



Full-year results 2018¹

Financial results²

Pre-tax result

€ **948** mln
(+8.3%)

Lending

€ **103,4** bln³
(+6.4%)

Deposits

€ **101,3** bln
(+2.6%)



Continued margin pressure on savings and current accounts

Balance Sheet position remains strong

Operating expenses show decreasing trend while investing in the transformation

Commercial results⁴

ING Lion Accounts

+123,000
(+25.0%)



Active customers

+432,000
(+17.4%)

Primary customers

+179,000
(+14.3%)

Active mobile users

+285,000
(+36.2%)
More than 1 million users



Innovations

Smart, easy and personal



App improvements



ING+ deals



Assisted toolkit

Remarkable business deals



EURONEXT

ING awarded **Equity Finance House of the Year** at Euronext Brussels Awards 2018



1. ING Belgium includes the ING entities active in banking and leasing in Belgium & Luxembourg, excluding foreign branches.

2. The percentages show the increase or decrease compared to 2017.

3. Excluding overdraft facility for a major client due to its volatility.

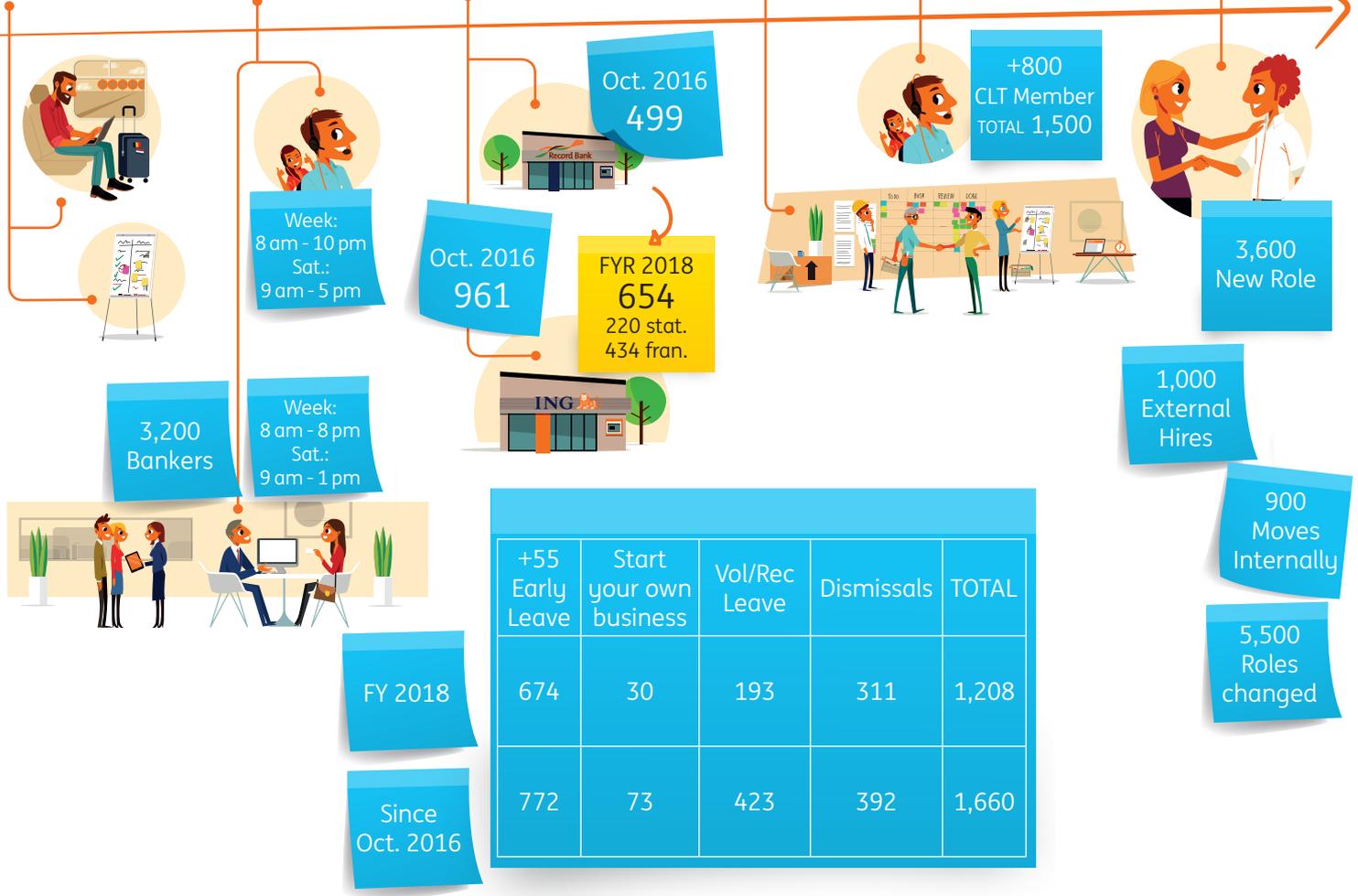
4. The growth in active and primary customers and in active mobile users has been significantly impacted by the Record Bank integration.



