


Our third quarter 2022 in numbers

"I'm pleased with our solid performance, especially in light of the challenging economic and geopolitical environment. Our strategy and our strong, diversified balance sheet are paying off."

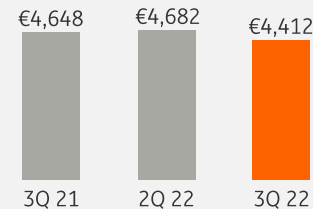
Steven van Rijswijk – CEO of ING

 **€979 mln**
net result

Results

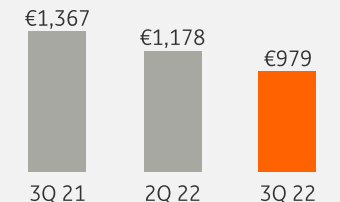
Accelerating net interest income and resilient fees; healthy increase in lending and customer deposits

Income (in € mln)



6.8% RoE ▼
14.7% CET1 ratio =
-1% fee income YoY ▼

Net result (in € mln)



 **+139,000**
primary customers

Customers

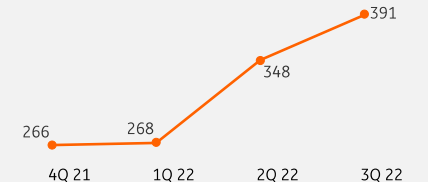
We offer a customer experience that's easy, personal, instant and relevant


Net lending & deposit growth
(quarter on quarter)



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

Mobile payments
(mobile card transactions, in mln)



 **306 sustainability deals supported,**
up 8% YTD

Society

Sustainability is at the heart of what we do.

We've set intermediate targets for 2030 for **all nine Terra sectors** (the most carbon-intensive ones), which helps us in steering our loan portfolio towards **net zero by 2050**.

After leading a working group to design a climate-aligned finance agreement for steel, we joined with five other banks to sign the **Sustainable STEEL Principles**. This will help banks measure and report the emissions associated with their steel loan portfolios compared to net-zero pathways.