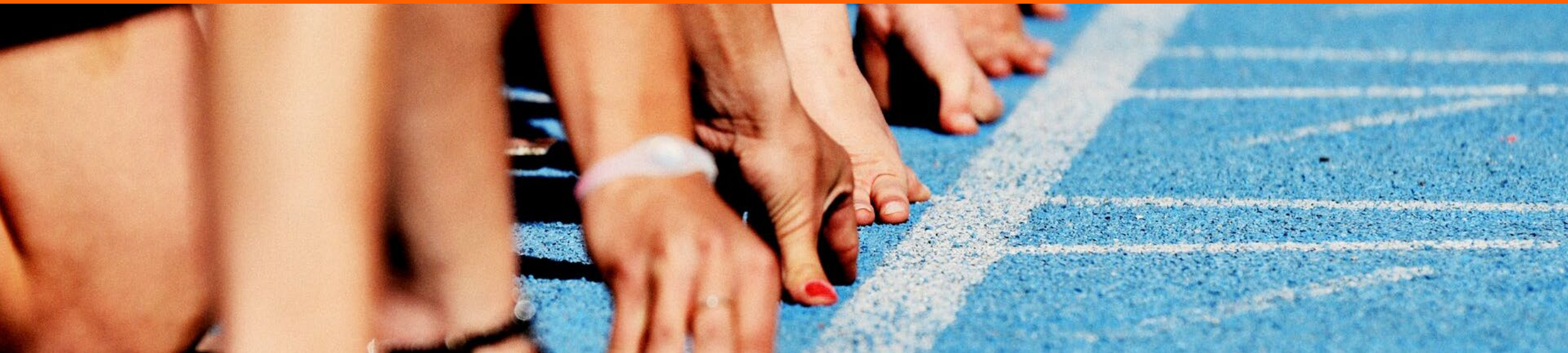




Diversity and competence matrix

Management Board and Supervisory Board



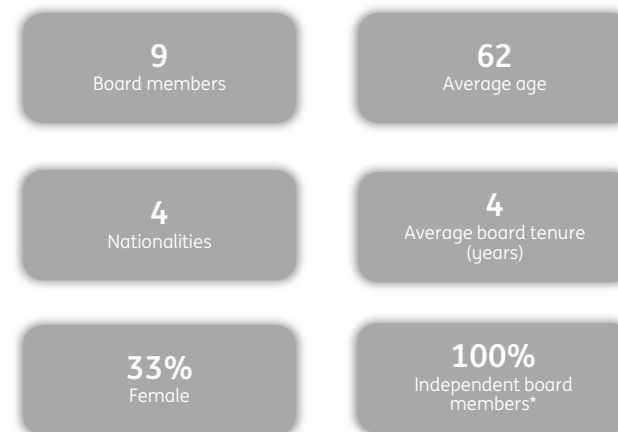
Management Board (EB/MBB)	Diversity			Experience & Core Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk Management	Operations	IT & Cybersecurity	ESG
Steven van Rijswijk (EB/MBB, CEO)	1970	Male	Dutch	⊛	●	⊛	⊛	⊛	●	●	⊛
Tanate Phutrakul (EB/MBB, CFO)	1965	Male	Thai	⊛	⊛	⊛	⊛	●	●	●	●
Ljiljana Čortan (EB/MBB, CRO)	1971	Female	Croatian	⊛	⊛	⊛	●	⊛	●	●	●
Pinar Abay (MBB, head of Retail, Market Leaders and Challengers & Growth Markets)	1977	Female	Turkish	⊛	⊛	⊛	●	●	⊛	●	●
Andrew Bester (MBB, head of Wholesale Banking)	1965	Male	British/ South African	⊛	⊛	⊛	⊛	●	⊛	●	⊛
Marnix van Stiphout (MBB, chief operations officer, chief transformation officer)	1970	Male	Dutch	⊛	●	⊛	●	●	⊛	⊛	●
Daniele Tonella (MBB, chief technology officer)	1971	Male	Swiss	⊛	⊛	⊛	●	●	⊛	⊛	●

- Meets the required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters
- ⊛ In addition is considered an expert in relation to previous or current roles.

EB	MBB
3 Board members	7 Board members
3 Nationalities	6 Nationalities
33% Female	28% Female
55 Average age	54 Average age
5 Average board tenure (years)	3.5 Average board tenure (years)

Supervisory Board	Diversity			Experience & Core Competencies							
	Year of birth	Gender	Nationality	Executive experience	International experience	Banking	Finance / audit	Risk Management	Operations	IT & Cybersecurity	ESG
Karl Guha (chairman)	1964	Male	Dutch	⊙	⊙	⊙	⊙	⊙	⊙	●	⊙
Mike Rees (vice-chairman)	1956	Male	British	⊙	⊙	⊙	⊙	⊙	●	⊙	●
Juan Colombás	1962	Male	Spanish	⊙	⊙	⊙	⊙	⊙	⊙	⊙	●
Margarete Haase	1953	Female	Austrian	⊙	⊙	⊙	⊙	●	⊙	●	●
Lodewijk Hijmans van den Bergh	1963	Male	Dutch	⊙	⊙	●	●	●	●	●	⊙
Herman Hulst	1955	Male	Dutch	⊙	⊙	●	⊙	●	●	●	●
Harold Naus	1969	Male	Dutch	⊙	●	⊙	●	⊙	●	●	●
Alexandra Reich	1963	Female	Austrian	⊙	⊙	●	●	●	⊙	⊙	⊙
Herna Verhagen	1966	Female	Dutch	⊙	●	●	●	●	⊙	⊙	⊙

SB



(*) As defined by the Dutch Corporate Governance Code

- Meets required knowledge/experience criteria for the role and it implies the capacity to take educated decisions on the relevant matters
- ⊙ In addition is considered an expert in relation to previous or current roles.

Notes

Please note the following:

- The purpose of this matrix is to provide an overview on the experience and competencies that ING considers to be the most relevant for its stakeholders.
- The matrix represents to which extent ING's board members have such experience and competencies (either developed already before joining ING and/or during their position(s) at ING).
- The content of the matrix is subject to change in the light of ING's continually changing situation, markets and environment