

## ING rights issue: provisional ADS Record Date 27 November '09

According to a public notice filed with the New York Stock Exchange on 17 November 2009, a provisional record date was set at 27 November 2009. Due to the standard three day settlement period at the New York Stock Exchange, ING's ADSs effectively began trading provisionally ex-rights on 24 November 2009. These dates are provisional, pending approval from shareholders at the Extraordinary Shareholders meeting today and a final decision by the board of ING.

Depository receipts of shares traded on Euronext Amsterdam will continue to trade cum-rights until after shareholder approval is received, the final decision is taken and the rights issue terms and conditions and a definitive timetable are announced.

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### ING PROFILE

ING is a global financial institution of Dutch origin issue banking, investments, life insurance and retirement services to over 85 million private, corporate and institutional clients in more than 40 countries. With a diverse workforce of about 110,000 people, ING is dedicated to righting the standard in helping our clients manage their financial future.

### IMPORTANT LEGAL INFORMATION

Certain of the statements contained herein are statements of future expectations and other forward-looking statements. These expectations are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, (i) general economic conditions, in particular economic conditions in ING's core markets, (ii) performance of financial markets, including emerging markets, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates (viii) general competitive factors, (ix) changes in laws and regulations, (x) changes in the policies of governments and/or regulatory authorities, (xi) conclusions with regard to purchase accounting assumptions and methodologies, (xii) ING's ability to achieve projected operational synergies and (xiii) the implementation of ING's restructuring plan to separate banking and insurance operations. ING assumes no obligation to update any forward-looking information contained in this document.

### Notice to U.S. Persons

This document shall not constitute an offer to sell or the solicitation of an offer to buy any securities in any jurisdiction. If and when the rights issue is launched, ING will arrange to send you the prospectus it expects to file with the Securities and Exchange Commission if you request it by writing to ING Group Investor Relations, Location code IH 07.362, P.O. Box 810, 1000 AV Amsterdam or by calling +31 20 541 5460.

### United Kingdom

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