

## Member of DJSI World, DJSI Europe

### Company Information

Country	Netherlands
No of Employees	64,649
Market cap (USD million)*	49,942

\*Source: S&P Global BMI, 31 July 2014

### Company Description

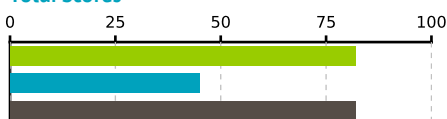
Formed in 1991 through a merger of Nationale-Nederlanden and NMB Postbank Group, ING Groep NV is a multinational diversified financial and capital markets services company. ING's almost 65,000 employees offer retail banking, insurance and retirement services to its 48 million customers in over 40 countries. The group's companies provide simplified product offerings and a customer centric model that aims to improve efficiency, increase access through multiple channels and improve sustainability for the individuals, institutions and businesses it serves. The Dutch company has undergone significant restructuring by divesting from its Asian business and launching an IPO of its US insurance business in 2013, focusing on becoming a leader in Benelux and a strong commercial bank in Central and Eastern Europe. The financial services company divides its banking activities into two business units: Retail Banking and Commercial Banking. A significant subsidiary of the ING Groep is NN Group, which provides services to European clients across 18 countries. Total income for fiscal year 2013 stood at EUR 26,301 million.

### Industry Drivers

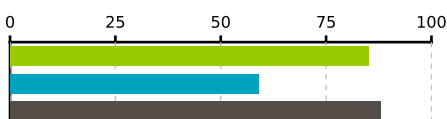
The diversified financial services and capital markets industry consists of a heterogeneous group of holding companies, credit agencies, stock exchanges, asset managers, custody banks and investment banking & brokerage companies. Companies with significant investment banking operations have been significantly impacted by growing regulatory and public scrutiny. Large fines and penalties in the wake of the credit crisis have demonstrated the critical importance of corporate governance, risk management and outstanding compliance systems to retaining public trust and avoiding the costly mistakes that have had significant financial implications. Many of the companies in this industry are focused on reducing operational and business model risk, and the entire industry has increasingly emphasized the importance of sustainability themes in order to establish a more prudent corporate culture that is more closely aligned with the interests of its clients and the public at large. Innovative product strategies that integrate sustainability considerations have been a key means of driving new growth opportunities and managing risk more effectively.

### Sustainability Scores

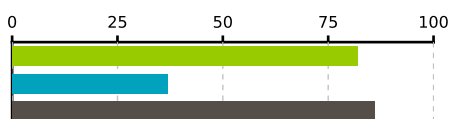
#### Total Scores



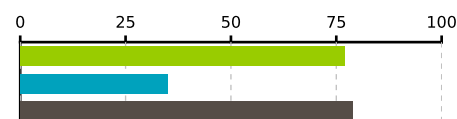
#### Economic Dimension



#### Environmental Dimension



#### Social Dimension

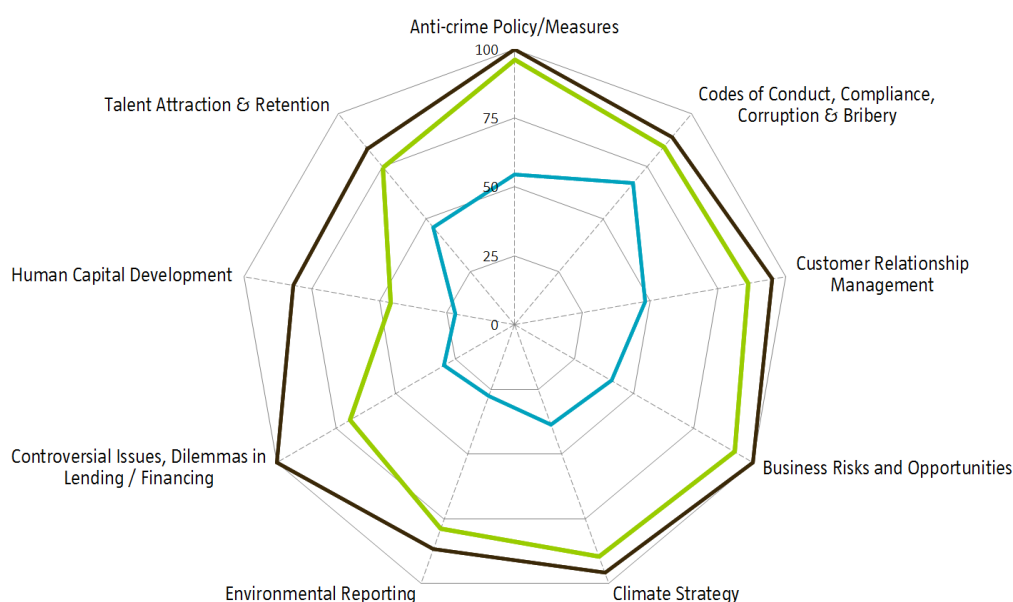


■ ING Groep NV
 ■ DJSI industry average
 ■ Best company within industry

## Sustainability Performance

ING has demonstrable business principles that help society and achieve long term sustainable prosperity. In 2013, the organization was one of the first to communicate on its credit risk portfolio in terms of its Environmental and Social Risk Framework; it rolled out a group-wide sustainable procurement policy, and grew the volume of sustainable assets allocated. ING has also shifted investment towards renewable projects and away from coal power, in line with its climate strategy. The group recently concluded a USD 1.17 billion financing deal to help construct the world's largest geothermal plant in Sumatra, Indonesia. Since the onset of the financial crisis, the group has focused its efforts on transparency, security and accessibility to improve customer relationship management. The group spent EUR 60 million on training and development during fiscal year 2013. Excellent talent attraction and retention has provided a competitive advantage to ING, enabling it to adapt to rapidly changing industry conditions.

## Company Performance for Selected Criteria



■ ING Groep NV 
 ■ DJSI industry average 
 ■ Best company within industry

For information on assessment criteria, visit [www.sustainability-indices.com](http://www.sustainability-indices.com)

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