

**Certificate of Approval of a Supplement 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

We hereby certify that the Supplement 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 21 February 2020.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): Amsterdam

Type of Securities (if applicable): Supplement to the Programme for the Issuance of
Certificates

Details in respect of the Base Prospectus:

Programme for the Issuance of Certificates

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): Amsterdam

National Prospectus Identifier: 21070
Autoriteit Financiële Markten

Signed: Postbus 11723
1001 GS Amsterdam

A blue ink signature, likely of a representative of the AFM, is written over the signature line.

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

Date: 21 February 2020

Attachment: (1) Supplement