



ING's response to the coronavirus

Informing our customers and regulators

13 March 2020



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About this document

In light of the pandemic spread of the coronavirus we would like to inform clients and other stakeholders about how ING is responding to the coronavirus and its impact on our staff and our business.

This document describes our approach and provides information on how we respond to the threat and ensure that our services to our customers are not compromised while keeping our staff healthy and safe. Inquiries that were made by various customers and other stakeholders, including our main regulator the ECB, were leading when we prepared this document.

We trust that this information reassures you that ING does all it possibly can to ensure business continuity and serving you to the best of our ability.

Our response to the coronavirus

1. Global pandemic plan
2. Health and safety of our employees
3. Business continuity across ING:
 - Business critical operations
 - Split operations and remote working
4. Employee communications



Global pandemic plan

At ING we have a global pandemic plan that sets out the measures that need to be taken to keep our employees healthy and safe while continuing our operations and serving our clients in the best way possible.



ING's pandemic plan includes four **colour-coded threat levels** that are used to indicate the pandemic situation and business continuity impact in each country where ING operates. It sets out the measures to be taken at each threat level in the areas of medical, hygiene, travel and communication.

The requirements become stricter as the threat levels rise. A central crisis management team monitors compliance with the measures on a daily basis and presents its findings in a dashboard to a senior management taskforce for discussion and decision making. The taskforce updates ING's Management Board Banking regularly.

Health and safety

We are doing everything possible to keep our employees healthy and safe.

Therefore we have taken the following measures:

- International travel is prohibited to a growing number of destinations and only allowed to others if essential. We follow WHO guidelines when updating the travel restrictions on a daily basis.
- We are minimising meetings and events.
- We offer hygiene instructions, hand sanitisers and disinfectants in most ING offices
- There are body temperature scanning machines in the lobbies of some ING offices.
- We issued instructions on how to respond in case an employee shows signs of infection.
- We separated employees across multiple locations and enabled them to work from home.



Business continuity: business critical operations

Protecting business critical operations is crucial in order to deliver services to our customers to the level they are used to.

We have taken steps to ensure the continuity and capacity of our operations and systems support starting with business critical functions such as Group Treasury, Financial Markets including back offices, Payments and Tech Infra.

For instance, early March we split certain operations across different locations, separating around 250 employees in critical functions in Singapore, London, Amsterdam, Brussels, Frankfurt, New York and Manila. This means a number of people are working from their usual office, others have been moved to dedicated remote locations and a third group is working from home.

We have reached out to our external suppliers who support us in our critical operations to make sure they apply similar measures to ensure their business continuity.



Business continuity: split operations and remote working

Next to safeguarding business critical operations we have taken further steps to keep our employees healthy and safe and to ensure continuation of our services to our customers.

Businesses in Asia went in split operations late February and in response to the continuing spread of the virus all other global businesses will go into split operations as of mid-March. In a phased manner the majority of staff will transition to working from home while others will work from the office or a remote location.

To prepare for this step the following actions were performed:

- Scenario analysis outlining how to proactively restrict impact and movements; and
- Inventory of our global remote working capabilities, the coverage and the available capacity.

As a result we have expanded our remote working capabilities and continuously monitor usage to further expand our capabilities when needed.



Employee communications

This is an unprecedented situation. It is vital to continue to be transparent about the measures we are taking to safeguard our people and our business.

We do that by updating our employees daily via our global intranet as well as through local communications such as email, intranet and printed materials in our offices.

These updates include the latest developments, advice and guidelines on travel, hygiene, attending meetings and working from home.



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