


# Our 4Q and full year 2023

## results in numbers

“In many respects 2023 was a challenging year, as geopolitical and economic shocks affected many of our clients and the societies we operate in. At the same time, most economies proved resilient with low unemployment, inflation coming down and rates turning positive at an unprecedented pace. In that context, we were able to continue the successful execution of our strategy by increasing the number of customers, working to provide them with a superior customer experience, further improving our digital offerings and helping our clients in their sustainable transitions.” **Steven van Rijswijk - ING CEO Group**

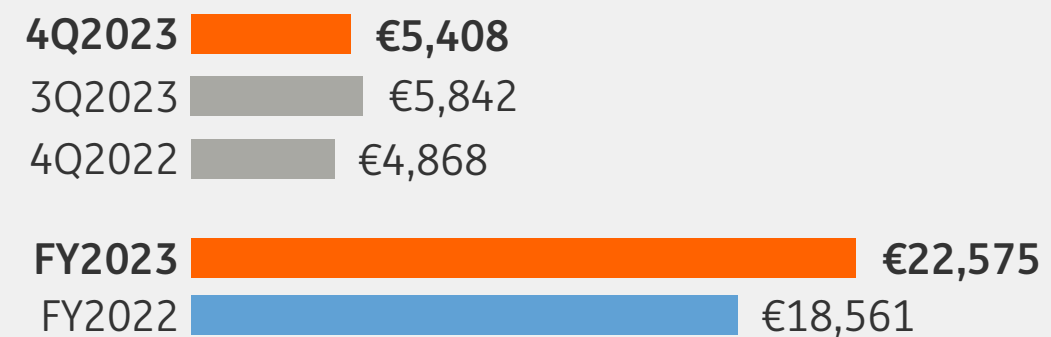


 Net result  
**€7,287 mln** in 2023


### Results


Net profit for the year almost doubled, with strong contributions from both Retail and Wholesale Banking.

#### Income (in €mln)

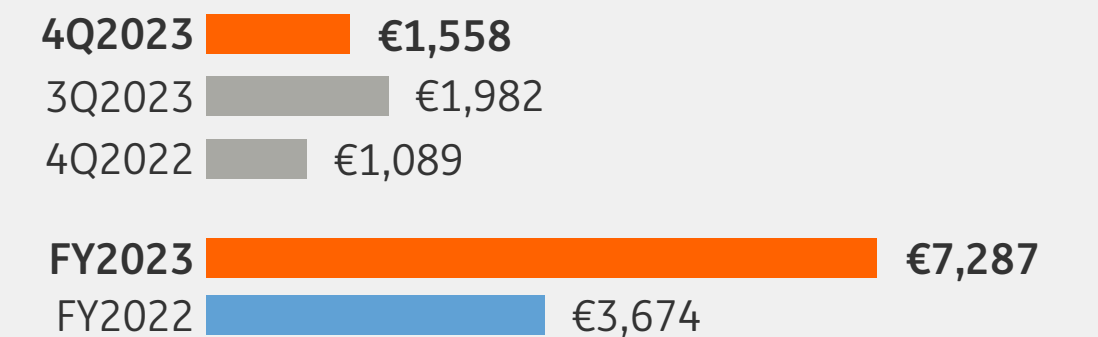



**14.8%**  
RoE 

**14.7%**  
CET1 ratio 

**-1%**  
Fee income 

#### Net result (in €mln)



 Primary customers  
**+750,000** in 2023

### Customers

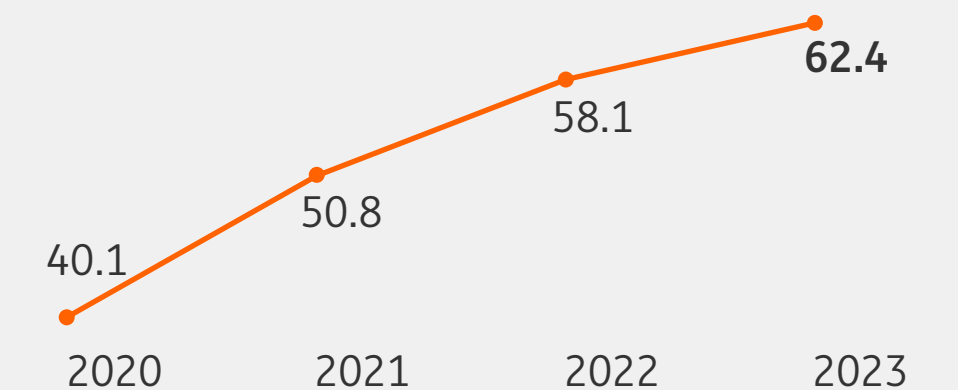
We offer a customer experience that's easy, instant, personal and relevant.

#### Core lending and core deposits growth - full year



NPS score  
**#1 in five**  
out of 10  
Retail markets

#### Mobile-only customers (%)



 Volume mobilised  
**€115 bln** in 2023

### Society

We aim to put sustainability at the heart of what we do. See our full story at [www.ing.com/climate](http://www.ing.com/climate)

As society transitions to a low-carbon economy, so do our clients and so does ING. Building on the outcome of COP28 and the most recent scientific insights and scenarios, we announced in December that we will speed up the phasing out of the financing of exploration and production of oil and gas, gradually bringing our portfolio to zero by 2040. We also aim to triple the financing of renewable energy to €7.5 billion annually by 2025, up from €2.5 billion in 2022.

We use technology and our insights to create innovative digital tools that help customers improve their financial health. We launched Everyday Roundup also in the Netherlands. Customers can choose to round up their payments and automatically move the difference to their savings accounts. At year-end, over 1.5 million people used this in the seven countries where it's offered, including 120,000 users in the Netherlands.