



do your thing

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 www.ing.com/climate.

CO₂e emissions
built environment

1/3

Needed increase
renovation speed

x3

Resilience is built by people - not assets.



Social vulnerability is a climate risk

47% of households struggle

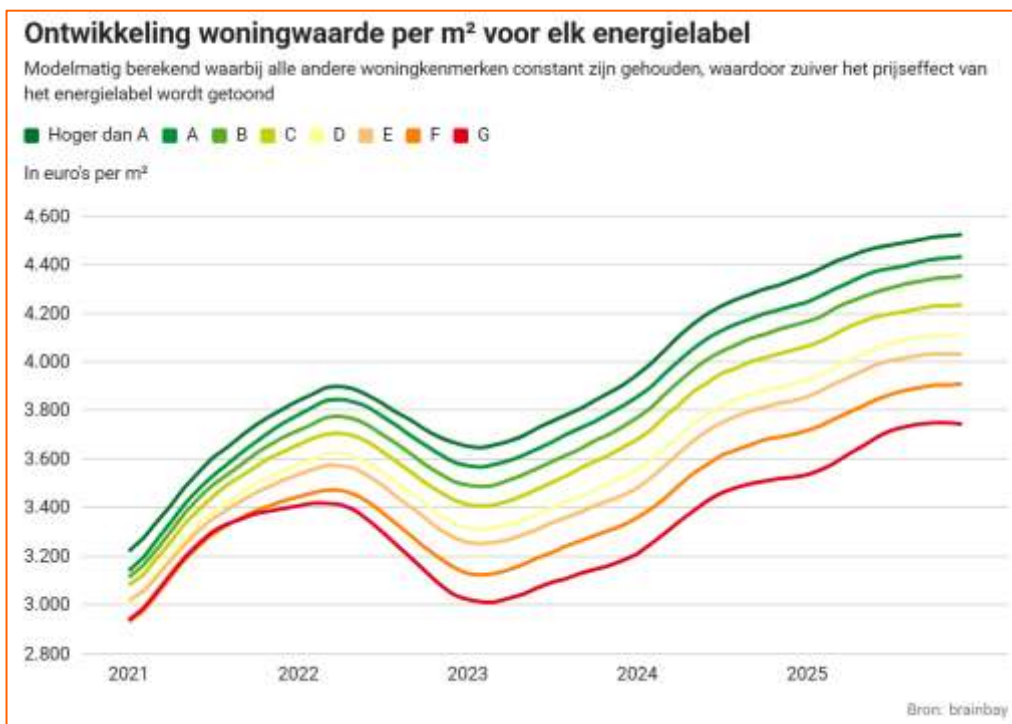
Snapshot of financial health in the Netherlands



The Netherlands in financial health levels in 2021, 2022, 2023 en 2024, in %

17% house value increase

**Green choices
strengthen
households'
financial health.**



**How do we accelerate
climate action
without
leaving people behind?**

What gets measured gets scaled

Financial health as a missing metric

