

Our 2Q2023

results in numbers



€2,155 mln
net result



Primary customers
14.9 mln
+227,000



Sustainability deals supported:
234 in 1H2023
vs 205 in 1H2022

“In a challenging macro environment, our business model allowed us to achieve strong results as we continued to execute our strategy, enabled by our digital foundations. I’m confident in our efforts and ability to continue to make the difference for people and the planet and deliver value to all our stakeholders.”

Steven van Rijswijk – CEO ING Group

Results

Recovering interest income, after long period of negative rates, and low risk costs.

Income (in € mln)



11.7% ▲
RoE (4Q rolling)
14.9% ▲
CET1 ratio
3% ▲
Fee income

Net result (in € mln)



Customers

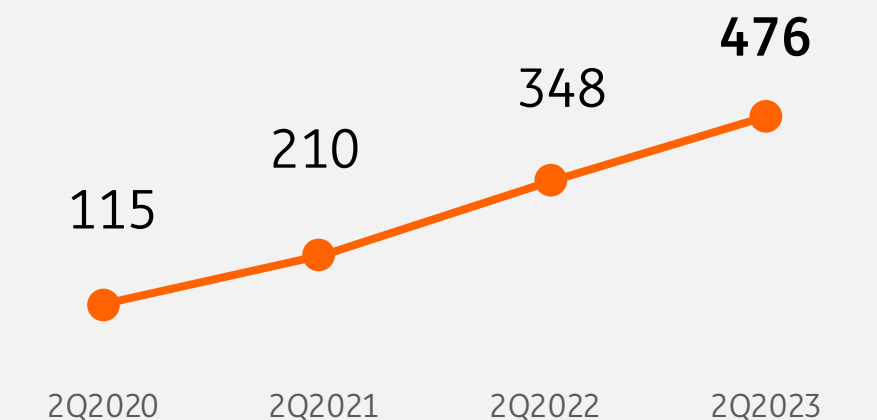
We offer a customer experience that’s personal, easy relevant and instant.

Core lending and core deposits growth



NPS score
#1 in 5
out of 10
Retail markets

Mobile transactions, x mln



Society

We aim to put sustainability at the heart of what we do. See our full story at www.ing.com/climate

- An example of how we support the transition to a sustainable economy is our involvement in RetuRO Sistem Garantie Returnare, the most important circular-economy project in Romania. ING as sole bank provided a green loan of €86 million for the implementation.
- We joined the Partnership for Carbon Accounting Financials. Being part of this global network will also help us further enhance our measurement of financed emissions by working with other financial institutions on data and methodology improvements.