

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
SRS 102: General disclosures (2016)					
1. Organizational profile					
102-1	Name of the organization.	Report front cover	-		
		Corporate Governance	67		
		Our strategy and how we create value	16	To best of our knowledge, ING did not sell any banned or disputed products in 2017.	
102-2	Activities, brands, products, and services	Improving the customer experience	23		
		Our business	28		
		Annual Report 2017 - General information	456	As reported in our Annual Report 2017, our corporate headquarters are: ING Groep N.V. Bijlmerplein 888, 1102 MG Amsterdam P.O. Box 1800, 1000 BV Amsterdam The Netherlands Telephone: +31 20 5639111 Internet: www.ing.com Commercial Register of Amsterdam, no. 33231073	https://www.ing.com/about-us/profile-fast-facts/ing-head-office.htm
102-4	Number of countries operating	ING at a glance	3		http://www.ing.com/About-us/Profile-Fast-facts/INGs-business-lines.htm
102-5	Nature of ownership and legal form	Corporate Governance	67		
102-6	Markets served	ING at a glance	3		http://www.ing.com/About-us/Profile-Fast-facts/INGs-business-lines.htm
		Our business	28		
		ING at a glance	3		http://www.ing.com/About-us/Profile-Fast-facts/INGs-business-lines.htm
102-7	Scale of the reporting organization	Consolidated statement of changes in equity	103		
		Capital management, consolidated annual accounts	260		
		19. Net interest income 20. Net commission income	154-155		
		Consolidated statement of profit or loss	100		
		Non-financial appendix - Our People	424		
		Non-financial appendix - Our People	424	Information and data collected on employees and other workers is compiled through our internal global data gathering process. The boundaries of different employee types are disclosed in the non-financial data reporting protocol. Assumptions made are included in the table or reference. Only 9% of the total FTEs are external employees, indicating a small portion of the organizations activities are performed by workers who are not internal employees.	

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		Non-financial data reporting protocol 2017 - see HR performance indicators (4)			
102-9	Supply chain	ING at a glance	3	As a financial services provider, the main elements of our supply chain are related to products and services that support our operations. These includes facility services and logistics, building maintenance and projects, IT systems - hardware and software, insurance, lease cars and business travel, marketing and communications support and other professional services. We do disclose our policy on Sustainable procurement in the Non-financial appendix.	
		26. Other operating expenses	161		
		Non-financial appendix - Environment	427		
		Non-financial appendix - Sustainable procurement	429		
102-10		CEO statement - Building the bank of the future	6	In February 2017, EUR 750 million 2.40% Tier 2 CRD-IV compliant bond was issued from the group level. In September 2017, EUR 1,000 million 1.625% CRD-IV compliant bond was issued. In 2017, 5 Senior unsecured bonds were issued from the HoldCo, 3 USD and 2 EUR denominated, with the latest one issued in December 2017 with 1.375% coupon EUR 1,000 million. ING Bank continued its covered bond programme used for external issuance purposes. Separately, a EUR 10 bln Soft Bullet Covered Bonds programme is in place for internal transactions only. Cover pool consists of 100% prime Dutch residential mortgage loans, all owner occupied and in EUR only. As per 31 December 2017, there were no arrears over 90 days in the cover pool. Additional information and the latest investor reports are available on www.ing.com/IR	
		Risk and capital management - ING	42		
		Shares	52		
102-11	Precautionary Principle or approach	Balancing our responsibilities	12		
		Risk and capital management - Environmental and Social Risk Management	46		
102-12	External initiatives	Non-financial appendix - Stakeholder engagement	429		http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm

