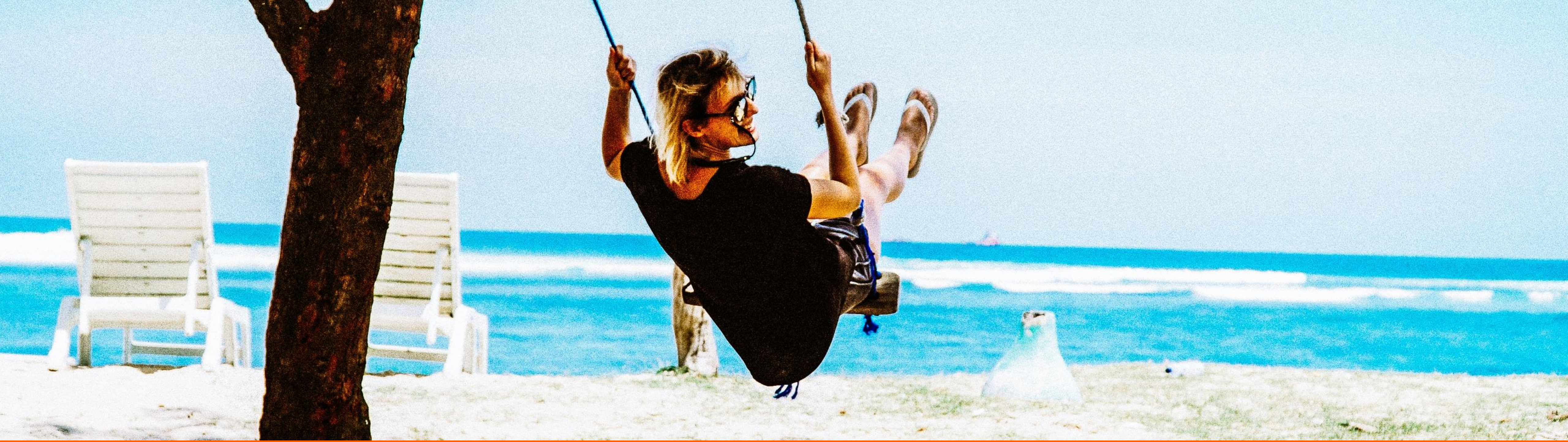


2Q2025

Continued growth and on track to reach our targets

31 July 2025

do your thing

Continued strong growth in 2Q2025; well on track to reach our targets

Mobile primary customers

+309,000

37% of our >40 mln customers are mobile primary[1)]

+1 mln annual growth

Lending growth[2)]

€15.4 bln

6% annualised net core lending growth in 1H2025

~4% annual growth

Deposits growth[2)]

€6.2 bln

8% annualised net core deposits growth in 1H2025

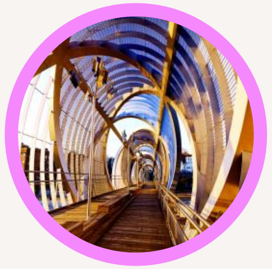
~4% annual growth

Fee income

€1,122 mln

11% growth in 1H2025 versus 1H2024

€5 bln by 2027



Return on equity[3)]

12.7%

On track to meet ~12.5% in 2025 and increase thereafter

14% by 2027

Volume mobilised

€68 bln[4)]

19% increase in sustainable finance mobilised[5)]

€150 bln by 2027

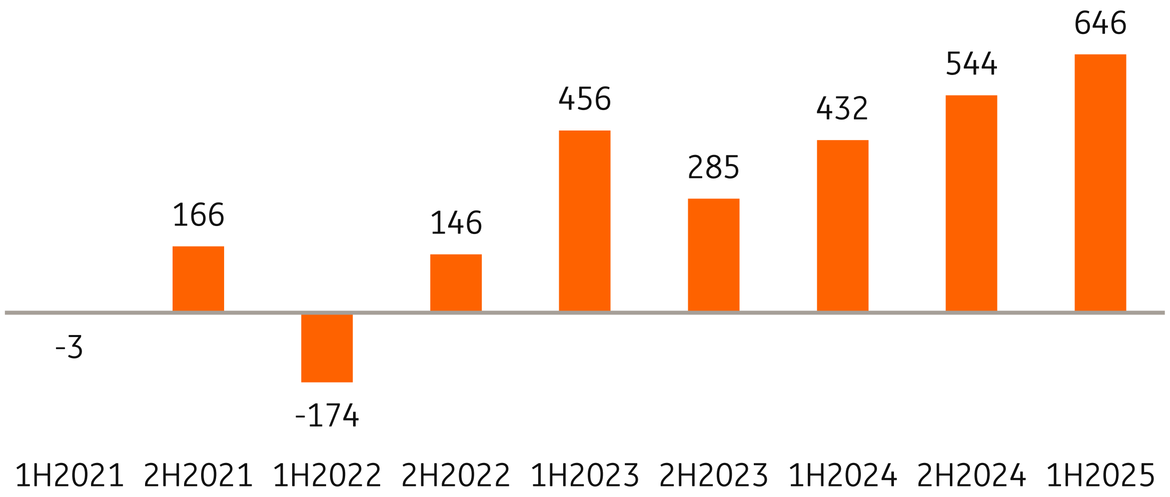
Targets from June 2024 Capital Markets Day

[1)] Includes private individuals only; [2)] Net core lending and deposits growth; [3)] Four-quarter rolling average; [4)] Total figure for 1H2025; [5)] See our 2024 annual report for definition

Accelerating customer acquisition, a key driver of future value

Increasing pace of customer acquisition

Growth in total number of customers (in k)



Drivers of mobile primary customers growth

Since 2Q2024

Cross-sell to new customers

Conversion of existing customers

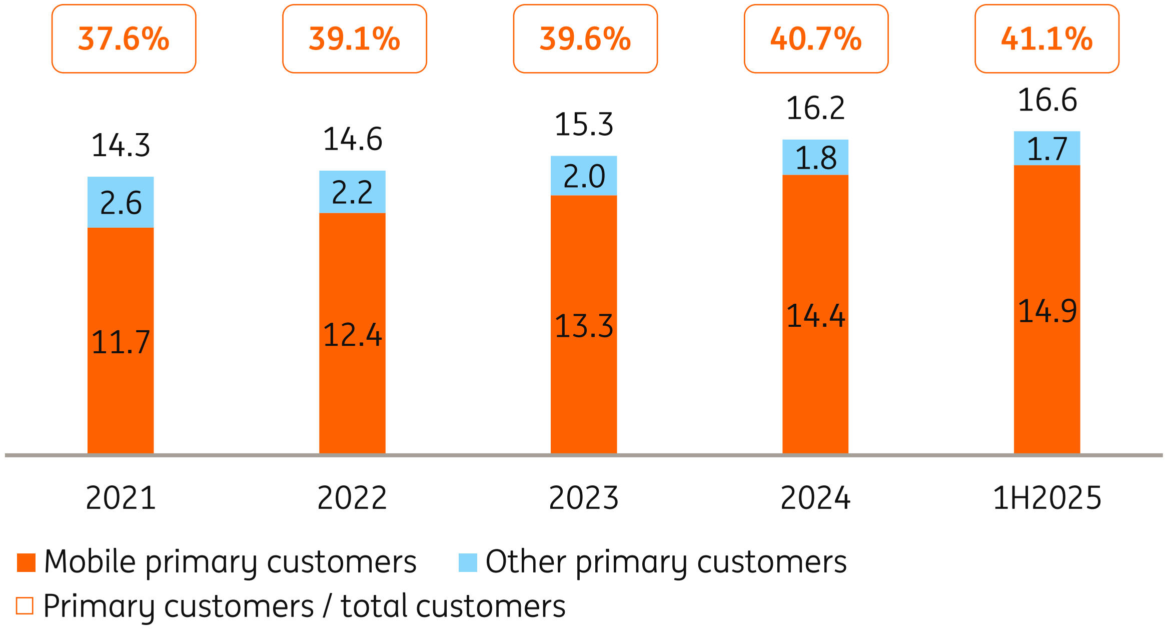
+1.1 mln growth in mobile primary customers

- Our customers appreciate our focus on providing superior customer value and we have been able to increase the pace of customer acquisition
- Accelerating the pace of customer acquisition and increased focus on cross-sell lead to further mobile primary customer growth

Increasing conversion to mobile primary customers

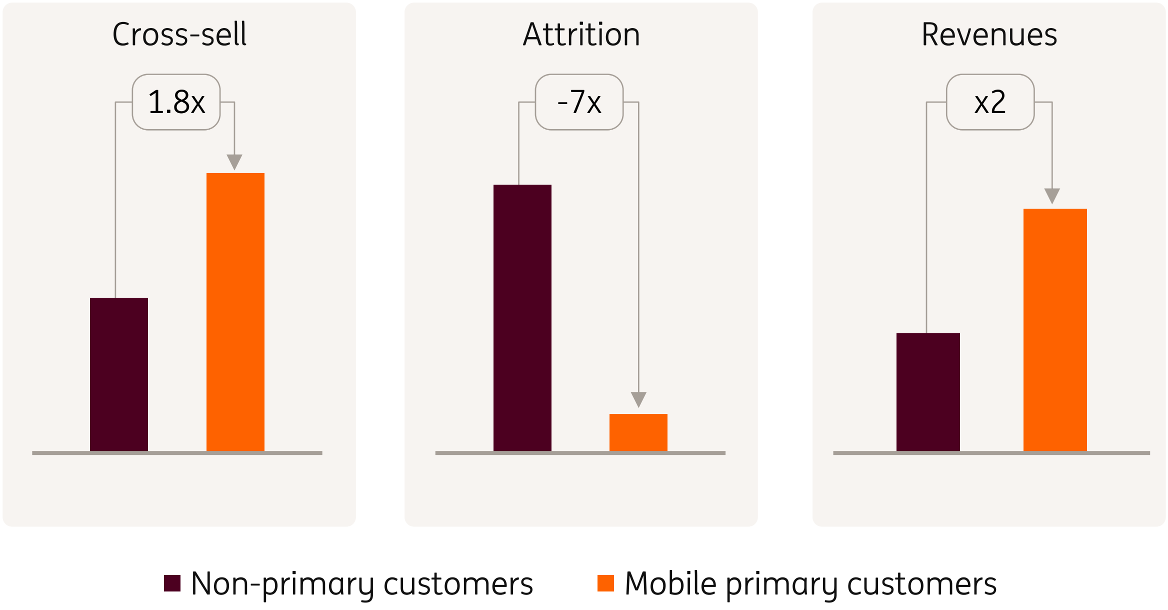
Growing number of (mobile) primary customers (in mln)

