

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) BUNDESANSTALT FÜR FINANZDIENSTLEISTUNGSAUFSICHT(BaFin) (GERMANY) 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 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

Programme for the Issuance of Share and Index Basket Linked Notes

National Prospectus Identifier: 3225

Guarantor (if any): ING Bank N.V.

Attachments:

- 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 June 2016

Autoriteit Financiële Markten Postbus 11723 1001 GS Amsterdam