

9 August 2016



ING Bank N.V.

(Incorporated in The Netherlands with its statutory seat in Amsterdam)

SUPPLEMENT

IN ACCORDANCE WITH SECTION 16(1) OF THE GERMAN SECURITIES PROSPECTUS ACT

(*WERTPAPIERPROSPEKTGESETZ*; "**WpPG**")

TO THE FOLLOWING BASE PROSPECTUS

(THE "**BASE PROSPECTUS**"):

BASE PROSPECTUS DATED 18 JANUARY 2016

RELATING TO **GERMAN CERTIFICATE PROGRAMME**

(AS SUPPLEMENTED BY PREVIOUS SUPPLEMENTS)

(THIRD SUPPLEMENT)

If, before this Supplement is published, investors have already agreed to purchase or subscribe for Securities issued under the Final Terms to the Base Prospectus which have been published by the date of this Supplement, such investors shall have the right to withdraw their declaration of purchase or subscription in accordance with Section 16(3) WpPG within a period of two working days from the date of publication of this Supplement, provided that the new factor, mistake or inaccuracy referred to in Section 16(1) WpPG arose before the final closing of the offer to the public and the delivery of the securities.

The withdrawal (for which no reasons need to be given) must be declared by written notice to that entity to which the relevant investor addressed the declaration of purchase or subscription. Timely dispatch of notice is sufficient to comply with the notice period.

During the validity of the Base Prospectus and as long as any Securities issued in connection with the Base Prospectus are listed on any stock exchange or offered to the public, copies of this Supplement and of the Base Prospectus, as supplemented, will be available free of charge upon request from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands (Tel.: +31 (0)20 501 3477) and via the Issuer's website <https://www.ingmarkets.com/en-de/ing-markets/downloads/> (or any successor website as indicated on the Issuer's website).

The purpose of this Supplement is:

(i) to update the Base Prospectus with respect to the first supplement dated 4 August 2016 to the registration document of ING Bank N.V. (the "**Issuer**") dated 17 May 2016 which was published on 8 August 2016;

(ii) to update the Base Prospectus with respect to the Issuer's condensed consolidated interim financial information for the period ended 30 June 2016, (the "**2016 ING Bank Interim Financial Report**"), which was published on 3 August 2016; and

(iii) to update the Base Prospectus with respect to the press release by ING Groep N.V. ("**ING Group**") entitled "ING 2Q16 underlying net result EUR 1,417 million" which was published on 3 August 2016 containing the consolidated unaudited interim results of ING Group as at, and for the three month period and the six month period ended 30 June 2016.

1. In the Base Prospectus, in the section "SUMMARY", in the section "SECTION B – ISSUER", the Element B.12 shall be replaced as follows:

