





About ING

ING is a global financial institution with a strong European base, offering banking services through its operating company ING Bank. The purpose of ING Bank is empowering people to stay a step ahead in life and in business. ING Bank's more than 54,000 employees offer retail and wholesale banking services to customers in over 40 countries.



In Q1 2018 ING had 38,8.5 million customers, of which 11.2 million are considered primary customers.

More detailed information can be found on ING.com.

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

Market Leaders

Netherlands, Belgium, Luxembourg

- Leading retail and wholesale banks in the Benelux
- Evolving into 'direct-first' banks
- Improving operational excellence

Challengers

Germany, Austria, Czech Rep, Spain, Italy, France, Australia.

- Leading 'direct-first' banks
- Further integrating retail and wholesale banking capabilities
- Broadening lending capabilities

Growth Markets

Poland, Romania, Turkey and our stakes in Asia

- Strong positions in fast-growing countries
- Evolving into 'direct-first' banks
- Developing digital leadership capabilities

Wholesale Banking network and global franchises

- International network: more than 40 countries
- Extensive international client base across all regions
- Global franchises: Industry Lending and Financial Markets;
 Trade Finance and Cash Management

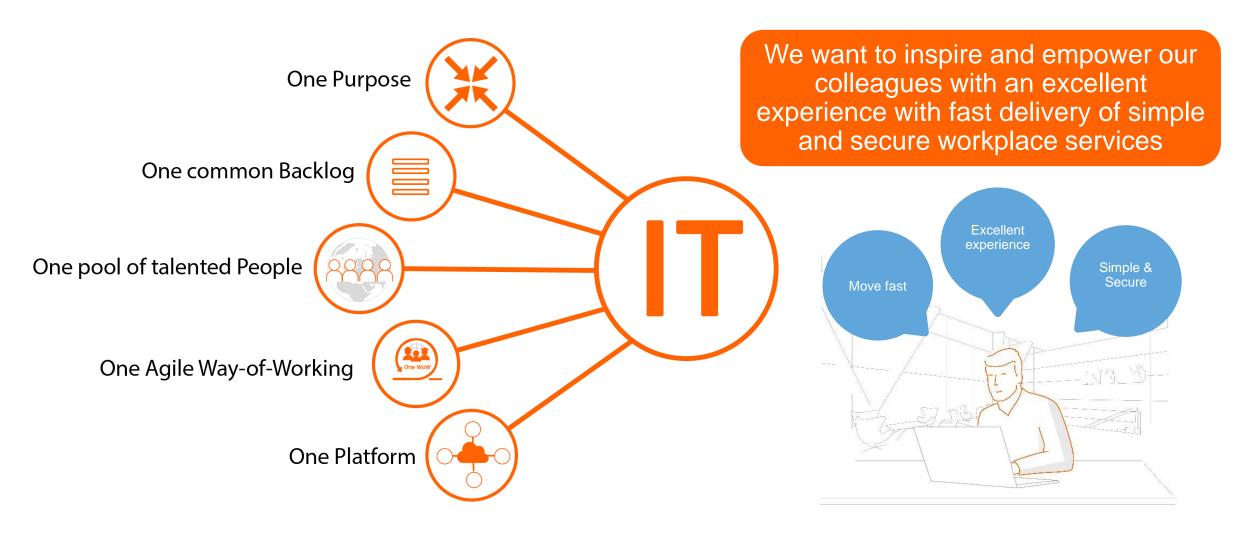


ING's Think Forward strategy

Empowering people to stay a step **Purpose** ahead in life and in business. Customer **Promise** Clear and Easy Anytime, Anywhere **Empower** Keep Getting Better Strategic Creating a differentiating customer experience **Priorities** 1. Earn the primary relationship 2. Develop analytics skills to understand our customers better 3. Increase the pace of innovation to serve changing customer needs 4. Think beyond traditional banking to develop new services and business models Simplify & Operational Performance Lending **Enablers** Streamline Excellence Culture Capabilities



