



ING Group Strong Fundamentals

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investments, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and over 107,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,247 billion*.

Its business operations in Hong Kong include:

- Life Insurance** Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services. The company's extensive portfolio of insurance products - which includes individual life, medical and employee benefits schemes - is tailored to meet customers' needs throughout the different stages of their lives.
- General Insurance** Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market.
- Pension Trust** ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.
- Financial Planning** Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯到1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務。透過其豐富的環球經驗及超過107,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達12,470億歐元*。

其在港經營多元化業務，當中包括：

- 人壽保險** 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務；所提供的保險產品包羅萬有，包括個人壽險、醫療保險及僱員退休福利計劃，能充份照顧客戶於人生各階段之不同需要。
- 一般保險** 成立於1989年，致力為本港之企業及個人客戶提供多元化的一般保險產品和優質服務。
- 退休金信託** 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務。
- 財務策劃** 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

* Source: ING Group Annual Report 2010 資料來源：ING集團2010年報

Forbes Magazine April 2011
Global 2,000 ranked ING Group
No.1 in the area of assets in the
diversified insurance category.

根據2011年4月福布斯雜誌
全球2,000大企業排名，以多
元化保險類別之資產計算，
ING集團位列第1。

No.1

Fortune Magazine July 2011
Global 500, ranked ING Group
No.1 by revenues in the bank
and assets in life insurance
categories.

根據2011年7月財富雜誌全球
500大企業中，以銀行類別之
收入及保險類別之資產計算，
ING集團均位列第1。

INSURANCE - PENSIONS - FINANCIAL PLANNING

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Global Ranking of Major Insurance and Banking Corporations 在港經營主要保險公司及銀行排名

Bank Category 銀行類別 Ranked by revenues 以收入排列		
Ranking 排名	Company 公司	Revenues (million US\$) 收入 (百萬美元)
17	ING Group ING集團	147,052
36	J.P. Morgan Chase & Co 摩根大通	115,475
39	Citigroup 花旗銀行	111,055
46	HSBC Holdings 匯豐控股	102,680
77	Industrial & Commercial Bank of China 中國工商銀行	80,501
132	Bank of China 中國銀行	59,212
170	Credit Suisse 瑞信	48,314
190	UBS 瑞士銀行	44,811
217	Morgan Stanley 摩根士丹利	39,320
455	Standard Chartered Group 渣打集團	21,410

Insurance Category 保險類別 Ranked by assets 以資產排列		
Ranking 排名	Company 公司	Assets (million US\$) 資產 (百萬美元)
16	ING Group ING集團	1,667,523
30	AXA 國衛	981,658
41	AIG 美國國際集團	683,443
48	Aviva 英傑華人壽	579,550
65	Prudential 英國保誠	408,396
69	Zurich Financial Services 蘇黎世	375,661
88	China Life Insurance 中國人壽	269,514
100	Manulife Financial 宏利	219,118
103	New York Life Insurance 紐約人壽	199,645
108	Mass Mutual 美國萬通保險	188,449

Source: Fortune Magazine July 2011
資料來源：2011年7月財富雜誌

Credit Ratings 財務評級

Standard & Poor's 標準普爾 A
(as of Nov 2011 截至2011年11月)

Moody's 穆迪投資 A1
(as of Feb 2012 截至2012年2月)

Fitch 惠譽國際 A
(as of Sep 2011 截至2011年9月)

Business Development in China

中國業務發展

- **ING-Bank of Beijing Life Insurance, a joint venture established in 2002 with Beijing Capital Group in Dalian**
- Offers individual and group life insurance to the clients of Liaoning, Anhui, Henan, Shandong provinces and the Beijing municipality
- **Partnership with the Bank of Beijing in 2005**
- With a 16.07% holding
- **China Merchants Fund Management**
- The first Sino-foreign fund management joint venture established in 2002 in Shenzhen
- The first to launch an open-ended fund in China in 2003

- **與北京銀行股份有限公司於2002年在大連成立中荷人壽保險有限公司**
- 為遼寧、安徽、河南、山東以及北京的客戶提供個人及團體人壽保險產品與服務
- **於2005年與北京銀行成為合作伙伴**
- 持有16.07%股權
- **招商基金管理公司**
- 於2002年在深圳成立首間中外合資基金管理公司
- 於2003年成為首間在中國銷售開放型基金的公司