

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.



Transition Accelerator

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 sector experts

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

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.



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 40 million customers

In over 100 countries

60,000 employees

€728bn of customer lending

€721bn of customer deposits

Digital leader in European Retail banking

- Active in: Australia, Belgium, Germany, Italy, the Netherlands, Poland, Romania, Spain and Türkiye
- Ranked no. 1 in five of ING's retail markets

Trusted partner in Wholesale banking

- Best in class NPS of 77 in Wholesale Banking in 2025
- Award-winning expertise in sustainable finance, cash management and advisory

Financial results 2025

Total income
€23bn

Return on Equity
13.2%

Profit before tax
€9.1bn

Market capitalisation
€70bn

Underlying cost/income ratio
54.6%

Fully loaded CET1 ratio
13.1%

Wholesale

Total income
€7bn

Profit before tax
€2.6bn

RWA
€149bn

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.

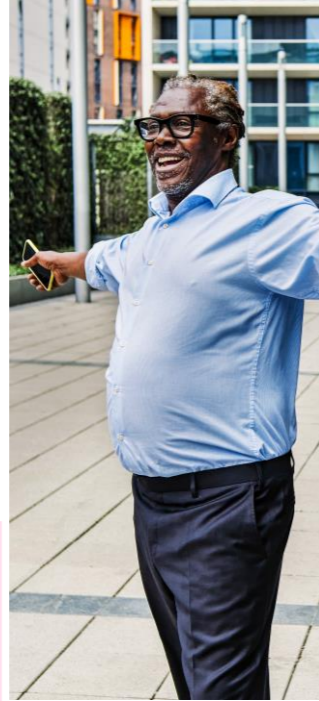
Acquisition finance: Supports leveraged finance transactions, acquiring new businesses or recapitalising existing ones.

Project finance: Specialised solutions for financing projects at various lifecycle stages, ensuring early-stage bankability of projects.

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 3 MLA in Europe**
- **Top 5 in Sustainable loans in Europe & top 10 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 and working capital solutions

- Tailored financing instruments and risk mitigation solutions: documentary trade, guarantees and trade loans.
- Working capital optimisation through 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

Depository and custody services

- Safe storage of funds, such as cash and securities, as required by regulators and investors.
- Seamless transaction management of deposits, withdrawals, and fund transfers.
- Transparent account management and reporting on funds movements.

- **Best bank for cash management in Europe, Central and Eastern Europe 2025**
- **Best bank for financial institutions in Central and Eastern Europe 2025**

- **Best bank for payments in Western, Central and Eastern Europe 2025**
- **Global most innovative bank for trade finance 2025**
- **Best bank for collections in Central and Eastern Europe 2025**

Capital Markets and 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: Advisory in mergers & acquisitions, debt & capital, financial institutions and private equity.

Global capital markets

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

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
- 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.

- **Top 10 in € corporate bonds & € FIG**
- **Top 10 in European ABS**
- **No. 1 ECM in Benelux**
- **Most impressive investment bank for Corporate ESG Capital Markets and Advice 2025**

Financial Markets

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

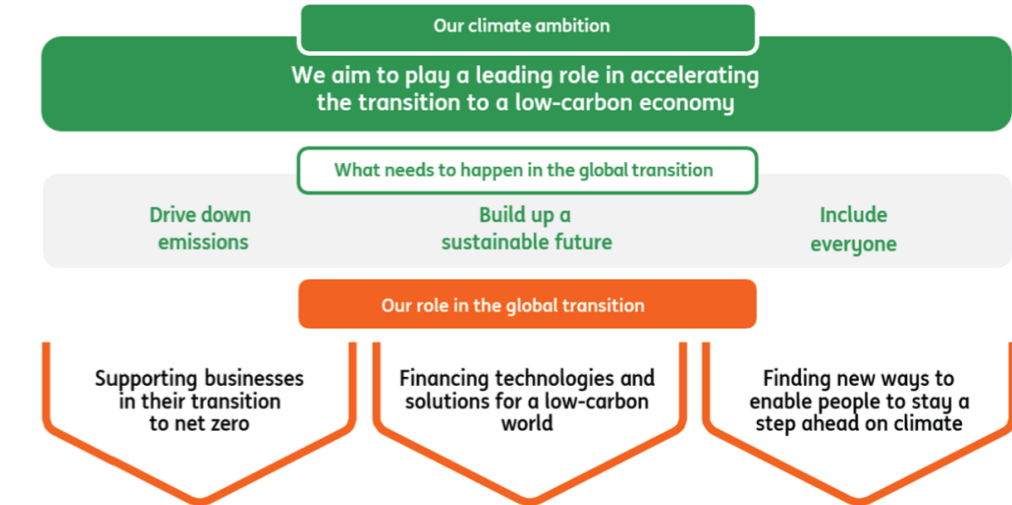
Foreign exchange | Commodities | Deal-contingent hedging
Interest rate hedging | Equity derivatives | Risk analytics

- 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 Central and Eastern Europe 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**
- **Best FX bank in the Netherlands and Central & Eastern Europe 2025**
- **Top 10 in EMEA hard currency sovereign**
- **No. 1 in Benelux credits and equities**

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 2025, ING mobilised €166bn of financing across 946 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.

- **ING's management of ESG material risk is 'Strong' (Sustainalytics) and rated as 'AAA' in October 2025 (MSCI)**
- **Most impressive investment bank for Corporate ESG Capital Markets and Advice 2025**
- **Best bank for ESG-related loans in Western Europe 2025**
- **Best wholesale bank for sustainable finance in Europe, Southeast Asia and the Netherlands 2025**