

Sustainability Accounting Standards Board (SASB) table

The Sustainability Accounting Standards Board (SASB) table contains disclosure topics relevant for financial institutions. SASB aims to standardise sustainability reporting across industries, facilitating comparability and transparency for stakeholders.

Topic	Metric	Code	Disclosure Reference
Systemic risk management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	The G-SIB score can be found on the website of the Bank for International Settlements (BIS): GSIB scores dashboard . We have reported the underlying data to BIS.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	ING Group Annual Report 2023 - Risk Management
Incorporation of ESG factors in credit analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	ING Group Annual Report 2023 - Risk Management - Environmental, social and governance risk
Data security	(1) Number of data breaches (2) percentage involving personally identifiable information (PII) (3) number of account holders affected.	FN-CB-230a.1	<p>ING Group Annual Report 2023:</p> <ul style="list-style-type: none"> Strategy and performance - How we are making the difference - Staying safe and secure Risk Management - Compliance risk <p>ING Privacy Statement - Privacy Statement ING</p> <p>In our Annual Report and in our privacy statement we disclose our management, policies and procedures regarding data security. We report an omission regarding the requirements of metric FN-CB-230a.1, due to confidentiality constraints.</p>

Topic	Metric	Code	Disclosure Reference
Data security (cont'd)	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	ING Group Annual Report 2023 – Risk management – Non-financial risk ING Privacy Statement - Privacy Statement ING
Financial inclusion and capacity building	(1) Number and (2) amount of loans outstanding qualified to programmes designed to promote small business and community development	FN-CB-240a.1	ING Group Annual Report 2023 - ESG overview – Social – Customers - Financial health and inclusion
	(1) Number and (2) amount of past due and nonaccrual loans qualified to programmes designed to promote small business and community development	FN-CB-240a.2	Additional reference financial health approach on website: Financial health ING In our ESG overview, we report on financial health and inclusion, including how we support financial health in the community. The topic of financial inclusion and capacity building and the associated metrics: FN-CB-240a.1, FN-CB-240a.2 and FN-CB-240a.3, were omitted based on lack of applicability, as we have offered an alternative approach.
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	
Business ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	ING Group Annual Report 2023- Consolidated financial statements – Note 42 legal proceedings If applicable and if not prohibited by confidentiality constraints, the metric is disclosed in the disclosure mentioned above.
	Description of whistleblower policies and procedures	FN-CB510a.2	ING Group Annual Report 2023: <ul style="list-style-type: none"> • ESG overview - Governance • Risk Management – Compliance risk - Conduct compliance and ethics

Topic	Metric	Code	Disclosure Reference
Business ethics (cont'd)			Additional references on ing.com: <ul style="list-style-type: none"> - ING whistleblower policy - ing.com - Complaints about our conduct ING - Human Rights Report 2022/2023
Financed emissions	Absolute gross financed emissions, disaggregated by (1) Scope 1, (2) Scope 2 and (3) Scope 3	FN-CB-410b.1	ING Group Annual Report 2023: <ul style="list-style-type: none"> • ESG Overview - Environment • Other Information and appendices - ESG appendix to the Report of the Executive Board - Financed emissions
	Gross exposure for each industry by asset class	FN-CB-410b.2	
	Percentage of gross exposure included in the financed emissions calculation	FN-CB-410b.3	
	Description of the methodology used to calculate financed emissions.	FN-CB-410b.4	
Activity Metrics	1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	ING Group Annual Report 2023: <ul style="list-style-type: none"> • Strategy and performance - Superior customer experience - Retail Banking - Private Individuals • Consolidated financial statements - note 13 Customer deposits
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	ING Group Annual Report 2023 - Consolidated financial statements - note 7 Loans and advances to customers