Significant upside in conversion rates



Attractive characteristics of mobile primary customers

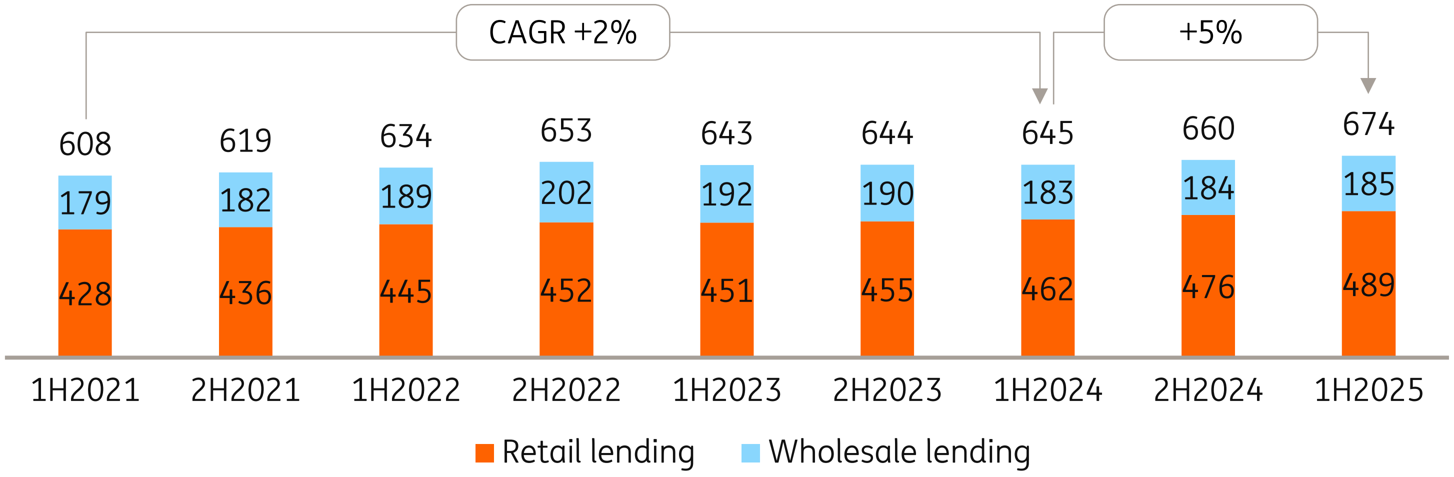
2024



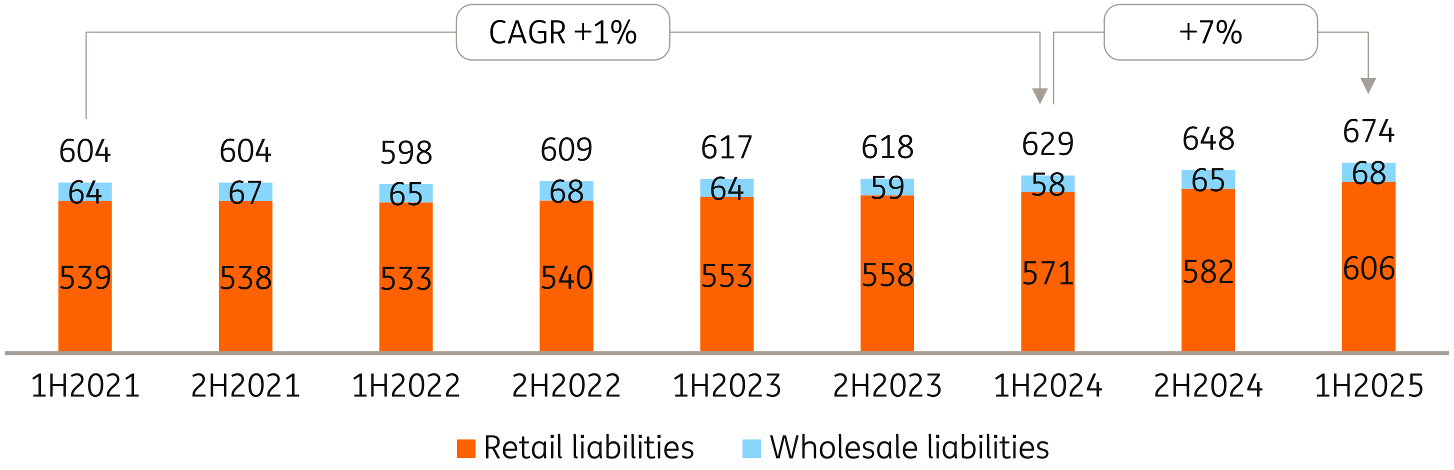
- Mobile primary customers grew by 8% YoY to 14.9 mln
  - Customers with 3+ products grew by 5% YoY to 8.6 mln
- We are investing in product foundations to capture the significant upside, especially in markets where conversion is still relatively low

Continuing to grow customer balances

Average customer lending (in € bln)[1)]



Average customer liabilities (in € bln)[1)]



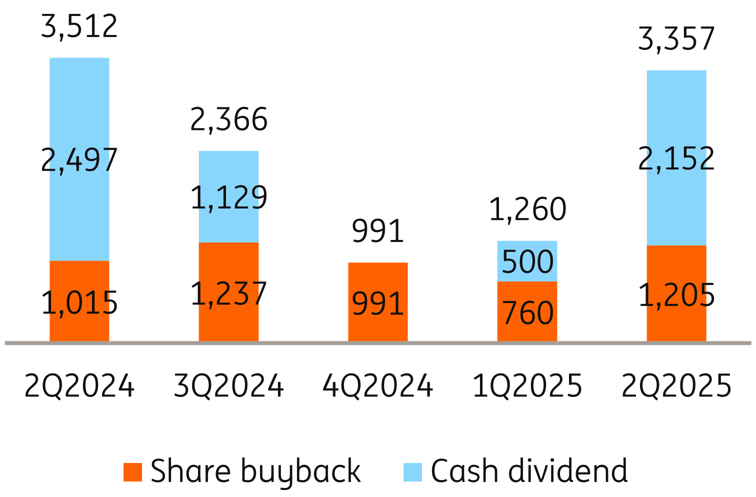
1) Excluding Financial Markets and Treasury

- Consistent growth in average customer balances, outpacing the growth in number of customers
  - Strong momentum in the last year with 6% growth
- Lending growth in the last 12 months was particularly driven by high ROE mortgages, in line with our strategy to allocate more capital toward Retail Banking
- Customer liabilities grew by 7% in the last year, driven by both Retail and Wholesale Banking

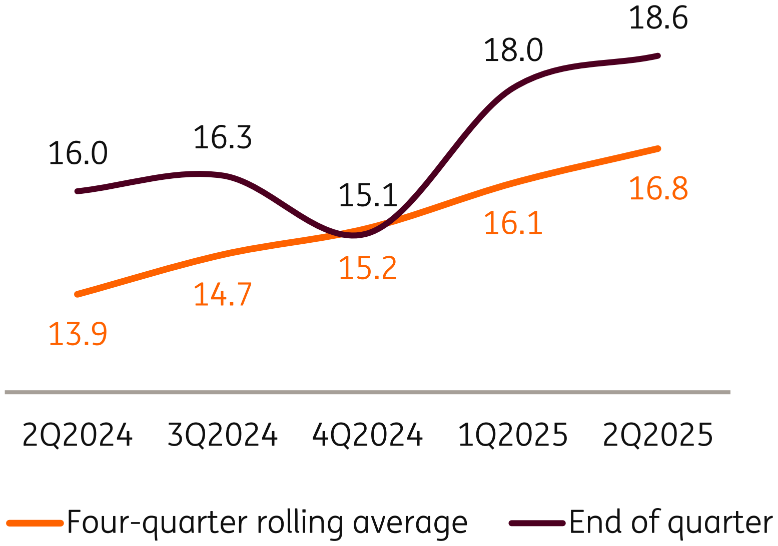
Consistently delivering value for our shareholders

Distributions (in € mln)

As distributed in the respective quarter

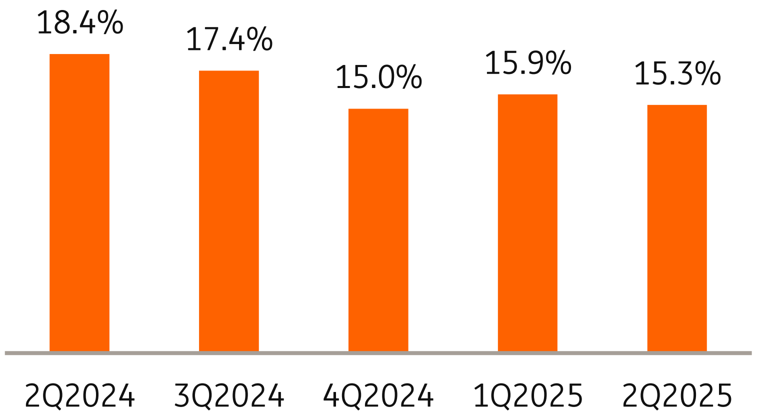


Share price (in €)



Shareholder return (in %)

Four-quarter DPS / four-quarter rolling share price

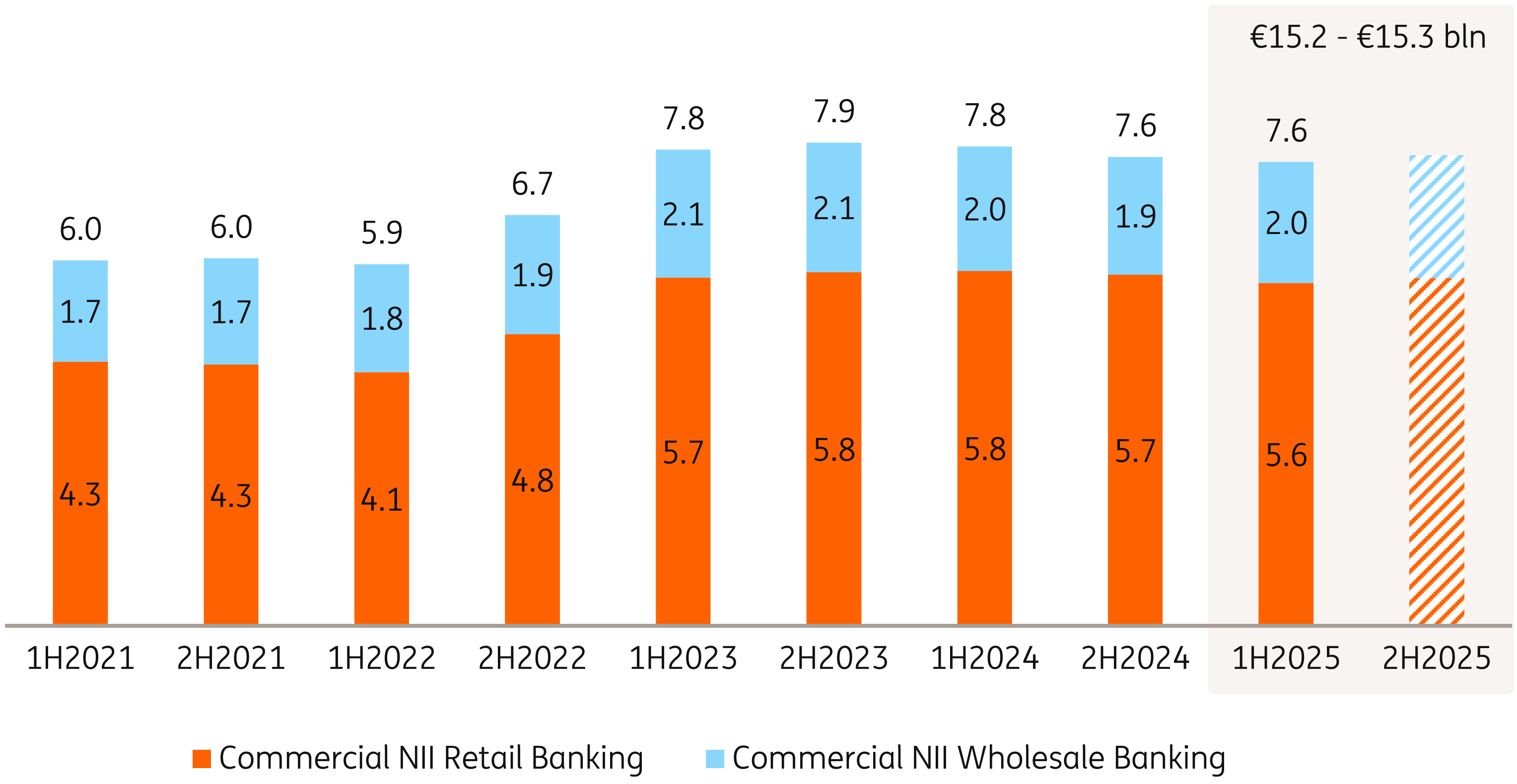


- Consistently strong shareholder returns through regular share buyback programmes and steady cash dividend payments
- Committed to generating a healthy shareholder return going forward
  - CET1 ratio target unchanged at ~12.5%
  - CET1 ratio outlook for year-end 2025 between 12.8%-13.0%, considering prevailing geopolitical and macroeconomic uncertainty
  - We will update the market with our 3Q2025 results