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102-13	Memberships of associations	Non-financial appendix - Stakeholder engagement	429		https://www.ing.com/ING-in-Society/Sustainability/The-world-around-us-1/Memberships.htm http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
2. Strategy					
102-14	Statement from senior decision-maker	CEO statement - Building the bank of the future	6		
102-15	Key impacts, risks, and opportunities	CEO statement - Building the bank of the future	6		
		The world around us	9		
		Our strategy and how we create value	16		
3. Ethics and integrity					
102-16	Values, principles, standards, and norms of behavior	Our People	30		https://www.ing.com/About-us/ING-Values-1.htm http://www.ing.com/About-us/Compliance/ING-Values-1.htm
		Orange Code	30		
102-17	Mechanisms for advice and concerns about ethics				https://www.ing.com/About-us/Compliance/ING-Group-Whistleblower-Policy.htm
4. Governance					
102-18	Governance structure	Corporate Governance	67		http://www.ing.com/About-us/Corporate-Governance/Legal-structure-and-Regulators.htm
		Non-financial appendix - Sustainability governance	414		
102-19	Delegation of authority	Non-financial appendix - Sustainability governance	414		
102-20	Executive-level responsibility for economic, environmental and social topics	Non-financial appendix - Sustainability governance	414		
102-21	Consulting stakeholders on economic, environmental, and social topics	Corporate Governance - Investor Relations and bilateral contacts with investors	70		https://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
		Non-financial appendix - Sustainability governance	414		
		Non-financial appendix - Issue table	430		
102-22	Composition of the highest governance body and its committees	Report of the Executive Board - Composition of the Executive Board and Management Board Banking	51		https://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Committees.htm

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		Corporate Governance - Executive Board	72		https://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Committees.htm
		Corporate Governance - Committees of the Supervisory board	76		
102-23	Chair of the highest governance body	Corporate Governance	67		https://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Committees.htm
102-24	Nomination and selection the highest governance body	Report of the Supervisory Board - Nomination Committee meetings	63		
102-25	Conflicts of interest	Corporate Governance - Independence	75		https://www.ing.com/About-us/Corporate-Governance/Legal-structure-and-Regulators.htm https://www.ing.com/about-us/compliance/information-barriers-conflicts-of-interest.htm
		Corporate Governance - Transactions involving actual or potential conflicts of interest	75		https://www.ing.com/about-us/compliance/information-barriers-conflicts-of-interest.htm
102-26	Role of highest governance body in setting purpose, values, and strategy	Our strategy and how we create value	16	Development, approval, monitoring and updating of the organisation's purpose, values, mission, strategy, policies and goals is the final responsibility of the Board.	
		Corporate Governance - Report of the Supervisory Board	60		
102-27	Collective knowledge of highest governance body	Report of the Supervisory Board - Permanent education	61		http://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Charter-and-Profile.htm

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102-28	Evaluating the highest governance body's performance	Report of the Supervisory Board - Internal Supervisory Board meetings	62	<p>Annually, the functioning of the Supervisory Board is evaluated through a self-assessment process. In 2017, the self-assessment took place under supervision of an independent third party. The results of the 2017 annual assessment were first discussed between the chairman of the Supervisory Board and each of the members individually. The consolidated results were subsequently discussed collectively, during regular Supervisory Board and Committee meetings. In 2017, a select group of regular Supervisory Board meeting attendees were invited to provide feedback on the Supervisory Board's composition, expertise and dynamics. Their feedback is summarised in a separate report for comparison and discussion purposes.</p> <p>In order to maintain the expertise of the Supervisory Board and to improve their expertise where needed, a Permanent Education Programme for the Supervisory Board is in place. As part of the annual self-assessment, Supervisory Board members may request further training or education on relevant topics which are integrated into the Permanent Education Programme.</p> <p>The questionnaires for the self-assessment have incorporated elements based on the Banking Code, a package of self-regulation introduced by the Dutch Bankers' Association (NVB). One of the Banking Code Principle is: "A bank's culture must also express the assumptions in the Social Charter of the Dutch Banking Association. These must be embedded in the bank's organisation and the bank will include them in its contact with its stakeholders. It will provide an insight into the way in which the bank deals with the assumptions in the Social Charter." ING's approach to implementing this principle is detailed in the document 'Application of the Dutch Banking Code by ING Bank N.V.' (available on ING.COM), suggesting Sustainability is integrated into the core of our business strategy and part of our day-to-day business.</p>	http://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Members.htm https://www.ing.com/About-us/Corporate-Governance/The-Dutch-Banking-Code.htm
102-29	Identifying and managing economic, environmental, and social impacts	Risk and capital management - Three lines of defence	43		
		Risk and capital management - Environmental and Social Risk Management	46		
		Annual Accounts - Risk Governance	261		

