



# Investor Presentation

# ING Global Green Funding Framework

# & Reporting

May 2025

ING Group Treasury Sustainability Management



do your thing

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# Who we are

ING is a leading European universal bank with global activities

Our more than 60,000 colleagues offer retail and wholesale banking services to customers and clients in over 100 countries

## Our purpose

Empowering people to stay a step ahead in life and business

## Our strategy

### Growing the **difference**

Priorities

Uniquely ING



Superior value for customers



Sustainability at the heart

Retail Banking strategy

be **first**

Wholesale Banking strategy

the ING difference

Our enablers:



Providing seamless digital services



Using our scalable tech & operations

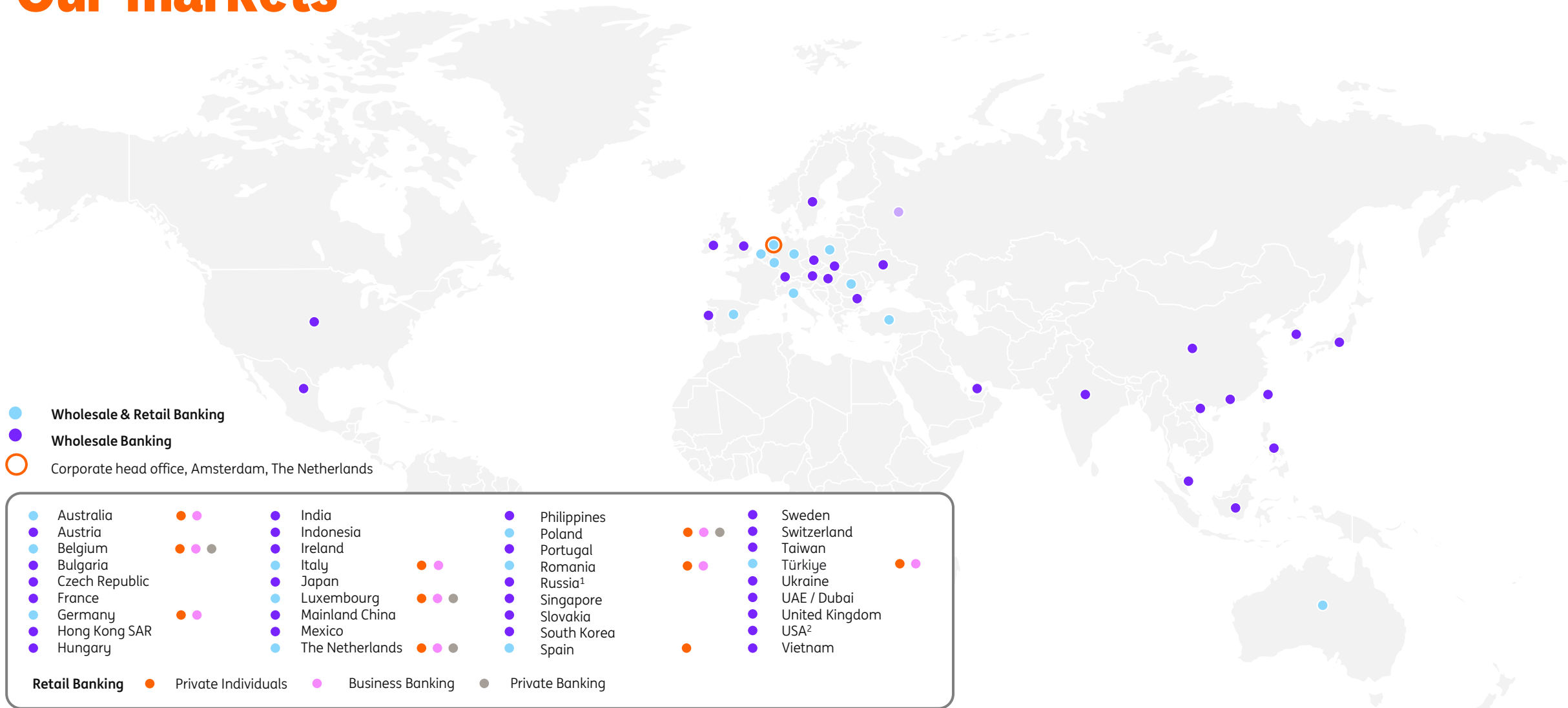


Staying safe & secure



Unlocking people's full potential

# Our markets<sup>1</sup>



1) Based on 2025, as shown in [2025 ING Groep Annual Report](#)

In January 2026, ING announced that it has terminated the agreement to sell ING Bank (Eurasia) JSC to Global Development JSC, as announced on 28 January 2025. The decision follows the assessment that there currently is no realistic expectation that the buyer will obtain the necessary approvals. Our position remains unchanged: we see no future for ING in Russia and remain focused on ending our activities in the Russian market. We are assessing the next steps to achieve this goal. ING does not have a banking license in the US and therefore not permitted to conduct banking activities in the US. Through its wholly owned subsidiary ING Financial Holdings Corporation and its affiliates, ING offers a full array of wholesale financial products such as lending, corporate finance and a full range of financial markets products and services to its corporate and institutional clients.

