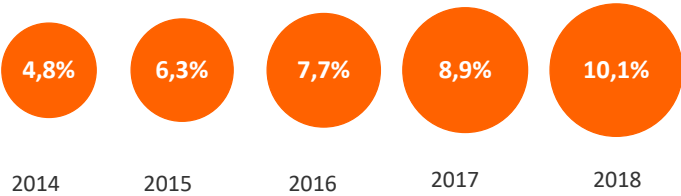


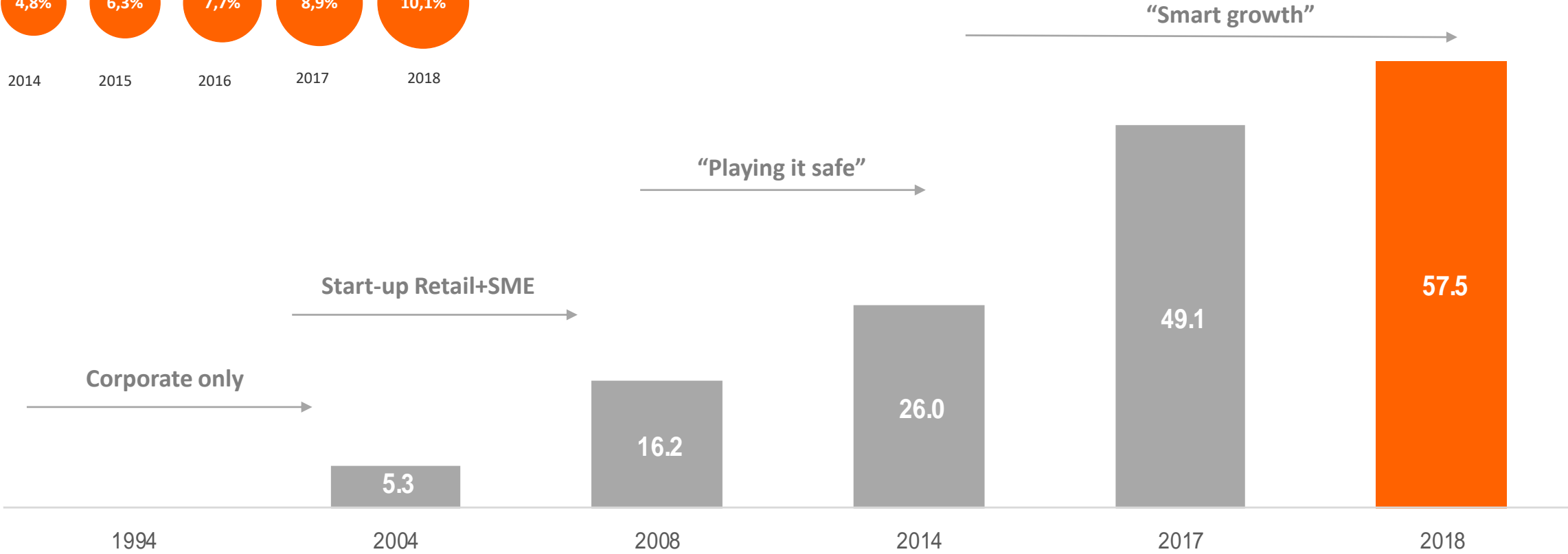


25 years of organic growth of our business, across all segments and products, reflected in our customer balances

Lending Market Share



Customer Balances



ING Corporate banking

+20%
vs 2017

Wholesale Banking

Record lending portfolio in last years
Largest local bond issue on BSE
1 MLA on the market (5 syndicated deals out of 7)

+13%
vs 2017

Mid-Corporate

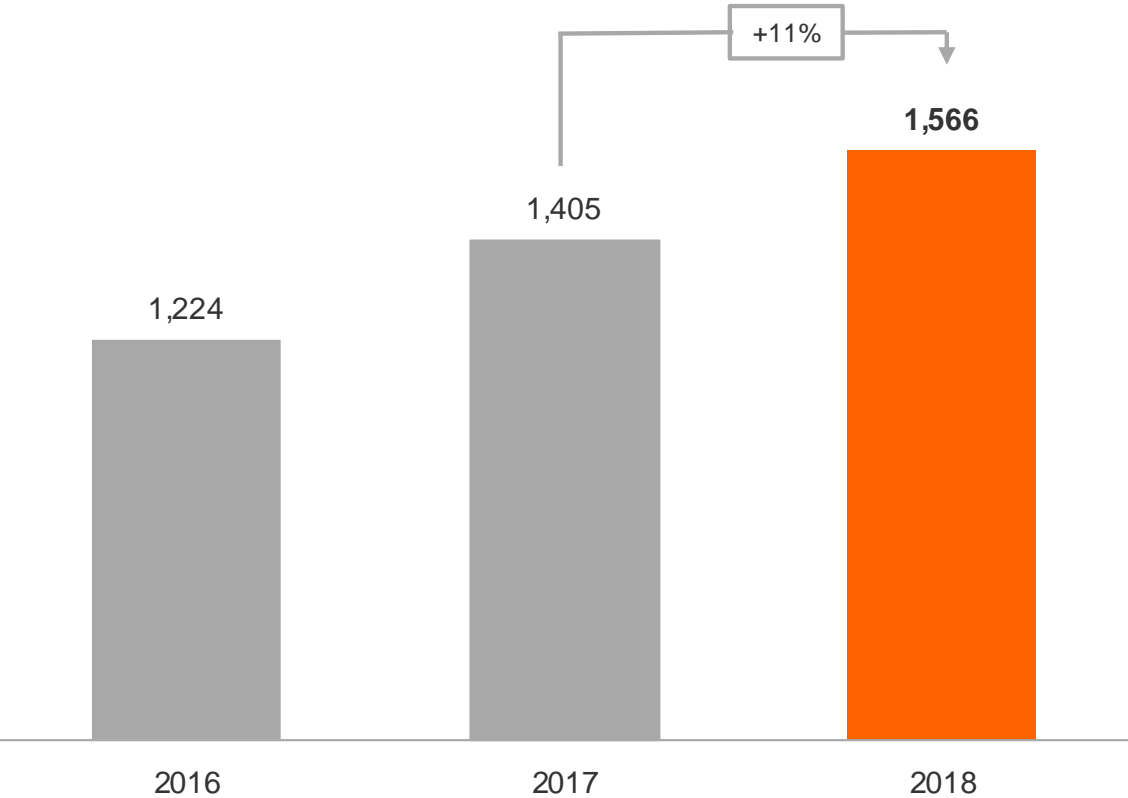
14,380 Clients SMEs & Mid-Corporate

1 out of 4 clients in Romania works with ING

ING Business



Healthy increase in customer numbers while keeping strong customer satisfaction ratings



