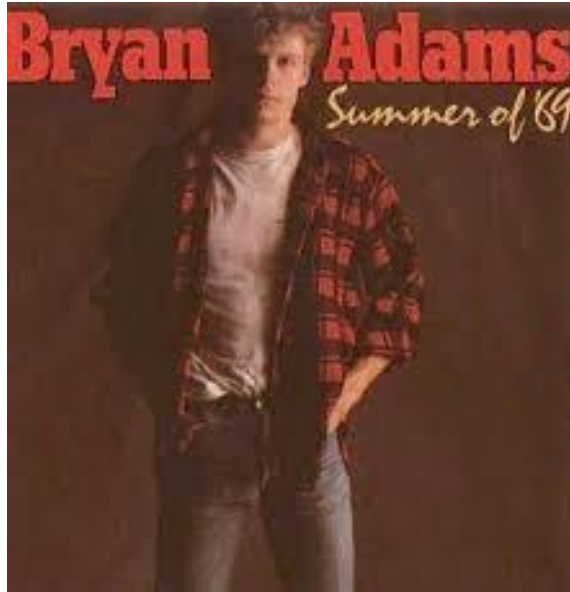




“Progress is always possible”



# Roberto Lanckohr – ING Business Advisor



HEAO Sittard / Breda

# ING

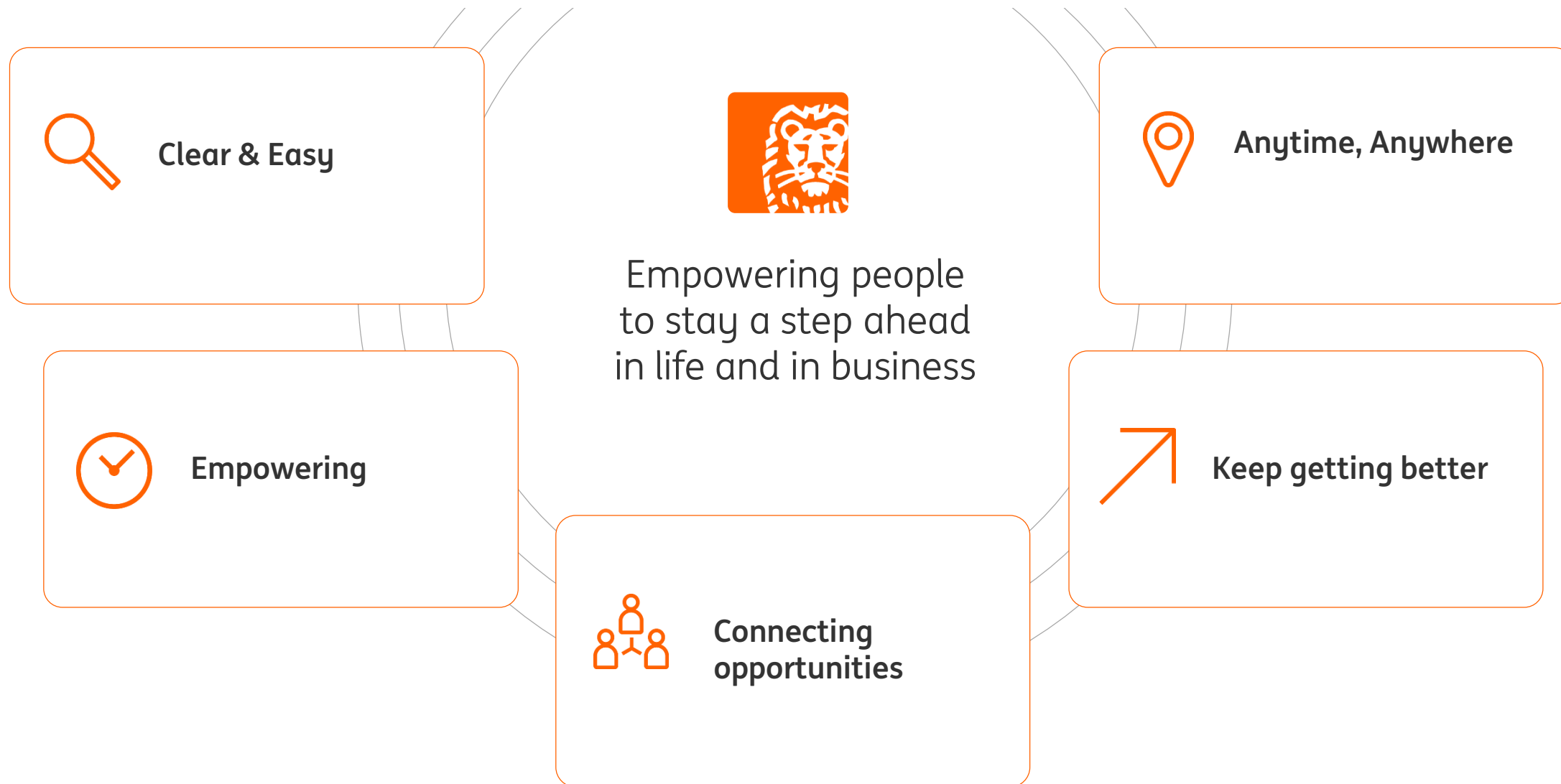


# Accelerating Innovation

# Trends in the banking landscape continue to evolve



# ...so we are creating an ecosystem that extends beyond banking...



# ...and will be part of the platforms of others

Being there where our customers are so they do not need to spend time looking for our solutions



