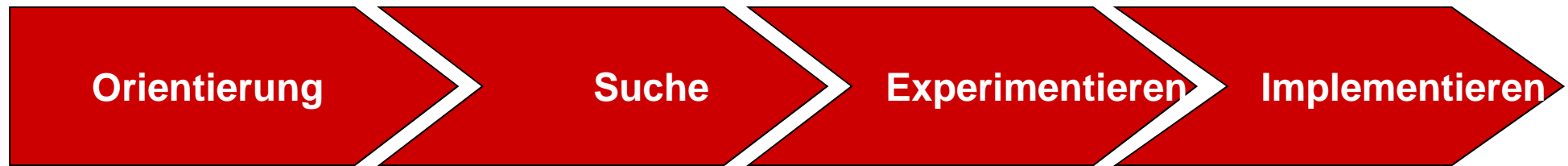


Innovationen für radikales Wachstum

Friedrichshafen, 29. April 2008



Entdecken der Koordinaten

Entdecken besonderer Daten

Entdecken besonderer Muster

Kompromisslose Ausführung der Strategie

Wo bin ich?

Was kann ich wissen?

Was funktioniert?

Welche Prioritäten?

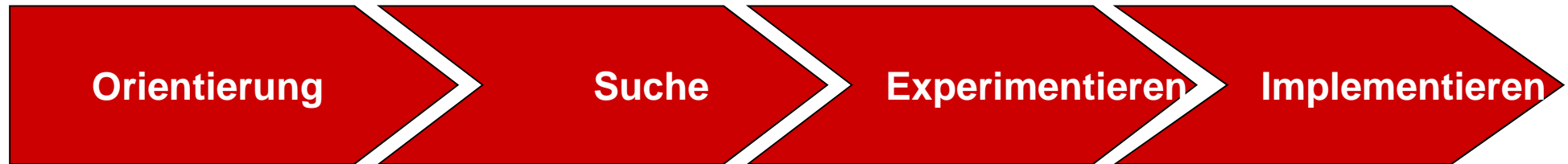
Aufmerksamkeit

Einzigartigkeit

Flexibilität

Fokus

Radikales Wachstum und die Kunst der Innovation



Entdecken der Koordinaten

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Beobachtungen bei Fallstudien

1. Klarheit über die Situation:
 Welche Industrie
 Welches Geschäft
 Welche Produkte
 Welche Kunden
 Welche Position

2. Einige einzigartige Ressourcen zur Verfügung
 3. Ausnutzung eines strukturellen Wandels

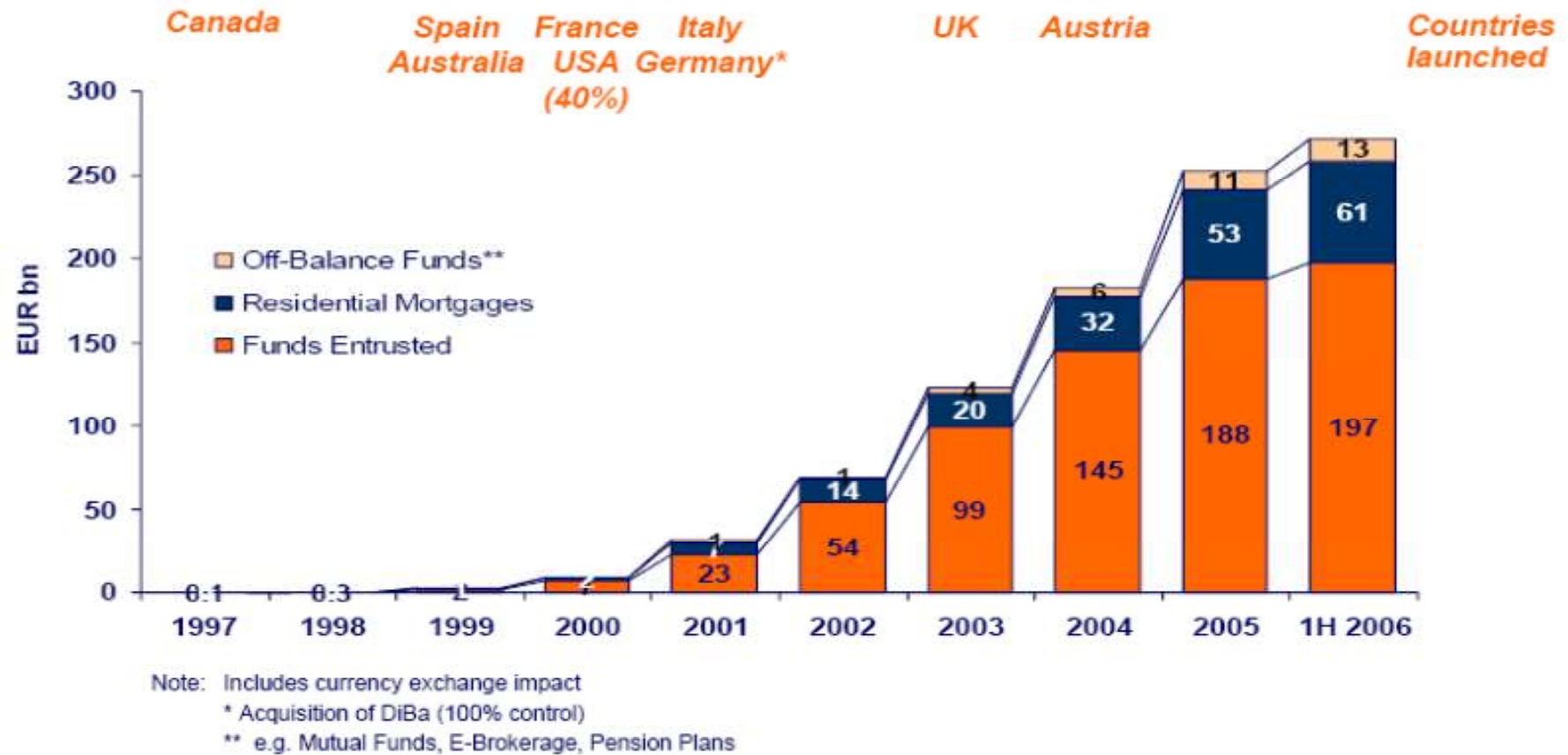
4. Taktische Flexibilität, strategische Klarheit
 5. Skalierbarkeit der Systeme

