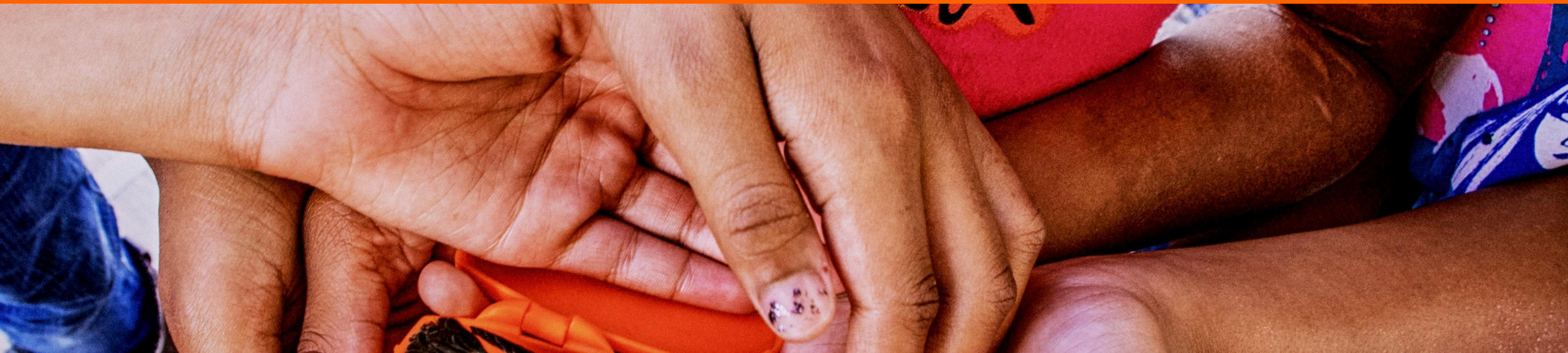




ING Annual General Meeting

14 April 2026

Amsterdam
Muziekgebouw aan 't IJ
Piet Heinkade 1



Agenda item 1

Agenda items

Agenda item 1

Opening remarks and announcements.

Agenda item 2

- A. Report of the Executive Board (including the Sustainability Statement) for 2025 (discussion item).
- B. Report of the Supervisory Board for 2025 (discussion item).
- C. ING's application of the revised Dutch Corporate Governance Code (2025) (discussion item).
- D. Remuneration Report for 2025 (advisory voting item).
- E. Financial Statements (annual accounts) for 2025 (voting item).

Agenda item 3

- A. Dividend and distribution policy (discussion item).
- B. Dividend for 2025 (voting item).

Agenda item 4

- A. Discharge of the members of the Executive Board in respect of their duties performed during the year 2025 (voting item).
- B. Discharge of the members of the Supervisory Board in respect of their duties performed during the year 2025 (voting item).

Agenda item 5

- A. Remuneration policy of the Executive Board (voting item).
- B. Remuneration policy of the Supervisory Board (voting item).

Agenda item 6

Variable remuneration cap for selected global staff (voting item).

Agenda item 7

Composition of the Executive Board: Appointment of Ida Lerner (voting item).

Agenda item 8

- A. Authorisation of the Executive Board to issue ordinary shares (voting item).
- B. Authorisation of the Executive Board to issue ordinary shares with or without pre-emptive rights of existing shareholders (voting item).

Agenda item 9

Authorisation of the Executive Board to acquire ordinary shares in ING Group's own capital (voting item).

Agenda item 10

Reduction of the issued share capital by cancelling ordinary shares acquired by ING Group pursuant to the authority under agenda item 9 (voting item).

Agenda item 11

Voting results.

Agenda item 2

2A, 2B & 2C – Discussion items

2A. Report of the Executive Board for 2025.

- See pages 7-40, 50-60, 87-215 of the 2025 Annual Report.

2B. Report of the Supervisory Board for 2025.

- See pages 41-49 of the 2025 Annual Report.

2C. ING's application of the revised Dutch Corporate Governance Code (2025).