# How we create value

Our biggest contribution to our stakeholders and how we create value is made by fulfilling our function as a bank. We play an important role in promoting and supporting economic, social and environmental progress.

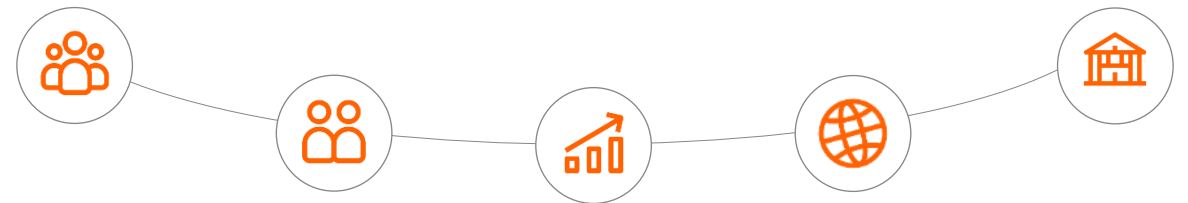
## Understanding what matters most

- We continuously assess the strategic, economic, and environmental impact of our activities to ensure alignment with our long-term business objectives and value creation for stakeholders
- To identify the material impacts, risks, and opportunities (IROs) for the environment and people, we conduct a double materiality assessment (DMA) in accordance with the European Sustainability Reporting Standards (ESRS).

## Superior value for customers

- Banking should be easy, instant, personal and relevant
- For Retail Banking, delivering superior customer value means making banking simple and expertise accessible, offering the right services, at the right time, in the right way.
- For Wholesale Banking, delivering superior value for customers means building on our network strength, sector expertise, and sustainability leadership.

## Stakeholder engagement



### Our people

- Full-time and part-time employees
- Social partners

### Our customers

- Private Individual customers
- Private Banking clients
- Business Banking clients
- Wholesale Banking clients

### Our investors

- Shareholders
- Fixed Income Investors

### Society

- Civil society organizations including NGOs
- Academics & experts
- Governments & policymakers
- Supervisors
- Workers in the value chain
- Local communities

### Suppliers & partners

- Suppliers
- Partner network

# ING Global Green Funding Framework & 2025 Reporting





# ING is dedicated to its Green Funding Programme

## Financing the transition with ING's Global Green Funding Framework

 The Global Green Funding Framework provides a **robust structure** to help finance investments into sustainable assets.

-  **Our Sustainable Funding Strategy**
- Supports meeting ING's sustainability objectives
  - Provides funding growth in our Eligible Green Loan portfolio
  - Continued leadership in the Green Bond market
  - Supports sustainability efforts on both sides of the balance sheet
  - Help financing investments in assets that have demonstrated climate benefits

 ING is a frequent green issuer, showing commitment to the investors on green financing and building up a solid curve in the market.

-  Our **Eligible Green Loan Portfolio** ("EGLP") fosters investments into assets that will assist ING in meeting its climate objectives. The current 'EGLP' consist of:
- Green Buildings (residential and commercial)
  - Renewable Energy (wind and solar)

## Long term Green Funding Transactions

| Year of Issuance   | 2023                |              | 2024           |               |                     | 2025           |               | 2026              |                |               |
|--------------------|---------------------|--------------|----------------|---------------|---------------------|----------------|---------------|-------------------|----------------|---------------|
| <b>Issuer</b>      | Green Lion 2023-1   | ING-DiBa AG  | ING Groep N.V. |               | Green Lion 2024-1   | ING Groep N.V. |               | Green Lion 2026-1 | ING Groep N.V. |               |
| <b>Size</b>        | €850 mln            | €1.00 bln    | €1.25 bln      | €1.00 bln     | €1.00 bln           | €1.25 bln      | €1.00 bln     | €1.00 bln         | €1.25 bln      | €1.25 bln     |
| <b>Tenor</b>       | 4.9yr <sup>1)</sup> | 4.25yr       | 11NC10         | 7NC8          | 4.8yr <sup>1)</sup> | 11NC6          | 5NC4          | 5yr <sup>1)</sup> | 6NC5           | 11NC10        |
| <b>Asset class</b> | RMBS                | Covered Bond | Holdco Senior  | Holdco Senior | RMBS                | Tier 2         | Holdco Senior | RMBS              | Holdco Senior  | Holdco Senior |

1. Until the first optional redemption date

For the above specified instruments, a prospectus is available. For more information and the prospectus, please visit [Debt securities ING Groep N.V. | ING](#)

# Global Green Funding Allocation and Impact Report 2025

## Allocation Report

### Key highlights

- ING Bank Śląski SA Group & ING Belgium SA/NV residential portfolios added to the Eligible Green Loan Portfolio
- EUT alignment of ING unsecured green funding
- Growth Eligible Green Loan Portfolio vs. 2024
- Percentage of new green financing
- Net proceeds of green funding allocated

