

# Our 4Q and full year 2024 results in numbers

“In 2024, we have made very good progress in the implementation of our strategy. We have accelerated growth, diversified our income, provided superior value to customers and continued to play a leading role in supporting our clients’ sustainable transitions. We’re pleased with our strong results and are on track to make the targets as communicated on our Capital Markets Day in June. We have continued to invest in the growth of our business, resulting in a larger customer base and higher revenues, while continuously executing our plans to drive operational efficiencies.” **Steven van Rijswijk – CEO of ING**

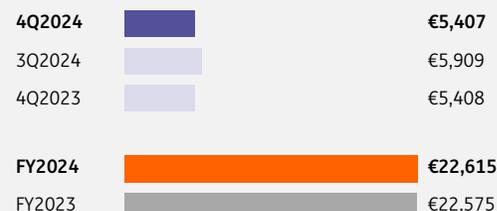


**€6,392 mln**  
net result  
FY2024

## Results

Total income has increased and fee income was up 11% to over €4 billion as we diversified our income.

### Income (in mln)



**13.0%**

RoE - FY

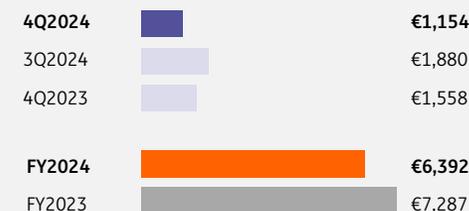
**13.6%**

CET1 ratio

**€4,008 mln**

Fee income - FY

### Net result (in mln)

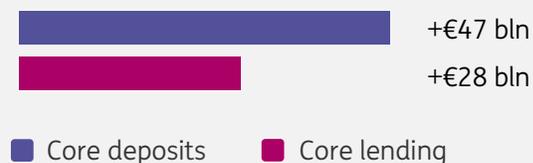


**+1.1 mln**  
mobile primary  
customers FY2024

## Customers

We delivered outstanding commercial growth across all business lines.

### Customer volume growth – FY



### NPS score

**#1 in 5**  
out of **10**  
Retail markets

### Mobile primary customers - FY (in mln)



**€130 bln**  
volume mobilised  
FY2024

## Society

We aim to put sustainability at the heart of what we do. See our full story at [www.ing.com/climate](http://www.ing.com/climate).

We believe that we can make the most impact by financing the technologies and solutions needed for a low-carbon economy. In 2024, we assessed Client Transition Plans for the first time, enabling data-driven dialogues with 1,600 of our clients during the year.

We have increased our sustainable volume mobilised to €130 billion. In Retail Banking, including in, Germany, the Netherlands and Australia, we have supported our customers with sustainable mortgages, renovation loans and digital tools, allowing them to identify possible energy upgrades to their homes.