

“Our Shared Responsibility”

ING Bank Śląski
Sustainability Strategy for 2021-2023



#ING for the Enterprising



#ING for the Enterprising (1/6)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR CUSTOMERS		
1. We support Poles in taking rational financial decisions, so they can be one step ahead in life and business.		
<p>WE FACILITATE BANKING</p> <p>1.1 We support clients in managing their everyday finances. We develop My ING as a platform that offers not only banking products. We develop products and functionalities and simplify processes to facilitate the management of personal finances.</p>	<ul style="list-style-type: none"> At least 1 external campaign and cyclical direct marketing to clients regarding financial management. Development of services related to the management of everyday finances in My ING, including services based on Open banking. Development of additional services under the E-Poland initiative by extending the functionalities using the Trusted Profile and the option to apply online for the Family 500+, Good Start 300+ support programmes. Development of additional services making it possible to use Visa Offers and Discount Codes programmes and a continuous development of games and multimedia top-ups 	<ul style="list-style-type: none"> In November, we released a new transaction history for even better financial management. History 2.0 is a completely new graphic design and a clearer form of information presentation, including by introducing larger fonts, adding a colored background under the credit and blocking amounts, changing the way of presenting transaction details.
<p>1.2 Our priority is to tailor our approach to customers so that they can use our products and services in the simplest and most intuitive way possible.</p>	<ul style="list-style-type: none"> Preparation for implementation on the entire customer base of orchestration of communication - automation of processes based on artificial intelligence and tailoring communication to individual customer needs. Making My ING available to specialists so that account managers can see the whole process through the customer's eyes. 	<ul style="list-style-type: none"> At the end of 2021, we began implementing the Thought Machine Vault Central System. The core banking system is the focal point for all banking platforms and applications. Vault is a modern core banking system based on cloud solutions and is an important element of the bank's digital and technological transformation.

#ING for the Enterprising (2/6)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR CUSTOMERS		
1. We support Poles in taking rational financial decisions, so they can be one step ahead in life and business.		
WE FACILITATE BANKING		
1.3 We help to take the first steps in digital reality	<ul style="list-style-type: none"> Promotion, education and acquiring new relationships in the age range 0-13 (prepaid card for a child) and 13-18 (Mobi account with a savings account and the Moje ING application). 	<ul style="list-style-type: none"> Responding to the voices of our youngest customers, up to the age of 13, we changed the standard orange prepaid card to a youth graphic card. In addition, we expanded the card gallery with 38 new images in the following categories: games, animals, sports, art.
1.4 We use plain language and avoid banking lingo. We do want our customers to take informed decisions.	<ul style="list-style-type: none"> Certification of remote communication. Implementation and popularization of a new standard based on the PLI (Plain Language Index) measure. 	<ul style="list-style-type: none"> In 2021, we obtained another (already third) certificate - this time for a simple language in remote service (chat, e-mails, messages, complaints, social media, hotline). We have introduced the Plain Language Index (PLI), which allows us to objectively check the level of communication simplification at various points of customer contact.
WE THINK ABOUT THE FUTURE		
1.5 We encourage conscious saving, investing and putting money aside for your retirement.	<ul style="list-style-type: none"> Minimum 1 outdoor campaign for saving. Retirement education campaign - encouraging people to take action to ensure that they have funds for their future retirement. Development of an offer allowing for financial management, including the introduction of a new product, namely Individual Pension Security Account (IKZE) based on investment funds. 	<ul style="list-style-type: none"> On the bank's website, we have and update the most important information on pensions and topics related to building additional pension security. The section has been in existence since 2019, but the texts are constantly updated as the situation changes. We also provide educational articles on the pages of individual pension products We have expanded our offer of pension products with an additional product - investment IKZE prepared together with NN Investment Partners. The product, based on a wide range of 26 funds, allows you to accumulate additional funds for retirement along with obtaining tax benefits specified by law