Client Base
1,565,600

+11%

1 out of 8 employees in Romania is cashing-in salary in ING account

Salary clients
852,000

+20%

More than half of active customers are using digital channels

Digital Clients
722,000

+23%



Active ING clients

Largest market
share on
transactions,
according to
Transfond

1 out of 5
payments at
an **POS** is
done with an
ING card

1 in 8
people are
cashing their
salary in ING
account

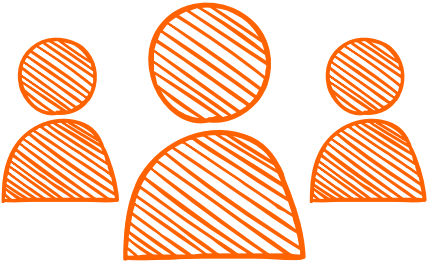
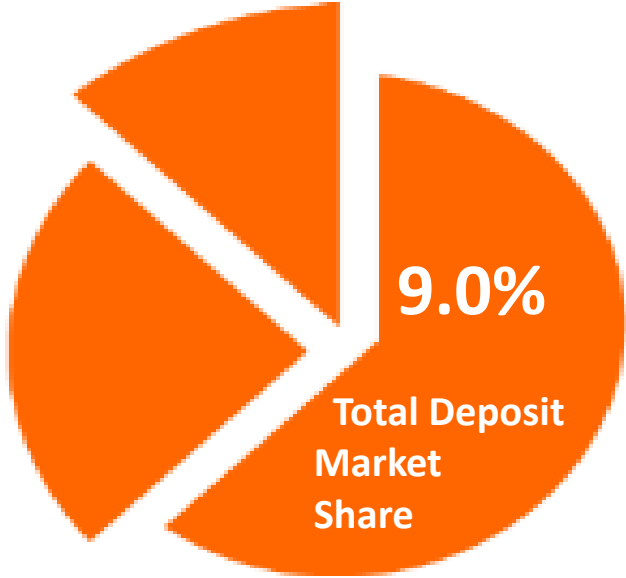
In 2018,
1 out of 5 people
took a **personal**
loan from ING

1 out of 3
mobile banking
transactions
done by ING
clients

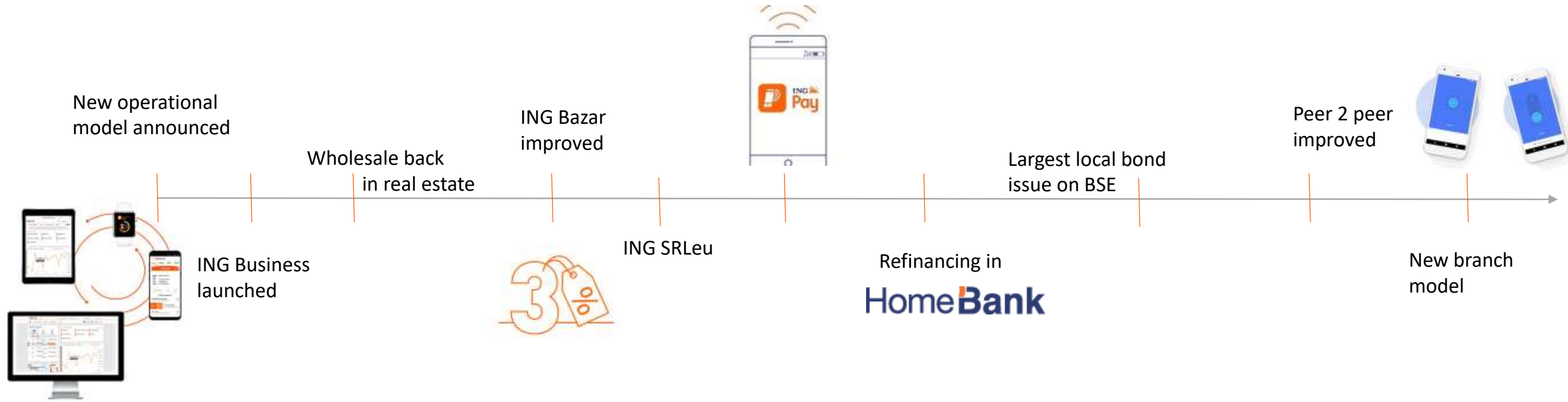
3 out of 10
e-commerce
transactions done
with an ING card



2018, another year to celebrate!