+2

78%

+17%

+13%

100%



## Impact Report Report

### Key highlights

Total avoided emissions

9,351,937 tCO<sub>2</sub>e/year

- by green buildings
- by renewable energy

471,649 tCO<sub>2</sub>e

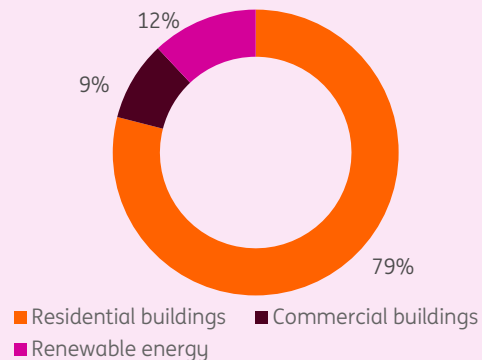
8,880,288<sup>1</sup> tCO<sub>2</sub>e

Impact per €1 mln<sup>2</sup>, based on avoided emissions, is

155.72 tCO<sub>2</sub>e



## Eligible Green Loan Portfolio



## Newly added disclosures

- Additional key figures on portfolio composition
- Social co-benefits
- Case studies
- Carbon footprint

# ING Global Green Funding Framework

Our ING Global Green Funding Framework (2024) has been assessed by a Second Party Opinion (SPO) and is aligned with the ICMA Green Bond Principles 2021. The framework is presented through the below four pillars:

## 1 Use of Proceeds

- ING will finance and/or refinance, in part or in whole, an Eligible Green Loan Portfolio in accordance with the Eligibility Criteria – ING Introduced the Classification System
- Net proceeds will be allocated to Eligible Green Loan Portfolio, including:



Residential  
Real Estate

Netherlands, Germany,  
Poland, Belgium



Commercial  
Real Estate

Netherlands



Renewable Energy  
(wind & solar)

Global

## 2 Project Evaluation and Selection

- Projects financed and/or refinanced through Green proceeds are evaluated and selected based on compliance with the Eligibility Criteria of ING's Global Green Funding Framework
- Sustainable ALM Steering Committee (SteerCo) as the main governing body of the Framework
- ING's policies and transaction approval process are designed to ensure that eligible loans comply with ING [environmental and social risk policies](#)
- Second party opinion by ISS Corporate Solutions (ISS)

## 3 Management of Proceeds

- The proceeds are managed in a portfolio approach, where relevant, bond-by-bond approach is also applied (e.g., Green RMBS)
- Level of allocation matches or exceeds the balance of net proceeds. The proceeds from Green Funding Instruments are allocated to an Eligible Green Loan Portfolio
- Unallocated net proceeds will be held in ING's Treasury liquidity portfolio at ING's own discretion

## 4 Reporting

- Aggregated (between multiple Green Funding Instruments)
- ING publishes the Allocation and Impact Report on an annual basis
- Limited assurance of the Green Funding Allocation Reporting provided by an external auditor on an annual basis
- Environmental impacts are calculated by external consultants

# Advise and support clients within the Framework's scope



## Residential Real Estate

- ING's strategic objective for the residential real estate sector is to contribute to the decarbonisation of homes within our mortgage portfolio.
- We aim to motivate our customers to choose energy-efficient homes by offering sustainable mortgage products across core markets and applying energy label pricing where feasible
- For existing homes, we provide tailored renovation financing through secured and unsecured loans, as well as mortgage top-ups, enabling customers to fund energy-efficiency upgrades
- We are building and scaling digital tools to offer services such as personalised renovation advice, cost-benefit insights, and connections to certified contractors



## Commercial Real Estate

- Our commercial real estate strategy supports clients' transitions to low-carbon buildings by prioritising energy-efficient assets, enabling efficiency upgrades and embedding sustainability in financing solutions
- For Business Banking clients, this includes sustainability advice, loans covering up to 100% of investment costs with interest discounts up to 1.5% for measures achieving at least energy label A, support from a trusted partner for retrofit planning, and reimbursement of new energy labels costs
- For Wholesale Banking clients, emissions intensity and climate impact are assessed for all new transactions as part of our credit approval and monitored for existing portfolios. We engage with clients on assets not aligned with the 1.5°C pathway and offer sustainability improvement loans to support decarbonisation



## Renewable Energy

- Our energy strategy focuses on reducing emissions in our portfolio and increasing financing for renewable and low-carbon solutions
- Our Renewables, Power and Utilities teams work alongside our teams focused on New Energy Technologies, including areas such as hydrogen, energy storage, and carbon capture, utilization and storage (CCUS)
- In 2025, ING financed €9.6 billion of renewable power generating financing (2024: €7.0 billion)



# Green Buildings

## Use of Proceeds Eligibility Criteria *Residential & Commercial Real Estate*

**Category: Financing or refinancing new or existing buildings**

### EU Taxonomy

- (7.7.) Acquisition and ownership of buildings

### Contribution to EU Environmental Objective<sup>1</sup>

- Substantial Contribution to Climate Change Mitigation

### Criteria

#### Buildings built ≤ 2021

- Buildings built before 31 December 2020 with EPC label ≥ 'A'
- Belonging to the top 15% of the national building stock based on primary energy demand (PED)<sup>2</sup>

#### Buildings built ≥ 2021

- Buildings built after 31 December 2020 with energy performance at least 10% better than the threshold for Nearly Zero-Energy Buildings ('NZEB') in the local market<sup>2</sup>

<sup>1</sup>Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment and amending regulation (EU) 2019/2088. [See here](#).

