



COVID-19 & Retail Banking

Anticipating lasting change

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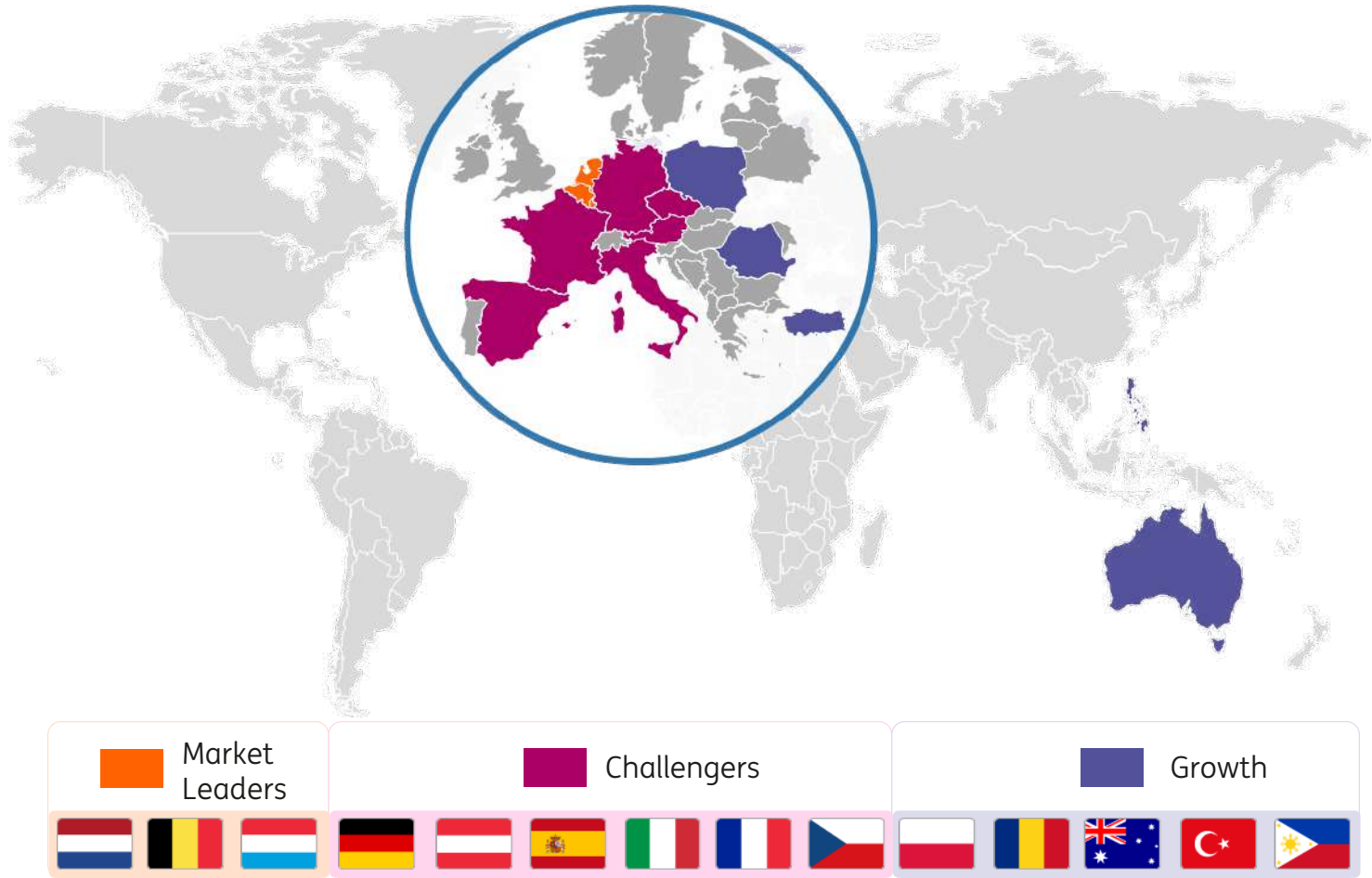
ING Retail Banking - Global Head of Products & Human Channels

13 November 2020



An introduction to ING Retail Banking

Retail Markets footprint



Who we serve

Number of markets active

14

Number of individual customers (mln)

