

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 BANCAIRE, FINANCIERE ET DES ASSURANCES (CBFA) (BELGIUM) AUTORITÉ DES MARCHÉS FINANCIERS (AMF) (FRANCE) COMMISSIONE NAZIONALE PER LE SOCIETA E LA BORSA (CONSOB) (ITALY) 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 29 June 2015.

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): Programme for the issuance of Index Linked Notes

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

Guarantor (if any):

ING Bank N.V. guarantor under the Notes issued by ING Americas Issuance B.V.

Attachments:

- (1) Base Prospectus 29 June 2015
- (2) Translations of the Summary

Date: 29 June 2015

Autoriteit Financiële Markten Postbus 11723 1001 GS Amstefdam