do your thing

ING profile 3Q2026

October 2026 Global Brand, Marketing & Communications





Index

1. Why we're here
2. Who we are
3. Customers and products
4. What we promise our customers
5. Putting sustainability at the heart of everything we do
6. Our quarterly numbers in a factsheet
7. Our markets
8. Our leaders

Empowering people to stay a step ahead in life and in business.

That’s why we’re here.

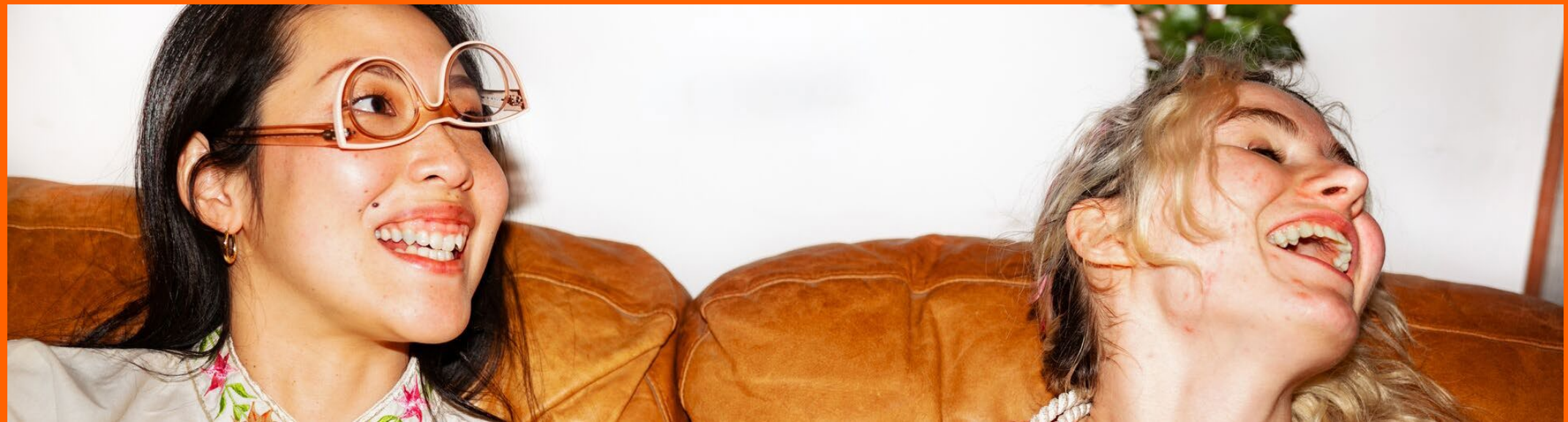
It’s our purpose to empower people to stay a step ahead in life and in business. This purpose guides us in everything we do.

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 60,000 employees offer retail and wholesale banking services in over 100 countries.



Customers are who we're here for.

At every step of their ING journey, customers should feel an emotional connection with us. Banking is a relationship just like any other, and the best relationship are those in which people feel valued, confident, empowered and in control.

Our products.

Our products include savings, payments, investments, loans and mortgages in most of our retail markets. For 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.

Provide superior customer value.

We want to stand out from the crowd even with our basic banking products.

Banking made easy, instant, personal and relevant.

We make banking easy, instant, personal and relevant.



Customer journeys.

We're focusing on:

- mobile banking for individual customers and small businesses.
- the relationship and superior sector and network expertise for mid-corporate and wholesale banking clients.

Tech & Ops.

We're building on our strong technology and operations foundation to provide seamless digital services while keeping money and data safe and secure.


Putting sustainability
at the heart of what
we do.

Sustainability at the heart.

Challenge

Sustainability is one of the biggest challenges for society. ING aims to be a banking leader in building a sustainable future for our company, our customers, society and the environment.

Sustainability strategy

Our sustainability strategy focuses on climate action and how we can help to halt and reverse nature loss, while monitoring human rights and working to advance financial health and inclusion.

