

AMENDMENT TO PROGRAM INFORMATION

Cover

Type of Information: Amendment to Program Information

Date of Filing: 29 March 2013

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

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Information on initial Program Information:

Date of Filing: 30 March 2012

Expected Issuance Period: 30 March 2012 to 29 March 2013

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, 25 February and 27 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, 25 February and 27 February 2013) and shall be read together with it.

SECTIONS TO BE UPDATED/AMENDED

PART II. CORPORATE INFORMATION

I OUTLINE OF COMPANY

II FINANCIAL CONDITIONS

PART III. INFORMATION ON THE OTHER SECURITIES ISSUED BY THE COMPANY

PART II. CORPORATE INFORMATION

I OUTLINE OF COMPANY

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, 25 February and 27 February 2013) shall be updated as follows.

DOCUMENTS INCORPORATED BY REFERENCE

The item (b) shall be deleted and restated as follows:

“(b) the publicly available annual reports of the Issuer in respect of the years ended 31 December 2009, 2010, 2011 and 2012, including the audited financial statements and auditors’ reports in respect of such years;”.

II FINANCIAL CONDITIONS

The entire 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, 25 February and 27 February 2013) shall be deleted and restated as follows:

1. Financial Statements

The consolidated annual accounts of the Issuer in respect of the years ended 31 December 2012 have been prepared in accordance with the International Financial Reporting Standards of the International Accounting Standards Board (**IASB**) as adopted by the European Union (hereinafter referred to as the **IFRS**) and with Part 9 of Book 2 of the Dutch Civil Code and have been audited by Ernst & Young Accountants LLP.

The audited financial statements and auditors' audit reports in respect of such years are included in the publicly available annual reports of the Issuer in respect of the years ended 31 December 2012 which are incorporated in this document by reference as stated in Item (b) of the section "Documents Incorporated by Reference" above.

2. Description of Major Assets and Liabilities

Please see the notes to the financial statements above.

3. Others

(1) Subsequent events

Please see Note 48 "SUBSEQUENT EVENTS" to the financial statements for the year 2012 above.

(2) Litigations

Please see Note 28 "LEGAL PROCEEDINGS" to the financial statements for the year 2012 above.”.

Part III INFORMATION ON THE OTHER SECURITIES ISSUED BY THE COMPANY

The entire part 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, 25 February and 27 February 2013) shall be deleted and restated as follows:

“For the status of the Issuer’s shareholders' equity, please see Note 12 to the consolidated annual accounts of the Issuer in respect of the year ended on 31 December 2012. The shares of the Issuer are not listed on Tokyo Stock Exchange.

There are several outstanding bonds issued by the Issuer. Please see Note 14 to the consolidated annual accounts of the Issuer in respect of the year ended on 31 December 2012. ”.