

Half-year results 2017 ING in Belgium



► **€462 million** (+4%)
profit before tax
excluding positive one-off impacts



► **€94.7 billion** (+7%)
total **lending** portfolio



► **€1,661 million** (+4.6%)
total **income**

► Robust **solvency**
and **liquidity** ratios



► **€98 billion**
deposits, remaining stable

► S&P Global ratings raised its
long-term credit rating
on ING Belgium to **'A+'**

Extremely personal, extremely easy



► We have **always** been **pioneers**
in Belgium

1985 ● First ATM

1992 ● First **PC banking platform**

2011 ●  First **mobile app**

2015 ●  Payconiq

2017 ●  First **ecosystem**

► In the future we continue to invest
in our **omnichannel approach**



Easy solutions



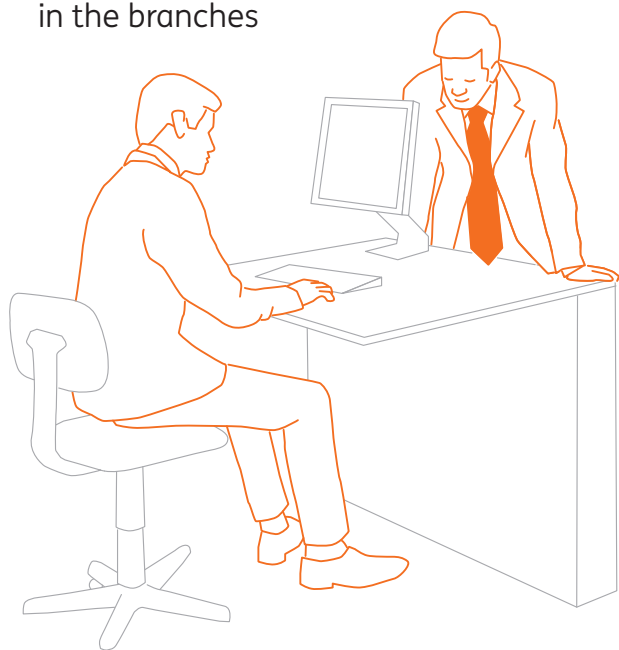
ING Client Houses



Customer
Loyalty Teams

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

► with constant **digital support**
in the branches



► with **digital workshops** for customers
who are less familiar with new technology



► with **ING Invoice Solutions**

► with **ING ePay**



100,000 new mobile banking users (+18%)