Innovation is  
all about  
empowering  
customers...



### Own the customer interaction

The primary relationship will be all about contact frequency



### Frictionless and personal digital experience

The bar is being set by players outside of the financial industry



### Connecting value chains

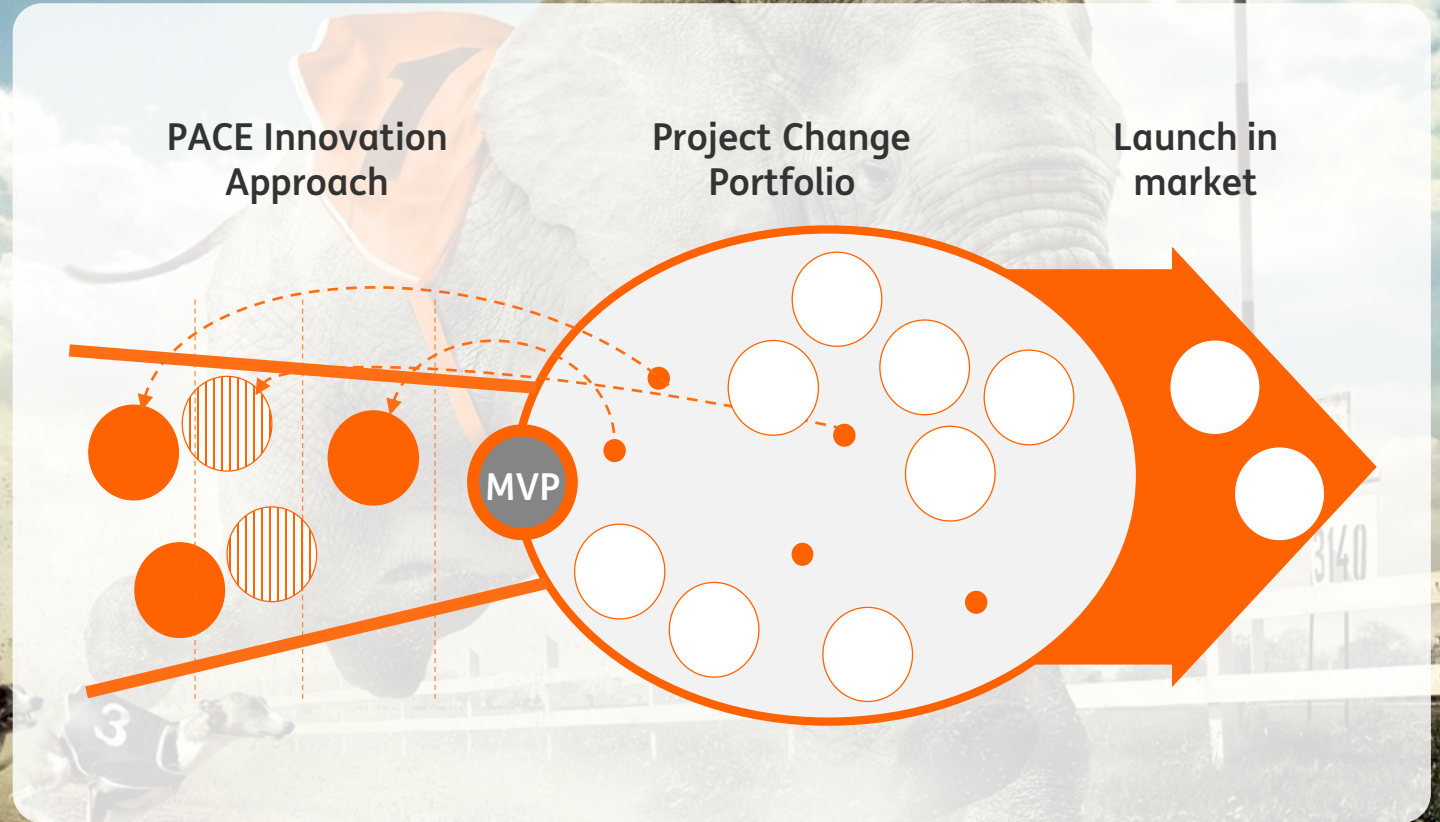
Leveraging data across value chains to provide true insight



