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ING GROEP NV  
Form SC 13G/A  
February 10, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(AMENDMENT NO. 7)

ING GROEP N.V.

-----  
(NAME OF ISSUER)

ORDINARY SHARES

-----  
(TITLE OF CLASS OF SECURITIES)

456837103

-----  
(CUSIP NUMBER)

DECEMBER 31, 2004

-----  
(DATE OF EVENT WHICH REQUIRES  
FILING OF THIS STATEMENT)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- 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 ING Aandelen (formerly known as Stichting  
Administratiekantoor ING Groep)

-----  
2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP  
  
Not Applicable (a)   
(b)

-----  
3 SEC USE ONLY

-----  
4 CITIZENSHIP OR PLACE OF ORGANIZATION

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The Netherlands

|  |   |   |                          |
|--|---|---|--------------------------|
|  | 5 | SOLE VOTING POWER   |                          |
|  |   |   | 2,203,264,448            |
| NUMBER OF<br>SHARES  | 6 | SHARED VOTING POWER   |                          |
| BENEFICIALLY<br>OWNED BY EACH<br>REPORTING<br>PERSON WITH: |   |   | 0                        |
|  | 7 | SOLE DISPOSITIVE POWER  |                          |
|  |   |   | 2,203,264,448            |
|  | 8 | SHARED DISPOSITIVE POWER  |                          |
|  |   |   | 0                        |
| 9  |   | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON            |                          |
|  |   |   | 2,203,264,448            |
| 10   |   | CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES<br>CERTAIN SHARES | <input type="checkbox"/> |
|  |   | Not Applicable  |                          |
| 11   |   | PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9                         |                          |
|  |   |   | 99.9%                    |
| 12   |   | TYPE OF REPORTING PERSON  |                          |
|  |   |   | OO                       |

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ITEM 1(A). NAME OF ISSUER:

ING Groep N.V.

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

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

ITEM 2(A). NAME OF PERSON FILING:

Stichting ING Aandelen

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE:

Amstelveenseweg 500  
1081 KL Amsterdam  
P.O. Box 810

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1000 AV Amsterdam  
The Netherlands

ITEM 2(C). CITIZENSHIP:

See item 4 on Page 2

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

Ordinary Shares

ITEM 2(E). CUSIP NUMBER:

456837103

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)

- (a)  Broker or dealer registered under Section 15 of the Securities Exchange Act of 1934, as amended (the "Exchange Act");
- (b)  Bank as defined in Section 3(a)(6) of the Exchange Act;

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- (c)  Insurance company as defined in Section 3(a)(19) of the Exchange Act;
- (d)  Investment company registered under Section 8 of the Investment Company Act of 1940, as amended (the "Investment Company Act");
- (e)  Investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E) under the Exchange Act;
- (f)  Employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F) under the Exchange Act;
- (g)  Parent holding company or control person in accordance with Rule 13d-1(b)(ii)(G) under the Exchange 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)(1)(ii)(J) 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

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(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

(ii) Shared power to vote or to direct the vote:

See item 6 on Page 2

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(iii) Sole power to dispose or to direct the disposition of:

See item 7 on Page 2

(iv) Shared power to dispose or to direct the disposition of:

See item 8 on Page 2

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

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED 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.

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February 3, 2005

-----  
(Date)

Stichting ING Aandelen

By:

/s/ Ton Risseeuw

-----  
(Signature)

Ton Risseeuw, Chairman of the Board

-----  
(Name/Title)

/s/ Huib Blaisse

-----  
(Signature)

Huib Blaisse, Member of the Board

-----  
(Name/Title)