<sup>2</sup>ING may engage external consultants to define the top 15% and NZEB-10% in the context of the national building stock in the countries where any eligible green building assets are located. In countries where there is no definition of NZEB or there is no practical solution to implement NZEB, ING can use the top 15% approach.

## Contribution to UN SDGs





# Renewable Energy

## Use of Proceeds Eligibility Criteria

*Solar & Wind*

**Category:** Financing or refinancing of production of renewable energy

### EU Taxonomy

- (4.1.) Electricity generation using solar photovoltaic technology
- (4.3.) Electricity generation from wind power

### Contribution to EU Environmental Objective<sup>1</sup>

- Substantial Contribution to Climate Change Mitigation

### Criteria:

- Solar energy
- On- and offshore wind energy

## Contribution to UN SDGs



<sup>1</sup>Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment and amending regulation (EU) 2019/2088. [See here](#).

# Project selection and management of proceeds

## Project evaluation

Projects financed and/or refinanced through the Green Funding Instruments are evaluated and selected based on compliance with the eligibility criteria as described in the previous slides

### Green Buildings

ING will select and track the Eligible Green Loans, where possible, based on the information from the official land register of the respective country where the asset is located

### Renewable Energy

ING will select and track the Eligible Green Loans, where possible, based on the specific use of proceeds of the transaction

### Environmental and Social Risk Management Policy (ESR)

All eligible loans are in line with ING's [environmental and social risk](#) transaction approval process, assessed for compliance with internal environmental and social standards, as well as external frameworks such as the Equator Principles.

## Management of Proceeds

The proceeds from Green Funding Instruments will be managed by ING in a portfolio approach. Where applicable, the bond-by-bond approach is also used and indicated in the reporting.

### Eligible Green Loan Portfolio allocation for YE2025:

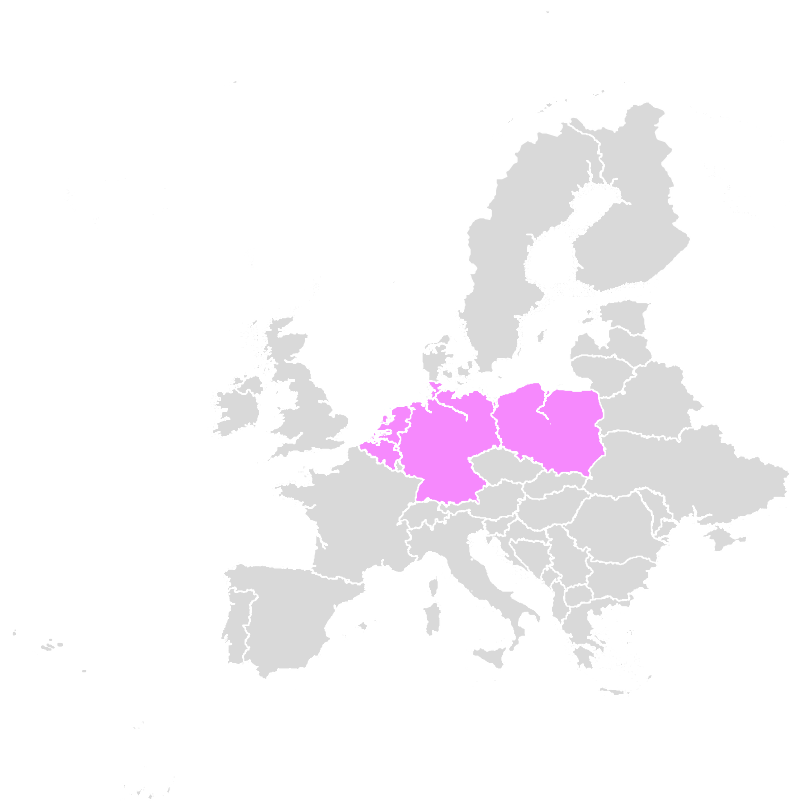
| Eligible Green Loan Portfolio              | (€ bln)     |
|--|-------------|
| Renewable energy                           | 7.3         |
| Green buildings (residential)              | 50.1        |
| Green buildings (commercial)               | 5.6         |
| <b>Total Eligible Green Loan Portfolio</b> | <b>63.0</b> |
| Of which: allocated amount                 | 14.9        |
| Of which: unallocated amount               | 48.1        |