#ING for the Enterprising (3/6)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR CUSTOMERS		
1.We support Poles in taking rational financial decisions, so they can be one step ahead in life and business.		
<p>1.6 We are with our customers not only in good times, but also when they need support.</p>	<ul style="list-style-type: none"> Offering the possibility to submit an application for a subsidy under the PFR Financial Shield Programme addressed to industries most affected by the negative effects of the pandemic. Organising webinars for customers to help them run their business during the pandemic. Year-long promotion of prescored loans (calculated on the basis of customers' financial capabilities) in My ING 	<ul style="list-style-type: none"> In January 2021, we started the second stage of the PFR subsidy program for micro, small and medium-sized enterprises. In April 2021, we launched the process of settling the subsidy received in 2020 under the PFR 1.0 Financial Shield. In November 2021, we started the stage of settling subsidies for small and medium-sized enterprises under the PFR 2.0 Financial Shield. From January to December 2021, we organized over 30 webinars in order to provide clients with up-to-date and reliable knowledge about the economy in Poland and around the world, trends affecting business, as well as information about banking product solutions.
2.We support customers in establishing and developing their business		
<p>WE SUPPORT ENTREPRENEURSHIP</p> <p>2.1 We help entrepreneurs to establish their business and we support them in running it through My ING.</p>	<ul style="list-style-type: none"> 8.000 companies established at CEIDG through Moje ING in 2021 Next 10.000 companies with active ING Księgowość in 2021 r (altogether 37 th. active users of ING Księgowość at the end of 2021. Implementation of new solution: ING Księgowość with an accounting bureau and therefore gaining 2 thousand users. 	<ul style="list-style-type: none"> In 2021, 8,876 companies were registered through Moje ING Number of companies with active ING Accounting at the end of 2021: 10,025 new active customers, 37,144 all active customers In 2021, we acquired over 2,000. clients to the Accounting Office for Entrepreneurs

#ING for the Enterprising (4/6)



Goals	Actions and measures of success 2021	Implementation 2021
<p>2.2. Our goal is to be #the best bank for businesses. We develop products and tools to help clients do their thing in business.</p>	<ul style="list-style-type: none"> ▪ The premiere of the first modules of the new version of the ING Business system. ▪ Development of tools supporting business digitization (e-commerce payments). ▪ Providing factoring products (including microfactoring / invoice financing). ▪ Development of accounting support tools (invoicing, financial statements). ▪ Providing loans and leases in the prescoring offer with a limit calculated individually for each customer who meets the conditions. ▪ Easy lending is introduced for non-customers. ▪ Introduction of the terminal offer - new equipment and a smartphone terminal (Soft POS). 	<ul style="list-style-type: none"> ▪ In 2021, our clients could use the first module of the new ING Business system. It was launched for users of corporate payment cards issued by ING. From August 2021, the system also offers the option of sending free notifications ▪ We have released a new payment method - and I pay later. It is a continuation of the Buy Now Pay Later (BNPL) model offering deferred payments for e-commerce customers. ▪ By developing remote solutions in 2021 as part of the Invoice Financing service, we made it possible for our clients to apply for higher limits from the application level, we implemented a quick pay-by-link transfer to facilitate and accelerate customer authorization, and we enabled partial financing of the invoice value. ▪ We have added to our services an Accounting Office for Entrepreneurs running a sole proprietorship who settle accounts using the Registered Lump sum or the Tax Book of Income and Expenses. From August 2021, we have provided additional functionalities in the ING Księgowość system, such as cash register management and generating ZUS declarations directly from the application. ▪ In 2021, we created the Easy Leasing product. Based on the inflows to the company account, the customer is provided with an individual lease limit in the Moje ING or ING Business online banking, under which he can finance a passenger car, delivery van or truck. We do not require any additional financial documents or security. ▪ For several years, a loan decision of up to 400 thousand. In the segment of corporate clients, we start online while the ING client completes the application at ING Business. In August 2021, we made a similar online decision available to companies that are not yet ING customers. ▪ In December 2021, the eTerminal application was launched for testing by two technical production customers. Everything worked fine. The pilot of the service on production customers began on January 13, 2022. We plan to implement the service for production in April 2022.

#ING for the Enterprising (5/6)



Goals

Actions and measures of success 2021

Implementation 2021

TOGETHER FOR SOCIETY

3. We provide financial and entrepreneurship education addressed to all age groups: children, teenagers and adults.

WE HELP WITH DEVELOPING FINANCIAL AND TECHNOLOGICAL SKILLS

3.1 We carry out financial education, entrepreneurship and new technologies programmes for children and teenagers. Whenever possible, we encourage our employees' kids to participate in programmes prepared by us.

