

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



more than 33 million

Countries



more than 40

Employees



52,898

Our results

Underlying net profit

ING Bank



548
million

Net inflow of funds

entrusted (in euros, 2014)



16.8
billion

Sustainable Assets under

Management (2014)



1,538
million

Underlying result before tax

Business lines (corporate line is not included)

245 million

Commercial
Banking



223 million

Retail Banking
Benelux

347 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)

11.4 %

Ambition 2017:
> 10%

Return on Equity

9.9 %

Ambition 2017:
between 10-13%

Leverage ratio

4.1 %

Ambition 2017:
~ 4%

Cost/income ratio

58.7 %

Ambition 2017:
between 50-53%