



International seminar

New opportunities of GED Planning at Workplaces

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ING Luxembourg





Gender Equality

Best practices sharing

September 2009

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1) ING

- World-Wide Group
- The Luxembourg practice

2) State of the project, the action plan

3) Challenges faced & Lessons learn

Banking - Insurance - Asset Management

Home market

- Leading financial services company in Belgium, Luxembourg and Netherlands
- Market leader in direct banking in France, Germany, Italy, Spain and the UK

Global rankings

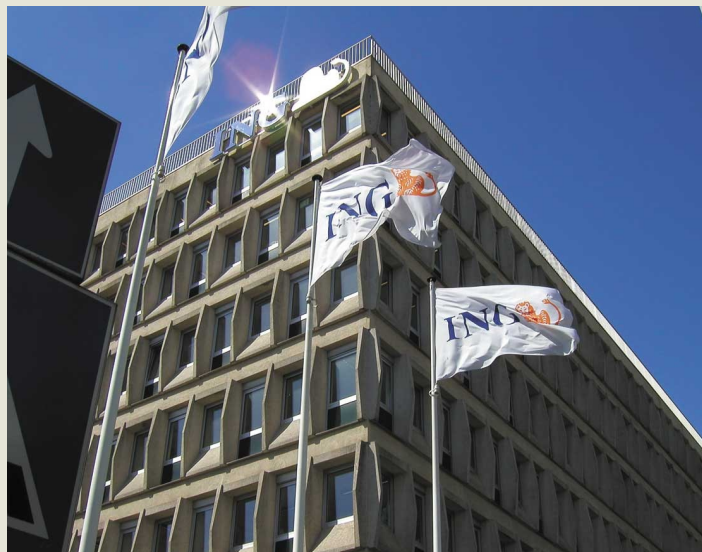
- The world's largest direct bank
- The world's biggest portfolio of real estate investments
- 81 on Interbrand top-100

The Americas

- Top-10 provider of retirement services in US
- 2 pension provider in Latin America
- Leading life insurer in Latin America

Asia/Pacific

- 2 international life insurer in Asia
- 2 investment manager in Asia (excl. Japan)
- 2 life risk insurer in Australia



16 branches throughout the country

Over 850 employees

**Major player for Collective Investment
Funds (290 Funds totaling €27bln)**

Major player for Wholesale Banking

Major player for Retail & Private Banking

Historical Facts:

- Crédit Européen was founded in 1960 by the International Bank of Washington D.C. (USA)
- Main products : Introduction of Personal Loans, Savings account in 1961 and Credit Card VISA in 1980
- In 1987 BBL (Banque Bruxelles Lambert) acquires 100% of Crédit Européen and starts an important expansion on the domestic and international activities including Wholesale services
- End of 1997 ING Group acquires BBL and “de facto” Crédit Européen
- In 2003 Crédit Européen adopts the name of ING Luxembourg S.A. which is a wholly-owned subsidiary of ING Belgium, in turn directly owned by ING Bank N.V., The Netherlands.

State of the project, the action plan

Corporate Culture

- Strengthen communication
- Kick off day
- Value Charter with Golden rules
- Conference
- Mentoring
- ...

Training & Development

- follow-up of training statistics by gender
- training on diversity management
- review of training methods from the gender angle
- ...

Equality

- Detailed analysis of gender salary gaps (method logib), fixing of annual objectives and regular follow-up.
- Review of recruitment methods to ensure there is no gender bias (method Disc). Regular follow-up of recruitment statistics by sex and level.
- Review of the Management team composition in regard to gender equality ...

Work life balance

- Children facilities
- Offering possibilities to convert part of the salary into holiday
- Accompanying measures for maternity/parental leaves
- Homeworking ...

Main challenge: Give credibility to the project

- Convince management
- Convince employees
- Implement concrete actions

Collaboration with social partners

Importance of communication

Q & A