



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
Commission de Surveillance du Secteur Financier, Luxembourg
Komisja Nadzoru Finansowego, Poland

From: Autoriteit Financiële Markten, the Netherlands

Registration Document

We hereby certify that the Registration Document detailed below has been drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 27 March 2020. This Registration Document and Supplement(s) thereto may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): The Netherlands, Amsterdam

National Prospectus Identifier: 30115

(references to the annexes of Regulation (EU) 2019/980 used): Annex 6

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

Supplement(s) to the Registration document

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

LEI: 3TK20IVIUJ8J3ZU0QE75



Registered Office(s): The Netherlands, Amsterdam

National Prospectus Identifier: 30296

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 12 May 2020.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): The Netherlands, Amsterdam

Type of Securities (if applicable): Medium Term Notes and Inflation Linked Notes

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

National Prospectus Identifier: 31685

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 Document approved by us on 27 March 2020 together with the Securities Note approved by us on 12 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

A handwritten signature in blue ink, appearing to be 'RB' followed by a flourish.

Signed:

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

Date: 4 June 2020

Attachments:

- (1) Securities Note
- (2) Registration Document ING Bank N.V.
- (3) Supplement dated 31 March 2020 to the Registration Document