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		Non-financial appendix - Stakeholder engagement	429		
102-30	Effectiveness of risk management processes			The Management Board Banking is the highest governance body that has responsibility for overseeing and monitoring environmental and social risk and opportunities. Board oversight and approval was essential to the process of formulating ING's Sustainability Direction, that includes mitigating negative environmental and social impacts through risk management and accelerating finance for the transition to a low-carbon and self-reliant society. Monitoring and updates are provided to the Board on a regular basis. Outcomes of the materiality process and the key issues raised by stakeholders during the year are also brought to the attention of the Board.	
102-31	Review of economic, environmental, and social impacts	Risk and capital management - Three lines of defence	43	Relevant economic, environmental and social impacts, risks and opportunities, as identified with ING's ESR framework, are included in ING's regular risk review process. Changes in the ESR Framework have to be approved by the Global Credit Committee Policies (at least one board member is part of this Committee). Each year ING also preforms materiality assessment which is approved at board level.	
		Report of the Supervisory Board - Risk Committee meetings	62		
		Annual Accounts - Risk Management - Executive level	263		
102-32	Highest governance body's role in sustainability reporting	About this report - How we defined content for this report and materiality	55	ING has an integrated annual report which includes sustainability reporting. The report is discussed and approved every year within an internal Disclosure Committee comprised of members of Management Board, Executive Board, and Supervisory Board.	
		Non-financial appendix - Reporting principles	414		
102-33	Communicating critical concerns				https://www.ing.com/About-us/Compliance/ING-Group-Whistleblower-Policy.htm
102-34	Nature and total number of critical concerns	Annual Accounts - Risk management - Executive level	263		
		Annual Accounts - Key risk categories	273		
		Annual Accounts - Main developments in 2017	285		
102-35	Remuneration policies	Remuneration Report	85		

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102-36	Process for determining remuneration	Capital Requirements Regulation (CRR) - 2017 Remuneration disclosure ING Bank N.V. (chapter: 5. Remuneration policy, framework and governance) Remuneration Report	85		https://www.ing.com/About-us/Annual-reporting-suite/Annual-Reports-archive.htm
102-37	Stakeholders' involvement in remuneration	Capital Requirements Regulation (CRR) - 2017 Remuneration disclosure ING Bank N.V. (chapter: 5. Remuneration policy, framework and governance)		With respect to remuneration, the views and recommendations of different stakeholders are sought and considered when adjusting remuneration processes and policies. Shareholders are invited to raise topics of interest at the Annual General Meeting (AGM) and via other channels such as the sustainability email address and by contacting ING's spokespeople. We seek feedback on newly developed remuneration policies from external stakeholders, including the European Central Bank (ECB), the Dutch Central Bank (DNB) and the Dutch Ministry of Finance. In addition, any changes are subject to AGM approval and its results are published on ING's website. Furthermore, ING's Works Council is involved on behalf of ING's employees who may express their views via internal channels or - in cases of concern - via the whistle-blower channel.	https://www.ing.com/Investor-relations/Shareholders-meeting/Annual-General-Meeting.htm
102-38	Annual total compensation ratio	Remuneration report	85	We are unable to provide this data for the entire global operations. However, based on data availability and to provide insight, we have disclosed ratios for The Netherlands (highest-paid individual non-EB/MBB), Hungary (highest-paid individual) and Singapore (highest-paid individual) as indicated below: * Dutch highest-paid individual (non-EB/MBB) vs. Dutch average: 9.4 to 1 * Hungarian highest-paid individual vs. Hungarian average: 7.5 to 1 * Singaporean highest-paid individual vs. Singaporean average: 5.3 to 1	

