

# DIB Council Report 2025





Lars Stoy  
Chairman of the Board (CEO)

**“Diversity, Inclusion & Belonging (DIB) are essential parts of ING’s core values. We are a bank that puts people first. It is important to us that everyone feels valued and respected – whether customers or employees. Our various DIB networks are a clear sign of how much diversity, inclusion and belonging matter to us – because they truly make an impact.**

**I am delighted to sponsor the networks YoungING and Experienced. YoungING is aimed at employees up to the age of 36 and organizes inspiring events that bring people together. Experienced promotes inter-generational exchange and ensures that all age groups are included.**

**All our DIB initiatives show that our values are lived every day. They prove how important dialogue and collaboration are to us – across all age groups, backgrounds and perspectives. We are committed to this because we believe that together we can shape an inclusive future where every voice counts and everyone finds their place.”**



# What you can expect in this report.

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## Foreword

Thanks for taking a look inside! 4

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## Key Topic: Neurodiversity

Introduction: Neurodiversity 5

What is High sensitivity? 8

What is ADHD? 10

What is Autism? 12

What is Dyslexia? 13

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## DIB Council

The DIB Council of ING Germany 14

Insight: DIB in the Board Domain Private Individuals 15

Overview: DIB Council members 2025 16

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## DIB networks

Overview: DIB networks of ING 18

Recap: the year 2025 20

Cultural Diversity – 26

EnablING 28

Experienced 30

Lioness 32

Rainbow Lions 34

Women in Tech 36

YoungING 38

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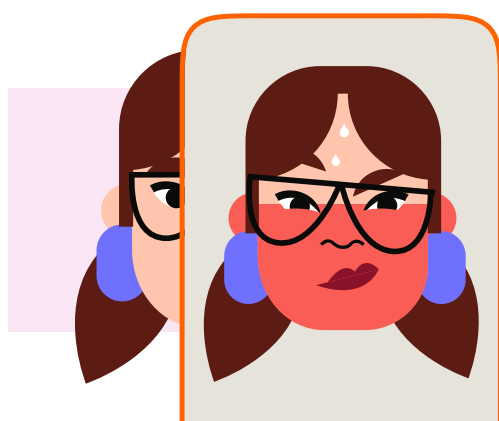
## More about DIB

Growing together – insights from HR 40

Diversity in figures 42

Thanks! 43

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Start AR Experience

You can go on a journey of discovery in this brochure. Only those who take a closer look will learn more. Scan the QR code, grant access to your camera and learn more. The smartphone icon shows you where.

# Thanks for taking a look inside!

Dear readers,



**Agathe Engelmann**  
IT Lead Service/Core/Data



**Anja Engel**  
Head of Corporate Audit Services (CAS)

in this third edition of our DIB Council Report we want to take a fresh look at Diversity, Inclusion & Belonging (DIB) together with you.

Our mission at ING is to make a difference – and with DIB, we celebrate diversity. Building a culture of diversity, inclusion and belonging is part of who we are. Protecting this culture and standing up for a vibrant, colorful ING Germany is the responsibility of the DIB Council and its networks.

In 2025, a lot happened around DIB at ING Germany. Within the DIB Council, Beate Terhardt and Nina Siegfried passed the baton to us as Council Chairs. We would like to take this opportunity to thank them once again for their outstanding commitment to DIB.

This year we celebrated diversity in our locations. With the DIB Days on Tour, we visited our locations in Frankfurt, Hanover, Nuremberg and Berlin to raise awareness for DIB. At the same time, the DIB networks have again organized a variety of events, from inspiring lectures and training courses to opportunities for personal exchange and networking.

As Chairs of the DIB Council, it was particularly important to us to increase the visibility of the networks and their initiatives and to expand contact and exchange with each other.

It is not self-evident that colleagues are committed to DIB. That is why we would like to thank everyone who lived Diversity, Inclusion & Belonging in 2025 and together promoted a culture of diversity and acceptance. That was lion-strong!

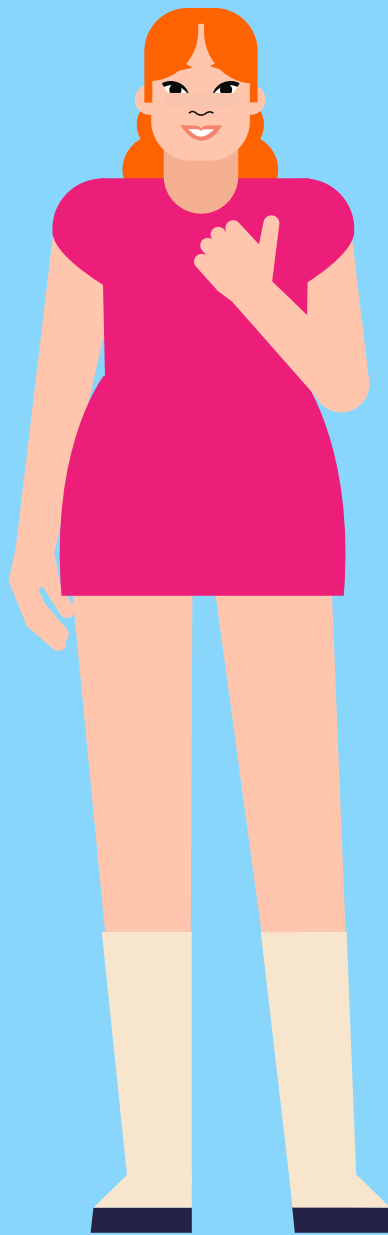
This year's report not only highlights DIB activities in 2025 but also offers fascinating insights into neurodiversity – a topic that has been at the center of many events. We hope you enjoy reading it!

**Agathe and Anja**  
Chairs DIB Council

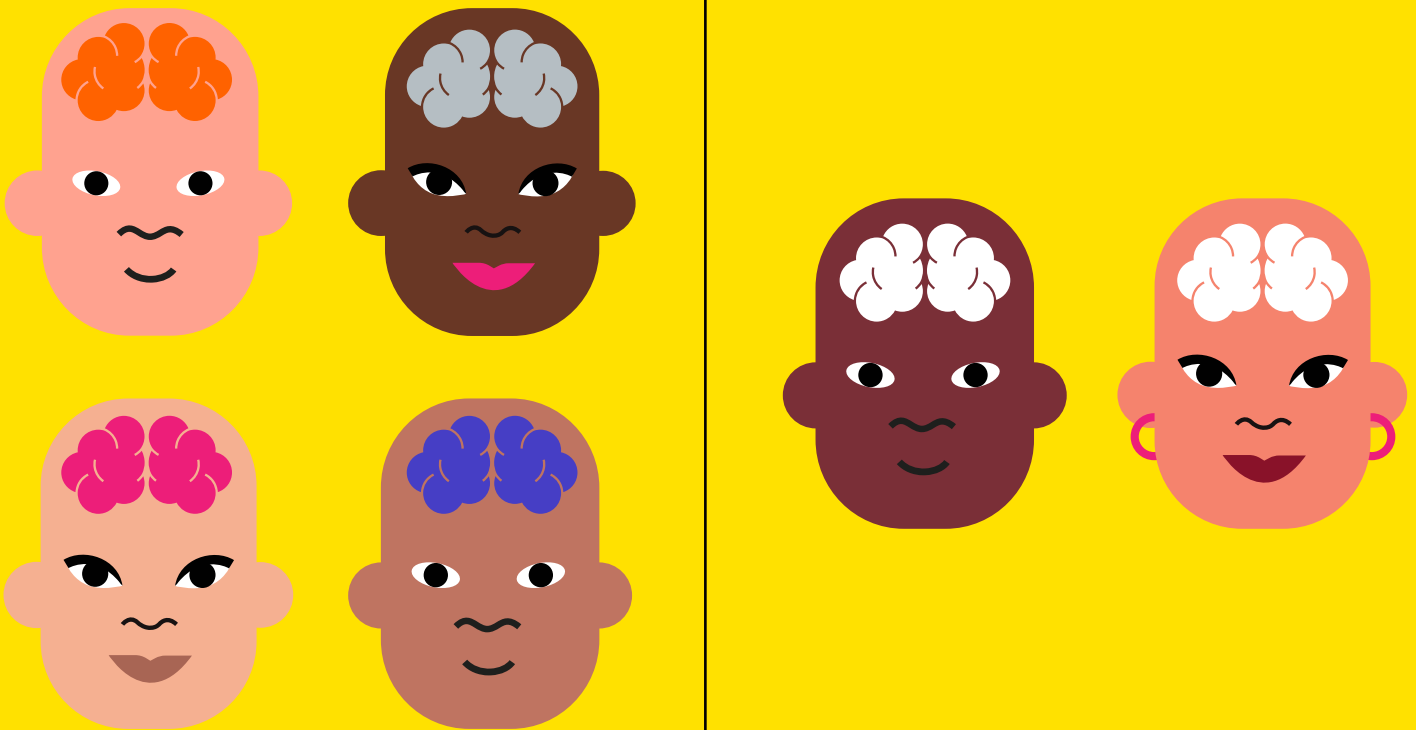
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# Introduction: Neurodiversity



Does anyone notice how I really feel?



