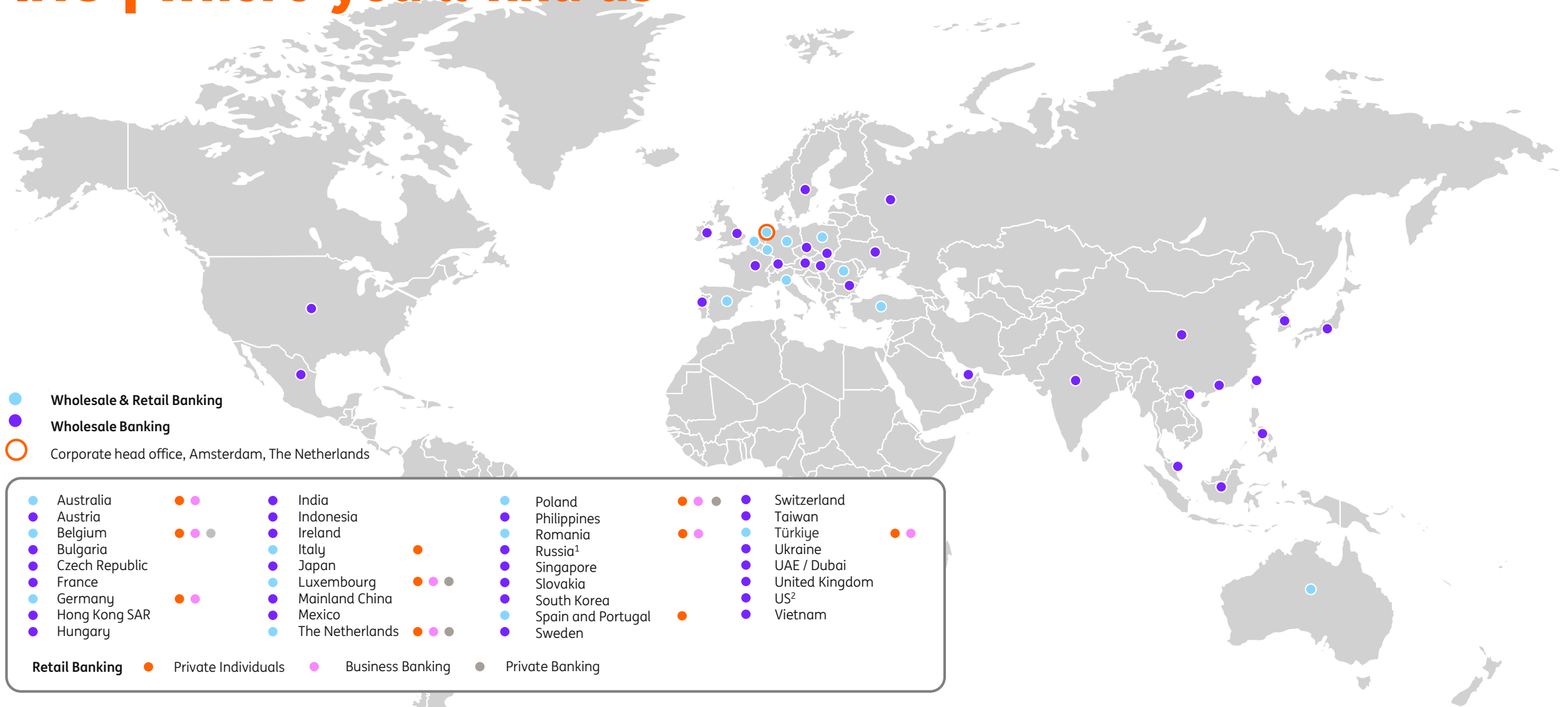


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- (1) In January 2025, we announced that we have reached an agreement on the sale of our business in Russia to Global Development JSC. This transaction will effectively end ING's activities in the Russian market. We are awaiting regulatory approval.
- (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.