2025 outlook

Commercial NII is expected to grow in 2H2025

Development commercial NII (in € bln)



- Including FX impact, commercial NII is expected to grow in 2H2025 versus 1H2025
  - Assuming stable FX rates[1)], full-year impact of a stronger euro is expected to be ~€-150 mln
  - 3Q2025 commercial NII is expected to be stable QoQ
- Lending NII supported by volume growth, while margin is impacted by profitable mix shift towards Retail Banking
  - Margin expected at ~125 bps in 2025 and between 125-130 bps in 2026 and 2027
- Liability NII supported by volume growth and stabilising margin
  - Margin expected at ~100 bps in 2025 and between 100-110 bps in 2026 and 2027

[1)] Stable in 2H2025 versus June 2025

Our 2025 outlook has improved and we are on track to reach our 2027 targets

Note: This outlook excludes the impact of the previously announced intended sale of ING's business in Russia to Global Development JSC, where we expect a negative P&L impact of around €0.8 billion post tax. It also excludes potential other incidental items and/or one-offs. The targets and outlook on this slide are forward-looking statements that are based on management's current expectations and are subject to change, including as a result of the factors described under the section entitled 'Important Legal Information' in this document. ING assumes no obligation to publicly update or revise these forward-looking statements, whether as a result of new information or for any other reason

[1] Improved from 5-10% growth to the higher end of the range

[2] Improved from €12.5-€12.7 bln to the lower end of the range, including incidental items recorded in the first half of 2025

2025 outlook

Mobile primary customers
annual growth
+1 mln

Total income
2025
Roughly stable

Fee income
2025
Higher end of 5-10% growth[1]
Improved

Total expenses
2025
Lower end of €12.5-€12.7 bln[2]
Improved

CET1 ratio
by 2025
12.8-13.0%

Return on equity
2025
From >12% to ~12.5%
Improved

2027 targets

Mobile primary customers
annual growth
+1 mln

Total income
CAGR 2024-2027
+4-5%

Fee income
2027
€5 bln

Cost/income ratio
2027
52-54%

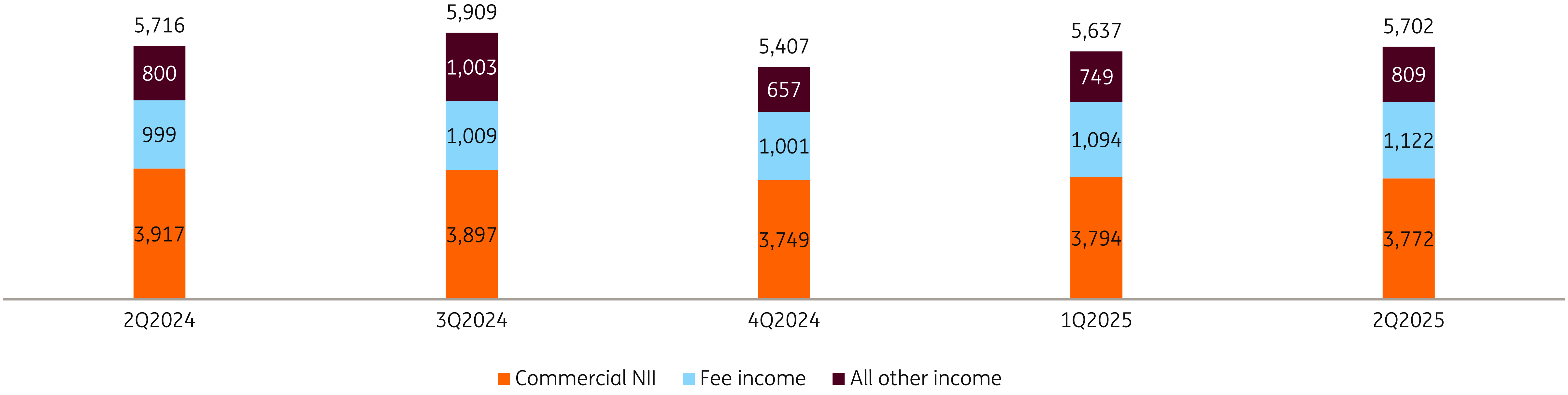
CET1 ratio
target level
~12.5%

Return on equity
2027
14%

2Q2025 results

Total income supported by resilient commercial net interest income

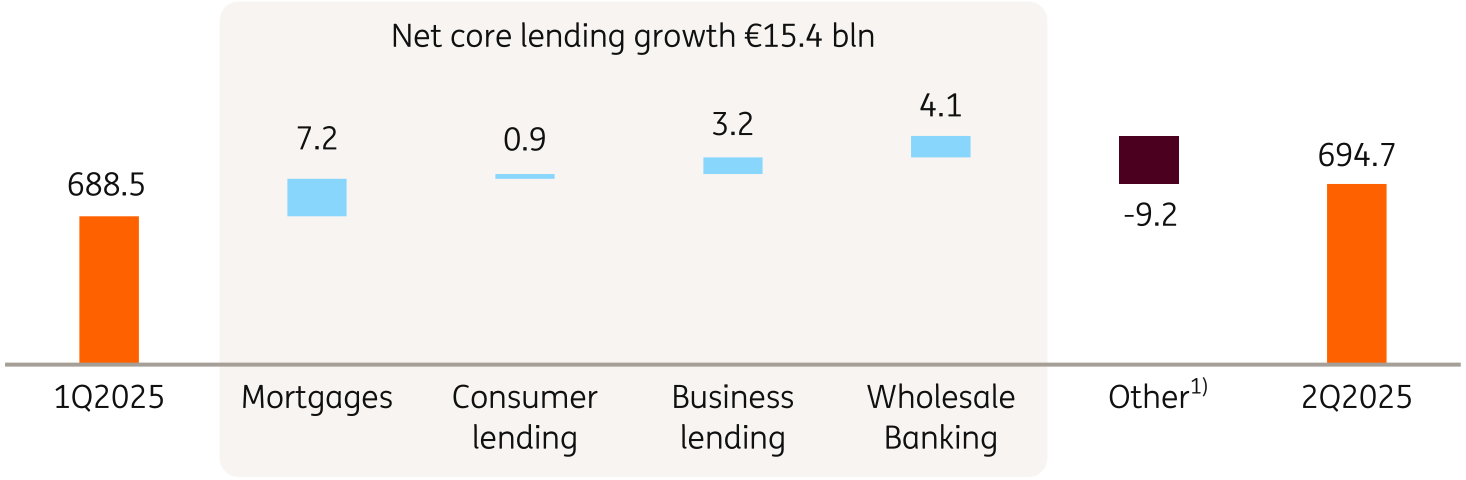
Total income (in € mln)



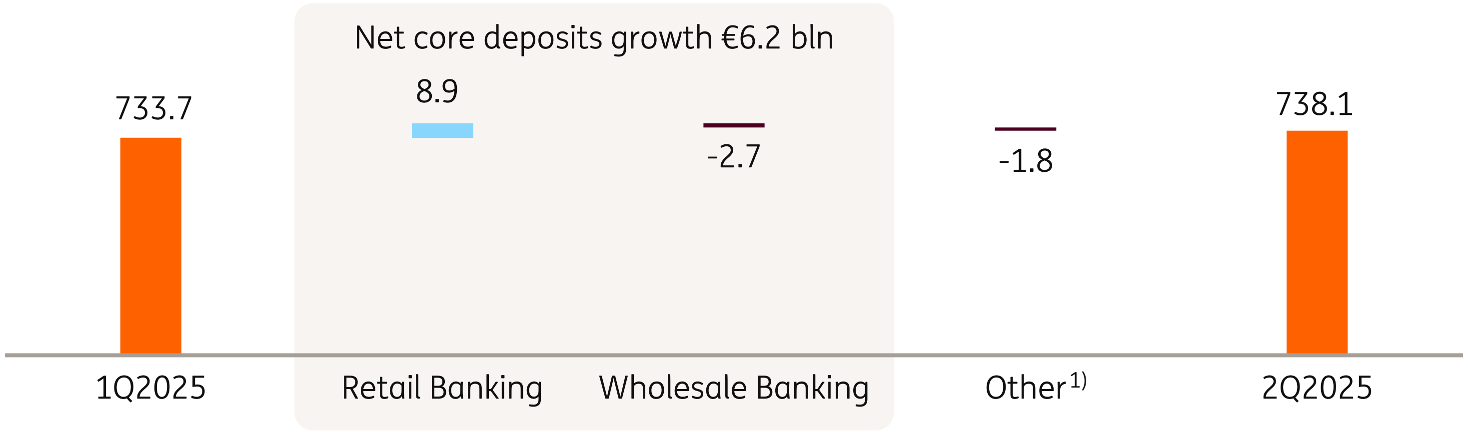
- Stable commercial net interest income, supported by the repricing of customer deposits and continued volume growth, offsetting the impact of a stronger euro
- Sustained strong increase in fee income, driven by customer growth, higher daily banking fees and a strong performance in Wholesale Banking
- All other income supported by strong results in Treasury and higher income related to our stake in Van Lanschot Kempen

Strong sustained growth in customer balances

Customer lending (in € bln)



Customer deposits (in € bln)



[1)] Other includes movements in the Treasury and run-off portfolios as well as currency impacts

