

# ING Positions

# ING Wholesale Banking



May 2017

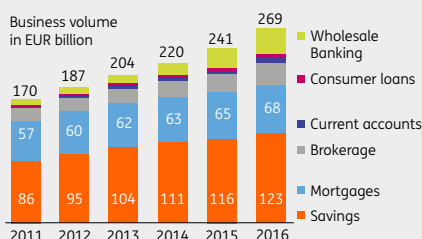
“ING Wholesale Banking, a part of ING, is a strongly growing bank in Germany and Austria. We focus on sectors in which our long-lasting experience and global expertise can benefit our customers. Our goal is a sustainable, customer relationship built on trust.”

Joachim von Schorlemer  
Management Board



### ING in Germany shows impressive growth

Performance indicators	2016	2015
Equity capital (EUR billion)	7,7	7,2
Balance sheet total (EUR billion)	158	144
Core capital ratio	13,2%	14,9%
Wholesale Banking (EUR billion)	25,8	15,6
Savings deposits (EUR billion)	123	116
Real estate finance (EUR billion)	68	65



### Wholesale Banking – our approach

- › Our customers are able to concentrate on their core business. Because we provide the **right financial strategy** – with innovative solutions for a future-oriented business.
- › We pool **international expertise** and support our customers' growth strategies through global competence centres. Specialised advisors are available at all times all around the world.
- › Our **international network** helps customers to access new markets – be it a German company expanding abroad or an international customer that wants to become active in Germany.

### Transaction Services – how ING Wholesale Banking supports its customers in Germany and abroad

#### Payments and liquidity management

We support business customers in the creation of effective account structures for local and cross-border payments, helping them to better control payment flows and optimise liquidity management – with local accounts and services in 28 European countries.

#### Solutions for trade and receivables finance

We help finance and settle trading transactions and cover trade risks worldwide – with collateral, letters of credit and standby letters of credit.

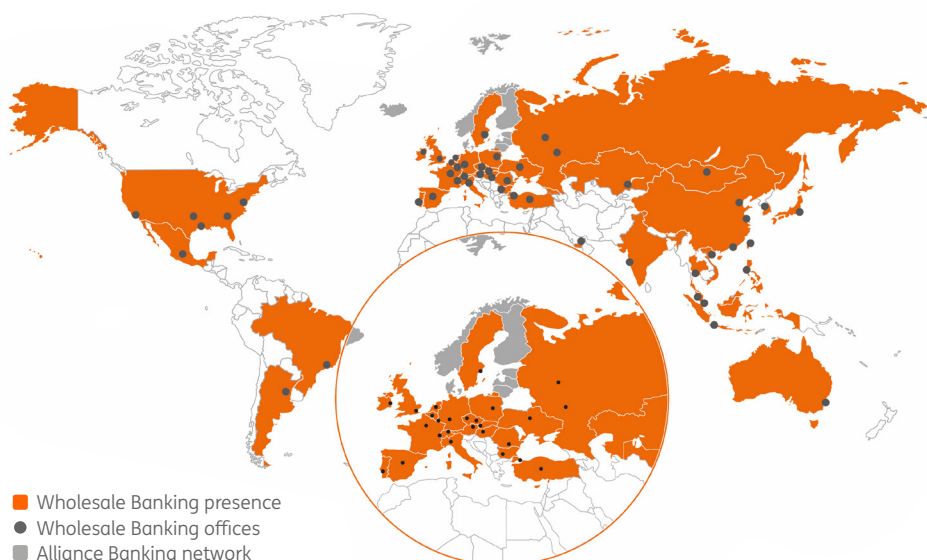
In addition, we offer the financial flexibility that a company requires, by purchasing individual receivables or pools with selected debtors.

Expert groups in more than 40 countries support our corporate customers' global business.

#### Innovations

ING Wholesale Banking sees itself as a partner for customers and an innovative provider of ideas for future projects. The bank supports its customers in achieving centralised project steering and helps them to harvest commercial opportunities abroad.

German roots, global network



**Our corporate culture makes the difference**

ING Wholesale Banking Germany is part of a global financial institution with a strong European base.

Combining different perspectives on the basis of strong common values is an important part of our performance culture. We promote collaboration and constant innovation – with the contribution of a wide range of personalities. ING is committed to diversity, creative collaboration and targeted personal development – it is the core of our strategy and the basis for our success.

To support and empower our customers: all our employees work together to meet this promise. “ING Germany is one of the best.” ING was voted one of the best German employers for the tenth consecutive year in the 2016 “Great Place to Work” employer survey.



In 2015, ING in Germany also received the special award for “Diversity” – a distinction that recognises special training opportunities offered by the bank to mothers in part-time employment, socially disadvantaged young people, the elderly and people with disabilities.

**Sector expertise**

Every industry has its own market conditions and challenges. In order to truly understand our customers and meet their specific needs, ING Wholesale Banking has experts specialised in individual economic sectors. Frankfurt is the headquarters for the Global Automotive Platform of ING Group.

**Worldwide know-how in Frankfurt**

ING Wholesale Banking offers innovative, tailor-made finance solutions. Industry-driven teams with many years of experience help customers achieve their financing aims. As part of a global team with various locations, we provide global solutions and local relationships. Frankfurt is a central ING hub and is home to the Global Head Office for Structured Export Finance and the global competence centre for Transportation Finance.

**Clients in Germany**

**Structured finance**



Chemicals and Pharma



Transport and Logistics



Media and Technology



Metals and Energy



Transportation Finance



Structured Export Finance



Indrials



Automotive



Consumer, Food and Retail



Real Estate Finance



Structured Solutions Group Resources



Telecom, Media and Technology



Financial Institutions



Power, Utilities, Renewables and Infrastructure Resources



Natural Resources



Structured Acquisition Finance



Power, Utilities, Renewables and Infrastructure Resources



Natural Resources

With more than eight million customers, ING is Germany’s third-largest retail bank. Its core retail banking services are savings, securities, mortgage lending, consumer credit and current accounts. The bank is accessible to its customers every day, around the clock. ING Wholesale Banking takes care of corporate clients, including large, internationally operating companies, the public sector, banks, insurance companies and other institutional investors. More than 3,700 employees work for ING in Germany at its offices in Frankfurt (headquarters), Hanover, Nuremberg and Vienna.