- Zwolnieni z Teorii [Exempt from Theory], Road to Harvard, L. Paga Foundation, ING CoderDojo, Global Money Week activities, BAKCYL

- Delivery of at least 4 educational programmes with our partners.
- At least 20 volunteering activities on financial education, including those carried out in cooperation with the ING for Children Foundation.
- Implementation of the next edition of the Professional Artist programme of the ING Polish Art Foundation.
- Continuation of the campaign "Let's talk about money" - addressed mainly to young people.

- In 2021, we implemented educational activities, including He worked with the Zwolnieni z Teorii Foundation, the Foundation "ABCXXI - All of Poland Reads to Children", WWF Polska and VISA, the Lesław Paga Foundation and the Coder Dojo.
- In 2021, the Artist - Professional project aimed at students and beginning artists was held for the fifth time. The aim of the project is to prepare students for the difficult moment of graduating from university and starting their professional career.
- In 2021, our goal was to encourage young people to talk openly about money. Therefore, as part of the "Let's talk about money" campaign, we invited well-known and popular online influencers: Red Lipstick Monster, Karol Paciorek, Martin Stankiewicz and Piotr 'Izak' Stankiewicz to cooperate.

3.2 We implement projects under ING Group's Build Back Better grant programme established to support the post-COVID-19 pandemic community.

- The Lockdown Generation in the Labour Market Programme is delivered with participants of Zwolnieni z Teorii [Exempt from Theory] Programme. Through the latter we will have direct contact with 1000 participants and indirect contact with 10000 more.
- The #FinancialHealth Programme run in cooperation with the Think! Foundation, through which we will directly reach a minimum of 1000 participants and indirectly 1 million people.

- 433 secondary schools participated in the Generation Lockdown program, 551 teachers completed the training, 3,824 students completed their own social projects, and the program reached over 3 million people. 598 students participated in the recruitment interviews, and 60 finally got a job.
- Examples of results from the implementation of the #Financial health program: project Facebook coverage: 1,666,043, project Facebook views: 5,298,292, total coverage of films with experts - 528,222 recipients.

#ING for the Enterprising (6/6)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER IN ING		
4. We encourage our employees to be more aware financially.		
<p>WE TAKE CARE OF OUR EMPLOYEES' FINANCIAL AWARENESS</p> <p>4.1. We implement financial well - being projects and improve awareness among employees</p> <p>4.2. We place importance on development! We are experts and mentors in the carried out social programmes.</p> <p>4.3. We invite our employees' children to take part in partner projects.</p>	<ul style="list-style-type: none"> Organisation of a webinar / in-house conference to improve financial awareness aimed at employees. Minimum 30 of our employees act as mentors of projects carried out with the participants of the Zwolnieni z Teorii [Exempt from Theory] Programme. Active encouragement of our employees' children to join the following programmes: ING Coder Dojo, Road to Harvard, Exempt from Theory. 	<ul style="list-style-type: none"> Celem naszych działań jest edukacja pracowników w kwestiach finansowych i wspieranie ich dobrobytu finansowego poprzez przekazywanie pożytecznej wiedzy. Uruchomienie działań z tego zakresu było poprzedzone badaniem opinii pracowników, które potwierdziło ich zainteresowanie tego typu działaniami. Odpowiadając na ich potrzeby, koncentrujemy się na takich obszarach jak: promowanie wiedzy o programach oszczędzania na przyszłą emeryturę, wsparcie w zakresie podatków osobistych w formie konferencji, chatów oraz broszur przygotowanych przez ekspertów zewnętrznych, dostarczanie wiedzy i wsparcia z zakresu sytuacji rynkowej w Polsce, psychologii finansów, czy budżetu domowego. W 2021 roku zorganizowaliśmy w tym zakresie webinary i spotkania na czacie z ekspertami. Do realizacji Wyzwania ING w roku szkolnym 2021/22 zgłosiło się 68 zespołów i 33 mentorów ING z całej Polski, projekty w ramach Krok do przodu realizuje z pomocą mentorów 30 zespołów. Aktywnie zachęcamy dzieci pracowników do inicjatyw współtworzonych przez ING. ING CoderDojo kontynuowało zajęcia online w grupach: robotyka oraz Minecraft. Mentorzy ING CoderDojo zorganizowali dodatkowo dwa kursy z programowania 3D, w których wzięło udział 38 dzieci pracowników z całej Polski. W 2021 roku odbyły się również zajęcia pod patronatem ING CoderDojo na koloniach dla dzieci pracowników w Krynicy, Chłapowie i Niedzicy, które poprowadziła Fundacja CoderDojo