Element	Title	Disclosure Requirement																																																																																					
B.12	Selected historical key financial information / Significant or material adverse change	<p>Key Consolidated Figures ING Bank N.V.⁽¹⁾</p> <p>(EUR millions)</p> <table border="1"> <thead> <tr> <th></th> <th>6 months period from 1 January to 30 June 2016</th> <th>6 months period from 1 January to 30 June 2015</th> <th>As at 31 December 2015</th> <th>As at 31 December 2014</th> </tr> </thead> <tbody> <tr> <td colspan="5">Balance sheet⁽²⁾</td> </tr> <tr> <td>Total assets.....</td> <td>884,681</td> <td>860,749</td> <td>1,001,992</td> <td>828,602</td> </tr> <tr> <td>Total equity.....</td> <td>44,008</td> <td>39,381</td> <td>41,495</td> <td>38,686</td> </tr> <tr> <td>Deposits and funds borrowed⁽³⁾⁽⁴⁾</td> <td>671,725</td> <td>680,121</td> <td>823,568</td> <td>640,243</td> </tr> <tr> <td>Loans and advances</td> <td>554,198</td> <td>542,351</td> <td>700,007</td> <td>518,119</td> </tr> <tr> <td colspan="5">Results⁽⁵⁾</td> </tr> <tr> <td>Total income.....</td> <td>8,666</td> <td>8,963</td> <td>17,070</td> <td>15,674</td> </tr> <tr> <td>Operating expenses⁽³⁾</td> <td>5,458</td> <td>5,263</td> <td>9,308</td> <td>10,225</td> </tr> <tr> <td>Additions to loan loss provisions</td> <td>571</td> <td>785</td> <td>1,347</td> <td>1,594</td> </tr> <tr> <td>Result before tax</td> <td>3,208</td> <td>3,700</td> <td>6,415</td> <td>3,855</td> </tr> <tr> <td>Taxation</td> <td>904</td> <td>931</td> <td>1,684</td> <td>1,032</td> </tr> <tr> <td>Net result (before minority interests)</td> <td>2,304</td> <td>2,769</td> <td>4,731</td> <td>2,823</td> </tr> <tr> <td>Attributable to Shareholders of the parent ...</td> <td>2,265</td> <td>2,732</td> <td>4,659</td> <td>2,744</td> </tr> <tr> <td colspan="5">Ratios (in %)</td> </tr> <tr> <td>BIS ratio⁽⁶⁾</td> <td>17.1 (CRD IV phased-in);17.4 (CRD IV fully-loaded)</td> <td>16.4 (CRD IV phased-in);16.9 (CRD IV fully-loaded)</td> <td>16.04 (CRD IV phased-in);16.58 (CRD IV fully-loaded)</td> <td>15.53 (CRD IV phased-in);16.49 (CRD IV fully-loaded)</td> </tr> <tr> <td>Tier-1 ratio⁽⁷⁾</td> <td>14.2 (CRD IV phased-in);14.5 (CRD IV fully-loaded)</td> <td>13.3 (CRD IV phased-in);13.7 (CRD IV fully-loaded)</td> <td>13.43 (CRD IV phased-in);13.85 (CRD IV fully-loaded)</td> <td>12.52 (CRD IV phased-in);13.29 (CRD IV fully-loaded)</td> </tr> </tbody> </table> <p>Notes:</p> <p>(1) Except expressly stated otherwise, the full 2014 and 2015 figures</p>		6 months period from 1 January to 30 June 2016	6 months period from 1 January to 30 June 2015	As at 31 December 2015	As at 31 December 2014	Balance sheet⁽²⁾					Total assets.....	884,681	860,749	1,001,992	828,602	Total equity.....	44,008	39,381	41,495	38,686	Deposits and funds borrowed ⁽³⁾⁽⁴⁾	671,725	680,121	823,568	640,243	Loans and advances	554,198	542,351	700,007	518,119	Results⁽⁵⁾					Total income.....	8,666	8,963	17,070	15,674	Operating expenses ⁽³⁾	5,458	5,263	9,308	10,225	Additions to loan loss provisions	571	785	1,347	1,594	Result before tax	3,208	3,700	6,415	3,855	Taxation	904	931	1,684	1,032	Net result (before minority interests)	2,304	2,769	4,731	2,823	Attributable to Shareholders of the parent ...	2,265	2,732	4,659	2,744	Ratios (in %)					BIS ratio ⁽⁶⁾	17.1 (CRD IV phased-in);17.4 (CRD IV fully-loaded)	16.4 (CRD IV phased-in);16.9 (CRD IV fully-loaded)	16.04 (CRD IV phased-in);16.58 (CRD IV fully-loaded)	15.53 (CRD IV phased-in);16.49 (CRD IV fully-loaded)	Tier-1 ratio ⁽⁷⁾	14.2 (CRD IV phased-in);14.5 (CRD IV fully-loaded)	13.3 (CRD IV phased-in);13.7 (CRD IV fully-loaded)	13.43 (CRD IV phased-in);13.85 (CRD IV fully-loaded)	12.52 (CRD IV phased-in);13.29 (CRD IV fully-loaded)
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Element	Title	Disclosure Requirement
		<p>have been taken from the audited annual accounts of ING Bank N.V. in respect of the financial years ended 31 December 2014 and 2015 respectively. The half-year figures have been taken from the reviewed condensed consolidated interim financial information for the period ended, 30 June 2016 and 2015, respectively.</p> <p>(2) At 31 December and 30 June.</p> <p>(3) Figures have been summarised based on the audited annual accounts of the financial years ended 31 December 2015 and 2014 and on the reviewed condensed consolidated interim financial information for the period ended, 30 June 2016 and 2015, respectively, and are therefore unaudited.</p> <p>(4) Figures including Banks and Debt securities.</p> <p>(5) For the year ended 31 December and the half-year ended 30 June.</p> <p>(6) BIS ratio = BIS capital as a percentage of Risk Weighted Assets. Note: As of 2014, these Risk Weighted Assets are based on Basel III phased-in.</p> <p>(7) Tier-1 ratio = Available Tier-1 capital as a percentage of Risk Weighted Assets. Note: As of 2014, these Risk Weighted Assets are based on Basel III phased-in.</p>
		<p>Significant or Material Adverse Change</p> <p>Not applicable. At the date hereof, there has been no significant change in the financial position of the Issuer and its consolidated subsidiaries since 30 June 2016.</p> <p>At the date hereof, there has been no material adverse change in the prospects of the Issuer since 31 December 2015.</p>

