

ING Groep N.V. Annual General Meeting 2026

Agenda

for the Annual General Meeting of ING Groep N.V. to be held at Muziekgebouw aan 't IJ, Piet Heinkade 1, 1019 BR Amsterdam, the Netherlands on Tuesday, 14 April 2026, 2:00pm CEST.

This meeting can be followed live via video webcast at www.ing.com.

Agenda

To the shareholders of ING Groep N.V.

The Annual General Meeting (AGM) of ING Groep N.V. (ING Group or ING) will be held on Tuesday, 14 April 2026 at 2:00pm CEST. Shareholders or their proxyholders can attend the AGM in person at Muziekgebouw aan 't IJ, Piet Heinkade 1, 1019 BR Amsterdam, the Netherlands.

The AGM can also be followed live via video webcast at www.ing.com.

Availability of meeting documents

The following meeting documents are available:

- 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 ING Group.
- The 2025 Annual Report, including the Financial Statements, the reports of the Executive Board (including the Sustainability Statement) and the Supervisory Board, the Remuneration Report and other information.
- The proposed remuneration policies of the Executive Board and the Supervisory Board.

The meeting documents are available via www.ing.com or can be viewed and/or obtained free of charge at the offices of ING Group at Bijlmerdreef 106, 1102 CT Amsterdam.

Questions on the agenda items may be submitted by sending an email to: media.relations@ing.com.

The notarial record of the AGM of 22 April 2025 is available via www.ing.com.

Amsterdam, 27 February 2026

Executive Board

Supervisory Board

Agenda items

Agenda item 1

Opening remarks and announcements.

Agenda item 2

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

Agenda item 3

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

Agenda item 4

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

Agenda item 5

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

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

Additional meeting information

Record date, registration, voting and questions

Record date

The right of shareholders to attend and/or vote at the AGM is determined on the basis of the shares held by them on the record date (Record Date), which is Tuesday, **17 March 2026**.

Every person recorded as a shareholder of ING Group on the Record Date after the closing of the books according to either:

- the records of an Intermediary as defined in the Securities (Bank Giro Transactions) Act (*Wet giraal effectenverkeer*); or
 - the shareholders' register kept by ING Group,
- is entitled to attend the AGM and/or to exercise voting rights in respect of the AGM in accordance with the number of shares held on this date upon registration as described below. This entitlement is not affected by any acquisition or disposal of shares after the Record Date. ING Group does not require blocking of shares for a shareholder to exercise its rights in respect of an AGM. However, it cannot be ruled out that an Intermediary will require blocking of shares in specific situations.

Registration

Registration is open from the Record Date until Wednesday, **8 April 2026**, 5:30pm CEST. Shareholders with access to 'Evote by ING' can register by logging on to the platform and choosing one of the following options:

1. Attend in person;
2. Appoint a proxy; or
3. Vote in advance.

Shareholders whose shares are registered in the Shareholders' Register kept by ING Group may register in writing with ING Bank Issuer Services by email: agm.pas@ing.com.

Legal entities may register in writing through their Intermediary.

Shareholders will receive a confirmation of registration by email upon correct and timely registration.

Attending and voting in person

The registration number will grant shareholders or their proxies entrance to the AGM. Attendees (i) must register at the registration desk which opens one hour before the start of the AGM, and (ii) must be able to identify themselves by showing a valid identification document (e.g. valid passport or driving license).

Attendees can cast their vote during the AGM.

Voting in advance

Shareholders can vote in advance via the electronic platform 'Evote by ING' by choosing the option 'Vote in advance', thereby granting an electronic voting proxy to civil-law notary Ms J.J.C.A. Leemrijse or her substitute with the instructions to vote at the AGM in accordance with the

instructions. Voting instructions have to be received no later than Wednesday, **8 April 2026**, 5:30pm CEST. Voting instructions can also be submitted by means of a proxy form, which can be either downloaded online via www.ing.com or obtained upon request from ING Bank Issuer Services at agm.pas@ing.com. After completion and signing, the proxy form should be sent to ING Bank Issuer Services at agm.pas@ing.com, where it should be received no later than Wednesday, **8 April 2026**, 5:30pm CEST.

Webcast

The AGM can be followed live via video webcast at www.ing.com. It is not possible to vote virtually during the AGM.

Questions during the AGM

Registered shareholders can:

- ask questions at the AGM (if the shareholder or its proxy attends the meeting in person); and/or
- submit questions during the AGM through the chat function in 'Evote by ING' by logging on to the electronic platform and by clicking on the 'attend online' button under 'My Registrations'.

Holders of American depositary receipts

Holders of American depositary receipts are referred to the information on www.ing.com.

Miscellaneous

Security

To ensure a safe, orderly and comfortable meeting environment for all attendees, a routine security check will take place upon entering the venue. Attendees may be asked to leave their coats and bags in the cloakroom or lockers provided. Searches are carried out discreetly and form part of ING's standard event procedures.

Liquids are not permitted inside the meeting area. Items considered inappropriate for the meeting may be stored safely by the venue until the end of the event.

The use of electrical devices is permitted only for voting or other meeting-related purposes. Photography, filming and audio recording by attendees are not allowed during the meeting. If attendees do not follow these house rules, they may be asked to leave the meeting room.

Full details on ING's privacy statement and venue house rules can be found [here](#).

Meeting order

ING aims to ensure a respectful, safe and orderly AGM. Based on past experience, the presence of activist groups is possible. ING values open dialogue and allows room for expression, while safeguarding the ability of all shareholders to follow and participate in the meeting. If behaviour disrupts the orderly progress of the meeting, attendees may be asked to leave the room.

Photography and personal data

ING may record the AGM through photographs, video or audio recordings for use in future events, publications, social media or press-related activities. By attending the AGM, you consent to the use of your likeness, image, voice and photo without financial compensation, for purposes connected to these activities. ING Group's privacy statement can be found [here](#).

Directions

Directions to Muziekgebouw aan 't IJ can be found [here](#).

Refreshments

Drinks and small items of food will be served before the AGM.

Contact

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