

ING positions

ING Germany



March 2019

“Focusing on real customer needs and highly efficient business transactions has made ING in Germany the third largest retail bank in Germany in just a few years. We want to continue this successful approach in the digital age – as an agile digital bank that empowers his customers by innovative services to be always a step ahead.”

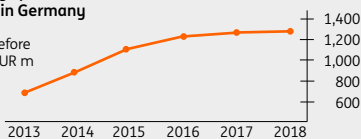
Nick Jue

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Chief Executive Officer

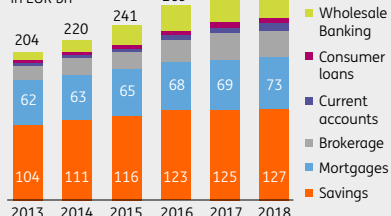


Constant growth in business volume and good earnings performance demonstrate the success of ING in Germany

Profit before tax in EUR m



Business volume in EUR bn



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.** 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 Germany business model fits on a beer mat – four principles for providing the best quality to the customer

Few, simple products:

ING in Germany 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's key services can be accessed easily, everywhere, anytime: using mobile apps, online banking or by telephone. Digital services, such as the Banking to go App offers, make banking even easier and more comfortable.

Trust:

As a direct bank, ING in Germany 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 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 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 Germany to offer its customers very attractive terms.



Facts & figures

(as of 31 December 2018):

- › ING in Germany is the third largest retail bank in Germany, serving some 9.3 million customers with approximately 4,000 employees.
- › Bases in Frankfurt, Hannover, Nuremberg and Vienna.
- › The bank manages 138 billion euros of savings and has provided 73 billion euros in mortgages for the private German housing market.
- › 2.5 million customers with a current account.
- › Over 1 million customers in the securities business.
- › ING Wholesale Banking manages a loan volume of 36 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

The bank in a day

web page requests	5,000,000
calls	18,000
emails	2,500
logins on Internet banking and brokerage	580,000
App-Logins	800,000

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 Finance and for the Global Automotive Platform.

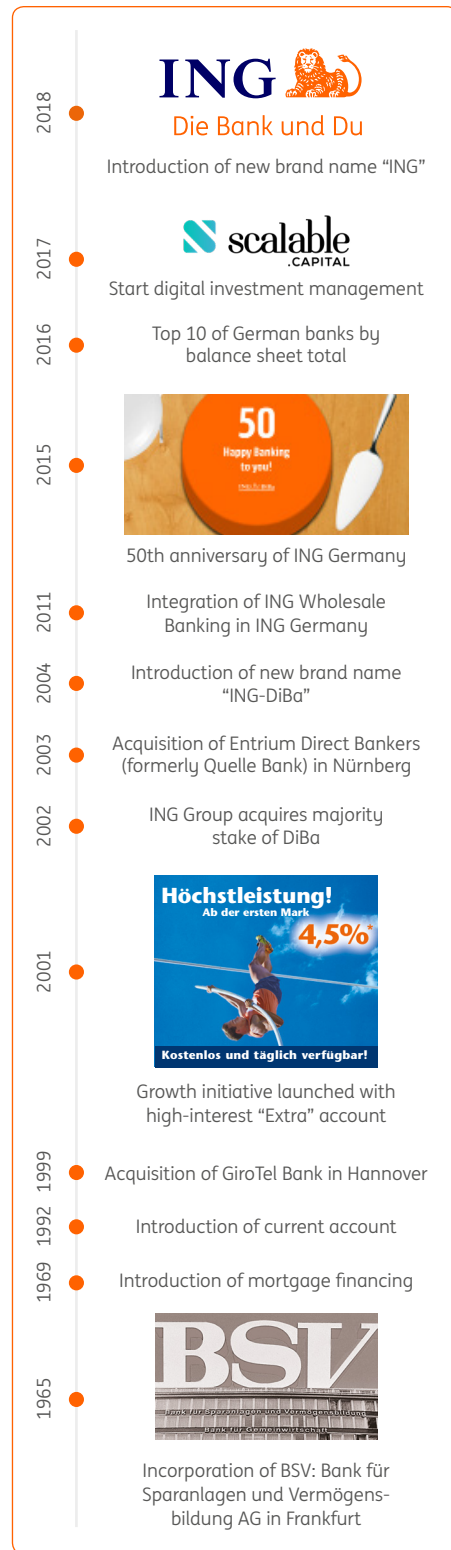
ING Deutschland's social commitment

With the “FAIRantwortung” programme, ING has committed itself to responsible banking, social commitment and the careful use of natural resources. For the bank, business, social and ecological commitment are inextricably linked. This includes, for example:

We promote the independence of consumers in financial matters through various national (e.g. action per share) but also international cooperations (Think Forward Initiative). As a corporate citizen, we support the voluntary commitment of our employees – whether with donations such as our employee program “We Care” or with practical help in the form of our corporate volunteering program “Give five!” ING has a special partnership with UNICEF, a children's charity that we support with

the global ING initiative “Power for Youth”. The BaskIDball sports project, under the patronage of Dirk Nowitzki, is another long-standing support initiative whose goal is to provide children and young people with important social skills through play.

We are also convinced of the Paris Agreement. We make our contribution through clear principles in the corporate customer business and targeted investment in sustainable projects.



“Germany's most popular bank”

ING in Germany was Germany's “Most popular bank” for the twelfth year in a row – according to a customer survey by the business magazine Euro.



ING in Germany is one of the best

ING 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.