# Eligible Green Loan Portfolio Assets

## Geographic Overview

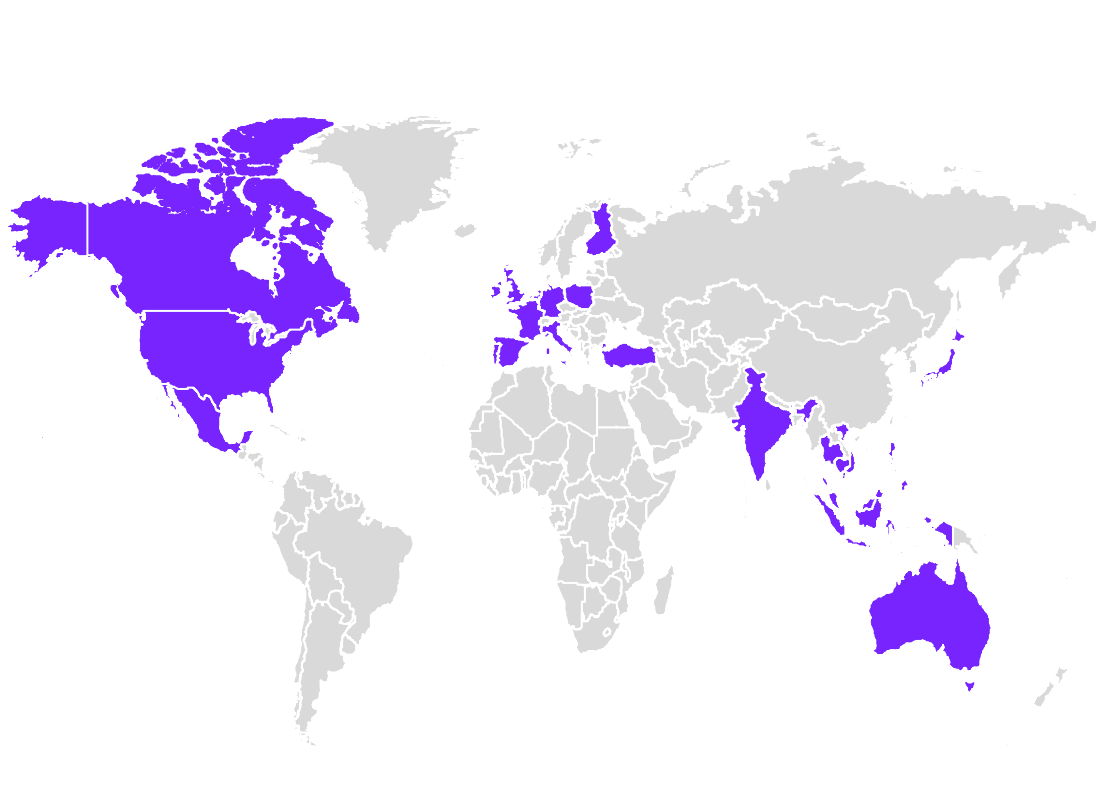
### Green Buildings

Netherlands, Germany, Belgium, Poland



### Renewable Energy

Global Portfolio



# A robust framework governance

## Governance set up

### Group Treasury Sustainability Team

ING Group Treasury has set up a dedicated team for sustainability. The key responsibilities regarding the framework are:

- Updating it to reflect changes in corporate strategy, technology, market, or regulatory development.
- Defining and evaluating the eligibility criteria.
- Procure when needed that third party documents are reviewed or updated such as Second Party Opinion (SPO) and related documents from external consultants and accountants.
- Overseeing the allocation of proceeds by annually publishing the Green Funding Reports (Allocation and Impact reports).

### Sustainable ALM SteerCo

The Sustainable ALM SteerCo meets regularly and is the final approver and advisor of certain topics regarding the framework:

- Monitoring body of green funding instruments; oversees the allocation of proceeds from green funding instruments to the Eligible Green Loan Portfolio and monitoring its evolution over time, to ensure that the amount of green loans equals or exceeds the amount of Green Funding Instruments.
- Together with the External Disclosure Presentation Committee, the Sustainable ALM SteerCo is the approver of the Green Funding Reports.

## Participants of the Sustainable ALM SteerCo

Chair: Global Head of Group  
Treasury Sustainability Team

### Sustainable ALM Programme

Global Head of Group  
Sustainability

Global Head of ESG Risk

Global Head of Wholesale  
Banking Sustainable Solutions  
Group

Global Head of ESG  
Compliance

Global Retail Sustainability

Global Head of External  
Reporting

GT Operational Risk  
Management

GT Financial Risk

Subject Matter Experts

# ING Global Green Funding Reporting

In alignment with the Green Bond Principles (GBP), ING published an annual Allocation and Impact Report, showing the allocation of green funding to the Eligible Green Loan Portfolio, and the portfolio's impact measured in avoided emissions



## Allocation Report



The allocation report shows the allocation of the Green Funding Instruments' proceeds to the Eligible Green Loan Portfolio



The reporting is done for each Eligible Project Category on an aggregated basis for all of ING's Green Funding Instruments in scope



The reporting is aligned with the portfolio approach described in 'Handbook – Harmonised Framework for Impact Reporting' (June 2024)



In addition, with the issuance of residential mortgage-backed securities, a bond-by-bond approach is also reported

## Limited assurance



## Impact Report



The impact report outlines the expected environmental impact of projects financed with green funding proceeds



The reporting is done for each Eligible Project Category and separated by country for the Green Buildings Portfolio



The reporting is aligned with the portfolio approach described in 'Handbook – Harmonised Framework for Impact Reporting' (June 2024)



Impact calculations are performed by specialized impact consultants, and are aligned with best-practice industry standards