### Open platforms

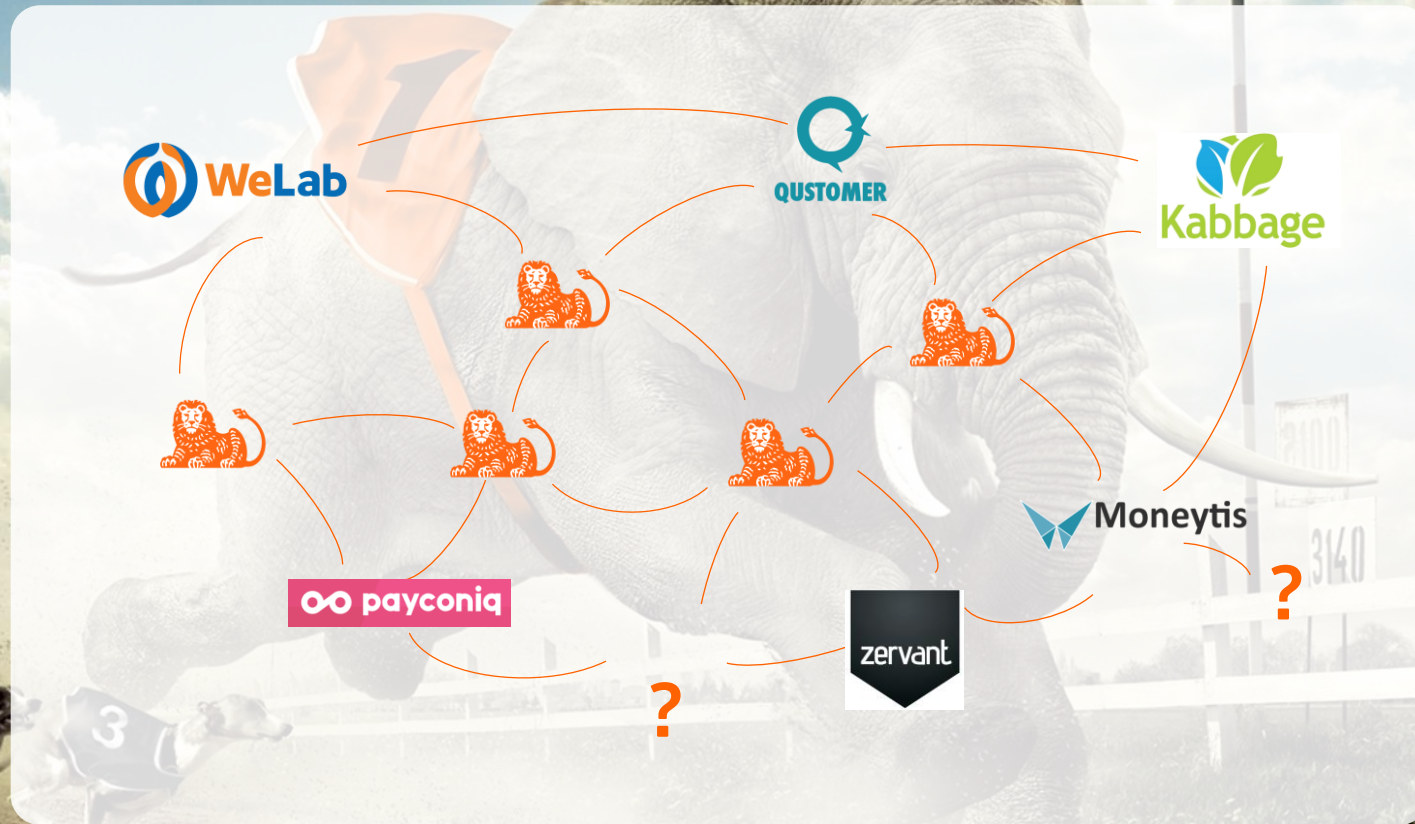
Connecting buyers and sellers, including third-party product offerings

...by taking  
our **culture**  
of innovation  
to the next  
level...





