



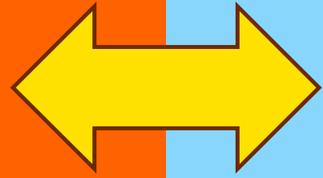
do your thing

# Intelligent Automation at ING: A Journey Through the Years

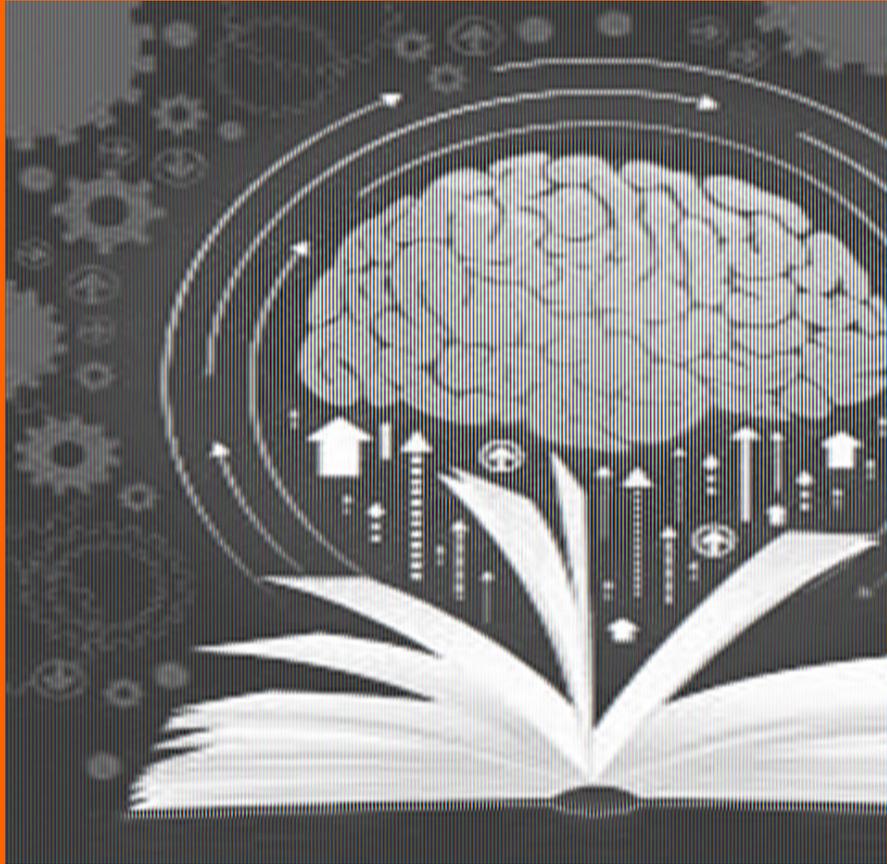
9 October 2025

Jeroen van Genuchten

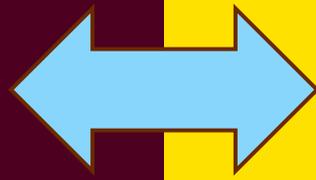
# Knowledge



# Neural Network



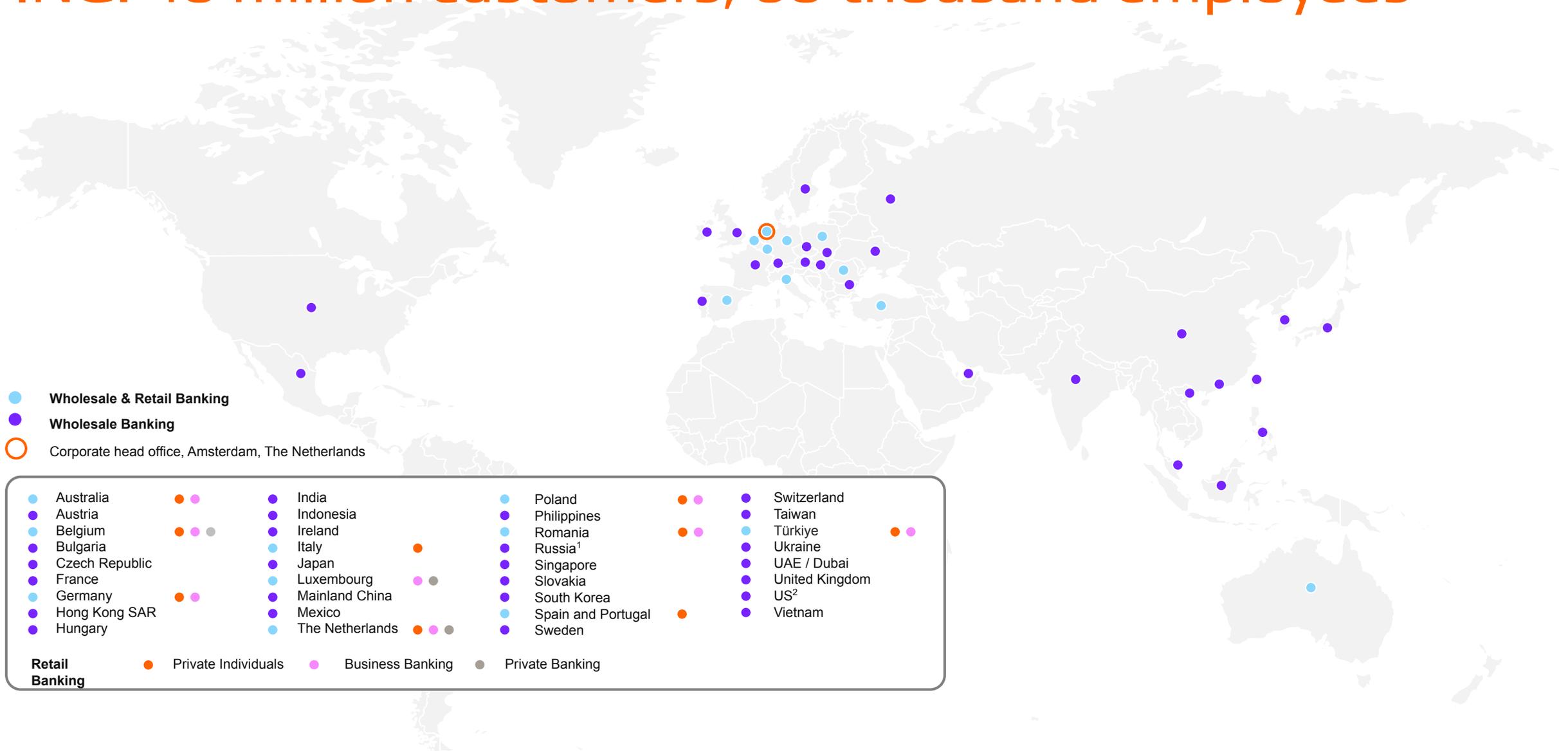
Talking



Action



# ING: 40 million customers, 60 thousand employees



# Customer Lending is a core