Our climate ambition

As a bank, we support our clients through financing: working with them on their transitions to net zero while financing the technologies and solutions needed for a sustainable future. And because the global transition needs to include everyone, we aim to keep finding ways to enable more people to stay a step ahead on climate change.

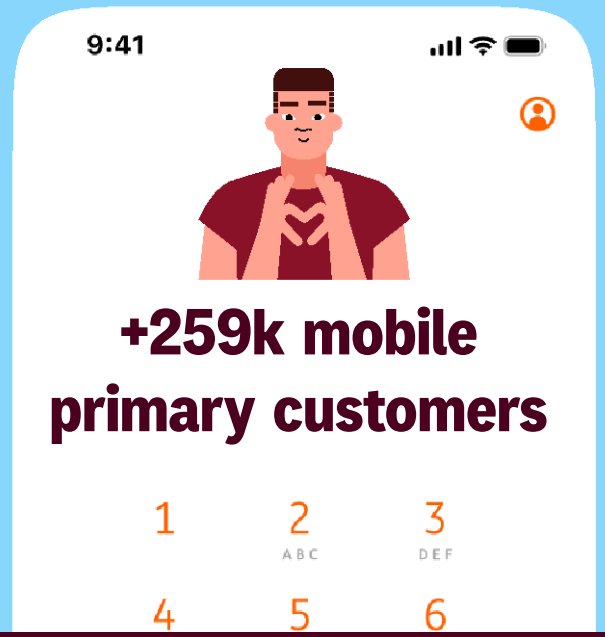
The transition

Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not.

See how we're progressing on ing.com/climate.

This is how we performed!