#ING for equal opportunities



#ING for equal opportunities (1/5)



Goals	Actions and measures of success 2021	Implementation 2021
<p>TOGETHER FOR CUSTOMERS</p> <p>1. We aim at full availability of our products and services. We pay attention to the needs of all clients as we offer our services and solutions.</p>		
<p>WE ARE AVAILABLE</p> <p>1.1. We are accessible to customers across all channels of contact with the bank. We change our website to make it accessible for everyone.</p>	<ul style="list-style-type: none"> Aiming at ensuring that our website and mobile application fully comply with WCAG standards. Enhancement of the Bank's offer with services improving internet safety and security of Clients. Launch of behavioural biometrics supporting analysis of digital behaviour of Clients. 	<ul style="list-style-type: none"> In 2021, we established an interdisciplinary working group to improve the accessibility of our systems for people with disabilities. The group consists of developers, testers and designers. Thanks to the activity of this group, the content of our websites as well as internet banking and applications are easier to digest by people with disabilities, e.g. thanks to the use of a screen reader. As part of the group, training courses, meetings with experts and knowledge exchange within the ING group are carried out We have implemented behavioral verification, i.e. a service that analyzes the use of a computer or smartphone by the user of the Moje ING application. .
<p>1.2. We provide tools and procedures to ensure high quality service to customers with specific needs.</p>	<ul style="list-style-type: none"> Addition of training in handling customers with disabilities to the onboarding training/training for sales staff. Preparation of a standard of service of 60+ customers. Ensuring the development of a Virtual Assistant to serve customers with disabilities. Supporting seniors in digitization as part of assistance in Meeting Places. 	<ul style="list-style-type: none"> In order to meet the expectations of customers over 60, in cooperation with the National Institute of Silver Economy, we have prepared a set of guidelines for specialists on how to serve mature customers at meeting places and remotely. When interacting with our clients, we encourage them to use digital solutions. We assist in the My ING internet banking. We show convenient solutions in our application. We also educate on safe banking using the app.

#ING for equal opportunities (2/5)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR CUSTOMERS		
1. We aim at full availability of our products and services. We pay attention to the needs of all clients as we offer our services and solutions.		
1.3. We keep working on eliminating barriers in Meeting Places.	<ul style="list-style-type: none"> Each and every new facility is fully accessible to people with impaired mobility. Getting prepared to being certified as "Barrier-free facility". 	<ul style="list-style-type: none"> Each new facility is accessible to disabled people and is designed in accordance with the requirements of the construction law and the conditions to be met by buildings and their location. Since last year, together with the Poland Without Barriers Foundation, we have subjected our locations to audits, during which they are verified in terms of accessibility for people with special needs. Not only people with motor disabilities, but also the visually impaired, blind, deaf, hearing impaired, the elderly and mothers with children. Last year, we audited 47 of our locations and we are working to eliminate elements that the foundation noticed and which we should work on.
1.4. We improve communication for customers with disabilities.	<ul style="list-style-type: none"> Placing information about facilities and services for customers with various disabilities on a single subsite at www.ing.pl 	
TOGETHER FOR SOCIETY		
2. We help to take the first steps in digital reality. Safety is our priority.		
WE SUPPORT YOU IN BANKING		
2.1. We support seniors (and all beginners) in accessing our banking	<ul style="list-style-type: none"> Implementation of a project addressed to seniors together with students of SWPS: "How to make it easier for seniors to use financial services online and at the same time ensure their security?" Further promotion of our manuals for beginners. Providing dedicated educational subpages. Social projects carried out in cooperation with the participants of Zwolnieni z Teorii (Exempt from Theory) Programme responding to the ING challenge: Zdalni do pomocy [Online helpers] (minimum 40 projects). 	<ul style="list-style-type: none"> The project with SWPS students has been implemented. No decision has been made regarding the implementation of the designed solution. 68 teams applied for the ING Challenge under the Exempted Theory Framework in the school year 2021/22.