2. In the Base Prospectus, in the section "ZUSAMMENFASSUNG", in the section "ABSCHNITT B – EMITTENTIN", the Element B.12 shall be replaced as follows:

ABSCHNITT B - EMITTENT

Punkt	Beschreibung	Geforderte Angaben				
B.12	Ausgewählte wesentliche historische Finanzinformationen/ Wesentliche Verschlechterung	Wesentliche konsolidierte Finanzkennzahlen der ING Bank N.V.⁽¹⁾				
		<i>(Millionen EUR)</i>	6	6	zum 31.	zum 31.
			monatige	monatige	Dezember	Dezember
			Periode	Periode	2015	2014
			vom 1.	vom 1.		
			Januar	Januar		
			zum 30.	zum 30.		
			Juni	Juni		
			2016	2015		
		Bilanz⁽²⁾				
		Gesamtvermögen	884.681	860.749	1.001.992	828.602
		Summe	44.008	39.381	41.495	38.686
		Eigenkapital.....				
		Einlagen und				
		aufgenommene				
		Finanzmittel ⁽³⁾⁽⁴⁾	671.725	680.121	823.568	640.243
		Darlehen und				
		Vorschüsse	554.198	542.351	700.007	518.119
		Ertragslage⁽⁵⁾				
		Summe Erträge	8.666	8.963	17.070	15.674
		Betriebsaufwand ⁽³⁾	5.458	5.263	9.308	10.225
		Rückstellungen für				
		Kreditrisiken	571	785	1.347	1.594
		Ergebnis vor				
		Steuern.....	3.208	3.700	6.415	3.855
		Besteuerung.....	904	931	1.684	1.032
		Ergebnis (vor				
		Minderheitsanteile				
		n).....	2.304	2.769	4.731	2.823
		Entfallen auf die				
		Anteilseigner des				
		Mutterunternehme				
		ns.....	2.265	2.732	4.659	2.744
		Quoten (in %)				
			17.1	16.4	16.04	15.53 (CRD
			(CRD IV	(CRD IV	(CRD IV	IV phased-
			phased-	phased-	phased-	in);16.49
			in);17.4	in);16.9	in);16.58	(CRD IV
			(CRD IV	(CRD IV	(CRD IV	fully-
		BIZ-Quote ⁽⁶⁾	fully-	fully-	fully-	loaded)

