

U.S. Securities and Exchange Commission  
100 F Street, N.E.  
Washington, D.C. 20549

ING Groep N.V.  
Bijlmerplein 888  
1102 MG Amsterdam  
The Netherlands

March 19, 2015

Re: Notice of Disclosure Filed in Exchange Act Annual Report Under Section 219 of the Iran Threat Reduction and Syria Human Rights Act of 2012 and Section 13(r) of the Exchange Act

Ladies and Gentlemen:

Pursuant to Section 219 of the Iran Threat Reduction and Syria Human Rights Act of 2012 and Section 13(r) of the Securities Exchange Act of 1934, as amended, notice is hereby provided that ING Groep N.V. has made disclosure pursuant to such provisions in its Annual Report on Form 20-F for the fiscal year ended December 31, 2014, which was filed with the U.S. Securities and Exchange Commission on March 19, 2015.

Very truly yours,

ING Groep N.V.

/s/ Ralph Hamers  
CEO ING Groep N.V.

/s/ B. Waltregny  
CCO ING Bank N.V.