



ING profile

4Q/FY2021

Global CoE Communications & Brand Experience

February 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 to 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 57,000 employees serve around 38 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

-  **Clear and easy**
Banking doesn't have to be difficult and time consuming. It's all about clear products, plain language, fair prices and simple processes that save both time and money.
-  **Anytime, anywhere**
Banking should be possible anytime and anywhere, irrespective of where and how people access our products and services.
-  **Empower**
The best financial decisions are informed decisions. Customers want relevant, up-to-date information at their fingertips. They need to understand the available choices, and their implications, both today and for the future.
-  **Keep getting better**
Life and business are about moving forward. We will keep looking for ways to improve. With new ideas, new solutions and new approaches to make things easier for our customers. That way, we can all stay a step ahead.

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 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

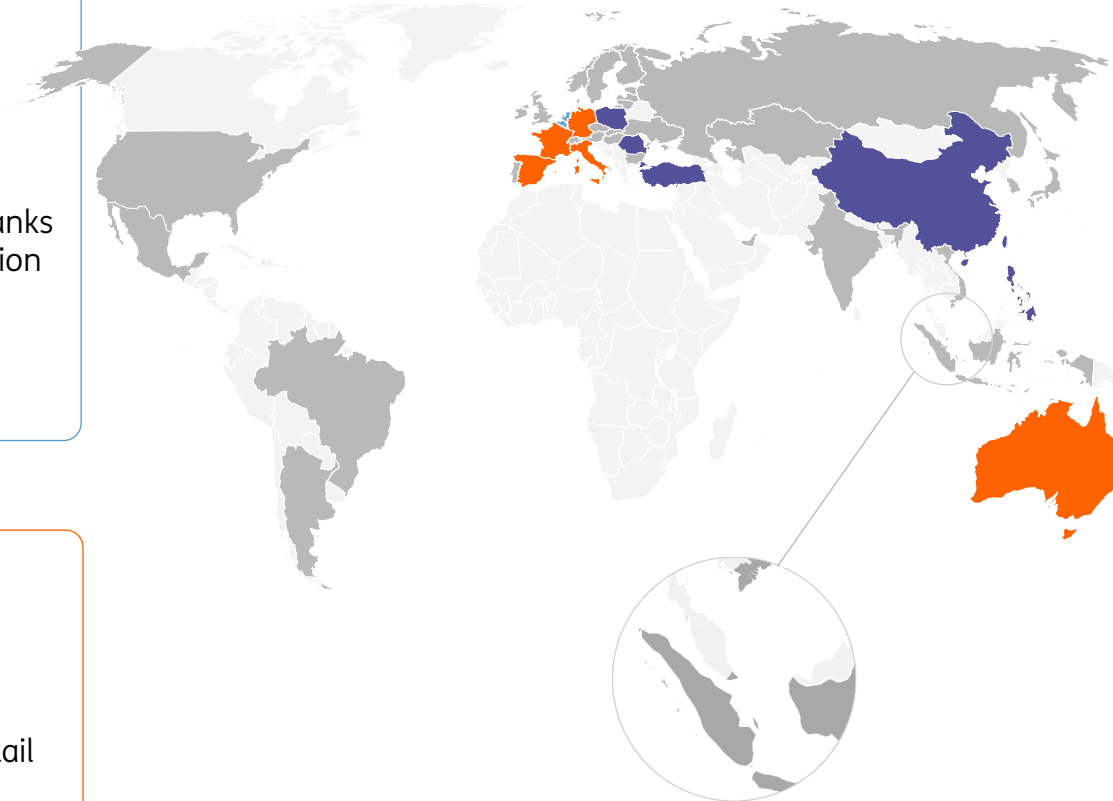
We serve customers in more than 40 countries

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, differentiating customer experience



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

- Retail and wholesale banks in economies with high growth potential
- Developing differentiating 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

ING is undergoing a transition to close our Wholesale Banking offices in Argentina, Brazil and Kazakhstan as announced on 5 November 2020. ING has exited the Austrian and Czech retail banking markets as of the end of 2021. We announced in December 2021 that we will leave the retail banking market in France after a strategic review of our retail banking operations there.


Our fourth quarter 2021 in numbers

“Despite a number of challenging conditions impacting customers, colleagues and society – from the ongoing pandemic to supply-chain pressures, rising energy prices and inflation – we achieved good results.”

Steven van Rijswijk – CEO ING Group

 **€945 mln**
net result

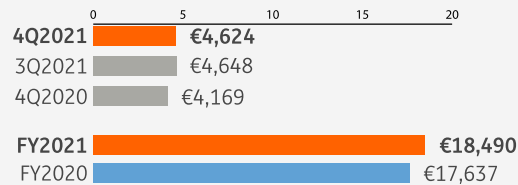
 **+120,000**
primary customers

 **119** sustainability deals supported by ING

Results

ING achieved good results, with higher fee income and resilient net interest income.

Income (in €mln)



9.2%

RoE* 

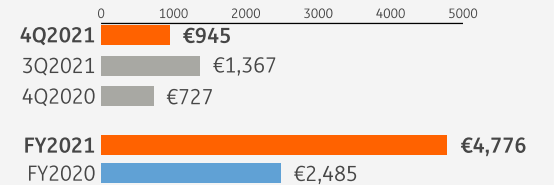
15.9%

CET1 ratio 

+20%

fee income YoY 

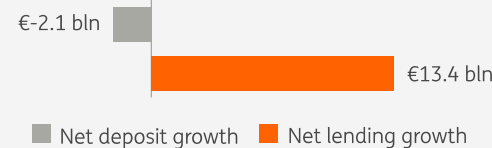
Net result (in €mln)



Customers

We empower people to stay a step ahead in life and in business.

Net lending - Deposit growth (QoQ)



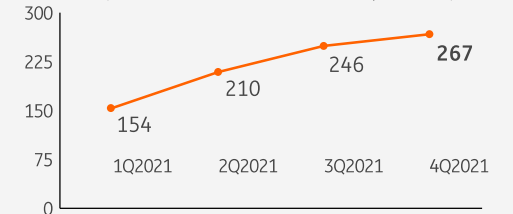
NPS score

#1 in five
out of 11
Retail markets

(excl. France)

Mobile payments

(mobile card transactions, in mln)



Society

We're helping to build back a low-carbon and financially healthy society.

We were sole sustainability coordinator for a **\$3.25 billion loan** for global building-materials company CEMEX. Financing is linked to climate-related targets.

ING supports Ebusco, a leading producer of electric buses and charging systems that raised new capital in an IPO in the fourth quarter. We continue to hold a **21% stake**.

*based on 4-quarter rolling average.

Our leadership

Management Board Banking

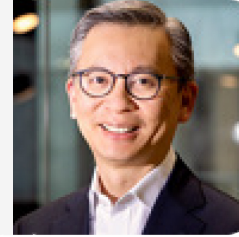
Chief executive officer

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



Follow us

to stay a step ahead



ing.com



[@ING_News](https://twitter.com/ING_News)



[LinkedIn.com/company/ING](https://www.linkedin.com/company/ING)



[SlideShare.net/ING](https://www.slideshare.net/ING)



[Medium.com/ing-blog](https://medium.com/ing-blog)



ingwb.com



[Facebook.com/ING](https://www.facebook.com/ING)



[YouTube.com/ING](https://www.youtube.com/ING)



[Flickr.com/INGGroup](https://www.flickr.com/INGGroup)



do your thing