2018 – Walking the digital talk



...a full year for ING



Launching ING Business in March 2018



ING Business selected as the global SME/MC digital platform

Digitalization & Mobile

Security & Availability

Regulation & Compliance

2.2 k

SME/MC CLIENTS

370 k

TRANSACTIONS

250 k

LOGINS
30% on mobile

20 min

Average time spend
on platform/session



We are increasing our client base at a fast pace

Active
Retail Clients

1,3 Mln



+13% vs Dec 2017

Digital Clients

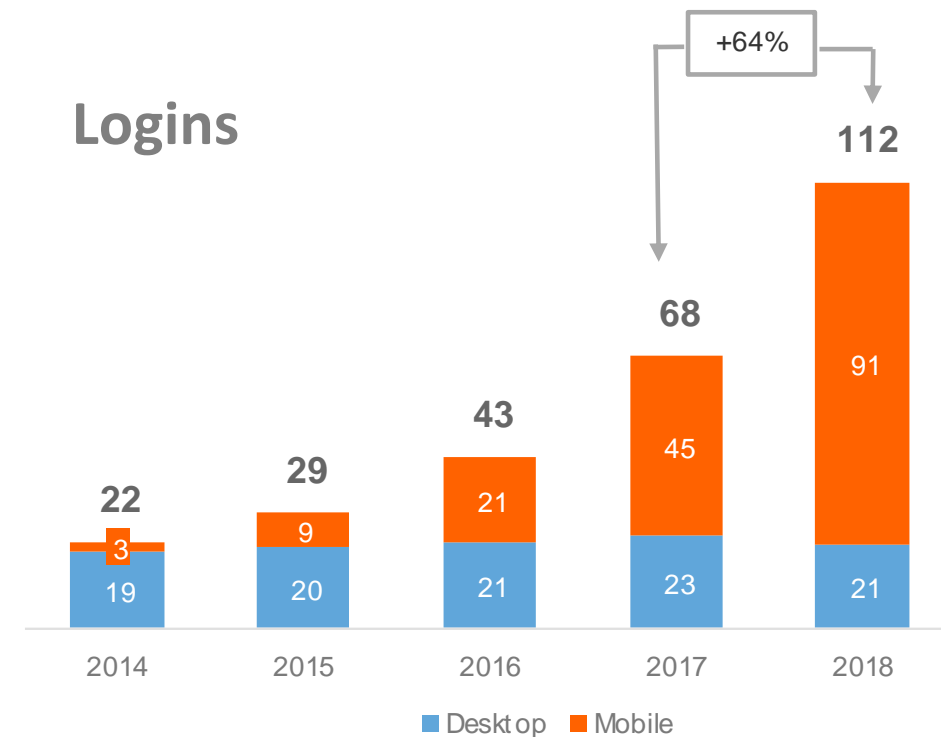
722K



Min. 1 login in 2018

112 mln login
30 mln transactions in HB

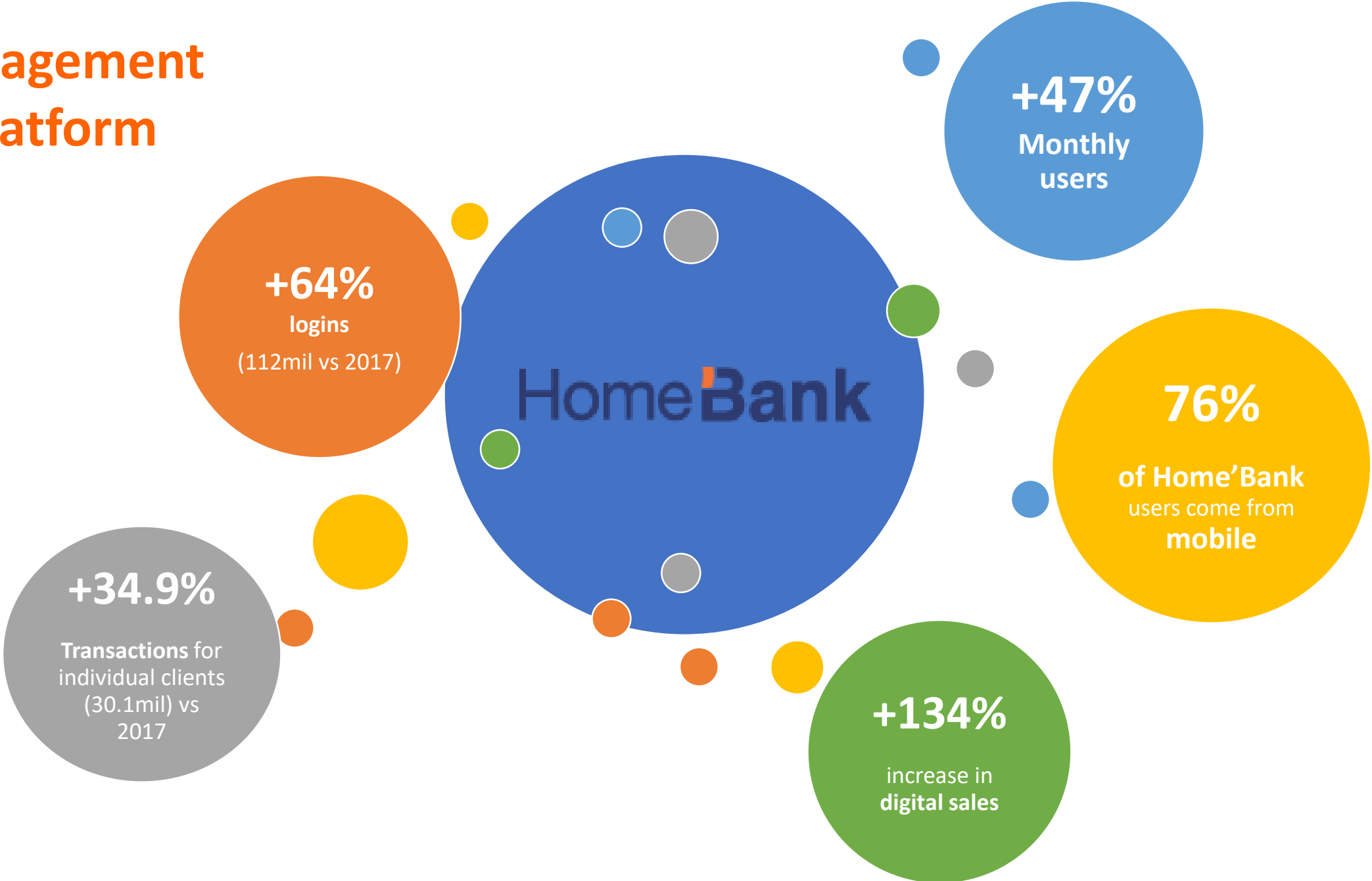
Logins



... with a strong mobile behavior



Increased engagement with digital platform



70,000 users



2.5 mln
transactions

Si doar il apropii de
POS-ul contactless.
E-atat de simplu.

