



CREATING CHANCES FOR CHILDREN

A portrait of our community investment activities in support of children

TABLE OF CONTENTS

4 CHAIRMAN'S MESSAGE	6 OVERVIEW OF RESULTS	8 WORLD MAP	
11 EDUCATION	12 ING CHANCES FOR CHILDREN		
19 HEALTH & WELLBEING	23 FINANCIAL EDUCATION & ENTREPRE- NEURSHIP	24 FINANCIAL EDUCATION	26 ENTREPRE- NEURSHIP
29 ENVIRONMENTAL AWARENESS	33 ARTS & CULTURE	37 DISASTER RELIEF	
40 LOOKING FORWARD	42 CHARITABLE PARTNERS	44 COLOPHON	

ABOUT ING

ING is a global financial institution of Dutch origin, currently offering banking, investments, life insurance and retirement services to meet the needs of a broad customer base. At the time of the release of 'Creating Chances for Children' in 2012, we are moving towards separation of our banking and insurance operations. Going forward, we will concentrate on our position as a strong European bank with attractive home market positions in Northern Europe and growth options in Central and Eastern Europe and Asia, while creating an optimal base for independent futures for our insurance operations (including investment management).

School children counting on an abacus in the Harari region of Ethiopia.

DEAR READER,

A strong and healthy community benefits everyone - its current inhabitants, its businesses and future generations. ING operates in many communities around the world, and we believe we have a responsibility to make a positive contribution to them.

We do this by offering high-quality, fair and accessible financial products, by taking responsibility for the impact of our business operations, and by contributing to positive change that will allow future generations to thrive within the resource limits of our planet. This not only makes good business sense; we believe it is simply the right thing to do.

For us, an important way to stimulate positive change is by investing in children, and particularly in their education. A good education creates the best chances of succeeding in life. That is why education is the focus of the 'ING Chances for Children' programme, in which we partner with UNICEF to give more children around the world a better future by increasing their access to education.

ING Chances for Children has both a global focus, through the initiatives with UNICEF, as well as a local focus, through our business' and employees' initiatives in their own communities.

Over the last few years, our employees across the organisation have donated their skills, time and resources in support of children. I am moved by what they have accomplished, both on their own and together with our partner organisations. I thank each and every one of them for their efforts and contributions, and for their commitment to reach one million children by 2015, through our ING Chances for Children programme.

Jan Hommen
Chairman of the Executive Board

ABOUT 'CREATING CHANCES FOR CHILDREN'

This report describes our community investment initiatives since 2005, with a focus on children. The stories are told from three different perspectives: the perspective of ING and/or its employees; of the various organisations we partner with; and of children we have worked with.

This report aims to give a sense of the diversity and impact of our community investment programmes for children and the high level of involvement of our employees around the world. However, it is by no means a complete account of what we do.

Our activities in support of children are part of our community investment initiatives, which are an integral part of our global sustainability strategy. More information about ING's sustainability performance and activities can be found on www.ingforsomethingbetter.com and in our annual sustainability report.

Our approach

The title of this report is "Creating Chances for Children" because children are the primary focus of our community investment strategy. We want children to learn, grow up safely and realise their full potential. Investing in children now is an investment in tomorrow's economy and the strength of future societies.

*In 2005, we launched the ING Chances for Children programme, which brought together all of our initiatives to the field of children's **education**. The focus of ING Chances for Children is twofold. On the one hand, it emphasises local partnerships and employee involvement in educational projects in the countries where we do business. On the other hand, it focuses on global educational initiatives through our partnership with UNICEF. We are cooperating with UNICEF to expand children's access to education in countries like Brazil, India, Ethiopia and Zambia. In this way, we want to contribute to the United Nations' Second Millennium Development Goal, which is to ensure that every child has access to primary education by 2015.*

*Children cannot benefit from education unless their basic needs - food, clean water and basic healthcare - are met. Hence, while most of our resources are directed at children and their education, we also support activities to improve their general **health and wellbeing**. This includes projects to invest in cleaner water and better sanitation facilities near schools in developing countries, as well as activities for children with special needs.*

*Once a child's basic needs are met and they have access to education, we believe it is wise to try to instil good financial habits, such as savings. By establishing good financial habits early in life, children can build the foundation for a secure financial future. For this reason, **financial education and entrepreneurship** play an important role in our community investment strategy. Financial and entrepreneurial skills are needed everywhere across the world - in both the developing and the developed countries, and in all socio-economic classes.*

***Environmental awareness** and an appreciation for nature should be part of every child's upbringing, especially now given the threat of global warming. Many of our employees are building such awareness through their involvement in activities that promote a cleaner environment and aim to preserve biodiversity.*

*Finally, we believe an exposure to **arts and culture** rounds out a child's development. Exposure to the arts impacts a greater appreciation for one's own cultural background, as well as other cultures. Our partnerships with various cultural institutions aim to make sure that arts and culture are accessible to a broader audience, including young people.*

*Even when children are fortunate enough to have the best conditions to learn and thrive, natural disasters and other catastrophes can severely interfere with their development. For this reason, we support partner organisations like the Netherlands Red Cross in their efforts to provide **disaster relief**. We work with UNICEF to provide structural recovery relief for children and their families in the aftermath of a disaster.*

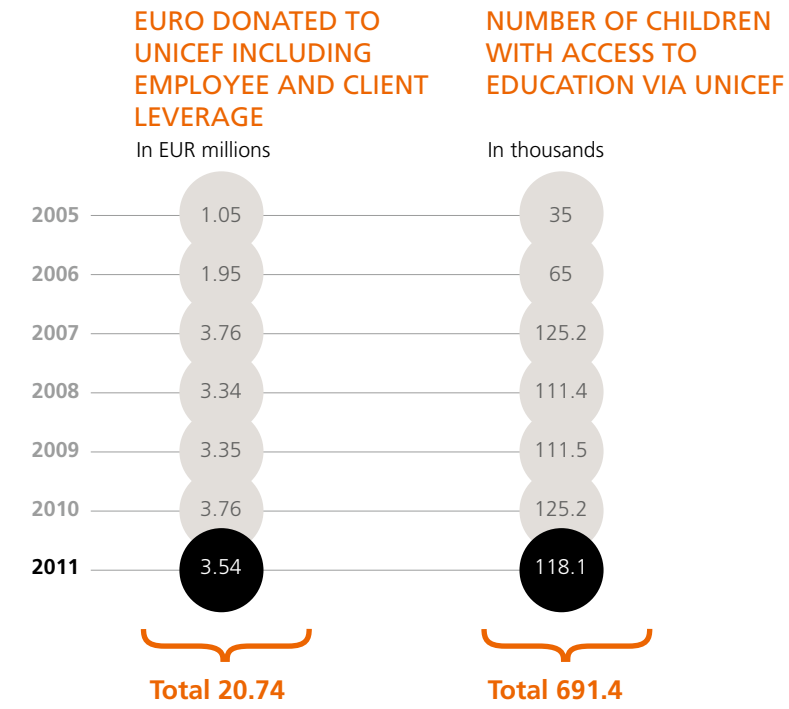
9 CHARITABLE CONTRIBUTIONS



* To stimulate the involvement of our employees, ING Group matches all employee funds raised for and donations towards UNICEF.