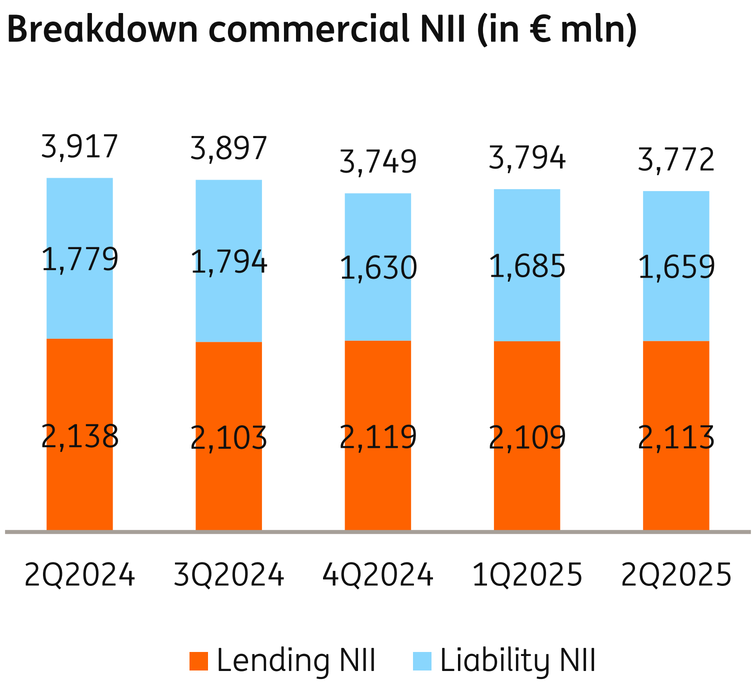
Strong growth in customer lending

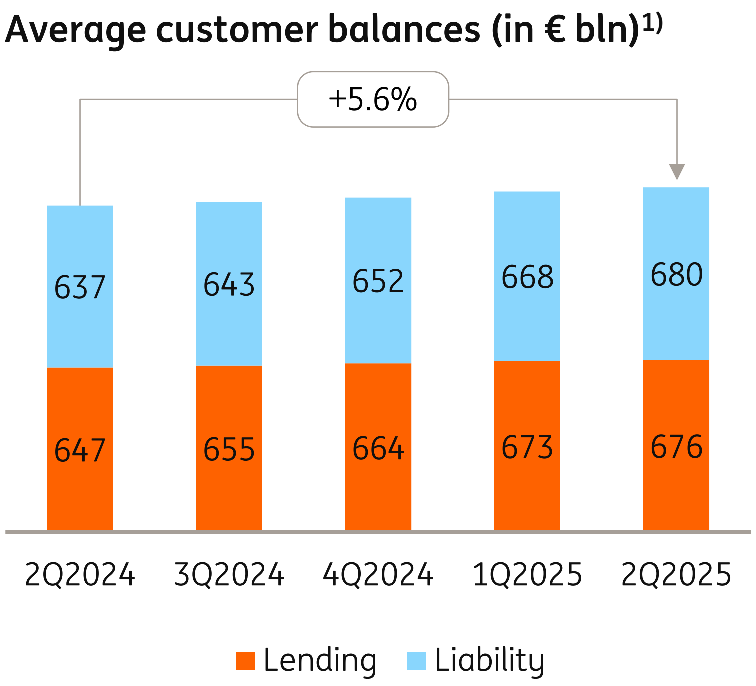
- Substantial €11.3 bln growth in Retail Banking driven by continued mortgage growth in most markets
- Additional growth in both business and consumer lending
- Wholesale Banking contributed €4.1 bln, largely attributable to Working Capital Solutions and short-term trade-related financing

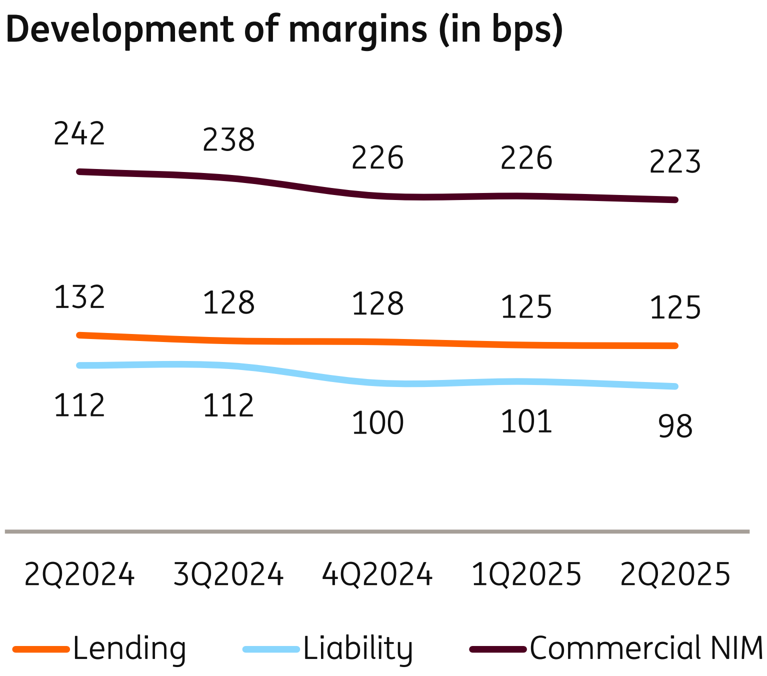
Continued deposits gathering

- Growth in Retail Banking, supported in part by the seasonal impact of holiday allowance payments
- Inflow in PCM and Money Markets in Wholesale Banking was more than offset by lower short-term client balances in our cash pooling business

Resilient commercial net interest income







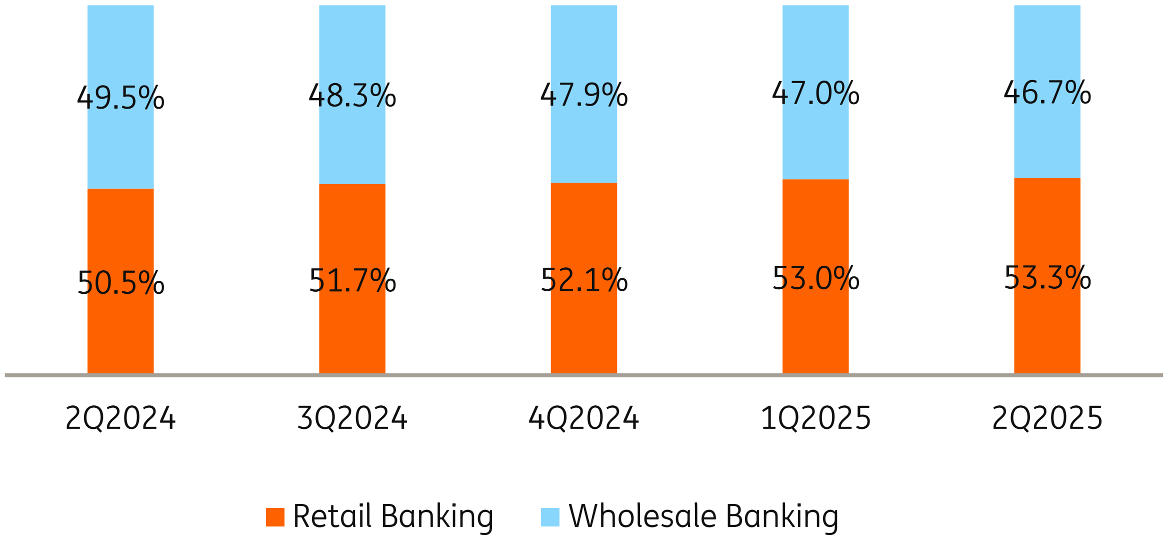
- Commercial NII was impacted by lower ECB deposit facility rates and a stronger euro (impact FX €-37 mln QoQ), which was largely offset by the repricing of customer deposits and strong volume growth
- The liability margin decreased, due to the full-quarter impact of the successful promotional savings campaign in Germany
- The lending margin continued to be impacted by the mix shift towards high ROE mortgages

[1] Excluding Financial Markets and Treasury

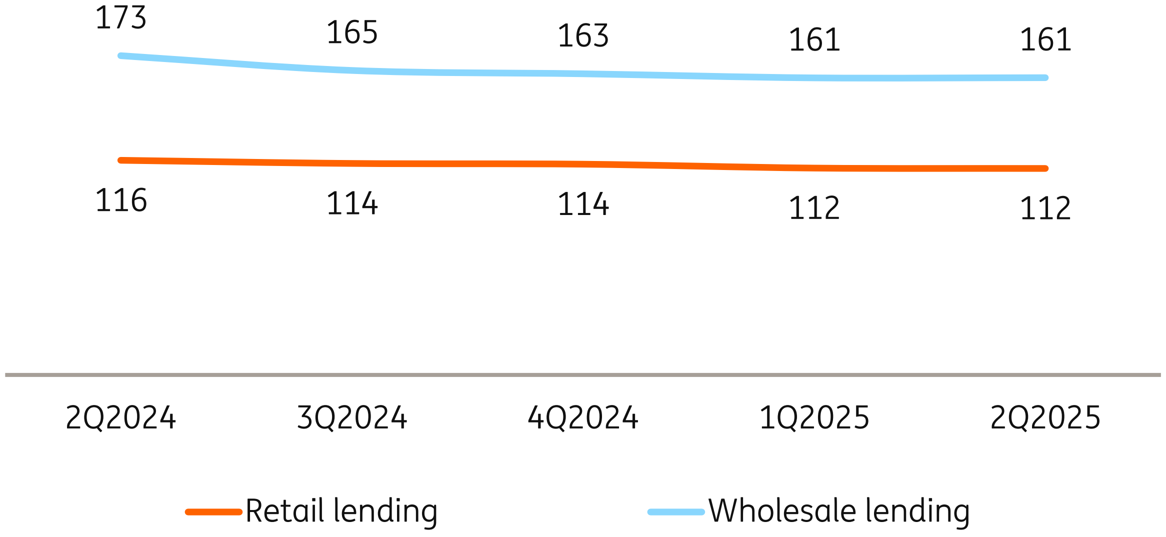
Lending margin includes mix shift to more profitable Retail Banking

Capital allocation to Retail Banking

Percentage of RWA[1)]



Margin development

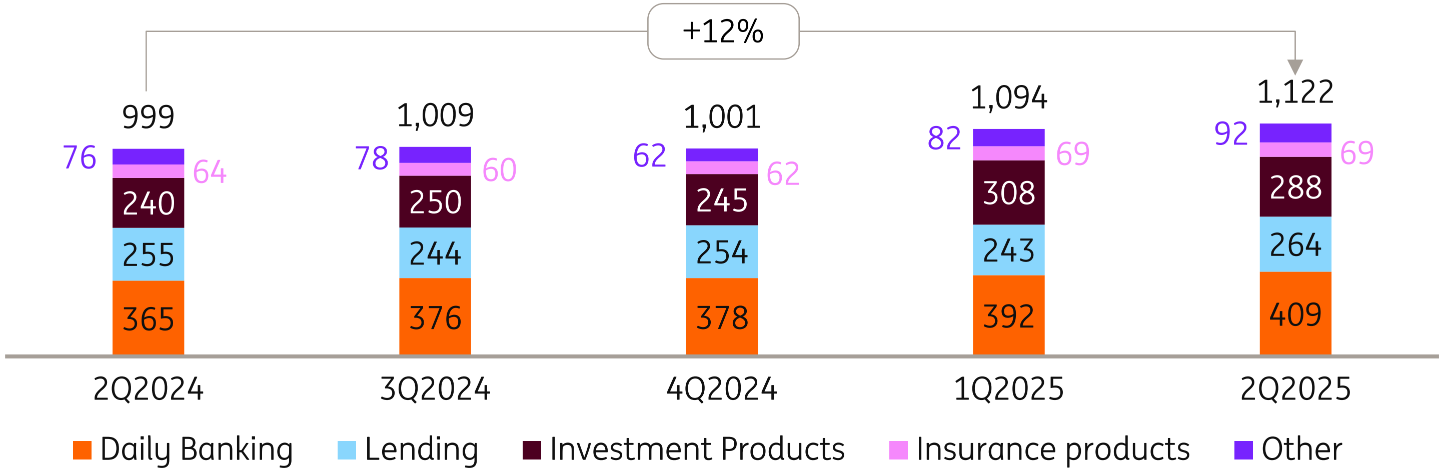


- Continued lending growth in mortgages in line with our strategy to allocate more capital to Retail Banking (>53% at the end of 2Q2025)
- Lending in Retail Banking has a significantly higher return on equity, despite a lower margin than in Wholesale Banking
- The mix shift since 2023 had a ~2 bps dampening impact on the total lending margin in 2Q2025

