

## ING Communication on Progress 2018

UN Global Compact Principle	SDG	ING Commitment	Link/Location
<b>Principle 1</b> Business should support and respect the protection of internationally proclaimed human rights	5, 10, 12	<p>The ING Values are based on the commitment to respect human rights and avoid and mitigate negative impact. Human rights are an integral part of ING's Environmental and Social Risk (ESR) Policy Framework and apply to all economic sectors that we conduct business with. In addition, we support the Universal Declaration of Human Rights (UDHR), International Labour Organization (ILO) Core Conventions and the UN Global Compact (UNGC) within our sphere of influence and where permitted by national legislation.</p> <p>At ING, we will uphold the Children's Rights and Business Principles in our activities. We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption.</p> <p>At ING, we aim to advance our understanding and response to human rights issues by sharing knowledge and engaging in stakeholder partnerships. ING is member of the Thun Group of Banks, dedicated to investigating how the United Nations Guiding Principles on Business and Human Rights (UNGPs) can be applied. Our approach is further evidenced by our partnership in the Dutch banking sector agreement on human rights, a collaboration of the Dutch Banking Association (NVB), Dutch banks, unions, NGOs and the Dutch government to improve human rights around the world.</p>	<p>ING Values:  <a href="https://www.ing.com/About-us/Purpose-Strategy.htm">https://www.ing.com/About-us/Purpose-Strategy.htm</a></p> <p>ING Statement on Human Rights:  <a href="https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm">https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm</a></p> <p>ING Annual Report 2017, Report of the Executive Board: Risk and Capital Management – Environment and Social Risk Management (p. 42-50)</p>
<b>Principle 2</b> Businesses should make sure that they are not complicit in human rights abuses	5, 8, 12	<p>Human rights are an integral part of ING's ESR Policy Framework and apply to all economic sectors that we conduct business with. ING's has adopted a Statement on Human Rights based on the ILO Core Conventions. The Statement</p>	<p>ING Statement on Human Rights:  <a href="https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm">https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm</a></p>

		<p>sets our expectations of employees, suppliers and clients.</p> <p>We ask our suppliers to agree to comply with the UNGC principles that promote human rights, fair labour practices, environmental protection, and anti-corruption.</p> <p>ING is a member of the Thun Group of Banks, dedicated to investigating how the United Nations guidelines on business and human rights can be applied.</p> <p>Where countries have weaker labour laws we abide by our own human rights policy, developed in accordance with the ILO Conventions.</p>	<p>ESR Policy Framework: <a href="http://www.ing.com/ING-in-Society/Sustainability/INGs-Sustainability-Direction/Sustainable-Transitions.htm">http://www.ing.com/ING-in-Society/Sustainability/INGs-Sustainability-Direction/Sustainable-Transitions.htm</a></p> <p>ING Annual Report 2017, Report of the Executive Board: Risk and Capital Management – Environment and Social Risk Management (p. 42-50)</p>
<p><b>Principle 3</b> <b>ILO Conventions 87 and 98</b> Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining</p>	8	<p>We uphold freedom of association for all our employees and recognise the right to collective bargaining in accordance with ILO Conventions number 87 and 98.</p>	<p>ING Statement on Human Rights: <a href="https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm">https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm</a></p> <p>ING Human Rights and the Workplace Statement: <a href="https://www.ing.com/web/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342">https://www.ing.com/web/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342</a></p>
<p><b>Principle 4</b> <b>ILO Conventions 29 and 105</b> Businesses should support the elimination of all forms of forced and compulsory labour</p>	1, 3, 8	<p>Through ING's Statement on Human Rights we express our commitment to support international labour rights standards for our employees.</p> <p>ING upholds the elimination of all forms of forced labour and compulsory labour. ING's Human Rights and the Workplace Statement explicitly prohibits all forms of</p>	<p>ING Statement on Human Rights: <a href="https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm">https://www.ing.com/ING-in-Society/Sustainability/Human-Rights.htm</a></p> <p>ING Human Rights and the Workplace Statement:</p>

		forced and compulsory labour in line with ILO Conventions 29 and 105.	<a href="https://www.ing.com/w eb/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342">https://www.ing.com/w eb/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342</a>
<b>Principle 5</b> <b>ILO Conventions 138 and 182</b> Businesses should support the effective abolition of child labour	1, 3, 4, 8	<p>At ING, we will uphold the Children's Rights and Business Principles in our activities.</p> <p>ING does not tolerate any form of exploitative child labour, as defined in the International Labour Organization Convention 182, Article 3 (Worst Forms of Child Labour) and in line with ILO Conventions 138 (Minimum Age).</p>	<p>ING Human Rights and the Workplace Statement:  <a href="https://www.ing.com/w eb/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342">https://www.ing.com/w eb/file?uuid=ab4fa4ba-0590-49da-943f-cb042eac631b&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=28342</a></p>
<b>Principle 6</b> <b>ILO Conventions 100 and 111</b> Businesses should support the elimination of discrimination in respect of employment and occupation	5, 8, 10	<p>ING upholds the elimination of discrimination in respect to employment and occupation.</p> <p>We believe the composition of our workforce should reflect that of society, therefore we strive to hire a workforce as diverse as the communities in which we operate. We encourage all forms of diversity, not just because it is the right thing to do, but also because we believe it can create a competitive advantage.</p>	<p>ING Values:  <a href="https://www.ing.com/About-us/Purpose-Strategy.htm">https://www.ing.com/About-us/Purpose-Strategy.htm</a></p> <p>ING Diversity and Inclusion:  <a href="http://www.ing.com/About-us/Diversity-and-Inclusion.htm">http://www.ing.com/About-us/Diversity-and-Inclusion.htm</a></p> <p>ING Diversity Manifesto:  <a href="https://www.ing.com/w eb/file?uuid=3499d0f1-2a56-4c2e-b5c4-c1d8893d1a86&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=36656">https://www.ing.com/w eb/file?uuid=3499d0f1-2a56-4c2e-b5c4-c1d8893d1a86&amp;owner=b03bc017-e0db-4b5d-abbf-003b12934429&amp;contentid=36656</a></p> <p>ING Annual Report 2016, Report of the Executive Board: Our People (p. 38-41)</p>

