

**ING AGM Date: 2013-05-13**

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|---|---------------|
| <b>2C Approve the Annual Accounts for 2012</b>  | <b>For</b>    |
| <b>7A Discharge the Executive Board</b>   | <b>For</b>    |
| <b>7B Discharge the Supervisory Board</b>   | <b>For</b>    |
| <b>8 Appoint the auditors</b>   | <b>For</b>    |
| <b>9A Re-elect Jan Hommen to the Executive Board</b>  | <b>For</b>    |
| <b>9B Re-elect Patrick Flynn to the Executive Board</b>   | <b>For</b>    |
| <b>9C Re-elect Ralph Hamers</b>   | <b>For</b>    |
| <b>10A Re-elect Jeroen van der Veer</b>   | <b>For</b>    |
| <b>10B Re-elect Tineke Bahlmann</b>   | <b>For</b>    |
| <b>10C Elect Carin Gorter</b>   | <b>For</b>    |
| <b>10D Re-elect Hermann-Josef Lamberti</b>  | <b>For</b>    |
| <b>10E Re-elect Isabel Martín Castellá</b>  | <b>For</b>    |
| <b>11A Issue ordinary shares with or without pre-emptive rights</b>   | <b>For</b>    |
| <b>11B Issue ordinary shares with or without pre-emptive rights in connection with a merger or takeover</b> | <b>For</b>    |
| <b>12A Authorise Share Repurchase</b>   | <b>For</b>    |
| <b>12B Authorise Share Repurchase in connection with a major capital restructuring</b>                      | <b>Oppose</b> |

Authority is sought for the purchase of own shares or depositary receipts for ordinary shares up to 10% of the company's share capital in connection with a major capital restructuring. The authority expires on 13 November 2014. Within market guidelines. Additional authorities should be requested under exceptional conditions. Since the company fails to justify the request for this additional authority, we oppose.