ING product for our customers

## Retail Banking

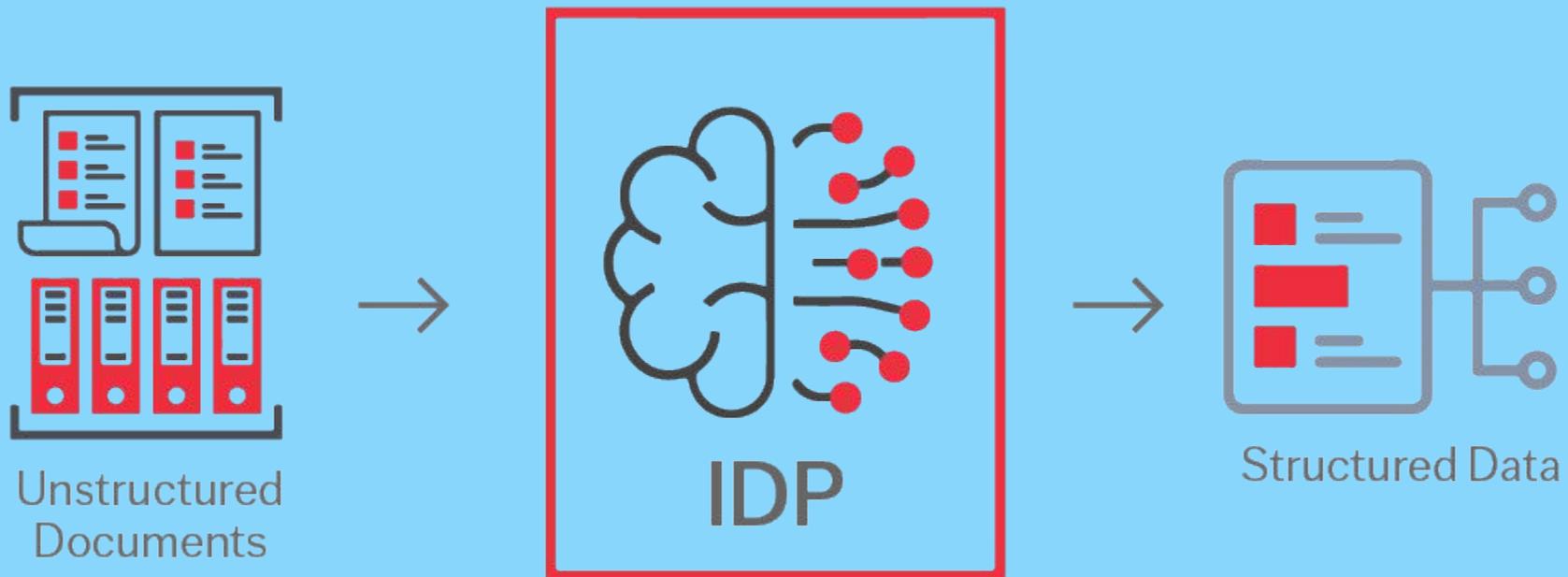
	Total	 Netherlands	 Belgium <sup>1)</sup>	 Germany	 Spain	 Italy	 Australia	 Poland	 Romania	 Türkiye
<b>Scale (2Q2025)</b>										
Customers (mln)	40.4	7.7	2.5	9.4	4.5	1.3	2.8	4.5	1.8	5.9
o.w. primary (mln)	16.6	4.9	1.2	3.1	1.7	0.5	1.1	2.3	1.0	0.6
Customer lending (€ bln)	505.6	171.9	99.8	113.3	28.8	11.4	39.6	31.8	7.1	1.9