...and by connecting ecosystems, to boost innovation



# In sum, we are re-inventing our ING platforms to become the “go to place” for all financial needs

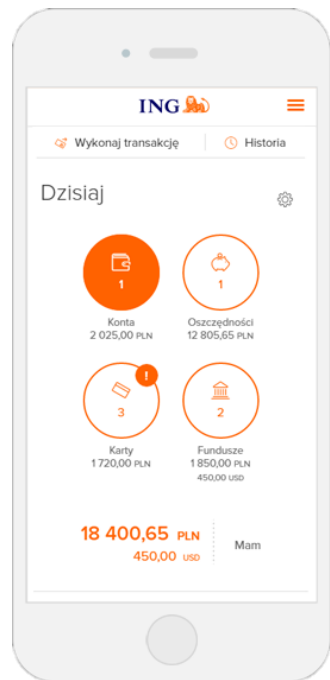
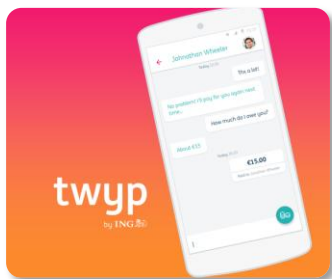
ING Neo –  
developing new ventures

Ourselves ...

Financial advice



Payments



... and with the help  
of fintechs

Instant lending



Payments



Yolt - UK

WeLab Bank - Hongkong

Fintonic – SPAIN

Cobase - Multibanking

# Responsible forward

How ING works towards a sustainable world

# The world around us is changing!

## Challenges

9.8  
billion

According to the UN, more than 9.8 billion people will live on Earth by 2050.

This growing population ensures a growing consumption of raw materials.

2.0 °C

A **temperature rise of 2°** will have catastrophic consequences for humanity and ecosystems in nature.

42%

42% of households in the EU find it **difficult to make ends meet**.

At the same time, 3 billion people worldwide live on less than \$ 2 / day.

There is a growing need for the business community to be part of the solution to these challenges.

1

UN Sustainable Development Goals



2

Paris Climate Agreement



A hand is holding a yellow balloon in the center of the frame. The balloon has a simple black line drawing of a face with large, dark, almond-shaped eyes, a small curved line for a nose, and a wide, open mouth showing a row of teeth. To the left is a pink balloon, and to the right is an orange balloon. The background is a dark, patterned fabric with some lighter-colored patterns, including what looks like a small elephant. The overall lighting is warm and slightly dim.

What does ING do?



# The sustainability course of ING focuses on four pillars:

- energy transition
- sustainable real estate
- sustainable mobility
- circular economy

## Fact

In 2019, more than 70% of ING's real estate portfolio was green-financed real estate. Against an average in the market of 34%.





