NOTICE TO THE NOTEHOLDERS

ING Bank N.V. Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75 Issue of minimum of EUR 5,000,000 Capital Protection with Coupon Notes due July 2025 issued pursuant to the €25,000,000,000 Global Issuance Programme

(ISIN code XS2192252968 – Common code 21922529)

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

- the final Aggregate Nominal Amount shall be an amount of EUR 22,500,000;
- the final ING Hedging and Margin will be 0.510% per Specified Denomination (EUR 1.47 per Specified Denomination).