



## What do independent specialists say about sustainability and ING?

ING is one of the most sustainable listed banks in the world. Our policies and actions are assessed by independent institutions, which report on them annually.

Highlights:

- ING's score in the [Dow Jones Sustainability Index](#) rose again this year, making us one of the highest scoring companies in the banking sector
- [Sustainalytics](#) named us as the third best performing bank in a group of 409 banks in 2015
- We received a [perfect score from CDP](#) in November 2015 for our climate change reporting

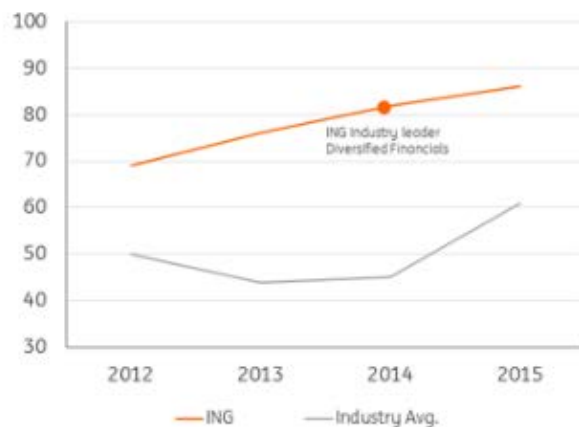
### Dow Jones Sustainability Indices

The [Dow Jones Sustainability Indices](#) (DJSI) annual review is published by RobecoSAM. It analyses the most financially material environmental, social and governance factors among 3,400 of the world's largest companies in both developed and emerging markets.

In 2015, ING was named among world leaders in its category. While the banking industry's average score is 61, ING scored 86 out of 100, a 4-point increase from our 2014 score of 82. The highest score in this category is 94.

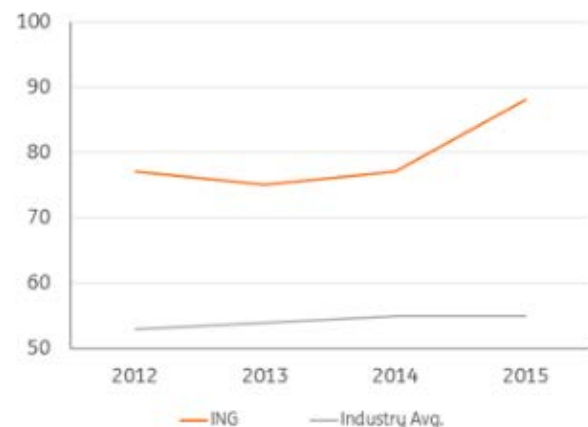
ING is included in both the World Index and the Europe index and was classified for the first time in the category 'Banks' in 2015, following the divestment and deconsolidation of insurance subsidiary NN Group. In previous years, ING was classified in the 'diversified financials' category. In the latter category, while having a lower score than today, ING became the 2014 Industry Leader.

DJSI rating ING, 2012-2015\*



\*ING was rated in the DJSI in different industry categories between 2012-2015. 2012: Insurance, 2013-2014: Diversified Financials, 2015: Banks.

Sustainalytics rating ING, 2012-2015\*



\*ING was rated in Sustainalytics in different industry categories between 2012-2015. 2012-2014: Diversified Financials, 2015: Banks.

More information can be found here: <http://www.ing.com/Newsroom/Nieuws/ING-rises-in-Dow-Jones-Sustainability-Indices-and-Sustainalytics-rating.htm>

### Sustainalytics

ING received a higher rating from [Sustainalytics](#), a global leader in sustainability research, with a score of 88 out of 100 in 2015, a 14% increase from last year.

As with DJSI, the higher score is attributable to ING's sharpened sustainability focus, strengthened ESR policies and its enhanced product offering to empower customers to make better financial decisions. ING also published its first integrated Annual report, combining the financial and non-financial performance in 2014.

More information can be found here: <http://www.ing.com/Newsroom/Nieuws/ING-rises-in-Dow-Jones-Sustainability-Indices-and-Sustainalytics-rating.htm>

### CDP

ING is ranked in the top 3% of more than 2,000 companies when it comes to actions and strategies to combat climate change, receiving the highest possible score, according to CDP, a leading not-for-profit organisation that uses measurement and disclosure to improve the way companies and governments manage environmental risk.

We scored 100A this year on CDP's 2015 Climate [A-list](#), a further improvement from our score of 97A [last year](#). The 100 is for disclosure, about how transparent we are regarding our performance, actions and policies related to climate change; and the A is for our performance.

We're one of only 64 companies to achieve this high score in 2015. Our high score also earned us a place in the Benelux Climate Disclosure Leadership Index (CDLI).

More information can be found here: <http://www.ing.com/Newsroom/All-news/ING-again-named-world-leader-in-corporate-action-on-climate-change.htm>

### **Transparency Benchmark**

ING was ranked second out of 37 financial institutions in the banking sector of the Dutch Transparency Benchmark in 2015. Overall, we were ranked 14th, with 181 points (up from number 18 and 172 points a year ago).

The Dutch Ministry of Economic Affairs each year asks accounting firm EY to research the quality and manner of GRI reporting by the 485 biggest Dutch companies. Then an independent panel of experts reviewed the top 20 companies based on their own criteria.

Stakeholders such as consumers, shareholders and governments, expect companies to be transparent about their efforts and results in sustainable entrepreneurship. By doing so, they openly show where there challenges are, allowing stakeholders to address them. This helps to improve transparency and start dialogue, which can result in change.

More information can be found here (in Dutch only):

[http://www.transparantiebenchmark.nl/sites/default/files/fotos/Transparantiebenchmark\\_2015\\_NL\\_def.pdf](http://www.transparantiebenchmark.nl/sites/default/files/fotos/Transparantiebenchmark_2015_NL_def.pdf)

### **VBDO (Dutch Association of Investors for Sustainable Development)**

The VBDO is the sole association in the Netherlands to support the interests of institutional and private investors that want to invest sustainably. It issued a report on the “Sustainability Performance of Dutch Stock Listed Companies” in November 2015 and said that ING is the sector’s “best practice”:

“Sustainability is seen as an integral part of doing business, which will provide a competitive advantage in the future. ING drives sustainable progress and makes a positive contribution to global economic growth and development by promoting responsible lending and investment practices in retail and commercial banking.”

More information can be found here:

<http://www.vbdo.nl/files/news/SustainabilityperformanceofDutchstocklistedcompanies.pdf>