1) Incl Luxembourg

# Robotic Process Automation



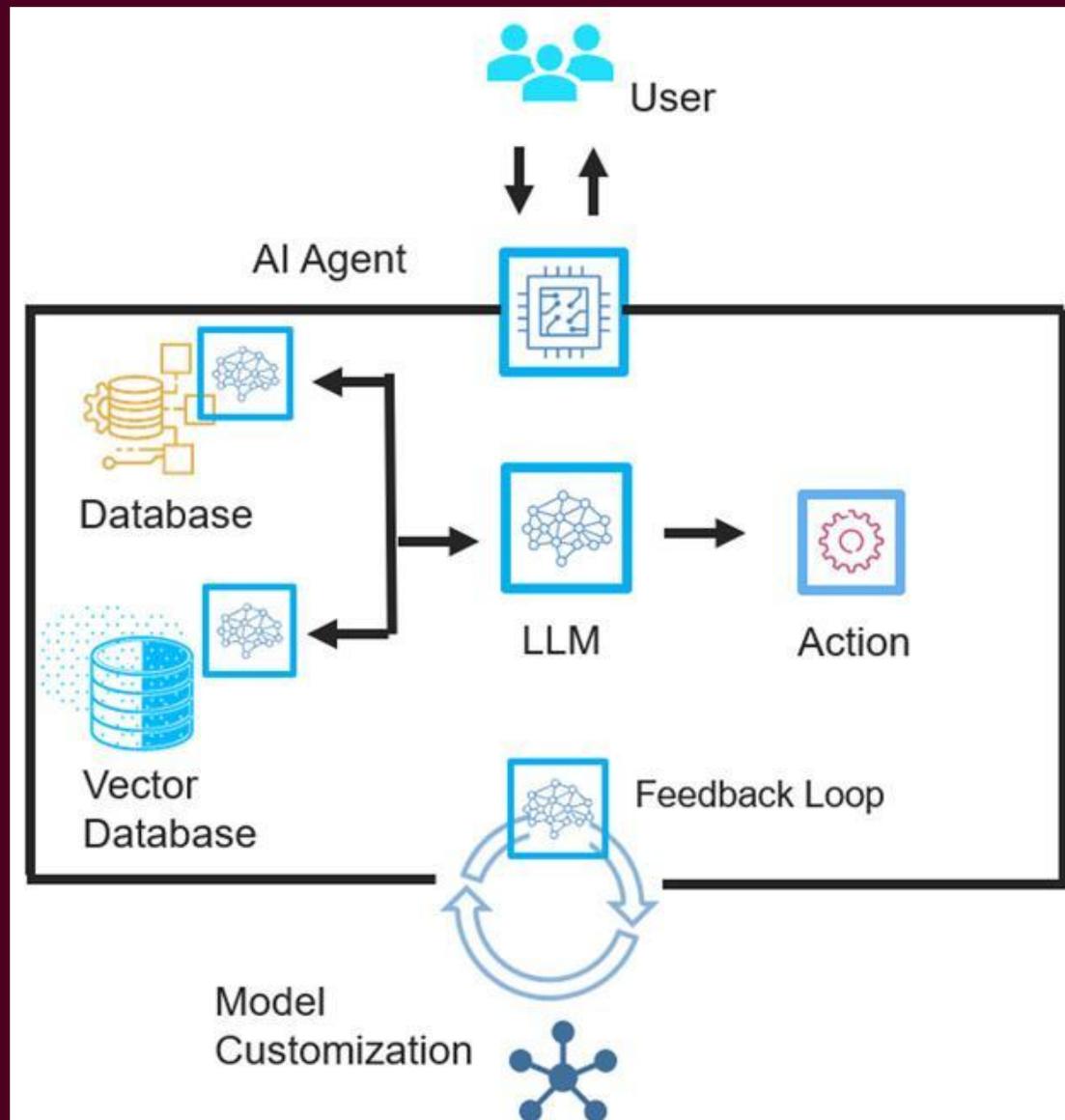
# Intelligent Document Processing



# Chatbot



# Agentic AI



# Huma n