ING's IT transformation - Concept of One





Two streams supporting our transformation

- Innovate with our customers via PACE
- 2. Agile transformation











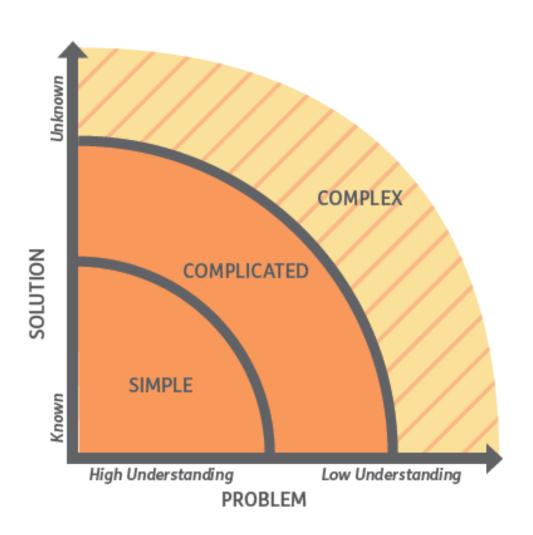


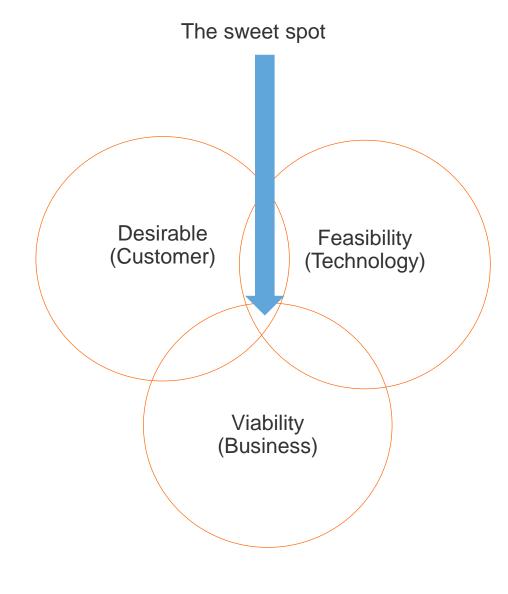


Solving the right problem for the customer (not the one we think is right)

Testing possible solutions to validate what customers want (not what we want)

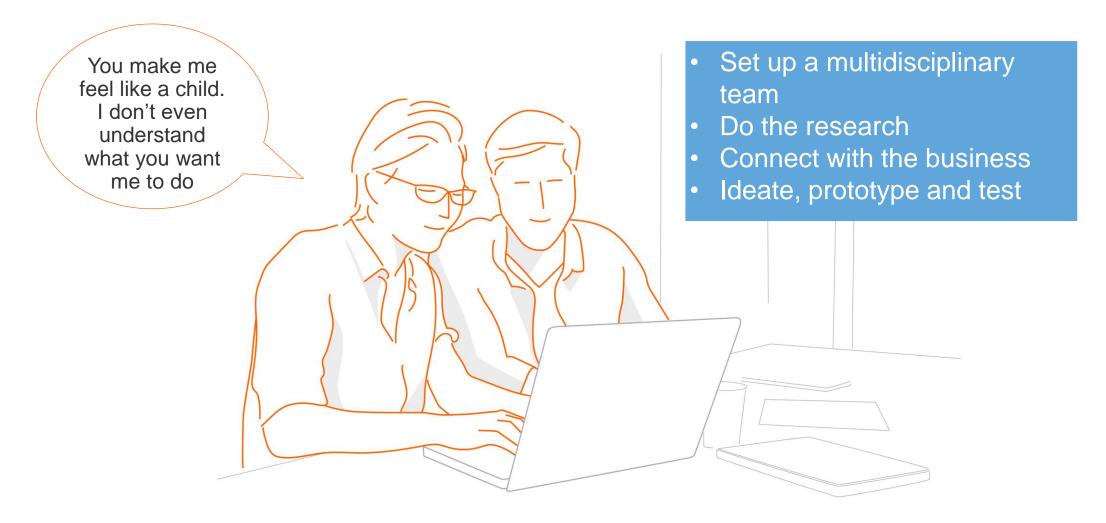
When can you apply this?