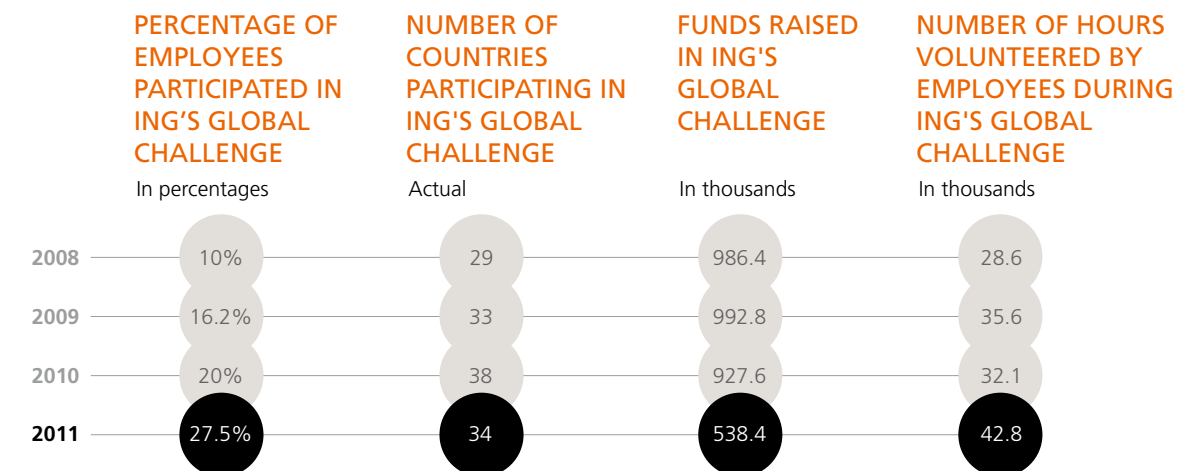
DONATIONS TO UNICEF



This graph shows the results of our partnership with UNICEF, including donations by our employees, customers and ING businesses. ING employees are encouraged throughout the year to initiate and participate in fundraising activities of their choice for UNICEF. To stimulate their involvement, ING Group matches all employee funds raised for and all donations towards UNICEF. Our annual target is that for every ING employee, one child should be sent to school (based on UNICEF's estimate that it costs on average EUR 30 to give one child access to primary education for a period of one year).

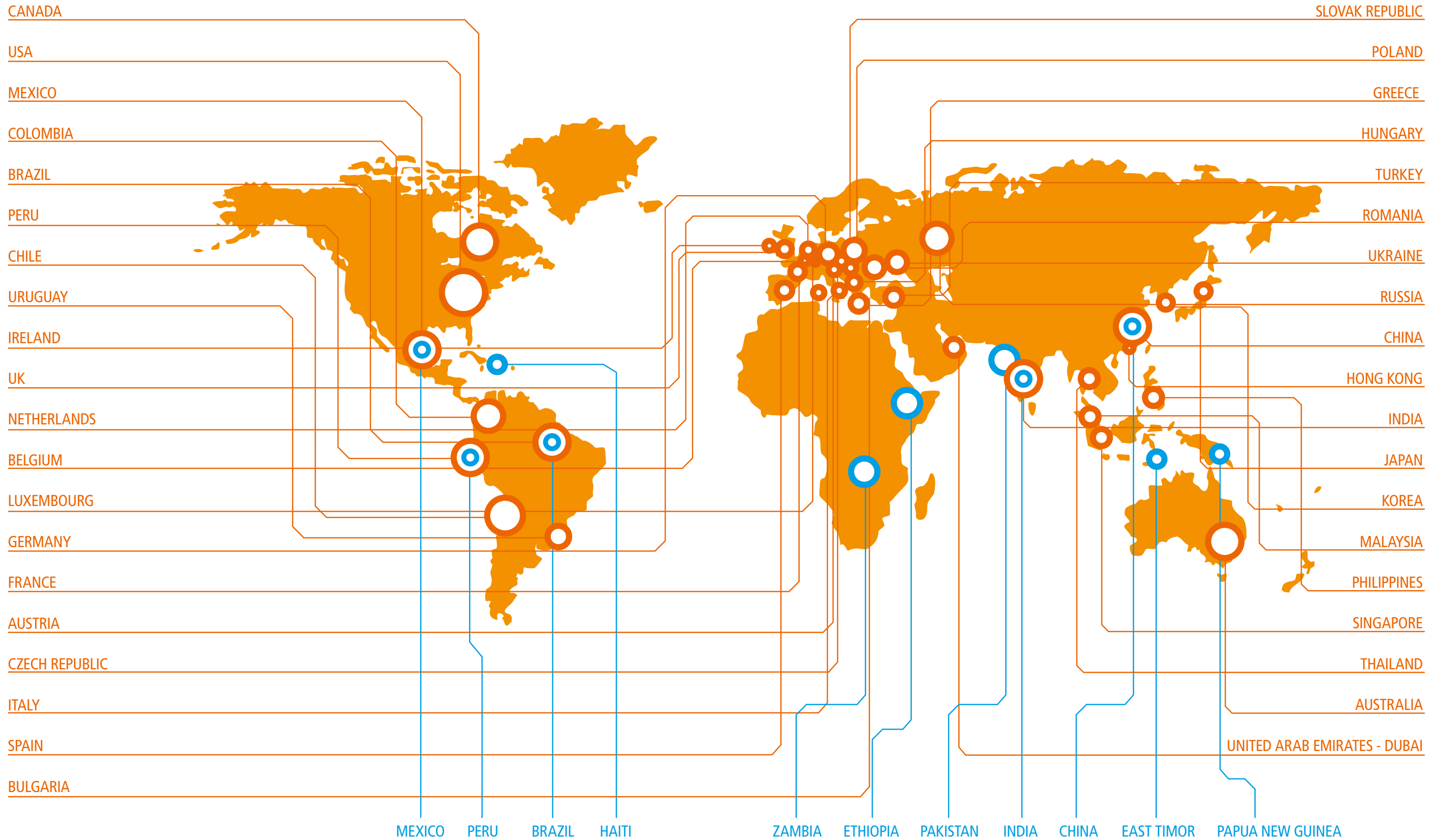
FUNDS RAISED FOR THE ING CHANCES FOR CHILDREN GLOBAL CHALLENGE

This graph shows the results of the ING Chances for Children Global Challenge. It shows that employee participation has increased steadily both in terms of number of employees involved as well as volunteering hours per employee. The decrease in the number of countries that participated in the 2011 Global Challenge was due to the fact that there were several business divestments in 2011, including the divestment of ING's insurance and investment management activities in Latin America and of ING's real estate business. More information about the Global Challenge can be found on page 13.



8 GLOBAL PROGRAMME, LOCAL IMPACT

This map shows the spread of our community investment activities in support of children. The orange circles represent ING local businesses that organise projects aimed at children. The blue circles represent countries where ING and UNICEF work together to support educational projects.



Education is the bedrock of social and economic development. Good education enables children to realise their full potential and become productive, caring adults able to raise the next generation. Lack of education, by contrast, can lead to marginalisation, which can make children more vulnerable to poverty and abuse. For these reasons, children's education is the central theme of ING Chances for Children, our flagship community investment programme.

Every child in India has a right to an education, but reality is unfortunately quite different. Many underprivileged children, such as low-caste children or child labourers, do not go to school or drop out. In Rajasthan ING and UNICEF put effort into enrolling underprivileged girls who never attended school before.



ING CHANCES FOR CHILDREN: SUPPORTING CHILDREN NEAR AND FAR

Since its inception in 2005, the ING Chances for Children programme has seen thousands of our employees involved as donors and volunteers. Together with our local partners and our global partner UNICEF, employees are helping children build a better future for themselves, their families and their communities.

Our employees make ING Chances for Children a living success. They organise numerous fundraising and volunteering initiatives. From helping with homework and providing mentoring to youth, to painting classrooms and renovating playgrounds, ING employees are having a tangible impact in the communities in which they work and live.