Am I neurodivergent or neurotypical?

# What is Neurodiversity?

Neurodiversity refers to the natural variation in human brains and mindsets. Neurodivergent individuals may differ in their social behavior, development, abilities, needs, feelings, thoughts, or perceptions from what is considered (neuro) typical in society.

The term describes how the brain processes environmental stimuli in unique ways. Many neurodivergent people experience impressions more intensely because their brains classify stimuli differently. As a result, they may focus more on details and miss the bigger picture – which can lead to stress and challenges.

## Tips for working in a team:

- Create clear structures and transparent processes.
- Prioritise tasks and break them down into smaller steps.
- Prefer short, concise meetings.
- Promote open communication and understanding.

**Neurodiversity reminds us that every person has unique strengths and talents. By accepting and respecting these differences, we create an environment where everyone feels comfortable and can reach their full potential.**

## Neurodiversity in the workplace

With their distinctive ways of thinking, neurodiverse employees can become both key assets and sources of competitive advantage – as long as they are placed in roles and settings that allow them to thrive.

Although awareness of neurodivergence is growing, prejudice and stigma in the workplace remain common. Many neurodivergent individuals report negative experiences when they disclose their differences. For example, turning off the camera during virtual meetings or multitasking is often perceived as rude. Yet for people with ADHD, doodling during a meeting can actually help them stay focused on the discussion rather than drifting away. These examples illustrate that neurodivergent employees face both professional and interpersonal challenges in their daily work life.

Workplaces are often designed for neurotypical employees – those who thrive in open-plan offices, enjoy active participation in meetings, and work comfortably from 9 to 5. But people are not all the same: they differ in how they think, process information, concentrate, and express creativity. That's why it's essential for leaders to collaborate with their teams to find individual solutions that enable everyone to reach their full potential.

To ensure that workplaces function well for everyone, they should be designed to be flexible and inclusive. This includes clear signage and intuitive orientation, a variety of room concepts such as individual offices, silent zones, or retreat areas, as well as different workplace models, for example standing desks. Equally important is a well-thought-out layout with clearly defined zones for focused work and meetings. In addition, sensory adaptations such as dimmable lighting, acoustic retreat spaces, noise-canceling headphones, and air filters help create a comfortable and supportive working environment.

Rest areas should be free of phone calls and passing traffic, lighting should be individually adjustable, and desks should be positioned to avoid exposure in open spaces. These adjustments are not luxuries – they promote concentration, well-being, and productivity for everyone.



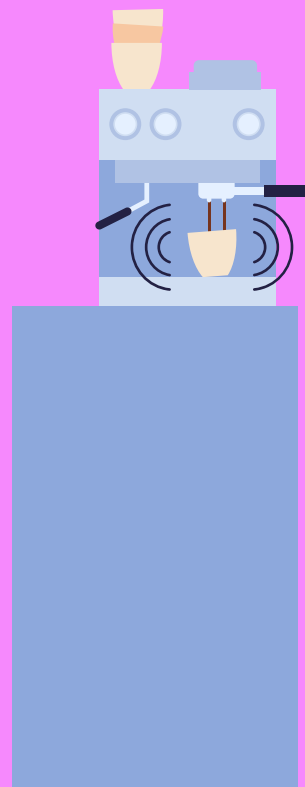
# What is High sensitivity?



How am I supposed to concentrate here?

Highly sensitive people have a lower threshold for stimuli, which means that they react intensely to fragrances, food, electromagnetic fields, chemicals, sounds, and emotional moods – sometimes even with intolerances.

In professional life, they are characterized by empathy, sensitivity, a pronounced sense of detail, creativity and intuition. They are also prone to perfectionism, as well as to stress, and require a lot of rest after a stimulus overload.



# What is ADHD?

ADHD stands for attention-deficit/hyperactivity disorder and affects both children and adults. The expression is individual and can be influenced by stress or environmental factors.

ADHD manifests itself primarily through dysregulation – i.e. difficulty in controlling certain processes. Self-regulation, impulse control, alertness, and stimulation filtering are among those affected. This means that stimuli or emotions cannot be filtered or regulated as usual. People with ADHD often have many simultaneous impressions and are generally alert. However, they are easily distracted by various stimuli – whether sounds, visual impressions, or even their own thoughts. Time management is also a challenge for many. One reason for this is a persistently low dopamine level in the brain, which affects the regulation of attention and motivation.

**With appropriate strategies and support, people with ADHD can make the most of their strengths – to the benefit of the entire team.**

ADHD is very diverse and manifests itself in different forms. Not all people are physically hyperactive – in many, the restlessness tends to occur in the head. Therefore, three types are distinguished: the hyperactive type, the inattentive type and the combined type, which combines characteristics of both manifestations.

- **Hyperactivity:** People often appear impulsive, change mood quickly, talk a lot and quickly, or interrupt others. They have difficulty sitting still for a long time and keep their hands occupied.
- **Attention:** Here problems such as lack of organization, short attention span, clumsiness and forgetfulness are in the foreground. Tasks are left behind, and items are easily lost.
- **Combination type:** Many experience a mixture of both – they talk fast, are forgetful and struggle to keep order.

It is often mistakenly assumed that ADHD is synonymous with inattentiveness. In reality, many people with ADHD possess particular strengths and can enrich teams in the workplace with innovative ideas and an ability to think “outside the box”. They are often creative, highly engaged, and able to familiarize themselves with new topics very quickly, especially when they have a genuine interest.

One related phenomenon is known as hyperfocus, which commonly occurs in people with ADHD and autism. It describes a state of extremely intense, almost tunnel-like concentration in which individuals become fully immersed in a task and block out everything around them.



How long have I been sitting here?

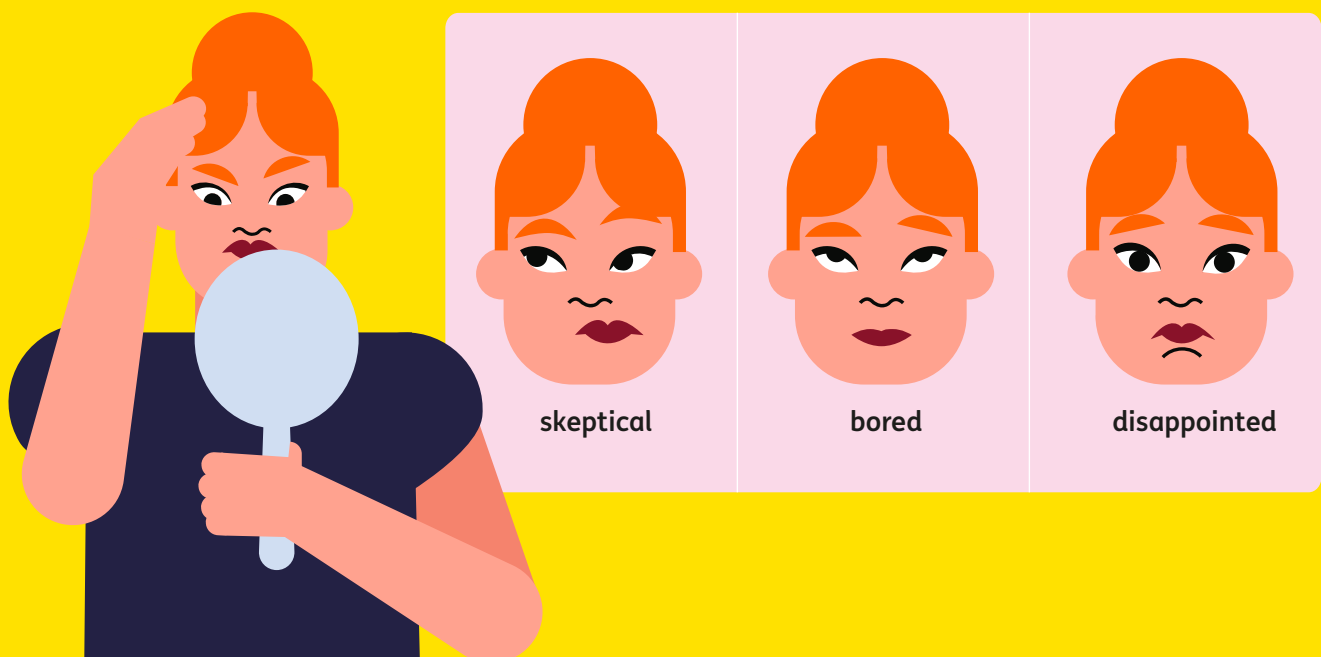


# What is Autism?

Autism is a neurodevelopmental variation that usually becomes apparent in childhood but often remains undetected. The so-called “autism spectrum disorder” manifests itself by difficulties in social interaction, special communication characteristics, and occasionally by intense special interests or extraordinary talents.

