

**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:

COMMISSION DE SURVEILLANCE DU SECTEUR FINANCIER (CSSF) (LUXEMBOURG)
MALTA FINANCIAL SERVICES AUTHORITY (MFSA) (MALTA)

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 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

Programme for the issuance of Credit Linked Notes and Bond Linked Notes

National Prospectus Identifier:

3226

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
- (4) Translations of Summary

Date: 27-6-2016 
Autoriteit Financiële Markten
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