Thirty-five of our senior managers serve as global ambassadors of ING Chances for Children. Furthermore, 60 employees serve as local coordinators for ING Chances for Children in the countries where ING is located. ING Foundations in different countries have adopted the ING Chances

for Children mission within their local activities. This strong participation has resulted in a broad internal network of colleagues who actively spread the word locally and shape the programme in a creative way.

UNICEF PARTNERSHIP

ING partners with UNICEF in order to achieve bigger impact on children than what it could accomplish alone. Our partnership has been running since 2005, and supports educational projects in countries like Brazil, India, Ethiopia and Zambia. Our aim in this partnership is to give children access to quality education, thus contributing to the United Nation's Second Millennium Development Goal of

'Achieve Universal Primary Education'. Our commitment is for the long term: the partnership with UNICEF was recently extended to 2015. Since 2005, with the support of our employees, clients and local businesses, we succeeded in giving more than 690,000 children worldwide access to primary education. Our ambition is to provide one million children with better education by 2015.



Consuelo Crespo
Chairman UNICEF España
Spain

GETTING CHILDREN TO SCHOOL WITH ONE CLICK

ING Direct Spain has been working closely with UNICEF during the past six years. ING Direct managers, employees and clients are all intensively involved in innovative fundraising and volunteering work. One notable example is the 'Take Them to School' campaign during the 2011 Christmas season.

The campaign invited people to download an app from a dedicated website (www.llevalosalasalaescuela.com). "The microsite's technology enables a smartphone to synchronise with a computer screen. People can literally see how a child enters a school by jumping from the computer screen into their mobile phone. It's fantastic," enthuses Consuelo Crespo, UNICEF Spain's chairman.

The €0,79 app fee was donated to UNICEF's children's education programmes that are supported by ING Chances for Children. By early 2012, the campaign site had received 35,736 visits and raised EUR 305,947 in donations.

Consuelo explains: "Achieving a long-term commitment from our corporate partners makes it possible for us to embark on actions that have a positive impact on the lives of children. Not only are the funds raised important, because that enables us to change the lives of many children around the world. It is also important to be able to count on the help of a collaborator such as ING Direct for its capacity to spread our message to millions of people and to get them involved in our mission."

GLOBAL CHALLENGE, GLOBAL IMPACT

Each year around Universal Children's Day (20 November), ING organises the ING Chances for Children Global Challenge. It captures the charitable spirit of our employees everywhere. Tens of thousands of employees have participated in this global fundraising and volunteering event since the first Global Challenge in 2008.

The activities that we organise for the Global Challenge are as diverse as our workforce. They can range from holding a charity bazaar in Korea, promoting reading at local schools in Peru, and collecting books for a children's book bank in Hungary, to selling wine and chocolates in Belgium, making lunch for 1,000 children in the Philippines, and setting up a library at an orphanage in Romania.

In 2011, ING Bank Turkey ran its Küçüklere Büyük Destek (Big Support for Little Ones) campaign for the third year in a row with the help of 5,500 volunteers. One of the activities was an employee photography competition around the theme of 'Respect for Children and Differences'.

ING Luxembourg sold lunches every Tuesday during one month in an

initiative called 'Lunches for UNICEF'. The event raised EUR 12,500. It was also a great team-building activity as colleagues got to know each other better while preparing the meals.

In France, ING Direct staff sponsored colleagues to bake pies and raise money for local charity. At the end of the day, all ING Direct employees were invited to taste the pies and have a drink together to commemorate Universal Children's Day.

In total, 24,433 employees in 34 countries - more than a quarter of our global workforce - participated in the 2011 Global Challenge, simultaneously connected through a common purpose. They contributed 42,757 hours of their time and raised EUR 538,350 for various charities in their countries.





INSTILLING A LIFELONG HABIT OF READING

Reading develops important cognitive and language abilities, and stimulates the imagination. We aim not only to teach the basic reading skills that are needed to do well in school and function in life, but also to instil a lifelong love and habit of reading. Within the ING Chances for Children programme, our employees are promoting reading and improving children's access to books in many countries.

Part of our work is hands-on: we sit and read interactively with children. In the Netherlands, our colleagues have been reading with children from three primary schools near our banking headquarters since 2006. The local council in Amsterdam has awarded ING for its efforts to improve children's proficiency in the Dutch language in our neighbourhood. Reading projects also take place near five of our other main business locations in the Netherlands.

In the United States, we read with primary school children as part of the nationwide 'Everybody Wins!' literacy programme. In the UK, Commercial Banking staff use their lunch break to read to, and do math with, children

from three London schools. Moreover, we make sure children actually have access to books when they want them. In Poland, we have been bringing the therapeutic books *Lucian the Lion*, *One of Its Kind* and *The Alien* to Polish orphanages and hospitals.

Volunteers from ING Life Japan work with the Shanti Volunteer Association to create picture books for children living in refugee camps in Cambodia and Burma/Myanmar. We also read books to children at local libraries and places visited by the Shanti Volunteer Association's mobile library, such as elementary schools, facilities for the disabled, and parks.

ING Vysya Bank Limited and Insurance Asia/Pacific partner with the non-profit organisation Room to Read to increase the number of libraries available to students in Andhra Pradesh (India) and Sri Lanka.

In Romania, employees from ING Bank have created a library at a home near Bucharest where 60 abandoned children and young adults are being cared for. ING's volunteers assembled and installed the library furniture, set up accessories, and arranged the books on the shelves.



Charlie Ayco
Managing Director and CEO
Habitat for Humanity
Philippines

STORYTELLING AND IMPROVING LEARNING SKILLS

Habitat for Humanity, an NGO that seeks to eliminate poverty housing and homelessness, worked with ING in the Philippines to set up the ING Learning Centre Tutorial Programme. Charlie Ayco, managing director and CEO of Habitat for Humanity Philippines, says the programme increases the reading and comprehension levels of children aged 8-10.

"Each week after classes, these children receive an extra one-and-a-half hours of storytelling from ING employees, who each week introduce them to 20 new words associated with a particular value, for example 'honesty' or 'courage'. Potentially, the children can learn 1,000 new words a year," says Ayco.

With increased vocabulary and comprehension, the children learn more easily in the classroom. "I recall a math class where students had to solve problems. It was clear that the children who participated in the ING Tutorial Programme had an easier time framing their answers."

The programme has also increased the children's self-confidence and desire to learn. "At the beginning of the programme, the children sat slumped in their seats as they listened to the stories. Later, they sat up straighter and began to answer questions. The grades of students have also improved," says Ayco enthusiastically.

The weekly reading sessions have created strong, personal bonds between the children and the ING employees, who act like older siblings. They bring food, gifts and stories of their own, which have inspired the children to dream and achieve more inside and outside of school.

A HELPING HAND WITH HOMEWORK

We run many local activities that focus on improving educational opportunities for young people. A good example can be found in Belgium, where ING set up the Homework School project. It is designed for children under the age of 15 with a non-native background.

The youngsters whom this project aims to reach, live in Saint Josse, a neighbourhood close to ING Belgium's head office in Brussels. Many of them speak neither Dutch nor French, creating a significant disadvantage in school. Only 300 to 400 of them are serviced by existing homework schools; the rest receive no additional support.

ING Belgium's Home School aims to bridge this gap and give the children the skills and support they need to finish school. ING volunteers teach them how to concentrate on their school subjects, they explain things they may not have fully understood in class, and they help them catch up with their homework if they fall behind.

The Home School imparts good study skills, but it also inspires and motivates the children. Many of the

youths associate their environment with failure, lack of parental help, poor prospects in finding a job later, and social marginalisation. The personal bond that has been created between ING volunteers and the children, shows them that success is within their reach.

