

DR Market Announcement

J.P.Morgan

May 22, 2015

JPMorgan Chase Bank, N.A.
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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	May 14, 2015	May 14, 2015
Payment/Value Date	May 21, 2015	May 29, 2015
Ex Date	May 13, 2015	

Euro per foreign share	0.12
DR Ratio	1 : 1
Euro per DR	0.12
Foreign Exchange Date	05/22/2015
Foreign Exchange Rate ¹ Inclusive of a fee of 0.000700	1.1002

All amounts are in USD

Withholding Tax Rate	15 %	0 %
Rate per DR	0.132024	0.132024
Withholding Amount	0.019803	0.000000
Dividend Fee	0.000000	0.000000
DSC	0.000000	0.007500
Final Dividend Rate per DR	0.112221	0.124524

Sincerely,

Michael Oliver
Authorized Signature

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conversion of foreign currency, in certain cases at the option of the Company: (a) foreign currency is converted by the Company 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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