



**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)  
COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)

**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 12 November 2015.

**Name of Issuer:**

ING Bank N.V.

**Registered Office/Seat:**

Amsterdam

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

Annex V, XII, XIII and XXX

**Guarantor (if any):**

N/A

**Attachments:**

- (1) Base Prospectus dated 12 November 2015
- (2) Translations of Summary

Date: 12 November 2015

4

**Autoriteit Financiële Markten  
Postbus 11723  
1001 GS Amsterdam**