

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:

FINANCIAL SERVICES AND MARKETS AUTHORITY (FSMA) (BELGIUM) COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)

From:

Netherlands Authority for the Financial Markets

We hereby certify that the Base Prospectus detailed below has been drawn up in accordance with national law transposing Directive 2003/71/EC and was approved by us on 4 August 2016.

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, XXI and XXX

The Fund Linked Notes and Warrants Programme

National Prospectus Identifier: 3264

Guarantor (if any): N/A

Attachments:

- (1) Base Prospectus dated 4 August 2016
- (2) Translation of the Summary

Date: 4 August 2016

Autoriteit Financiële Markten Postbus 11723 1001 GS Amsterdam