo birthday, a CodeWeek, and also workshops at the Santa Clause Day for employees’ children.

My Harvard Way

Since 2018 ING Bank Śląski S.A. has been cooperating with the Harvard Club of Poland within the confines of the competition held for students of middle schools and comprehensive schools as well as university students interested in studying abroad – My Harvard Way. In 2019, the Bank promoted the competition for talented youth among employees – 16 school students enrolled for it. 3,000 applications were received in total. Additionally, a programme representative, a speaker at the Entrepreneurial Youth conference – Anna Jastrzębska – a graduate of among others the Harvard University encouraged participants, young people from small towns, to demonstrate courage in taking up challenges, shape one's education path in an informed manner and believe in one's skills and capacity.

Lesław Paga Foundation

In 2019, ING Bank Śląski S.A. was a partner to the CEE Fintech Leaders Forum project – an educational project concerning the capital market and educating modern managers. As part of cooperation, ING Bank Śląski S.A. engaged in workshops for students, organised with ING experts. Additionally, the Bank engaged in the Young Innovators project. ING representatives participated in the finals of the Young Innovators programme, in which 5 teams made their pitches. ING representation conducted classes from design thinking and assessed the teams.

Boston Consulting Group

In the EmpowerPL100 programme, in 2019, Brunon Bartkiewicz and Joanna Erdman were mentors for selected, exceptionally talented students studying in Poland and abroad. The programme which started in 2018 was an occasion to celebrate one hundred years of independence of Poland. The organisers aspired to gather 100 mentors from top management and 100 students (mentees) who worked together in 2019.

Responsible Business Forum

In 2019, ING Bank Śląski S.A. became the strategic partner to the Responsible Business Forum as the Bank engaging in actions promoting sustainable growth and social responsibility. The Responsible Business Forum is a comprehensive programme of cooperation with companies – responsible business leaders who through their commitment and action contribute to responsible business concept promotion in Poland. Strategic partners to Responsible Business Forum are nearly 60 companies – CSR leaders from all over Poland. Joanna Erdman joined the Responsible Leadership Council.

Global Compact Network Poland

The Bank has been a partner to the Global Compact Network Poland since 2019. ING Bank Śląski S.A. participates in the activities pursued within the “Business and Human Rights – Ethics Standard in Poland” programme. The programme serves implementation of the UN Guidelines, the principles of ethical conduct of business, while considering and respecting the human rights, and thus boosting the number of companies in the market which apply codes of conduct. As part of the programme, Joanna Erdman also attended a #CEOsforEthics – a round table of company managers.

The Bank is partner to the “Sustainable Cities’ programme in which it cooperates with other entities in creating and developing effective educational tools as well as in promoting pro-climate initiatives, and also sets the direction for sustainable growth and environmental protection standards as well as development of innovative and environment-friendly solutions.

“Sustainable Banking” Academy

The Sustainable Banking Academy is a course which was specially prepared for the needs of Bank employees representing different business areas. The Academy introduced them to the latest market trends and solutions concerning responsible banking, sustainable growth and the CSR. The Sustainable Banking Academy made it possible to learn the global, sector perspective in the context of a quickly developing area which is responsible banking. Participants could assess how the Bank was managing in the context of sustainable growth and responsible business trends. The subjects discussed at the Academy included: SDG's, CSR, climate changes and challenges for the sector, financial and non-financial inclusion, diversity and challenges of the modern world. Four all-day meetings in Katowice and in Warsaw plus 2 online webinars were held. All Bank employees were invited to participate in the Sustainable Banking Academy. 26 people representing various areas of bank business, roles and functions took part in the Academy.

2. EDUCATION AND SUPPORT FOR CHILDREN AND TEENAGERS

ING Voluntary Services Programme

As part of our ING Voluntary Services Programme, the Bank encourages employees to be active in the fields of financial education and entrepreneurship and in local communities. The formula of the voluntary services programme is open and everyone can get involved the way they like. Our Bank ensures for every employee the option of devoting 8 hours of work per year to voluntary activities. The ING volunteers closely cooperate with ING for Children Foundation. In 2019, 83 people, new volunteers and experienced leaders of the ING Voluntary Services Programme, took part in the training courses of ING for Children Foundation. The purpose of the training courses was to provide volunteers with professional and organisational support. The training courses covered, *inter alia*, cooperation with a social partner, social project management, diverse forms of both entrepreneurship and financial education.

