ING & INNOVATION

THE ING APPROACH TO INNOVATION

Innovation should make banking easier, *customer experience* is the number one objective

Culture is crucial for innovation among others through ING's own innovation methodology PACE

Connect and cooperate in the international ecosystem to accelerate innovation

1 Our own innovations

2 Partnerships with fintechs

3 Investing in fintechs

FACTS & FIGURES

Partner in **>65** fintechs

Innovations in more than **40** countries

We own accelerators **5**

ING cooperates with other banks and platforms. For example the international R3 Blockchain initiative

54,000 employees help ING innovate worldwide

ING & FINTECHS

Moneytis

payconiq

Tabster

POM — Tap, pay, store.

Delio

IS IT YOU

WeLab democratizing finance

twyp

whydonate

CheckMetrix

Contract.fit

HopOn cutting through Lines

PayKey

Kabbage

ING DIRECT WAS PROBABLY ONE OF THE FIRST FINTECHS IN THE WORLD

In Germany we have 8 million customers without even a single branch

ING Direct was a true disruptor 20 years ago

ING Direct was a real start-up within ING

In Germany we acquire 1000 new customers every day. ING is a fintech with a balance sheet of 130 billion there

ING