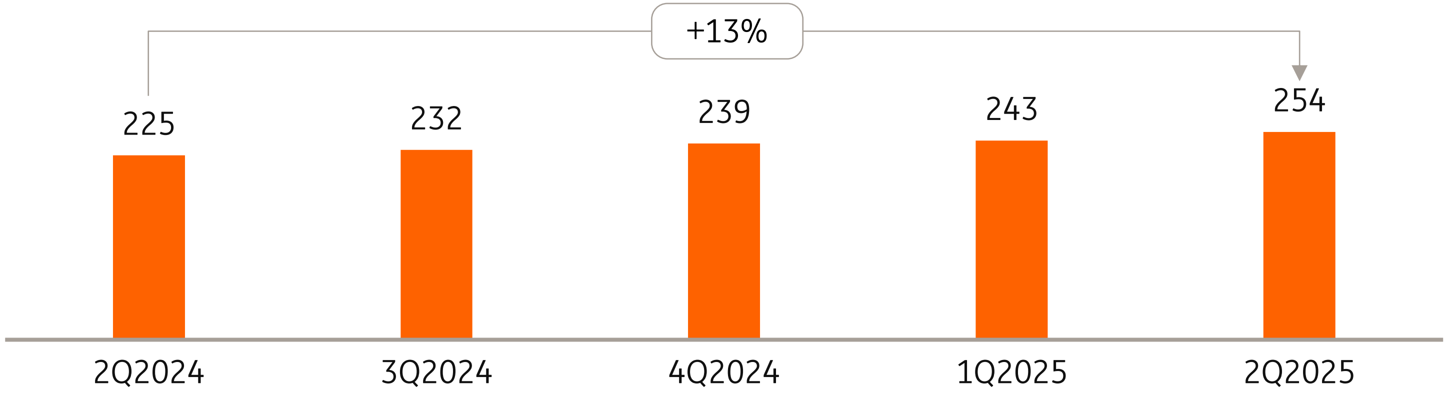
[1)] Excluding Corporate Line

Strong and structural increase in fee income

Fee income per product category (in € mln)



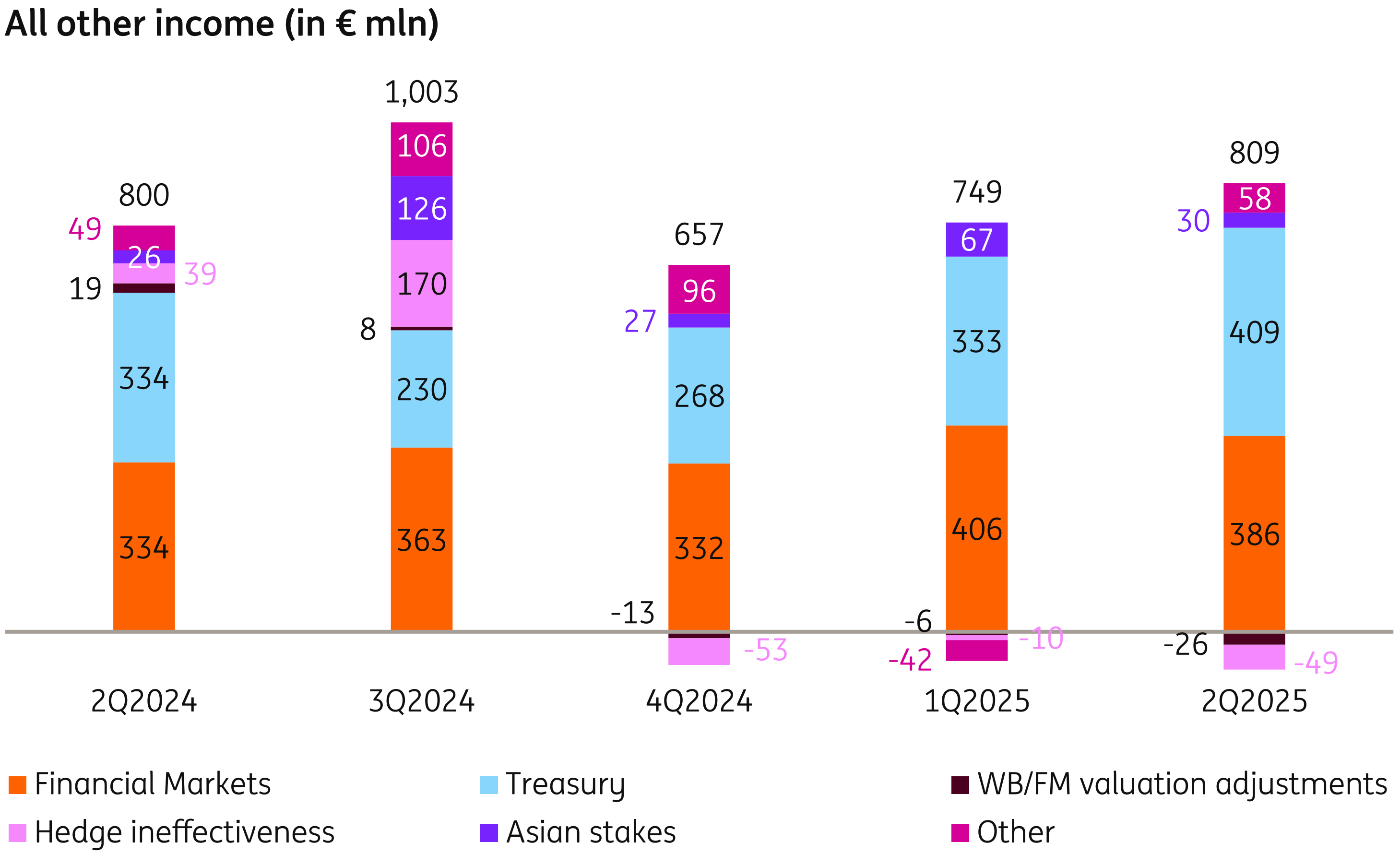
Retail assets under management & e-brokerage (in € bln)



Structural growth

- Continued strong structural growth in fee income, ~75% alpha driven
- Fees now make up ~20% of total income, up from ~18% in 2024
- Retail Banking fees grew across markets (+12% YoY)
  - >1.1 mln mobile primary customers
  - 9% growth in active investment product customers to 4.9 mln
  - 13% growth in AuM & e-brokerage, mainly driven by client inflows
  - 24% increase in the total number of trades in 2Q2025
  - 9% increase in Daily Banking fees
  - 8% growth in insurance fees
- Wholesale Banking fees increased by 12% YoY, driven by higher fees from Lending

All other income supported by Treasury, FM and other investments

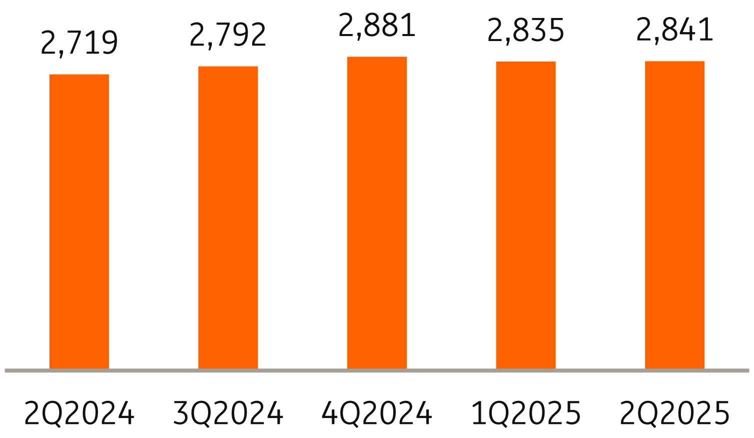


- Financial Markets is driven by client activity, and we continued supporting our clients in turbulent times
- Treasury was up on both comparable quarters, mainly due to higher income from foreign currency ratio hedging
- Other included a positive revaluation of the derivative for the forward purchase of a stake in Van Lanschot Kempen
  - As of 24 July 2025, ING holds a 20.3% stake after receipt of regulatory approval

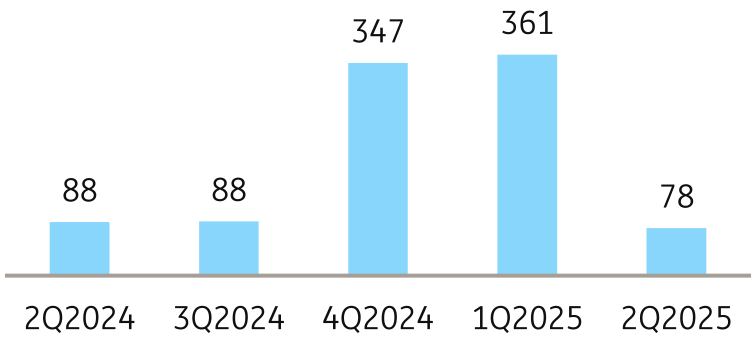
Proactive cost management resulting in improved operating efficiency

Expenses (in € mln)

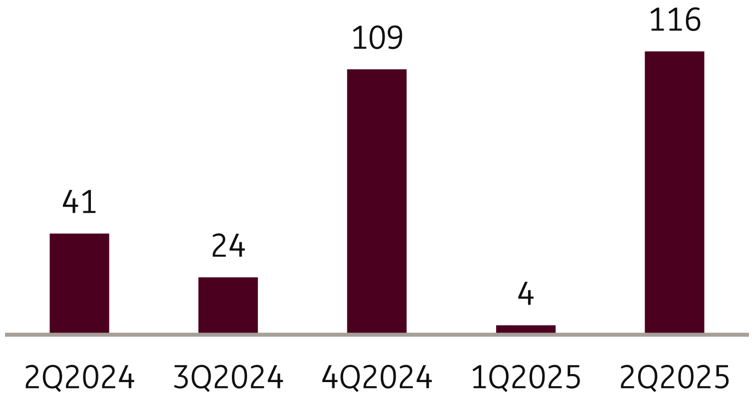
Excluding regulatory costs and incidental items



Regulatory costs (in € mln)



Incidental items (in € mln)



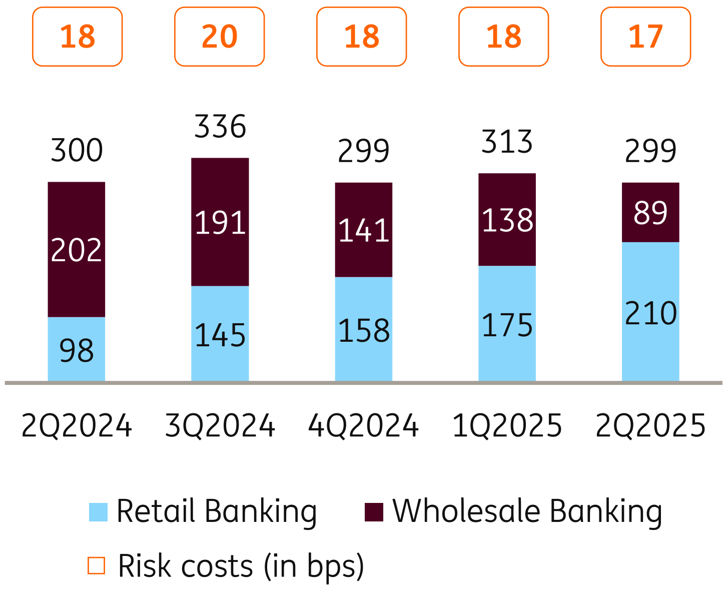
Focus on prudent expense management, 2025 outlook improved

- Continued impact from inflationary pressures (+4%) and additional investments in business growth (+3%), mainly in increasing customer acquisition, developing products and services for new customer segments, and in enhancing and scaling our Tech platform
- Operational efficiencies (-2%), mainly driven by optimisation of KYC activities, improved client interaction in contact centres, utilising GenAI, and continued footprint (branches) rationalisation. ~3% improvement in internal FTE over average customer balances ratio since 2023
- Incidental expense items included €85 mln for a restructuring of the workforce in Wholesale Banking, resulting in ~230 redundancies

