



ING profile

4Q/FY2022

Global Communications, Brand & MarCom
February 2023



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 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 58,000 employees offer retail and wholesale banking services to customers 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



With many basic banking products indistinguishable from one bank to another, we want to stand out from the crowd by providing a **superior customer experience**.



Customers big and small expect an experience that's **easy, personal, instant** and **relevant** to their needs.



What this looks like will of course depend on the type of customer. For consumers and small businesses our focus is predominantly on **mobile banking**, while for corporate clients it's all about **personal relationships** and **superior sector and network expertise**, supported by **seamless digital delivery**.



To give our customers a superior experience we're building on our strong **technology and operations foundation** to provide **seamless digital services** while keeping their money and their data **safe and secure**.

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 at the heart of what we do and 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

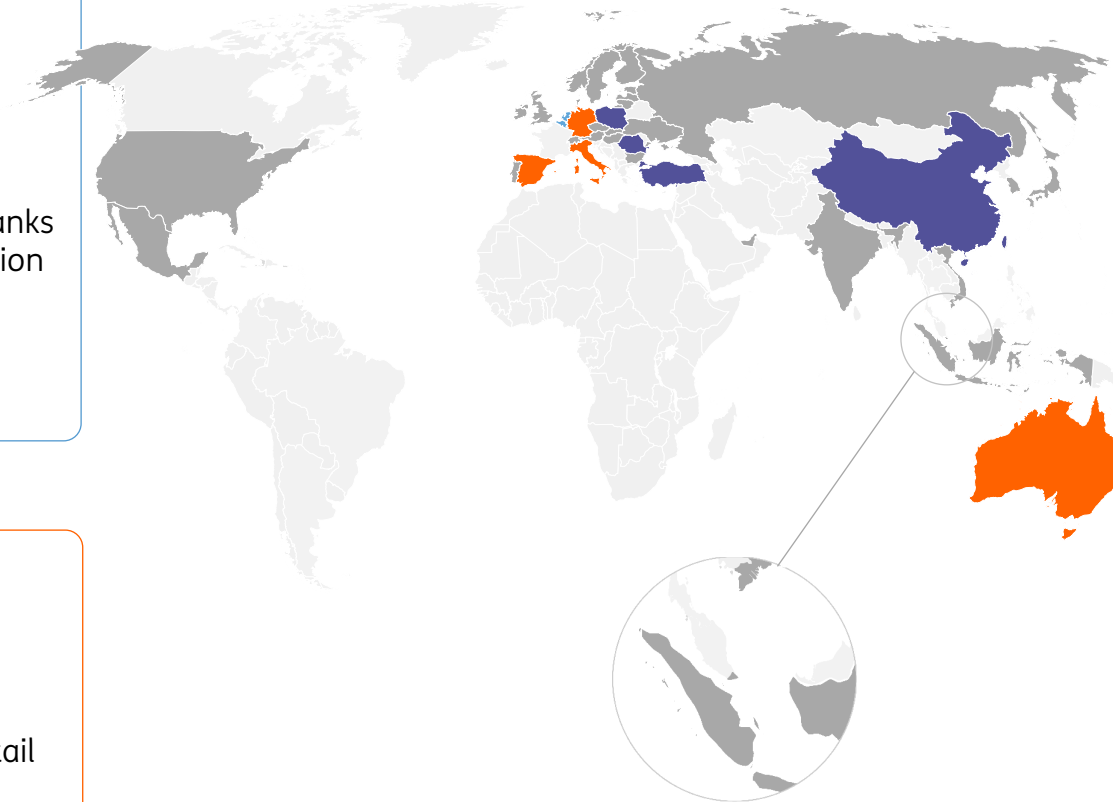
We serve customers in more than 40 countries

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, Germany, Italy, Spain

- Wholesale banks and digital retail banks with 'direct bank' roots
- Expanding their product offering and delivering a mobile-first, superior customer experience



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

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


Our 4Q/FY2022 results in numbers

“The rapid changes of the past year underscore the importance of having clear strategic priorities and being able to adapt to changing circumstances. Our focus is on making the difference for people and the planet by providing a superior customer experience and putting sustainability at the heart of what we do.”

Steven van Rijswijk - CEO ING Group

 **€3,674 mln**
net result in 2022

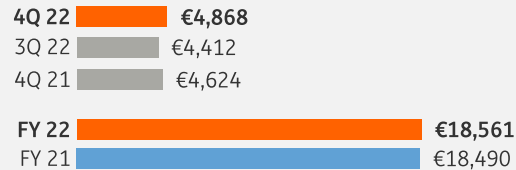
 **+585,000**
primary
customers in 2022

 **491** sustainability
deals supported
by ING in 2022

Results

We performed well and grew our income in what was an extraordinary year.

Income (in €mln)

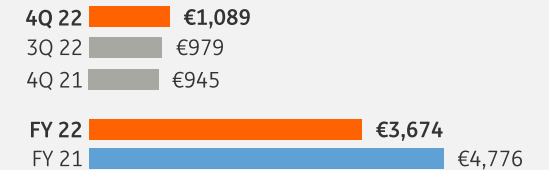


7.2% RoE ▼

14.5% CET1 ratio ▼

+2% fee income YoY ▲

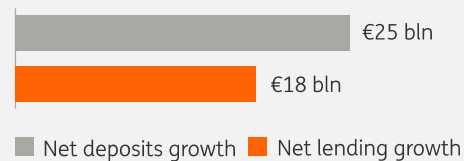
Net result (in €mln)



Customers

We offer a superior customer experience that's relevant, easy, personal and instant

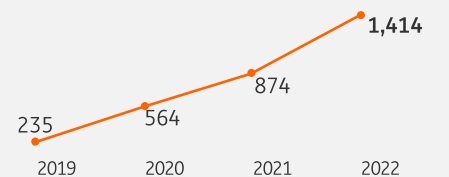
Net core lending and deposits growth in 2022



NPS score
#1 in 6
out of 10
Retail markets

Mobile payments

(mobile card transactions, in mln)



Society


We aim to put sustainability at the heart of what we do.

We also made further progress on our sustainability goals during 2022. Wholesale Banking continues to be a sustainability pioneer in helping clients transition to a more sustainable way of doing business, achieving a volume of over €100 billion in sustainable finance mobilised in 2022. This puts us well on our way towards our goal of €125 billion annually by 2025.


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



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