Agenda

ING Groep N.V.
Annual General Meeting
2020

Tuesday, April 28, 2020, 2:00 pm CET

Muziekgebouw aan ‘t IJ
Piet Heinkade 1
1019 BR Amsterdam
The Netherlands

This meeting will be webcast on the ING Group website: www.ing.com
Agenda

To the holder of American Depository Receipts of shares of ING Groep N.V.
The Annual General Meeting of ING Groep N.V. (‘ING Groep’ or the ‘Company’) will be held on Tuesday, April 28, 2020 at 2:00 pm CET in the ‘Muziekgebouw aan ’t IJ’, Piet Heinkade 1, 1019 BR Amsterdam, the Netherlands.

Availability of meeting documents
The following meeting documents are available to shareholders and others entitled to attend the meeting:

• The Agenda and the Explanatory notes to the Agenda, including the announcements that are required by virtue of the law and the Articles of Association of the Company.
• The 2019 Annual Report, including the Annual Accounts, the reports of the Executive Board and the Supervisory Board, the Remuneration Report and other information.
• The proposed Remuneration policies of the Executive Board and Supervisory Board.
• The proposal to amend the Articles of Association, including the verbatim text and explanation.

The meeting documents are available on the website of the Company (www.ing.com/agm). These documents are also available for inspection at the Company’s head office, Bijlmerdreef 106, 1102 CT Amsterdam, the Netherlands, and can be obtained free of charge at this address.

The adopted minutes of the Annual General Meeting of April 23, 2019 have been available on the website of the Company (www.ing.com/agm) since October 23, 2019.

Questions may be submitted via the website of the Company (www.ing.com/agm).

Amsterdam, March 16, 2020

Executive Board Supervisory Board

Shareholders who wish to vote at the meeting are requested to register at the Registration Desk between 1:00 pm – 2:00 pm CET to allow the votes to be registered correctly. The Registration Desk closes at 2:00 pm CET.

For information on how to attend the meeting and exercise voting rights, see page 3.
Attending the meeting and voting

Only holders of American Depositary Shares (ADS) who were ADS holders on the US Record date Friday, March 27, 2020, are eligible to attend the meeting and to exercise voting rights (via JPMorgan).

Any ADS holder who wishes to attend the meeting in the Netherlands should contact the JPMorgan Service Centre on +1 800 990 1135 (from the US) or +1 651 453 2128 (from outside the US) no later than Friday, April 17, 2020, 12 p.m. (EST). An ADS holder will be entitled to attend the meeting if that person held ADSs on the US Record date (Friday, March 27, 2020).

Proxy voting
Registered ADS holders as of Friday, March 27, 2020, are asked to complete and return the distributed proxy card to the depositary by the time and date stated on it. A pre-paid envelope is supplied for this purpose.

ADS holders are requested to contact the JPMorgan Service Centre at +1 800 990 1135 (from the US) or +1 651 453 2128 (from outside the US) for further assistance.

Those ADS holders not holding via JPMorgan in nominee form are asked to contact their Custodian Bank or Broker to exercise their voting rights.