EVO platform
(Electronic voting platform)

ING Groep N.V.

[Q&A]

Who is the target audience for the EVO platform?

The EVO platform is intended for use by depositary receipt holders of ING Groep N.V. ("ING Group"). Shareholders of ING Group cannot vote via the EVO platform. Shareholders who do not attend the meeting, but who wish to be involved in decision-making, can download a voting form from the corporate website: www.ing.com/agm.

What does the EVO platform offer depositary receipt holders?

The platform offers depositary receipt holders online the opportunity:
1) to register to attend the meeting,
2) to grant a proxy to a third party to attend and vote at the meeting on behalf of the depositary receipt holder,
3) to issue voting instructions prior to the meeting.

What are the advantages of the EVO platform for you as a depositary receipt holder?

- It makes it easier to exercise your voting right.
- It makes it easier to register for the meeting.
- It makes it easier to issue a proxy to a third party.
- It gives you the opportunity to amend previously issued instructions up to five days before the meeting.

What advantages does the EVO platform offer ING Group?

- It encourages dialogue with depositary receipt holders.
- It allows a greater level of participation of depositary receipt holders.
- It enables ING Group to keep up with technological developments.

When is the EVO platform available?

The EVO platform is available from 28 March 2016, 09:00 CET until five days before the meeting. This means that for the meeting to be held on 25 April 2016, depositary receipt holders can use the EVO platform from 28 March 2016 to 20 April 2016, 17:00 CET. The EVO platform will close on 20 April 2016, 17:00 CET, but depositary receipt holders can still view any instructions they have given.

As a depositary receipt holder, how do you log in to the EVO platform?

You can log in via the website address below or via the link to the EVO platform on ING.com/agm.
Link to the EVO platform: https://ing.evo-platform.com/inggroep.

If you are visiting the EVO platform for the first time, start by entering your personal details and creating a password. Next time you visit the platform, you can log in to the secure area of the EVO platform using your password, complete your registration and carry out any other actions.

If you find that you have forgotten your password, please request a password reset via e-mail ing-evo@bit-libre.com. For any further questions, please contact ING Bank N.V. Issuer Services tel. +31 (0)20 5636799

As a depositary receipt holder, how many votes can you cast?

The number of depositary receipts you hold as a depositary receipt holder on the Record date determines the maximum number of votes you can cast. The Record date is 28 March 2016. If you cast more votes than the total number of depositary receipts you hold, you will receive notification from your intermediary or bank that your voting instruction has been rejected.

Is there an option of reviewing issued instructions?

Yes, once a depositary receipt holder has completed the process, he or she will receive a confirmation e-mail containing a link. By clicking on this link, the depositary receipt holder can log in to the platform and view the instructions he or she has given.

Can you change or revoke an instruction?

Yes, you can change or revoke an instruction up to five days before the meeting. For example, the depositary receipt holder can:

1. change an issued voting instruction;
2. revoke an issued voting instruction and subsequently register to attend the meeting;
3. revoke registration for the meeting and issue a proxy to a third party.

How can you be sure that your voting instructions have been processed accurately and completely?

- If, as a depositary receipt holder, you opt to issue a voting instruction to the ING Trust Office ("Stichting ING Aandelen") via the EVO platform, you will receive confirmation that your voting instruction has been received.
- The platform closes five days before the meeting. All voting instructions stored in the EVO platform will be transferred to the ING Trust Office, which will carry out all voting instructions during the meeting. Under the Administration conditions, the Trust Office does not have the freedom (i) to deviate from the instructions given, or (ii) not to follow the instructions. You can therefore be assured that your instructions will be carried out and that your vote will count during the meeting.

For more information about the ING Trust Office, see the question 'What is the role of the ING Trust Office?'

What about data security?

The platform has been comprehensively tested and assessed by Bitlibre (the technical provider), ING Bank (the agent) and external parties. The platform complies with ING Bank's technology and security standards.

Which other parties use the EVO platform?

Apart from depositary receipt holders, other parties that use the platform are agents, custodians, voting offices/vote collectors and issuing institutions.

Is ING Group required to facilitate electronic voting by law?

No, European and Dutch legislation does not require listed companies to facilitate electronic voting. ING Group believes it is important to encourage dialogue with depositary receipt holders by, among other things, involving them as much as possible in decision-making during annual General Meetings. The EVO platform supports this wish, not least because the platform makes it easier for depositary receipt holders to register for meetings, to issue proxies to third parties or to vote in advance.

What should you do as a depositary receipt holder if you cannot or do not wish to vote via the EVO platform?

Depositary receipt holders who do not attend the meeting, but who wish to be involved in decision-making, or depositary receipt holders who would prefer to vote via the existing process, can use the voting form that is available on the corporate website (www.ing.com/ava). They can also request a voting form ING Bank N.V. Issuer Services, location TRC 02.015, Foppingadreef 7, 1102 BD Amsterdam, email: iss.pas@ing.nl, fax: +31 205636959). The voting form should be received by ING at the address specified on the form by 20 April 2016.

What is the role of the ING Trust Office?

The ING Trust Office is independent of ING Group. The Trust Office holds virtually all ordinary shares issued in the capital of ING Group and has issued a depositary receipt for all these shares. These depositary receipts are listed (for a summary of the listings, see ING Group's Annual Report). Although the depositary receipts do not formally convey voting rights, in practice, depositary receipt holders are treated in the same way as shareholders when it comes to voting. This is because the ING Trust Office grants a voting right in all circumstances to all depositary receipt holders who register for the annual General Meeting on time. The depositary receipt holder in question can subsequently vote at his or her discretion on the number of shares corresponding to the depositary receipts that he or she holds. A depositary receipt holder can exercise this voting right in one of three ways. A depositary receipt holder can attend the annual General Meeting in person and cast his or her vote. In addition, a depositary receipt holder can grant a proxy to a third party to exercise his or her voting right at the annual General Meeting. Finally, a depositary receipt holder can issue binding voting instructions to the ING Trust Office prior to the annual General Meeting. The ING Trust Office will then follow the voting instruction of the depositary receipt holder at the annual General Meeting.