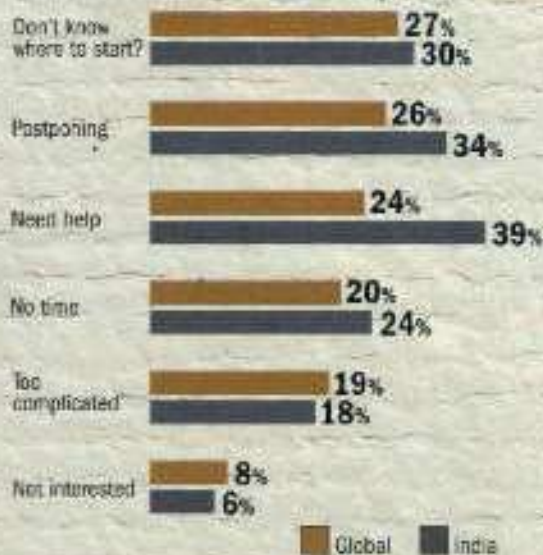


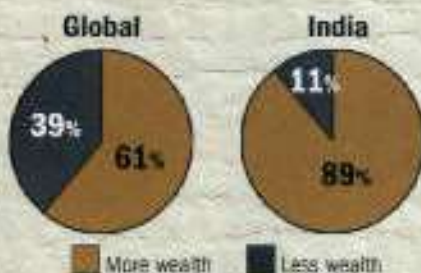
Smart SPENDERS

A survey conducted by the ING group to gauge the 'financial intelligence quotient' throws up some insights into the behavior of Indian consumers regarding financial planning. The survey suggests that Indians have the most control over spending. They are also better prepared to face financial emergencies and a vast majority of Indians save for retirement.

What prevents you being better at money?



Will you have more or less wealth than your parents when you retire?



Do you keep a household budget?



What is the purpose of your loans?



Global
India



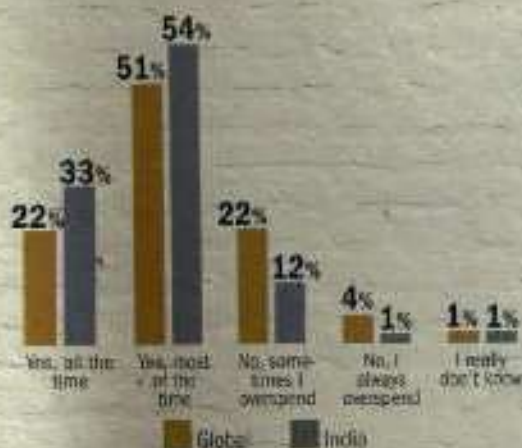
Are you saving for retirement?



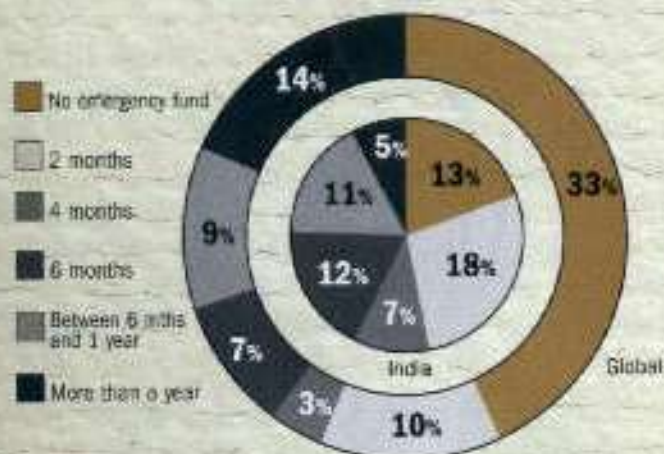
What do you do if you don't have enough money?



Do you manage to stay within your budget?



Do you currently have an emergency fund?



All figures don't add up to 100 because of multiple responses. The survey was conducted in 10 countries across Europe, North America, Latin America and Asia during November-December 2010.