<p><b>Principle 7</b> Businesses should support a precautionary approach to environmental challenges</p>	<p>7, 11, 12, 13</p>	<p>ING's ESR Policy Framework aims to mitigate environmental and social risks to our business activities. ING applies the Equator Principles to project finance.</p> <p>The ING Procurement Code of Conduct includes environmental criteria.</p> <p>ING's environmental management programme aims to limit the environmental impact of our own operations.</p>	<p>ESR Policy Framework: <a href="http://www.ing.com/ING-in-Society/Sustainability/INGs-Sustainability-Direction/Sustainable-Transitions.htm">http://www.ing.com/ING-in-Society/Sustainability/INGs-Sustainability-Direction/Sustainable-Transitions.htm</a></p> <p>Equator Principles: <a href="https://www.ing.com/ING-in-Society/Sustainability/The-world-around-us-1/Equator-Principles.htm">https://www.ing.com/ING-in-Society/Sustainability/The-world-around-us-1/Equator-Principles.htm</a></p> <p>ING Annual Report 2017, Report of the Executive Board: Risk and Capital Management – Environment and Social Risk Management (p. 42-50)</p> <p>ING Annual Report 2017, Non-financial appendix (p. 342-343)</p>
<p><b>Principle 8</b> Businesses should undertake initiatives to promote greater environmental responsibility</p>	<p>6, 7, 9, 11, 12, 13, 14, 15</p>	<p>ING's Environmental Approach outlines how we manage our direct and indirect environmental impacts, as well as how we mitigate risks and create and seize opportunities.</p> <p>ING's ESR Policy Framework helps us mitigate environmental and social risks through our finance. In project finance, ING applies the Equator Principles.</p> <p>The ING Procurement Sustainability Standards include environmental criteria to ensure the environmental sustainability of our suppliers.</p> <p>Furthermore, in lending, ING promotes greater environmental sustainability by growing its business with companies considered to be industry environmental, social and governance (ESG) leaders and by growing its Climate Finance deals. In</p>	<p>ING Environmental Programme: <a href="https://www.ing.com/ING-in-Society/Sustainability/Environmental-Programme.htm">https://www.ing.com/ING-in-Society/Sustainability/Environmental-Programme.htm</a></p> <p>Responsible Finance and Investments: <a href="https://www.ing.com/ING-in-Society/Sustainability/Sustainable-business/How-we-measure.htm">https://www.ing.com/ING-in-Society/Sustainability/Sustainable-business/How-we-measure.htm</a></p> <p>ING Annual Report 2016, Non-financial appendix (349-351)</p>

		investments, ING aims to increase its sustainable investments year-over-year.	
<b>Principle 9</b> Businesses should encourage the development and diffusion of environmentally friendly technologies	7, 9, 11, 12	<p>At ING we understand that our activities impact the environment we operate in - both directly, through the operations of our buildings, IT systems and business travel, but also indirectly, through our financing portfolio and our through our procurement supply chains.</p> <p>We are committed to reducing our own environmental footprint and working closely with both customers and suppliers to adapt and take advantage of opportunities within the low-carbon economy of the future.</p> <p>We are proactively identifying opportunities to finance environmentally impactful projects and industry ESG leaders. Our lending outstandings with Industry ESG leaders totalled EUR 5.5 billion, while our Climate Finance portfolio was EUR 14.6 billion as of December 2017.</p>	<p>Our Stance: Energy:  <a href="http://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Energy.htm">http://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Energy.htm</a></p> <p>Our Stance: Climate  <a href="https://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Climate.htm">https://www.ing.com/ING-in-Society/Sustainability/Our-Stance/Climate.htm</a></p> <p>Responsible Finance:  <a href="https://www.ing.com/ING-in-Society/Sustainability/Sustainable-business/How-we-measure.htm">https://www.ing.com/ING-in-Society/Sustainability/Sustainable-business/How-we-measure.htm</a></p> <p>ING Annual Report 2016, Report of the Executive board (p.7, 11, 17,17-38 56)</p>
<b>Principle 10</b> Businesses should work against corruption in all its forms, including extortion and bribery	12, 16, 17	<p>Only by acting with professionalism and integrity can we maintain our stakeholders' trust and our company's reputation. The ING Values play an important role in this respect. ING has zero tolerance towards bribery and corruption and has clear policies on this. ING implements a Corporate Policy on Financial Economic Crime (FEC).</p>	<p>Bribery and Corruption:  <a href="http://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm">http://www.ing.com/About-us/Compliance/Zero-Tolerance-Bribery-Statement.htm</a></p> <p>ING Values:  <a href="http://www.ing.com/About-us/ING-Values-1.htm">http://www.ing.com/About-us/ING-Values-1.htm</a></p>