

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 (BELGIUM) (FSMA) (BELGIUM)

From:

Netherlands Authority for the Financial Markets

We hereby certify that the Securities Note and Summary detailed below have been drawn up in accordance with national law transposing Directive 2003/71/EC and were approved by us on 24 September 2018.

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 XII, XXII

ING Series No: 7734

Guarantor (if any):


Not applicable

Attachments:

- (1) Securities Note and Summary dated 24 September 2018
- (2) Translations of the Summary

Date: 24 September 2018

Autoriteit Financiële Markten
Postbus 11723

 1001 GS Amsterdam