

## PRESS RELEASE

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### Brunon Bartkiewicz to become ING Bank's Chief Innovation Officer

Brunon Bartkiewicz will become ING Bank's Chief Innovation Officer per 1 July 2014. As announced at ING Bank's Strategy update on 31 March 2014, Brunon will be responsible for driving ING's strategic innovation agenda, developing and promoting innovative ideas and solutions, applying new technologies and delivering speed-to-market of successful ideas.

Brunon Bartkiewicz (Polish, 1962) is an experienced leader with more than 20 years of experience in banking, and within ING one of the architects of the ING Direct business model. Brunon Bartkiewicz is currently CEO Rest of Europe, responsible for ING's operations in France, Italy, Spain as well as Poland, Romania and Turkey.

Brunon started his career in banking with ING Bank Śląski in 1991, and was appointed Board member and acting CEO in 1992. From 2000 through 2004, he was general manager of ING Direct. In this role, he successfully developed and rolled out the ING Direct business model globally. In 2004, Brunon returned to Poland as CEO of ING Bank Śląski. He has held that function till the end of 2009. He holds a degree in Economics from Warsaw School of Economics and several post-graduate degrees, including a degree in general management from INSEAD, France

"In a dynamic banking landscape, where customer expectations are constantly changing and technology is changing the way we interact with our customers, we seek to be agile and ensure our franchise remains sustainable and competitive," said Ralph Hamers, CEO of ING Group. "In this context, I am pleased to appoint Brunon Bartkiewicz as Chief Innovation Officer, reporting directly to me. Brunon is one of the architects of the ING Direct banking model and has a track record in building and transforming banks. I am convinced he will drive our strategic innovation agenda and think beyond traditional banking to serve changing customer needs."

#### NOTE FOR EDITORS

A short interview with Brunon Bartkiewicz on his career and his view on innovation in banking is available online ([www.ing.com](http://www.ing.com)). Portrait pictures of Brunon and other ING executives in high resolution are available for download at [www.flickr.com/photos/inggroup](http://www.flickr.com/photos/inggroup). Footage (B-roll) of ING is available via [www.videobankonline.com](http://www.videobankonline.com), or can be requested by emailing [info@videobankonline.com](mailto:info@videobankonline.com).

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#### ING PROFILE

ING is a global financial institution of Dutch origin offering services through its operating companies ING Bank and NN Group. The purpose of **ING Bank** is empowering people to stay a step ahead in life and in business. ING Bank's more than 63,000 employees offer retail and commercial banking services to customers in over 40 countries.

**NN Group** is a leading insurance and investment company active in 18 countries, predominantly in Europe and Japan, with more than 12,000 employees. NN Group is preparing to become an independent, stand-alone company, through the base case scenario of Initial Public Offering (IPO).

ING Group shares are listed (in the form of depositary receipts) on the exchanges of Amsterdam (INGA NA/ING.AS), Brussels and on the New York Stock Exchange (ADRs: ING US/ING.N).

Sustainability forms an integral part of ING's corporate strategy, which is evidenced by ING being included in the Dow Jones Sustainability Index (Europe and World) and the FTS4Good index.

#### IMPORTANT LEGAL INFORMATION

Certain of the statements contained in this document are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) the implementation of ING's restructuring plan to separate banking and insurance operations, (5) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets

generally, including changes in borrower and counterparty creditworthiness, (6) the frequency and severity of insured loss events, (7) changes affecting mortality and morbidity levels and trends, (8) changes affecting persistency levels, (9) changes affecting interest rate levels, (10) changes affecting currency exchange rates, (11) changes in investor, customer and policyholder behaviour, (12) changes in general competitive factors, (13) changes in laws and regulations, (14) changes in the policies of governments and/or regulatory authorities, (15) conclusions with regard to purchase accounting assumptions and methodologies, (16) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (17) changes in credit-ratings, (18) ING's ability to achieve projected operational synergies and (19) the other risks and uncertainties detailed in the risk factors section contained in the most recent annual report of ING Groep N.V. Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason. This document does not constitute an offer to sell, or a solicitation of an offer to buy, any securities.