People on the autism spectrum tend to value logic over emotions, avoid small talk, and communicate honestly and directly. They usually take statements literally, often show an unusual gesture, facial expression or avoid eye contact, require a lot of structure and routine and have a pronounced eye for detail.

Particular strengths in professional life include an unusual perspective, analytical thinking, solution orientation and a high concentration ability. Challenges arise above all from unplanned changes, spontaneous calls or meetings as well as meetings without a clear goal.



**What is that look supposed to mean?**



# What is Dyslexia?

People with dyslexia (also known as specific learning disorder in reading) process written language in a distinct way. They often have a different neural structure involved in reading and writing, which means they may recognize letters, words, or sound patterns more slowly or less automatically. This can result in difficulties with reading, writing, or spelling – regardless of intelligence or motivation.

In professional life as well, people with dyslexia often demonstrate particular strengths: pronounced visual and spatial thinking, creativity, problem-solving skills, and the ability to grasp complex relationships holistically. Many people with dyslexia think in images rather than words, recognize patterns more quickly, and can approach challenges in innovative and unconventional ways. At the same time, processing written information can be demanding. This may sometimes result in a greater need for time, increased stress, or a preference for clearly structured information. With appropriate strategies and support – such as visual aids, clear instructions, or digital assistance – people with dyslexia can make optimal use of their unique abilities.



What exactly does it say here?

# The DIB Council of ING Germany

**Not heard of the DIB Council yet?  
Here you can find out more.**

The aim is to make ING a pioneer in Diversity, Inclusion and Belonging – with a culture that recognizes no labels.

## **What is the DIB Council?**

The DIB Council was founded in 2012 and has since been working in an ever-changing lineup to promote and challenge the issues around Diversity, Inclusion and Belonging (DIB). It consists of representatives from all seven networks, as well as from the bank's Board Domains and central expertise such as HR, Communication & Brand Experience as well as Accessibility.

This composition of the most diverse range of stakeholders enables a variety of perspectives and provides a good basis for collaboration and the exchange of best practices. It also strengthens the networking of individual employees from the most diverse areas of ING.

The council is led by the two chairs Anja Engel and Agathe Engelmann and supported by Michael Clijdesdale (CIO of ING) as a sponsor to bring the topics to the board.

**The role of the  
DIB Council**

## **Purpose: Empowering ING to be most diverse and inclusiv**

The DIB Council is committed to creating a workplace where everyone feels valued and supported. Representatives from all diversity initiatives work together here:

- For the diversity of our employees – because that is our greatest asset as a bank.
- For the bank to be an inclusive, non-discriminatory place where all employees can contribute, develop and feel they belong.
- For the integration of employees' unique experiences, perspectives and talents – which strengthens our bank internally and externally.

The task of the Council is to demand and enable diversity and to carry it into ING. By acting as an effective partner for all stakeholders and as a challenger, it puts its finger on the issues so that real change can take place.



# Insight: DIB in the Board Domain Private Individuals



Core Team "GrowING Minds"

The DIB program in the Board Domain Private Individuals (PI) for 2024 and 2025 pursues two key objectives: The optimization of intercultural cooperation with our Hub in Manila and the development of young employees in PI. Both of these priority topics are addressed through concrete initiatives, training courses and community measures to strengthen DIB sustainably.

## Intercultural cooperation with the ING Hub in Manila

The aim is to optimize onboarding for colleagues in Manila, create a strong sense of belonging, deepen knowledge of intercultural differences and improve overall cooperation.

To this end, under the initiative of Thomas Dwornitzak, Tribe Lead Make Your Money Grow, team trainings with an intercultural focus were piloted and tested for a broader roll-out.

A taskforce consisting of colleagues from Germany and Manila is currently developing an onboarding blueprint. The blueprint will include information, best practices and recommendations on the various phases of onboarding colleagues from Manila to German teams.

## Development of young employees "GrowING Minds" Community

The second focus area is the development and retention of young colleagues in PI. Marcel Noordam, Tribe Lead Digital Leadership, has initiated and further accompanies the "GrowING Minds" community. A core team of six young employees from a wide range of different tribes has developed an extensive concept that defines not only the purpose of the community but also focus topics, ideas for measures and a roadmap.

The first community event, a lunch networking session with PI executives, took place in September 2025. Other events are already planned, such as knowledge and experience exchanges, input sessions, workshops, training courses, exchanges with IT and business banking as well as guest lectures.

Lunch Networking Session (September 2025)



# Overview: DIB Council members 2025

Our colleagues who stood up for DIB in the Council in 2025

■ Network SPOCs\* (N) ■ Domain SPOCs\* (D) ■ Prep Team (P)

\*SPOC = Single Point of Contact/Vertreter\*in



Anke Hornig (N)  
Change Lead Digital Leadership

Experienced



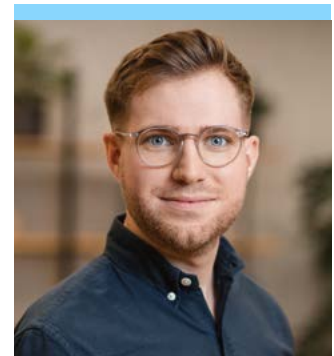
Hana Elshamy (N)  
Tribe Get Protected

Cultural Diversity



Ilse Munnikhof (N)  
Product Area Lead App

Lioness



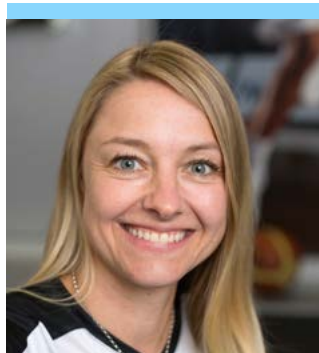
Marco Kisch (N)  
Expertise Product & Service Design

YoungING



Maria Gotzner (N)  
COO BB – Daily Banking Lead

Lioness



Maria Kreß (N)  
Young Talents

Enabling



Michael Hirsch (N)  
Customer Communication 5

Rainbow Lions



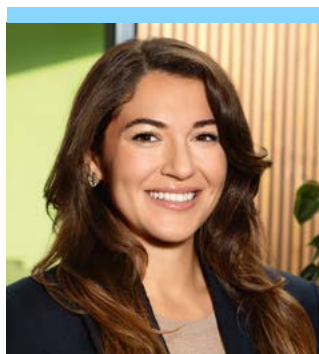
Nicole Hau (N)  
Expertise SCD Governance Services

Women in Tech



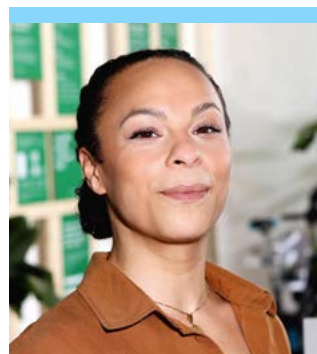
Ursula Nix (N)  
Tribe BB Daily Banking & Savings

Experienced



Yasmin Hazim (N)  
Process Lead Collateral Management

YoungING



Zoe Hambrick (N)  
CoE Base & Core Services

Cultural Diversity



Bas Timmerman (D)  
Business Analyst  
IT Area WB  
CIO



**Christopher Jestädt (D)**  
Expertise Lead Content & Campaigns

**Business Banking**



**Claire Pfeil (D)**  
IT Area Lead Analytics

**CIO**



**Linda Bender (D)**  
Business Manager

**CRO**



**Melanie Spors (D)**  
Product Area Lead Web

**Private Individuals**



**Mohit Daptardar (D)**  
Head Portfolio Mgt. Project Finance  
Lending  
**Wholesale Banking**



**Nina Siegfried (D)**  
Expertise Lead WB Legal 2

**CEO**



**Olga Nikolova (D)**  
Expertise Lead Op. Governance &  
Quality Control KYC  
**COO**



**Tamara Jung-Le (D)**  
Expertise Group Treasury Liquidity  
Mgmt & Money Mkt.  
**CFO**



**Ute Hesse (D)**  
MD Financial Institutions Sector  
Coverage  
**Wholesale Banking**



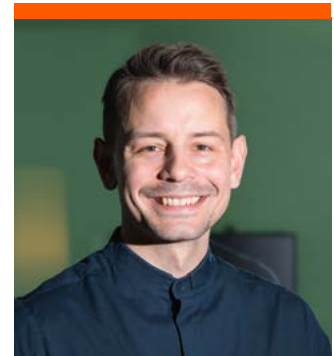
**Agathe Engelmann (P)**  
IT Lead Core/ Service/ Data

