

# ING and the UN Sustainable Development Goals



As a financial institution, ING’s role is to support and encourage economic, social and environmental progress, leading to a better quality of life. We believe in taking the long view and going beyond mitigating harm to driving real sustainable progress, which is why sustainability forms an integral part of our strategy.

The United Nations also plays a big role in encouraging sustainable progress. ING has been a long-time partner of the UN and is now also supporting the current Sustainable Development Goals (SDGs).

The SDGs recognise that ending poverty must go hand in hand with strategies that build economic growth and address a range of social needs. The SDGs confirm ING’s approach to sustainability. As a bank committed to empowering our customers and accelerating sustainability, our primary focus is on the SDGs promoting sustainable and inclusive economic growth (goal 8) and sustainable consumption and production (goal 12).



## DECENT WORK AND ECONOMIC GROWTH



**Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.**

-  Our “Power for Youth” partnership with UNICEF aims to reach 335,000 adolescents in less-developed countries—helping them develop their social and financial knowledge and skills.
-  ING Groenbank directs 10% of its balance sheet towards financial inclusion activities with microfinance as a main component. Since the start of our microfinance activities, we’ve empowered more than 900,000 small business owners. See our report, **“A billion to gain”**.
-  An early-warning mortgage warning system in the Netherlands offers help to customers at risk of defaulting, before they get behind on payments.
-  ING co-founded the Think Forward Initiative, which brings together experts, disciplines and data to figure out how to help people manage the financial challenges and risks of the modern era so they can become (and stay) financially fit.



## RESPONSIBLE CONSUMPTION AND PRODUCTION



**Goal 12: Ensure sustainable consumption and production patterns.**

-  We are committed to sourcing 100% renewable electricity for all buildings we operate by 2020 and will reduce our CO2e emissions, global residual waste and our water footprint each by 20% by 2020.
-  ING successfully issued a five-year EUR 500 mln and three-year USD 300 mln green bond in November 2015. The money raised is being used for loans in six categories: renewable energy, green buildings, public transport, waste management, water management and energy efficiency.
-  We screen every single potential transaction and client against strict environmental and social risk criteria.
-  We joined the Ellen MacArthur Foundation to share and further broaden our knowledge on the circular economy and drive the development of new business models. Read our report on the circular economy, **“From assets to access”**.