

Our 1Q2023

results in numbers

"The year 2023 got off to a good start, as we recorded a strong first quarter. Our results confirm the strength of our diversified business model with a growing client franchise. Our solid capital position, diversified funding profile and sound risk management enabled us to continue supporting our customers and the broader economy."

Steven van Rijswijk – CEO ING Group



€1,591 mln
net result



+106,000
primary
customers



98 sustainability
deals supported

Results

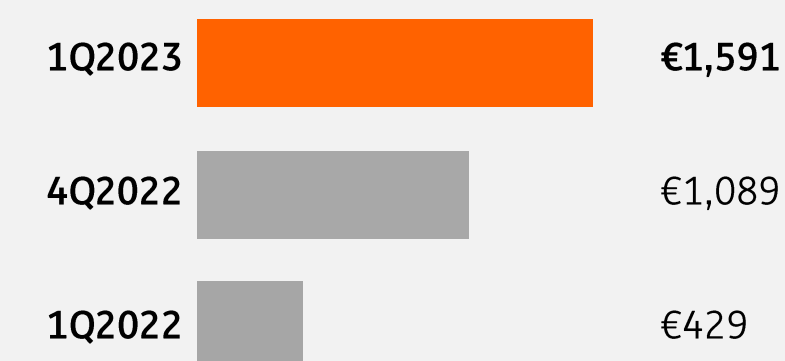
Strong income growth, supported by rising interest rates, and modest risk costs.

Income (in € mln)



9.7% ▲
RoE (4Q rolling)
14.8% ▲
CET1 ratio
-4% ▼
Fee income

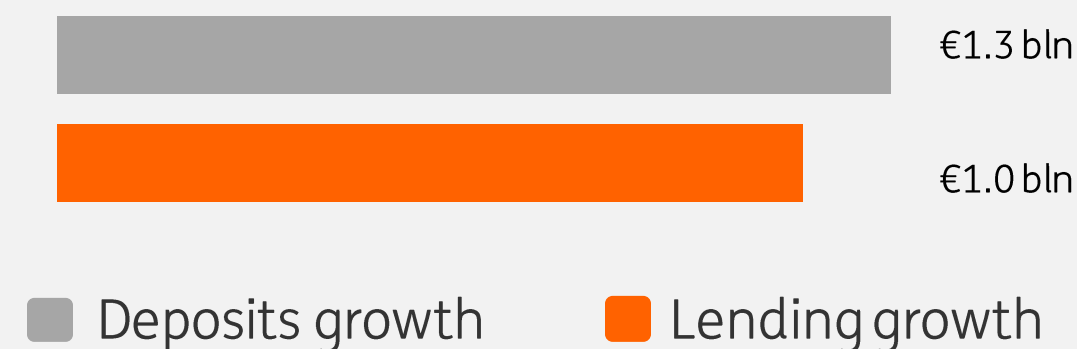
Net result (in € mln)



Customers

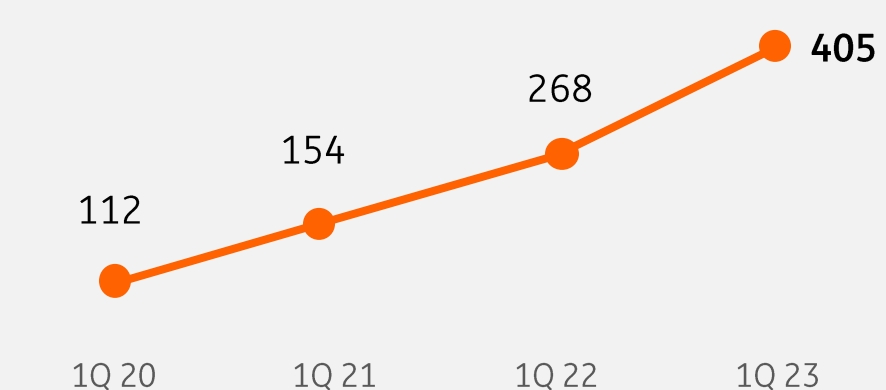
We offer a customer experience that's personal, easy relevant and instant.

Core lending and core deposits growth



NPS score
#1 in five
out of 10
Retail markets

Mobile transactions (x mln)



Society

We aim to put sustainability at the heart of what we do.

ING advised SAP, the world's largest provider of enterprise application software, on the refinancing and increase of a €3 billion syndicated revolving credit facility, its first sustainable finance transaction. In 2022, we became the first global bank to restrict project financing of new 'upstream' projects for the exploration and extraction of new oil & gas fields. In March, we announced that we will expand this approach to 'midstream' (oil & gas infrastructure) activities.