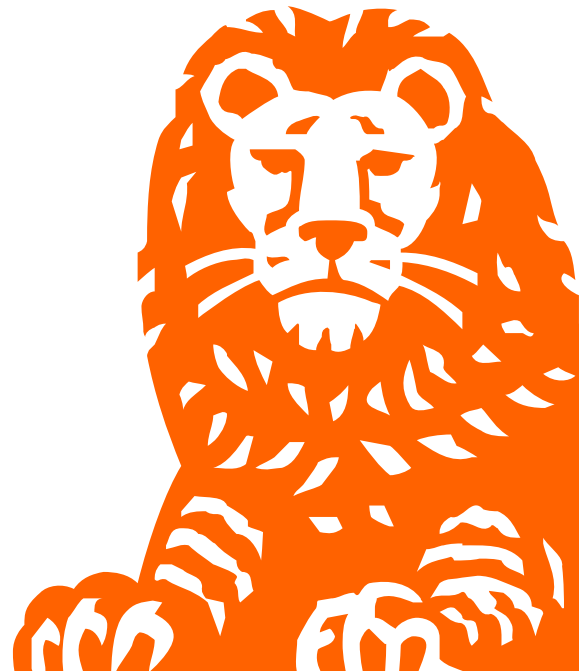


Success
through
difference



At ING, we promote diversity not just because it is the right thing to do.

We promote diversity because we can't deliver on our strategy without it.

Diversity is good for our business because different perspectives drive innovation, accelerate growth, and lead to more robust decisions and outcomes.

Diversity increases our pool of potential candidates. It helps us attract and retain the best and brightest talent. It allows us to better understand different customer groups. It makes us more adaptable, helps us avoid group-think, and contributes to disrupting the status quo.

This document explains what diversity means to us, why it is important, and what we are doing to promote it.

Letting stars shine

To deliver on our strategy, we need to bring out the best in our people. Therefore, we need to ensure that every ING employee feels safe and supported when they come to work each day. Comfortable with being themselves and unafraid to voice different opinions.

What matters here

At ING, the only valid criteria for appraisal are performance and behaviour, measured using objective criteria. Nobody here should ever have cause to wonder whether they are being judged for anything else.

We strive to create an approachable environment. A place where people can be themselves. Where nobody feels they have to hide a part of who they are, or waste energy pretending to be something they aren't.

Success through diversity

Differences in gender, age, background, sexual orientation, physical ability and religious beliefs enable us to solve problems and respond to challenges in different ways.

We celebrate these differences, harnessing them to seize new opportunities. They will never form the basis for decisions about who we hire, who we fire, and who we promote.

We are **vocal** about diversity because:

It's what we promise

When you work at ING, you have the same great opportunities as anybody else. No matter who you are, or where you come from.

It's what we expect

At ING, you do not always have to agree with others. But you are expected to treat others with kindness and respect.

In practice

We want ING's commitment to diversity to be visible in every corner of our business. There are three areas where diversity will be actively promoted:

Recruitment

We strive to hire a workforce as diverse as the communities in which we operate. This also applies to internships, summer courses, academy courses and other employment opportunities.

Career development

All employees, irrespective of their background, are encouraged to apply for any position or training that fits their skill and experience.

Communication

The importance of diversity is advertised in recruitment campaigns and communicated regularly to all ING people.

Employee initiatives

We take it on and make it happen!

- First and foremost, we treat others as we wish to be treated.
- ING supports internal employee networks that promote diversity.

Do you want to be an active diversity ambassador? Check Buzz, and join your preferred network.

We expect leaders:

- To be inclusive, seeking out diverse perspectives for broader insights and more robust decisions.
- To create a workplace in which every individual feels supported and inspired to operate to their full potential.
- To be aware of their unconscious biases and be open to understanding perspectives that don't fit immediately with their own.
- To create diverse teams by attracting and selecting people based on their competencies, not their background.