



Welcome to ING Belgium

This corporate presentation contains financial figures and other information about our company. While we strive to ensure the accuracy of the information provided, it may be subject to change. We therefore do not assume any responsibility for any reliance placed on the information in this presentation. In case of any supplementary question, don't hesitate to contact pressoffice@ing.be



do your thing



ING Belgium at a glance

1. Our core activities
2. Key figures
3. Together for Progress
4. This is how we performed in 2025
5. Our headquarters
6. Our sponsorship
7. Our climate ambition
8. Our leadership and corporate governance
9. Follow us to stay a step ahead

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

ING Belgium NV/SA is a financial institution offering a broad range of services through its four core activities.

Private Individuals



Private Banking



Business Banking



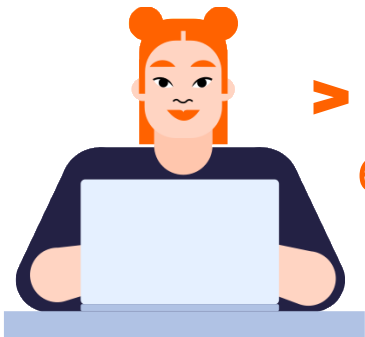
Wholesale Banking



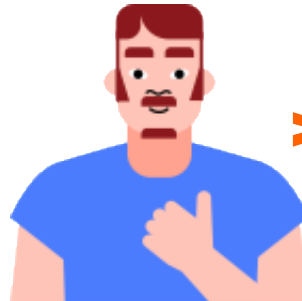
Facts & figures

A universal bank that offers financial services to private customers, companies and institutional clients.

Universal, 
Belgian bank



> **6,000**
employees



> **3 million**
clients



100%
Subsidiary of
ING Group

BREEAM



Outstanding and WELL platinum
certifications for the Marnix, the
iconic HQ

Creating positive impact in the Belgian society

ING Belgium strategy

In Belgium, '**Banking made simple**' is our guiding principle, for our customers and for ourselves.

We are fully committed to helping the Belgian economy grow and thrive. By financing businesses and supporting key societal needs, ING Belgium acts as a strong partner that creates impact and helps our society move forward.

TOGETHER
for *progress*

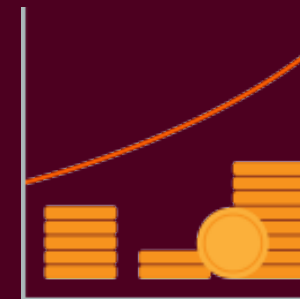


This is how we performed!

FY2025



**EUR 713 million
net result**
(FY2025)



ROE of 13.4%



**14% growth
in fee income**



**Strongest commercial
momentum in
all business lines**



14,4%
CET1 ratio

Our headquarters

After more than 3 years of ambitious renovation, ING Belgium proudly unveiled its iconic headquarters.

The Marnix is a place where heritage meets innovation and where sustainability, well-being and art come together to shape the future of banking.

It's a home for our people, our customers and the city of Brussels.





Our sponsorship

ING is committed to art



Art opens minds, envisions, nourishes, unites, strengthens and delights. That's why we're so firmly committed to art.

A fan of music

As a partner of the ING Arena, ING brings you amazing concerts and exceptional musical moments.



ING supports Belgian football

From the Red Devils to their supporters and taking in the Red Flames.

Our climate ambition

We want to play a leading role in accelerating the low carbon transition, because it matters to the bank, our customers and society.

Build up a Sustainable future

Financing innovative technologies & solutions needed for a low-carbon world



Drive down emissions

Supporting businesses in their transition to net zero



Include everyone in the transition

Finding new ways to enable people to stay a step ahead on climate



Want to know more about our sustainability journey?

We continue to strengthen our sustainability framework, embedding sustainability at the heart of everything we do.

Our focus is where we can create the greatest impact as a bank: **through our financing, client engagement and initiatives such as the 'What The Finance' Fund.**

Real progress happens through collaboration across value chains and sector boundaries.

Discover our latest progress in our 2025 Annual Report.

Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not.

See how we're progressing on

ing.com/climate

Composition of the Executive Committee



Peter Adams
Chief Executive Officer



Hans De Munck
Chief Financial Officer



Sandra Šimundža
Chief Risk Officer



Cédric Lebegge
Head of Private Individuals



Bahadır Şamlı
Chief Information Officer



Saskia Bauters
Head of Business Banking



Jan Van Sande
Head of Private Banking
& Wealth Management



Lucy Shenton
Head of Transformation Office
& New Banking Platform



Stephanie De Bruyne
Head of Wholesale Banking



Jean Dobbeni
Chief Operations Officer



Isabel Carrion
Chief People Officer

Composition of the Board of Directors

Non-executive directors

Hilde Laga

Chairwoman Board of Directors
> 2028

Pinar Abay

Non-executive director
> 2030

Ingrid De Poorter

Non-executive independent director
> 2030

Nancy Dhollander

Non-executive independent director
> 2029

Sabine Everaet

Non-executive independent director
> 2027

Ronald Dirk Oort

Non-executive director
> 2028

Koen Van Gerven

Non-executive independent director
> 2029

Nadine Klokke

Non-executive director
> 2030

Jean Hilgers

Non-executive independent director
> 2030

Executive directors, composing the Executive Board

Peter Adams

Chairman Executive Committee
> 2030

Hans De Munck

Executive Director
> 2030

Sandra Šimundža

Executive Director
> 2029

Bahadir Samli

Executive Director
> 2030

Cédric Lebegge

Executive Director
> 2027

Saskia Bauters

Executive Director
> 2029

Stephanie De Bruyne

Executive Director
> 2029

Jean Dobbeni

Executive Director
> 2029

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