Caroline Allemeersch, who works for ING's subsidiary Record Bank, started volunteering five years ago. Her experience is that it succeeds in giving the children what they need most to succeed in school: attention, recognition and encouragement. "Nothing is better than arriving in the classroom and seeing a dozen hands go up for help. Or when a child says proudly that he passed his test, that he is doing well at school and that his parents are really happy. These moments clearly justify the time dedicated to these children."



FUNDRAISING AND VOLUNTEERING FOR UNICEF

In line with ING's Business Principle "We are socially and environmentally responsible", our employees are the cornerstone of our partnership with UNICEF.

In 2005, before the global partnership was formalised, ING-DiBa became the first ING business to partner with UNICEF. Since then, the two organisations have organised children's painting competitions, an art auction, Christmas raffles for UNICEF's 'Schools for Africa' programme, and raised funds for the Horn of Africa. In 2010, ING-DiBa encouraged customers to donate EUR 40 to UNICEF instead of receiving a EUR 20 gift for themselves (for referring new customers to ING-DiBa). Many other employees and ING businesses have followed ING-DiBa's example and also begun working with UNICEF.

ING's support of UNICEF's National Child Labour Project in Tamil Nadu, which aims to get working children back to school, is another example of how our employees invest their time and unique skills for children's causes. As part of ING Chances for Children's corporate volunteering support of this project, Manon Frenken (pictured below), an HR Manager for Business & Private Banking in the Netherlands, developed a two-day human resources and leadership training module for headmasters of secondary schools. Following her preparatory work, a group of ING employees from around the world volunteered to go to India to help deliver the training.



A total of 480 headmasters received training in leadership skills, effective management, teambuilding and communications. The programme has been designed to enable the headmasters to also train their peers, thus extending its reach.

The training programme has had tremendous impact. "We're proud that over 50,000 headmasters have been trained and that the training module has been translated into several (local) languages. Millions of children will receive a better education and have a better chance at a fulfilling life as a result," Frenken says.



Raju Sahani
CEO Christel House
India

INSPIRING AND TEACHING CHILDREN

Christel House is an international NGO that runs learning centres for children in low-income neighbourhoods in Mexico, India, South Africa, Venezuela and the United States. ING partners with Christel House in Mexico and India.

Raju Sahani, CEO of the India centre, believes the school's holistic approach helps children to become self-sufficient and contributing members of society. "We provide education, nutritious meals, regular healthcare interventions, life skills training, character development and work-study opportunities. At the schools, we simultaneously run empowerment programmes for the parents and members of the community," says Sahani.

ING Vysya was one of the first donors of Christel House India, and according to Sahani, ING's contributions and the efforts of ING employees have improved the lives of more than 900 children. One of them is Parasuram, a boy whose family picks garbage and sells things at traffic lights to make a living.

Parasuram passed his 10th grade with good grades and has entered Pre-University College. He will be the first person in his family to have secured a school leaving certificate. Parasuram's ambition is to become a pilot so that he can make life comfortable for his family. "When I have a job, I also want to help others who are less fortunate to have a better life," he says.

MOHAMMED'S STORY: NOMADIC LIFE, STABLE SCHOOLING

Many nomad children in the Afar region of Ethiopia cannot go to an ordinary school due to their migrant way of life. During the dry season they live near riverbeds so that the goats have enough to drink. Once the rainy season starts, they move to higher regions to be safe from flooding.

With ING's help, UNICEF has set up several Alternative Basic Education Centres in Afar which are fully adapted to life in the local communities. For example, the lessons start only after the children have finished herding the goats in the morning. UNICEF also provides teaching materials and educates village chiefs and traditional leaders about the importance of education.


Mohammed (pictured below) was one of the nomad school's first

graduates. He was eager to learn and happy to receive his diploma in 2009. "I had a hard time convincing my father – he didn't see the purpose of me going to school." But Mohammed left the goats to attend school whenever he got a chance. With his diploma, he was able to attend the regular primary school in Awash. In 2011, he was in the fifth grade of this school.

Mohammed is clear about his future goals. "I wanted a different life from my father. That's why it's important I go to school. I would really like to be a role model for other nomad children and convince them to attend school. I want a good job when I grow up, a job that allows me to take care of my family!"



(UNICEF/ Alfredo Bini)

A young boy in a blue and white checkered shirt is drinking water from a public tap. The tap is a rusty metal structure with a wooden handle. Water is flowing from the tap into the boy's hands. In the background, other children are visible, some holding water containers. The setting is outdoors with trees and a clear blue sky.

The earliest years in life are the most crucial for a child's future development. The kind of parenting and education that children receive during this time and the extent to which their basic needs such as food, clean water and healthcare are met can have a lifelong influence on their relationships, career, health and personal wellbeing. This is why we organise activities and partner with welfare organisations to provide disadvantaged children with special care.

Zambian school children drink water from a tap that was placed by UNICEF near the primary school they attend. Water and sanitation-related diseases result in the most fatal child health problems worldwide. Providing children with access to water, facilitating toilets and introducing them to comprehensive hygiene behaviour, is of great importance for the survival, protection and development of children.



Harmienke Kloeze
Director Make-a-Wish Foundation
The Netherlands

MAKING WISHES COME TRUE

The mission of the Make-a-Wish Foundation is to give hope, strength and joy to children with life-threatening medical conditions. With their dearest wish granted by the foundation's volunteers, the children get

the chance to feel like a kid again and forget about their disease for a day. In 2011 alone, the Dutch Make-a-Wish Foundation fulfilled the wishes of 441 children.

Volunteers serve as wish granters, fundraisers, special events assistants, and in numerous other capacities. Employees from Nationale-Nederlanden, part of ING Group, have been working with Make-a-Wish since 2011, providing both practical help and sharing knowledge.

One of the activities they worked on together was called the 'Business Challenge'. "Employees of Nationale-Nederlanden were responsible for one part of a special wish. During a couple of hours they had to do everything in their power to make sure the wish could be fulfilled," explains Harmienke Kloeze, director of the Make-a-Wish

Foundation in the Netherlands. "One child's wish was to have his bedroom decorated in Ferrari style. To make that wish come true, an NN employee arranged for the family to stay at a hotel for a couple of days while the room was being redecorated. Another employee obtained a bed with Ferrari motifs."

Kloeze recalls one activity in particular: "When two girls told us that their greatest wish was to be made into a princess for one day, we wanted to make it as real as possible. We organised for both princesses to be invited to a castle to meet the 'queen'. The queen in this case was a volunteer of Nationale-Nederlanden, and I was there in her 'court circle' as well. We certainly had to get used to our new roles, but the girls had an exciting day at the castle!"

RESPONDING TO THE NEEDS OF AUTISTIC CHILDREN

Children with autism tend to have special physical and emotional needs that society finds hard to meet. To give these unique children and their dedicated caregivers a much-needed boost, ING Bank Śląski began to offer 'Camps with a Smile' in 2005.

This summer camp is organised by the ING for Children Foundation of ING Bank Śląski. The camp offers a two-week rehabilitation and leisure programme at health resort Wisła in southern Poland.

The children engage in typical summer fun activities, but they are also offered various therapeutic activities, such as music therapy, colour therapy, rehabilitation activities in pools, visits to a salt cave, and long walks in the surrounding forests. The intense attention these children receive improves their functioning

and general sense of wellbeing. "The summer camp offers autistic children a place where they can fully rest, learn and rehabilitate. But it's also a place where their otherness is accepted and where they may develop their individual potential," says one of the teachers.

The children's caregivers also receive help. In a support group with other caregivers, they can share their experiences, discuss treatments and have a heart-to-heart conversation about the challenges of living with someone with autism.