- See pages 50-51 of the 2025 Annual Report and ING's implementation of the revised Dutch Corporate Governance Code as described in the "Application of the Dutch Corporate Governance Code by ING Groep N.V." which is published on www.ing.com.



do your thing

Report of the Executive Board

Steven van Rijswijk

Empowering people to stay a step ahead in life and in business

growing the **difference**

Priorities

Superior value for customers

Sustainability at the heart

Uniquely ING

Retail Banking strategy

growing the difference
in Retail Banking

be **first**

Wholesale Banking strategy

growing the difference
in Wholesale Banking

The ING difference

Enablers

Using our
scalable Tech & Ops

Providing seamless
digital services

Staying
safe & secure

Unlocking our
people's full potential

A Black woman with her hair in a bun, wearing a purple sweater, is smiling and looking to her left. She is standing in a room with white bookshelves filled with books in the background. To her right, a white mannequin with red measuring lines is visible. The overall scene is brightly lit and professional.

Continue to successfully execute our strategy.

Accelerating growth

Growing and broadening our customer base

Increasing impact

Being there for customers and clients in the moments that matter

Delivering value

For customers and shareholders

**Superior value
for customers.**

Retail Banking.

Stepping up how we deliver the right products and services, at the right time, in the right way.

1

Digital leadership, scalable platforms and broader product propositions

2

Continue expanding digital business banking footprint and relevance for entrepreneurs and SMEs

3

Further expanding and deepening our Private Banking and Wealth Management client relationships



Wholesale Banking.

Further build on our network strength, sector expertise and sustainability leadership.

1

Scaling product foundations

2

Supporting international trade and cross-border growth

3

Helping clients navigate structural change across sectors and regions

4

Playing a central role in helping our clients in their transition to a low-carbon economy



**Sustainability
at the heart.**

We continue to put sustainability at the heart of what we do

**Drive
down.**

To drive down emissions, our greatest opportunity is to engage with our clients to help them transition to sustainable business models.







**Build
up.**

To build up a sustainable future, we're financing innovative technologies and solutions needed for a low carbon world.

**Include
everyone.**

And because the global transition needs to **include everyone**, we're also finding new ways to enable people to make an impact.

Outstanding commercial growth in 2025

Customer growth	Customer lending	Customer deposits	Diversification	Profitability	Sustainable financing
<p>Mobile primary customers</p> <p>+1.0 mln</p>	<p>Lending growth²⁾</p> <p>+€56.9 bln</p>	<p>Deposits growth²⁾</p> <p>+€38.1 bln</p>	<p>Fee income</p> <p>€4,602 mln</p>	<p>Return on equity</p> <p>13.2%</p>	<p>Sustainable volume mobilised³⁾</p> <p>€166 bln</p>
					
<p>38% of our 41 mln private individual customers are mobile primary¹⁾</p>	<p>8.3% net core lending growth in 2025 versus 4% target</p>	<p>5.5% net core deposits growth in 2025 versus 4% target</p>	<p>15% growth in 2025 versus 5-10% target</p>	<p>Versus the >12.5% outlook</p>	<p>+28% versus 2024</p>

