

## ING strategy director Dorothy Hillenius to present at Digital Banking Revolution conference

Today, ING's Director of Corporate Strategy, Dorothy Hillenius, will address the Digital Banking Revolution conference organized by Bank of America Merrill Lynch in London. She will elaborate on how technology and changing customer behaviour are transforming the banking industry, with customers increasingly using different channels in their search for reliable and easy solutions. In addition, she will talk about ING's strategy to earn the primary relationship with the customer and how the bank creates a differentiating customer experience in today's digital era.

Ms. Hillenius will address several concrete examples of how ING stays at the forefront of digital banking. In retail banking, we use advanced analytics in Poland to do credit scoring on existing customers. This way, pre-approved customers can get consumer loans, overdrafts or credit cards via mobile in minutes. The service is currently available for 70,000 customers. In Spain, we launched a fully functional mobile bank in 2014 allowing new customers to open an account in a wink of an eye or existing customers to close a loan in a few minutes time. On the commercial banking side, the bank recently launched 'InsideBusiness', which will give clients 24/7 access to all their products and services from any mobile device.

The full presentation by Dorothy Hillenius can be viewed/downloaded via ING's corporate website [www.ing.com/presentations](http://www.ing.com/presentations) or via [www.slideshare.net](http://www.slideshare.net).

### Note for editors

For further information on ING, please visit [www.ing.com](http://www.ing.com). Frequent news updates can be found in the [Newsroom](#) or via the [@ING\\_news](#) twitter feed. Photos of ING operations, buildings and its executives are available for download at [Flickr](#). Video is available on [YouTube](#). Footage (B-roll) of ING is available via [videobankonline.com](http://videobankonline.com), or can be requested by emailing [info@videobankonline.com](mailto:info@videobankonline.com). ING presentations are available at [SlideShare](#).

For convenient access to the latest financial information and press releases both online and offline, download the ING Group Investor Relations and Media app for iOS on the [Apple Store](#) or for Android on [Google Play](#).

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### ING Profile

ING is a global financial institution with a strong European base, offering banking services through its operating company ING Bank and holding a significant stake in the listed insurer NN Group NV. The purpose of ING Bank is empowering people to stay a step ahead in life and in business. ING Bank's 53,000 employees offer retail and commercial banking services to customers in over 40 countries.

ING Group shares are listed (in the form of depositary receipts) on the exchanges of Amsterdam (INGA NA, ING.AS), Brussels and on the New York Stock Exchange (ADRs: ING US, ING.N).

Sustainability forms an integral part of ING's corporate strategy, which is evidenced by ING Group shares being included in the FTSE4Good index and in the Dow Jones Sustainability Index (Europe and World) where ING is the industry leader in the diversified financials group.

### Important legal information

Certain of the statements contained in this document are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic

conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) the implementation of ING's restructuring plan to separate banking and insurance operations, (5) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (6) the frequency and severity of insured loss events, (7) changes affecting mortality and morbidity levels and trends, (8) changes affecting persistency levels, (9) changes affecting interest rate levels, (10) changes affecting currency exchange rates, (11) changes in investor, customer and policyholder behaviour, (12) changes in general competitive factors, (13) changes in laws and regulations, (14) changes in the policies of governments and/or regulatory authorities, (15) conclusions with regard to purchase accounting assumptions and methodologies, (16) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (17) changes in credit-ratings, (18) ING's ability to achieve projected operational synergies and (19) the other risks and uncertainties detailed in the risk factors section contained in the most recent annual report of ING Groep N.V.

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