Punkt	Beschreibung	Geforderte Angaben																																								
		<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 12.5%; text-align: right;">loaded)</td> <td style="width: 12.5%; text-align: right;">loaded)</td> <td style="width: 12.5%; text-align: right;">loaded)</td> <td style="width: 12.5%;"></td> </tr> <tr> <td></td> <td style="text-align: right;">14,2</td> <td style="text-align: right;">13,3</td> <td style="text-align: right;">13,43</td> <td style="text-align: right;">12,52 (CRD</td> </tr> <tr> <td></td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">IV phased-</td> </tr> <tr> <td></td> <td style="text-align: right;">phased-</td> <td style="text-align: right;">phased-</td> <td style="text-align: right;">phased-</td> <td style="text-align: right;">in);13,29</td> </tr> <tr> <td></td> <td style="text-align: right;">in);14,5</td> <td style="text-align: right;">in);13,7</td> <td style="text-align: right;">in);13,85</td> <td style="text-align: right;">(CRD IV</td> </tr> <tr> <td></td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">(CRD IV</td> <td style="text-align: right;">fully-</td> </tr> <tr> <td></td> <td style="text-align: right;">fully-</td> <td style="text-align: right;">fully-</td> <td style="text-align: right;">fully-</td> <td style="text-align: right;">loaded)</td> </tr> <tr> <td>Tier-1 Quote⁽⁷⁾...</td> <td style="text-align: right;">loaded)</td> <td style="text-align: right;">loaded)</td> <td style="text-align: right;">loaded)</td> <td></td> </tr> </table> <p>Anmerkungen:</p> <p>(1) Soweit nicht ausdrücklich anders angegeben wurden die Finanzkennzahlen für die Geschäftsjahre 2015 und 2014 den geprüften Jahresabschlüssen der ING Bank N.V. bezüglich des Finanzjahres, das am 31. Dezember 2015 beziehungsweise 2014 endete, entnommen. Die Halbjahresfinanzkennzahlen wurden den verkürzten konsolidierten Zwischenabschlüssen, welche einer prüferischen Durchsicht unterzogen wurden, bezüglich des Finanzhalbjahres, das am 30. Juni 2016 beziehungsweise 2015 endete, entnommen.</p> <p>(2) Zum 31. Dezember bzw. 30. Juni.</p> <p>(3) Finanzkennzahlen wurden auf Basis der geprüften Jahresabschlüsse bezüglich des Finanzjahres, das am 31. Dezember 2015 beziehungsweise 2014 endete bzw. den verkürzten konsolidierten Zwischenabschlüssen, welche einer prüferischen Durchsicht unterzogen wurden, bezüglich des Finanzhalbjahres, das am 30. Juni 2016 beziehungsweise 2015 endete, zusammengefasst und sind daher ungeprüft.</p> <p>(4) Einschließlich Bankguthaben und Schuldtiteln.</p> <p>(5) Für das zum 31. Dezember endende Jahr bzw. das zum 30. Juni endende Halbjahr.</p> <p>(6) BIZ-Quote = BIS Kapital an risikogewichteten Wertpapieren. Beachte: Diese risikogewichteten Wertpapiere basieren auf Basel II.</p> <p>(7) Tier-1 Quote = Verfügbarer Anteil Tier-1 Kapital an risikogewichteten Wertpapieren. Beachte: Seit 2015 basieren diese risikogewichteten Wertpapiere auf Basel III (stufenweise eingeführt).</p>		loaded)	loaded)	loaded)			14,2	13,3	13,43	12,52 (CRD		(CRD IV	(CRD IV	(CRD IV	IV phased-		phased-	phased-	phased-	in);13,29		in);14,5	in);13,7	in);13,85	(CRD IV		(CRD IV	(CRD IV	(CRD IV	fully-		fully-	fully-	fully-	loaded)	Tier-1 Quote ⁽⁷⁾ ...	loaded)	loaded)	loaded)	
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Tier-1 Quote ⁽⁷⁾ ...	loaded)	loaded)	loaded)																																							
		<p><i>Erhebliche oder Wesentliche nachteilige Veränderungen</i></p> <p>Entfällt. Zum Datum dieses Basisprospekts gab es keine wesentliche Veränderung in der Finanzlage der Emittentin und ihren konsolidierten Tochtergesellschaften seit dem 30. Juni 2016.</p> <p>Zum Datum dieses Basisprospekts gab es keine wesentlichen nachteiligen Veränderungen in den Aussichten der Emittentin seit dem 31. Dezember 2015.</p>																																								

3. In the Base Prospectus, the section "**DOCUMENTS INCORPORATED BY REFERENCE**" shall be replaced as follows:

DOCUMENTS INCORPORATED BY REFERENCE

INCORPORATION BY REFERENCE

The following documents shall be incorporated in, and form part of, this Base Prospectus and may be obtained free of charge at the offices of ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands (Tel.: +31 (0)20 501 3477), during normal business hours. The Registration Document which is incorporated herein by reference will be made available on the website of ING (<https://www.ingmarkets.com/en-de/ing-markets/downloads/>). The Annual Reports, the Interim Financial Reports and the Press Releases which are incorporated herein by reference will be made available on the website of ING (<http://www.ing.com/Investor-relations/Results-Interim-Accounts/Quarterly-Results.htm>). Any document which is incorporated herein by reference will be made available so long as any of the Securities are outstanding. Parts of such documents which are not incorporated by express reference are not relevant for potential investors.

