ING Bank N.V.,
Hong Kong Branch

(Incorporated in the Netherlands with limited liability)

Liquidity Information Disclosures

30 September 2026

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ING Bank N.V., Hong Kong Branch

Liquidity Information Disclosures

To comply with the Banking (Disclosure) Rules, the Bank has set up a section on its website (https://www.ingwb.com/en/network/asia-pacific/hong-kong-sar) to house the information related to the "Financial Disclosure Statement" as required by the Banking (Disclosure) Rules.

A copy of the Statement has been lodged with the public registry of the Hong Kong Monetary Authority for public inspection.

For any enquiry on the Statement, please contact Mr Raymond Kwee (Chief Accountant) at raymond.kwee@ing.com.

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Liquidity Information Disclosures

1. Liquidity

	For the quarter ended 30 September 2026	For the quarter ended 30 June 2026
Average Liquidity Maintenance Ratio ("LMR")	55.56%	53.98%

ING Bank N.V., Hong Kong Branch complies with the minimum requirement of LMR in accordance with the Banking (Liquidity) Rules issued by the Hong Kong Monetary Authority ("HKMA").

The average LMR is calculated based on the simple average of each calendar month's average LMR for each quarter.