

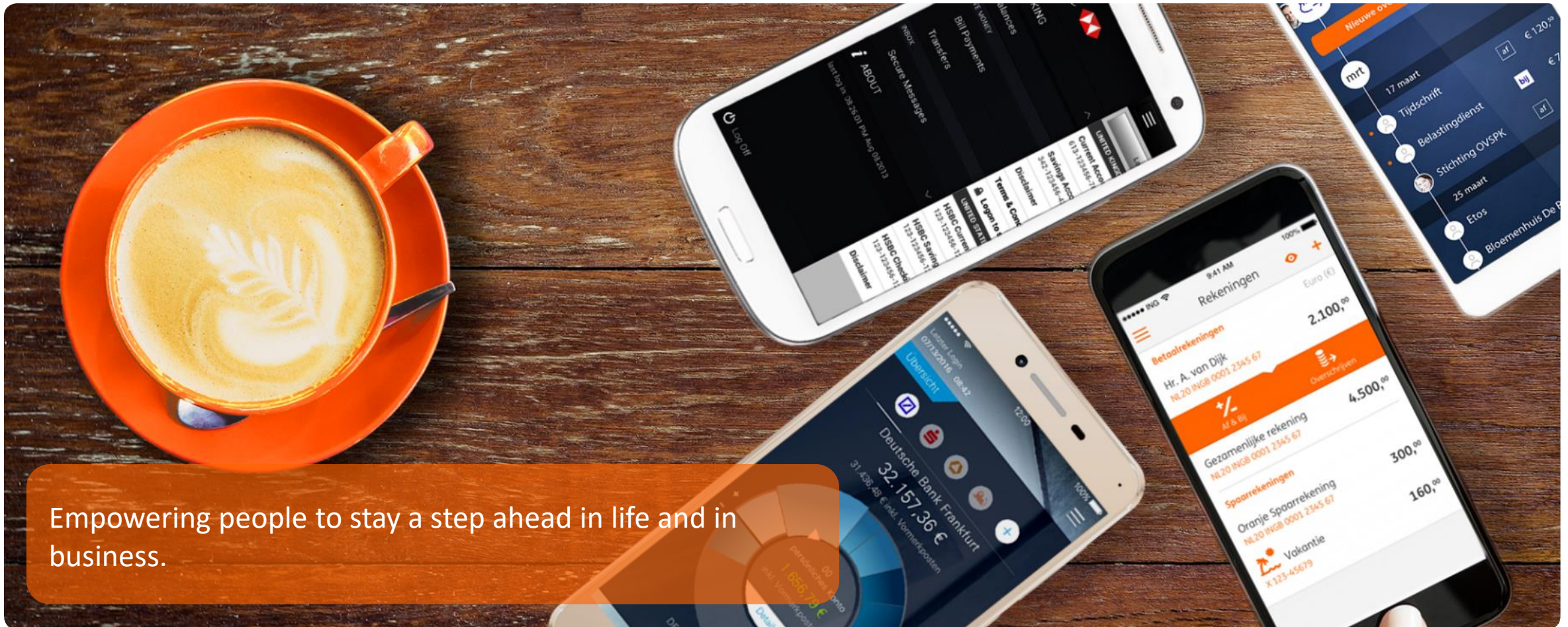
Energy efficient houses and buildings

How financial institutions can empower owners to take action.

Sandra Schoonhoven, ING Bank N.V.

東京, 12 June 2019

ING is a Dutch-based Wholesale and Retail bank serving more than 37 million customers across 40 countries worldwide



Empowering people to stay a step ahead in life and in business.

Empowering people to stay a step ahead in life and business

The world is changing so quickly, sometimes it's hard to keep up.

We at ING are here to **empower people to stay a step ahead of these changes**. To help them thrive in tomorrow's world by turning the threats of climate change and fast-changing technology into opportunities.



We have a Sustainability Direction to guide us: all of our initiatives will help contribute to a **low-carbon and self-reliant society**.