Good Idea

Since 2006, employees have been taking part in the Good Idea voluntary competition, pursued together with the ING for Children Foundation. They can win there the subsidies for a voluntary project from ING for Children Foundation. Under the heading of the Good Idea and ad-hoc voluntary activity, in 2019, ING employees performed 91 community service projects with support from the Foundation; most pertained to financial education and business acumen.

Charity collections

Following the long-standing tradition of social initiatives, employees engaged in charity collections for children. An Orange Schoolbag collection of school supplies was organised in September, while in December the employees prepared Christmas gifts in the Santa's Helpers initiative.

Team of ING runners

A team of Bank employees participated in the "Run Warsaw" event – a 10 km run in Warsaw. On 6 October 2019, 706 runners and 1,500 marchers from ING appeared at the start line of the "Biegnij Warszawo" ("Run, Warsaw") event. Such big participation translated into the amount of PLN 145,600 which the Bank remitted to the foundation.

Thanks to the Orange Team, in 2020, the Foundation organises a special Olympic edition of the Orange Power programme which is addressed to kids with physical, sight and hearing disabilities. The programme will last 5 months. The winning 22 teams will take part in it. Each month will be dedicated to different sports disciplines and winners will get sports equipment. Programme ambassadors are: Alicja Jeromin, Michał Pol and Marcin Ryszka.

In 2019, following the results of the voting by ING employees, the Foundation distributed the amount of PLN 100,050; which was run in the Biegnij Warszawo (Run Warsaw) event, among 10 organisations promoting active and healthy lifestyle among children and teenagers. Kids took part in swimming, skiing, Zumba dancing, yoga practicing and healthy cooking activities, for example.

ING for Children Foundation

ING for Children Foundation pursues the social mission of ING by supporting development, education and self-reliance of children and youth. As part of supporting the development and education of young people, the Foundation continued cooperation with the Center for Citizenship Education within the *Entrepreneurial Youth* programme. At its centre in Wisła, the Foundation has been welcoming children from all over Poland to the *Smile Camps* for 15 years now. In 2019, the foundation hosted 1,054 kids and their mentors at 22 Smile Camps. For the first time in its history, the foundation organised a camp aimed at restoring contact between the kids staying at children's homes and their parents. "Girly Holidays", integrating kids of different nationalities, cultures and denominations were also exceptional.

The Foundation provided schools, libraries, NGOs and private individuals free of charge with 3,208 copies of books in total, discussing autism topics ("The Alien", "I have Asperger's Syndrome") and a bibliotherapeutic book "Lucjan, the Lion One of Its Kind" and the book published by the ING Polish Art Foundation about art titled "What is a snowman doing in the fridge?".

The foundation also started a round of meetings entitled "Know more". In March, a meeting to discuss different autism aspects was held in Katowice. In November, we were visited by #Strong – the persons who despite their disabilities are sportsmen, artists or community activists.

From June to October, there was an exhibition "Touch art" at the Centre of Contemporary Art "Zamek Ujazdowski" in Warsaw. Its organisers wanted to show that contemporary art did not have to be incomprehensible and that art experience could be an occasion to experiment. The exhibition was

accompanied by “Snowman at the exhibition” workshops which were attended by 546 kids from 26 centres, thanks to the support provided by the ING for Children Foundation and ING Polish Art Foundation.

In keeping with its Charter effective in 2019, the Foundation’s operations centre around children and teenagers and embrace science, education, leisure time, health promotion, social assistance and volunteering. ING Bank Śląski S.A. made a donation to ING for Children Foundation for its statutory activities on the basis of the Management Board decision and upon approval of the Foundation’s annual action plan. Moreover, the Foundation receives funds from voluntary donations made by ING Bank Śląski S.A. employees as part of an internal campaign, under the “1% of the tax” programme, funds from charitable transfers and via imoje. As a public benefit organisation, ING for Children Foundation compiles the annual financial statements and the report on operations which are available at www.ingdzieciom.pl and www.pozYTEK.gov.pl.

3. PROMOTION OF POLISH MODERN ART AND EDUCATION IN THAT REGARD.

ING Polish Art Foundation

The ING Polish Art Foundation builds a collection of contemporary art and promotes young artists. In 2019, the collection of the ING Polish Art Foundation was joined by 13 employees.

The award of the Foundation was granted for the third time during the Warsaw Gallery Weekend 2019. In that manner, one more work was added to the collection of the Foundation *The Smiths* by Mikołaj Sobczak. It is already for the third time that the Foundation rewards one of the festival participants in that it buys one’s work to its collection.

