

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
Commission de Surveillance du Secteur Financier, Luxembourg
Komisja Nadzoru Finansowego, Poland
Commissione Nazionale per le Società e la Borsa, Italy
Autoritatea de Supraveghere Financiară, Romania

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: 3TK20IVIUJ8J3ZUOQE75

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): Medium Term Notes and Inflation Linked Notes

National Prospectus Identifier: C2601-01010

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