

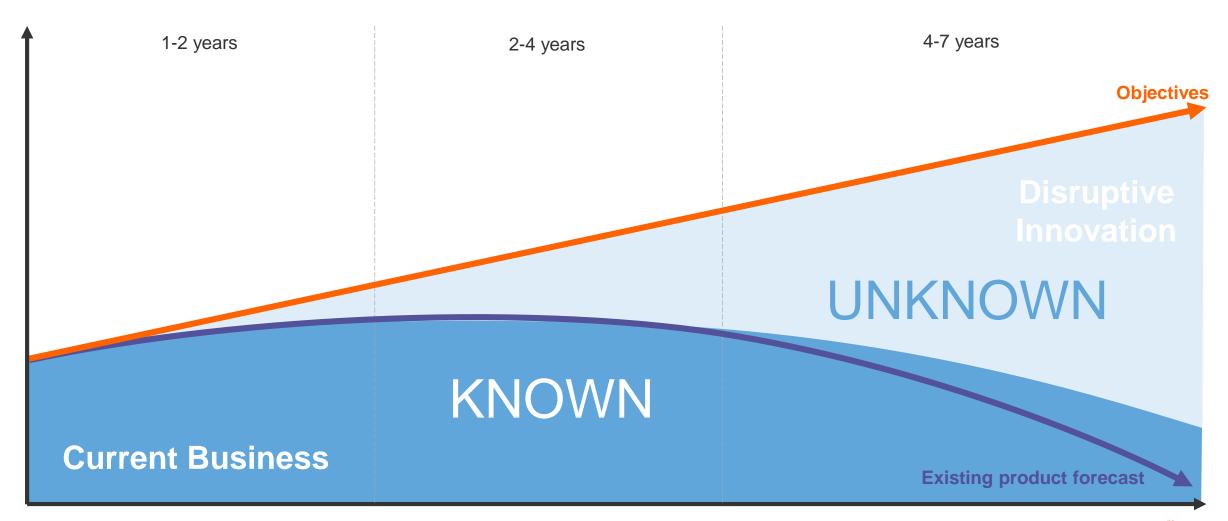


Banking is facing a similar disruption era as the one revealed by Copernicus 500 years ago





The challenge of Innovation is to lead the organization to the Unknown while delivering on the short term...





It takes vision, courage and perseverance to be a disruptive leader





Innovation is at the very core of the ING Think Forward strategy

Think Forward strategy on a page



Transformation and platform programmes



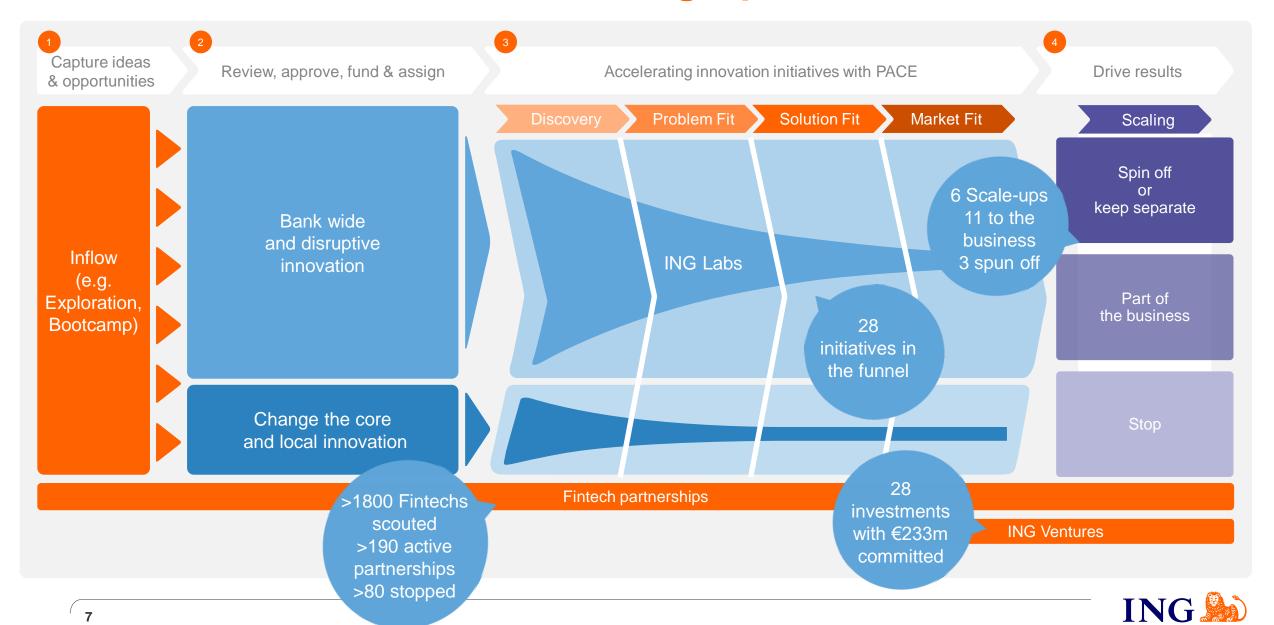


3C's Innovation Strategy to deliver impactful value for all





The ING Innovation Machine; earning a place in customers' lives



The main challenge is not digital... it is human and

cultural