¹⁾ Includes private individuals only

²⁾ Quarterly and annual net core lending and deposits growth

³⁾ See our 2024 annual report for definition



Delivering attractive shareholder returns

In 2025, resilient net profit amounted to

**€6,327
million**

ING's distribution policy is a pay-out ratio of

50%
of resilient net profit

An interim dividend of

€0.35
per share was paid in August 2025

The boards propose a final cash dividend of

€0.736
per share, bringing the total dividend to
€1.086
per share in 2025

Additional distributions

In 2025, we made several additional distributions totalling

€4.1 billion
in the form of share buybacks and cash distributions

Looking at 2026



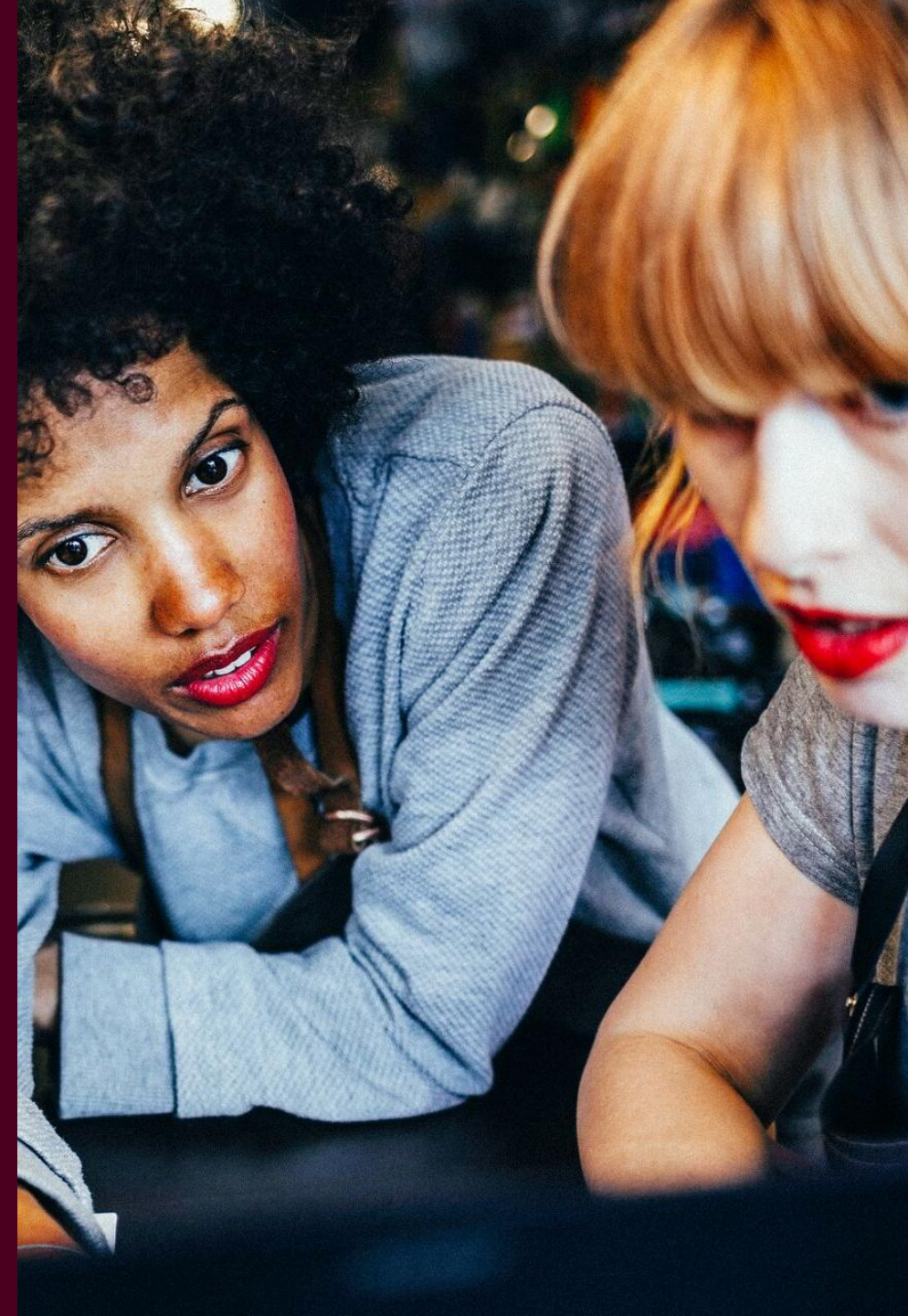
2D – Advisory voting item

2D. Remuneration Report for 2025.

- See pages 61-86 of the 2025 Annual Report.

Items 2A-2D

Questions & answers



ING Annual General Meeting 2026

Present or represented are:



2,501 shareholders

**Holding on the record date
(17 March 2026):**

2,098,693,617
ordinary shares

**Percentage represented
capital:**

72.90%

of which **2,095,982,114** shares,
being **99.87%** of the represented
capital, are represented by the civil-
law notary.

2E – Voting item

2E. Financial Statements (annual accounts) for 2025.

- See the proposal in the explanatory notes to the agenda.



Annual General Meeting of Shareholders

ING Groep N.V.