Example 1: Creating a global workplace

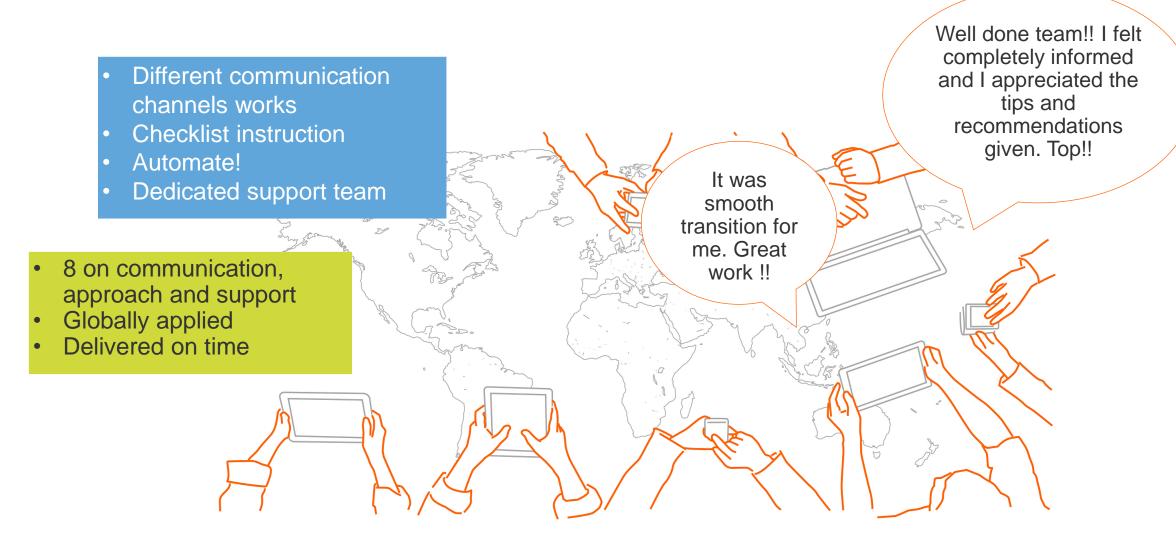








Example 2: migrating to a Global Active Directory





Two streams supporting our transformation

- 1. Innovate with our customers via PACE
- 2. Agile transformation







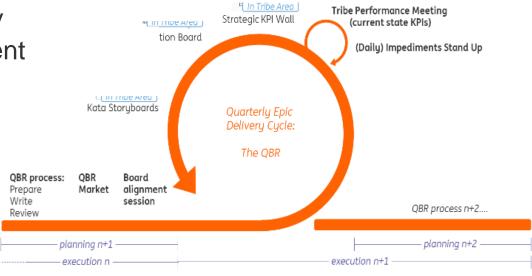
Agile@WPS

Why? We want to inspire and empower our ING colleagues at high speed with an excellent work place experience supporting the broader goals of ING.

To make this happen we will implement a fully integrated Agile model with our global partner Fujitsu resulting in:

- Increased speed of decision making and delivery
- Efficiency improvement & continuous improvement
- A true partnership with our supplier(s)

How? ING BankInfra/WPS reorganized, adopted the QBR process and created a Obeya wall & new governance to deliver agile on our commitments



QBR - 90 day plan and mid term (18 month) plan

Key results & learnings

- Increased net promotor score (NPS)
- 20-30% more change
- Less governance meetings and better cooperation by management standups in front of Obeya wall



Key learnings;

- Agile coaching is needed to support teams;
- Management needs to be agile as well
- Make your strategy visible and aligned with activities

- Agile, Continuous & Fast Delivery and Continuous Improvements
- Maximum self-steering & autonomy, multidiscipline T-shaped teams
- Integrated teams of ING and Fujitsu members
- More craftsmanship and engineering skills in the teams
- Happy workplace!
- To be able to do more work with the same amount of people



Questions?



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