

ING appoints James Haines as country manager for Japan



Tokyo, Japan, 11 December 2024 – ING is pleased to announce the appointment of **James Haines** as the new country manager for Japan. With over 25 years of experience in the Japanese market, James will lead ING Japan's business with a continued focus on strengthening client relationships and driving growth in the region.

James brings extensive expertise in banking and financial services, combined with deep local market knowledge. Most recently, he served as General Manager and Deputy Group Head at Aozora Bank, Ltd., where he led the bank's ex-Japan real estate activities and managed relationships with global real estate lenders and investment firms. Prior to that, James held senior leadership roles at Bank of America, including as Chief Operations Officer for Global Corporate & Investment Banking in Japan and Co-Head of Corporate Credit Risk in Japan. He was also involved in origination and risk management at Shinsei Bank. James started his career in sales and marketing at Hakuto Co., Ltd., a Tokyo-based technology trading company.

James succeeds Riko Kikuchi, who served as country manager for the past three years. During her tenure, ING Japan enhanced its offerings and positioned itself for future growth.

Commenting on the appointment, Uday Sareen, chief executive and head of ING Wholesale Banking for Asia Pacific, said: "James' strong understanding of the Japanese market, paired with his extensive experience in corporate banking and ability to build relationships across diverse industries, will be instrumental as we look to further enhance our presence and deliver value to clients in the region. At the same time, I would like to express our gratitude to Riko for her contributions and wish her every success in her future endeavours."

James holds a BA from Amherst College, an MA from Columbia University, and an MBA from Duke University's Fuqua School of Business.

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About ING

ING is a global financial institution with a strong European base, offering banking services through its operating company ING Bank. The purpose of ING Bank is to empower people to stay a step ahead in life and in business. ING Bank's more than 60,000 employees offer retail and wholesale banking services to customers in over 40 countries.

ING Group shares are listed on the exchanges of Amsterdam (INGA NA, INGA.AS), Brussels and on the New York Stock Exchange (ADRs: ING US, ING.N).

Sustainability is an integral part of ING's strategy, evidenced by ING's leading position in sector benchmarks. ING's Environmental, Social and Governance (ESG) rating by MSCI was affirmed 'AA' in July 2023. As of December 2023, Sustainalytics considers ING's management of ESG material risk to be 'strong'. ING Group shares are also included in major sustainability and ESG index products of leading providers Euronext, STOXX, Morningstar and FTSE Russell.

Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not. Follow our progress on ing.com/climate.

ING in Asia Pacific

In Asia Pacific, ING offers wholesale banking across 11 markets, namely Australia, China, Hong Kong SAR, India, Indonesia, Japan, the Philippines, Singapore, South Korea, Taiwan and Vietnam.

ING offers both retail and wholesale banking services in Australia. ING's regional presence includes a 13% stake in Bank of Beijing, China and a 23% stake in TMBThanachart Bank in Thailand.

IMPORTANT LEGAL INFORMATION

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