Koen Harmsen

SUMMARY

Experienced risk manager looking to contribute through supervisory roles (audit committee or risk committee). Stong knowledge of operational risk, financial risk management and corporate governance. Experience with working in different cultures (Brazil, France, Romania).

PROFESSIONAL EXPERIENCE

ING Group, Amsterdam **April 2004 – present**

Head of Non-Financial Risk Management ING Netherlands *April 2026 – present*

- Responsible for operational, ICT and AI risk management at ING Netherlands, steeering a team of +/- 25 risk professionals.
- Chair of the Non-Financial Risk Committee of ING Netherlands

Head of Execution, Delivery and Process Management Risk within Global Non-Financial Risk Management *July 2023 – April 2026*

- Global responsibility for the following non-finanicial risk areas: Outsourcing, Product Approval, Operational Resilience & Business Continuity, Payments processing and Unauthorized Activity.
- Heading the non-financial risk management function for ING's internal outsourcing units in Philippines, Poland, Slovakia, Turkey and Romania.
- Member of the Management Team of Global Non-Financial Risk Management, responsible for a team of +/- 20 risk managers in Amsterdam and Bucharest.

Head of Center of Excellence Outsourcing Risk Management within Global Non-Financial Risk Management *January 2022 – July 2023*

- Responsible for risk management of ING's external and internal outsourcing arrangments, including policy writing, establishing risk metrics and representing ING towards European Central Bank on matters related to outsourcing risk.
- Member of ING's Third and Intragroup Party Management Committee which is responsible for overseeing all third party and intragroup outsourcings of ING.

Programme manager EBA Outsourcing Guideline *January 2021 – January 2022*

- Responsible for implementation of EBA Guideline on Outsourcing Arrangements, ensuring full compliance of ING's external and internal outsourcing arrangements with EBA guidelines.

Chief Risk Officer ING France *October 2019 – January 2021*

- CRO of ING France, responsible for a team of +/- 50 risk managers covering Compliance Risk, Operational Risk, Information Risk, Credit Risk, Market Risk and Legal.
- Credit risk (lending approval) mandate up to EUR 300mio.

Chief Risk Officer ING Brazil & Argentina *August 2015 – August 2019*

- Navigating the Brazil office trough the "Lava Jato" crisis (2015/2016) with a team of 11 risk managers.
- Re-implemented Compliance Risk Management framework in 2016.
- Built the Operational Risk Management function, both new staffing and complete review of policies in 2016/2017.
- Credit risk (lending approval) mandate up to EUR 300mio.

Credit Risk Officer Structured Finance *January 2015 – August 2015*
within Wholesale Banking Transaction Approval

- Credit Risk Officer for Natural Resources sector.

Business Manager to the Chief Risk Officer of ING Group *January 2009 – January 2015*

- Supporting the CRO of ING Group with ad-hoc risk analysis and leading strategic projects.
- Secretary of the Bank Finance & Risk Committee and the CRO MT.

Team head of the Economic and Regulatory Capital Team *March 2006 – January 2009*
within CMRM / Trading Risk Consolidation

- Manger of a team focusing on solvency requirements of the bank's trading books.

Market Risk Analyst *April 2004 – March 2006*
within CMRM / Trading Risk Consolidation

- Market risk analyst for ING's trading and investment portfolios.

AOT Derivatives, Amsterdam **July 2001 – April 2004**

Market maker and arbitrage trader

- Market maker in equity derivatives.

EDUCATION

Study: Master of Economics, VU University, the Netherlands, July 2001
Major: Financial Economics

Secondary school, VWO, 1995
Subjects: Dutch, English, German, Economics, Mathematics, History

Courses

- Toezicht Nieuwe Stijl, Ebbinge School of Leadership, 2025
- ING Compliance Forum International, ING, 2018
- Key Financial Drivers of Success in Banks, Fitch, 2012;
- Treasury Risk Management workshop, IIF Professional Development Plan, 2012;
- First Line Manager, ING Business School, 2007.

Languages

- Dutch Native
- English Fluent
- Portuguese Moderate

OTHER ACTIVITIES

Internal ING positions

ING International Talent Programme (2012 – 2022)

- Member of ITP Steering Committee, overseeing the ING International Talent Programme (2012 – 2018)

Outside positions

Mentor at Get Ahead (2025 – Present)

- Mentor for individuals with Post Concussion Syndrome.

Dutch-Brazilian Chamber of Commerce (2018 – 2019)

- Advisory Board member.

Dutch Badminton Association (2014 – 2016)

- Member of the Finanicial Advisory Committee of the Dutch Badminton Association

Stichting G-Actief (2004 – 2010)

- Co-founder and treasurer of foundation organizing activities for people with intellectual disabilities

Articles

- Harmsen and Nagel, 2014. Beperkte aansluiting maatregelen op MKB-problematiek (Limited algignment of measures on the SME issue) in the Dutch economics journal Economisch Statistische Berichten.