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
102-39	Percentage increase in annual total compensation ratio	Remuneration report	85	We are unable to provide this data for the entire global operations. However, based on data availability and to provide insight, we have disclosed the increase or decrease in percentages for The Netherlands (highest-paid individual non-EB/MBB), Hungary (highest-paid individual) and Singapore (highest-paid individual) as indicated below: * Dutch highest-paid individual (non-EB/MBB) vs. Dutch average: -11.8% vs. +3.6% (i.e. decrease as compared to average) * Hungarian highest-paid individual vs. Hungarian average: -7.7% vs. +16% (i.e. decrease as compared to average) * Singaporean highest-paid individual vs. Singaporean average: -4.2% vs. +1.1% (i.e. decrease as compared to average)	

5. Stakeholder Engagement

102-40	List of stakeholder groups	The world around us	9		http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
		Non-financial appendix - Stakeholder engagement	429		
		Non-financial appendix - Issue table	430		
102-41	Collective bargaining agreements	Non-financial appendix - Our People	424		
102-42	Identifying and selecting stakeholders	The world around us	9		http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
		Non-financial appendix - Stakeholder engagement	424		
102-43	Approach to stakeholder engagement	What matters most to our stakeholders	11	ING takes an integrated approach towards stakeholder engagement and has an ongoing dialogue about our role in society, our strategy, our products and services, our business performance and other issues, rather than one-off consultations. The frequency of engagement differs per stakeholder group. With some stakeholders, ING's moves towards collaboration, whereas engagement with other stakeholders is on an issue-basis.	http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
		Non-financial appendix - Stakeholder engagement	424		
102-44	Key topics and concerns raised	The world around us	9		http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
		Non-financial appendix - Issue table	430		

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6. Reporting practice					
102-45	Entities included in the consolidated financial statements	Consolidated Annual Accounts	96		
		Consolidated Annual Accounts - 47 Principal subsidiaries, investments in associates and joint ventures	217		
102-46	Defining report content and topic Boundaries	What matters most to our stakeholders	11		
		About this report	55		
		Non-financial data reporting protocol			https://www.ing.com/About-us/Annual-reporting-suite/Annual-Reports-archive.htm
102-47	List of material topics	What matters most to our stakeholders	11		
		Non-financial appendix - Understanding what matters the most	415		
102-48	Restatements of information			In case of restatements, the explanation of the effect, as well as the reason for the restatement, has been included in the footnotes in the relevant data disclosure with the Annual Report and Non-Financial Appendix.	
102-49	Changes in reporting	About this report	55		
		Non-financial appendix - Understanding what matters the most	415		
		Non-financial data reporting protocol			https://www.ing.com/About-us/Annual-reporting-suite/Annual-Reports-archive.htm
102-50	Reporting Period	About this report	55		
102-51	Date of most recent report			Annual Report 2016, published on March 13th, 2017.	https://www.ing.com/Investor-relations/Annual-Reports.htm
102-52	Reporting cycle			Annual	
102-53	Contact point for questions regarding the report	About this report	55		http://www.ing.com/ING-in-Society/Sustainability/Stakeholder-engagement.htm
102-54	Claims of reporting in accordance with the GRI Standards			'This report has been prepared in accordance with the GRI Standards: comprehensive option	
102-55	GRI content index			'This report has been prepared in accordance with the GRI Standards: comprehensive option	

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102-56	External assurance	About this report - Assurance	56	The contents of ING's integrated annual reports are vetted by senior managers, as well as discussed and approved annually with members of the Management Board Banking, Executive Board, and Supervisory Board. The final approval is given by the Supervisory Board. Koos Timmermans, ING CFO and member of Management Board Banking, signed ING's engagement letter with auditors KPMG Nederland for the assurance of the non-financial information in the ING Groep Annual Report 2017, as per the assurance scope defined in About This Report chapter.	