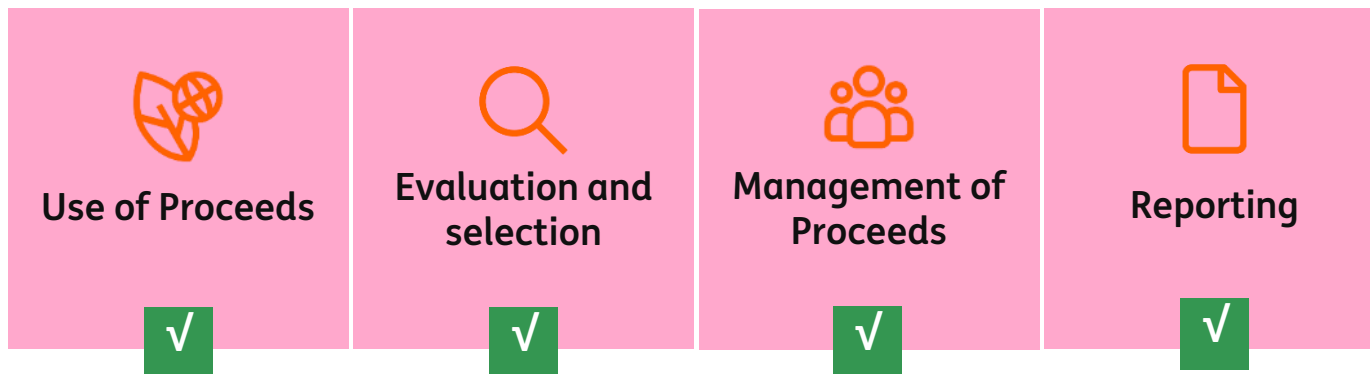
## External consultants



# External Verification

## Second Party Opinion (SPO) on the ING Global Green Funding Framework

- ISS's overall evaluation of the Green Funding Framework's sustainability quality of the eligibility criteria by ING is positive
- ING Green Funding Framework is in line with the ICMA Green Bond Principles 2021 (with June 2022 Appendix 1)
- Use of Proceeds contribute to UN Sustainable Development Goals 7 and 13<sup>1</sup>
- The rationale for issuing Green Funding instruments is aligned with ING's sustainability strategy and objectives



## External Assurance Report

ING may request, on an annual basis, a limited assurance report of the allocation of the Green Funding Instruments proceeds to eligible assets, provided by a external auditor.



<sup>1</sup>The impact of the UoP categories on UN Sustainable Development Goals is assessed with proprietary methodology and may therefore differ from the Issuer's description in the Framework

# Sustainability at ING



# Recent sustainability highlights

ING became the first global systemically important bank to receive 1.5°C-aligned science-based target [validation](#) from the Science Based Targets initiative (SBTi)

## Key figures<sup>1</sup>

Sustainable volume mobilised

**€166 bln**

2024: €130 bln

Renewable power generation financing

**€9.6 bln**

2024: €7.0 bln

Reduction in upstream oil & gas exposure

**71%**

Since 2019

2024: 67%

Reduction in emission per MWh power generated

**85%**

Since 2018

2024: 79%

## Upcoming

- 🎯 **2027** - Ambition to mobilise €150 billion of annual financing by 2027, up from our previous target of €125 billion annually by 2025
- 🎯 **2030** - Intermediate Terra targets for our high-emitting sectors
- 🎯 **2050** - Climate Ambition to reach net zero by 2050 or sooner

# Sustainability at the heart

Sustainability is a core pillar of our strategy

## Strategy

- Sustainability is central to our business strategy and to our long-term business resilience and commercial success.
- Our sustainability strategy spans climate, nature and social agendas, recognising their interdependencies and how they affect each other.
- We are embedding climate and nature topics into our business processes, as these can influence traditional banking risks.

## Dynamic landscape

- Our approach is informed by, and reviewed against, a number of external factors and trends that may influence the resilience of banks and their customers.
- Many of these are constantly evolving and contribute to heightened, and increasingly diverging, expectations from stakeholders and society.

## Collaboration

- We actively work with our clients to help them transform their businesses and progress towards a low carbon world.
- We engage with regulators and policymakers on policies and market conditions which enable our clients in their transition, and clarify and support the role of banks.
- That is how we can support the transition to a sustainable, strong and resilient economy.

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 on [ing.com/climate](https://www.ing.com/climate). For more information, please see [2025 ING Groep Annual Report](#)



# Our strategic approach towards climate

## Our climate ambition

We aim to play a leading role in supporting the transition to a low-carbon economy

## What needs to happen in the global transition

Drive down emissions

Build up a sustainable future

Include everyone

## Our role in the global transition

Supporting clients in their transition to net zero

Financing technologies and solutions for a low-carbon world

Finding new ways to enable people to step ahead on climate

## Key enablers

Effective climate governance

Climate environmental risk management

Employee engagement and upskilling

Reaching net zero in our own operations

Reliable and timely climate data & tools

Contributing to standard setting

Partnering and advocacy for impact

## Our climate approach

### Drive down emissions:

Supporting our largest corporate clients to navigate risks arising from the transition is the most significant enabler in driving down emissions, especially those clients active in the most carbon-intensive sectors. We therefore manage our lending portfolio in line with governmental climate goals, prioritising the most carbon-intensive sectors through our Terra approach.

