

ING profile

3Q2022

Global Communications, Brand & MarCom
November 2022



do your thing



Why we're here

ING's purpose is to empower people to stay a step ahead in life and in business. This purpose guides us in everything we do.

It represents our conviction in people's potential. We don't judge, coach or tell people how to live their lives. However big or small, modest or grand, we help people and businesses to realise their own vision for a better future.

We know people don't need banks, they need banking. Our promise to customers is to make banking frictionless, removing barriers to progress and giving people confidence in their ability to make decisions and to move forward. It frees them from the constraints that stand between them and their passions and encourages them to do more of the things that give their lives meaning.

Who we are

ING is a global bank with a strong European base. Our more than 58,000 employees serve over 37 million customers, corporate clients and financial institutions in over 40 countries. Our purpose is to empower people to stay a step ahead in life and in business.

Our products include savings, payments, investments, loans and mortgages in most of our retail markets. For our Wholesale Banking clients we provide specialised lending, tailored corporate finance, debt and equity market solutions, sustainable finance solutions, payments & cash management and trade and treasury services.

Customer experience is what differentiates us and we're continuously innovating to improve it. We also partner with others to bring disruptive ideas to the market faster.





What we promise our customers



With many basic banking products indistinguishable from one bank to another, we want to stand out from the crowd by providing a **superior customer experience**.



Customers big and small expect an experience that's **easy, personal, instant** and **relevant** to their needs.



What this looks like will of course depend on the type of customer. For consumers and small businesses our focus is predominantly on **mobile banking**, while for corporate clients it's all about **personal relationships** and **superior sector and network expertise**, supported by **seamless digital delivery**.



To give our customers a superior experience we're building on our strong **technology and operations foundation** to provide **seamless digital services** while keeping their money and their data **safe and secure**.

How we help society stay a step ahead

We want to help create a healthy planet with prosperous people. A planet not threatened by the climate crisis. People with basic human rights, decent work, good labour conditions and, ultimately, good financial health.

At the very least, we must ensure that our own operations are in line with the low-carbon economy of the future. That our employees are treated well and that neither we nor our suppliers infringe on human rights.

But as a bank with hundreds of billions of euros flowing through our books, we have a huge opportunity – and responsibility – to make an impact for the better. We must bring aspects of fighting climate change and protecting human rights into our dialogue with clients and financing decisions.

Being sustainable is at the heart of what we do and in all the choices we make – as a lender, as an investor and through the services we offer our customers.

We believe we can make the most impact and address the biggest challenges in two areas: **climate action** and **financial health**.



Where you'll find us

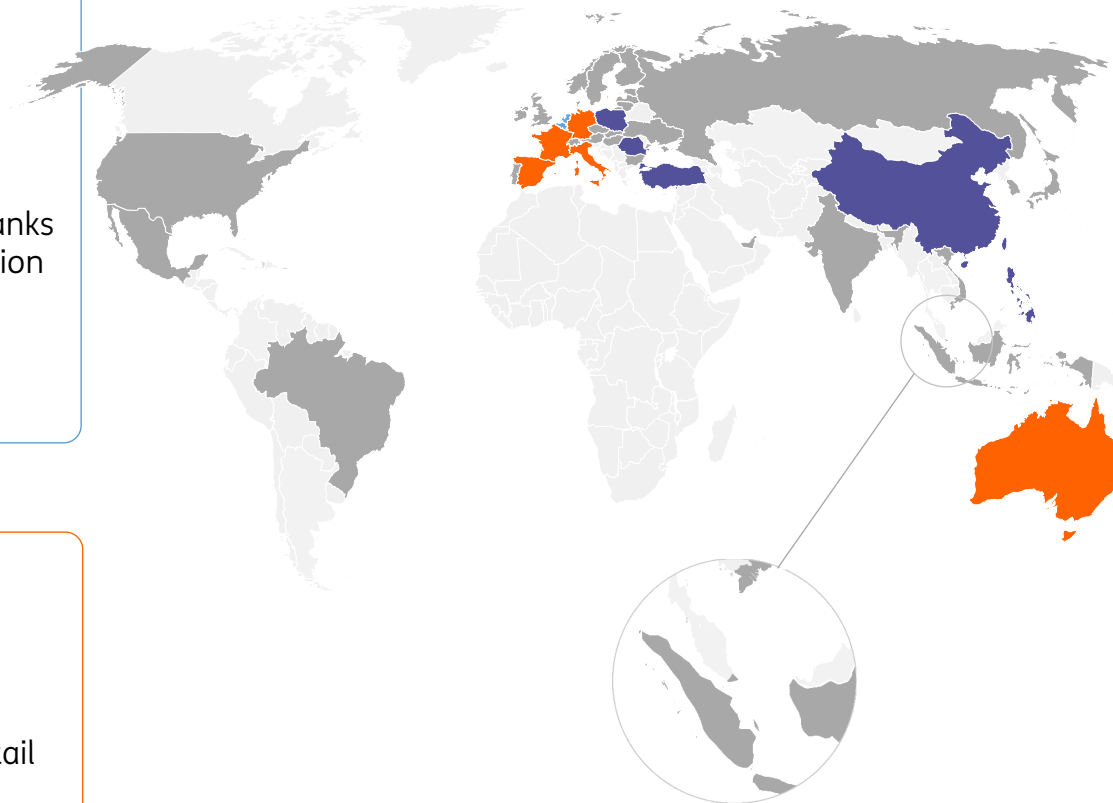
We serve customers in more than 40 countries

