



Diversity and competence matrix

Management Board and Supervisory Board



do your thing

**Management Board
(EB/MBB)**

	Diversity			Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk	Operations	IT & Cybersecurity	ESG
Steven van Rijswijk (EB/MBB, CEO)	1970	Male	Dutch	*	●	*	*	*	●	●	*
Tanate Phutrakul (EB/MBB, CFO)	1965	Male	Thai	*	*	*	*	●	●	●	●
Ljiljana Čortan (EB/MBB, CRO)	1971	Female	Croatian	*	*	*	●	*	●	●	●
Pinar Abay (MBB, head of Retail, Market Leaders and Challengers & Growth Markets)	1977	Female	Turkish	*	*	*	●	●	*	●	●
Andrew Bester (MBB, head of Wholesale Banking)	1965	Male	British/ South African	*	*	*	*	●	*	●	*
Marnix van Stiphout (MBB, chief operations officer, chief transformation officer and ad interim CTO)	1970	Male	Dutch	*	●	*	●	●	*	*	●

- Has sufficient/advanced knowledge, skills and experience in the area and can make a balanced independent Judgement on the matter.
- * Is in addition considered and expert in relation to previous or current roles.

Supervisory Board	Diversity			Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk	Operations	IT & Cybersecurity	ESG
Karl Guha (chairperson)	1964	Male	Dutch	*	*	*	*	*	*	●	*
Mike Rees (vice-chairperson)	1956	Male	British	*	*	*	*	*	●	*	●
Juan Colombás	1962	Male	Spanish	*	*	*	*	*	*	*	●
Margarete Haase	1953	Female	Austrian	*	*	*	*	●	*	●	●
Lodewijk Hijmans van den Bergh	1963	Male	Dutch	*	*	●	●	●	●	●	*
Herman Hulst	1955	Male	Dutch	*	*	●	*	●	●	●	●
Harold Naus	1969	Male	Dutch	*	●	*	●	*	●	●	●
Alexandra Reich	1963	Female	Austrian	*	*	●	●	●	*	*	*
Herna Verhagen	1966	Female	Dutch	*	●	●	●	●	*	*	*

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- ⊛ Is in addition considered and expert in relation to previous or current roles.

Notes

Please note the following:

- The purpose of this matrix is to provide an overview on the experience and competencies that ING considers to be the most relevant for its stakeholders.
- The matrix represents to which extent ING's board members have such experience and competencies (either developed already before joining ING and/or during their position(s) at ING).
- The content of the matrix is subject to change in the light of ING's continually changing situation, markets and environment.