

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)
AUTORITÉ DES MARCHÉS FINANCIERS (AMF) (FRANCE)
BUNDESANSTALT FÜR FINANZDIENSTLEISTUNGSAUFSICHT (BaFin) (GERMANY)
COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)
POLISH FINANCIAL SUPERVISION AUTHORITY (POLAND)

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 22 June 2018.

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, XXI, XXX

Certificates Programme

National Prospectus Identifier:

13710

Guarantor (if any):

N/A

Attachments:

- (1) Base Prospectus dated 22 June 2018
- (2) Translation of Summary

Date: 25 June 2018

Autoriteit Financiële Markten
Postbus 11723
1001 GS Amsterdam