"Our stay in Wisła gave a lot of joy both to my son Robert and me. The time we spent together there allowed us to take a break from everyday activities and accumulate new strength," said one parent.

HUMBLING AND REWARDING HELP FOR CHILDREN

ING Direct Australia is actively involved in improving children's health & wellbeing. In cooperation with the ING Foundation of Australia, ING Direct provides grants to community organisations that work with socially disadvantaged children. Employees also get involved as volunteers.

One such programme is the Cerebral Palsy Alliance's Conductive Education. It helps children and young people who have cerebral palsy and other conditions to establish control of movement. Each week, ING Direct supports more than 60 children to develop skills for such everyday tasks as tying shoelaces or grasping objects - "simple" things most of us take for granted.

Don Koch (pictured right), CEO of ING Direct Australia, works with the children as a Trustee of the ING Foundation. He is also involved in this programme in his role as governor of the Cerebral Palsy Research Foundation.

Asked what motivates him to be part of this programme, he says, "I feel very privileged to have a happy and healthy family and for the opportunities I have had in my life. I think it's important for everyone to give back if they are in a position to do so."

He continues: "I feel it is our responsibility to make sure we are looking after those in need. It also makes you feel really good to make a difference to someone's life - it is both humbling and rewarding at the same time."

In 2010, ING celebrated 10 years of its support for the Cerebral Palsy



Alliance's Conductive Education. During the first decade, more than 300 children and their families received support from ING.

Another way we invest in communities is by preparing children to become financially independent adults. We do that by investing time and other resources to educate youth about various financial issues.

We not only teach children how to manage their own money, but also how to set up a business. In several of our home markets, we invest in programmes that teach in a fun and experimental way how to make a business plan and manage money.

Dutch primary school students playing a 'Cash Quiz' during 'Money Week' in November 2011. Organised by the Money Wise Platform (platform 'Wijzer in Geldzaken'), the aim of 'Money Week' is to teach primary school children about how money works. ING volunteers have given over 400 guest lessons about money matters.

USING FAIRY TALES TO TEACH ABOUT SAVINGS

In 2009, ING Direct Italy launched the Coltiva il tuo sogno (Grow your dream) campaign to encourage saving by children aged 6-10. The campaign has since been rolled-out to 2,400 primary schools in five Italian regions.

The campaign aims to instil an appreciation for saving in its broadest sense, covering such issues as saving money and saving environmental resources. Each class receives a kit containing a teachers' guide, a poster, a game and a leaflet for parents. Children also participate in a competition with the chance to win prizes and contribute to ING Chances for Children projects.

The success of the programme has prompted ING Direct Italy to extend the scope of the campaign in 2012.

Not only will 4,000 new 'saving kits' be distributed to schools across the country; the kits will also be filled with new and exciting items, including the book *Le avventure del Folletto Seminasogni-La scala per la luna* by Annalisa Strata, a well-known Italian author of children's books. The book contains fairy tales that teach the importance of using savings to achieve one's dreams. In 2012, 3,000 copies of the book will also be distributed in Italian bookshops. For every book purchased, ING Direct Italy will donate two euro to ING Chances for Children.

In addition, the campaign's minisite www.coltivailtuosogno.it will be enriched with several new applications, including games and "The NavigaBimbo" browser, an application that allows children to surf the web safely without the need for parental control.

2,400
PRIMARY
SCHOOLS
REACHED



FINANCE IS FUN IN THE BIG APPLE

In New York, ING Corporate and Institutional Clients (CIC) Americas organised several activities that teach young people the basics of finance. For example, they worked with the Museum of American Finance to provide free visits for 402 local high school students.

The students participated in the classroom programmes of the museum's Center for Financial Education. These one-hour minute sessions were taught by the museum's educators and industry professionals. The lessons covered such topics as stock analysis, financial markets, and banking in America, among others.

Students from another high school in New York who attended the museum's financial literacy class were also invited to join ING's Speed Mentoring programme at ING's offices. Speed mentoring is a time-efficient networking opportunity. The students had the opportunity to meet with an ING finance professional for three minutes, ask questions, receive feedback, and discuss personal strengths and challenges.

John Egan, chief financial officer of CIC Americas, an ING subsidiary,

hosted the students at the event with other members of the finance team.

"Meeting with the mentors at ING was interesting and helpful. It was fascinating to learn first-hand how interconnected ING is around the world, and that their decisions have an effect on the global economy," said Elina Bystritskaya, a high school senior.

The event was also a fun, fast-paced way for the students to start building relationships with professionals in the financial industry. Gysel Knights, vice-president of finance at ING CIC Americas and one of the mentors, explains: "I encouraged the students to continue to approach us because relationships are key to being successful in any area of business."



Judy Vredenburg
President and CEO Girls Inc.
USA

CHALLENGING GIRLS TO INVEST PAYS OFF

Girls Inc. is a non-profit organisation that aims to empower girls to reach their full potential. Its programmes reach 150,000 girls a year in the United States and Canada. In 2009, it worked with the ING Foundation in the US to launch the ING - Girls Inc. Investment Challenge, which is designed to give teenagers practical, hands-on investing experience.

Under the guidance of ING volunteers, various teams built and managed diversified, real-time, virtual portfolios worth a total of USD 50,000. After three years, two-thirds of the gains are paid out to the girls in the form of scholarships toward college.

According to Judy Vredenburg, President and CEO of Girls Inc., the Investment Challenge has taught some useful lessons. "The girls learn about core principles such as asset allocation, diversification, portfolio turnover and valuation, and they gain gradual exposure by investing first in mutual funds and then individual securities."

By the end of the three years, the girls will have learned crucial economic literacy skills that will help them become confident in dealing with money and achieving economic independence. "Traditionally, girls aren't taught to view themselves as money managers, and some grow up without access to financial knowledge and resources. The Challenge reverses this trend," says Vredenburg.

Vredenburg also values the close relationship that has developed between the girls and the ING volunteers. "The volunteers started out by providing guidance around basic investing terms and principles. Over time, their relationships to the girls evolved to being role models and mentors around topics like college and careers."



USING FILM AND THEATRE TO TEACH BASIC FINANCIAL SKILLS

In 2011, the ING Vysya Foundation launched a financial literacy programme in Bangalore that targets poor children and their parents. Our hope is that this dual approach will help create better opportunities for their families.

The programme teaches the children the basics of money, banking and explains various financial products, while their parents acquire financial skills, such as how to save money. With this knowledge, it is hoped that the parents will save enough to enable their children to continue their education.

Some 30 ING Vysya Bank employees volunteered and were divided into three teams. One team worked with children in grades 5-8; the other team with grades 9-12. The children attended six classroom sessions that used role plays, storytelling, quizzes, and field trips to the neighbourhood bank branch to teach the basics of money. The third team of volunteers

worked with the children's parents, who required a different approach as they had never received any formal schooling. ING's volunteers showed the parents a video with edited clips from popular movies as a way to introduce the concept of savings and financial discipline. The parents also watched a play that was put on by their children about the importance of saving, financial discipline and financial products.

While beneficial to the participants, the programme was also inspiring for the ING volunteers. "The programme shows that education is an investment that will benefit one throughout life and into old age. This truly was a wonderful experience

and I look forward to reaching more children through such initiatives," said Anupama, who works at ING Vysya Bank.

Her colleague Guruprasad, discovered that the children were eager to learn as much as they could about saving money. "They had dreams in their eyes and they were really keen on knowing how they could save money and use it to realise their dreams," he added.



