

# Sector expertise

- Sector experts in **seven focus sectors**
- Serving over **4,000** corporate and financial institutional clients
- **1,200** client bankers across **35** markets



## Financial Institutions

Covering asset managers, banks, family offices, financial sponsors & private equity firms, insurance, pension funds, payment service providers and sovereign & central banks.



## TMT & Healthcare

Covering healthcare & pharma, media, satellites & technology and telecommunications.



## Transport, Logistics & Auto

Covering automotive, aviation, containers, logistics, rail and shipping.



## Energy

Covering hydrocarbons & new energy, oil & gas (mid/downstream), renewables & power and utilities.



## Real Estate & Infrastructure

Covering commercial real estate and infrastructure funds and investors, developers and other parties.



## Commodities Food & Agri

Covering food, beverages & agribusiness, metals, mining & fertilisers and trade commodity finance.



## Corporate Sector Coverage

Covering construction, manufacturing & heavy industries, retail & consumer goods, services and several other industries.



## Sustainable Value Chains

Act as a transition incubator for new technologies and business models across sustainable value chains, focusing on battery value chains, charging networks, the circular economy, nature-based solutions, and clean-tech.

# What sets us apart in Wholesale Banking?

## Our global reach, with local experts

No matter where our clients are in the world, our network of experts offers them a seamless local experience with a global view.



## We are sustainability pioneers

We're not just green thought leaders, we actually work hand-in-hand with our clients to address some of the most pressing issues in the world today.



## We are sector experts

We know our stuff and our clients trust us to deliver tailored solutions to meet their needs.



## Scan the QR code.

Find out more about the information in this brochure. Discover how we can support your business.



ING is a leading European banking group bringing superior value to our clients

Over **39.5** million customers

Across **35** markets

**65,000** employees

**€675bn** of customer loans & deposits

## Digital leader in European Retail banking

- Active in: Australia, Belgium, Germany, Italy, the Netherlands, Poland, Romania, Spain and Turkey
- Top 3 NPS position in 8 out of 9 countries

## Trusted partner in Wholesale Banking

- Best in class NPS of 74 in Wholesale Banking in 2024
- Award-winning expertise in sustainable finance, cash management and advisory

## Financial results 2023

Total income  
**€22.6bn**

Return on Equity  
**14.8%**

Profit before tax  
**€10.5bn**

Market capitalisation  
**€50bn**

Underlying cost/income ratio  
**51.2%**

Fully loaded CET1 ratio  
**14.7%**

### Wholesale

Total income  
**€7.1 bn**

Profit before tax  
**€3.8bn**

RWA  
**€150bn**

Employees  
**16,000**

## Credit Ratings

Ratings	S&P	Moody's	Fitch
ING Group	A-	-	A+
ING Bank	A+	A1	AA-

# Lending

Our lending specialists in 30 countries across Americas, EMEA and APAC support clients with bespoke financing solutions that meet the complexities of their sectors at home and abroad.

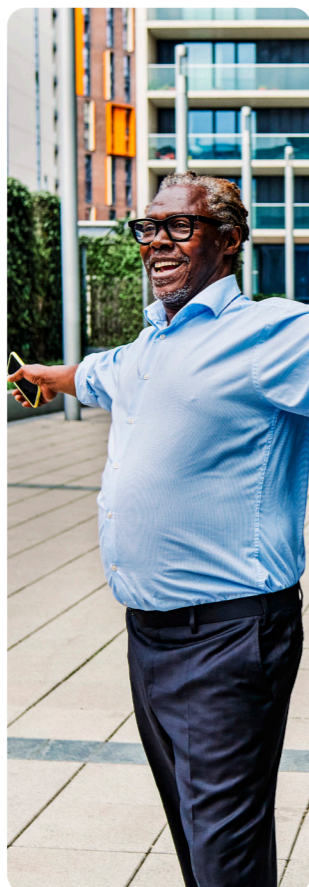
**Structured finance:** Specialised solutions to address unique capital requirements not typically met by traditional lending.

**Acquisition finance:** Supports leveraged finance transactions or acquiring new businesses or recapitalising existing ones.

**Project finance:** Specialised solutions for financing projects at various lifecycle stages, ensuring the bankability of projects from an early stage.

**Structured export finance:** Long-term risk-mitigating financing solutions for the export of capital goods, related services, and investments.

**Sustainable finance:** Innovative solutions, such as sustainability-linked products, use-of-proceeds products (bonds and loans) and advisory services.



No. 1 MLA in Central & Eastern Europe and Benelux  
Top 5 MLA in Europe  
Top 5 in Sustainable loans in Europe & no. 7 globally

# Transaction Services

Transaction Services is at the heart of our client's business, keeping cash flowing and trade moving, supported by our network of 500 specialists across 27 countries.

