

Certificate of Approval of a Supplement 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 DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG) FINANCIAL SERVICES AND MARKETS AUTHORITY (FSMA) (BELGIUM)

From:

Netherlands Authority for the Financial Markets

We hereby certify that the Supplement detailed below has been drawn up in accordance with national law transposing Directive 2003/71/EC and was approved by us on 4 November 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): $\rm N/A$

Supplement to the base prospectus regarding ING Bank N.V. dated 4 August 2016 in respect of the Programme for the Issuance of Fund Linked Notes and Warrants

Guarantor (if any): N/A

Attachments:

(1) Supplement dated 4 November 2016

Date: 4 November 2016

Autoriteit Financiële Markten Postbus 11723 1001 GS Amsterdam

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