



ING Group Annual Report 2016

Accelerate

We're all busier than ever before. The pace of change is increasing. This creates challenges for people but also offers new opportunities to serve them better. New trends are re-defining the customer experience. As leaders in digital banking, we are stepping up our own transformation to ensure we stay relevant to customers in this changing environment. Now is the time to accelerate.

Empowering people to stay a step ahead in life and in business

Welcome to ING's Annual Report





This report aims to inform stakeholders about our financial and non-financial performance in 2016. This includes a look at how we create value over time and how the Think Forward strategy addresses the challenges, risks and opportunities ING faces in a fast-changing world.

The elements of the report include:

- the Report of the Executive Board, with topics including trends, market developments and what stakeholders expect from us; our strategy and how we create value; as well information on our businesses and various key areas and how they developed in 2016.
- the Corporate Governance section detailing the activities of ING's Supervisory Board and various corporate governance issues.
- ING's 2016 Annual Accounts.
- the Non-Financial Appendix, featuring detailed information on a number of non-financial areas.
- a glossary of financial, ING-specific and other terms to help readers.

The 2016 ING Annual Report is available digitally and as print-on-demand, reflecting an increased focus on online presentation and our experience with how readers prefer to access the report.

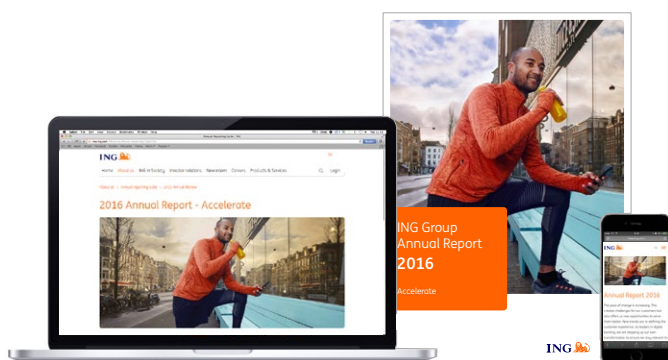
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