6. Einigkeit in der Governance
 7. Einigkeit für eine robuste Strategie

8. **GLÜCK**

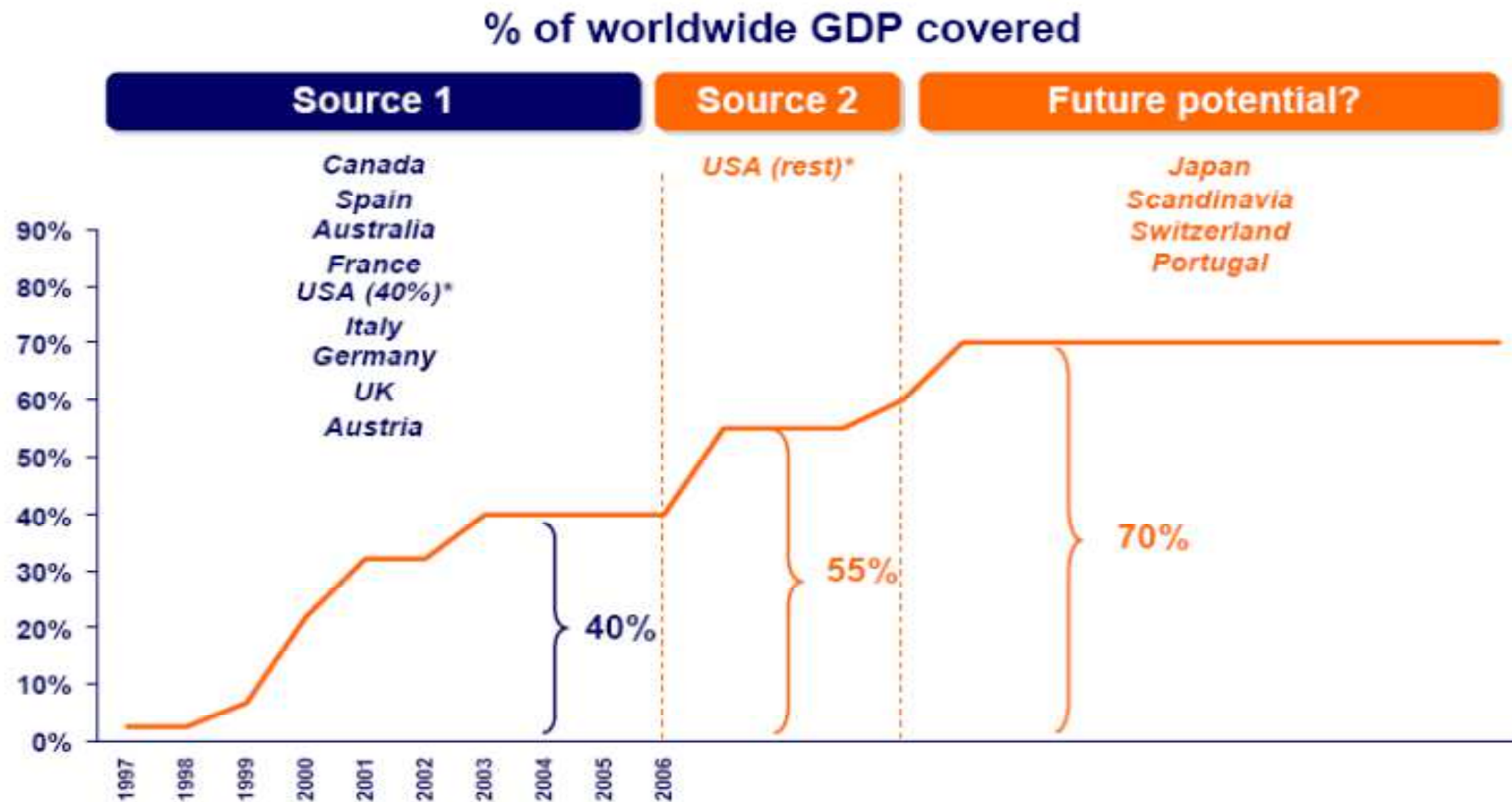
Peer Ederer, Innovation&Growth,

Fallstudie: ING Direct



Source: ING Investors Conference 2006, London

Fallstudie: ING Direct



Source: Countries' GDP of year 2005 is based on World Bank, July 2006
 Note: * Currently, ING Direct USA covers with its footprint approx. 40% of total USA total Deposits

Fallstudie: ING Direct

The fleet of companies has allowed ING Direct to pilot different products and approaches in different countries

Product Categories	ING Direct Countries								
	Canada	Spain	Australia	France	USA	Italy	Germany	UK	Austria
Savings	x	x	x	x	x	x	x	x	x
Mortgages	x	x	x		x	x	x	x	
Retail Investment Products	x	x		x	x	x	x		
Payment Accounts		x			x		x		
Other Products*	x	x	x		x		x		

Note: * Includes consumer lending, insurance distribution and commercial property loans

Product share of Total Retail Balances	> 10%
	5%-10%
	< 5%

Share best practices before further roll out
A phased approach maintaining the same principles!

Fallstudie: ING Direct

What makes ING Direct different from other banks?

“The Formula”: our Principles

Customer Experience

- Excellent Customer Service / Satisfaction
- Value for money proposition
- “Treats me fairly”
- Efficient and massive marketing linked to customer’s needs

Simplicity and Transparency

- Making things simple for the customer
- No product proliferation!

Low Cost

- Large volumes per product, Operational efficiency
- Direct distribution
- Making things simple for the bank

The Fleet of Companies

- Local implementation
- Copy best practices