14 April 2026



Audit of the Annual Report 2025 | ING (1/2)

Our reports

Financial statements

- Unqualified auditor's report on the financial statements (page 334).

Non-financial information

- Limited assurance report on sustainability statements (page 343).
- Limited assurance report on selected Non-financial indicators (page 346).

Form 20F (US)

- Auditor's report on consolidated financial statements. Our opinion: unqualified.
- Internal control over financial reporting in conformity with US standards. Our opinion: effective.



Communication

- Regular meetings with finance function, risk function, IT and Internal Audit.
- Frequent communication with Executive Board, Management Board Banking and Supervisory Board.
- Attended all Audit and Risk Committee meetings.

Specialists' involvement

- Information Technology
- Credit Risk Management
- Valuations
- Forensics
- Sustainability

Materiality

- EUR 350 million.
- 3.8% of profit before tax.
- misstatements in excess of EUR 17.5 million are reported to the Supervisory Board.

Group audit

- Group audit – 23 components, 16 countries.
- Group audit team audits centralised services related e.g. to parts of the Expected Credit Losses and IT.
- Supervision of and involvement with component auditors: e.g. meetings, site visits and file reviews.

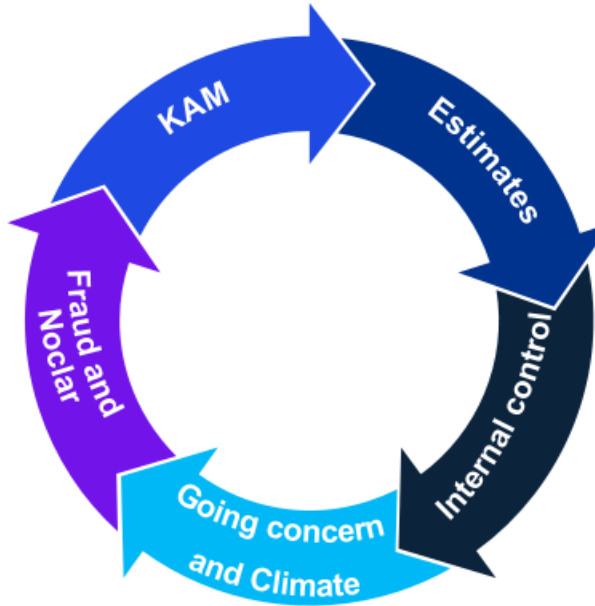
Audit of the Annual Report 2025 | ING (2/2)

Key audit matters (KAM)

- Expected Credit Losses.
- User access and Change management.

Fraud risks and non-compliance with laws and regulations

- Fraud risk of management override of controls and management override of collective loan loss provisioning.
- No indications and/or reasonable suspicion of fraud or non-compliance that are considered material for our audit.



Other topics

- Procedures performed on Executive Board's going concern assessment. No issues.
- Management considered the impact of climate-related risk on the financial statements. We did not identify a risk of material misstatement.
- Disclosure potential sale ING Russia.

Estimates

- Overall assessment of estimates made by management when preparing financial statements: fair and balanced, like in 2024.

Internal control observations

- Management's declaration on internal risk management and control systems (VOR) is consistent with our view.
- No cyber incidents identified that have impacted our audit approach.
- Key observations reported in quarterly progress reports and year-end Audit Report to Executive Board and the Audit Committee of the Supervisory Board.

Item 2E

Questions & answers



Agenda item 3

3 – Discussion item & voting item

3A. Dividend and distribution policy (discussion item).

- See page 150 of the 2025 Annual Report.

3B. Dividend for 2025 (voting item).

- See the proposal in the explanatory notes to the agenda.
- See page 150 of the 2025 Annual Report.

Item 3

Questions & answers



Agenda item 4

4 – Voting items

4A. Discharge of the members of the Executive Board in respect of their duties performed during the year 2025.

- See the proposal in the explanatory notes to the agenda.

4B. Discharge of the members of the Supervisory Board in respect of their duties performed during the year 2025.

- See the proposal in the explanatory notes to the agenda.

Items 4

Questions & answers



Agenda item 5

5 – Voting items

5A. Remuneration policy of the Executive Board.

- See the proposal in the explanatory notes to the agenda.

