

In accordance with the Article I. G of the General Tariffs for Bank Services of ING Bank N.V., pobočka zahraničnej banky hereby we announce the actual interest rates applied on current accounts:

Credit balance in currency:

EUR	
Up to 16 600	No interest
Above 16 600	0,05% p.a.

USD	No interest
-----	-------------

CZK	
Up to 470 000	No interest
Above 470 000	0,05% p.a.

PLN	
Up to 77 200	No interest
Above 77 200	0,05% p.a.

SEK	No interest
-----	-------------

HUF	
Up to 4 970 000	No interest
Above 4 970 000	0,50% p.a.

GBP	No interest
-----	-------------

DKK	
Up to 125 000	No interest
Above 125 000	0,20% p.a.

Reserve fund account in EUR	0,10% p.a.
-----------------------------	------------

Reference rates:

EUR	1,36% p.a.
USD	0,99% p.a.
CAD	1,88% p.a.
CHF	0,73% p.a.
GBP	1,48% p.a.
PLN	5,46% p.a.
CZK	1,33% p.a.
HUF	7,88% p.a.
DKK	1,42% p.a.
SEK	3,06% p.a.

Market spread for the EONIA rate: 0.15% p.a.

Valid from 16 January 2012