# SPONSORING: Charity – Sports – Art & Culture



ING trotse hoofdsponsor van OERRR



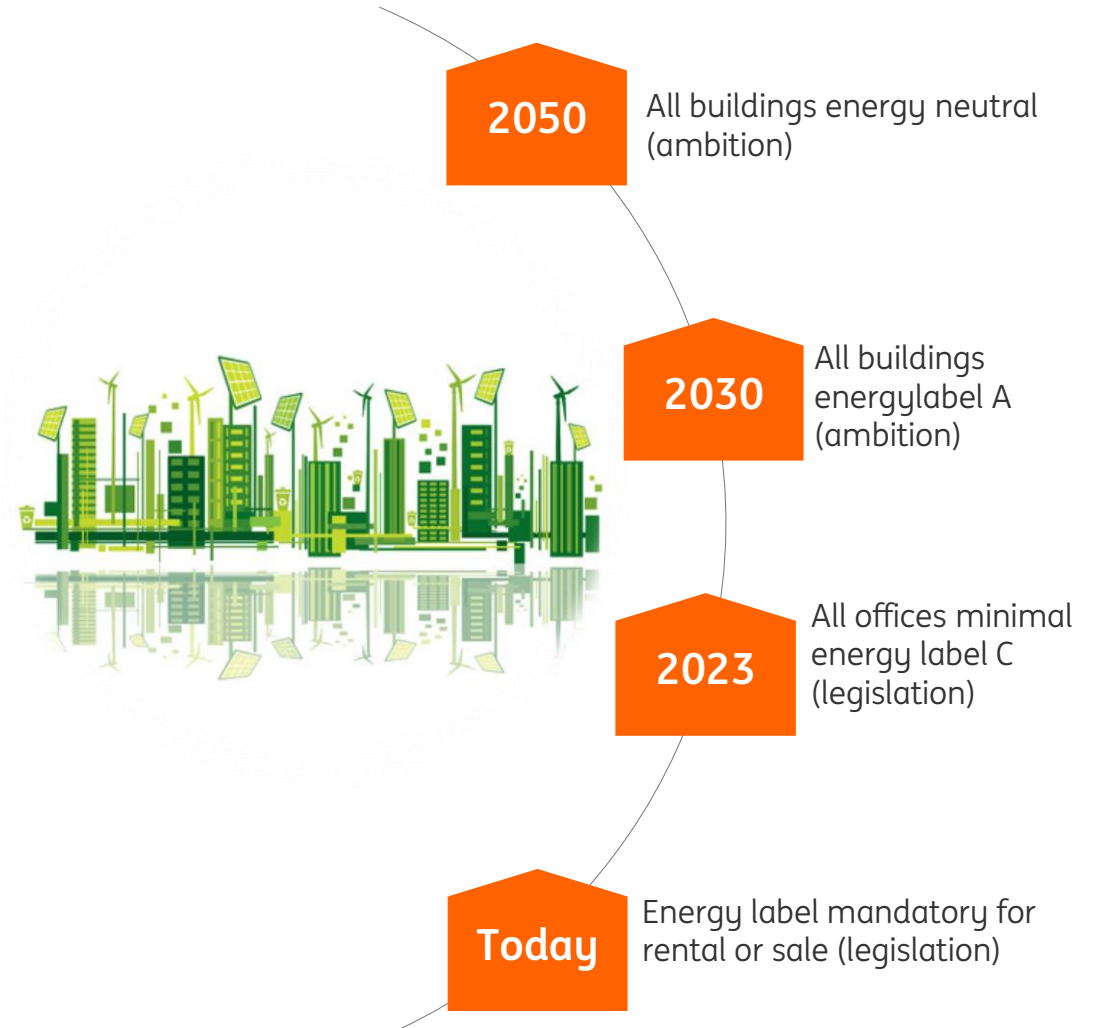
**Are we there yet?**



**Every day we put steps towards a more sustainable world.**

# Real Estate + Mobility = Need for sustainability

- In Europe, the Netherlands is not a leader in sustainability
- CO2 reduction in 2030 a major challenge
- Dutch legislation and sanctions policy.
- Development electric vehicles
- The **Green Deal** 2016-2020
- Mobility must be cleaner and smarter



# Making your commercial real estate more sustainable:

## More financial return

- 1 Higher market value
- 2 Higher rental income
- 3 Lower operating costs due to lower energy consumption
- 4 Less chance of vacancy
- 5 Financing at a lower cost

## More social return

- 1 Better climate and environmental performance
- 2 More comfortable and healthier working environment
- 3 Higher user satisfaction
- 4 Image benefits
- 5 Corporate Identity boost