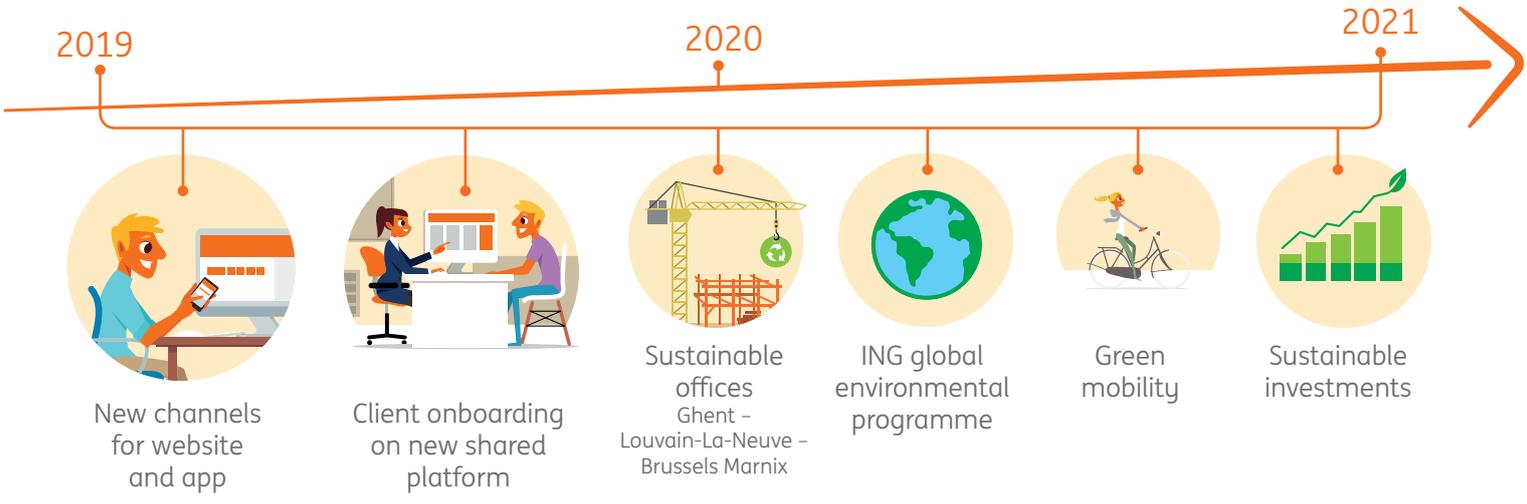
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New business model installed

January 2018 New Agile Way of Working
March 2018 New sales and servicing organisation
June 2018 Integration of Record Bank
October 2018 Cross-border IT organisation
November 2018 New sales and servicing organisation installed
December 2018 Strong people commitment



Building a sustainable future



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