

Certificate of Approval of a Prospectus consisting of a Securities Note which together with its accompanying Registration Document forms a Prospectus pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council

To: Financial Services and Markets Authority, Belgium
Bundesanstalt für Finanzdienstleistungsaufsicht, Germany
Autorité des Marchés Financiers, France
Commissione Nazionale per le Società e la Borsa, Italy
Commission de Surveillance du Secteur Financier, Luxembourg
Komisja Nadzoru Finansowego, Poland
Autoritatea de Supraveghere Financiară, Romania
Comisión Nacional del Mercado de Valores, Spain

From: Autoriteit Financiële Markten, the Netherlands

Registration Document

We hereby certify that the Registration Document detailed below has been drawn up pursuant to the Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 11 March 2026. This Registration Document may be used as a constituent part of a Prospectus, as set out in Article 10 of Regulation (EU) 2017/1129.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): The Netherlands, Amsterdam

National Prospectus Identifier: C2601-01726

(references to the annexes of Regulation (EU) 2019/980 used): 6

Securities Note

We hereby certify that the Securities Note 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 11 March 2026.

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

LEI: 3TK20IVIUJ8J3ZU0QE75

Registered Office(s): The Netherlands, Amsterdam

Type of Securities (if applicable): Certificates and Warrants Programme

National Prospectus Identifier: C2601-01006

(references to the annexes of Regulation (EU) 2019/980 used): 14, 17, 22, 28

Autoriteit Financiële Markten
Postbus 11723
1001 GS Amsterdam

Signed:

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

Date: 11 March 2026

Attachment: (1) Securities Note