GRI Topic Specific Standards (2016)

SRS 201: Economic

SRS 201: Economic performance (linked to ING's material topics of Financial performance, Pricing of products and services, Managing risks (financial risks and non-financial risks) and Usability and accessibility of our products and services)

201	Economic performance	ING at a glance	3		
		The world around us	9		
		Our strategy and how we create value	16		
		Risk and capital management	42		
		Risk and capital management - Environmental and Social Risk Management	46		
		Non-financial appendix - Sustainability governance	414		
201-1	Direct economic value generated or distributed	Non-financial appendix - Economic value generated	415		
		Consolidated Annual Accounts - Segments Banking by line of Business Geographical Segments banking, Information on Geographical Areas Additional information by country	172-176		
201-2	Financial implications and other risks and opportunities for the organization's activities due to climate change	CEO statement - Building the bank of the future	6		http://www.ing.com/ING-in-Society/Sustainability/Sustainability-news/ING-Statement-on-Climate-Action-1.htm
		Risk and capital management - Environmental and Social Risk Management	46		
		Dutch Corporate Governance Code Board Statement	67		
		Non financial appendix - Environment	427		
		Non financial appendix - Implementing the TCFD Recommendations	420		
201-3	Coverage of the organization's defined benefit plan obligations	Remuneration Report	85		

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201-4	Financial assistance received from government			ING did not receive governmental financial assistance in 2017.	
203: Indirect economic impacts (linked to the material topic of Responsible finance and investment policies)					
203	Indirect economic aspects	CEO Statement - Building the bank of the future	6		
		The world around us	9		
		Our business - Financial empowerment	31		
		Our business - Sustainable investments	32		
		Non-financial appendix - Progress report	414		
		Non-financial data reporting protocol			
203-1	Infrastructure investments and services supported	Our business - Sustainable investments	32		
		Our business - Wholesale banking in 2017	34		
		Our People - Commitment to human rights	39		
		Non-financial appendix - Economic value generated	415		
		Non-financial appendix - EP application table 2017	417		
203-2	Significant indirect economic impacts, including the extent of impacts	The world around us	9	As a financier of business across all sectors and industries, ING has significant indirect economic impacts on the larger economy and society through every product and service. However, the impact is too large and too diverse to be captured through any data tooling. For example, a corporate facility will not only impact the client company, but will also have an impact on the communities where the company operates, manufactures and/or sells its products.	
				Also in 2017 we have measured how many people feel financially empowered through our Financial Empowerment initiatives. This is published in the Annual Report, Our Business - Financial empowerment, p. 31	
		Our business - Financial empowerment	31		
		Non-financial appendix - Community Investment	426		
205: Anti-corruption (linked to the material topic of Corruption prevention)					
205		The world around us	9		https://www.ing.com/About-us/Compliance/Compliance-Risk-Management-Charter.htm
		Our strategy and how we create value	16		https://www.ing.com/about-us/compliance/fec-statement-wolfsberg-questionnaire.htm

