


Our fourth quarter 2021 in numbers

“Despite a number of challenging conditions impacting customers, colleagues and society – from the ongoing pandemic to supply-chain pressures, rising energy prices and inflation – we achieved good results.”

Steven van Rijswijk – CEO ING Group

 **€945 mln**
net result

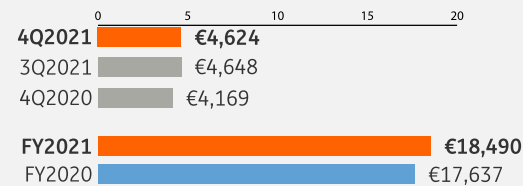
 **+120,000**
primary customers

 **119** sustainability deals supported by ING

Results

ING achieved good results, with higher fee income and resilient net interest income.

Income (in €mln)



9.2%

RoE* ▲

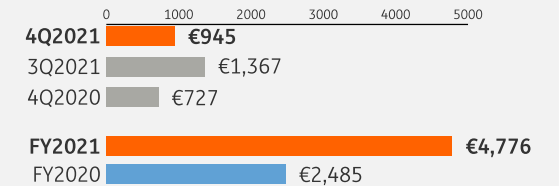
15.9%

CET1 ratio ▲

+20%

fee income YoY ▲

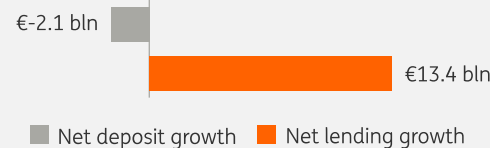
Net result (in €mln)



Customers

We empower people to stay a step ahead in life and in business.

Net lending - Deposit growth (QoQ)



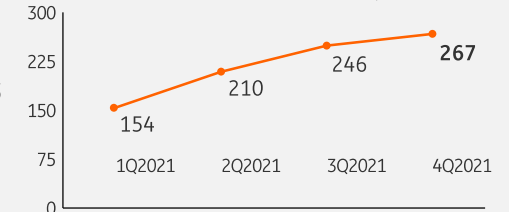
NPS score

#1 in five
out of 11
Retail markets

(excl. France)

Mobile payments

(mobile card transactions, in mln)



Society

We're helping to build back a low-carbon and financially healthy society.

We were sole sustainability coordinator for a **\$3.25 billion loan** for global building-materials company CEMEX. Financing is linked to climate-related targets.

ING supports Ebusco, a leading producer of electric buses and charging systems that raised new capital in an IPO in the fourth quarter. We continue to hold a **21% stake**.

*based on 4-quarter rolling average.