**Chair**



**Anja Engel (P)**  
Head of CAS

**Chair**



**Christoph Seeger (P)**  
Brand Experience

**SPOC Comms & BEx**



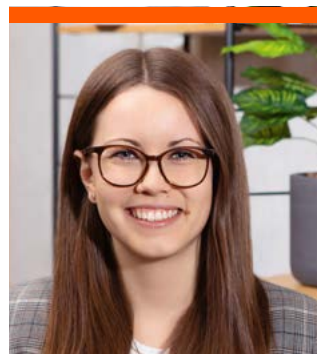
**Gabriele Förster (P)**  
Expertise Product & Service Design

**Inclusion & Accessibility**



**Katharina Schäfer (D/P)**  
DIB Expert

**CEO**



**Laura Sang (P)**  
Assistant

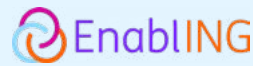
**Admin**



**Sarah Kurmann (P)**  
Inclusion Officer

**Inclusion & Accessibility**

# Overview: DIB networks of ING



Network	Cultural Diversity	Enabling	Experienced
	Knowledge exchange and events around our cultural diversity.	A network for people with disabilities and neurodivergence, as well as their allies – for exchange, support, and collective engagement.	Impulses, ideas, contacts – exchange and networking for employees over 50.
Founding year	2021	2023	2023
Network SPOC	Hana Elshamy, Zoe Hambrick	Maria Kreß	Anke Hornig, Ursula Nix
Sponsor	Serge Offers	Michael Clijdesdale	Lars Stoy
Viva Engage Community	> 500	> 280	> 430
Core Team	Ana Sofia S. Gathmann Angela Boakye Dunja Djebbari Hana Elshamy Sarah Bakhit-Flaig Zoe Hambrick	Andreas Müller Beate Terhardt Carmen Soldevilla-Barranco Dominik Otte Gabriele Förster Laura Sang Linda Bender Marcel Franke Maria Kreß Melanie Siwek Nicole Macke Rainer Reißig-Eckhardt Sarah Kurmann Svenja Hartmann	Anke Hornig Christian Beushausen Kay Leonhardt Sabine Holzmann-Klettke Susanne Ansorge Susanne Finger Thomas Bieler Ulrike Holzmann-Fuchs Ursula Nix



ING's seven DIB networks were founded by committed employees. They represent the voices of their respective communities and bring stakeholders, interested parties and allies together.

The networks make a variety of topics visible through workshops and lectures and actively promote them. With their vote, they contribute to a lasting influence on ING's corporate culture.

Each network has a core team of around 10 colleagues who contribute to these networks on top of their day-to-day responsibilities. One or two members from each core team represent their network in the DIB Council.

Here you can find an overview of the networks:



### Lioness

At Lioness, we stand for the empowerment, networking and mutual support of women to achieve their professional goals.

### Rainbow Lions

Information, exchange and projects on LGBTQI\* projects.

### Women in Tech

For more networking of women in technical areas.

### YoungING

For employees up to the age of 36: We network and inspire through diverse formats and represent your voice.

2017	2018	2023	2017
Ilse Munnikhof, Maria Gotzner	Michael Hirsch	Nicole Hau	Marco Kisch, Yasmin Hazim
Nikolaus Maximilian Linaric	Eddy Henning	Michael Clijdesdale	Lars Stoy
> 890	> 350	> 270	> 1.380

Ann-Christine Schneider  
Doreen Zöllner  
Ilse Munnikhof  
Julia Dabisch  
Maria Gotzner  
Nina Siegfried  
Oksana Kazanska  
Simone Schmidt  
Swantje Cremer

Alexander Piur  
Benjamin Rützel  
Carmen Greschke  
Franziska Klebe  
Irene Ceballos Messmacher  
Melanie Spors  
Melanie Uhde  
Michael Hirsch  
Michaela Schwendler  
Nils Ahlers  
Norbert Ebneith  
Peter Wiendl  
Rocky Bogdanski  
Sabrina Eberlie  
Seval Grupe  
Sonja Göbel  
Thomas Schambacher  
Thorsten Schulz

Agathe Engelmann  
Bianca Kramp  
Désirée Walther  
Ebru Chaudhry  
Ekaterina Rapp  
Jasmin Scharinger  
Jeanine Morina  
Julia Müller  
Ikram Rafoud  
Leila Harborth  
Mari Kruse  
Marlly Rahman  
Nicole Hau  
Oksana Kazanska  
Roya Borchers

Ali Scherzad  
Bernd Schymala  
Ina Meyer  
Jessica Michel  
Jihan Al-Chaar  
Julia Müller  
Marco Kisch  
Sebastian Best  
Vanessa Kunkel  
Yasmin Hazim

# Recap: the year 2025



## Diversity that unites – a year full of colorful events

There is a story behind every DIB number: colleagues who bring ideas to life after work to make diversity come alive. Teams that burn for the cause and go the extra mile. Passion, not duty. Open the page and you will get an impression why DIB is more than strategy with us – it is culture that connects, inspires and makes our working environment more colorful. Discover how we make our bank lively and inclusive every day!



How am I supposed to keep track of everything here?

# It's a wrap: 2025 was packed with great DIB Events

## January

Lioness: Workshop on narcissism  
FFM

Enabling Lunch – focus on  
neurodiversity | FFM

YoungING: Bowling Night | HNR



Experienced “Stammtisch”  
FFM, NBG, HNR

## February

Cultural Diversity: Black History  
Month, Hidden Figure Movie +  
Dinner | FFM



Experienced “Stammtisch”  
FFM, NBG, HNR

## March

Enabling: Support services for  
people with disabilities  
Lunch & Learn Session | Online

Cultural Diversity: Iftar | FFM



Rainbow Lions: Fun Night | FFM

Lioness: Year Kick-Off Call  
Online

YoungING: Gaming Night | FFM

YoungING: Ice Hockey stadium  
visit | NBG

Experienced “Stammtisch”  
FFM, NBG, HNR

- |                      |                 |
|----------------------|-----------------|
| ■ Cultural Diversity | FFM = Frankfurt |
| ■ Enabling           | NBG = Nuremberg |
| ■ Experienced        | HNR = Hanover   |
| ■ Lioness            | BER = Berlin    |
| ■ Women in Tech      |                 |
| ■ Rainbow Lions      |                 |
| ■ YoungING           |                 |
| ■ HR/DIB Council     |                 |

## April

**Women in Tech: Kick-off  
#shetransformsIT regional group  
Mitte | FFM**



Guest speaker Prof. Dr. Sinemus, Hessian Minister for Digitalisation and Innovation. Information event with presentations, panel discussion and networking opportunities.