# Circular entrepreneurship

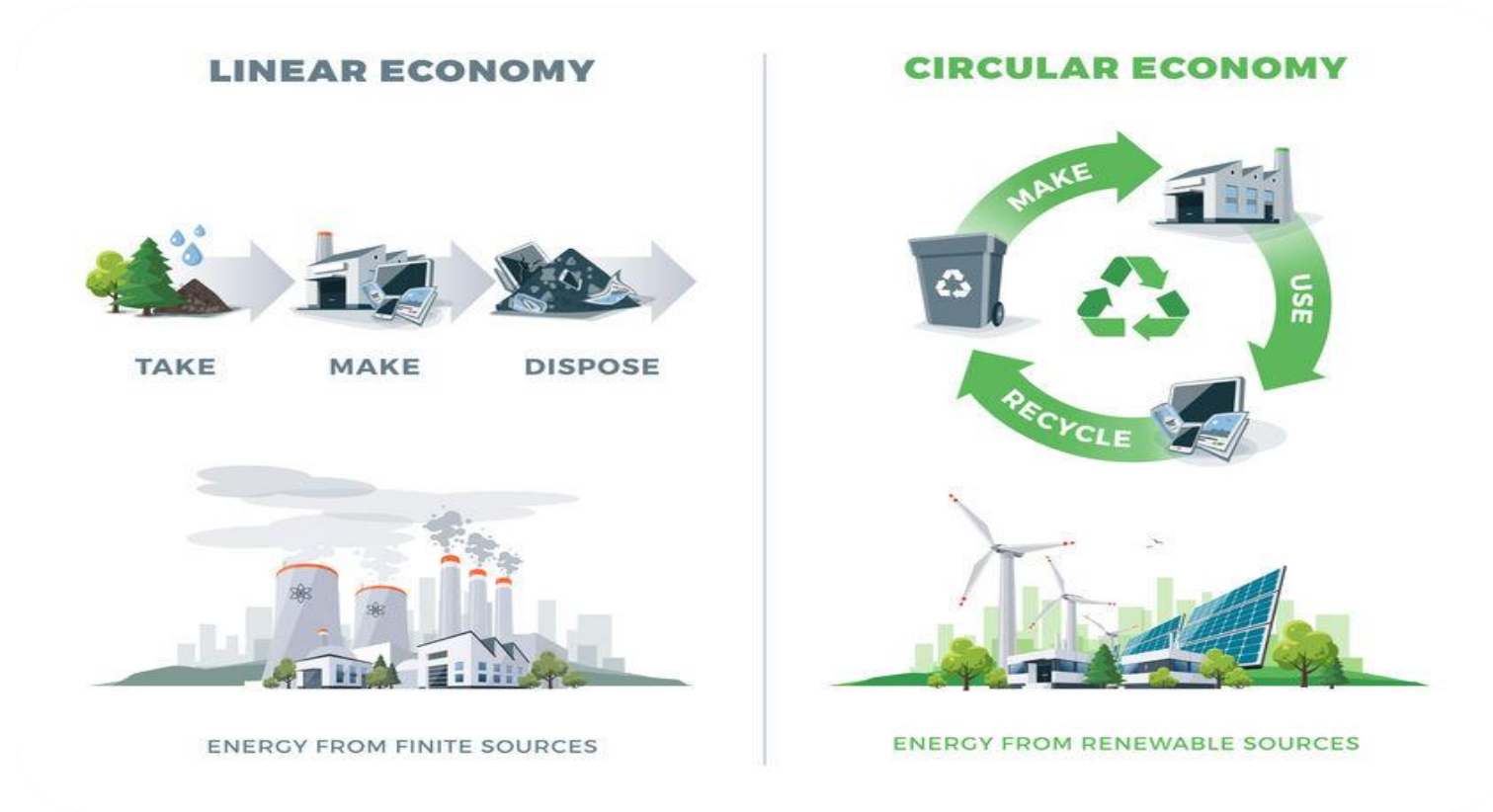
What are your dreams and goals?



do your thing  
**ING**

# Is circular entrepreneurship an important theme for your company?

- A lot to be gained
- European legislation and regulations accelerate the transition to circular
- New markets and more collaboration



**“We cannot solve our problems with the same thinking we used when we created them”**  
*(Albert Einstein)*

# ING Groenbank

- ING Groenbank has its own banking license (100% subsidiary of ING Group N.V.)
- Financing sustainable investments with a Green Declaration
- Attractive interest discount / application free of charge

## Characteristics Green Loan:

- This Green Declaration is issued by RVO (Dutch National Service)
- Financing from € 25.000,=
- Fixed interest rate
- Term of maximum 10 years

**Biological agriculture**



**Sustainable construction**



**Solar panels**



**Windmills**



# ING SME Business Banking – our customer service



# ING Business Banking – arrange it yourself and with advice



## Personal Business Advice

Customization

Lending from 250k to 5,0 million euro's

Payment transactions

International Business Desk

Acquisition Finance (mergers & acquisitions)