### Build up a sustainable future:

Building up the affordable supply of green energy alternatives is a necessary and powerful opportunity for the transition. That is why we are scaling up our financing for renewables and mobilizing sustainable finance more broadly.

### Including everyone:

We aim to find new ways to include people and empower them in the transition, starting with our existing and prospective retail customers.

# Our Transition Plan

1

## Strategic vision

- Long-term view sets the direction for the organisation
- Informed by horizon scanning and macroeconomic, regulatory and stakeholder development
- Foundation for priorities, allocating resources and responding to challenges

2

## Embedding ESG risk into policies and guidelines

- ESG Risk policies are central to managing our transition plan and to identify, assess, mitigate, and monitor our material negative impacts and risks
- ESG Risk Sector Guidance to better assess sector-specific risks, impacts and mitigants

3

## Embedding ESG risk in our risk management process

- Effective ESG risk management is fundamental to ING's transition plan to mitigate negative impacts and climate risks. This includes our business approval and risk approval processes.
- The double materiality assessment defines how ESG risk is adopted in business strategy and risk management

4

## Client engagement

- We work closely with clients to understand and support their strategic direction and reduce risks
- This includes tailored products, sustainable financing and sector pathway dialogue
- This is supported by our Client Transition Plan (CTP) approach

5

## Sustainable finance to support clients' transition

- Decarbonisation requires new solutions and large-scale investment in technologies, business models and infrastructure
- ING supports the transition by financing clients' investments and scaling climate solutions

6

## Monitor progress through Terra

- Terra is our decarbonisation approach and the foundation of our sector transition plans
- Terra prioritises sectors that account for the majority of global emissions
- We focus on emissions intensity because it better reflects the transition to a low-carbon economy

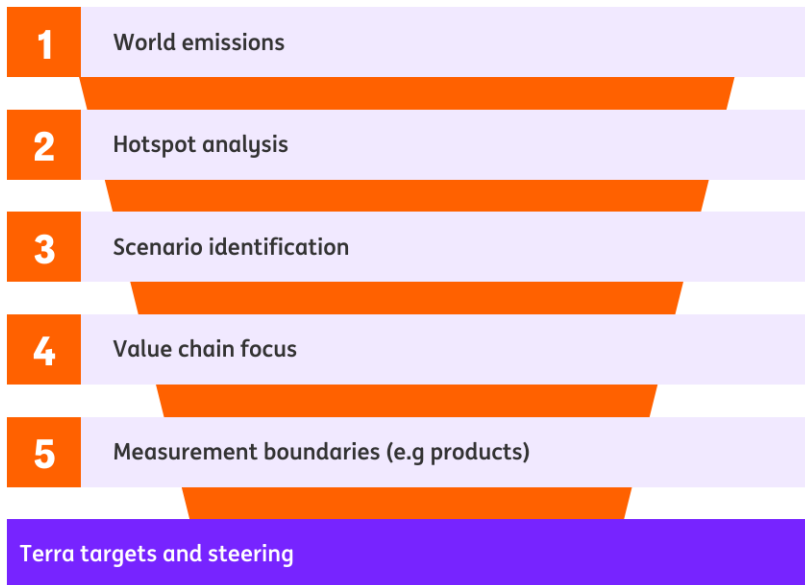
# Our Terra approach

Terra is based on three main principles


1. Impact-based
2. Climate science-based
3. Engagement driven

For each included sector, we use dedicated methodologies to set decarbonisation goals based on sector specific net zero pathways.

How we define what is in scope of our Terra approach



# Sectors covered by Terra

-  Power generation
-  Oil and gas (up-, mid- and downstream)
-  Cement
-  Steel
-  Automotive
-  Aviation
-  Shipping
-  Commercial real estate
-  Residential real estate

# ESG Governance



# Our sustainability governance

## Supervisory Board

- The ESG Committee assists the SB with matters relating to the various areas of ESG, including but not limited to, the development of ESG and its integration in the company and its strategy and ESG-related disclosures, reporting and assurance

## Management boards

- ESG is a regular topic on the agenda of ING's management boards (the EB and the MBB), in their capacity of day-to-day management of the business and as part of their responsibility for ING's long-term (ESG) strategy.

## Senior Management

- The ESG Risk Committee (ERC) is a standing committee responsible for, among others, the approval of ESG risk procedures and mandatory instructions as well as its rollout in the different impacted functions. It also gives recommendation for approval to MBB and to the global risk-led committees on the implementation and execution of the controls mitigating ESG risk in the different existing risk types.
- The Disclosure Committee, advises the boards in fulfilling their responsibilities with respect to ING's disclosure obligations and activities.

## Business Governance

- Experts and steering committees in both Wholesale Banking and Retail Banking contribute to the development of our policies, programs and targets on sustainability-related impacts, risks and opportunities, in line with our global strategy.

# Managing ESG Risk

## Risk identification

We formalise and maintain an up-to-date ESG impact and risk inventory. This inventory includes descriptions of the drivers of ESG negative impacts and ESG risks.

