



ING Group
Environmental Statement

'We recognise that certain
natural resources are finite
and must therefore be
used responsibly'



The protection of the environment is becoming more important. Scarce resources must be preserved for future generations. At the same time, there is a growing awareness that many environmental issues do not stand alone, but are intertwined with broader social and political developments.

ING Group is a large global financial services institution with operations in over 50 countries. We are committed to conducting our business responsibly and environmental protection is a fundamental part of this commitment.

As described in our ING Business Principles, ING Group supports the thesis that healthy economic growth and environmental care are two sides of the same coin. We believe that globally active companies like ING have an important role to play in contributing to sustainable development.

Group environmental statement

This statement describes ING's approach to prevent, manage and, where possible, reduce the environmental impact caused by its operations. ING complies with all relevant environmental protection laws in the countries where it does business. In addition we have identified three areas we believe we can control most effectively in order to reduce our impact on the environment. They are energy consumption, business travel and paper consumption.

preamble



< Automated valves regulate air circulation and workplace temperature

> Sensors only light those rooms that are used



Most of our in-house energy use is generated through burning fossil fuels. This leads to emissions of greenhouse gasses like carbon dioxide, which are thought to be a leading factor inducing climate change. Given the international debate on climate change, the rationale for ING's focus on energy consumption is to reduce carbon dioxide emissions.

The most effective measure to cut cost and reduce emissions is to limit consumption. The Executive Board therefore supports the importance of further implementing in-house energy efficiency programmes. In addition, the Executive Board encourages all business units world- wide to purchase renewable energy if, and where, available and feasible.

energy consumption



< Video-conference, a much-appreciated alternative for business travel

Energy used for business travel is mainly generated through the burning of fossil fuels. Reducing business travel is the most effective way to reduce costs and carbon emissions. It is ING's policy to only make business trips if other forms of communication, such as video conferencing, e-mail, fax messages or telephone calls, are inadequate.

Since renewable energy sources are not yet widely available in business travel, ING Group will compensate carbon emissions from its worldwide business travel until 2008. Compensation programmes may include financing renewable energy sources, planting trees and other means.

business travel

A log certified by the Forest Stewardship Council (FSC) >



Raw materials (natural wood) and the use of bleaching chemicals make the production of paper harmful to the environment. ING uses vast quantities of paper for its internal and external communications. To limit our impact on the environment ING aims to reduce paper consumption, by making greater use of electronic communications like the internet, intranet and document imaging. The Executive Board encourages business units to use environmentally friendly paper that is non-bleached (ECF and TCF) and originates from sustainable sources.

paper consumption

All ING business units are expected to raise employee awareness of environmental issues and encourage environmentally responsible behaviour. ING Group publishes an annual corporate responsibility report that includes statistics about our care for the environment and describes our progress in preventing, managing and reducing our environmental impact.

<http://www.ing.com> (link to ING Group / Corporate Responsibility).

communication and reporting