

## PRESS RELEASE

Amsterdam, 26 April 2012

### ING publishes 2011 Sustainability Report

ING Group today announced the release of its 2011 Sustainability Report, "ING in Society".

The report provides an overview of ING's sustainability strategy and performance over the last year. It details the company's stand on ethical, social and environmental issues, and it illustrates how ING uses its influence to promote change supported by data, case studies and comments from stakeholders.

#### Some of the highlights from 2011:

- ING was again included in the 2011 DJSI World Index
- Sustainability function now directly reports to ING's CEO
- ING operated 100% climate neutral
- ING IM introduced a new fund, the 'ING Sustainable Credit Fund'
- Partnership with UNICEF prolonged for three years
- 118,101 children were provided with access to quality education through the ING – UNICEF partnership in 2011

"Together with our customers and other stakeholders, we are determined to help create a more sustainable future. Therefore, we will continue to leverage our resources, skills and expertise to ensure long-term business success by stimulating economic development, a healthy environment and a stable society", said ING's CEO Jan Hommen.

Thanks to the valuable contributions from our stakeholders, the 2011 "ING in Society" Report provides more information on how we engage with customers, NGOs, governments, regulators, shareholders and other stakeholder groups.

ING has been tracking and monitoring its sustainability performance since 1995. Each year, ING evaluates its performance from the previous year and communicates its goals for the year ahead. The 2011 report is based on the Global Reporting Initiative framework (GRI G3.1).

Learn more about Sustainability at ING and read the 2011 Sustainability Report "ING in society" at [ingforsomethingbetter.com](http://ingforsomethingbetter.com). The Dutch version will be available as of 14 May.

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## **ING PROFILE**

ING is a global financial institution of Dutch origin, offering banking, investments, life insurance and retirement services to meet the needs of a broad customer base. Going forward, we will concentrate on our position as an international retail, direct and commercial bank, while creating an optimal base for an independent future for our insurance and investment management operations

## **IMPORTANT LEGAL INFORMATION**

Certain of the statements contained herein are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) the implementation of ING's restructuring plan to separate banking and insurance operations, (5) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (6) the frequency and severity of insured loss events, (7) changes affecting mortality and morbidity levels and trends, (8) changes affecting persistency levels, (9) changes affecting interest rate levels, (10) changes affecting currency exchange rates, (11) changes in investor, customer and policyholder behaviour, (12) changes in general competitive factors, (13) changes in laws and regulations, (14) changes in the policies of governments and/or regulatory authorities, (15) conclusions with regard to purchase accounting assumptions and methodologies, (16) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (17) changes in credit-ratings, (18) ING's ability to achieve projected operational synergies and (19) the other risk factors and uncertainties detailed in the Risk Factors

section contained in the most recent annual report of ING Groep N.V.

Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and, ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.