## Risk assessment

ESG metrics are defined and assessed against predetermined thresholds to determine materiality. The outcome of the double materiality assessment defines the way ESG risk is adopted.




## Risk mitigation

The mitigation of the identified risks in line with the risk appetite can be performed through several risk mitigating strategies, such as reducing the risk level, avoiding risk, accepting risk, or transferring the risk.

## Risk monitoring and reporting

ING aims to provide regular and transparent ESG reports and regulatory disclosures to ensure the management body and all relevant units in ING receive ESG risk information in a timely, accurate, concise, clear and meaningful manner.

## Mapping ESG risk drivers to financial and non-financial risks

|   | Transmission channels  | Material: Financial & non-financial risks |                             |                    |
|---|--|---|-----------------------------|--------------------|
|   |  | Risk category                             | Short term                  | Medium - long term |
|  <p>E1 Climate Change<br/>E4 Biodiversity and ecosystems</p> | <b>Business</b> <ul style="list-style-type: none"> <li>Property damage &amp; business disruption</li> <li>Stranded assets &amp; new capital exposure</li> </ul>  | Credit risk                               | E1, E4                      | E1, E4             |
|   | <b>Households</b> <ul style="list-style-type: none"> <li>Loss of income</li> <li>Property damage</li> </ul>  | Compliance risk                           | S1, S4, G1                  | E1, E4, S1, S4, G1 |
|   | <b>Marco economy</b> <ul style="list-style-type: none"> <li>Shift in prices</li> <li>Productivity changes</li> <li>Labour market frictions</li> </ul>  | Market risk                               | No material risk identified |                    |
|  <p>S1 Own workforce<br/>S4 Consumers and end-user</p>       | <b>Social and governance</b> <ul style="list-style-type: none"> <li>Negative customer and investor preference</li> <li>Legal liability for damages caused and loss of customer preference</li> <li>Negative impact on workforce</li> </ul> | Liquidity risk                            |                             |                    |
|  <p>G1 Business conduct</p>                                |  | Non-financial risk                        | S1                          | S1                 |
|   |  | Business risk                             | E1 (CCM)                    | E1 (CCM)           |

# ESG Reporting





## ING Annual Report

ING [publishes](#) a Sustainability statement in accordance with the European Sustainability Reporting Standards (ESRS), and EU Taxonomy regulation as required under the Corporate Sustainability Reporting Directive (CSRD).

## Global Green Funding Reporting

ING [publishes](#), on an annual basis, an Allocation Report detailing the allocation of net proceeds from its green liabilities to the Eligible Green Loan Portfolio, together with an Impact Report presenting the associated environmental impact

## Additional ESG Pillar 3 Report

The [report](#) features (i) quantitative templates disclosing climate-related risks and actions to mitigate them, together with exposure to green assets and (ii) qualitative information on the ESG strategies, governance and risk management arrangements regarding ESG risk

## Additional ESG Reporting

These reports complement regulatory ESG reporting by providing further context on ING's approach, actions and progress in supporting the transition of customers and the economy as well as broader sustainability topics.

# External engagement & recognition



# ING ESG Ratings

## ESG Ratings ING Groep NV



- Rating: AAA
- Updated: March 2026



- ESG Risk Rating: 18.0 (Low Risk)
- Updated: May 2025



## Target validation



SCIENCE  
BASED  
TARGETS

Targets validated in 2025

- Validated targets include fossil fuel, power generation, cement, steel, automotive, aviation and commercial real estate

# Sustainability Index Products

ING is regularly included in ESG and sustainability-focused indices



# Partnerships, memberships and endorsements

Engagement is an essential part of our Sustainability Direction. Our approach to engagement involves collaboration, listening and being transparent

## ING endorses (is signatory of)

- Children's Rights and Business Principles (CRBP)
- The Core Conventions of the International Labour Organisation (ILO)
- EU Transparency Register
- Financial Stability Board's (FSB) Task Force on Climate-Related Financial Disclosures (TCFD) recommendations
- OECD Guidelines for Multinational Enterprises (OECD MNE)
- United Nations Environment Programme Finance Initiative Principles for Responsible Banking (UNEP FI PRB)
- United Nations Global Compact (UNGC)
- United Nations Guiding Principles on Business and Human Rights (UNGP)
- United Nations-supported Principles for Responsible Investment (UN PRI)
- The Universal Declaration of Human Rights (UDHR)

## ING is a member of, for example:

- The Academy of Business in Society (ABIS)
- Association for Financial Markets in Europe (AFME)
- Climate Markets and Investment Association (CMIA)
- Equator Principles Association (EP)
- European Banking Federation (EBF)
- European Energy Efficiency Financing Coalition
- European Financial Services Round Table (EFR)
- EUROSIF (VBDO)
- Institute of International Finance (IIF)
- International Capital Market Association (ICMA)
- International Integrated Reporting Council (IIRC)
- Loan Markets Association (LMA)
- Roundtable on Sustainable Palm Oil (RSPO)
- Thun Group of Banks
- United Nations Environmental Programme Finance Initiative (UNEP FI)



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