



Diversity and competence matrix

Management Board and Supervisory Board



do your thing

Management Board (EB/MBB)*	Diversity			Experience & Core Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk Management	Operations	IT & Cybersecurity	ESG
Steven van Rijswijk (EB/MBB, CEO)	1970	Male	Dutch	⊕	●	⊕	⊕	⊕	●	●	⊕
Ida Lerner (EB/MBB, CFO)	1975	Female	Swedish/ Norwegian	⊕	⊕	⊕	⊕	⊕	●	●	●
Ljiljana Čortan (EB/MBB, head of Wholesale Banking)	1971	Female	Croatian	⊕	⊕	⊕	●	⊕	●	●	●
Pinar Abay (MBB, head of Retail, Market Leaders and Challengers & Growth Markets)	1977	Female	Turkish	⊕	⊕	⊕	●	●	⊕	●	●
Marnix van Stiphout (MBB, chief operations officer, chief transformation officer)	1970	Male	Dutch	⊕	●	⊕	●	●	⊕	⊕	●
Daniele Tonella (MBB, chief technology officer)	1971	Male	Swiss	⊕	⊕	⊕	●	●	⊕	⊕	●

*A Chief Risk Officer is not included in this matrix, the selection process for a new Chief Risk Officer is underway.

- Meets the required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters.
- ⊕ In addition is considered an expert given additional education and experience gained in previous or current roles.



Supervisory Board	Diversity			Experience & Core Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk Management	Operations	IT & Cybersecurity	ESG
Karl Guha (chairman)	1964	Male	Dutch	⊙	⊙	⊙	⊙	⊙	⊙	●	⊙
Mike Rees (vice-chairman)	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	⊙	⊙	●	●	●	⊙	⊙	⊙
Petri Hofsté	1961	Female	Dutch	⊙	●	⊙	⊙	⊙	●	●	⊙
Stuart Graham	1967	Male	British/ German	⊙	⊙	⊙	●	⊙	●	●	⊙

SB

10
Board members

65
Average age

5
Nationalities

4.7
Average board tenure (years)

30%
Female

100%
Independent board members*

- Meets required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters.
- ⊙ In addition is considered an expert given additional education and experience gained in 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