What are our aims?

- **Stress-free banking for our customers.** Our services should be easy to use, available to our customers anytime and anywhere. Because we want to be their first choice for financial matters.
- **Competition for customers should be fair.** That’s why we provide our current and prospective customers all the information they need to make the best decision for themselves – that goes for both private and corporate customers.
- **Society should benefit from the success of ING-DiBa.** As a corporate citizen, we support the volunteer work of citizens and of our employees – and we promote activities that encourage the financial empowerment of consumers.

The ING-DiBa business model fits on a beer mat – four principles for providing the best quality to the customer

**Few, simple products:**
ING-DiBa deliberately limits its offering to a few products that are easy to understand. This makes banking less complicated – for the customer and for the bank.

**Convenience:**
ING-DiBa’s key services can be accessed easily, everywhere, anytime: using mobile apps, online banking or by telephone. New digital services, such as payment authorisation with the SmartSecure app, photo transfers, document uploads via mobile phone photograph and video identification make banking even easier and more comfortable.

**Trust:**
As a direct bank, ING-DiBa benefits from having customers who can make their own financial decisions. That’s why the bank gives customers all the information and support that they need to do so. For example, ING-DiBa was the first bank in Germany to introduce a clear “instruction leaflet” for financial products. We earn our customers’ trust by offering a business relationship on an equal footing.

**Efficiency:**
ING-DiBa is constantly working to optimise its customer services and internal business processes – for the benefit of customers and the bank itself. Efficiency and cost consciousness allow ING-DiBa to offer its customers very attractive terms.

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Nick Jue
Chief Executive Officer

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**Constant growth in business volume and good earnings performance demonstrate the success of ING-DiBa**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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<td>Savings</td>
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<td>Mortgages</td>
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<td>Current accounts</td>
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<td>Consumer loans</td>
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<tr>
<td>Wholesale Banking</td>
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<tr>
<td>Profit before tax in EUR m</td>
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<td>1,200</td>
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February 2018
**FAIRantwortung** includes:
- “FAIRantwortung”.
- The careful use of natural resources – because for ING-DiBa business, society and the environment are inseparable. This commitment is embodied in an initiative called “We care”.

**ING-DiBa in a day**
- Web page requests: 6,300,000
- Calls: 20,000
- Emails: 2,500
- Logins on Internet banking and brokerage: 590,000

**What does ING Wholesale Banking offer its business customers?**

ING Wholesale Banking Germany belongs to the worldwide Wholesale Banking network of ING Group—with offices in over 40 countries. ING Wholesale Banking Germany offers banking services for large, internationally active corporate customers. In addition to traditional banking products such as corporate loans and transaction services, ING is a global leader in structured finance concepts, which are supplemented with capital market solutions. Frankfurt is the Global Head Office for Structured Export Finance, the global centre of competence for Transportation services, and for the Global Automotive Platform.

**How does ING-DiBa engage with society?**

ING-DiBa is committed to responsible banking, social engagement and the careful use of natural resources – because for ING-DiBa business, society and the environment are inseparable. This commitment is embodied in an initiative called “FAIRantwortung”.

“FAIRantwortung” includes:
- The nation-wide “DiBaDu und Dein Verein” programme, which supports German voluntary work. In 2017 ING-DiBa donated again 1,000 euros to each of 1,000 clubs and associations. In the “We care” programme, the bank has supported more than 5,200 voluntary employee projects since 2005.
- The UNICEF partnership with the programme focus “Power for Youth” is the successor of the “Schools for Africa”, a project benefiting more than 20 million children nowadays.
- The “Basketball” project has the aim of helping children and youths from difficult social backgrounds to further develop their social skills through sport.

**Facts & figures (as of 31 December 2017):**

- ING-DiBa is the third largest retail bank in Germany, serving some 9.1 million customers with approximately 4,100 employees.
- Bases in Frankfurt, Hannover, Nuremberg and Vienna.
- The bank manages 125 billion euros of savings and has provided 69 billion euros in mortgages for the private German housing market.
- 2.1 million customers with a current account.
- Over 1 million customers in the securities business.
- ING Wholesale Banking manages a loan volume of 31 billion euros.

**With only 8 products – everything the customer needs**
- The free current account
- Three savings products
- Credit line and instalment loan in different versions
- Mortgage loans
- Securities account

**ING-DiBa is one of the best**

ING-DiBa was selected in 2017 for the eleventh consecutive year as one of the best German employers in the “Great Place to Work” survey. In 2015 the bank also received the special award for “Diversity” – a distinction for special training opportunities offered by the bank to mothers in part-time employment, socially disadvantaged young people, the elderly and people with disabilities.