

Composition of the Executive Board and Management Board Banking



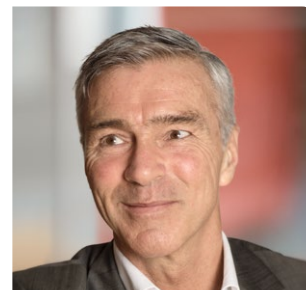
Ralph Hamers



Patrick Flynn



Wilfred Nagel



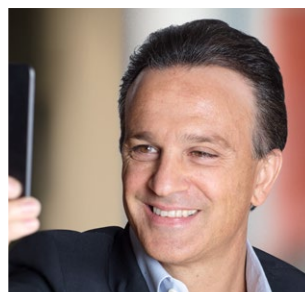
Koos Timmermans



Isabel Fernandez Niemann



Roel Louwhoff



Aris Bogdaneris

R.A.J.G. (Ralph) Hamers (50)

CEO and chairman of the Executive Board ING Group and chairman of the Management Board Banking

Ralph Hamers was appointed a member of the Executive Board of ING Group as of 13 May 2013. He was appointed chief executive officer (CEO) and chairman of the Executive Board and of the Management Board Banking on 1 October 2013. He is, among others, responsible for Innovation, Legal, Corporate Strategy, Corporate HR, Corporate Communications, and Corporate Audit Services.

P.G. (Patrick) Flynn (56)

CFO on the Executive Board ING Group and CFO on the Management Board Banking

Patrick Flynn was appointed a member and chief financial officer (CFO) of the Executive Board of ING Group as of 27 April 2009. He also serves as a member and CFO of the Management Board Banking. He is responsible for ING's finance departments, including Tax, Capital Management, ING Group Investments, and Investor Relations.

W.F. (Wilfred) Nagel (60)

CRO on the Executive Board ING Group and CRO on the Management Board Banking

Wilfred Nagel was appointed a member and chief risk officer (CRO) of the Executive Board of ING Group as of 14 May 2012. Wilfred Nagel became a member and CRO of the Management Board Banking as of 5 October 2011. He is responsible for all of ING's risk management departments.

J.V. (Koos) Timmermans (56)

Vice-chairman of the Management Board Banking

Koos Timmermans was appointed a member and vice-chairman of the Management Board Banking as of 1 October 2011. He is responsible for, among others, advanced analytics, bank treasury, group research, regulatory and international affairs, and sustainability. Koos Timmermans has also assumed responsibility for the Bank's operations in the Benelux.

M.I. (Isabel) Fernandez Niemann (48)

Head of Wholesale Banking and member of the Management Board Banking

Isabel Fernandez joined ING and was appointed to the Management Board Banking as of 1 September 2016. She was appointed head of Wholesale Banking on 1 November 2016, succeeding William Connelly. Before joining ING, Isabel Fernandez was Global Commercial Leader and Head of Sales at General Electric.

R.M.M. (Roel) Louwhoff (51)

COO/CTO on the Management Board Banking

Roel Louwhoff was appointed a member and chief operations officer (COO) of the Management Board Banking as of 1 May 2014. He was also appointed chief transformation officer (CTO) per 1 October 2016. In this role, that he fulfils alongside his COO role, he is responsible for operations of the bank-wide transformation that was announced in October 2016. In his COO role, Roel is responsible for operations, IT (including standardisation), data management, information security, process management, and procurement.

A. (Aris) Bogdaneris (53)

Head of Challengers & Growth Markets and member of the Management Board Banking

Aris Bogdaneris was appointed a member of the Management Board Banking as of 1 June 2015. He is also head of Challengers & Growth Markets, responsible for all markets where ING is active in both retail banking and wholesale banking outside the Benelux.