**Experienced: 50+ and WellbeING –  
Deep Dive Session | Online**

**Enabling Lunch | FFM**

**YoungING: Coffee workshop | HNR**

**Experienced “Stammtisch”  
FFM, NBG, HNR**

## May

**Enabling: Neurodiversity Info  
Session | Online**

**Enabling: Neurodiversity  
Coffee Kitchen | Online**

**Cultural Diversity Day Community  
Meet up | FFM**

**Enabling: Lunch & Learn  
Quick tips for accessible  
documents | FFM**

**Enabling Lunch | FFM**

**Enabling: Visit of an inclusive café  
“Sinn & Wandel” | FFM**

**Lioness: Salary Negotiation  
Workshop | HNR**

**HR: Panel Discussion Topsharing  
FFM + online**

**YoungING Get Together | FFM**

**Enabling: Guided tour of the  
SightCity fair | FFM**

**YoungING: Get Inspired by Misha  
(Head of HR) | FFM + online**

**YoungING: Sushi cooking class | HNR**

**Experienced “Stammtisch”  
FFM, NBG, HNR**

## June

**Enabling: Autism Info Session  
Online**

**Rainbow Lions: Trans, Non-Binary  
& Gendering Lunch & Learn Session  
Online**

**Enabling: Inclusion exhibition  
in the foyer | FFM**



**Lioness: Workshops „Yes she can“  
and „Mut tut gut“ | FFM**



**DIB Networks Get-together | HNR**

**Rainbow Lions Sommer Party | FFM**

**Rainbow Lions: Participation CSD  
Hanover | HNR**

**Women in Tech cooking class  
FFM, NBG**

**DIB Council Afterwork | FFM**

**Rainbow Lions Afterwork | NBG**

**Experienced “Stammtisch”  
FFM, NBG, HNR**

## July

Enabling: ADHD Info Session  
Online

Lioness: Equally compatibility tool  
Lunch & Learn Session | FFM + online

Lioness: Workshop on narcissism  
Online

Rainbow Lions: Participation CSD  
Frankfurt | FFM

Cultural Diversity:  
Summer Get Together | FFM

DIB Get Together | FFM

YoungING Summer BBQ | FFM



YoungING: Infosession eID & EUDI  
FFM

DIB Training: LinkedIn Basics | Online

YoungING: Cocktail Workshop | HNR

YoungING Afterwork Ride | FFM

Enabling Lunch | FFM

Experienced "Stammtisch"  
FFM, NBG, HNR

## August

Lioness: MentorING Panel  
Discussion | FFM

Women in Tech: Using Outlook  
cleverly Lunch & Learn Session  
Online

YoungING: Afterwork at the  
Maschsee Festival | HNR

YoungING Info Session: Wero  
Online

Lioness Summer Drinks | FFM



YoungING: Volleyball Event | FFM

Experienced "Stammtisch"  
FFM, NBG, HNR

## September

Lioness: Workshops „Yes she can“  
and „Being courageous“ | FFM

Lioness: Info Session with founder  
HerMoney & Fondsfrauen | FFM

Enabling: High sensitivity Info  
Session | Online

Women in Tech: Using Outlook  
cleverly Lunch & Learn Session  
Online

Enabling Lunch | FFM

YoungING Summer Party | FFM

Enabling: Guided tour on the  
history of medicine Frankfurt | FFM

Experienced "Stammtisch"  
FFM, NBG, HNR

DIB Days 2025 went on tour with  
#Miteinanders from 25 September  
to 29 October 2025. The tour offered  
a program of keynotes, discussion  
formats and the popular Coffee &  
Talk. | FFM, NBG, HNR, BER

**Miteinanders  
on Tour**



## October

**Enabling: Psychological sequelae due to neurodiversity Lunch & Learn Session | Online**

**When AI becomes a question of power, Keynote | NBG**



**Rainbow Lions: Global Coming Out Event | Online**

**Experienced: Transition to retirement Lunch & Learn Session Online**

**Cultural Diversity: Diwali Event | FFM**

**Rainbow Lions Movie Night | FFM**

**Lioness: Equally compatibility tool Lunch & Learn | Online**

**Experienced Get Together | FFM**

**Enabling Lunch | N**

## November

**Experienced: Overcoming your inner demons, Keynote | NBG**

**Rainbow Lions: Sale of teddy bears, World AIDS Day | HNR**

**Lioness-Workshop: Story Telling FFM**

**Lioness: Tech – IT Out Tour | FFM**

**Enabling: Movie night „Ganzer Halber Bruder“ | FFM**

**Enabling Lunch | FFM**

**Experienced “Stammtisch” FFM, NBG, HNR**

## December

**Enabling: Motivational event with panel discussion | FFM + online**



ING Building purple lighting on International Day of Persons with Disabilities (December 2025).

**Rainbow Lions: Teddy bear sale in aid of AIDS relief | HNR**

**Experienced: Overcoming your inner demons, Keynote FFM + online**

**Cultural Diversity: End of Year Get Together | FFM**

**Enabling Lunch | NBG**

**Experienced “Stammtisch” FFM, NBG, HNR**

The keynotes provided a concise overview of the current status at DIB and demonstrated practical approaches for embracing diversity in everyday working life.

Concrete experiences and ideas on allyship were shared in the discussions. Many took advantage of the Coffee & Talk session to exchange ideas and network.

Overall, the DIB Days were a great success and noticeably raised awareness of diversity, inclusion and belonging.

# Cultural Diversity – In 2025, we turned cultural diversity into a shared experience.

## A year full of events & growth

The Cultural Diversity Community at ING is a network dedicated to promoting cultural diversity, mutual understanding, and inclusive collaboration. We founded the network in 2021, and it quickly became an integral part of our corporate culture.

Our goal is to provide all employees with a safe space for cultural exchange, knowledge sharing, and mutual appreciation. Through events, workshops, and regular posts on Viva Engage, we highlight and discuss topics such as cultural identity, discrimination, inclusion, and diversity. Our community aims not only to raise awareness but also to actively contribute to shaping an open, respectful, and innovative corporate culture.

The year 2025 was full of inspiring encounters, shared experiences, and significant milestones.

### Black History Month

We kicked off the year with a special highlight: as part of Black History Month, we organized a movie event where we watched the film *Hidden Figures* together. Afterwards, we continued the conversation over dinner at an African restaurant with experts from Jamii e.V. This event raised awareness of the history and experiences of our Black and People of Color (BPoC) colleagues and fostered cultural exchange.

### Ramadan Iftar Event

In March, we celebrated the breaking of the fast (Iftar) during Ramadan together. Over 70 Muslim and non-Muslim colleagues gathered at ING Leo's Café to share a meal and connect. Some of our colleagues even brought their families.

### ADAN Career Fair

In April, we represented ING Germany for the second time at the ADAN Career Fair, Europe's largest recruiting fair for BPoC Talents. Our participation strengthened employer branding and our positioning as a pioneer in Diversity, Equity & Inclusion.

### World Diversity Day & Cultural Diversity Round Table

In May, we organized a community meet up, called "Cultural Diversity round table", which took place on the World Diversity Day. Here, we exchanged ideas with colleagues from various departments on current diversity topics and strengthened our network.



**“Bringing together and celebrating different cultures helps employees feel valued and connected on a personal level. This increases creativity, stronger collaboration, and better solutions.”**

**Serge Offers**  
Board Member and Head of  
Business Banking & Sponsor  
Cultural Diversity

### **The Cultural Diversity Summer Party**

In July our annual summer party took place – a celebration of community, recognition, and togetherness. The event played a key role in attracting and connecting community members and provided space for informal exchange and mutual appreciation.

### **Diwali Celebration**

In October, we celebrated the Indian Festival of Lights, Diwali, with around 60 colleagues in Leo’s Lounge. Alongside Indian food, music, and cultural activities such as henna and rangoli, the focus was on shared experiences and appreciation of Indian culture. One highlight was the traditional group dance, led by a Bollywood dance group who taught the choreography to our colleagues.

The event was particularly well received by our Hindu and non-Hindu colleagues and fostered a sense of belonging. Several guests attended in their traditional Saris.

### **Year End Get Together**

At the End of the year, we organized a final community get-together at ING and celebrated different Christmas traditions from various countries. With an international ‘Pub Quiz’ and diverse festive dishes, we wrapped up the year together.

The year 2025 was special for our Core Team: Serge Offers became our new Community Sponsor and actively supported us in our events as well as in setting new impulses. With a newly formed Core Team, we are even more excited for 2026!

In the coming year, we want to strengthen cooperation with other networks and increase our presence at all ING locations. Through joint events, mutual support, and the exchange of best practices, we aim to create synergies and enhance the visibility of our topics. In addition, together with our local Ambassadors, we want to reach colleagues in additional ING locations like Berlin or Nuremberg.

**Henna Tattoos – Diwali Event (October 2025)**



**The Cultural Diversity Core Team (July 2025)**



# EnabLING – committed to and focused on neurodiversity and disability inclusion



**Michael Clijdesdale**  
Board Member (CIO) & Sponsor  
EnabLING

## Accessibility – More than just standards

For our EnabLING network, 2025 was a year full of highlights. Together, we achieved a lot: Our focus on neurodiversity and inclusion not only helped our core team grow but also expanded the range of topics we address. We are especially proud that our Viva Engage community now has 280 members – a strong sign of growing interest in our topics and the power of community.

### Looking back on a special year

A major milestone was June 28, when the Accessibility Strengthening Act came into effect. To meet the legal requirements, colleagues from many areas of the bank ensured that our website, app, PDF documents, and ATMs are accessible. Of course, there are technical standards. But more important than standards is involving the people who are affected. Accessibility thrives on collaboration. That's why members of our network actively supported colleagues in our Board Domain Private Individuals (PI) – for example, in redesigning the screens of our ATMs. It became clear: When we include the perspectives of those who experience barriers, we create solutions that truly work.

This collaboration showed how important it is to not just talk about inclusion but to actively implement it. Accessibility is not a one-time project but an ongoing process that requires empathy and commitment.

### Together for an inclusive work environment

In Frankfurt, a new headquarters is being built that represents the future of our company – a place for collaboration, innovation, and inclusive togetherness. The redesign is driven by the BEECH project, which coordinates all steps and turns the vision of a modern work environment into reality.

Our network supports BEECH in all matters related to inclusion, diversity, and belonging. We actively contribute – through direct participation in workshops

and through advisory consultations. We aim to always be a reliable expertise for any project.

### Neurodiversity – the diversity of our brains

Neurodiversity describes the natural diversity of our brains. The way we think, perceive, and act is different – and that's what makes us unique. Throughout the year, we offered various sessions on this topic that not only provided knowledge but also created space for an open exchange.

