

Certificate of Approval of a Prospectus consisting of a Securities Note which together with its accompanying Registration Document forms a Prospectus 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
Bundesanstalt für Finanzdienstleistungsaufsicht, Germany
Commissione Nazionale per le Società e la Borsa, Italy
Commission de Surveillance du Secteur Financier, Luxembourg
Komisja Nadzoru Finansowego, Poland
Comisión Nacional del Mercado de Valores, Spain

From: Autoriteit Financiële Markten, the Netherlands

Securities Note

We hereby certify that the Securities Note 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 8 May 2020.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): The Netherlands, Amsterdam

Type of Securities (if applicable): Certificates

(references to the annexes of Regulation (EU) 2019/980 used): Annex 14, 17, 22, 28

We have authorised, in accordance with Article 18 of Prospectus Regulation (EU) 2017/1129, the omission of the information required under [Item _ of Annex _] on the following grounds: no

We hereby certify that the Registration Documents approved by us on 27 March 2020 together with the Securities Note approved by us on 8 May 2020 forms a Prospectus consisting of separate documents pursuant to Article 10 of Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council.

Autoriteit Financiële Markten
Postbus 11723
1001 GS Amsterdam



Signed:

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

Date: 8 May 2020

Attachments: (1) Securities Note
(2) Registration Document ING Bank N.V.