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
		Risk and capital management	42		https://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm
205-1	Operations assessed for risks related to corruption	Risk and capital management	42	Together with the Global Product Lines and Global Functions, an anti-corruption risk framework and a risk assessment toolkit have been developed by ING Bank. The toolkit covers significant inherent corruption risks per Global Product Line or Global Function. All ING business units have performed a risk assessment with the support of this toolkit and where needed actions have been taken to properly mitigate the identified risk. Furthermore, the toolkit has been integrated in their local processes as ongoing business practice and is used periodically as part of any planned thematic corruption risk assessment.	http://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm
					https://www.ing.com/About-us/Compliance/Compliance-Risk-Management-Charter.htm
205-2	Communication and training about anti-corruption policies and procedures	Our People	38	Compliance Risk Management training and education reinforces and strengthens ING Bank's compliance culture and builds awareness and understanding of Compliance Risk Management policies and standards, procedures, guidelines and issues. Each business unit must have an annual plan for Compliance Risk training and education and continuously train their staff. The topic of corruption must be included in these plans. By end-2017, more than 90% of ING Bank employees have completed various e-modules in which the topic of corruption was covered. These e-modules are part of the mandatory Promoting Integrity Programme (PIP) that is a long-term, global, educational and behavioural change programme. Furthermore, education and awareness training addressing corruption is available for all business units. This includes communication and training in the form of e-learnings, dialogue sessions, case studies and other awareness material.	https://www.ing.com/About-us/Compliance/FEC-Statement-Wolfsberg-Questionnaire.htm
		Annual Accounts - Non-Financial Risk Awareness & Learning	288		https://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm
205-3	Confirmed incidents of corruption and actions taken	45. Legal proceedings Compliance risk - Non-financial risk	214	This level of detailed information on this indicator is not disclosed publicly for legal reasons.	https://www.ing.com/About-us/Compliance/FEC-Statement-Wolfsberg-Questionnaire.htm
					http://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm

SRS 300: Environmental

302: Energy (linked to the material topic of Responsible finance and investment policies)

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302		Non-financial appendix - Environment	427		http://www.ing.com/ING-in-Society/Sustainability/Sustainability-news/INGs-Environmental-Approach.htm
		Non-financial data reporting protocol (8)	72		
302-1	Energy consumption within the organization	Non-financial appendix - Breakdown of energy consumption table	427		
		Non-financial data reporting protocol (8)	72		
302-2	Energy consumption outside of the organization	Non-financial appendix - Breakdown of energy consumption table	427		
		Non-financial data reporting protocol (8)	72		
302-3	Energy intensity	Non-financial appendix - Breakdown of energy consumption table	427		
		Non-financial data reporting protocol (8)	72		
302-4	Reduction of energy consumption	Non-financial appendix - Breakdown of energy consumption table	427		
		Non-financial data reporting protocol (8)	72		
302-5	Reductions in energy requirements of products and services			As a service provider, we focus on the energy consumption of our own operations. Our products contribute to the impact of our clients but do not themselves require energy. Therefore this indicator is not considered material.	
		Non-financial data reporting protocol (8)	72		
305: Emissions (linked to the material topic of Responsible finance and investment policies)					
305	DMA	How we create value - Our planet	22		http://www.ing.com/ING-in-Society/Sustainability/Sustainability-news/INGs-Environmental-Approach.htm
		Non-financial appendix - Progress Report	414		http://www.ing.com/ING-in-Society/Sustainability/INGs-Sustainability-Direction/SustainableTransitions.htm
		Non-financial appendix - Sustainability governance	414		
		Non-financial appendix - Environment	427		
		Non-financial data reporting protocol (8)	72		
305-1	Direct greenhouse gas (GHG) emissions (Scope 1)	Non-financial appendix - Carbon emissions extrapolated table	428		
		Non-financial appendix - Sustainable Procurement	429		
		Non-financial data reporting protocol (8)	72		

