

**Certificate of Approval of a Supplement pursuant to Prospectus Regulation (EU)  
2017/1129 of the European Parliament and of the Council**

**To:** Financial Services and Markets Authority, Belgium  
Autorité des Marchés Financiers, France  
Commission de Surveillance du Secteur Financier, Luxembourg  
Komisja Nadzoru Finansowego, Poland

**From:** Autoriteit Financiële Markten, the Netherlands

We hereby certify that the Supplement detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 21 February 2020.

**Name of Issuer(s):** ING Bank N.V.

**LEI:** 3TK20IVIUJ8J3ZU0QE75

**Registered Office(s):** Amsterdam

**Type of Securities (if applicable):** Supplement to the Programme for the Issuance of Reference Asset Linked Notes and Fund Linked Warrants (GIP Level II)

**Details in respect of the Base Prospectus**

Programme for the Issuance of Reference Asset Linked Notes and Fund Linked Warrants

**Name of Issuer(s):** ING Bank N.V.

**LEI:** 3TK20IVIUJ8J3ZU0QE75

**Registered Office(s):** Amsterdam

**National Prospectus Identifier:** 21071

Autoriteit Financiële Markten

**Signed:** Postbus 11723  
1001 GS Amsterdam

A blue ink signature, likely of a representative of the AFM, is placed next to the 'Signed' text.

**For and on behalf of the:** Autoriteit Financiële Markten, the Netherlands

**Date:** 21 February 2020

**Attachment:** (1) Supplement