Diana Castañeda Herrera
Executive Director of Visión Solidaria
Peru

BECOMING MONEY SAVVY

Diana Castañeda Herrera is the executive director of Visión Solidaria, a non-governmental organisation in Peru that focuses on promoting social responsibility and values in youth. That mission, combined with ING's passion for providing financial education, resulted in both organisations launching the 'Emprendiendo' (meaning 'embarking') programme in 2001.

Emprendiendo is a social and financial educational programme that aims to help children make a positive change in their lives and their communities, and eventually break the cycle of poverty. "I have always personally believed in the power of social and financial education as ways to empower children," says Castañeda Herrera.

The programme teaches young people basic financial literacy, basing its work on the materials provided by the social and financial education organisation Aflatoun. The youngsters learn how to make important decisions in life and create a good savings plan. In 2011 alone, the programme reached 17,691 young Peruvians from 30 schools in Lima. Around 34 ING employees acted as volunteer coaches.

Castañeda Herrera believes the programme's effectiveness lies in its focus on knowledge, awareness and the exercise of both rights and responsibilities. "Emprendiendo allows children and adolescents to understand financial education as a right, a responsibility and a tool for a financially healthy life."

TEACHING DUTCH TEENS ABOUT ENTREPRENEURSHIP

Starting a business appeals to many young people today who have been inspired by the success of such well-known entrepreneurs as Bill Gates, Richard Branson or the late Steve Jobs. What a lot of young people don't realise, however, is that entrepreneurship involves risks, and that it may take a while before their efforts bear any fruit.


ING Netherlands is an active member of JINC, an organisation that lets children aged 8-16 experience which skills are needed on the Dutch labour market. Each year, JINC reaches 19,000 students from primary schools and secondary vocational schools with its programmes.

ING provides coaches for JINC's annual 'That's How You Do Business!' project, which teaches students key aspects of entrepreneurship such as administration, relevant regulations, working hours, and how to deal

with customers. At the end of the 12 workshops, the students gain a better understanding of the realities of entrepreneurship.

"The programme taught me what entrepreneurship is actually all about, for instance that you also have to register at the Chamber of Commerce and that you need to make a business plan. It's not like 'I want a company' and that's it. I didn't know that you have to apply for a loan. I really learned something," says one student participant.





Environmental awareness should be part of every child's upbringing. We hope children will develop a connection to, and an appreciation for, the environment. As ING minimises its own environmental footprint to create a cleaner and healthier environment, we invite children to join us on this journey.

A girl gets help from a ranger whilst planting a tree. In 2011, around 150 ING employees and their children planted trees on the Veluwe, a Dutch nature reserve. Afterwards, the children joined the ranger for a walk in the reserve. The ranger taught them about the flora and fauna in the Veluwe. The event was organised for the second year in 2011, to celebrate ING's partnership with Natuurmonumenten, the Dutch association for the preservation of natural heritage.



PROTECTING BIODIVERSITY IN INDONESIA

Mount Merapi, or 'Fire Mountain', on the Indonesian island of Java, erupted in 2006 and 2010, causing widespread destruction and claiming many human lives.

Luckily, public elementary school SDN1 Keningar, located a mere five kilometres from the volcano, was spared destruction by the mudflow. Only weeks after the disaster, 15 ING volunteers joined hands with the school's 82 pupils to help protect the local biodiversity.

Our volunteers not only provided books for the school's library but also helped the pupils plant hundreds of seedlings of cloves and the indigenous Aquilaria Beccarain tree whose heartwood is used to produce

scented wood, incense and perfumes. The children took several seedlings home so they could cultivate them to maturity.

"We hope our efforts have helped the children to play a part in reconstructing their living environment and that have contributed to their environmental awareness. Our wish is that the children will benefit from the trees and that they will generate money that will fund the students' ongoing education," said Sandra Yiu, ING's country manager in Jakarta.



Ronnie Ross
Principal Grandview Elementary School
Canada

BUILDING A NATURAL PLAYGROUND

In 2011, Grandview Elementary School in Vancouver, Canada, became the proud owner of a brand- new natural playground built by 150 volunteers from ING Direct Canada.

According to Ronnie Ross, the school's principal, during the past few years the school has been increasingly focusing its curriculum on social responsibility and environmental awareness.

"We aim to give our 162 children an experiential way of becoming more connected to the earth. This also involves maintaining the ethno-botanical garden, which has been completely revitalised by ING and its volunteers."

Ross says that the garden has also been met with keen interest from the local community because it is a shared meeting space. It has a hill slide, climbing boulder, water feature, amphitheatre, fruit trees, and giant driftwood from Pacific Rim National Park Reserve.

"Recently we had students from the University of British Columbia help the children maintain the playground and the botanical garden during what we called 'weeding week'. This is a version of reading week, but with the focus on environment," Ross added.

TURNING YOUNG ZAMBIANS INTO CLIMATE AMBASSADORS

In Zambia, ING and UNICEF have joined forces to engage young people around climate change and environmental sustainability in a project called Unite4Climate.

The project aims to inspire young Zambians to improve their local communities by creating so-called Climate Ambassadors. The role of the ambassadors is to spread the word about environmental issues by conducting workshops for young children, running a website, and developing radio programmes about different environmental issues. They also receive journalism training.

"Zambia is the second-most deforested country in the world, and Livingstone is one of the cities that has been most affected," explained Tendai Nyirenda (17), who lives in Livingstone herself and is being trained to become a Climate Ambassador. "As Climate Ambassadors, we have identified that problem and are coming up with possible solutions."

Nyirenda adds that floods due to deforestation have caused widespread devastation in the country. Some children drowned. For those who survived, their education was disrupted.

The Unite4Climate project has taught the ambassadors that the floods were also caused by a changing climate and what they can do to help stop it. They lobby, take action, join debates, and share their knowledge with the community to build the awareness.

Nyirenda believes that young Zambians need to work together to fight climate change. "If we know about climate change and we know how to preserve our environment, then as we grow, as we become the leaders of tomorrow, it will be much easier to find lasting solutions," she said.



We believe that children can benefit from arts and culture from an early age. Stories, music, dance and the visual arts kindle creativity and inspire imagination. The arts also refine cognitive skills and engender a deeper understanding of the society they live in. ING partners with cultural institutions around the world to increase children's exposure to arts and culture.

Children from the primary school 'De Brink' learn how to tell a story through the use of music and dance during a workshop at the Royal Theatre Carré in Amsterdam. The workshop was part of an event called 'Field trip of your life' which ING organised in 2012 for the school.

HOLDING A 'LOUD' PARTY FOR DEAF YOUTH

In 2011, ING sponsored the Cultural Week of Signs in Art in Brazil, a week-long programme to celebrate the achievements of Brazil's deaf. The highlight of the week was the Sencity party. It was organised by the Skyway Foundation from the Netherlands, the Musea del Arte Moderna Sao Paulo (MAM), and youth from both countries.

The party brought deaf and hearing youth together for what was – literally – a celebration of the senses. Participants engaged in 'sign dance', smelled the scents spread by an 'aroma jockey', felt vibrating floors, looked at video projections, and were treated to taste sensations, dancers and sign interpreters. In this way, the music's rhythms and emotions were translated to all senses. The event also aimed to develop the party-goers' appreciation for artistic expression and for each other's cultures.

The Skyway Foundation organises Sencity parties around the world. It believes in the importance of thinking in possibilities, especially for young people who may face limitations due to their physical disability. The motto of the Skyway Foundation is 'making the impossible possible'. It brings this motto to life by offering such activities as photography courses for the blind or, in this case, a 'loud' party for the deaf.



