



ING is strongly committed to Sustainability  
20 year track record in sustainability

ING Wholesale Banking  
November 2021



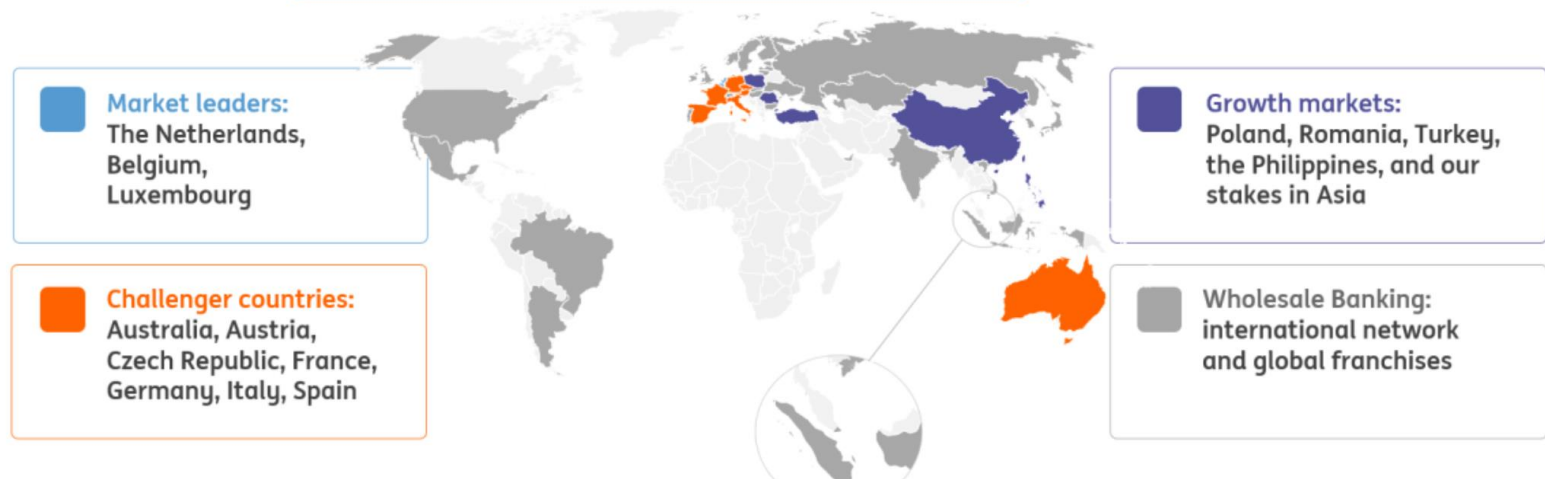
## ING at a glance

Who we are

ING is a global bank with a strong European base. Our more than 57,000 employees serve around 38.4 million customers, corporate clients and financial institutions in over 40 countries. Our purpose is to empower people to stay a step ahead in life and in business.

**We serve customers**

**in more than 40 countries**





# ING is strongly committed to sustainability

20 year track record in sustainability



ING's Integrated Climate Report [here](#)



ING's full Terra progress report [here](#)

**Empowering people to stay a step ahead  
in life and in business**

“

With the Terra approach, ING aims to be a positive force in the fight against climate change. Our approach is inclusive and collaborative. We work together with our clients to facilitate their transition to low-carbon technologies. At the same time, we've been working together with other banks and experts to define a methodology standard open for all banks to use. We believe this will ultimately help the financial sector to make a bigger impact. This report delivers on the promise we made last year to include all nine carbon-intensive sectors in 2020. I'm really proud of the progress we've made over the past 12 months and I'm looking forward to continuing to take the steps necessary to play a responsible and leading role in the fight against climate change.”

– Steven van Rijswijk,  
CEO of ING



# ING offers different sustainable finance solutions to all parts of the capital structure to assist clients in their green ambitions

With a constant focus on innovation and product development

## Green / Social / Sustainability Finance Structuring

Debt Capital Markets instruments (bond, Schuldschein, securitization), of which the proceeds are used to finance green and/or social projects / investments

## ESG Advisory

Range of ESG advisory services, such as:

- ESG Rating Advisory
- ESG Reporting Advisory (incl. EU Taxonomy alignment)
- GRI Reporting Advisory

## Green Loans

Loans where the use of proceeds is linked specifically to green projects, green product development or a 'green' project portfolio of the client

## Sustainability Improvement Loans (SIL)

Loans that can be used for general corporate purposes, which link the interest margin to the improvement of the client's external ESG score or tailored KPIs

## Sustainable Structured Finance

Structured lending for new business models, technologies and sectors such as circular economy, water and energy transition

## Sustainable Capital Structuring

Supporting the company in refining its sustainability strategy by the structuring of green and sustainability-linked financial products (incl. DCM) and M&A advisory

## Sustainable Investments

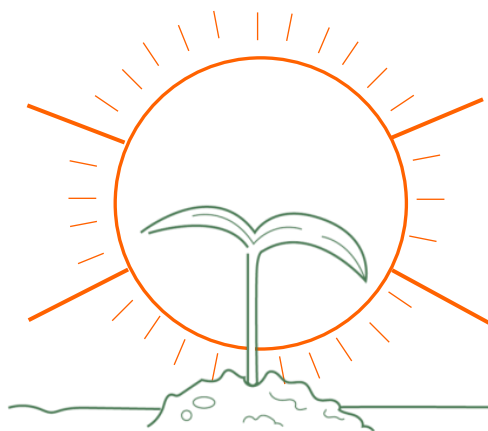
Range of equity, mezzanine instruments for scale-ups in new business models and technologies like circular economy, water and energy transition areas

## Sustainable Supply Chain Finance (SSCF)

Linking SCF discount rates or payment terms to sustainability performance of suppliers to strengthen the supplier base of our clients

## Sustainability Improvement Derivatives (SID)

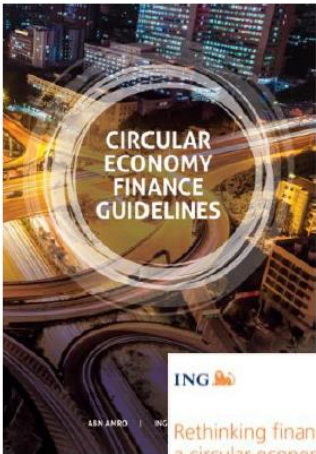
Financial market derivatives, such as an interest rate swap, where a part of the pricing is linked to the company's (existing) sustainable finance KPIs



# Financing the energy transition, circular economy and water

Thought leadership and collaboration

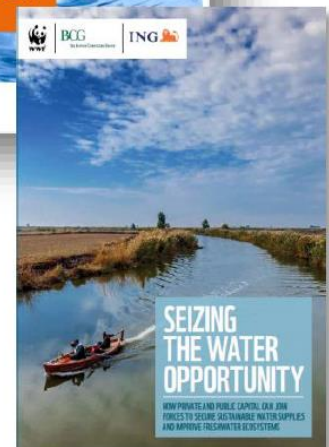
## Circular Economy



## Energy transition



## Water





do your thing



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