## Worldwide trade finance & working capital solutions

- Tailored financing instruments and risk mitigation solutions: documentary trade, guarantees and trade loans
- Optimise working capital with tailored supply chain and receivables finance solutions

Top 5 global player

## Payments and cash management

- European payments, collections and cash management solutions in 20 countries
- Global leader in notional pooling by BMG
- Payment services through correspondent banking in EUR, PLN, RON, CZK, HUF and indirect participation in SEPA

Top 5 for European payments and cash management solutions

- Best Bank for trade finance & supply-chain in Europe 2023
- Best Trade Finance provider 2023 in Central & Eastern Europe
- Best Cash Management Bank in Western Europe 2024
- Best Cash Management Bank in Central & Eastern Europe 2024

# Capital Markets & Advisory

Capital Markets and Advisory supports clients with advisory services and access to financing solutions in complex and strategic situations, through five global product platforms located in 14 countries with 600 professionals.

**Corporate finance:** Mergers & acquisitions advisory, debt & capital advisory, financial institutions advisory and private equity advisory.

## Global capital markets

- Investment grade, high yield & EM bonds
- Schuldschein offerings & private placements
- Liability management & specialty offerings
- Sustainable bonds
- ABS, RMBS, warehouse lending

No. 6 in € corporate bonds  
Top 10 in € FIG  
Top 5 in European ABS  
No. 1 ECM in Benelux  
Top 5 in € ESG

## Acquisition finance

- Private equity sponsored
- Leveraged corporates

## Loan distribution capabilities

- Loan syndications – Top 5 in EMEA, 1st in Benelux
- Leveraged finance – Top 5 MLA in Western Europe for the last 10 years
- Sustainable loans – Top 10 globally, 4th in Europe
- Project finance – Top 5 globally

**Corporate investments:** Tailored equity and subordinated debt capital solutions including sustainable investments.

# Financial Markets

Financial Markets offers tailored solutions to manage financial risks, improve cash flow predictability, and navigate economic uncertainties.

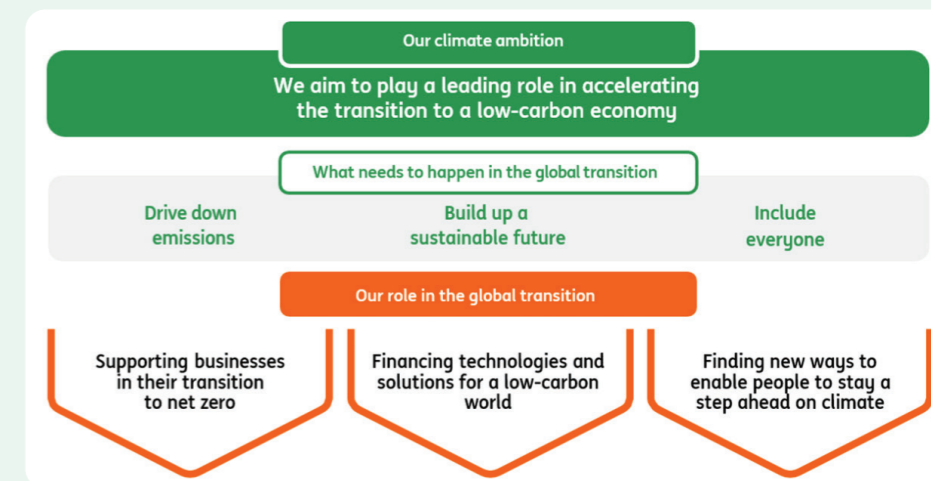
Foreign exchange	Commodities	Deal-contingent hedging
Interest rate hedging	Equity derivatives	Risk analytics

- 24-hour client coverage by local experts in 29 dealing rooms around the world
- Supported by centralised trading desks in the major time zones
- Broad product suite in FICC and equity with particular strength in CEE FX and rates, DCH's and (structured) financing solutions
- Extensive quoting capabilities via voice and platform and now AI trading
- Pioneer in innovative sustainability products

- Celent Digital Transformation 2024 award winner
- Top rated in POLGB, HGB, CZGB & ROMGB
- Trading in € IRS and EONIA swaps
- Global Finance: Best FX bank in NL
- Top 10 in EMEA hard currency sovereign

# Sustainability

ING aims to put sustainability at the heart of what we do, defining new ways of doing business where planet and people are just as important as economic growth. We bring aspects of climate change, nature, and respecting human rights into our client dialogues and financing decisions. We want to be a banking leader in building a sustainable future for our company, our customers, society and the environment.



## Our commitment

- Phase out financing of upstream oil & gas by 2040
- Terra: Steering the most carbon intensive sectors in our portfolio
- Triple our annual renewable energy financing by €7.5bn by 2025
- €150bn Sustainable volume mobilised by 2027

## Sustainable finance

- ING is a recognised leader in sustainable finance globally
- In 2023, ING mobilised €115bn of financing across 792 sustainability deals to support our clients' transition

Green bonds	Green loans	Structured sustainable finance
Sustainability-linked loan	Sustainable supply chain finance	Sustainable investment

Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not. See how we're progressing on [ing.com/climate](https://ing.com/climate).

- ING's management of ESG material risk is 'Strong' (Sustainalytics) and rated as 'AA' in 2024 for the 5th year (MSCI)
- Most impressive bank for FI ESG Capital Markets
- Most ESG Issuer of the year 2024 Global Capital awards
- Best wholesale bank for sustainable finance in Europe 2024