Our commitment

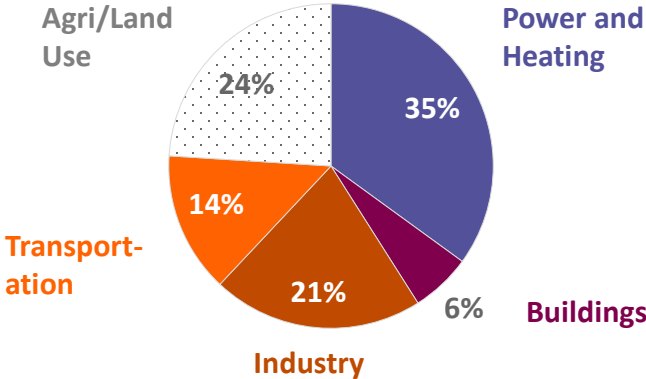
Our biggest impact lies within our lending - by providing financing for our clients

“ING commits to steer its entire €600 billion lending portfolio towards the well-below 2 degree goal of the Paris Agreement.”

Isabel Fernandez
Board Member and Head of WB



Direct global emissions:



We start where our biggest impact lies:



Our commitment for the built environment

Our approach on making houses and buildings sustainable is about empowerment of customers and setting clear ambitions

Why does it matter

- It's good for our customers as they **avoid potential risk** by acting now
- Providing financial solutions offers us a good **business opportunity**
- It's good for society as buildings have a **significant impact on CO2 emissions**

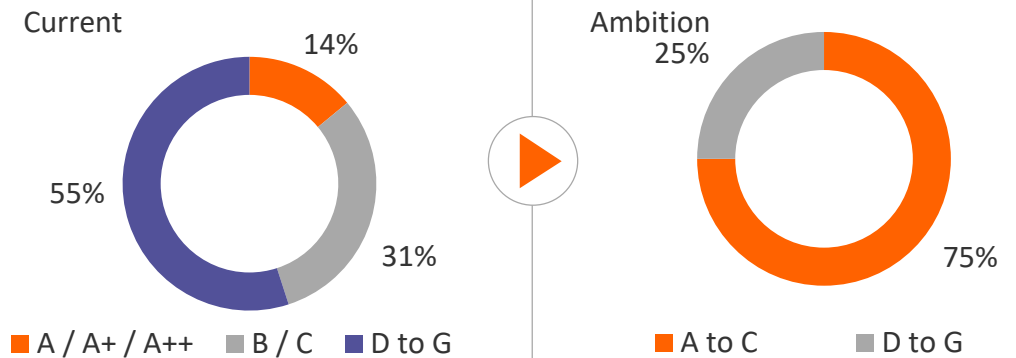
How do we do this

- **Create awareness** by making it part of our customer dialogue
- **Offer financial solutions** to help customers pay for the renovations
- Develop solutions to **make it easier to act**

What can we as a bank do about it

- We can **empower our customers** to take action.

Ambition mortgage portfolio



Ambition commercial real estate

100% "green" buildings in portfolio by 2023

Empowerment x Collaboration = Impact

Empowerment x Collaboration = Impact



ING and Vattenfall

- Empower home owners to make it real easy to get advice, financial tools and insights and to get the work executed

R2 – CO2

- The energy robot detects the energy being wasted in a building
- This will identify up to 15% of energy saving opportunities

Valuation tool

- Largest appraisal offices to develop a new model to value the sustainability and create a more objective, transparent and consistent valuation.

Three ways to increase impact

Three ways to increase impact



Accurate data

- Data on energy labels and real consumption needs to be available to all to be able to drive the transition.



Clear policy

- Dutch policy on commercial real estate demonstrates effect on built environment.



Easy & Cheap to be Green

- Owners needs to be empowered by offering them tools (including financial offerings) that make it easy and cheap to be(come) green.

Thank you