ING GROEP NV Form SC 13G/A February 14, 2003

SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

SCHEDULE 13G

(RULE 13D-102)

INFORMATION TO BE INCLUDED IN STATEMENTS FILED PURSUANT TO RULES 13D-1(B), (C) AND (D) AND AMENDMENTS THERETO FILED PURSUANT TO RULE 13D-2(B)

(AMENDMENT NO. 5)

	ING GROEP N.V.	
	(NAME OF ISSUER)	
	ORDINARY SHARES	
	(TITLE OF CLASS OF SECURITIES)	
	456837 10 3	
	(CUSIP NUMBER)	
	DECEMBER 31, 2002	
	(DATE OF EVENT WHICH REQUIRES FILING OF THIS STATEMENT)	
Check th	e appropriate box to designate the rule pursuant to \imath :	which this Schedule
[x]	Rule 13d-1(b) Rule 13d-1(c) Rule 13d-1(d)	
CUSIP NO	. 456837 10 3 13G	PAGE 2 OF 7 PAGES
1	NAME OF REPORTING PERSONS S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS	
	Stichting Administratiekantoor ING Groep	
2	CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP	(-) 5 Z
	Not Applicable	(a) [_] (b) [_]
3	SEC USE ONLY	

4	CITIZENSHIE	OR P	LACE OF ORGANIZATION			
	The Nether	Lands				
		5	SOLE VOTING POWER			
			1,991,847,194			
NUMBER OF SHARES BENEFICIALLY OWNED BY EACH		6	SHARED VOTING POWER			
			0			
	REPORTING PERSON WITH:		SOLE DISPOSITIVE POWER			
			1,991,847,194			
			SHARED DISPOSITIVE POWER			
			0			
9	AGGREGATE A	TNUOMA	BENEFICIALLY OWNED BY EACH REPORTING PERSON			
	1,991,847,	L94				
10	10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES		[_]			
	Not Applica	able				
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9		REPRESENTED BY AMOUNT IN ROW 9				
	99.96%					
12	TYPE OF REI	PE OF REPORTING PERSON				
	00					
			-2-			
TEM 1(A)	. NAME OF	F ISSU	ER:			
	ING Gro	pep N.	V.			
TEM 1(B)	. ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:					
	Amstelv 1081 KI P.O. Bo 1000 AV The Net	L Amst ox 810 / Amst	erdam			
TEM 2(A)	. NAME OF	F PERS	ON FILING:			
	Sticht	ing Ad	ministratiekantoor ING Groep			
TEM 2(B)	. ADDRESS	S OF P	RINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE	Ξ:		

Amstelveenseweg 500 1081 KL Amsterdam P.O. Box 810 1000 AV Amsterdam The Netherlands

ITEM 2	(C).	CITIZENSHIP:
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See item 4 on Page 2

ITEM 2(D). TITLE OF CLASS OF SECURITIES:

Ordinary Shares

ITEM 2(E). CUSIP NUMBER:

456837 10 3

- ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B) OR (C), CHECK WHETHER THE PERSON FILING IS A: (Not Applicable)

 - (b) [_] Bank as defined in Section 3(a)(6) of the Exchange Act;

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- (d) [_] Investment company registered under Section 8 of the Investment Company Act of 1940, as amended (the "Investment Company Act");

- (h) [_] Savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) [_] Church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act;
- (j) [_] Group in accordance with Rule 13d-1 (b) (ii) (H) under the Exchange Act.
- ITEM 4. OWNERSHIP.
 - (a) Amount beneficially owned:

See item 9 on Page 2

(b) Percent of class:

See item 11 on Page 2

- (c) Number of shares as to which such person has:
 - (i) Sole power to vote or to direct the vote:
 See item 5 on Page 2

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- ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.

Not Applicable

- ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.

 Not Applicable
- THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY OR CONTROL PERSON.

Not Applicable

ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP.

Not Applicable

ITEM 9. NOTICE OF DISSOLUTION OF GROUP.

Not Applicable

ITEM 10. CERTIFICATION.

Not Applicable

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and

correct.

February 14, 2003		
(Date)		
Stichting Administratiekantoor ING Groep		
By: /s/ J.W.M. Simons		
(Signature)		
J.W.M. Simons, Chairman of the Board		
(Name/Title)		
/s/ H.J. Blaisse		
(Signature)		
H.J. Blaisse, Member of the Board		
(Name/Title)		