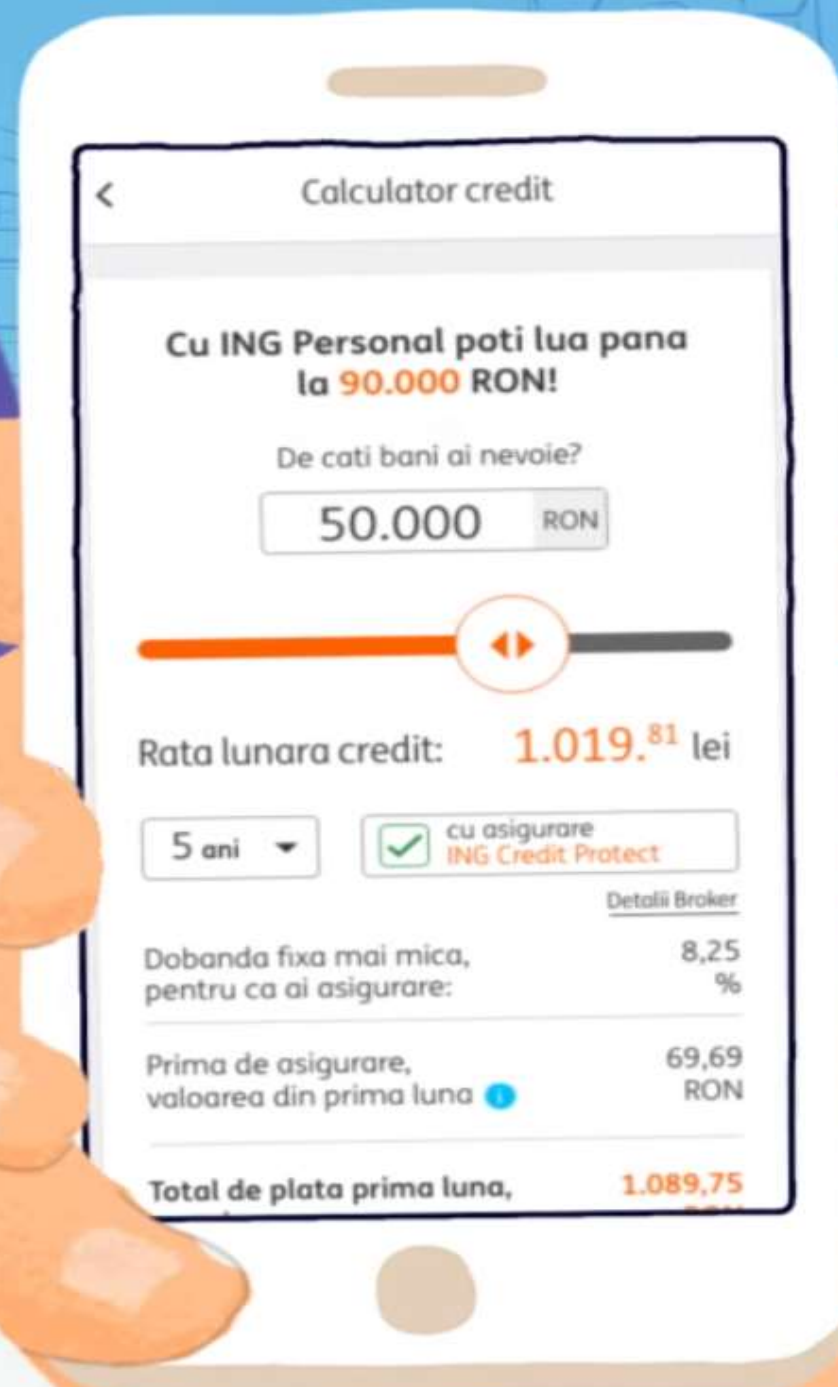
3% of total POS transactions

80%

of digital
loans sold
on mobile

Refinancing
loans online
for ING clients

HomeBank

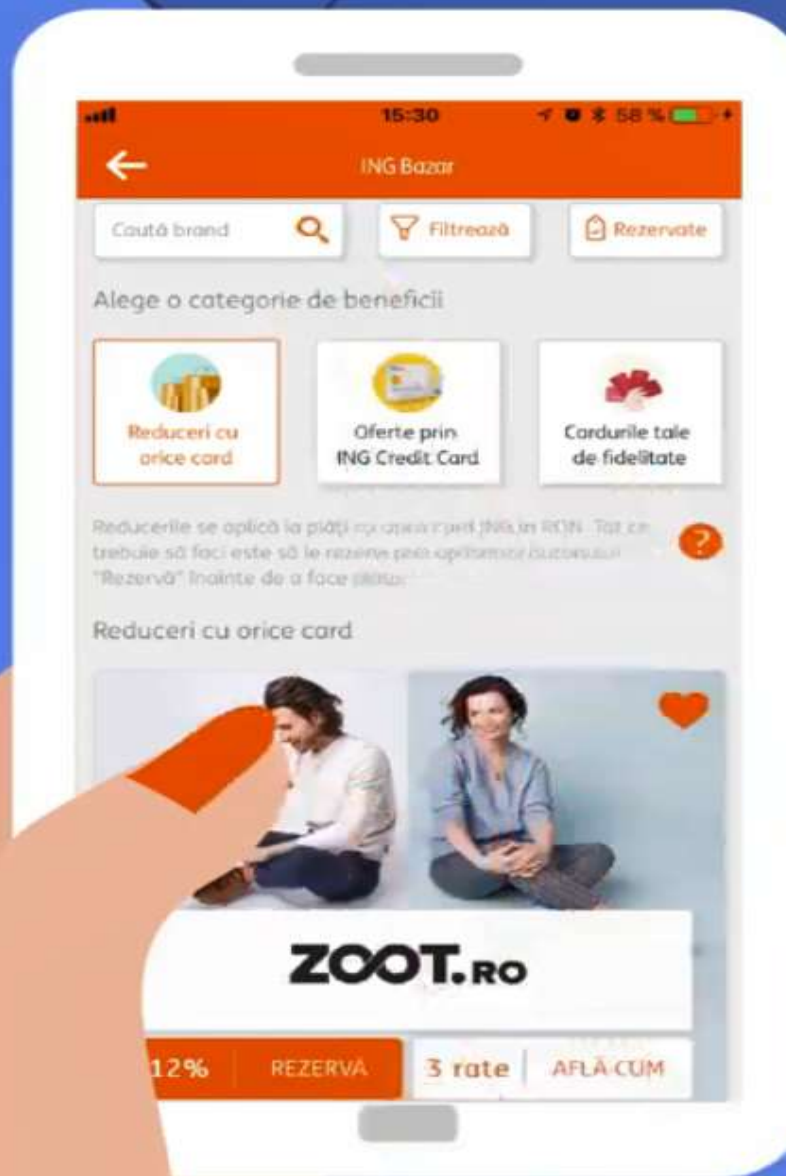


€45mIn

Sales for our
merchant partners

500,000

user hits

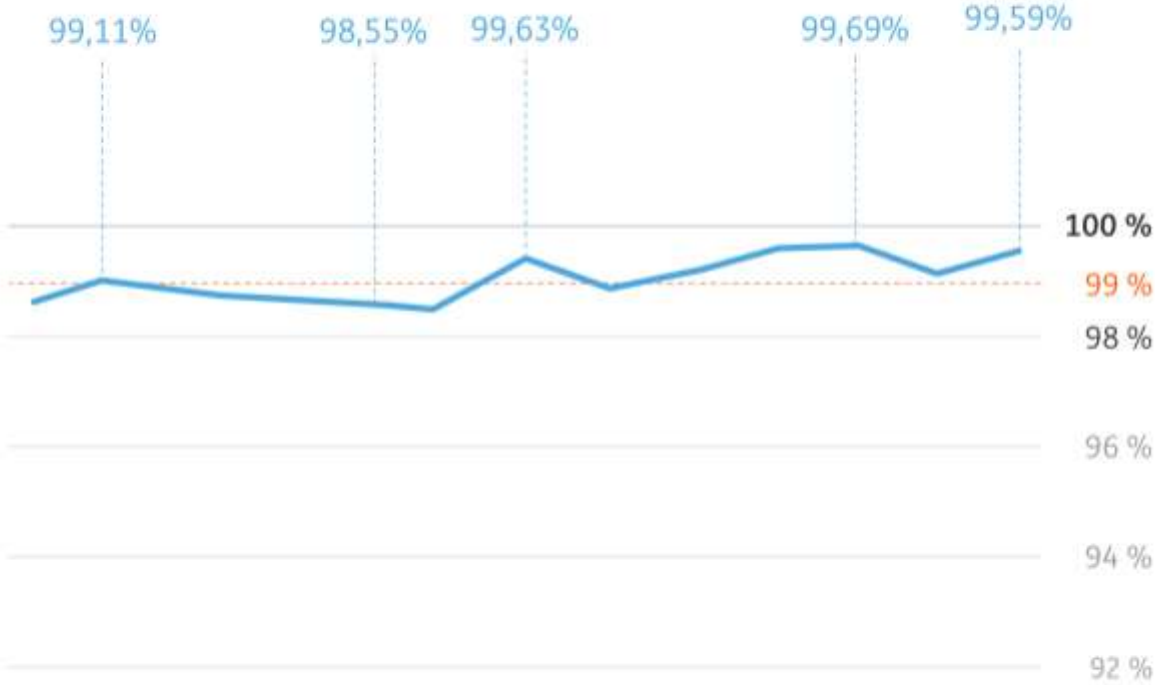


