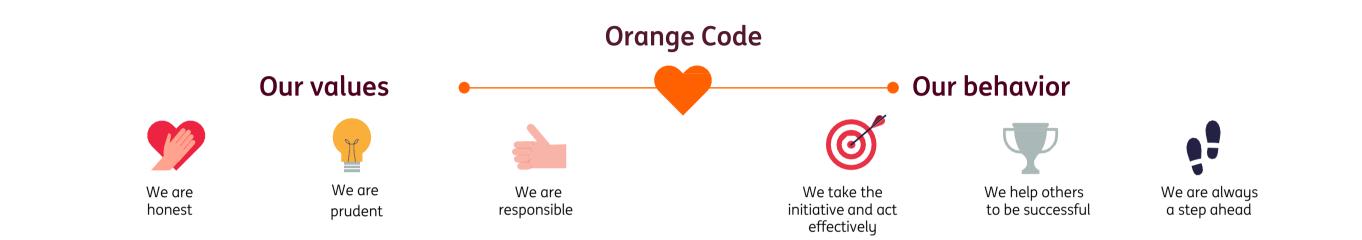


ESG Strategic Priorities for 2025-2027



We empower clients to stay a step ahead in life and in business

Our values and behaviors



ESG strategic areas



Environmental

Environmental transformation

Understanding the magnitude of the global environmental challenges, as a bank, we see our role first and foremost in supporting clients in their sustainability efforts through financing, education and dialog focused on finding solutions together. At the same time, we continue our efforts to reduce emissions within our own operations and in the loan portfolio, in accordance with "Roadmap for reducing GHG emissions ING Bank Śląski S.A. Group".



Social

Equal opportunities and entrepreneurship

In the face of the environmental challenges, the world needs to transition to a low-carbon economy based on cleaner and renewable sources. At ING, we see the need to make this process fair and inclusive, and to level the playing field. That's why we want to support customers and employees in being entrepreneurial, strengthen their competitiveness in the market, so that they are one step ahead in life and business. Being entrepreneurial is understood as being resourceful in life and business, making informed decisions and having financial health.

Our ambition in ESG

We are partners for our clients, employees and society in sustainable development

We are partners in sustainable development.

For our clients, employees and society.



Environmental transformation



1. We support our clients in their environmental transition by:

- financing and offering sustainable products and services
- building awareness and knowledge
- taking actions on biodiversity



2. We manage our loan portfolio - we strive for net-zero 2050 in line with "Roadmap for reducing GHG emissions ING Bank Śląski Group"



3. We continue our own environmental transition:

- in own operations
- shaping a sustainable supply chain

Equal opportunities and entrepreneurship



4. We strengthen entrepreneurship and level the playing field for clients. which includes:

- supporting clients' financial health
- ensuring security and accessibility
- supporting projects focused on social equality and just transition



5. We create a work environment where we take care of:

- personal development and entrepreneurship
- wellbeing (mental and physical health)
- diversity, equality and inclusion

Success factors

6. We co-create an ecosystem for sustainable development



We strengthen the ESG culture in the organization by building employee knowledge, awareness and engagement



We support innovation and initiatives for the environment and society



We intensify activities in the areas of partnerships, joint sector initiatives, education and dialog

Our foundations

7. We build a stable and resilient bank based on a strong ESG foundation:



We have embedded FSG and sustainability in our business strategy



We operate under a permanent ESG governance structure



We manage ESG risks and identify sectors and areas which are excluded from financing and subject to restrictions



We adapt to the requirements of ESG regulations



We effectively manage ESG data and we care about their quality



Our ESG communication is engaging and transparent

Key ESG metrics 2025-2027





Provide financing at PLN 5 billion to renewable energy projects in 2024-2030 in the corporate segment.



Every other zloty of mortgage granted between 2025 and 2027 will finance properties with energy demand of up to 76 kWh/m²/ year.



Sales of ESG **investment funds** (Articles 8 and 9 of SFDR) in 2025-2027 at **PLN 1.8 billion,** including PLN 600 million for 2025.



Priorities in terms of reducing negative impact on **biodiversity** to be set in 2025.



By the end of 2030 **80% of clients** covered by the cross-sector transformation plan have **decarbonization strategies** understood as at least short- and medium-term decarbonization targets approved by the company's management, along with identified initiatives to achieve them.