#ING for equal opportunities (3/5)



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR SOCIETY		
2. We help to take the first steps in digital reality. Safety is our priority.		
2.2. We educate on cyber security. We warn against unsafe practices (e.g. scams).	<ul style="list-style-type: none"> Communication campaign on safe behaviour in Internet. Popularisation of knowledge of cybersecurity aspects on the Bank's website and in the Moje ING system. 	<ul style="list-style-type: none"> In 2021, as part of regular communication in our own channels and in social media, we discussed such aspects as: warning against the most popular online frauds, protection of login data, and ways to secure banking on the phone and laptop. We continued our cooperation with an independent expert, Piotr Konieczny from Niebezpiecznik.pl. Together, we have created educational materials for our clients, incl. o: scams in social media, impersonating a bank or cryptocurrency services, carefully selling online, unsafe subscriptions.
3. We change the social perception of people with disabilities. We encourage their inclusion in social and professional life.		
<p>WE LEVEL THE PLAYING FIELD</p> <p>3.1 Together with the ING for Children Foundation we run a programme promoting sport among children with disabilities.</p>	<ul style="list-style-type: none"> Implementation of the Orange Power Programme. 	<ul style="list-style-type: none"> Orange Power is a program that activates children and youth with disabilities. In the Olympic edition of the program, we focused on supporting special and integrated schools. Orange Strength - the Olympic edition started in 2019. The grand finale of the program took place in 2021, in which the foundation organized five sports events with the participation of the program's ambassadors - Paralympics Alicja Jeromin and Marcin Ryszka and the press attaché of Polish Paralympics Michał Polem.

#ING for equal opportunities (4/5)



Goals	Actions and measures of success 2021	Implementation 2021
<p>TOGETHER IN ING</p> <p>4. We believe that diversity stands for strength. We make sure that everyone feels good with us and can be themselves.</p>		
<p>WE ARE DIVERSE</p> <p>4.1. We promote diversity and inclusive style of work</p>	<ul style="list-style-type: none"> • Organisation of the annual Diversity and Inclusion Week • Organisation of workshops for managers on managing different generations. • Employee onboarding - focus on remote implementation of employees to the organization (implementation of a platform supporting remote onboarding - Emoarder.) • Issue of the #ING for Equal Opportunities Report to mark the World Day of People with Disabilities. • Organisation and participation in internal and external conferences on the subject. • Implementation of a project under the Equal Business Opportunities Programme with the UN Global Compact. • Partnership within the Academy for Business Female Leaders Programme with the Lesław A. Paga Foundation. 	<ul style="list-style-type: none"> • In October 2021, at ING, we celebrated the Diversity and Inclusion Week, during which, within the Diversity community, we raised awareness about diversity, inspired people to respect it and to be open at work. We organized two webinars: Intercultural Differences and Good Practices in Diversity and Inclusion. • The year 2021 also abounded in a number of educational activities, including workshops for ING managers, the theme of which was managing teams of various generations. Only last year, as many as 220 managers participated in them. • Implementation of a platform supporting remote onboarding - Emoarder - process start in 2021, implementation planned for 2022In December, we celebrated the International Day of Persons with Disabilities. On this occasion, we organized two webinars. During the first meeting, Agata Battek - President of the VERBA Foundation - talked about how to talk to children about disabilities. During the second webinar, our UX experts told about the path they are going through working on the availability of ING Business for various customer groups. • Diversity and inclusion was also one of the topics of the internal conference "Why difference matter?", During which we talked about the inclusion of multiculturalism within the organization • As a continuation of cooperation with the UN Global Compact in 2021, ING Bank Śląski was a partner of the "Standard of Ethics in Poland - Equal Opportunities in Business,, • The bank was a partner of the 4th edition of the Business Leaders Academy. It is a program of building the personal maturity of young women by combining marketing, communication and image-building activities with personal and professional development. The aim is to educate young women up to the age of 27, develop professional and social competences, develop gender potentials, knowledge and attitudes that will guide them in adulthood.

#ING for equal opportunities (5/5)