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
305-2	Energy indirect greenhouse gas (GHG) emissions (Scope 2)	Non-financial appendix - Carbon emissions extrapolated table	428		
		Non-financial data reporting protocol (8)	72		
305-3	Other indirect greenhouse gas (GHG) emissions (Scope 3)	Non-financial appendix - Carbon emissions extrapolated table	428		
		Non-financial data reporting protocol (8)	72		
305-4	Other indirect greenhouse gas (GHG) emissions (Scope 3)+E111	Non-financial appendix - Carbon emissions extrapolated table	428		
		Non-financial data reporting protocol (8)	72		
305-5	Reduction of GHG emissions	Non-financial appendix - Carbon emissions extrapolated table	428		
		Non-financial data reporting protocol (8)	72		
305-6	Emissions of ozone-depleting substances (ODS)			As a service provider, this is not material to our company	
305-7	NOX, SOX, and other significant air emissions			As a service provider, this is not material to our company	
SRS 400: Social					
405: Diversity and equal opportunity (linked to the material topic of Diversity and equal opportunities)					
405	DMA	The world around us	9		https://www.ing.com/About-us/Diversity-and-Inclusion.htm
		Elements of our strategy - Performance culture	20		
		Our People	30		
405-1	Diversity of governance bodies and employees	Corporate Governance	67	The Supervisory Board of ING Group is responsible for controlling management performance and advising the Executive Board. As of December 2017, the members of the Supervisory Board are: 1. Jeroen van der Veer, male, born in 1947, Dutch national; 2. Hermann-Josef Lamberti, male, born in 1956, German national; 3. Jan Peter Balkenende, male, born in 1956, Dutch national; 4. Eric Boyer de la Giroday, male, born in 1952, Belgian national; 5. Henk Breukink, male, born in 1950, Dutch national; 6. Mariana Gheorghe, female, born in 1956, Romanian and British national; 7. Margarete Haase, female, born in 1953, Austrian national; 8. Robert Reibestein, male, born in 1956, Dutch national 9. Hans Wijers, male, born in 1951, Dutch national	http://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Members.htm
		Non-financial appendix - Our People	424		http://www.ing.com/About-us/Corporate-Governance/Supervisory-Board/Members.htm

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					https://www.ing.com/About-us/Corporate-Governance/Management-Board-Banking.htm
					https://www.ing.com/About-us/Corporate-Governance/Executive-Board/Members.htm
405-2	Ratio of basic salary and remuneration of women to men			Information on the ratio of basic salary and remuneration of women to men is currently unavailable as this data is not collected in this specific manner. ING's HR department aims to start collecting this data in the coming reporting year for each employee category in countries with significant operations.	
412: Human rights assessment (linked to the material topic of Responsible finance and investment policies)					
412	DMA	Our People - Commitment to human rights	39		http://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Human-rights-1.htm
		Risk and capital management - Environmental and Social Risk Management	46		https://www.ing.com/ING-in-Society/Sustainability/Statement-on-Human-Rights.htm
		Non-financial appendix - Credit risk portfolio per economic sector and application of ESR framework & SF strategies table, and EP application table 2017	417		
412-1	Operations that have been subject to human rights reviews or impact assessments	Risk and capital management - Environmental and Social Risk Management	46		http://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Human-rights-1.htm
		Our People - Commitment to human rights	39		
		Non-financial appendix - Credit risk portfolio per economic sector and application of ESR framework & SF strategies table, and EP application table 2017	417		

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
412-2	Employee training on human rights policies or procedures	Risk and capital management - Environmental and Social Risk Management	46	<p>The training sessions are delivered through several channels and are adapted to serve the needs of the specific groups being trained and can vary in length. Therefore, we are unable to disclose the exact number of hours per training for this indicator. We disclose the number of people trained on our Environment and Social Risk (ESR) Framework in the Risk and Capital Management Chapter. In 2017, 288 risk, front office and compliance colleagues participated in ESR-dedicated trainings globally via webinars. Training also included classroom sessions globally, including at ING locations in Sao Paulo, New York, London, Amsterdam, Bratislava, Brussels, and Frankfurt.</p> <p>Furthermore, the ratio of ESR trained employees to all employees will present an incorrect picture because ING's ESR policy framework follows mainstream approval processes and is applied by a core group of employees such as risk managers, front office and compliance colleagues. The rest of the organisation is not involved in applying our ESR policy framework. Every year the ESR team defines target groups which are trained on a regular basis.</p>	
		Non-financial appendix - Applying the Equator Principles (EP)	419		
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Risk and capital management - Environmental and Social Risk Management	46		
		Non-financial appendix - Business, table Credit Risk Portfolio per client segment	416		
		Non-financial appendix - EP Application table 2017	420		
418: Customer privacy (linked to the material topic of Customer privacy and data ethics & Stability of IT systems and platforms)					
418	DMA	The world around us	9		
		The world around us - Balancing our responsibilities	12		
		Improving the customer experience - Data privacy and security	23		
418-1	Substantiated complaints regarding breaches of customer privacy and losses of customer data	The world around us - Materiality table	13	<p>During 2016 ING has had some dealings with data protection authorities in various countries regarding ING's processing of personal data. None of the interactions led to proceedings that have had a significant effect on the financial position, profitability or reputation of the Company such that they would warrant disclosure in the Legal Proceedings paragraph of our annual report.</p>	

