

DR Market Announcement

J.P.Morgan

August 17, 2015

JPMorgan Chase Bank, N.A.
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New York, New York 10015

Attn: Bruce Agostino

Security Name: ING Groep NV (ING) - ADR - Final Announcement
CUSIP: 456837103

Please be advised of the following final dividend information for the above noted issuer:

	<u>Foreign Date</u>	<u>DR Date</u>
Record Date	August 10, 2015	August 17, 2015
Payment/Value Date	August 17, 2015	August 24, 2015
Ex Date	August 07, 2015	

Euro per foreign share	0.24
DR Ratio	1 : 1
Euro per DR	0.24
Foreign Exchange Date	08/17/2015
Foreign Exchange Rate ¹ Inclusive of a fee of 0.001400	1.1059

All amounts are in USD

Withholding Tax Rate	15 %
Rate per DR	0.265416
Withholding Amount	0.039812
Dividend Fee	0.010000
Final Dividend Rate per DR	0.215604

Sincerely,

Timothy Green
Authorized Signature

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independent of the Depositary or its agents; and/or (b) funds are provided by the Company to the Depositary in US dollars at a rate determined by the Company. For further details see www.adr.com.

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