The cooperation of the ING Polish Art Foundation with the “Bęc Zmiana” Foundation led to the publication of a guidebook “Guide to collecting contemporary art 2” by Piotr Bazylko and Krzysztof Masiewicz. The new compendium of knowledge is addressed to everyone who is planning to buy a piece of art or make a collection of Polish contemporary art.

In 2019, the ING Polish Art Foundation celebrated its 20th anniversary. On that occasion, the Foundation opened an exhibition *The Spirit of Nature and Other Fairy Tales* at the Silesian Museum in Katowice. Vernissages for guests and Bank employees were also held. Vernissage was translated into a sign language. Assistants – audio descriptors who showed the blind around the exhibition were also at hand.

All employees received an exceptional, commemorative, album entitled “2000-2020 Collection of the ING Polish Art Foundation”.

The foundation also ran a Socialite programme for Bank employees, organising guided tours at exhibitions, vernissages and breakfasts with artists.

In 2019, the Foundation invited all persons studying at faculties of arts to the educational project – Professional Artist. 633 persons took part in it. The A-Z project covered two days of classes, during which one could learn the tools and practices useful for the profession of an artist.

Lectures, workshops and portfolio consultations were given by the persons who work with arts on a daily basis. Curators, artists and activists as well as exhibition arrangers and art market experts are among them. In 2019, the Professional Artist project was expanded; art universities in 10 Polish cities were visited.

The Management Board of ING Bank Śląski S.A. decided to transfer funds for the statutory activities of the ING Polish Art Foundation upon reviewing the annual action plan of the Foundation.

Information about the operations of the ING for Children Foundation and ING Polish Art Foundation is available in the *Management Board Report on Operations of ING Bank Śląski S.A. Group for 2019, including the Report on Operations of ING Bank Śląski S.A.* Additionally, the ING for Children Foundation and ING Polish Art Foundation publish all information on their websites. Information about current events is published on Facebook profiles of both Foundations which are open to the public, on the intranet and in *Baśka* magazine. It is also published as press releases.

Charitable and social activities are an essential element of ING Bank Śląski S.A. operations. The Bank encourages its employees to engage in the employee voluntary activities. *The Labour By-Law of ING Bank Śląski S.A.* guarantees Bank employees 8 hours per year for volunteering.

CHARITABLE DONATIONS

In 2019, ING Bank Śląski S.A. made financial and in-kind charity donations. The Bank made 42 financial donations.

The donations were made pursuant to the *ING Bank Śląski S.A. Donation Policy* which was revised in 2019. The Policy sets out the purposes to be subsidized by the Bank donations, in selected community investment areas:

- 1) operations centred around children and youth, including holidays for children and youth,
- 2) science, higher education, school system, education and schooling (including in particular financial education),
- 3) health protection and disease prevention,
- 4) financial assistance in special circumstances, where an employee or his/her family member (members) suffered damage.

Among the donations made by the Bank were the donations in the financial education area: for the Center for Citizenship Education to support the development of the Entrepreneurial Youth programme, for the Warsaw Institute of Banking to develop the BAKCYL programme and for the CoderDojo Foundation to support the development of ING CoderDojo plus for the Social Wolves Foundation to support the development of the Theory-Free project. In the tertiary education area – for, *inter alia*: the Silesian University of Technology to develop the “My idea for business” initiative, and in the healthcare area – for: the Professor Zbigniew Religa Foundation of Cardiac Surgery Development in Zabrze and the Polish Gastroenterology Foundation.

ING Bank Śląski S.A. continued to support local charitable organisations, and also made charitable donations as awards at the ING Football Tournament for the Doctor Piotr Janaszek Foundation “Pass it on”, the Foundation for development of physical culture “Beyond Obstacles” in Cracow and the Łukasz Piszczek Academy Foundation.

In 2019, the Bank also transferred in-kind donations such as phased-out IT equipment (in a good technical condition) and office furniture. In-kind donations were made pursuant to the *Procedure for the sale/donation/ reprocessing of assets at ING Bank Śląski S.A.* In-kind donations were given mainly to kindergartens, schools, hospitals and charities.

SPONSORSHIP

In 2019, ING Bank Śląski S.A. was involved in sponsorship activities targeted at entrepreneurs and young people, green and electro mobility activities as well as the activities for SME owners and management. They were designed to empower people to stay a step ahead in life and in business.

