



ING Groep N.V.

(Incorporated in The Netherlands with its statutory seat in Amsterdam)

Supplement to the Registration Document dated 30 March 2018

This Supplement (the “Supplement”) is prepared as a supplement to, and must be read in conjunction with, the Registration Document dated 30 March 2018 as supplemented by the supplements dated 11 May 2018, 22 June 2018, 3 August 2018 and 7 September 2018 issued by ING Groep N.V. (the “Registration Document”). This Supplement, together with the Registration Document, constitutes a registration document for the purposes of Article 5 of Directive 2003/71/EC of the European Parliament and of the Council, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area (the “Prospectus Directive”). Terms used but not defined in this Supplement have the meanings ascribed to them in the Registration Document. To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Registration Document by this Supplement and (b) any other statement in or incorporated by reference in the Registration Document, the statements in (a) above will prevail. ING Groep N.V. accepts responsibility for the information contained in this Supplement. To the best of the knowledge of ING Groep N.V. (which has taken all reasonable care to ensure that such is the case) the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

INTRODUCTION

No person has been authorised to give any information or to make any representation not contained in or not consistent with the Registration Document and this Supplement and, if given or made, such information or representation must not be relied upon as having been authorised by ING Groep N.V.

Neither the delivery of this Supplement nor the Registration Document shall in any circumstances imply that the information contained in such Registration Document and herein concerning ING Groep N.V. is correct at any time subsequent to 7 September 2018 (in the case of the Registration Document) or the date hereof (in the case of this Supplement).

So long as the Registration Document and this Supplement are valid as described in Article 9 of the Prospectus Directive, copies of this Supplement and the Registration Document, together with the other documents listed in the “General Information – Documents Available for Inspection or Collection” section of the Registration Document and the information incorporated by reference in the Registration Document by this Supplement, will be available free of charge from ING Groep N.V. and the specified office of the Paying Agents. Requests for such documents should be directed to ING Groep N.V. c/o ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands. In addition, this Supplement, the Registration Document and the documents which are incorporated by reference in the Registration Document will be made available on the website of ING (<https://www.ing.com/Investor-relations/Fixed-income-information/Debt-securities-ING-Groep-N.V./Senior-bonds.htm> (for this Supplement and the Registration Document), <https://www.ing.com/Investor-relations/Annual-Reports.htm> (for the annual reports), <https://www.ing.com/Investor-relations/Results-Interim-Accounts/Quarterly-Results.htm> (for the Quarterly Press Releases), <https://www.ing.com/Newsroom/All-news/Press-releases.htm> (for the press releases) and <https://www.ing.com/About-us/Corporate-Governance/Legal-structure-and-Regulators/Articles-of-Association.htm> (for the Articles of Association)).

The distribution of the Registration Document and this Supplement may be restricted by law in certain jurisdictions. Persons into whose possession the Registration Document and/or this Supplement come must inform themselves about, and observe, any such restrictions.

RECENT DEVELOPMENTS AND INFORMATION INCORPORATED BY REFERENCE

On 11 September 2018, ING Group published a press release entitled “Koos Timmermans to step down as CFO and member of the Executive Board of ING Group” (the “Press Release”). Copies of the Press Release have been filed with the AFM and, by virtue of this Supplement, are incorporated by reference in, and form part of, the Registration Document.

MODIFICATIONS TO THE REGISTRATION DOCUMENT

1. The following new item (i) shall be inserted in the section entitled “Documents Incorporated by Reference” on page 5 of the Registration Document:

“(i) the press release published by ING Group on 11 September 2018 entitled “Koos Timmermans to step down as CFO and member of the Executive Board of ING Group”.”

2. The following new paragraph shall be inserted at the end of the section entitled “Description of ING Groep N.V. – Significant Developments in 2018” on page 41 of the Registration Document:

“On 11 September 2018, ING announced that Koos Timmermans will step down from his position as chief financial officer and member of the Executive Board of ING Group and will leave the company. His resignation follows the announcement on 4 September 2018 of the settlement regarding shortcomings in the execution of customer due diligence policies to prevent financial economic crime at ING Netherlands. In light of these circumstances and in consultation with the

Supervisory Board, Koos Timmermans will step down. The search process for a successor for Koos Timmermans has been started. In order to facilitate an orderly transition, Koos Timmermans has agreed to remain in his position until the succession process, including approval by regulators and shareholders, has been completed.”

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