

**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:

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

From:

Dutch 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 January 2019.

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):

Supplement to the Programme for the Issuance of Fund Linked Notes and Warrants dated 22 June 2018.

N/A

Guarantor (if any):

N/A

Attachments:

(1) Supplement dated 8 January 2019

Date: 8 January 2019

Autoriteit Financiële Markten

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