Information stand on accessibility (June 2025)



**“Our Enabling network is very close to my heart. Inclusion means seeing one another, supporting each other, and growing together. I am proud to promote this network – because diversity is our strength.”**



Our Enabling Core Team (December 2025)

In these sessions, we gained important insights together:

- We are great just the way we are.
- Neurodiversity is not a weakness but a different way of thinking.
- Hybrid work and the option to work from home are essential.
- Sensory overload affects us all.
- We want understanding.
- And most importantly: We are not alone.

These impulses showed us how big the need for networking and mutual understanding is. Thanks to these sessions, we were able to organize the first virtual meetings for neurodivergent colleagues – an important step toward more exchange and visibility. Our goal for the future is clear: We want to create a space where no one has to “mask” their neurodiversity but can simply be themselves.

### **Our Enabling events 2025**

With twenty events, we demonstrated how inclusion can be achieved in every-day work. Our goal: break down barriers, enable encounters, and raise awareness.

Our lunch events proved to be valuable meeting spaces – places where open exchange was possible, honest conversations were held, and new perspectives emerged. They offered the opportunity to break down barriers and engage in dialogue beyond hierarchies and roles.

A special event was the guided tour through Frankfurt’s medical history. It opened our eyes to the societal

development in dealing with disability and made clear how much perceptions and attitudes have changed over time. The mix of historical facts and personal stories was not only informative but also moving and encouraged reflection on our own attitudes.

Equally impressive was the cinema event “Ganzer halber Bruder”. The film told a touching story about closeness, respect, and togetherness – topics that concern us all. The discussions that followed were truly inspiring, showing how different people’s experiences can be and reminding us of the importance of listening to one another.

And finally on the International Day of Persons with Disabilities, we had Marcel Friederich and Thomas Böhme, two speakers who deeply moved us with authentic and personal stories about “being different”. Their openness and courage to talk about challenges and opportunities was very touching and inspired new impulses for our work environment.

These were encounters that changed perspectives and build bridges. They show inclusion begins where people can open up. Our network creates spaces where diversity is not just a topic but a lived reality.

### **Looking ahead – 2026 is coming**

2025 was great – and 2026 will be even better. We are working on a toolkit for managers that makes the perspective of neurodivergent people visible and shows how their strengths can be integrated into teams. We are also pushing ahead with the inclusion agreement and many more exciting topics.

We want to reach even more people, raise even more awareness, and break down even more barriers – visible and invisible. Together, we are making ING Germany a place where inclusion is being felt by everyone. We are looking forward to everything to come – and to walking this path with you.

# Experienced – restarted, with important issues on the agenda

## Regular exchange and new ideas

The Experienced Network is driven by a dedicated core team, which was newly formed at the beginning of 2025. We actively communicate with the community via Viva Engage, providing members with information about relevant topics and upcoming activities.

We see it as our task to promote dialogue and mutual acquaintance within the community. The valuable experiences and perspectives of the members should be considered for the benefit of the bank. At the same time, we want to counter challenge stereotypes and prejudices against older employees. Workshops and discussions on lifelong learnings and professional development – regardless of age – contribute to this.

We were able to significantly increase the number of network members in 2025 and are pleased about everyone interested in our topics.

### What we offer

Throughout the year, a monthly lunch table took place in our ING cantines in Frankfurt, Nuremberg & Hanover. In a relaxed atmosphere, colleagues exchanged ideas and got to know each other in ever-changing groups.

With the new format 'Faces 50+', we introduce network members on Viva Engage, offering another way for members to get to know each other across locations. We will continue this format in the future and look forward to all those brave enough to show their 'Face(s) 50+'.

In cooperation with the bank's WellbeING team, we set up Lunch & Learn Sessions, where we looked at the health offers we have. Our Frankfurt company doctor Dr. Svetlana Ens, provided a very good overview on the many ways, we can use our health budget to benefit ourselves.

The transition to retirement is something our members will face sooner or later. Not everyone has an idea or a plan on how to go about retirement. Therefore, we set up two Lunch & Learn Session with Jutta Bickelhaupt from Viva Family

Dr. Eldar Sultanow Event (October 2025)





**Lars Stoy**  
Board Member (CEO) & Sponsor  
Experienced

**“Good and unbiased collaboration among all employees is a key success factor for the bank. Our networks help to build bridges. Our Experienced Network ensures a good exchange between generations, allowing us to learn from the experiences of our colleagues and providing important impulses for positive cooperation. I am happy to support the network’s activities as a sponsor.”**

Services, who gave guidance and great tips on how to best prepare for the phase after a full working life. This encouraged an intensive exchange at the end of these sessions.

### Network Events

Besides network-specific topics, it is also important to us as the core team to offer events on-site at all locations.

We started with a summer festival of networks in Hanover. Together with YoungING and Enabling, we invited people to a lecture in Nuremberg, which, was followed by a get-together. Dr. Eldar Sultanow gave a talk on When AI Becomes a Question of Power: How Can the West Remain Technologically Competitive? – an exciting insight into how AI is already making its way into politics.

The lecture series ended with an event on the topic Everything Is Hard – Before It Gets Easy by Marc Gassert, author of the book of the same title. The content focused on tips for gaining a little more ease in life through structure and self-care. Marc Gassert conveyed this sense of ease through his lively and entertaining presentation style.

Lastly, focusing on our central goal of our work as a network, which is promoting an exchange between generations, our BuddyING project came to life. Together with YoungING, we initiated an exchange format that brings together members from both networks and generations as tandems for informal exchanges over a certain period. The buddies themselves

decide how and where they meet. From the registration numbers, we were able to form over 50 tandems. The initial feedback was consistently very positive. We are excited to see how the project develops.

We plan to continue and further expand BuddyING next year, focusing on promoting collaboration between different generations within the bank and new events.

Additionally, we want to take a closer look at the specific challenges and needs of the 50+ generation and how these challenges affect our everyday (work) life.

We would like to create an understanding of the situation of different age groups and generations and thus lay the foundation or respectful interaction with one another.

**Mark Gassert in Action (December 2025)**



# Lioness – equal opportunities for women make us all stronger

## Looking back, a great step forward

Our mission: At Lioness, we stand for empowerment, networking, and mutual support among women. Our purpose “Empowering women to support women” remains at the heart of everything we do. We create spaces for exchange, offer professional coaching and mentoring programs, and encourage women to forge their own paths. For us, diversity is not just a buzzword, but a competitive edge – it strengthens our organisation and makes us future-ready.

2025 was a year of unity and visibility for us. We organized numerous networking events, invited inspiring speakers, and launched new collaborations. Our goal was to promote women at every career stage and provide them with the platform they deserve.

We were delighted to have kicked off the year with our new sponsor, Nikolaus. The year was shaped by our motto ‘Courage does you good – now more than ever’. Through events on salary negotiations, resilience, and balancing work and family, we continuously provided impulses to be courageous and encourage women to pursue their own paths. This is important not only for woman on an individual level, but also for us on a company level. After all, our goal is to create equal opportunities.

### Gender Diversity Target – Where do we currently stand?

Our goal is clear: by the end of 2026, the share of women in senior management should reach 38%. However, reality shows that 2025 brought only limited progress. Currently, women account for 32% of senior management and 36.2% of leaders who are preparing for higher management roles. This means that there is an urgent need for action if we are to achieve this goal.

As a network, our work contributes to achieving this goal, and we see empowering women as our central mission. We are working together on concrete measures at all levels.

We believe responsibility begins at the top; therefore, the executive board has committed to personally supporting DIB activities and appointing an L1 leader as a sponsor in each area. To be concrete, this means the following:

- Binding plans for each board area with clear milestones for gender targets
- Increasing visibility of women in key roles and projects
- Targeted talent development: mentoring, coaching and succession planning for female leaders
- Transparent communication: regular updates on progress and measures
- Best-practice sharing between domains and global networks.

Lioness Core Team





**Nikolaus Maximilian Linaric**  
Board Member (CRO) & Sponsor  
Lioness

**“Equal opportunities are not just a question of fairness – it’s a competitive advantage. When women are given the chance to fully realize their potential, we all benefit: more perspectives, more ideas, more success. Diversity strengthens our organisation and makes us fit for the future. Together with Lioness, we are driving this change forward – out of conviction and with a positive impact for everyone!”**

## Highlights

**We have accomplished a lot in 2025 through different formats:**

- **Lioness Mentoring Program:** In partnership with HR, we launched new tandems.
- **Leadership Talks with Senior Executives:** The focus was on career paths and personal experiences at this year’s Annual Mentoring Event, where all mentors and mentees of the Lioness Mentoring Program were invited. Nikolaus Maximilian Linaric, Beate Terhardt, Nikola Kopp, and Mariana Ziemer participated in a panel discussion, moderated by Susanne Ludwig and Nina Siegfried, sharing personal insights into their career decisions and offering inspiring impulses.
- **Networking events with over 300 participants:** Whether in Frankfurt enjoying sunshine on the rooftop terrace, in Berlin after the Fondsfrauen event, in Hanover together with other DIB networks, or in Nuremberg after a Lioness workshop – there was plenty to discuss.
- **Strengthening the global Lioness network for regular idea exchange on events and initiatives:** The focus was on financial literacy and topics like working mums, menopause, and resilience. At quarterly meetings with our global sponsor Pinar, she shared valuable insights. She especially values our support for her favorite topic, financial health.
- **Cooperation with external initiatives to expand our influence beyond the company:** True to the motto “achieving more together”, Lioness supports the collaboration with Equaly. This means the compatibility subscription is now available at a discounted rate through the health budget. In addition, we sponsored two interactive formats offering insights into work–life balance and self determination. This also included an engaging exchange with the founders of Equaly.