ING Lease



Entrepreneur in private

24/7



# Fast, sharp conditions, zero emission, digital and smart financing.

Automotive



Cranes



ICT



Production machines



Trucks en trailers



Earthmoving machines



Coaches



Containers



Agricultural machinery



Medical equipment

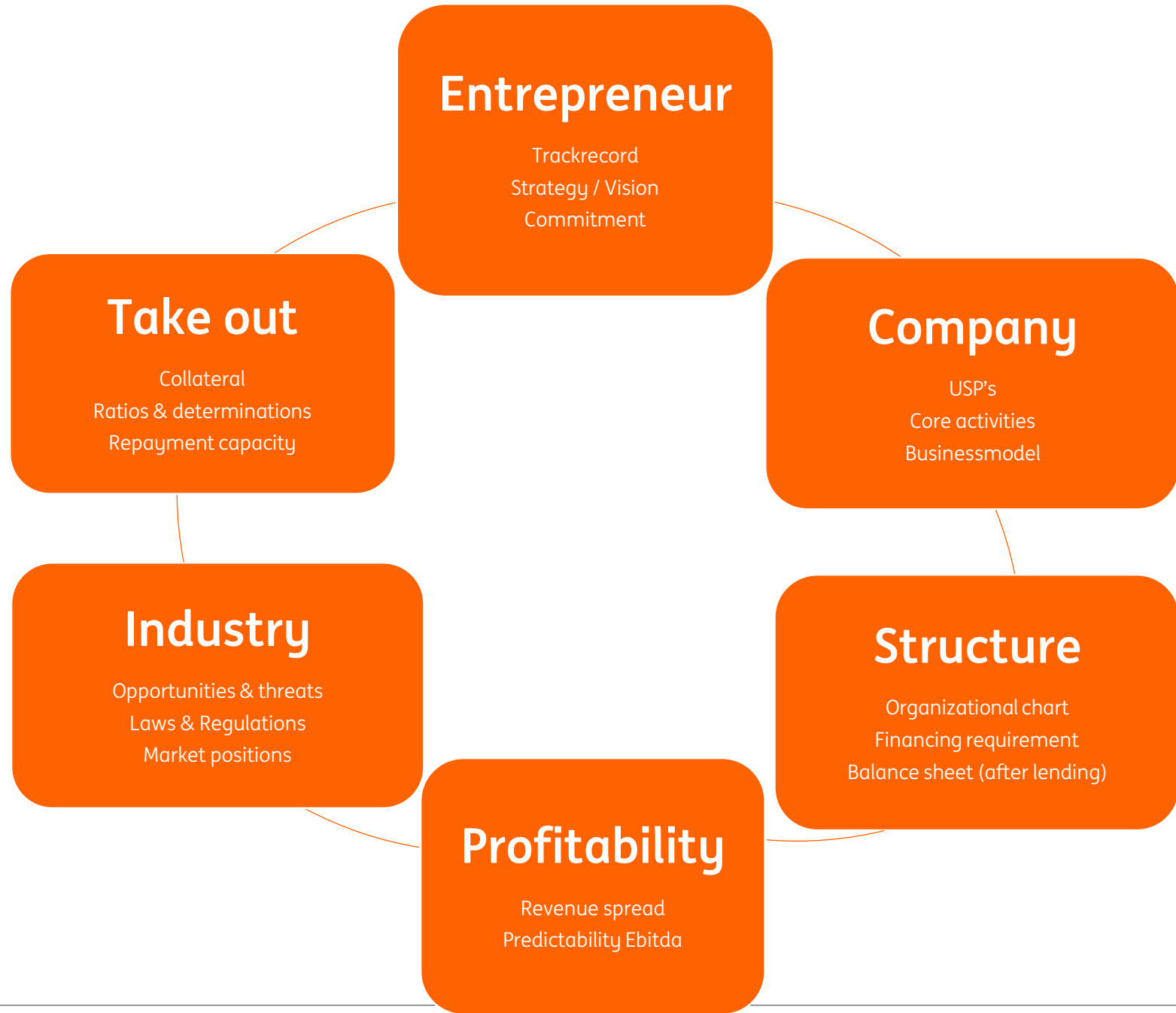


Corporate & structured lease



Waste processing machines





**“Progress is always possible”**



**Huub Stevens**



**Willy van der Kuijlen**



**Hans Kraay Sr.**



**Guus Hiddink**



**Dick Advocaat**



**Sef Vergoossen**



**Bert van Marwijk**



**Martin Jol**

# MINDSET - INSPIRATION – AMBITION – FUN - CHANGE



*"He profits most,  
who serves best."*

*Paul Harris*



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**do your thing**