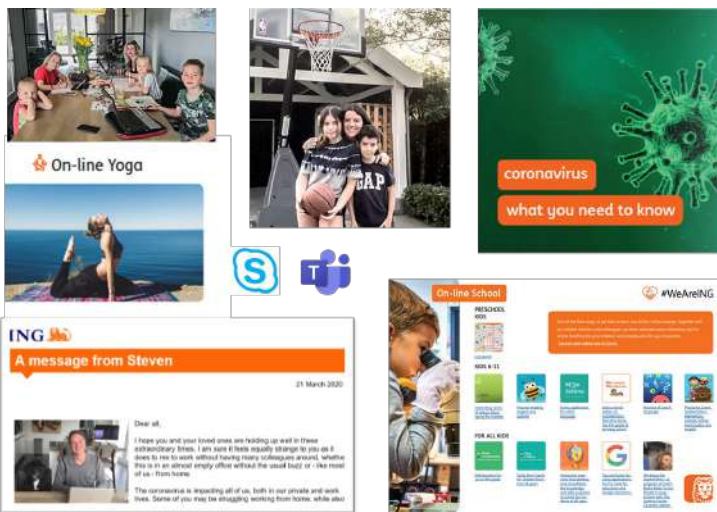
39

Number of Primary Customers (mln)

13.8

Our immediate response: taking care of our employees, supporting customers and responding to needs in communities

Our employees



*Health & safety of our employees
is our priority*

Our customers



*Ensuring (business) continuity &
providing additional support*

Our communities



Responding to their needs

Covid-19 changed the way we serve customers in branches overnight

Many branches had to close ...

Sorry, We Are
CLOSED

...or adapt the physical concept



IMPORTANT: Read this before you go inside

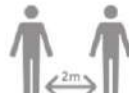
Due to the epidemic situation,
from October 19, 2020 our meeting place
will be available from 10.00 a.m. to 3.00 p.m.

LET'S TAKE CARE OF OUR SAFETY TOGETHER:

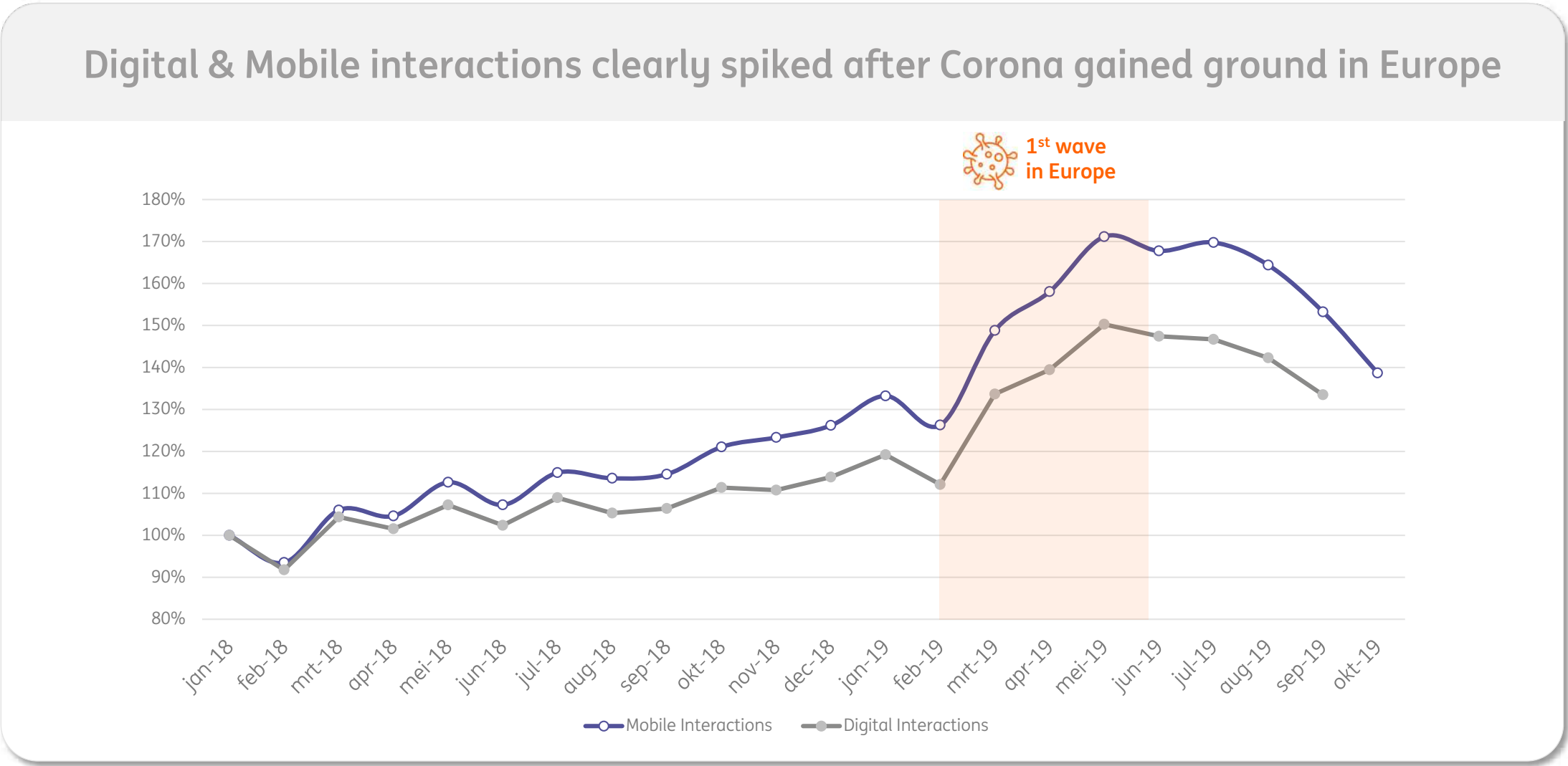
Remember the current rules:

Cover your mouth and nose

Keep a safe distance



Clearly driving customer behavior to digital and mobile channels



Which will leave a lasting change on physical footprints ...

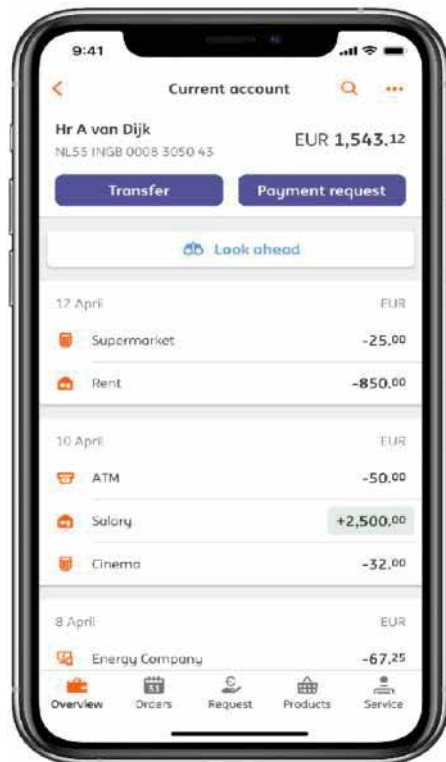
Less branches with a different role ...



...and rise of remote advice



... and a clear need for true end-to-end digitization



END-TO-END
DIGITIZATION



Full catalogue (sales & service)



Instant & seamless experience

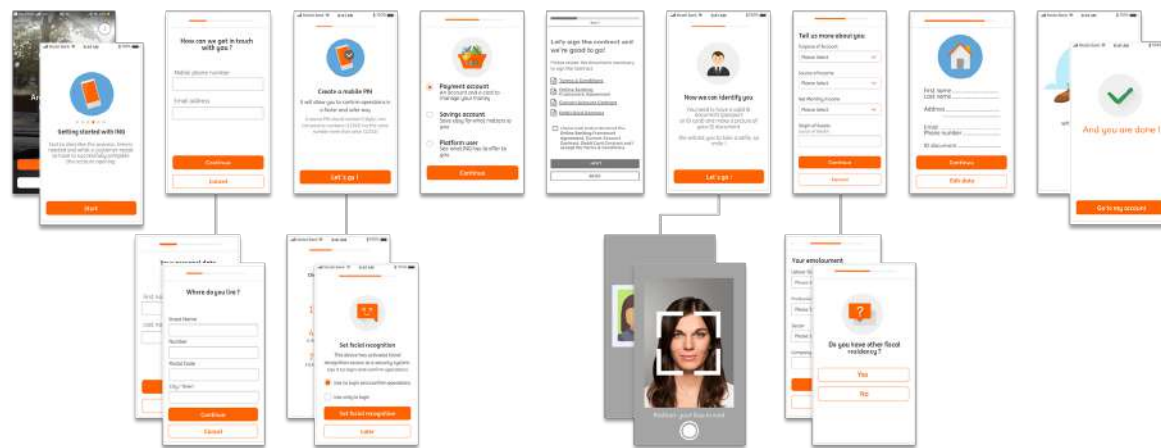


No forced channel switches



Supporting infrastructure

Like onboarding
fully mobile



The coming period will be about going above and beyond in supporting our customers proactively ...



... while we keep staff engagement high and prepare for a future in which remote working is here to stay



Sustain soft- and hardware



Maintain service levels & CX



Reinvent training & recruitment



Keep engagement & pride high



Manage security & risks



Thank you!

Stay safe & stay healthy



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