

NOTICE TO THE NOTEHOLDERS

ING Bank N.V.

Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75

Issue of Minimum EUR 5,000,000 Capital Protection with Coupon Notes due July 2027

issued pursuant to the

€25,000,000,000 Global Issuance Programme

(ISIN code XS2182321328 – Common code 218232132)

Notice is hereby given that the following details in the final terms are fixed:

- the final Aggregate Nominal Amount shall be an amount of EUR 21,500,000;
- the final ING Hedging and Margin will be 0.676% per Specified Denomination (EUR 0.676 per Specified Denomination).