€ 2mIn

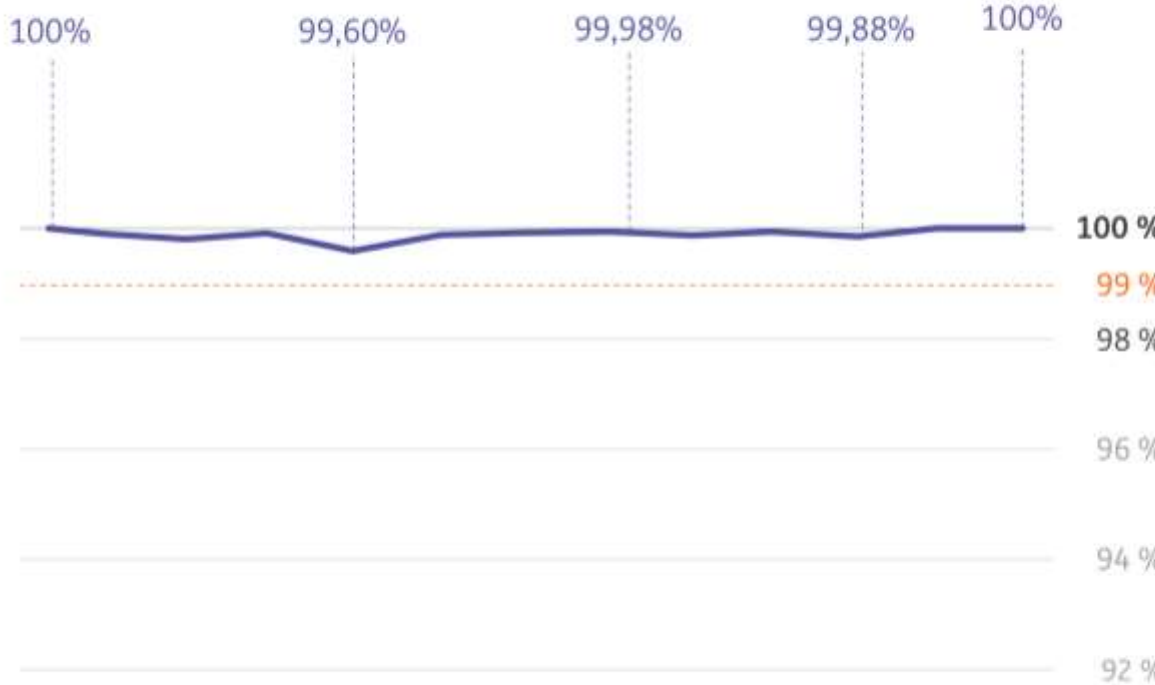
Discounts for customers

Significant improvement in availability: Only 0.07% of Clients experienced technical issues with Home Bank

Home'Bank



Cards Authorization



We are undertaking a new, more strategic role because...