Document	Page Reference	Incorporated in section of the Prospectus
1. Registration Document of the Issuer dated 17 May 2016		
Introduction	p. 1 to 2	Description of the Issuer
Risk Factors	p. 4 to 28	Risk Factors
Description of ING Bank N.V.		
• General	p. 29 to 30	Description of the Issuer
• Incorporation and History	p. 30 to 31	Description of the Issuer
• Supervisory Board and Management Board Banking	p. 31 to 34	Description of the Issuer
• Share Capital and Preference Shares	p. 35	Description of the Issuer
• Significant Developments in 2015	p. 35 to 38	Description of the Issuer
• Significant Developments in 2016	p. 38	Description of the Issuer
• ING Bank Strategy	p. 38 to 40	Description of the Issuer
• Corporate Organisation	p. 40 to 42	Description of the Issuer
• Regulation and Supervision	p. 42 to 48	Description of the Issuer

• Selected Financial Information	p. 49 to 51	Description of the Issuer
• Operating and Financial Review and Prospects	p. 52 to 74	Description of the Issuer
General Information		
• Ratings	p. 97	Description of the Issuer
• Litigation	p. 97 to 99	Description of the Issuer
• Auditors	p. 99	Description of the Issuer
• Market Information	p. 100	Description of the Issuer
2. First Supplement dated 4 August 2016 to the Registration Document of the Issuer dated 17 May 2016		
• The first supplement dated 4 August 2016 to the Registration Document of the Issuer dated 17 May 2016 is incorporated in its entirety.	p. 1 to 4	Description of the Issuer
3. The Annual Report 2014 of ING Bank N.V. (the "2014 Issuer Annual Report") containing the non-consolidated and the consolidated financial statements of ING Bank N.V. at 31 December 2014		
• Consolidated balance sheet	p. 20	Description of the Issuer
• Consolidated profit and loss account	p. 21	Description of the Issuer
• Consolidated statement of comprehensive income	p. 22	Description of the Issuer
• Consolidated statement of cash flows	p. 23	Description of the Issuer
• Consolidated statement of changes equity	p. 24 to 25	Description of the Issuer
• Notes to the consolidated annual accounts	p. 26 to 128	Description of the Issuer
• Independent auditor's report	p. 222 to 225	Description of the Issuer
4. The Annual Report 2015 of ING Bank N.V. (the "2015 Issuer Annual Report") containing the non-consolidated and the consolidated financial statements of ING Bank N.V. at 31 December 2015		
• Consolidated balance sheet	p. 24	Description of the Issuer

• Consolidated profit and loss account	p. 25	Description of the Issuer
• Consolidated statement of comprehensive income	p. 26	Description of the Issuer
• Consolidated statement of cash flows	p. 27 to 28	Description of the Issuer
• Consolidated statement of changes equity	p. 29 to 30	Description of the Issuer
• Notes to the consolidated annual accounts	p. 31 to 145	Description of the Issuer
• Independent auditor's report	p. 235 to 238	Description of the Issuer
5. Press release published by ING Group on 10 May 2016 entitled "ING 1Q16 underlying net result EUR 842 million" (the "Q1 2016 Press Release") containing the consolidated unaudited interim results of ING Group as at, and for the three month period ended, 31 March 2016		
• The Q1 2016 Press Release containing the consolidated unaudited interim results of ING Group as at, and for the three month period ended, 31 March 2016	p. 4 to 22 (inclusive)	Description of the Issuer
6. Press release published by ING Group on 3 August 2016 entitled "ING 2Q16 underlying net result EUR 1,417 million" (the "Q2 2016 Press Release") containing the consolidated unaudited interim results of ING Group as at, and for the three month period and the six month period ended, 30 June 2016		
• The Q2 2016 Press Release containing the consolidated unaudited interim results of ING Group as at, and for the three month period and the six month period ended, 30 June 2016	p. 4 to 22 (inclusive)	Description of the Issuer
7. The Issuer's condensed consolidated interim financial information for the period ended, 30 June 2015 (the "2015 ING Bank Interim Financial Report")		
• The ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2016 is incorporated in its entirety	p. 1 to 59	Description of the Issuer
8. The Issuer's condensed consolidated interim financial information for the period ended, 30 June 2016 (the "2016 ING Bank Interim Financial Report")		
• The ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2016 is incorporated in its entirety	p. 1 to 48	Description of the Issuer