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
		Improving the customer experience - Data	23		
		45. Legal proceedings - Consolidated annual accounts	214		
Product portfolio (linked to the material topic of Responsible finance and investment policies)					
FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector.	Non-financial appendix - Business - Credit Risk Portfolio per client segment table	416		
		Consolidated Annual accounts, Segment reporting	167		
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	Our business - Retail banking in 2017	30		
		Our business - Wholesale banking in 2017	34		
		Non-financial appendix - Responsible Finance	423		
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	Our business - Retail banking in 2017	30		
		Our business - Wholesale banking in 2017	34		
		Non-financial appendix - Responsible Finance	423		
Audit (specific aspect for financial sector)					
DMA	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Risk and capital management - Environmental and Social Risk Management	46		
		Non-financial appendix - Business	415		
Active ownership (specific aspect for financial sector)					
DMA (former FS12)	Voting policy(ies) applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting (former FS12)	Corporate Governance - Proxy voting facilities	71	ING Bank provides voting facilities to its investors on a multitude of topics. These topics also concern environmental and social issues. The content and topics discussed during proxy voting are not disclosed publicly.	
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Risk and capital management - Environmental and Social Risk Management	46		
FS11	Percentage of assets subject to positive and negative environmental or social screening	Our business - Sustainable assets under management	28		
		Non-financial appendix - Sustainable procurement	429		

Disclosure	Description	Disclosure Annual Report	Page number	Direct answer	Hyperlink
Product and service labeling (linked to the material topic of Transparency and Enhancing Customer Financial Capabilities)					
DMA (former FS15)	Policies for the fair design and sale of financial products and services:	The world around us	9		https://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Transparency.htm
		Our business - Fair pricing	28		
		Our business - Sustainable Investment	32		
		Wholesale Banking - Responsible Finance	35		
		Risk and capital management - Environmental and Social Risk Management	46		
DMA (former FS16)	Initiatives to enhance financial literacy by type of beneficiary (ING's own indicator Accelerating financial empowerment DMA and ING's own indicator Tools developed and delivered to enhance financial literacy) can be combined and they are covered by this GRI indicator.	CEO Statement - Building the bank of the future	6		
		Our business - Financial empowerment	31		
ING's own indicators					
Linked to the material topic of Innovative business developments					
DMA		CEO Statement - Building the bank of the future	6		
		The world around us	9		
		Our strategy and how we create value	16		
		Improving the customer experience - Innovation	23		
ING 1	Innovative products and services developed	CEO Statement - Building the bank of the future	6	ING believes that innovative businesses are built on a culture of innovation. It is an integral part of our Strategy. We have several programmes and initiative that support this. For example, The third edition of our annual Innovation Bootcamp attracted 786 ideas in 2017. And by the end of 2017, ING had more than 139 active fintech partners and more than 4606 employees trained in the PACE methodology, a structured process to accelerate innovation at ING.	
		The world around us	9		
		Our strategy and how we create value	16		
		Improving the customer experience - Innovation	23		