## Outlook

**Our focus for 2026: Courage, Change, and Financial Health**

The “Courage” theme will continue to accompany us, as we see the importance it has for our community. We will also focus on “Change” – which often requires courage to embrace and something we should be all open to, especially in this day and age. Our final topic for next year is Financial Health. This matters just as much to our employees as it does for our ING customers. Stay tuned!

**Call for Action: It concerns everyone!**

Every leader, every team, and every individual can help make diversity and equal opportunity a reality. Because we want to get closer to our goal: Now more than ever – for gender parity and a strong sense of togetherness!

# Rainbow Lions – Inclusion in the workplace? Absolutely.



Global Leader Network Award for the Rainbow Lions (October 2025)

## We are at our best where we feel comfortable

Our mission as Rainbow Lions is to create an open and inclusive corporate culture where people – regardless of their sexual orientation or gender identity – feel comfortable, respected, and free to be themselves. We are committed to strengthening visibility, fostering exchange, and creating a supportive environment where diversity is lived naturally. Through our activities, we contribute to making the workplace more inclusive and welcoming for all employees.

As a network, we can look back on a successful year 2025 with a diverse and engaging program. Through events at several ING locations and digital formats, we strengthened our visibility, promoted exchange, and actively contributed to diversity within the company.

### Spring and Pride Month

Our first major gathering took place in March at the Fun Night in Frankfurt, where we brought new and existing members together and showcased our network in a lively atmosphere.

In June, we kicked off Pride Month with several activities. We joined the After Work Party of the networks in Hanover and used the opportunity to connect with other networks.

On June 5, we raised the rainbow flag together in Frankfurt, sending a clear and visible signal for diversity and solidarity. Two days later, on June 7, we were present at the Hanover Pride Parade (CSD Hanover), showing our presence in the community.

We also participated in the three-day global Rainbow Lions Conference in Warsaw. There, we exchanged ideas with international colleagues and strengthened our global collaboration. One of the highlights for our community was joining the Warsaw Pride Parade as part of the conference, making our global presence more visible.

Another highlight was our summer party with Drag Bingo in Frankfurt, which was very well received and attracted many new colleagues to the network.

**Eddy Henning**  
Board Member  
(Head of Wholesale Banking)  
& Sponsor Rainbow Lions



**“As a sponsor of the Rainbow Lions, I want to help build a community where everyone feels accepted and valued. I believe that supporting this movement helps break down barriers and promotes a more respectful way of working together.”**



Raising the rainbow flag in front of the ING office in Frankfurt (June 2025)



ING Germany's Pride Parade truck (July 2025)

## Outlook 2026

We ended June with a virtual event 'Trans, Non-Binary & Gendering'. The event focused on knowledge exchange and practical tips for a more inclusive language. On the same day, the summer party in Nuremberg took place, further strengthening our regional engagement.

### Summer

The summer was all about the Frankfurt Pride Parade (CSD Frankfurt) on July 19, where we participated with over 60 colleagues. Together, we sent a strong signal for diversity, equality, and visibility within the company.

### Autumn

In September, we joined a Lunch & Learn session of the Rainbow Lions Netherlands at the head office. The exchange with our Dutch colleagues offered exciting insights into international perspectives and best practices.

Another memorable moment was our panel discussion with professional footballer Merel van Dongen and international colleagues on Coming Out Day. They shared experiences from different countries, discussed challenges and visibility, and answered participants' questions.

In October, we presented our Network at PwC Germany's annual network meeting—a valuable opportunity to expand our network's reach and make new connections.

At the end of October, we were part of the Proud@Work Conference, where we won the Global Leader Network Award. The event was also an opportunity for us to network intensively with other LGBTIQ+ networks.

The autumn season ended with our Movie Night in Frankfurt, which provided space for exchange in a relaxed atmosphere.

### Winter

We closed the year by participating in the Teddy Bear sale in Hanover at the end of November in support of the AIDS-Help Organization. With our efforts, we made a valuable social contribution and emphasized our commitment beyond the company.

For 2026, our motto is "NetworkING & Awareness". Our focus is on further expanding our networking and raising awareness of diverse realities within the company. We are kicking off the year with a joint workshop on Allyship in collaboration with Cultural Diversity Community and Enabling Network, supporting employees in actively standing up as allies for our communities.

Furthermore, we aim to deepen our commitment to non-binary and transgender colleagues—both internally through targeted awareness and support initiatives and externally through partnerships and visibility campaigns.

We also plan to organize a variety of events at all locations in 2026 to reach even more colleagues, foster exchange, and further strengthen our network.

# Women in Tech – we promote female empowerment in technical professions.

## A year of inspiring sessions and grand visions

The first half of 2025 was defined by energy, innovation, and shared success. We didn't just set impulses. We actively demonstrated how diversity and technology together shape the future.

For the second year in a row, we joined the Girls Day kick off at the Federal Chancellery, giving students an introduction to the world of Virtual Reality and 3D technologies. These experiences showed how strongly they are transforming careers in STEM fields. A special highlight was the students' presentation directly in front of the Federal Chancellor, which sent a powerful message about the importance of women in technology and innovation.

With an inspiring event at our Frankfurt office, we launched the #SheTransformsIT regional group for Central Germany to spark enthusiasm for IT and digitalization among women and support them on their path to leadership roles. A stand-out moment was the Q&A session

with Digital Minister Prof. Dr. Kristina Sinemus and our IT Lead Service/Core/Data Agathe Engelmann, sending a clear message for greater visibility and active participation.

Since strong networks thrive on personal connections, we brought our recipe for success to life in Nuremberg and Frankfurt. Women, career talks, and fine dining came together in a cooking workshop that offered more than a culinary experience. It provided confidence, networking strength, and new perspectives. Especially in times of global change, we demonstrated that diversity and participation are essential. With conviction and passion, we remain committed to not only shaping technology but actively defining it.

Girls Day Event with the former German Chancler (April 2025)



Panel on the Women of Tech Conference (May 2025)





**Michael Clijdesdale**  
Board Member (CIO) &  
Sponsor Women in Tech

**“Fact is: Diverse teams are more successful! That’s why I’m delighted that the Women in Tech Community gives our colleagues the opportunity to share experiences and ideas and empower each other. To achieve our ambitious growth goals, we need everyone on the team – and through the spirit of support and collaboration lived by the Women in Tech Community, our many talented women in the CIO domain make an additional contribution.”**

In the second half of the year, we also focused on equipping our community with useful skills. That’s why we offered several workshops on AI and Outlook, which proved highly popular and received consistently positive feedback.

To close the year, Women in Tech supported the Tech-IT-Out Tour, held in cooperation with the Hessian Ministry for Digital Strategy and Development at our Frankfurt location. Over twenty students from various schools attended workshops that gave them exciting insights into tech careers in banking.

After a first half of 2025 marked by external appearances of the Women in Tech community (WIT) will shift its focus in 2026 back to shaping topics

and workshops within the bank. This will include Lunch & Learn Sessions, which we’ve introduced in 2025 and our regular knowledge exchange on tech topics. Additionally, there will be more workshops and networking opportunities at our locations, which will be communicated throughout the year.

**Women in Tech cooking workshop in Nuremberg (July 2025)**



**Tech-IT-Out Tour in Frankfurt (November 2025)**



# YoungING – shaping the future of banking through strong networking

## This year we made history

The YoungING Community stands for exchange, learning, and solidarity. 2025 was a year full of energy and new impulses: our membership has grown to around 1.400 – making us by far the largest community at ING Germany.

The continuous growth in our membership over the past years has underscored the success of our network. We organized over 30 events and were actively present at our locations in Frankfurt, Nuremberg, and Hanover.

Our goal remains clear: we represent the voice of young employees up to 36 years old and create spaces for exchange and personal development. Through impulses, workshops, and networking, we promote connections across teams and departments and strengthen the sense of community. Our members appreciate the diversity

of our offerings, the feeling of belonging to ING, and the opportunity to make new contacts with colleagues from different areas of the bank.