Reduce the intensity of CO₂/m² emissions from own office buildings and rented office buildings at the end of 2027 by **51%** compared to 2019 (market-based), including by the end of 2025 by 38% compared to 2019 (market-based).



Equal opportunities and entrepreneurship



Increase in the number of customers with a **pension product** between 2025 and 2027 by **108,000**, including 36,000 in 2025.



Priorities in the area of **just transition** and **social impact** to be set in 2025



Maintain the unadjusted **Gender Pay Gap** at **31%** between 2025 and 2027 in line with the new EBA methodology.



We co-create an ecosystem for sustainable development



100% of ING Group leaders and 80% of employees have ESG targets as part of their annual targets for 2027, including 100% of leaders and 60% of employees in 2025.



PLN 2 million for the ING Grant Program annually between 2025 and 2027.



Volunteer activities in the main programs of the ING for Children Foundation - ING volunteers will reach a minimum of **10,000 children** in 2025.

We maintain strategic directions



Continue to exit from financing coal mines, coal-fired power plants, coal-fired thermal power plants, coal-fired heating plants, and from financing clients who trade in coal (including coal used by households), as well as clients who provide services or sell products dedicated to coal mining or coal-fired power generation. Services or products that may also be provided to other sectors are not subject to this provision.

 After 2025, we will not finance clients whose business activity is directly dependent on thermal coal in more than 5%1.

As part of the process of identifying ESG risks, we identified sectors and areas excluded from financing and subject to restrictions.

These are activities/areas which, in our opinion, are associated with, among other things, a particularly high risk of negative environmental impact and a high risk of negative social impact, such as:



 activities related to negative impacts on protected areas,



 activities related to negative impacts on forestry (including but not limited to illegal logging or the clearing of forests with special natural values),



 activities related to negative impacts on animal welfare².



activities related to the cultivation, production and trade of tobacco and tobacco products³,



 controversial weapons: production, maintenance or trade of anti-personnel mines, cluster munitions, phosphorus bombs, depleted uranium munitions, as well as nuclear, chemical and biological weapons,

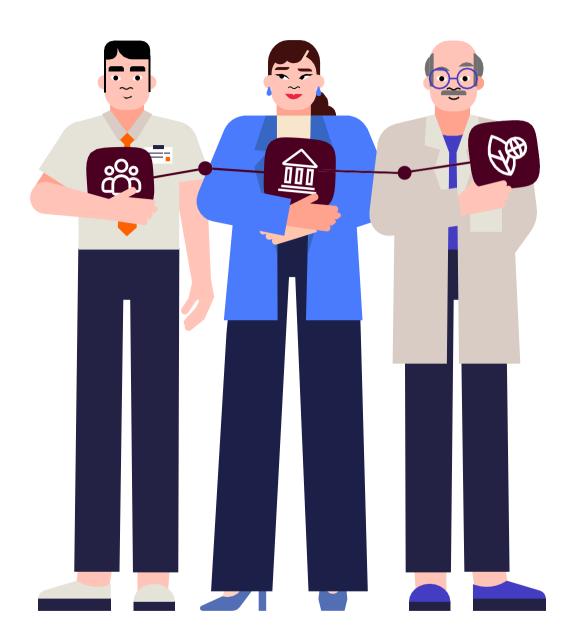


 fur farming and the manufacture and trade of and in fur products.

The degree of dependence of this activity is measured, as a rule, by the amount of revenue generated from the provision of so-called general-purpose services, which can be used in various sectors (e.g., security or accounting services). In addition, for companies in the electricity generation sector, we refer to installed generation capacity.

We require the provision of adequate housing, transportation and slaughter conditions, as well as the preservation of the five freedoms of animal welfare (freedom from hunger and thirst, fear and distress, physical and thermal discomfort, from pain and injury or disease, and the freedom to express natural behavior).

³ Does not apply to companies that deal in tobacco, tobacco products or e-cigarettes if not their core business (e.q., FMCG, retail cigarette distribution, gas stations, hotels, restaurants and cafés with vending machines), nor to the value chain (e.q., packaging and transportation companies).



Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not.

See how we're progressing – go to ess.ing.pl

