

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 MARKET AUTHORITY (FMA) (AUSTRIA)
FINANCIAL SERVICES AND MARKETS AUTHORITY (FSMA) (BELGIUM)
AUTORITÉ DES MARCHÉS FINANCIERS (AMF) (FRANCE)
BUNDESANSTALT FÜR FINANZDIENSTLEISTUNGSAUFSICHT (BaFin) (GERMANY)
COMMISSIONE NAZIONALE PER LE SOCIETA E LA BORSA (CONSOB) (ITALY)
COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)
MALTA FINANCIAL SERVICES AUTHORITY (MFSA) (MALTA)
COMISSÃO DO MERCADO DE VALORES MOBILIÁRIOS (CMVM) (PORTUGAL)
COMISIÓN NACIONAL DEL MERCADO DE VALORES (CNMV) (SPAIN)

From:

Netherlands Authority for the Financial Markets

We hereby certify that the Base Prospectus detailed below has been drawn up in accordance with national law transposing Directive 2003/71/EC and was approved by us on 27 June 2016.

Name of Issuer:

ING Bank N.V. and ING Americas Issuance B.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):

Annex V, VI, IX, XI, XII, XIII, XXI, XXX

The Programme for the Issuance of Share Linked Notes and Participation Notes

National Prospectus Identifier:

3224

Guarantor (if any):

ING Bank N.V.

Attachments:

- (1) Registration Document ING Bank N.V. dated 17 May 2016
- (2) Registration Document ING Americas Issuance B.V. dated 27 June 2016
- (3) Base Prospectus dated 27 June 2016
- (2) Translations of Summary

Date: 27 June 2016

Autoriteit Financiële Markten Postbus 11723 1001 GS Amsterdam