112 mln visits on our **digital platforms** in 2018

- ✓ Main banking channel for our clients
- ✓ Day to day banking needs



1.5 mln visits in **offices** in 2018

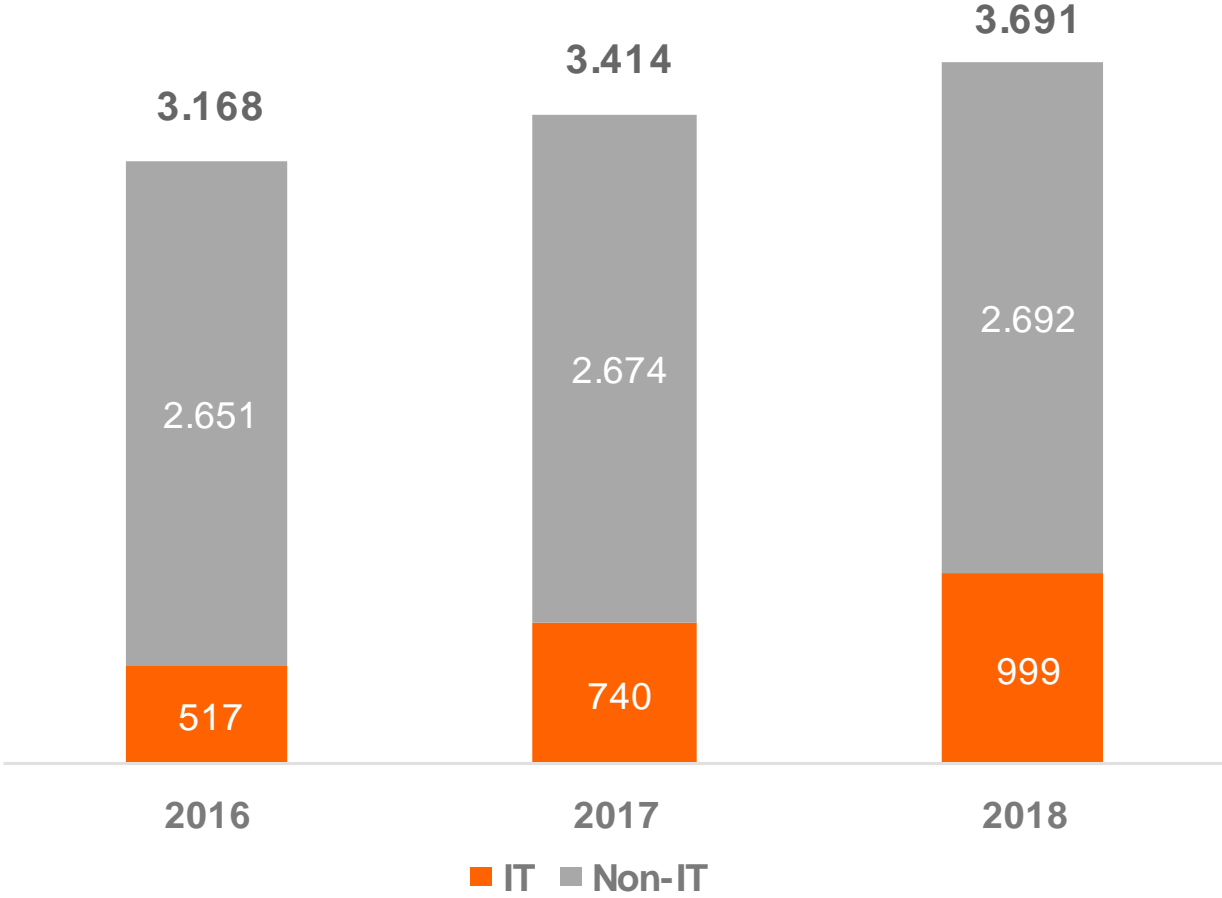
- ✓ Clients come in most crucial moments in their relationship with the bank
- ✓ Quality consultancy and service is key

A hand holding a black smartphone. The screen displays the text "Mobile operations + Office consultancy" in orange and black. The LG logo is visible at the bottom of the phone.

**Mobile
operations
+
Office
consultancy**



Continued organic growth thanks to our employees



*Number of employees refer to: ING Bank N.V. Bucharest Branch, ING offices and ING Business Shared Services Bucharest Branch

More focus on quality service and investments in people



RON 9 mln annual investment in trainings & education



Key Financial Results

1.5

Million customers

- 11% increase in number of clients, while keeping strong customer satisfaction ratings

10.1%

Lending Market share

- 21% more volumes brought in by clients who found ING lending offers better suited for their needs

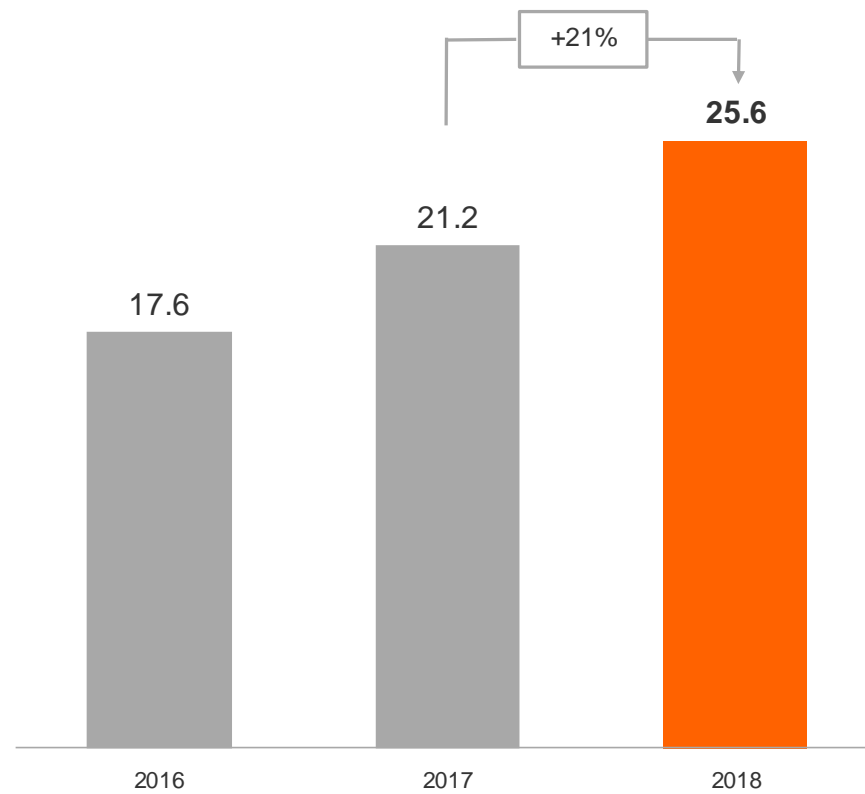
+34%

Profit before Tax

- Increase in profit before tax, with a total RON 781 million

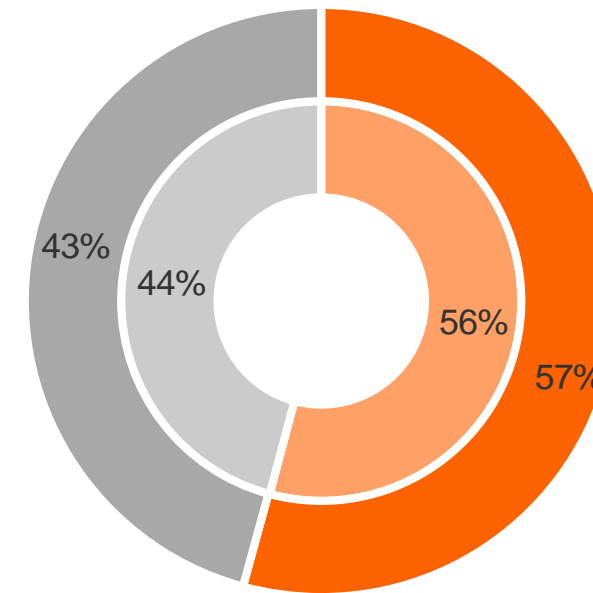


ING Lending growth momentum stronger than ever...