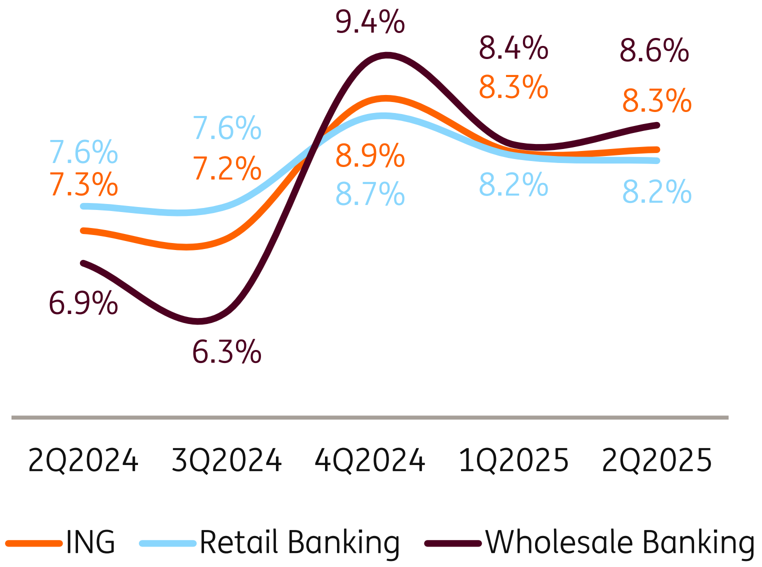
Risk costs below the through-the-cycle average

Risk costs per business line

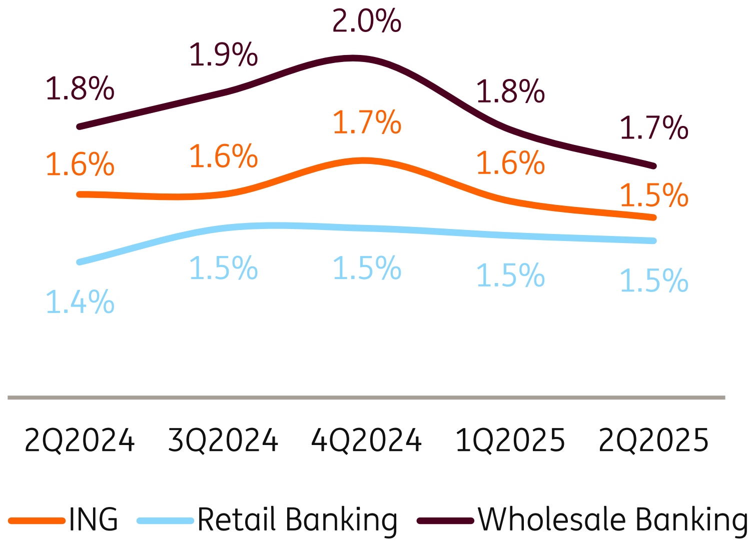
Totals including Corporate Line



Stage 2 ratio



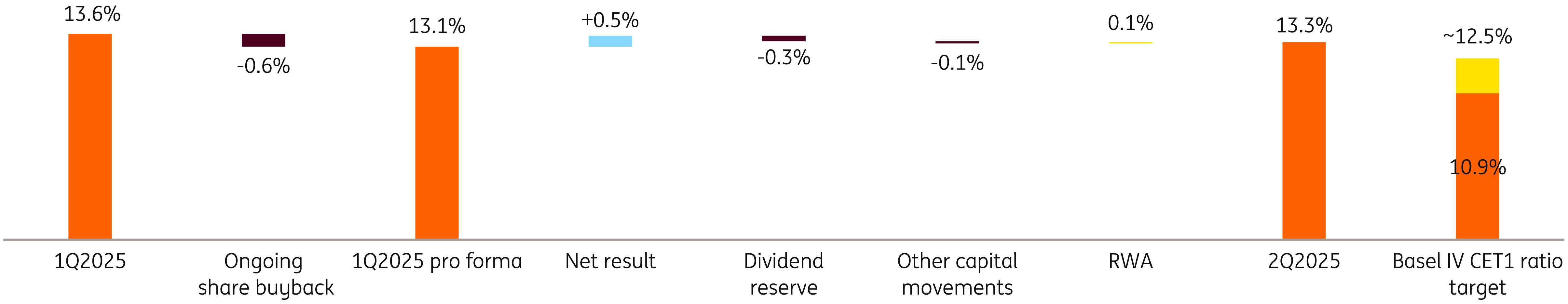
Stage 3 ratio



- Risk costs were €299 mln, or 17 bps of average customer lending, below the through-the-cycle average of ~20 bps
- Stage 3 risk costs were €221 mln and were mainly related to collective provisioning across various retail markets. Individual Stage 3 risk costs declined QoQ, reflecting a limited inflow of newly defaulted files. Stage 3 ratio decreased, driven by Wholesale Banking
- Stage 1 and Stage 2 risk costs were €78 mln, including an addition to reflect an update of the macroeconomic forecasts

Strong capital generation compensates for the ongoing share buyback

CET1 capital ratio development (in %)



- Strong quarterly capital generation and a decline in RWA partly offset the impact of the ongoing €2.0 bln share buyback on the CET1 ratio
- RWA decreased by €1.4 bln, including €-4.2 bln of FX impacts
  - Credit RWA (excluding FX impact) increased by €5.2 bln, driven by business growth
  - Operational RWA remained flat and market RWA decreased by €2.4 bln, due to hedging and FX activities
- The interim cash dividend over 1H2025 (€0.35 per share) will be paid on 11 August 2025

Concluding remarks

- Continued strong commercial growth, highlighting the strength of our franchise
- Commercial NII was resilient and is expected to increase in 2H2025
- Continued double-digit fee income growth, with good results in both Retail and Wholesale Banking
- Costs remain well within our guidance and the full-year outlook has improved
- Return on equity outlook increased to ~12.5% for full-year 2025

Q&A

Appendix

2Q2025 results overview

2Q2025 results overview (in € mln)

	Reported P&L	Volatile items	P&L excluding volatile items
Commercial NII	3,772	0	3,772
Fee income	1,122	-1	1,122
All other income	809	-109	918
Total income	**5,702**	**-110**	**5,812**
Expenses excl. regulatory costs	2,956	116	2,841
Regulatory costs	78	0	78
Operating expenses	**3,034**	**116**	**2,918**
Gross result	**2,668**	**-226**	**2,894**
Addition to loan loss provisions	299	0	299
Result before tax	**2,369**	**-226**	**2,595**
Taxation	633		
Non-controlling interests	62		
Net result	**1,675**		

Volatile income and expense items

Volatile items (in € mln)

	2Q2024	3Q2024	4Q2024	1Q2025	2Q2025
WB/FM – valuation adjustments	19	8	-13	-6	-26
Capital gains/losses	4	-51	-64	6	14
Hedge ineffectiveness[1)]	39	170	-53	-10	-49
Other items income[2)]	5	46	-62	-29	-21
Total volatile items – income	**67**	**173**	**-191**	**-39**	**-110**
Incidental items – expenses[3)]	-41	-24	-109	-4	-116
Impact total volatile items on gross result	**25**	**149**	**-300**	**-42**	**-226**

[1)] Derivatives at fair value through P&L not in hedge accounting and hedge ineffectiveness
[2)] 2Q2024: €-26 mln hyperinflation impact, €-39 mln impact from Polish mortgage moratorium, €70 mln one-off income in Wholesale Banking; 3Q2024: €-31 mln hyperinflation impact, €+77 mln gain as our share in the one-off profit of an associate in Belgium; 4Q2024: €-11 mln hyperinflation impact; €-51 mln impact of the pay-out of incentives in Germany; 1Q2025: €-29 mln hyperinflation impact; 2Q2025: €-21 mln hyperinflation impact
[3)] 2Q2024: €34 mln restructuring costs, €7 mln hyperinflation impact; 3Q2024: €21 mln restructuring costs, €3 mln hyperinflation impact; 4Q2024: €65 mln restructuring costs, €21 mln hyperinflation impact; €22 mln one-off CLA-related payment to staff in the Netherlands; 1Q2025: €4 mln hyperinflation impact; 2Q2025: €118 mln of restructuring costs; €-2 mln hyperinflation impact

Retail Banking countries contributing to strong returns

Retail Banking

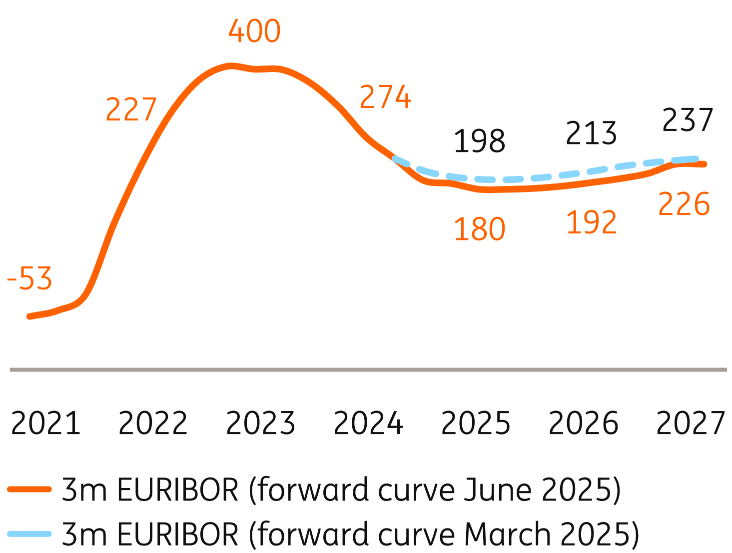
	Total	Netherlands	Belgium[1]	Germany	Spain	Italy	Australia	Poland	Romania	Türkiye
Scale (2Q2025)										
Customers (mln)	40.4	7.7	2.5	9.4	4.5	1.3	2.8	4.5	1.8	5.9
o.w. primary (mln)	16.6	4.9	1.2	3.1	1.7	0.5	1.1	2.3	1.0	0.6
o.w. mobile primary (mln)	14.9	4.3	0.9	2.7	1.6	0.5	1.1	2.1	1.0	0.6
Customer lending (€ bln)	505.6	171.9	99.8	113.3	28.8	11.4	39.6	31.8	7.1	1.9
Customer deposits (€ bln)	650.9	218.3	98.0	165.5	53.9	17.1	32.2	50.8	12.3	2.7
Risk-weighted assets (€ bln)	169.5	53.3	35.7	27.7	9.9	5.3	7.7	22.2	5.0	2.5
Commercial performance[2]										
Mobile primary growth (in k)	1,106	170	47	318	172	75	51	137	95	41
Net core lending growth (€ bln)	33.3	14.7	2.0	5.9	1.5	1.6	3.8	2.1	1.0	0.8
Net core deposits growth (€ bln)	39.3	8.9	4.7	11.9	4.1	2.3	2.1	3.7	0.8	0.9
Profitability[2]										
Return on equity[3]	22.9%	30.9%	11.5%	25.7%	19.7%	Non-material	18.6%	29.1%	43.6%	Non-material
Cost/income ratio	53.1%	42.2%	69.0%	47.8%	53.4%	95.5%	61.4%	48.6%	49.7%	>100%[4]

[1] Including Luxembourg
[2] 4-quarter rolling average
[3] Equity based on 12.5% RWA
[4] Cost/income ratio in Türkiye affected by hyperinflation and market conditions

