

Our fourth quarter 2020

in numbers

“As the pandemic impacted our customers, business clients and society, it also had an impact on us. Despite these corona-related headwinds and the continuing negative interest rate environment, our results were resilient and we continued to see more customers choose ING.”



Steven van Rijswijk - ING CEO Group

 **€727 mln**
net result

Results

ING's results were resilient, with higher fee income and lower risk costs.

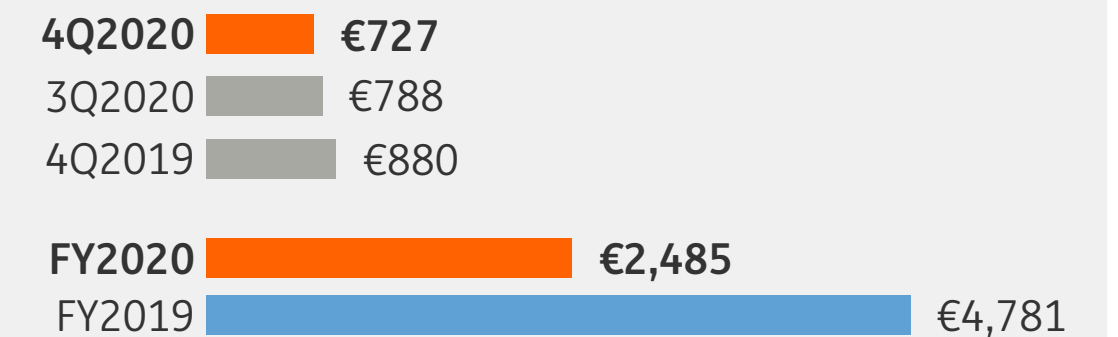
Income (in €mln)



€208 mln
risk costs ▼

15.5%
CET1 ratio ▲

Net result (in €mln)

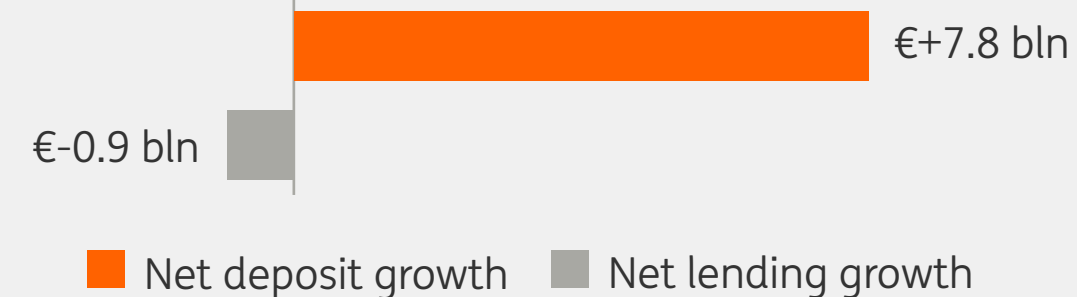


 **+155,000**
primary customers

Customers

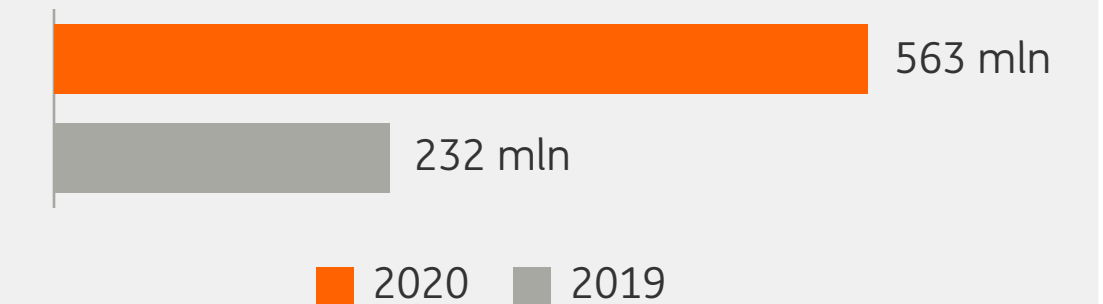
We help people and businesses to realise their own vision for a better future.

Net lending - Deposit growth (vs. 3Q2020)



NPS score
#1 in six
out of 14
Retail markets

Mobile card transactions more than **doubled** in 2020



 **22 green deals**
supported
by ING

Society

We're helping to build back a financially healthy and low-carbon society.

7th consecutive year named
climate action leader
by the non-profit CDP

ESG practices
rated '**strong**'
by S&P Global Ratings

In the fourth quarter we spent
€3 mln on projects
for long-term corona recovery