3Q26

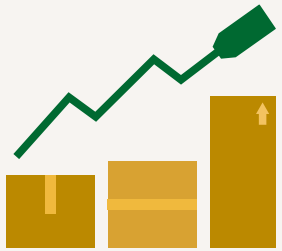


+259k mobile primary customers



€1,850 mln net result

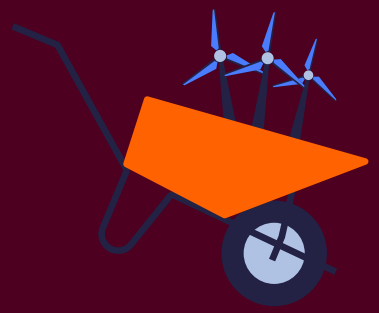
vs. €1,787 mln in 3Q25



Customer balance growth

€+11 bln
Core lending

€+12 bln
Core deposits



€131 bln volume mobilised

+19% vs. 9M25

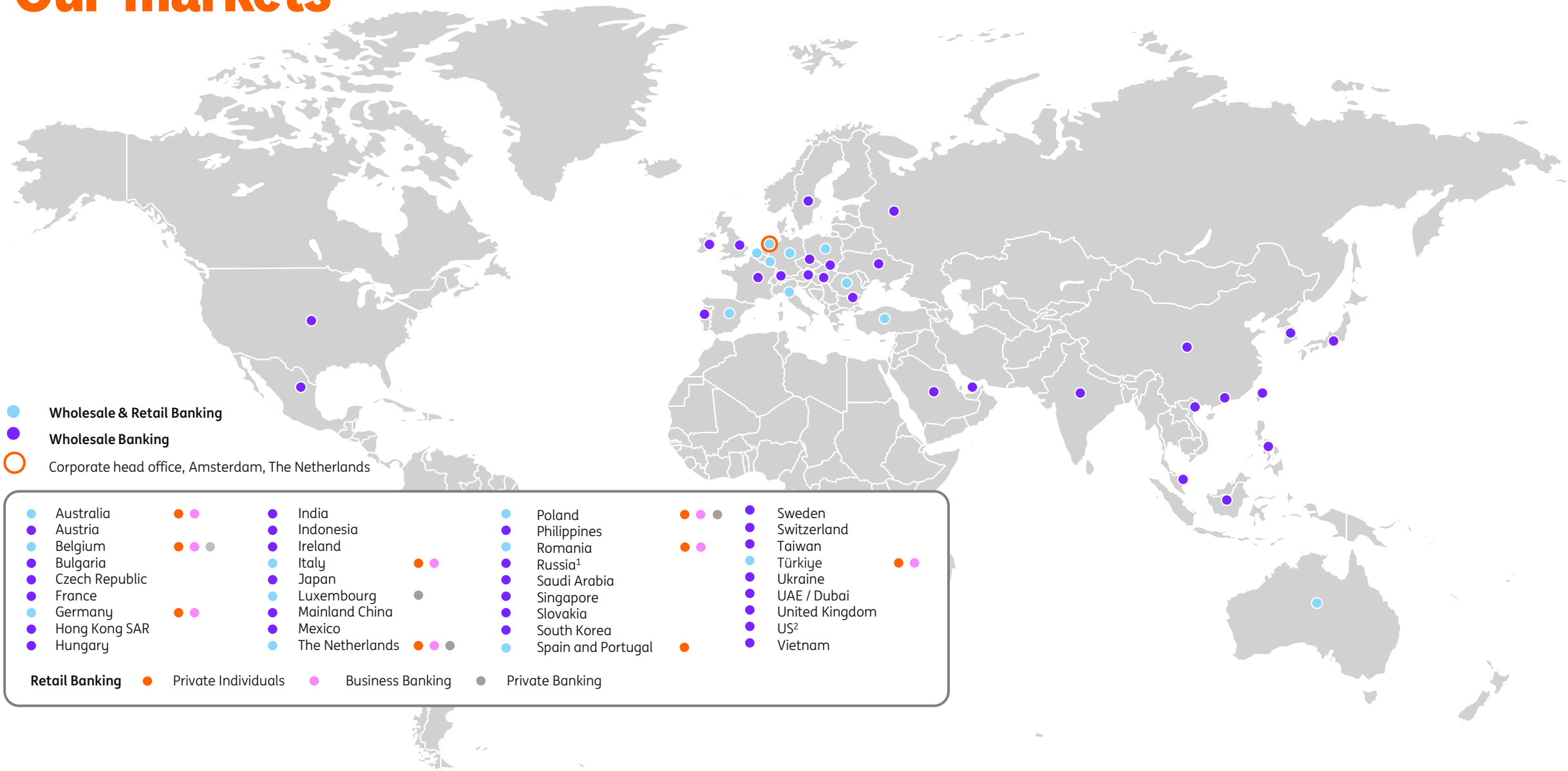
€1,273 mln
Fee income (+9.3% vs. 3Q25)



16.3%
ROTE

13.3%
CET1 ratio

Our markets



(1) On 2 March 2022 we announced that we no longer do new business with any Russian companies due to the invasion of Ukraine. We have reduced our exposure significantly since then.
(2) ING does not have a banking license in the US and therefore not permitted to conduct banking activities in the US. Through its wholly owned subsidiary ING Financial Holdings Corporation and its affiliates, ING offers a full array of wholesale financial products such as lending, corporate finance and a full range of financial markets products and services to its corporate and institutional clients.

Our leaders

Executive Board (EB) and Management Board Banking (MBB)

Chief executive officer
Chairman EB & MBB

Steven van Rijswijk



Chief financial officer
EB & MBB

Ida Lerner



Chief risk officer
EB & MBB

Andrea Cesaroni



Head of Retail, Market Leaders and Challengers & Growth Markets
MBB

Pinar Abay



Chief operations officer
MBB

Marnix van Stiphout



Head of Wholesale Banking
MBB

Ljiljana Čortan



Chief technology officer
MBB

Daniele Tonella



Chief human resources officer
MBB

Hilde Garssen



More about our leaders and our management structure on ing.com.

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