Our third quarter 2023

**in numbers**

"ING recorded another strong set of results in the third quarter of 2023, with net result more than doubling on the prior year. Notwithstanding the cooling economy and amid polarising geopolitical developments, which impacted business and consumer confidence, both our Retail and Wholesale Banking businesses posted strong results. Their interest income benefited from the positive rate environment and fee income also increased, especially in Retail Banking, driven by daily banking and investment products."

Steven van Rijswijk – CEO ING Group

**Results**

<table>
<thead>
<tr>
<th>Income (in € mln)</th>
<th>Core lending and core deposits growth</th>
<th>NPS score #1 in 5 out of 10 Retail markets</th>
<th>Mobile-only customers (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>3Q2023</td>
<td>€5,842</td>
<td></td>
<td>58.1</td>
</tr>
<tr>
<td>2Q2023</td>
<td>€5,759</td>
<td></td>
<td>57.1</td>
</tr>
<tr>
<td>3Q2022</td>
<td>€4,412</td>
<td></td>
<td>60.2</td>
</tr>
</tbody>
</table>

**Customers**

- €1,982 mln net result
- +181,000 primary customers
- €27.0 bln volume mobilised

**Society**

- We offer a customer experience that's personal, easy, relevant and instant
- We aim to put sustainability at the heart of what we do. See our full story at www.ing.com/climate

In our Climate Report, we share our progress on the path to net zero, including how we engage with clients. We're, as an example, developing an online tool to collect and assess the transition plans and sustainability performance of (eventually) our largest WB clients.

Furthermore, we continued to invest in renewable energy. An example is our leading role in the financing of the first offshore wind farm in Poland, consisting of 76 wind turbines, which will – once completed - supply clean energy to over 1.5 million households.