Fallstudie: Sodexho Alliance

Employees: 332.000, 80 countries (=80% world population), 28.234 operating sites

Industries

- Foodservices: Staff restaurants, catering, dining, vending
- Soft services: Reception, cleaning, waste mgt, grounds-keeping
- Hard services: Plumbing, electricity, project mgt, maintenance
- Service Vouchers and Cards: Gift passes, restaurant passes

Revenue 2006: €12,8 billion, growth rate 9,4% (organic 6,4%), net income 323 mln

Ambition 2015: To become the premier global outsourcing expert in Quality of Life Services:

- Reinforce Sodexho's global leadership position in Foodservices
- Accelerate Sodexho's development in Facilities Management Services
- Become the global leader in Service Voucher and Cards



Case Study: Nika Gold Watches




Нашими разработчиками созданы решения широкого спектра часовых часов. Ника с любовью адаптирована к различным «жанрам» или «характерам» часов. На этом ассортименте часов можно выделить два основных направления: классический стиль и современный стиль со всеми вытекающими особенностями дизайна и функциональности часов. Это может означать классику и драматичный дизайн.

— качественная обработка драгоценных металлов.

Нашими разработками созданы часы нового поколения. Ника имеет уникальную обработку. На наших часах, сделанных из нержавеющей стали, применены технологии PVD, которые делают часы блестящими и устойчивыми к царапинам.

Rapid Growth Companies

Company	Industry
Vion BV	Meat packing
Conergy AG	Solar systems
Haier Technologies	White goods
Infosys Technologies	Information
Nine Dragons	Paper
Nika Gold Watches	Luxury goods
Sodexo Alliance	Food Catering
Ing Direct	Banking