Goals	Actions and measures of success 2021	Implementation 2021
<p>TOGETHER IN ING</p> <p>4. We believe that diversity stands for strength. We make sure that everyone feels good with us and can be themselves.</p>		
<p>WE CARE ABOUT THE WELL BEING OF EMPLOYEES</p> <p>4.2 We promote a healthy lifestyle and care for the health of our employees.</p>	<ul style="list-style-type: none"> Continuation of the Oncology Prevention Programme. Mental health - increasing mental resilience by coping with stress, change and new situations. Actions addressed to family carers. Continued participation in Run Warsaw and “I march and I support” (run organised in Warsaw or “virtual run”. Donating the collected money to the ING for Children Foundation). 	<ul style="list-style-type: none"> From October 2019, the bank started cooperation with renowned diagnostic and therapeutic centers in Poland. Nearly 1,200 people benefited from funding for genetic testing during two editions of the "We test genes at ING" campaign. Despite the pandemic, in line with the rules of the sanitary regime, we have carried out a total of nearly 1,500 preventive examinations for breast diseases and gastrointestinal diseases. Employees covered by the program can take a day off to undergo gastroenterological examinations. In 2021, mental health was also at the center of our attention. We invited everyone to participate in a series of workshops and webinars entitled The world for yes! Build mental resilience. We built awareness of the tools at our disposal that help us take care of our mental health. Our leaders had the opportunity to participate in workshops and individual meetings with a business psychologist. From July 1, we implemented new benefits that will support employees caring for children, and modified one already existing: additional maternity leave - each mother, raising a child up to 2 years of age, can use 10 additional days of maternity leave, while retaining the right to remuneration; additional paternity leave - each father bringing up a child up to 2 years of age may use 5 additional days of paternity leave, while retaining the right to remuneration. The condition is that the basic paternity leave has been taken in advance; childcare - parents bringing up children up to 18 years of age may use 2 days of childcare (so far, the entitlement was applicable to children up to 14 years old). In 2021, just like the year before, Biegnij Warszawo took place in a slightly different version. Due to the safety and health of employees and their relatives, in October only a run, no march and the so-called virtual runs. 639 ING employees took part in it. Their commitment translated into the amount of PLN 63,900, which ING Bank Śląski donated to the ING Children Foundation for activities in 2022.



#ING for Climate



Goals	Actions and measures of success 2021	Implementation 2021
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TOGETHER FOR CUSTOMERS

1. We announce Green Statement 2.0 - accelerate our decarbonisation efforts and support customers in their transition to a low carbon future.

WE MOBILISE CUSTOMERS FOR CHANGE

1.1. By 2025, we will have completed the financing of our carbon investment projects in full.

- Financing of sustainable investments and low-carbon business models.
- Continuation of the policy of offering green bank products in various business segments (e.g. green loan, green mortgage loan)
- Supporting the energy efficiency financing in cooperation with other entities.

- In July 2021, the ING Bank Śląski Capital Group announced a new Green Statement. In this document, we committed ourselves to achieving specific goals in the coming years.
- In the new Green Statement, the bank upheld the basic assumptions contained in the Statement of 2017, in which it undertook that after 2025 it will not finance customers whose activities are directly dependent on steam coal to a degree higher than 5%. In line with the policy of exclusion, the Bank, for the sake of the environment, does not finance, among others, activities related to the cultivation and production of tobacco and with a negative impact on protected areas, forestry and animal welfare.
- We have committed ourselves that by the end of 2023 we will allocate: PLN 4.5 billion in the corporate area for financing Renewable Energy Sources and pro-ecological projects, PLN 500 million for supporting Local Government Units in investments in pro-environmental projects (project: "Green commune / local government") , PLN 300 million for further support and promotion of electromobility - financing electric and hybrid vehicles by ING Lease (Poland), including the construction of charging stations and promotion of electric vehicles.



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR CUSTOMERS		
1. We announce Green Statement 2.0 - accelerate our decarbonisation efforts and support customers in their transition to a low carbon future.		
WE MOBILISE CUSTOMERS FOR CHANGE		
1.2 We will develop and implement a sustainable financing strategy.	<ul style="list-style-type: none">• Preparation of sustainable financing strategy for wholesale banking.	<ul style="list-style-type: none">• We have identified a list of sectors and customers with particular potential for financing sustainable development. We conduct an active dialogue with our clients in the field of green transformation.• We use system tools to help in assessing the fulfillment of the sustainable financing criteria and the registration of such transactions.• We have defined priorities and strategic goals for the coming years for the segment of strategic clients in the field of sustainable development.
1.3. We will develop and implement a climate risk management approach within the organisation.	<ul style="list-style-type: none">• Implementation of the climate risk management issues into the binding policies. Taking this risk into account when determining our risk appetite. Preparation for the reporting process.	<ul style="list-style-type: none">• Implementation of the definition and indication of ESG risk factors in internal regulations.• Implementation of ESG risk heatmaps for corporate clients - identification of high, medium and low risk sectors.• Including ESG risk in the credit process, credit analysis standards and in management reports within the corporate segment.



