

AMENDMENT TO PROGRAM INFORMATION

Cover

Type of Information: Amendment to Program Information

Date of Filing: 27 February 2013

Company Name: ING Bank N.V. (the "**Issuer**")

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Information on initial Program Information:

Date of Filing: 30 March 2012

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Maximum Outstanding Issuance Amount: JPY 400,000,000,000

This amendment is filed to update the information included in the Program Information dated on 30 March 2012 (as amended on 23 May, 20 June, 17 August, 10 September, 17 October, 16 November, 27 November, 3 December, 11 December 2012 and 25 February 2013). This constitutes an integral part of the Program Information dated on 30 March 2012 (as amended on 23 May, 20 June, 17 August, 10 September, 17 October, 16 November, 27 November, 3 December, 11 December 2012 and 25 February 2013) and shall be read together with it.

SECTIONS TO BE UPDATED/AMENDED

PART II. CORPORATE INFORMATION

I OUTLINE OF COMPANY

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The corresponding section in the Program Information dated 30 March 2012 (as amended on 23 May, 20 June, 17 August, 10 September, 17 October, 16 November, 27 November, 3 December, 11 December 2012 and 25 February 2013) shall be updated as follows.

DOCUMENTS INCORPORATED BY REFERENCE

The following new item (p) shall be inserted:

- “(p) the press release published by ING on 22 February 2013 entitled “Ralph Hamers nominated CEO of ING group as of 1 October 2013; Jan Hommen to step down as of that date”.”.

DESCRIPTION OF ING BANK N.V.

SIGNIFICANT DEVELOPMENTS

OTHER SIGNIFICANT DEVELOPMENTS

The following new paragraph shall be inserted at the end of the section:

“On 22 February 2013, ING announced that Jan Hommen will step down from his position as CEO of ING Group and ING Bank per 1 October 2013. He is expected to be succeeded as CEO by Ralph Hamers, currently CEO of ING Belgium.”.