To ensure variety, we supplement established formats such as the legendary summer party on the banks of the Main and the international ski trip each year with new impulses. In 2025, these included learning sessions on Wero and digital identities, keynote speeches on AI, and a beach party with paddle tennis. A major success was the introduction of the BuddyING initiative in cooperation with the



**Lars Stoy**  
Board Member (CEO) & Sponsor  
YoungING

**“YoungING bursts with energy, ideas, and team spirit! With the first Young Committee of the ING Group, we have made history. YoungING connects people across all areas, so a huge thank you to the core team for your incredible commitment! I am full of anticipation for everything we will achieve together next year.”**



Beach-Party with Paddle-Tennis (July 2025)



Impulse lecture on AI in Cooperation with Experienced 50+ and EnabLING (October 2025)

## Outlook 2026

Experienced 50+ network. This format promotes inter-generational exchange on a personal level. So far, more than 50 successful tandems have formed, learning from each other and gaining new perspectives.

### Promoting Learning, Networking, and Solidarity

In the coming year, we want to consistently continue our successful course and offer our members the opportunity to discover new topics and skills that may be relevant to our everyday work. At the same time, our greatest strength remains unchanged: connecting people, fostering exchange, and further strengthening solidarity within the community.

### Young Committee

A special highlight is the Young Committee – the shadow board of the ING Germany management. This is the first initiative of its kind within the entire ING Group. Originating as an idea from our network, the Young Committee brings young perspectives and new ideas directly into the strategic discussions of the management board. This creates a platform where the younger generation is not only heard but actively helps shape the future of the bank.

Sommer party by the Main River (September 2025)



# Growing together – insights from HR



**Mihaela Ionita**  
CoE Lead Human Resources

## DIB Days 2025 – “Miteinanders” on Tour

Last year, we opened up dialogue around DIB and created spaces for exchange, learning, and reflection. Our focus was on making DIB more visible in everyday work and broadening perspectives.

As last year, the Diversity, Inclusion & Belonging (DIB) Days took place in 2025 – but this time in a new form: as “Miteinanders on Tour”.

The tour stopped at all four ING locations – Nuremberg, Hanover, Berlin and Frankfurt with the aim of meeting colleagues directly where they work and opening up the exchange, especially for those who have had few points of contact with DIB so far.

In various formats, we engaged in discussions with members of the Management Board, stakeholders and committed colleagues. It was clear that allyship, belonging and esteem are not abstract concepts – they shape how we meet each other. It was not just about attitude, but also about what everyone can contribute in a concrete way so that people feel seen, heard and welcomed in everyday work.

The question of how we can make our values tangible in everyday life was particularly present: through language, through attention, through courageous conversations and through spaces in which uncertainties can also have their place.

The discussions generated valuable impulses: the desire for formats, concrete tools and greater involvement of managers. In addition to the bank-wide initiatives and strong offers, it became clear that there is already a lot of commitment today – often quietly but effectively.

The DIB Days have shown that diversity does not come about by itself. It arises where openness meets encounter and where people have the courage to look and ask questions. Perhaps one thought or another was inspiring: How does it feel to be together and what can each of us do to make it felt?

Designed chocolate bars for our employees



Panel discussion: “Miteinanders” in action – how we can practise allyship in our everyday working lives



“For me and for us in HR, having a clear stance is essential. We create structures in which all people are seen and can succeed. To achieve this, we reflect on our processes and on ourselves. In HR, we carry responsibility for an inclusive culture and are often the first point of contact. That makes it all the more important to stay open, listen, and

learn – so that everyone at ING feels a sense of belonging and can be themselves. That’s why, for example, we participated in training on trans and non-binary identities. This exclusive HR training helps us deepen our knowledge and further develop our actions.”

## DIB Index

How can we measure our progress towards the most diverse and inclusive working environment possible? Among other things, we do this through the DIB Index in the annual Organizational Health Index (OHI) survey of the ING Group. The Diversity, Inclusion & Belonging (DIB) Index summarizes employees’ perceptions on various aspects relevant to diversity. It consists of five questions that target different aspects of DIB. In October 2025, the DIB index stood at 87 points, a very good value. Compared to last year, the figure is down by two points.

What does this value mean in concrete terms? The index makes it clear that a

large proportion of our employees perceive our work culture as respectful and inclusive – especially in terms of authenticity, psychological security, diversity in practice, and acceptance and fairness in everyday work.

The values have remained very stable over time, which we are very pleased about. At the same time, we deliberately look at the results in a differentiated way, analyzing them at the domain level and from different perspectives in order to handle the data responsibly and carefully. These figures show a strong foundation – and at the same time a responsibility: the perception of belonging is tangible, but not self-evident.

## Outlook for 2026

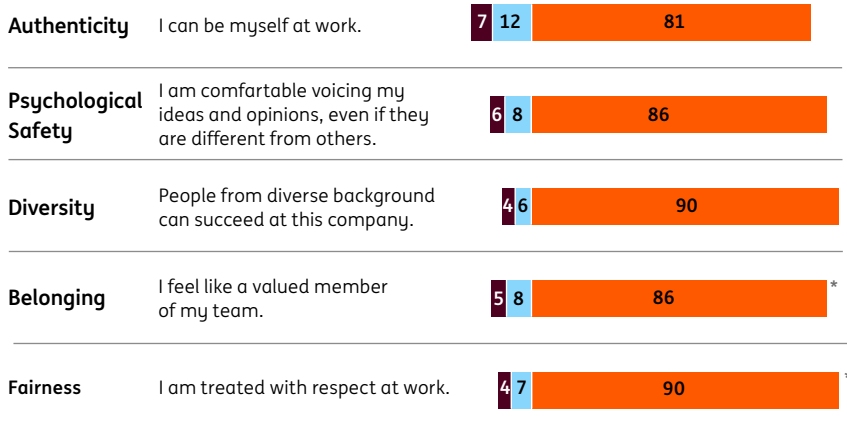
2025 was a year of listening and exchange. The experiences and insights from this year form the basis for our focus in 2026.

Particular focus continues to be placed on the topics of gender, disability and neuroinclusion with the aim of further reducing barriers and creating access.

Another important building block from 2026 will be a new offering from Viva Family Service. This offer will be available to all employees from January 2026 and is aimed at employees and managers. Employees can seek external, anonymous and professional advice on DIB-relevant topics such as bullying, discrimination and the promotion of inclusive structures. The Viva Family Service is an independent organization that already supports us comprehensively with questions on the reconciliation of work and private life and will expand the range of services in the future by the areas of care counseling and diversity. This is an additional step to anchor DIB even more firmly in every-day business life and make individual support available.

The DIB Days will continue in 2026. The exchange from last year has shown how valuable encounters and exchanges are, and that is exactly what we want to build on. We look forward to continuing along the path and further strengthening our cooperation. Stay tuned!

DIB Index  
**87**



Figures in %, data as of: October 2025

\* Deviations from 100% are due to rounding.

Disagree Neutral Agree

# Diversity in figures



We monitor a wide range of key performance indicators to ensure that measures are targeted and that their impact can be effectively assessed. The following are a selection of the relevant key performance indicators:

**46,7%**  
proportion of women

In ING Germany, the distribution is almost balanced: 53,3% men and 46,7% women – an important foundation for diversity and cooperation. However, a look at hierarchical levels reveals differences: as responsibility increases, so does the proportion of men. And even between the domains the distribution is by no means uniform – some teams are strongly female, others clearly male dominated. Our goal: to promote gender diversity not only overall, but also at all levels and in all areas. We achieve this by consistently measuring, communicating, and critically reviewing key metrics, as well as by working toward our established gender targets and our Gender Ambition Action Plan.

**42,5**  
years

is the average age within the ING workforce. However, this figure alone does not say much, as ING Germany is characterized by a broad age structure that brings together diverse perspectives and experiences. Age diversity makes a significant contribution to innovation, knowledge transfer, and team dynamics. The largest group consists of employees aged 36 to 45 (33%), followed by those aged 26 to 35 (27%) and 46 to 55 (25%). This gives us a strong base of specialists and leaders in the middle of their professional careers. At the same time, the approximately 13% of employees aged 56 to 65 ensure that valuable experiential knowledge is retained. Younger age groups under 25 account for around 2% and contribute fresh ideas and new perspectives.

**2,1**  
months

This is the average amount of parental leave taken by men in ING Germany. The current average for women is 14.7 months. This reflects the continued pattern of women taking significantly longer parental leave than men in Germany overall. We also see the overall social problem that women in Germany are more likely than men to work part-time after the birth of children. In order to actively address these structural differences, ING Germany is making its reconcilability offers available in a gender-neutral way with the aim of providing equal opportunities for all parents and promoting a more balanced distribution of family care work.

# Thanks!

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