**Market Share
10.1%**

...with a constant split between:

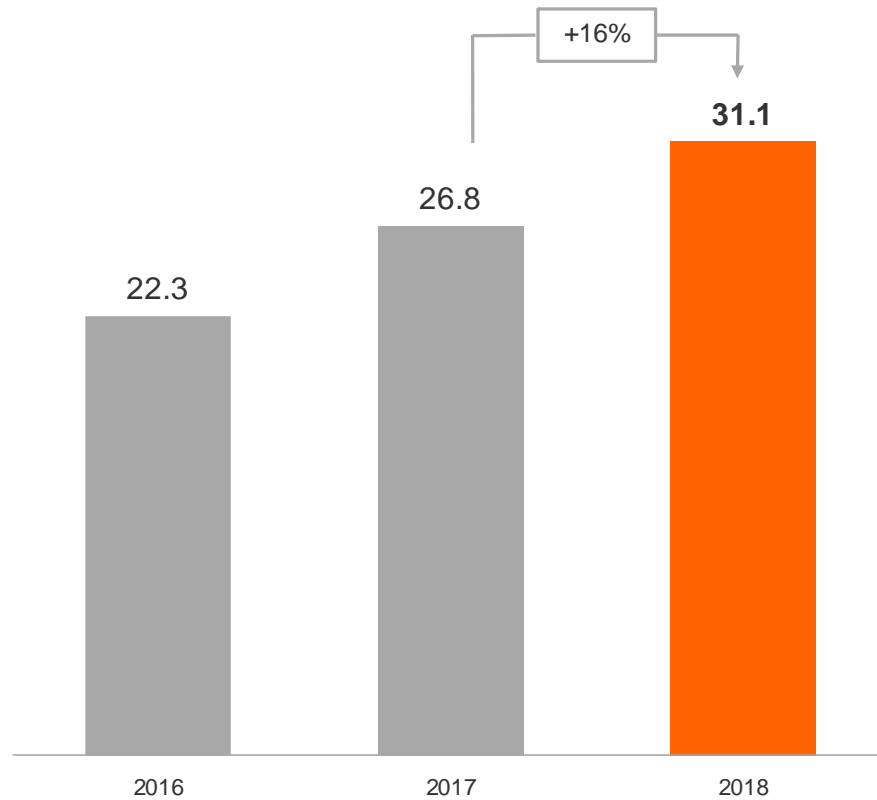


■ Individuals ■ Corporate

(Inside out: 2017-2018)

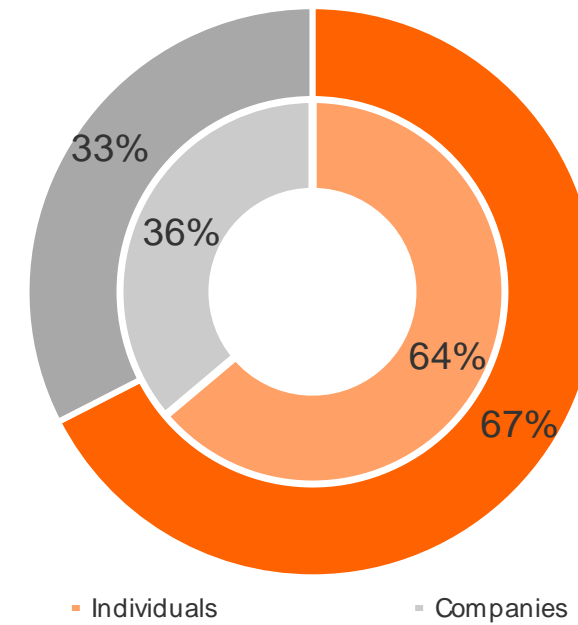


Customer deposits growth outpaced market developments ...



**Market Share
9.0%**

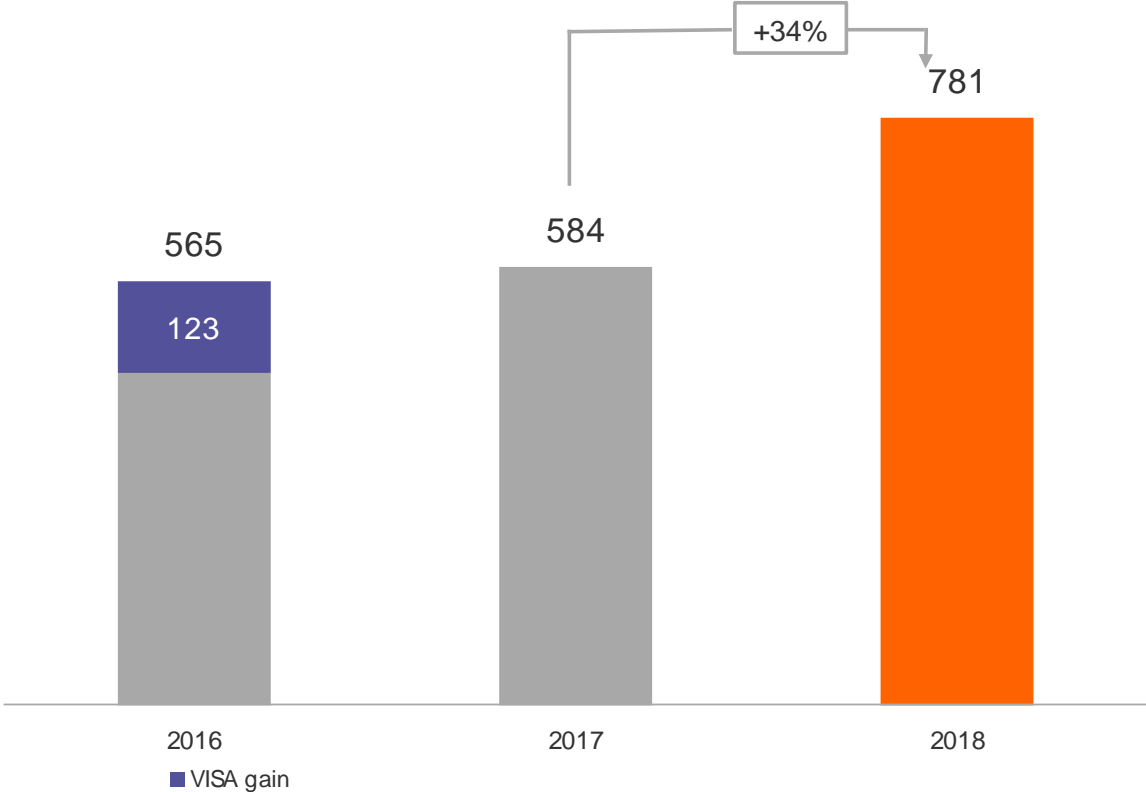
...mainly triggered by retail individuals placements



