

Certificate of Approval of a Prospectus in accordance with Articles 5:10 and 5:11 of the Netherlands Act on Financial Supervision (transposing Articles 17 and 18 of Directive 2003/71/EC)

To:

COMMISSION BANCAIRE, FINANCIERE ET DES ASSURANCES (CBFA) (BELGIUM) AUTORITÉ DES MARCHÉS FINANCIERS (AMF) (FRANCE)

From:

Netherlands Authority for the Financial Markets

We hereby certify that the Prospectus detailed below has been drawn up in accordance with national law transposing Directive 2003/71/EC and was approved by us on March 28, 2012

Name of Issuer: ING Bank N.V.

Registered Office/Seat: Amsterdam, the Netherlands

Type of Securities (references to the annexes of Regulation EC 809/2004 according to which the prospectus was drawn up): Annex XI, XII

Base Prospectus dated March 28, 2012 in respect of the Certificates Programme

Guarantor (if any): ING Bank N.V.

Attachments:

- (1) Prospectus dated March 28, 2012
- (2) Registration Document ING Bank N.V. dated May 11, 2011
- (3) Supplement to the RD dated June 21, 2011
- (4) Supplement to the RD dated August 11, 2011
- (5) Supplement to the RD dated November 7, 2011
- (6) Supplement to the RD dated February 13, 2012
- (7) Supplement to the RD dated March 6, 2012
- (8) Translation of the Summary

Date: March 29, 2012 Reference: TEOB-MZe-12030994 Autoriteit Financiële Markten Postbus 11723 1001 GS Amsterdam