Liability margin supported by disciplined repricing

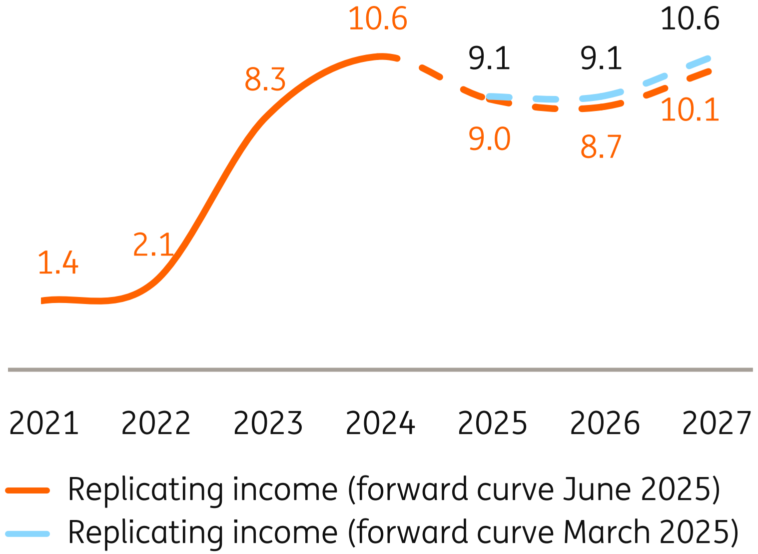
3-month EURIBOR forward curves

Implied interest rates, end-of-period, in bps



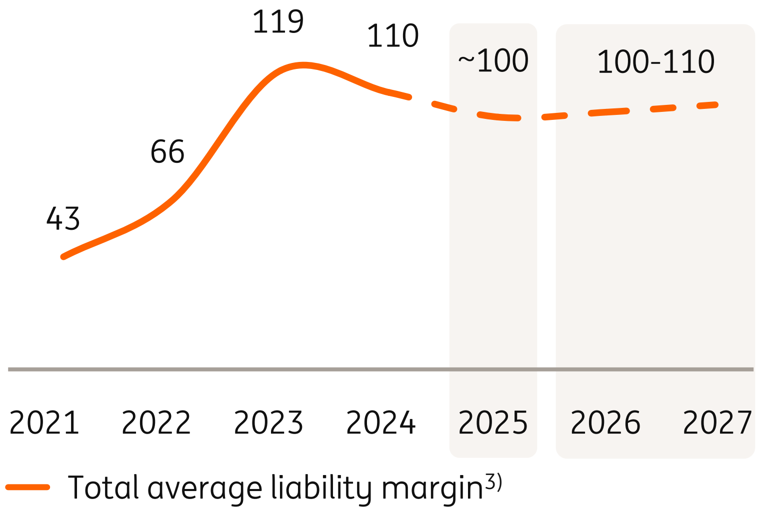
Replicating income on Retail eurozone customer deposits

Interest income in € bln[1)]



Total liability margin to stabilise at a 100-110 bps

Average liability margin in bps[1)]



- ~55% of retail eurozone replicating portfolio has an average remaining maturity between 1 and 15 years, providing a prolonged hedging tailwind to support the liability margin in a lower rate environment

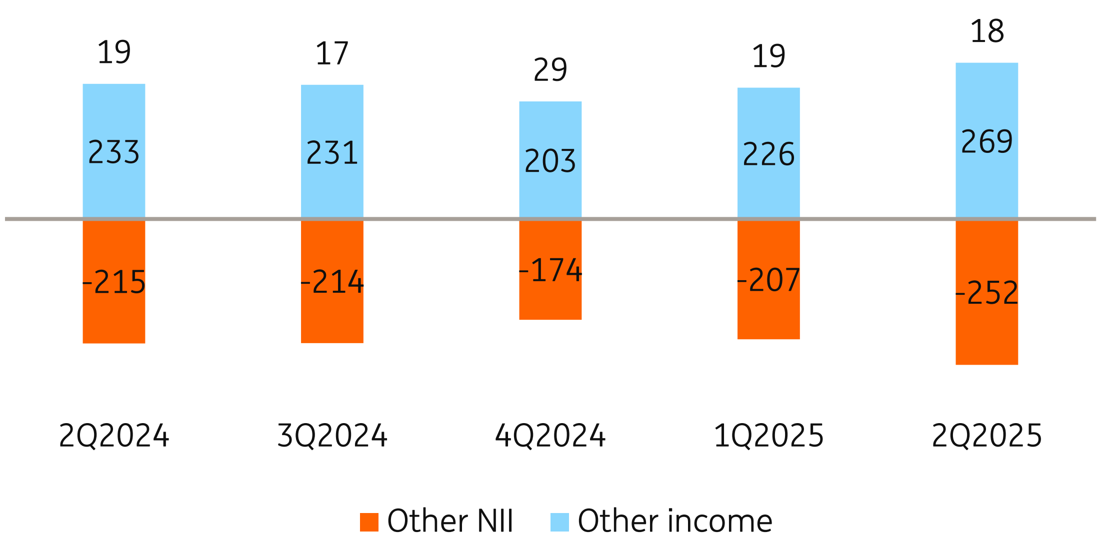
- Replicating income represents the gross investment return on customer deposits, without considering deposit costs[2)]
- Every 10 bps of pass-through on total savings and term deposits has an impact of ~€-0.4 bln on commercial NII

- Announced savings rate cuts (up until 30 July) in retail eurozone are expected to lower deposit costs by ~€1.0 bln in 2025 (FY impact as of 2026: ~€1.3 bln)
- Continuous term deposit repricing is expected to lower deposit costs by ~€0.4 bln in 2025 (as of 2026: ~€0.8 bln)

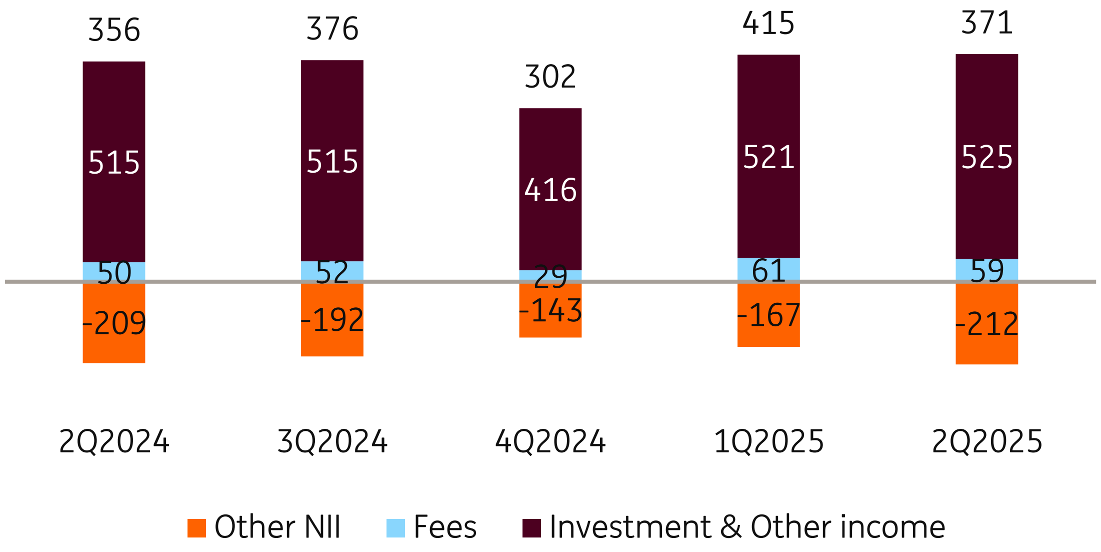
[1)] The illustrative scenario assumes 3-4% of annual deposit growth
[2)] Actual average pass-through during 2Q2025 was ~44% (~99 bps total deposit costs). The total costs for only savings and term deposits combined was ~128 bps (~57% pass-through)
[3)] Liability margin excl Treasury and FM and significant one-offs in NII, covering RB eurozone (€523 bln), RB non-eurozone (€93 bln) and WB (€63 bln)

Impact accounting asymmetry

Treasury interest rate differential (in € mln)



Wholesale Banking Financial Markets (in € mln)

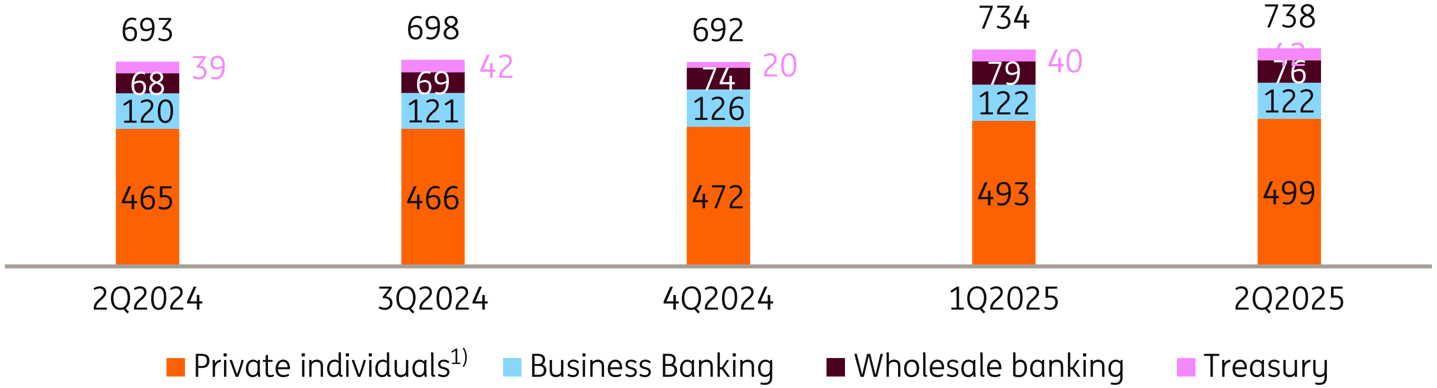


- Treasury benefited from favourable market opportunities through money market and FX transactions
- These activities had a negative impact on other NII, which was more than offset by a positive impact on other income

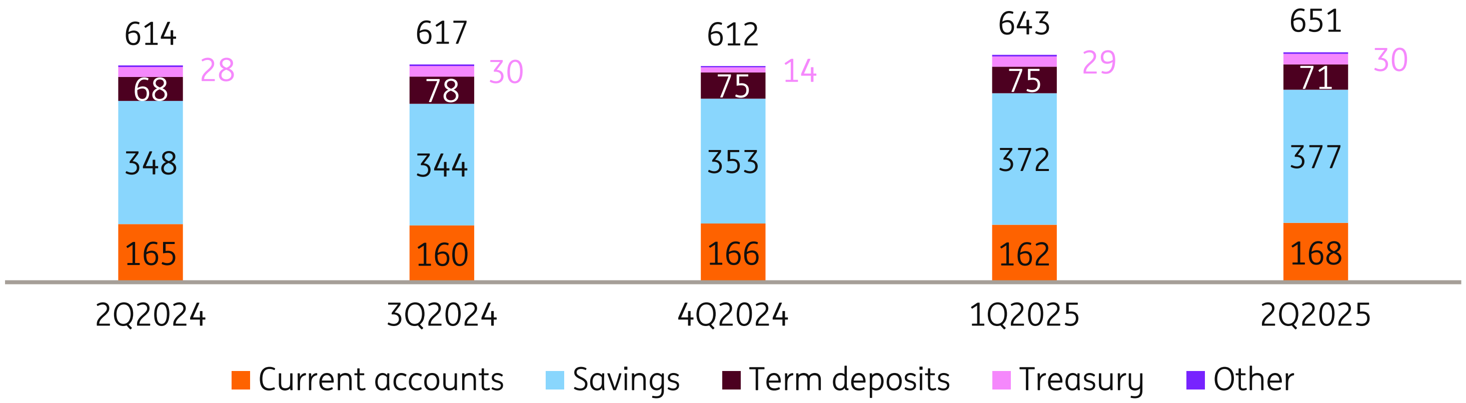
- Other NII primarily reflects the funding costs of positions for which associated revenue is reported in Other income
- This accounting asymmetry is more pronounced in a positive rate environment and is also influenced by volume and product mix developments

