

## ING Bank Vice-chairman Koos Timmermans to speak at Goldman Sachs conference

Koos Timmermans, Vice-chairman of ING Bank, will address international analysts and investors at the Goldman Sachs European Financials Conference in Rome today.

ING's Think Forward Strategy is one of the topics Mr. Timmermans will elaborate on. He will talk about the digital transformation of both Retail and Commercial Banking which is gaining momentum, illustrated by the rapidly growing proportion of customers who are in contact with ING via a mobile device. In the Netherlands, for example, this number grew from 24% in 2012 to 64% in Q1 2015.

Mr. Timmermans, responsible for ING's Benelux activities, will also review the bank's financial performance in this important region where ING has top three market shares in both Retail and Commercial Banking and give an overview of ING Group's strong Q1 2015 results.

The recent deconsolidation of NN Group by ING Group will be addressed by Mr. Timmermans as well. The remaining stake in NN has been brought back to 38.2% over the past few weeks resulting in a pro-forma CET1 ratio for ING Group of approximately 12.4% on a fully loaded basis.

The full presentation by Mr. Timmermans 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) ING's implementation of the restructuring plan as agreed with the European Commission, (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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