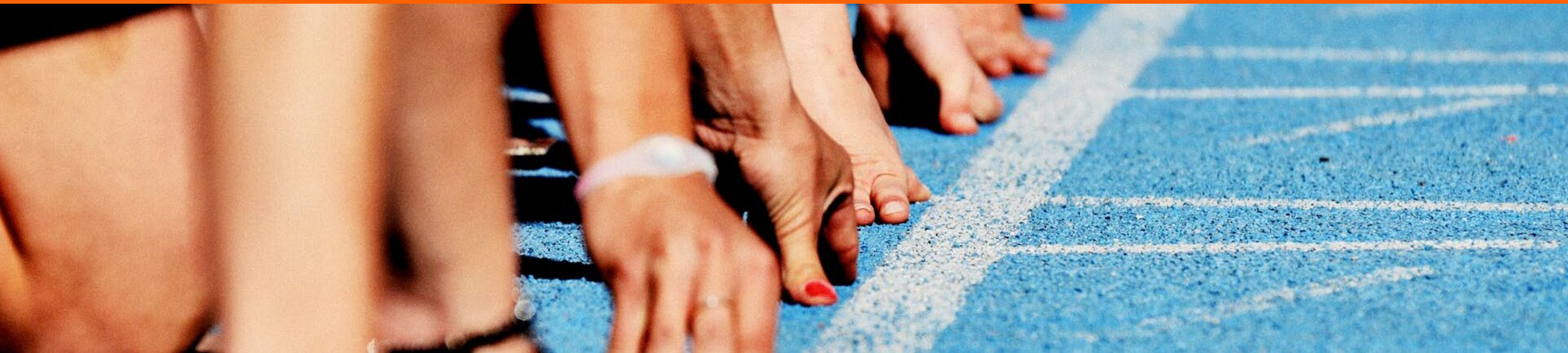




# **Diversity and competence matrix**

## **Management Board and Supervisory Board**



| Management Board<br>(EB/MBB)  | Diversity     |        |                           | Experience & Core Competencies |                          |         |                 |                 |            |                    |     |
|---|---------------|--------|---------------------------|--------------------------------|--------------------------|---------|-----------------|-----------------|------------|--------------------|-----|
|   | Year of birth | Gender | Nationality               | Executive experience           | International experience | Banking | Finance / audit | Risk Management | Operations | IT & Cybersecurity | ESG |
| <b>Steven van Rijswijk</b><br>(EB/MBB, CEO)   | 1970          | Male   | Dutch                     | *                              | ●                        | *       | *               | *               | ●          | ●                  | *   |
| <b>Tanate Phutrakul</b><br>(EB/MBB, CFO)  | 1965          | Male   | Thai                      | *                              | *                        | *       | *               | ●               | ●          | ●                  | ●   |
| <b>Ljiljana Čortan</b><br>(EB/MBB, CRO)   | 1971          | Female | Croatian                  | *                              | *                        | *       | ●               | *               | ●          | ●                  | ●   |
| <b>Pinar Abay</b><br>(MBB, head of Retail, Market Leaders and Challengers & Growth Markets) | 1977          | Female | Turkish                   | *                              | *                        | *       | ●               | ●               | *          | ●                  | ●   |
| <b>Andrew Bester</b><br>(MBB, head of Wholesale Banking)                                    | 1965          | Male   | British/<br>South African | *                              | *                        | *       | *               | ●               | *          | ●                  | *   |
| <b>Marnix van Stiphout</b><br>(MBB, chief operations officer, chief transformation officer) | 1970          | Male   | Dutch                     | *                              | ●                        | *       | ●               | ●               | *          | *                  | ●   |
| <b>Daniele Tonella</b><br>(MBB, chief technology officer)                                   | 1971          | Male   | Swiss                     | *                              | *                        | *       | ●               | ●               | *          | *                  | ●   |

● Meets the required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters

⊙ In addition is considered an expert in relation to previous or current roles.

| EB                                | MBB                                 |
|-----------------------------------|-------------------------------------|
| 3<br>Board members                | 7<br>Board members                  |
| 3<br>Nationalities                | 6<br>Nationalities                  |
| 33%<br>Female                     | 28%<br>Female                       |
| 56<br>Average age                 | 55<br>Average age                   |
| 6<br>Average board tenure (years) | 4.5<br>Average board tenure (years) |

| Supervisory Board                     | Diversity     |        |                    | Experience & Core Competencies |                          |         |                 |                 |            |                    |     |
|---------------------------------------|---------------|--------|--------------------|--------------------------------|--------------------------|---------|-----------------|-----------------|------------|--------------------|-----|
|                                       | Year of birth | Gender | Nationality        | Executive experience           | International experience | Banking | Finance / audit | Risk Management | Operations | IT & Cybersecurity | ESG |
| <b>Karl Guha</b><br>(chairman)        | 1964          | Male   | Dutch              | ⊗                              | ⊗                        | ⊗       | ⊗               | ⊗               | ⊗          | ●                  | ⊗   |
| <b>Mike Rees</b><br>(vice-chairman)   | 1956          | Male   | British            | ⊗                              | ⊗                        | ⊗       | ⊗               | ⊗               | ●          | ⊗                  | ●   |
| <b>Juan Colombás</b>                  | 1962          | Male   | Spanish            | ⊗                              | ⊗                        | ⊗       | ⊗               | ⊗               | ⊗          | ⊗                  | ●   |
| <b>Margarete Haase</b>                | 1953          | Female | Austrian           | ⊗                              | ⊗                        | ⊗       | ⊗               | ●               | ⊗          | ●                  | ●   |
| <b>Lodewijk Hijmans van den Bergh</b> | 1963          | Male   | Dutch              | ⊗                              | ⊗                        | ●       | ●               | ●               | ●          | ●                  | ⊗   |
| <b>Herman Hulst</b>                   | 1955          | Male   | Dutch              | ⊗                              | ⊗                        | ●       | ⊗               | ●               | ●          | ●                  | ●   |
| <b>Harold Naus</b>                    | 1969          | Male   | Dutch              | ⊗                              | ●                        | ⊗       | ●               | ⊗               | ●          | ●                  | ●   |
| <b>Alexandra Reich</b>                | 1963          | Female | Austrian           | ⊗                              | ⊗                        | ●       | ●               | ●               | ⊗          | ⊗                  | ⊗   |
| <b>Herna Verhagen</b>                 | 1966          | Female | Dutch              | ⊗                              | ●                        | ●       | ●               | ●               | ⊗          | ⊗                  | ⊗   |
| <b>Petri Hofsté</b>                   | 1961          | Female | Dutch              | ⊗                              | ●                        | ⊗       | ⊗               | ⊗               | ●          | ●                  | ⊗   |
| <b>Stuart Graham</b>                  | 1967          | Male   | British/<br>German | ⊗                              | ⊗                        | ⊗       | ●               | ⊗               | ●          | ●                  | ⊗   |

SB

11

Board members

63

Average age

5

Nationalities

3.9

Average board tenure  
(years)

36%

Female

100%

Independent board  
members\*

(\*) As defined by the Dutch Corporate Governance Code

● Meets required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters

⊗ In addition is considered an expert in relation to previous or current roles.

# Notes

Please note the following:

- The purpose of this matrix is to provide an overview on the experience and competencies that ING considers to be the most relevant for its stakeholders.
- The matrix represents to which extent ING's board members have such experience and competencies (either developed already before joining ING and/or during their position(s) at ING).
- The content of the matrix is subject to change in the light of ING's continually changing situation, markets and environment