

Message Ralph Hamers, CEO



ING Bank welcomed over one million new customers and established half a million primary banking relationships. I am grateful for the loyalty of our customers and for the dedication of our employees to deliver a differentiating experience to our customers every day.



About ING Bank

Customers



Countries



more than 40

Employees



52,898

Our results

Underlying net profit ING Bank

Net inflow of funds entrusted (in euros, 2014)

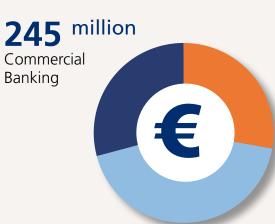


Sustainable Assets under Management (2014)



Underlying result before tax

Business lines (corporate line is not included)



million

Retail Banking Benelux

> million Retail Banking International

Our business highlights

- Since 1 December 2014, customers of ING Belgium with an iPhone 5S or iPhone 6/6 Plus can access ING Belgium's Smart Banking app using their **fingerprints** instead of their log-in code.
- In November 2014, the global financial magazine The Banker named ING Bank Netherlands and ING Bank Belgium 'Bank of the Year 2014' in their respective countries.
- ING acted as joint-lead arranger of the Burgos 150-megawatt wind farm in the Philippines, which will generate enough energy for more than one million households and reduce 200,000 tonnes of carbon per year.

Ambitions (full year figures)

Common equity Tier 1 ratio (fully loaded)

Return on Equity

Leverage

Ambition 2017:

Ambition 2017: > 10%

Ambition 2017: between 10-13% ~ 4%

Ambition 2017: between 50-53%

Detailed information can be found on the one-stop quarterly results page on ING.com. ING Bank is active on all major social media. More info at ing.com/socialmedia