(Inside out: 2017-2018)



We`re delivering excellent performance with the help of a sustainable business model



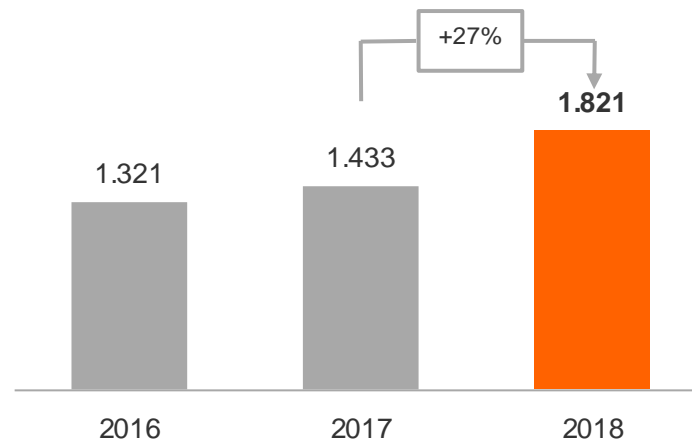
+34%
vs. 2017

RON **781** million



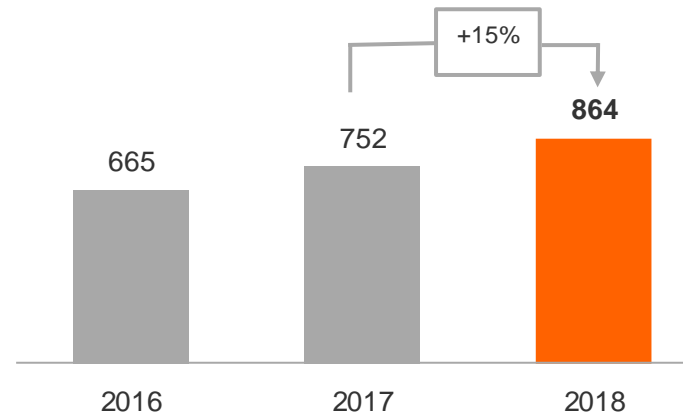
High income increase due to top product offers correlated with favorable market developments

• Income Evolution



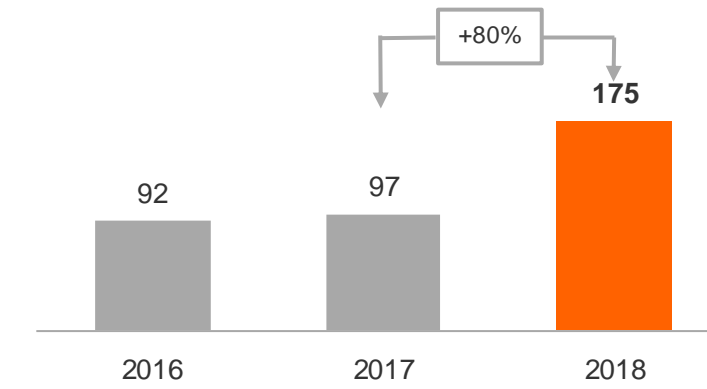
High income increase following a combination of **volume growth** and **higher number of transactions** in a favorable market developments

• Expenses Evolution

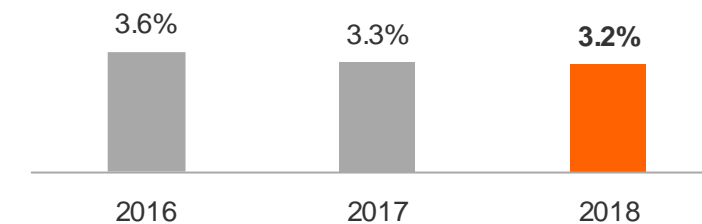


Cost increase reflects our **business growth**, **continued investments** in our digital capabilities and several one-offs

• Risk costs evolution



Risk costs increased due to updates in the credit risk assessment model
...while the priority remains keeping a controlled risk profile having an **NPL of 3.2%**



Financial results overview

		FY 2018	FY 2017	
Income	(in RON mln)	1,821	1,433	+27%
Costs	(in RON mln)	864	752	+15%
Risk costs	(in RON mln)	175	97	+80%
Pre-tax result	(in RON mln)	781	584	+34%
Net result	(in RON mln)	685	493	+39%

		FY 2018	FY 2017	
Total assets	(in RON bln)	38.3	33.5	+14%
Customer lending	(in RON bln)	25.6	21.2	+21%
Customer deposits	(in RON bln)	31.1	26.8	+16%
ROA	(in %)	1.9%	1.6%	+0.3pp
CIR	(in %)	47%	52%	-5pp

Note: Consolidated financial results for ING Bank Romania, in compliance with IFRS and management accounting



**Responsibility
at the core of ING**



Responsible corporate citizen

Financial empowerment

BANOMETRU

CSR pillar

Total :
RON 26.0
million



2014 - 2018

CSR pillar

RON 7.4
million



2018

of which

Community development

Adopta un proiect

CSR pillar

Business pillar

Entrepreneurship



Sustainable loans

30% of corporate lending portfolio defined as sustainable



