

Material elements of the Executive Board remuneration

Last updated on: 15 April 2026

S.J.A. (Steven) van Rijswijk

Item	Description
Appointment	Reappointed as a member of the Executive Board at the Annual General Meeting on 22 April 2025 for a consecutive period of four years ending after the Annual General Meeting in 2029.
Role	As per 1 July 2020, CEO and chairman Executive Board ING Group, chairman Management Board Banking
Contract	Employed on the basis of a commission contract under Dutch law for an indefinite period of time.
Performance objectives	Set annually by the Supervisory Board and described in the Annual Report (chapter: Remuneration Report).
Remuneration	In accordance with the Executive Board remuneration policy as available on the website www.ing.com .
Fixed remuneration	In accordance with the remuneration for members of the Executive Board as included in the Annual Report (chapter: Remuneration Report). Annualised fixed remuneration for CEO role is € 2,017,254 since January 2026, which is a 5% increase compared to 2025. 50% of this increase, therefore 2.5%, will be provided in fixed shares subject to a five-year holding period.
Variable remuneration	Maximum of 20% of base salary (16% 'at target') and in shares only. Additional information included in the Annual Report (chapter: Remuneration Report).
Benefits	The individual members of the Executive Board receive other emoluments, including savings allowances to compensate for the loss of pension benefits on salary above € 137,800 (2026 threshold), costs relating to tax and financial planning services, and for expats the costs associated with housing and international schooling.
Pension	Participation in the Collective Defined Contribution (CDC) pension plan.
Severance payment	In the event of an involuntary exit or termination of the contract on mutual agreement at ING's initiative, the Executive Board member is eligible for a severance payment, limited to a maximum of one year of base salary and under the condition that there should be no reward for failure. If an Executive Board member departs voluntarily or in case termination takes place due to circumstances involving fraud, gross negligence, willful misconduct or any activity detrimental to ING or circumstances qualifying as failure of ING, the Executive Board member will not be eligible for a severance payment.

I. (Ida) Lerner

Item	Description
Appointment	Appointed as a member of the Executive Board at the Annual General Meeting on 14 April 2026 for a consecutive period of four years ending after the Annual General meeting in 2030.
Role	Member and CFO Executive Board ING Group, member and CFO Management Board Banking.
Contract	Employed on the basis of a commission contract under Dutch law for an indefinite period of time.
Performance objectives	Set annually by the Supervisory Board and described in the Annual Report (chapter: Remuneration Report).
Remuneration	In accordance with the Executive Board remuneration policy as available on the website www.ing.com .
Fixed remuneration	In accordance with the remuneration for members of the Executive Board as included in the Annual Report (chapter: Remuneration Report). Annualised fixed remuneration for CFO role is € 1,441,031 since January 2026, which is a 7% increase compared to the salary as agreed upon as of her start date. 50% of this increase, therefore 3.5%, will be provided in fixed shares subject to a five-year holding period.
Variable remuneration	Maximum of 20% of base salary (16% 'at target') and in shares only. Additional information included in the Annual Report (chapter: Remuneration Report).
Benefits	The individual members of the Executive Board receive other emoluments, including savings allowances to compensate for the loss of pension benefits on salary above € 137,800 (2026 threshold), costs relating to tax and financial planning services, and for expats the costs associated with housing and international schooling.
Pension	Participation in the Collective Defined Contribution (CDC) pension plan.
Severance payment	In the event of an involuntary exit or termination of the contract on mutual agreement at ING's initiative, the Executive Board member is eligible for a severance payment, limited to a maximum of one year of base salary and under the condition that there should be no reward for failure. If an Executive Board member departs voluntarily or in case termination takes place due to circumstances involving fraud, gross negligence, willful misconduct or any activity detrimental to ING or circumstances qualifying as failure of ING, the Executive Board member will not be eligible for a severance payment.

L. (Ljiljana) Čortan - Ljiljana Čortan stepped down from her role as Chief Risk Officer with effect from 24 February 2026. She continues to serve as a member of the Executive Board of ING Groep N.V. until a new Chief Risk Officer has been appointed. As remuneration is linked to role and responsibilities, her remuneration as a member of the Executive Board will be determined following the completion of this appointment process.

Item	Description
Appointment	Appointed as a member of the Executive Board at the Annual General Meeting on 22 April 2025 for a consecutive period of four years ending after the Annual General Meeting in 2029.
Role	Member and CRO Executive Board ING Group, member and CRO Management Board Banking until 24 February 2026.
Contract	Employed in CRO role on the basis of a commission contract under Dutch law for an indefinite period of time.
Performance objectives	Set annually by the Supervisory Board and described in the Annual Report (chapter: Remuneration Report).
Remuneration	In accordance with the Executive Board remuneration policy as available on the website www.ing.com .
Fixed remuneration	In accordance with the remuneration for members of the Executive Board as included in the Annual Report (chapter: Remuneration Report). Annualised fixed remuneration for CRO role is € 1,441,031 since January 2026, which is a 7% increase compared to 2025. 50% of this increase, therefore 3.5%, will be provided in fixed shares subject to a five-year holding period.
Variable remuneration	Maximum of 20% of base salary (16% 'at target') and in shares only. Additional information included in the Annual Report (chapter: Remuneration Report).
Benefits	The individual members of the Executive Board receive other emoluments, including savings allowances to compensate for the loss of pension benefits on salary above € 137,800 (2026 threshold), costs relating to tax and financial planning services, and for expats the costs associated with housing and international schooling.
Pension	Participation in the Collective Defined Contribution (CDC) pension plan.
Severance payment	In the event of an involuntary exit or termination of the contract on mutual agreement at ING's initiative, the Executive Board member is eligible for a severance payment, limited to a maximum of one year of base salary and under the condition that there should be no reward for failure. If an Executive Board member departs voluntarily or in case termination takes place due to circumstances involving fraud, gross negligence, willful misconduct or any activity detrimental to ING or circumstances qualifying as failure of ING, the Executive Board member will not be eligible for a severance payment.