Goals	Actions and measures of success 2021	Implementation 2021
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TOGETHER FOR CUSTOMERS

1. We announce Green Statement 2.0 - accelerate our decarbonisation efforts and support customers in their transition to a low carbon future.

1.4. We obligate out credit clients to respect the environment and sustainability approach.	<ul style="list-style-type: none">Marketing of standard sustainability- and respect for environment-related clauses in the credit agreements.
1.5 We intentionally build a sustainable lending portfolio.	<ul style="list-style-type: none">Introduction of provisions on environment and sustainability into our sector-specific policies.

TOGETHER FOR SOCIETY

2. We inspire others and build partnerships for sustainable development, circular economy, climate changes in Poland.

WE INCREASE CLIMATE AWARENESS

2.1.We talk with the representatives of the financial sector and of the NGOs. We keep working on the development of a Code of Good Banking Practice for Climate.	<ul style="list-style-type: none">Organisation of the next roundtable meeting. Creation of a Code of Good Banking Practice for Climate.	<ul style="list-style-type: none">ING Bank Śląski was the organizer of another round table for representatives of the banking sector, financial institutions and non-profit organizations involved in sustainable development.
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Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR SOCIETY		
2. We inspire others and build partnerships for sustainable development, circular economy, climate changes in Poland.		
2.2. We take part in a public debate on the climate changes and circular economy. We educate on climate.	<ul style="list-style-type: none">▪ A campaign for more environmentally friendly attitudes.▪ Participation of our specialists in expert panels. Preparation of a report on sustainable development.▪ Preparation of a report in the area of sustainable development.Preparation of at least three editions of GreenING Monitor▪ Publishing and promoting a children's book about sustainable development (reaching minimum 4,000 readers in 2021).▪ Implementation of the environmental education project "Save the World" in cooperation with VISA, WWF and the 21st Century Foundation.▪ Organisation of a webinar for the bank employees as part of Climate Week.	<ul style="list-style-type: none">▪ ING Bank Śląski in the October savings campaign inspired people to live in the spirit of ECO. We encouraged Poles to consciously approach spending money and buying new things - out of concern for the environment and their wallets. Because what's economical is ecological.▪ Our experts took part in expert panels and industry meetings on sustainable development▪ Together with EY Polska, we issued the report "Business for the climate. Report on the change of priorities ".▪ We have published a book for children "You too can save the world. Ekoopowieści z Pietruszkowa Wola ", which has so far reached approx. 10,000 readers. Implementation of the pilot project "Save the world" with partners▪ In 2021, we organized 2 webinars for our employees, one on climate change and the other on zero waste attitudes



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER FOR SOCIETY		
2. We inspire others and build partnerships for sustainable development, circular economy, climate changes in Poland.		
WE INCREASE CLIMATE AWARENESS		
2.3 We create partnerships to implement innovative sustainability projects.	<ul style="list-style-type: none">• Project implementation under the United Nations Global Compact “Climate positive” Programme (for instance, a circular economy project).• Partnerships of the AI project in ESG investing.• Preparation of a report on instruments to support the circular economy.	<ul style="list-style-type: none">• As a continuation of cooperation with the UN Global Compact in 2021, ING Bank Śląski was a partner of the Climate Positive program, which included initiatives related to the European Green Deal, promotion of clean energy technologies (e.g. hydrogen), improvement of air quality and sustainable financial instruments.• 45 teams representing 28 universities in Europe took part in the 1st edition of the international AI in ESG Investing competition, initiated by two organizations associating professionals in Poland - CFA Society Poland and the QuantFin Foundation. The project partner was ING Bank Śląski.
2.4 Building a community of green innovators.	<ul style="list-style-type: none">• Implementation of activities under the green innovator project.• Continuation of cooperation with Voom and other entities operating the sharing model.	<ul style="list-style-type: none">• Implementation of activities under the green innovator project.• Continuation of cooperation with Voom and other entities operating the sharing model.



Goals	Actions and measures of success 2021	Implementation 2021
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TOGETHER IN ING

3. We reduce our negative environmental footprint. We do our best to operate in line with the circular economy model.

WE KNOW WE HAVE IMPACT

3.1 We measure our environmental footprint and inspire others

- Building an in-house tool to measure the footprint of the lending portfolio of the Bank on the emission of the equivalent of CO2 tonnes/ volume of the lending portfolio.
- Ratio monitoring and benchmarking against the banking industry.
- Tool improvement and sharing with others.

