

Our third quarter 2024



in numbers

“In the third quarter of 2024, we have again delivered strong results and are executing well on our strategy to accelerate growth, increase impact and deliver value for all stakeholders. We have grown our customer base and taken important steps in our climate action approach. Our good commercial momentum has led to robust income growth, specifically in fee income. We have also seen increased lending and deposit volumes and resilient margins.”

Steven van Rijswijk – CEO of ING



€1,880 mln
net result



+189,000 mobile
primary customers

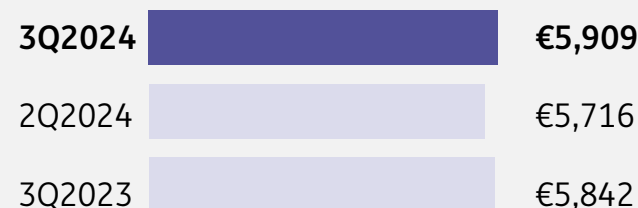


€85.3 bln volume
mobilised 9M2024

Results

Fee income has continued to increase in line with our ambition to diversify our income, surpassing €1 billion for the first time.

Income (in mln)



13.8%

RoE



14.3%

CET1 ratio

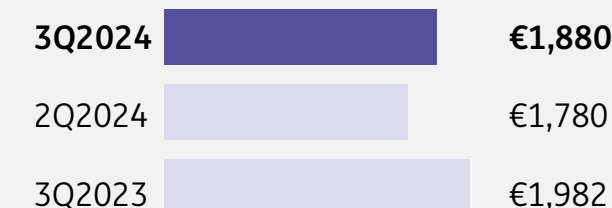


€1,009 mln

Fee income



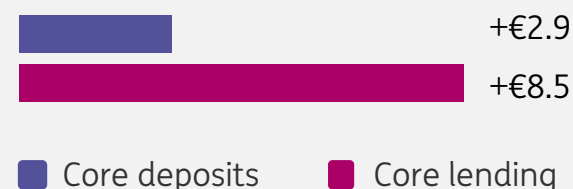
Net result (in mln)



Customers

We deliver value to customers by making banking easy, instant, personal and relevant.

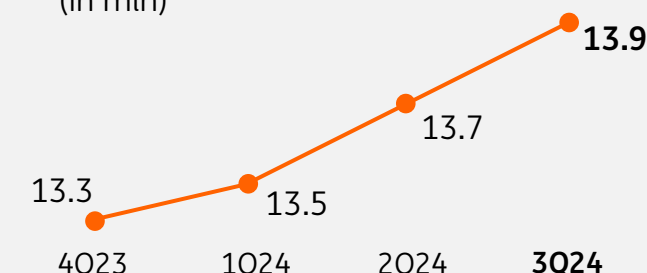
Customer volume growth (in bln)



NPS score

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

Mobile primary customers (in mln)



Society

We aim to put sustainability at the heart of what we do. See our full story at 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. We have sharpened how we engage with our clients and have taken new steps on our energy financing policy. See our Climate Progress Update for more.

We acted as sole sustainability coordinator for the upsized refinancing of a syndicated €2 billion revolving credit facility linked to ESG goals for Henkel, owner of consumer brands like Pritt glue and Syoss hair care. This contributed to a 15% increase in our sustainable volume mobilised year-to-date.