Granular deposit base

Total customer deposits per segment (in € bln)



Retail deposits per product (in € bln)



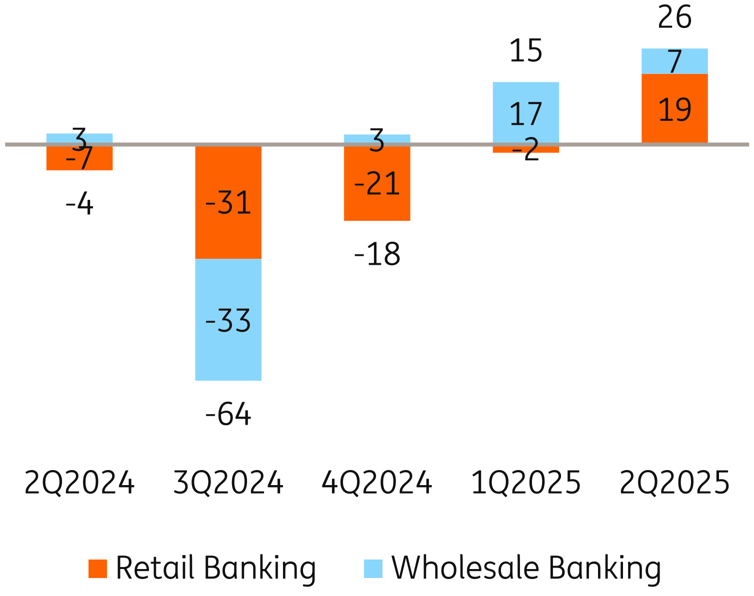
- Highly insured, granular and continuously growing customer deposits represent a strong funding base
  - ~70% of total deposits is from private individuals, of which ~85% is DGS-covered
- Strong focus on Retail Banking, diversified across >40 mln private individuals in 10 countries
  - Average private individual account balance of <€15,000

[1] Including Private Banking

Additions to loan loss provisions per stage

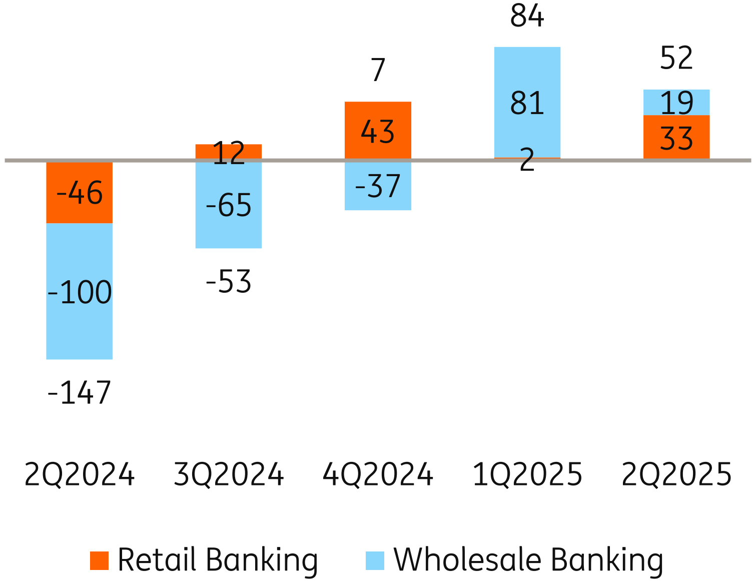
Stage 1 provisioning (in € mln)

WB includes Corporate Line

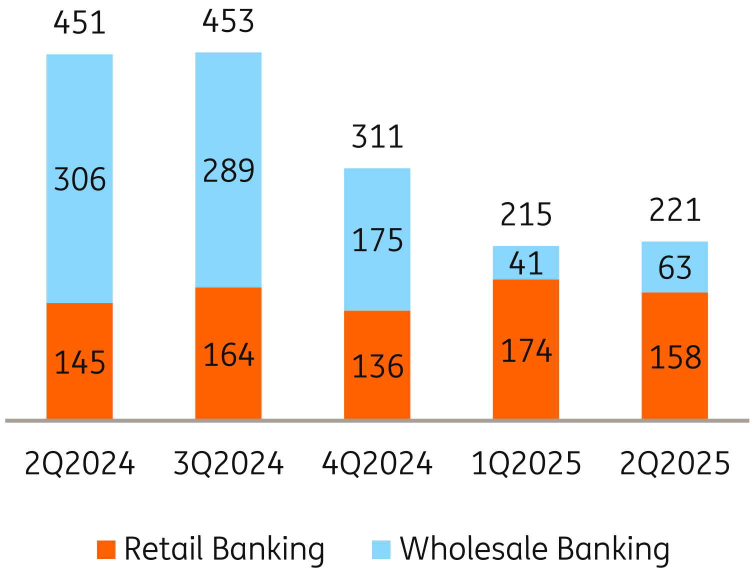


Stage 2 provisioning (in € mln)

Including modifications and WB includes Corporate Line



Stage 3 provisioning (in € mln)



- Reflecting an update of the macroeconomic forecasts

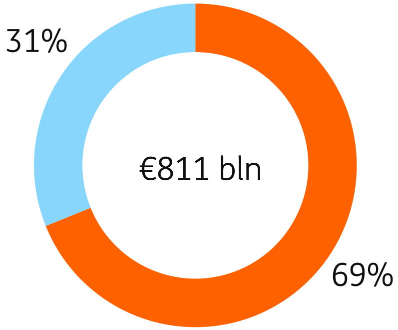
- Reflecting an update of the macroeconomic forecasts and some model updates

- Mainly related to macroeconomic driven collective Stage 3 provisioning across various retail markets, while individual Stage 3 declined

Note; Total stock of management overlays of €236 mln in 2Q2025

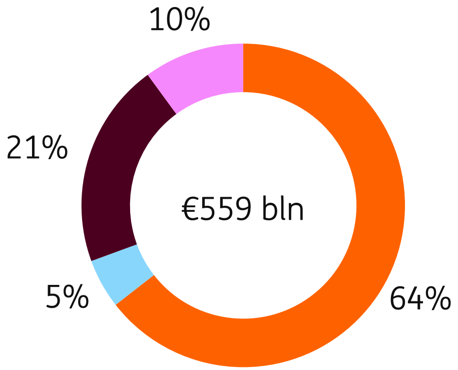
Well-diversified lending credit outstandings[1] by activity

ING Group

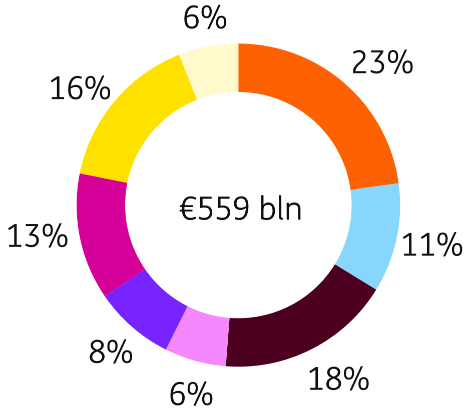


- Retail Banking
- Wholesale Banking

Retail Banking

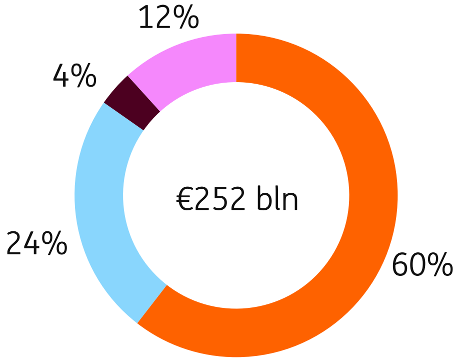


- Residential mortgages
- Consumer lending
- Business lending
- Other lending[2]



- Mortgages Netherlands
- Other lending Netherlands
- Mortgages Germany
- Other lending Germany
- Mortgages Belgium
- Other lending Belgium
- Mortgages Other
- Other lending Other

Wholesale Banking

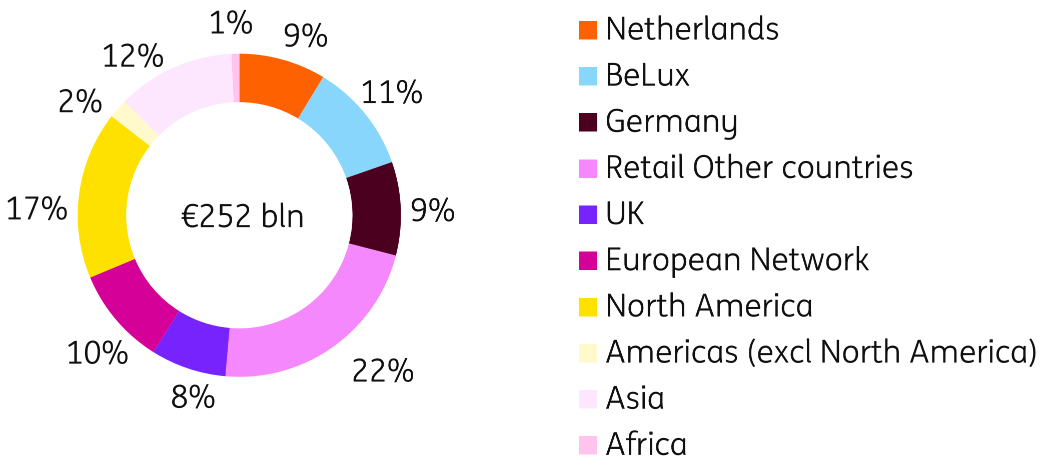


- Lending
- Daily Banking & Trade Finance
- Financial Markets
- Treasury & Other

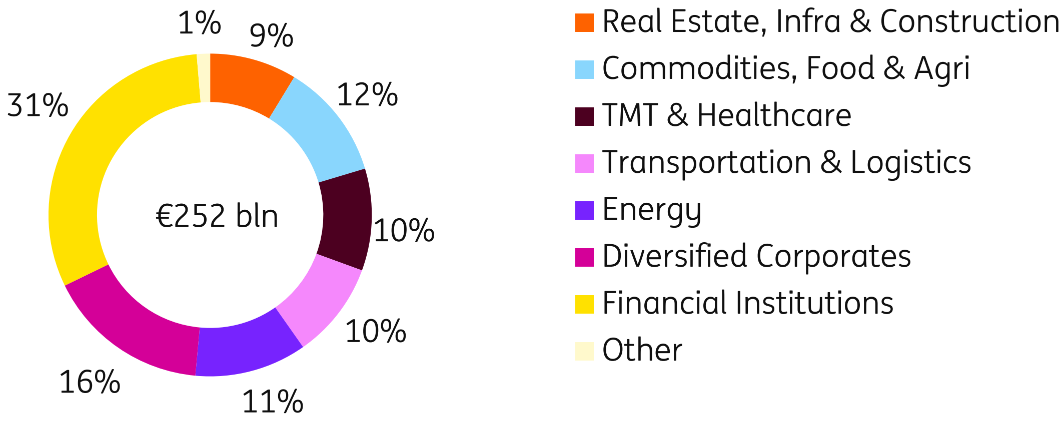
[1] Lending and money market credit outstandings, incl guarantees and letters of credit, excl undrawn committed exposures (off-balance sheet positions)
[2] Incl €51 bln Retail-related Treasury lending and €6 bln Other Retail Lending

Wholesale Banking lending credit outstandings[1)]

Diversification across geographies



Diversification across sectors



[1)] Lending and money market credit outstandings, incl guarantees and letters of credit, excl undrawn committed exposures (off-balance sheet positions)

Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS- EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2024 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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