3.2. We reduce our carbon footprint and use of resources. We modernize our own buildings to reduce carbon footprint.

- Reduction of our total carbon footprint by 95% by the end of 2030 (base year 2014).
- Reduction of electricity consumption by 50% by the end of 2030 (base year 2014).
- Reduction of water footprint by 20% by the end of 2022 (base year 2014).
- Replacement of ventilation system in the building at 50 Chorzowska Street in Katowice.
- Modernisation of a building in Ruda Śląska - a model green building.
- In 2021, the ING Bank Śląski S. A. Capital Group announced a new Ecological Declaration, in which we committed ourselves that by 2030 we will achieve climate neutrality in terms of I and II.
- To achieve this, we conducted an energy audit for selected locations of the headquarters and retail network, we received a carbon footprint calculation for 2019 as a base and for 2020-2021, we successively expand the fleet with electric and hybrid cars to achieve CO₂ reduction, we implement eco-technical and investment solutions around own buildings, we use the latest air conditioning and ventilation technologies; we are replacing the entire ventilation and air conditioning system in two buildings of the headquarters in Katowice - the system will be more efficient and will consume less energy, we modernize the surfaces in the headquarters using: Buzzi Shade lamps (sound-absorbing) - recycled, acoustic plaster - the insert is made of a material containing 75% or more recycled materials, we are gradually replacing standard fluorescent lighting with LED lighting and since this year we have been installing lighting with a motion sensor in offices.



Goals	Actions and measures of success 2021	Implementation 2021
TOGETHER IN ING		
3. We reduce our negative environmental footprint. We do our best to operate in line with the circular economy model.		
3.3. All energy used by us is from renewable resources.	<ul style="list-style-type: none"> • Purchase of 100% electricity from renewable resources - both in our own as well as leased locations. • Annual production of 50 000 kWh of energy from your own photovoltaic panels. • Preparation of a construction project of building a car park in Katowice providing parking space for 100 cars and roofed with photovoltaic panels. 	<ul style="list-style-type: none"> • In 2021, 100% of purchased electricity came from renewable sources, both in own and rented locations. • The electricity we produce from our own photovoltaic panels in 2021 - 86 965 kWh
3.4. We continue replacing gas-powered company cars with hybrid- and electric cars.	<ul style="list-style-type: none"> • In 2021, 72% of our car fleet is low carbon, by 2023 100% of our car fleet will be low carbon. 	<ul style="list-style-type: none"> • As of the end of September 2021, we have 62% of the green fleet with 12 electric cars.
3.5 We recycle 100% of our waste. We reduce our use of plastic.	<ul style="list-style-type: none"> • Maintaining recycling of wastes at the level of 100% of the wastes produced by us. • 100% of products bought for marketing and sponsoring purposes of the bank are recyclable or reusable. • Resale of worn furniture and equipment to bank employees. The proceeds will go the ING for Children Foundation. 	<ul style="list-style-type: none"> • We maintained the recycling of waste at 100% in 2021 • 100% of the products purchased for the bank's marketing and sponsorship purposes can be recycled or reused. • We organized a resale of used furniture on a special platform in the bank, and the obtained funds were transferred to the ING Children Foundation



Goals	Actions and measures of success 2021	Implementation 2021
<p>TOGETHER FOR NATURE</p> <p>3.6. We act together for the environment. We engage in green volunteering and other environmental initiatives.</p>	<ul style="list-style-type: none">• We will implement minimum 20 green projects as part of the Good Idea competition.• We will open an idea box for our employees for green activities (planting trees, cleaning woods, setting up beehives, etc.).• We will publish a collection of green tips from employees to employees.	<ul style="list-style-type: none">• In 2021, in accordance with the Green Statement, we launched the "My Environment" project, in which employees can win a grant to implement eco-volunteering in the local society• We have published a collection of eco tips from employees as part of 3 attitudes: Earth-centric, Minimalists, Independent
<p>3.7. We take non-standard actions for nature.</p>	<ul style="list-style-type: none">• We consider the possibility of buying a woodland plot to protect it against human activity and regive it to nature.	<ul style="list-style-type: none">• In accordance with the Green Statement, by 2030 we will take care of the tree stand (new or existing) per 100 ha of area throughout Poland