



ING profile

3Q2021

Global CoE Communications & Brand Experience

November 2021



do your thing



## Why we're here

ING's purpose is to empower people to stay a step ahead in life and in business. This purpose guides us in everything we do.

It represents our conviction in people's potential. We don't judge, coach or to tell people how to live their lives. However big or small, modest or grand, we help people and businesses to realise their own vision for a better future.

We know people don't need banks, they need banking. Our promise to customers is to make banking frictionless, removing barriers to progress and giving people confidence in their ability to make decisions and to move forward. It frees them from the constraints that stand between them and their passions and encourages them to do more of the things that give their lives meaning.

## Who we are

ING is a global bank with a strong European base. Our more than 57,000 employees serve around 38.4 million customers, corporate clients and financial institutions in over 40 countries. Our purpose is to empower people to stay a step ahead in life and in business.

Our products include savings, payments, investments, loans and mortgages in most of our retail markets. For our Wholesale Banking clients we provide specialised lending, tailored corporate finance, debt and equity market solutions, sustainable finance solutions, payments & cash management and trade and treasury services.

Customer experience is what differentiates us and we're continuously innovating to improve it. We also partner with others to bring disruptive ideas to the market faster.





## What we promise our customers

-  **Clear and easy**  
Banking doesn't have to be difficult and time consuming. It's all about clear products, plain language, fair prices and simple processes that save both time and money.
-  **Anytime, anywhere**  
Banking should be possible anytime and anywhere, irrespective of where and how people access our products and services.
-  **Empower**  
The best financial decisions are informed decisions. Customers want relevant, up-to-date information at their fingertips. They need to understand the available choices, and their implications, both today and for the future.
-  **Keep getting better**  
Life and business are about moving forward. We will keep looking for ways to improve. With new ideas, new solutions and new approaches to make things easier for our customers. That way, we can all stay a step ahead.

# How we help society stay a step ahead

We want to help create a healthy planet with prosperous people. A planet not threatened by the climate crisis. People with basic human rights, decent work, good labour conditions and, ultimately, good financial health.

At the very least, we must ensure that our own operations are in line with the low-carbon economy of the future. That our employees are treated well and that neither we nor our suppliers infringe on human rights.

But as a bank with hundreds of billions of euros flowing through our books, we have a huge opportunity – and responsibility – to make an impact for the better. We must bring aspects of fighting climate change and protecting human rights into our dialogue with clients and financing decisions.

Being sustainable is in all the choices we make—as a lender, as an investor and through the services we offer our customers.

We believe we can make the most impact and address the biggest challenges in two areas: **climate action** and **financial health**.



# Where you'll find us

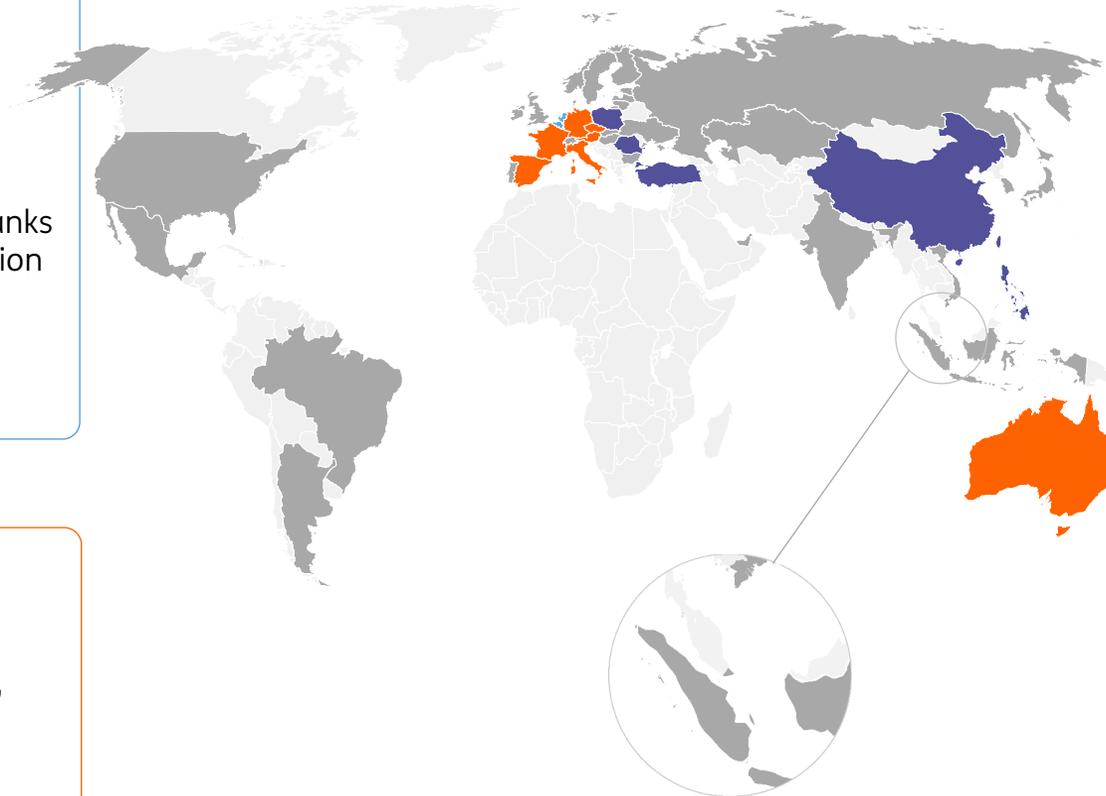
We serve customers in more than 40 countries