The most important sponsored events were:

- 1) European Economic Congress in Katowice,
- 2) European Start-up Days in Katowice,
- 3) Biegnij Warszawo ("Run Warsaw") event,
- 4) Open Eyes Economy in Cracow, and
- 5) European Mobility Week in Katowice.

As the Main Sponsor, ING Bank Śląski S.A. supported the European Economic Congress in Katowice and the European Startup Days. These were the biggest business events in Central Europe, attended by nearly 14,000 visitors in total. ING experts shared their knowledge and experience at discussion panels. In the conference rooms of the International Congress Centre in Katowice an ING Influ zone was arranged where congress attendees could listen to discussions and meet social media influencers.

ING Bank Śląski S.A. once again cooperated with the organisers of Run Warsaw event and was the General Partner to this event in 2019. Most participants of the 5km-march accompanying the run event were approx. 5,000 staff members with families. Over 1,000 persons from that group ran the distance of 10 km. Additionally, ING Bank Śląski S.A. engaged in the sponsorship of the [TEDx Katowice Salon](#) – a cycle of local events gathering and engaging the local community, teaching people and inspiring innovativeness as well as engaging people to start dialogue and act. It is a cycle of events promoting valuable ideas in Poland and encouraging their practical application.

Summary of the assessment

ING Bank Śląski S.A. conducted community service and charity activities in the top priority areas, as per the Sustainability Strategy of ING Bank Śląski S.A. for 2019-2021. The activities targetted children and teenagers, first and foremost. They served development of entrepreneurship, financial education and local communities. The Bank ran the programmes on its own, in cooperation with social partners and with its corporate foundations.

The Bank supported employee initiatives (volunteering, charitable collections) and was a social partner in all-Poland and local projects.

The Bank has the *ING Bank Śląski S.A. Donation Policy* which is applicable to all financial donations. In line with the revised ING Bank Śląski S.A. Donation Policy, the company provided 3 employees in difficult health and life conditions with financial assistance. In line with the *ING Bank Śląski S.A. Procedure for the sale/ donation/ reprocessing of assets* regulating the area of in-kind donations, the Bank gave donations to schools, kindergartens and hospitals. These regulations ensured a process-based approach to donations and their effective application in charitable and social activities.

The Bank communicated its charitable actions in a transparent manner by publishing information on the current events and annual summaries in the annual report and the Integrated Report of ING Bank Śląski S.A. Multiple communication tools were used to provide internal and external stakeholders with information in an accessible form.

Based on the foregoing, it may be concluded that the ING Bank Śląski S.A. policy on the charitable and social activities was rational and took account of social needs.

Bank's activities in the CSR area were appreciated in the thirteenth round of the Social Reports Competition, held by the Responsible Business Forum and Deloitte. The Bank was ranked number three in the Award of Internet Users category.

In 2019, as many as thirty-one good practices of the Bank were included in the Responsible Business Forum report- "2018 Responsible Business in Poland". The *Good Practices* Report wraps up involvement of companies in Poland in the implementation of the responsible business principles.

The Bank received the Golden CSR Leaf from POLITYKA as the organization standing out from the crowd as far as sustainable growth activities are concerned. The Bank was also honoured with the title an Ethical Company in the competition held by the Puls Biznesu paper.

ING Bank Śląski was deemed the "Friendliest Bank" in the Banking World and Insurance Leader Competition. With that award, the Bank's activity in the CSR area was appreciated.

Two initiatives of ING Bank were rewarded in the 30x30 ranking, coordinated by the Responsible Business Forum – *Do we, Poles, have anything in common with one another? One cannot see it. Because the air as well as the Sign Language Video-interpreter*. In the ranking, 60 business projects were selected in total, which the jury deemed to have the biggest social impact over the last 30 years.

ING Bank Śląski S.A. was also awarded the "Heart for Heart" distinction, granted to people, institutions and companies in recognition of their prosocial activities by the Professor Zbigniew Religa Foundation of Cardiac Surgery Development

The Bank was recognised by the UN Global Compact Network Poland for contribution to promotion and implementation of 2030 Agenda for Sustainable Development and implementation of the UN goals.

The Bank operates a transparent and effective information policy; details of social, charitable and sponsorship activities launched by the Bank are published in the Management Board's annual report. Thus, the Bank satisfies recommendation I.R.2 of the Code of Best Practice for WSE Listed Companies in 2016.