Market Leaders: The Netherlands, Belgium, Luxembourg

- Leading retail and wholesale banks
- Cross-border customer interaction platform with mobile-first customer experience and cost efficiency

Challengers Markets: Australia, France, Germany, Italy, Spain

- Wholesale banks and digital retail banks with 'direct bank' roots
- Expanding their product offering and delivering a mobile-first, superior customer experience



ING is undergoing a transition to close our Wholesale Banking offices in Brazil and Kazakhstan as announced on 5 November 2020. After strategic reviews of our retail banking operations in France and the Philippines, ING has decided to leave the retail banking markets in both countries by the end of 2022.

Growth Markets: Poland, Romania, Turkey and our stakes in Asia

- Retail and wholesale banks in economies with high growth potential
- Developing superior customer experience, based on mobile-first approach

Wholesale Banking only: international network and global franchises

- Extensive international client base across all regions
- Sector-focused client business in lending, capital structuring and advisory, transaction services, sustainable finance solutions and financial markets

Our third quarter 2022 in numbers

"I'm pleased with our solid performance, especially in light of the challenging economic and geopolitical environment. Our strategy and our strong, diversified balance sheet are paying off."

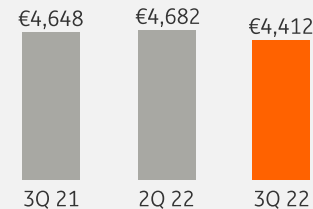
Steven van Rijswijk – CEO of ING

 **€979 mln**
net result

Results

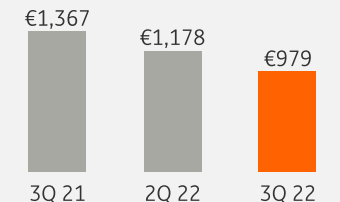
Accelerating net interest income and resilient fees; healthy increase in lending and customer deposits

Income (in € mln)



6.8% RoE ▼
14.7% CET1 ratio =
-1% fee income YoY ▼

Net result (in € mln)



 **+139,000**
primary customers

Customers

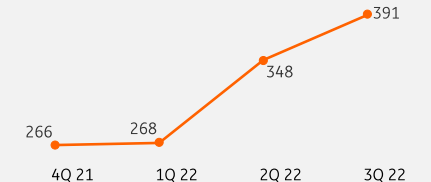
We offer a customer experience that's easy, personal, instant and relevant


Net lending & deposit growth
(quarter on quarter)



NPS score **#1 in seven**
out of 10 Retail markets

Mobile payments
(mobile card transactions, in mln)



 **306 sustainability deals supported,**
up 8% YTD

Society

Sustainability is at the heart of what we do.

We've set intermediate targets for 2030 for **all nine Terra sectors** (the most carbon-intensive ones), which helps us in steering our loan portfolio towards **net zero by 2050**.

After leading a working group to design a climate-aligned finance agreement for steel, we joined with five other banks to sign the **Sustainable STEEL Principles**. This will help banks measure and report the emissions associated with their steel loan portfolios compared to net-zero pathways.

Our leadership

Management Board Banking

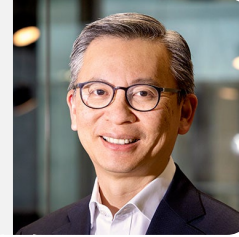
Chief executive officer

Steven van Rijswijk



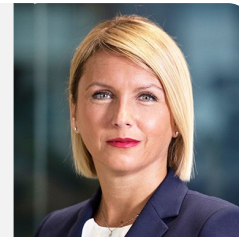
Chief financial officer

Tanate Phutrakul



Chief risk officer

Ljiljana Čortan



Head of Market Leaders

Pinar Abay



Head of Wholesale Banking

Andrew Bester



Head of Challengers & Growth Markets; head of Retail Banking

Aris Bogdaneris



Chief technology officer

Ron van Kemenade



Chief operations officer

Marnix van Stiphout



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