ING GROEP NV Form 11-K June 27, 2013

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES AND EXCHANGE ACT OF 1934

For the Fiscal Year ended December 31, 2012 OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES AND EXCHANGE ACT OF 1934

For the transition period from ______ to _____

Commission file number 1-14642

A. Full title of the plan and the address of the plan, if different from that of the issuer named below:

ING 401(k) Plan for ILIAC Agents

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

ING Groep N.V. Amstelveenseweg 500 1081 KL Amsterdam The Netherlands

or

P.O. Box 810 1000 AV Amsterdam

The Netherlands

ING 401(k) PLAN FOR ILIAC AGENTS Contents of Audited Financial Statements and Supplemental Schedule

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