## Market Leaders: The Netherlands, Belgium, Luxembourg

- Leading retail and wholesale banks
- Cross-border customer interaction platform with mobile-first customer experience and cost efficiency

## Challengers Markets: Australia, Austria, Czech Republic, France, Germany, Italy, Spain

- Digital retail banks developing scalable platform with uniform, mobile-first customer experience
- Broadening product capabilities
- Wholesale banks



## Growth Markets: Poland, Romania, Turkey, the Philippines, and our stakes in Asia

- Retail and wholesale banks in economies with high growth potential
- Developing differentiating customer experience, based on mobile-first approach

## Wholesale Banking only: international network and global franchises

- Extensive international client base across all regions
- Sector-focused client business in lending, capital structuring and advisory, transaction services, sustainable finance solutions and financial markets

ING is undergoing a transition to close our Wholesale Banking offices in Argentina, Brazil and Kazakhstan as announced on 5 November 2020. ING is also in the process of exiting the Austrian and Czech retail banking markets by the end of 2021. A strategic review of our retail banking operations in France was announced on 17 June 2021.

# Our third quarter 2021 in numbers

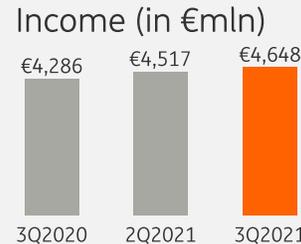
“I’m pleased with our results in the third quarter. Our commercial lending margins were slightly higher and we saw strong fee growth in account package fees, investment products and lending.”

Steven van Rijswijk – CEO ING Group

 **€1,367 mln**  
net result

## Results

ING’s results were strong, with higher fee income and strong capital position.



**8.8%** RoE\*

**15.8%** CET1 ratio

**+20%** fee income YoY

\*based on 4-quarter rolling average.

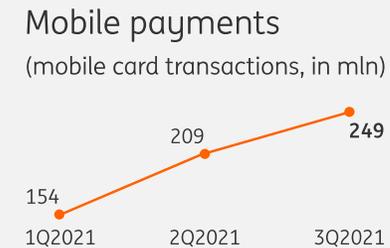


 **14.1 mln**  
primary customers

## Customers

We empower people to stay a step ahead in life and in business.

NPS score **#1 in five** out of 12 Retail markets.



**50%**  of digital customers solely use **a mobile device** to connect with us.

 **54 sustainability deals** supported by ING

## Society

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

**We sharpened our target** for reducing our funding to upstream oil & gas and are working to set net-zero targets for the other sectors in our **Terra approach**.

**Know your customer (KYC)** is an ongoing effort and is integrated into our daily business operations. We’re continuously working to keep the bank **safe, secure and compliant**.

# Our leadership

## Management Board Banking

**Chief executive officer**

Steven van Rijswijk



**Chief financial officer**

Tanate Phutrakul



**Chief risk officer**

Ljiljana Čortan



**Head of Market Leaders**

Pinar Abay



**Head of Wholesale Banking**

Andrew Bester



**Head of Challengers & Growth Markets; head of Retail Banking**

Aris Bogdaneris



**Chief technology officer**

Ron van Kemenade



**Chief operations officer**

Marnix van Stiphout



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