

Information for shareholders

€ 26.75

ING share price year-end 2007

SHARE PRICE PERFORMANCE

In 2007, ING's share price decreased 20.4% to EUR 26.75 at year-end. Over the full year, ING underperformed the AEX by 23.8%-points. In the four-year period 2004 – 2007 ING's share price rose 44.7%.

€ 1.48

Proposed dividend per share

DIVIDEND

On 20 February 2008, ING Group proposed a total dividend for 2007 of EUR 1.48 per (depository receipt for an) ordinary share. The dividend, to be approved by the annual General Meeting of Shareholders on 22 April 2008, represents an increase of 12% from EUR 1.32 over 2006. Taking into account the interim dividend of EUR 0.66 paid in August 2007, the proposed final dividend amounts to EUR 0.82 per (depository receipt for an) ordinary share, to be paid fully in cash. The ING share will be quoted ex dividend as of 24 April 2008. The final dividend will be paid on 5 May 2008 on Euronext Amsterdam by NYSE Euronext and on 12 May 2008 on the NYSE.

74%

Total Shareholder Return
2004 – 2007

TOTAL SHAREHOLDER RETURN

ING's Total Shareholder Return amounted to 74% over the four-year period 2004 – 2007 and to 37% over the three-year period 2005 – 2007.

37%

Total Shareholder Return
2005 – 2007

AA-

S&P rating of ING Group

RATINGS

Credit ratings are indicators for the likelihood of timely and complete repayment of interest and instalments of fixed-income securities as assigned by rating agencies. For an overview of the main credit ratings of ING, please see page 9.

22 April 2008

Annual General Meeting
of Shareholders

ANNUAL GENERAL MEETING OF SHAREHOLDERS

On 22 April 2008 the annual General Meeting of Shareholders will take place in the 'Muziekgebouw aan 't IJ', Piet Heinkade 1, in Amsterdam. The meeting will be webcast. The meeting documents are available on the ING Group website www.ing.com. Printed versions of the meeting documents can be obtained free of charge at ING Group, Amstelveenseweg 500, 1081 KL Amsterdam as of 26 March 2008.