Annemies Broekgaarden
Head of the Rijksmuseum's
Education Department
The Netherlands

ING AND RIJKSMUSEUM: INSPIRING CHILDREN THROUGH ART

The Rijksmuseum in Amsterdam showcases seminal works of art by Dutch masters such as Rembrandt and Vermeer. As part of our partnership with the Rijksmuseum, several exciting and interactive activities for children and their families have been organised throughout the years.

Annemies Broekgaarden, head of the museum's education department, says art helps children develop a sense of history and increases their visual literacy. "In today's visual world, children need to be able to look at and interpret images. Art also encourages their minds to be open and creative."

The Rijksmuseum is clear about what and how it wants to teach children. "We know that children tend to learn in a non-cognitive way. So, learning about art and culture needs to be fun and engaging. When parents take their children to the museum, the first thing the children ask is what they are going to do."

Fun and active participation are key to the Rijksmuseum's activities, and the ones organised with ING in the garden pavilion are Broekgaarden's favourites. Here, children get hands-on experience with art and culture, for example by painting self-portraits.

Other favourites are plays that are performed amidst the paintings, and storytelling. "The children are so enthusiastic. They love seeing real works of art and 'engaging' them in a conversation," comments Broekgaarden.

GIVING YOUNG ARTISTS A CHANCE IN KOREA

In Korea, ING is encouraging young people to explore their artistic abilities and to find a platform to showcase their art. So in 2011 the ING Commercial Banking office in Seoul was converted into an art gallery, in which up-and-coming Korean artists could display and sell their work.


Also in 2011, ING Seoul and the Europe Korea Foundation held a drawing contest for autistic children. Some 400 children from around the country got creative and sent in their work. Fifty drawings depicting the theme 'Beauty of Korea' were then selected by Demi Kim, a professional Korean artist.

To celebrate their work, the children were recognised during an awards ceremony and accompanying exhibition. Koh, Eun-Bin (13) won 'the best drawing' with her masterpiece, 'Nong-Ak Nol ee', which means 'pleasant playing'.

As the venue was open to the public, the contest helped to raise awareness about autism and promote a better understanding of this condition, which affects an estimated 40,000 Koreans.



400
CHILDREN SENT
DRAWINGS

A young Haitian girl with her hair in braids sits on a concrete block, holding a baby on her lap. She is looking off to the side with a serious expression. The setting is a makeshift tent made of colorful fabric and wooden poles, situated on a grassy area. In the background, another person is visible, and the overall atmosphere is one of displacement and hardship.

When disaster strikes, children are among the most vulnerable. Not only do they suffer in the immediate aftermath, but their long-term health and ability to learn are often at risk. Within 72 hours of a major disaster, ING works with the Netherlands Red Cross to provide emergency relief. We also work closely with partner organisations such as UNICEF and the Happy Hearts Foundation to provide stricken communities with the resources they need to rebuild.

A Haitian girl holds a baby in a makeshift tent on a football pitch on the outskirts of Port-au-Prince. Millions of Haitians were displaced by the earthquake. After decades of hardship and political instability and despite pressing need, Haitians remain both resilient and inventive amid disaster.



PROVIDING DISASTER RELIEF WITHIN 72 HOURS

One year after ING supported the Red Cross following the 2008 earthquake in Sichuan, China, we set up the ING Disaster Relief Fund (DRF) with the Netherlands Red Cross. The DRF can respond financially to a disaster anywhere in the world within 72 hours.

In 2010, the ING Disaster Relief Fund donated EUR 50,000 to the International Red Cross emergency relief efforts in Chile following the earthquake there. In response to a request from the Chilean Red Cross, the money was used to purchase 244 family tents which provided a temporary home.

ING Chile also supported the emergency relief efforts by donating EUR 500,000. This included donations from ING Chile employees who joined the 'one day of salary for one day off' campaign. They also volunteered to bring food and clothes to the most affected regions.



EDUCATING CHILDREN AMID THE RUBBLE

The earthquake that struck Haiti in 2010 caused thousands of deaths and inflicted widespread devastation to the country's infrastructure. The earthquake destroyed or damaged 4,268 schools, leaving 1.3 million children, who make up half the country's population, unable to go to school.

Within a few hours, donations from ING employees around the world started pouring in to help the Haitian people, making it possible for UNICEF to quickly reopen 850 schools.

With ING's money, UNICEF also started setting up tents and child-friendly spaces so children had a safe and stable place to learn and play. Six hundred tents were supplied together with so-called 'School-in-a-Box' kits. Each box consists of flip charts, rulers, sharpeners, pencils, exercise books, markers, etc. and enables a teacher to provide instruction to

40 children. A total of 838 kits and 720,000 bags of school supplies were distributed.

The schools provided children with a safe haven, away from the chaos outside and the dangers of child trafficking and abuse. ING's donations were also used to train 2,300 teachers on how to provide psycho-social support to the children.

Judith, 15, lost both her mother and her home. "My life was destroyed," she said. Judith is excited that she is now back at school, even though it

is nearly a two-hour walk. "It's tiring but I am sure that my mother would have wanted it this way. And it's important for my future."

Finally, in addition to helping children, ING donations were also used to provide temporary accommodations and new office equipment and supplies for the Ministry of Education.



Petra Nemcova
Happy Hearts Fund
USA

BUILDING SUSTAINABLE SCHOOLS WORLDWIDE

The Happy Hearts Fund (HHF) rebuilds schools in areas struck by natural disaster. It was established by the Czech model Petra Nemcova, who survived the 2004 Asian tsunami.

HHF gets involved in the period after the emergency response is complete. It implements sustainable solutions that have a lasting impact. Currently, HHF is active in nine countries. It has rebuilt 67 schools and kindergartens, affecting the lives of more than 35,000 children. ING has been a partner of HHF since 2008.

"Schools are the centre of the community. Once children return to school, they begin to heal from their trauma, regain a sense of normalcy and can begin working towards a brighter future," Nemcova says. Most natural disaster zones are in very poor areas. But schools enable communities to break the cycle of poverty: when children go back to school, their parents can go back to work and start earning a livelihood for the family.

The schools that HHF builds are self-sustainable. Nemcova explains: "Our focus is on empowering the community, not on making them dependent on us. We build businesses that provide funds for the

maintenance needs and general upkeep of these schools." In 2008, ING and HHF partnered to build six self-sustainable schools in Peru after the earthquake of 15 August 2007. The damage was so severe that the schools were declared unsafe by the Civil Defence. The schools that HHF and ING rebuilt included the 68-pupil Grocio Prado School and the 2,245-pupil Villa Maria del Senor School, both in Lima.

After the floods in Mexico in 2009, ING and HHF also partnered to rebuild a school in the state of Tabasco. To make the school self-sustainable, the parents established a business to sell bottled water with the help of HHF. ING supervised the business and helped manage the relationship with the water-bottling company.

"The commitment of ING to creating change goes beyond financial support. ING's employees work closely with the communities. They believe in, and enjoy, what they do," says Nemcova.

OUR PLEDGE FOR THE FUTURE

Since its establishment in 2005, the ING Chances of Children programme has made an enduring difference to hundreds of thousands of children and young people worldwide. This has been the result of our global partnership with UNICEF and the dedication of our local community partners, our employees and our customers.

We are committed to continue investing in the future economic success of communities where we do business. We will keep focusing on helping children to realize their full potential and show them how to plan for, and achieve, a financially secure and independent future. We will complement our efforts to improve children's education globally through our investments in their health & wellbeing, environmental awareness and access to arts & culture.

For the next three years, we have formulated five key ambitions:

1) Promote the respect for children's rights in our existing policy framework

We do our utmost to ensure that children's basic rights are safeguarded within our business activities. We welcome the Children's Rights and Business Principles, a framework provided by Save the Children, the UN Global Compact and UNICEF in 2012. We are committed to promote these principles and further embed them in our organisation and current policies in the coming years.