5B. Remuneration policy of the Supervisory Board.

- See the proposal in the explanatory notes to the agenda.

Item 5

Questions & answers



Agenda item 6

6 – Voting item

6. Variable remuneration cap for selected global staff.

- See the proposal in the explanatory notes to the agenda.

Item 6

Questions & answers



Agenda item 7

7 – Voting item

7. Composition of the Executive Board: Appointment of Ida Lerner.

- See the proposal in the explanatory notes to the agenda.

Ida Lerner



Item 7

Questions & answers



Agenda items 8, 9 & 10

8, 9 & 10 – Voting items

8A. Authorisation of the Executive Board to issue ordinary shares.

- See the proposal in the explanatory notes to the agenda.

8B. Authorisation of the Executive Board to issue ordinary shares with or without pre-emptive rights of existing shareholders.

- See the proposal in the explanatory notes to the agenda.

9. Authorisation of the Executive Board to acquire ordinary shares in ING Group's own capital.

- See the proposal in the explanatory notes to the agenda.

10. Reduction of the issued share capital by cancelling ordinary shares acquired by ING Group pursuant to the authority under agenda item 9.

- See the proposal in the explanatory notes to the agenda.

Items 8, 9 & 10

Questions & answers



Agenda item 11

Voting results items 2, 3 & 4

2D. Remuneration Report for 2025 (advisory voting item).

	Votes	%
In favour	2,017,627,306	96.41%
Against	75,174,031	3.59%
Abstentions	5,880,651	

2E. Financial Statements (annual accounts) for 2025 (voting item).

	Votes	%
In favour	2,073,051,138	99.36%
Against	13,451,358	0.64%
Abstentions	12,177,742	

3B. Dividend for 2025 (voting item).

	Votes	%
In favour	2,097,259,641	99.95%
Against	1,028,727	0.05%
Abstentions	396,070	

4A. Discharge of the members of the Executive Board in respect of their duties performed during the year 2025 (voting item).

	Votes	%
In favour	2,033,677,306	97.79%
Against	45,944,897	2.21%
Abstentions	19,062,233	

4B. Discharge of the members of the Supervisory Board in respect of their duties performed during the year 2025 (voting item).

	Votes	%
In favour	2,030,170,233	97.62%
Against	49,409,725	2.38%
Abstentions	19,104,478	

Voting results items 5, 6 & 7

5A. Remuneration policy of the Executive Board (voting item).

	Votes	%
In favour	2,020,495,735	96.46%
Against	74,238,668	3.54%
Abstentions	3,950,033	

5B. Remuneration policy of the Supervisory Board (voting item).

	Votes	%
In favour	2,081,370,762	99.36%
Against	13,356,901	0.64%
Abstentions	3,956,773	

6. Variable remuneration cap for selected global staff (voting item).

	Votes	%
In favour	2,062,044,679	98.44%
Against	32,661,935	1.56%
Abstentions	3,977,822	

7. Composition of the Executive Board: Appointment of Ida Lerner (voting item).

	Votes	%
In favour	2,093,253,493	99.81%
Against	3,995,751	0.19%
Abstentions	1,435,192	

Voting results items 8, 9 & 10

8A. Authorisation of the Executive Board to issue ordinary shares (voting item).

	Votes	%
In favour	1,993,314,761	95.00%
Against	104,841,246	5.00%
Abstentions	528,429	

8B. Authorisation of the Executive Board to issue ordinary shares with or without pre-emptive rights of existing shareholders (voting item).

	Votes	%
In favour	2,049,524,189	97.68%
Against	48,640,623	2.32%
Abstentions	519,624	

9. Authorisation of the Executive Board to acquire ordinary shares in ING Group's own capital (voting item).

	Votes	%
In favour	1,985,705,553	94.71%
Against	110,970,497	5.29%
Abstentions	2,008,386	

10. Reduction of the issued share capital by cancelling ordinary shares acquired by ING Group pursuant to the authority under agenda item 9 (voting item).

	Votes	%
In favour	2,052,665,040	97.83%
Against	45,541,937	2.17%
Abstentions	477,459	



do your thing

Thank you