2) Reinforce our global commitment to the ING Chances for Children programme

By 2015, we want the participation of our global workforce within the ING Chances for Children Global Challenge to exceed 30%. Moreover, of our total charitable giving, at least 60% should be targeted towards organisations, programmes and projects supporting children and youth.

3) Intensify our partnership with UNICEF

By 2015 we want to provide one million children with better education through the ING Chances for Children programme. Within our existing partnership with UNICEF, we will support more projects in the area of financial education and entrepreneurship, start a new educational project in Asia and investigate opportunities to increase skills-based employee volunteering.

4) Encourage local financial education & entrepreneurship programmes

We will stimulate the development of programmes that promote financial and business literacy around the world by providing expertise and support to local ING initiatives. We will further develop thought leadership on this topic, e.g. through conducting research and international surveys.

5) Continue our solidarity with communities struck by disaster

We will extend our support for the emergency- and disaster relief efforts of organisations such as the Red Cross and UNICEF. We will amplify our commitment by encouraging our employees to get involved in fundraising or other activities in case a disaster strikes.



CHARITABLE LOCAL PARTNERS

These pages list charitable organisations ING partners with in support of children. We also acknowledge the valuable contribution of our sponsorship relations, local schools and the various organisations we are member of to our programmes and this publication.

In some cases ING businesses support local UNICEF programmes. This information appears in the overview below. Please note that most ING country offices work together with the global UNICEF organisation under the ING Chances for Children umbrella.

CHILDREN & EDUCATION

- Shanti Volunteer Association, Japan
- Books for Kids, USA
- Teachers & Writers Collaborative, USA
- America's Promise, National Teacher of the Year, USA
- Amelia Trust Farm, UK
- UNICEF UK, UK
- UNICEF, France
- UNICEF, Romania
- UNICEF, Germany
- UNICEF, Luxembourg
- Juddu asbl., Luxembourg
- Association Solidarité Djiguiya, Luxembourg
- Rashid Paediatric Therapy Centre, United Arab Emirates
- UNICEF España, Spain
- Fundación Cometa, Spain
- Fundación Ciudad de la Esperanza y la Alegría, Spain
- Fundación Balía, Spain
- Junior Achievement, Spain
- UNICEF, Korea
- ING for Children Foundation, Poland
- UNICEF, the Netherlands
- Champs on Stage, the Netherlands
- JINC, the Netherlands
- UNICEF, Belgium
- Jocotan asbl, Belgium
- UNICEF Philippines, Philippines
- World Vision, Philippines
- UNICEF, Hong Kong
- Room to Read, Hong Kong
- UNICEF, Thailand
- Samarthanam Trust, India
- SOS Childrens' Village, India
- Makkala Jagritti, India
- Akshara Foundation, India
- Hamari Muskaan, India
- Great India Dream Foundation, India

IIMPACT, India

- Pratham, India
- Sukrupa, India
- Christel House, India
- Christel House, Mexico

HEALTH & WELLBEING

- Cerebral Palsy Alliance, Australia
- National Centre of Indigenous Excellence, Australia
- United Way, Australia
- School for Social Entrepreneurs, Australia
- Variety the Children's Charity of WA, Australia
- Aboriginal Literacy Foundation, Australia
- In2Life, Australia
- The Salvation Army Oasis Youth Support, Australia
- Life Changing Experiences Foundation, Australia
- Save the Children, Australia
- Macarthur Diversity Services Initiative, Australia
- Dress for Success Sydney, Australia
- Home Start Family Services, Australia
- Barnardo's, Australia
- Autism Delaware, USA
- Heart of Variety, USA
- ING Run for Something Better, USA
- Dingley, UK
- Coram, UK
- Fondation de France, France
- Touched Romania Association, Romania
- Mia's Children Association, Romania
- BasKIDball, Germany
- Cleft Lip and Palate Association of Malaysia (CLAPAM), Malaysia
- Fondation Elisabeth Steftung, Luxembourg

- Fundación Bobath, Spain
- Fundación Prodis, Spain
- Food for the Hungry International, Korea
- Good Neighbours, Korea
- Save the Children, Korea
- ING for Children Foundation, Poland
- Jeugd sportfonds, the Netherlands
- Wereldfoundation, the Netherlands
- Make-a-Wish Foundation, the Netherlands
- Mentor Escalé asbl, Belgium
- La maison des Gais Lurons asbl, Belgium
- Vacances pour Tous asbl, Belgium
- Salus Sanguinis asbl, Belgium
- Les amis de la Chataigneraie, Belgium
- Fondation Reine Paola, Belgium
- Fondation Papillon, Belgium
- De Keten van Hoop, Belgium
- asbl Helios, Belgium
- Zaba-Kina VZW, Belgium
- Nona vzw, Belgium
- Asbl Enfants de Gommel, Belgium
- Children's Wish Foundation of Canada, Canada

- Habitat for Humanity, Philippines
- Indochina Starfish Foundation, Hongkong
- Spastic Children's Association of Singapore, Singapore
- Raising Children Medical Foundation, Taiwan
- Mifan Mama, Shanghai

FINANCIAL EDUCATION & ENTREPRENEURSHIP

- Kozgazdasagi Politechnikum Budapest, Hungary
- Junior Achievement, USA
- Museum of American Finance, USA
- Girls Inc, USA
- Junior Achievement, USA
- Mybnk, UK
- Christel House India, India
- Visión Solidaria, Peru

ENVIRONMENTAL AWARENESS

- Delaware Nature Society, USA
- City Park Foundation, USA
- Natuurmonumenten, the Netherlands
- Earth Rangers, Canada

ARTS & CULTURE

- Delaware Symphony, USA
- Delaware Art Museum, USA
- New York City Ballet, USA
- Museum for Fine Arts Budapest, Hungary (Szépművészeti Múzeum), Hungary
- Skyway Foundation, the Netherlands

DISASTER RELIEF

- Japan Red Cross, Japan
- UNICEF Australia, Australia
- Red Cross, Australia
- Red Cross, USA
- Red Cross, the Netherlands
- Happy Hearts Fund, USA
- UNICEF Germany, Germany
- UNICEF España, Spain
- Thai Red Cross Society, Thailand

ING FOUNDATIONS

To make a positive contribution to the many communities in which we operate, several ING business units have set up and work closely with foundations that also engage employees in community investment programmes.

OVERVIEW ING FOUNDATIONS

ING GROUP (THE NETHERLANDS)	ING for Something Better Foundation
AUSTRALIA	ING Foundation
BELGIUM	ING Mecenaatfonds
INDIA	ING Vysya Foundation
POLAND	Fundacja ING Dzieciom
ROMANIA	ING Foundation "O Lume Mai Buna"
USA	ING Foundation ING Direct Kids Foundation
THE NETHERLANDS	ING Foundation "Medewerkers Goede Doelenfonds ING Bank" ING Foundation "Wij en de maatschappij"

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 Sencity party - Page 34: Tim Leguijt
 Haiti children top page - page 38: UNICEF/ Roger LeMoyne
 UNICEF archive - page: 2, 11, 12, 19, 26, 31, 37
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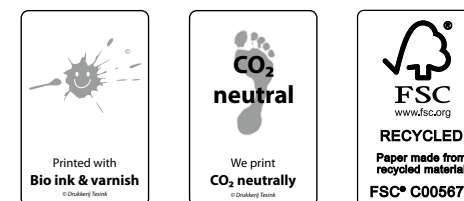
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CREATING CHANCES FOR CHILDREN