The abovementioned Registration Document of the Issuer dated 17 May 2016 and its first Supplement dated 4 August 2016 were approved by the Netherlands Authority for the Financial

Markets ("**AFM**")*. The 2014 Issuer Annual Report, the 2015 Issuer Annual Report, the Q1 2016 Press Release containing ING Group's consolidated unaudited interim results as at, and for the three month period ended, 31 March 2016, the Q2 2016 Press Release containing ING Group's consolidated unaudited interim results as at, and for the three month period and the six month period ended, 30 June 2016, the 2015 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2015 and the 2016 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2016 have been deposited with the AFM in connection with the registration document of ING Bank N.V. dated 17 May 2016.

*Approval by the AFM means the positive decision on the Issuer's request regarding the examination of the Prospectus' completeness, including the coherence and comprehensibility of the provided information.

4. In the Base Prospectus, the section "**DESCRIPTION OF THE ISSUER**" shall be replaced as follows:

DESCRIPTION OF THE ISSUER

The commercial name of the Issuer is ING Bank.

The description of the Issuer for the purpose of this Base Prospectus is set out in the Registration Document of ING Bank N.V., dated 17 May 2016 and the Supplement dated 4 August 2016 to the Registration Document, which together with the consolidated financial information for the financial years 2014 and 2015 and the press release, which contains the quarterly report for the first quarter of 2016, as published by ING Group on 10 May 2016, the press release, which contains the quarterly report for the second quarter 2016, as published by ING Group on 3 August 2016, the 2015 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2015 and the 2016 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2016 are incorporated by reference into this Base Prospectus to the extent as set out in Section "Documents Incorporated by Reference" under the heading "Incorporation by Reference".

5. In the Base Prospectus, the paragraph with the heading "**DOCUMENTS AVAILABLE**" in the section "**GENERAL INFORMATION**" shall be replaced as follows:

DOCUMENTS AVAILABLE

So long as this Base Prospectus is valid as described in Article 9 of the Prospectus Directive, copies of the following documents will, when published, be available free of charge from the Issuer and may be downloaded from the following internet pages of the Issuer: Articles of Association of the Issuer (<http://www.ing.com/About-us/Corporate-Governance/Legal-structure-and-Regulators/Articles-of-Association.htm>); Registration Document (<https://www.ingmarkets.com/en-de/ing-markets/downloads/>); Annual Reports, Interim Financial Reports and Press Releases (<http://www.ing.com/Investor-relations/Results-Interim-Accounts/Quarterly-Results.htm>). Requests for such documents should be directed to the Issuer at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands, during normal business hours.

- (a) the Articles of Association of the Issuer;
- (b) a copy of the 2015 Issuer Annual Report containing the non-consolidated and the consolidated financial statements of ING Bank N.V. at 31 December 2015;
- (c) a copy of the 2014 Issuer Annual Report containing the non-consolidated and the consolidated financial statements of ING Bank N.V. at 31 December 2014;
- (d) a copy of the 2016 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2016;
- (e) a copy of the 2015 ING Bank Interim Financial Report containing the Issuer's condensed consolidated unaudited results as at, and for the six month period ended, 30 June 2015;
- (f) a copy of the Q1 2016 Press Release containing ING Group's consolidated unaudited results as at, and for the three month period ended, 31 March 2016; and
- (g) a copy of the Q2 2016 Press Release containing ING Group's consolidated unaudited results as at, and for the three month period and the six month period ended, 30 June 2016;
- (h) a copy of the Registration Document of ING Bank N.V. dated 17 May 2016.
- (i) a copy of the first Supplement dated 4 August 2016 to the Registration Document of ING Bank N.V. dated 17 May 2016.

6. In the Base Prospectus, the paragraph with the heading "**SIGNIFICANT OR MATERIAL ADVERSE CHANGE**" in the section "**GENERAL INFORMATION**" shall be replaced as follows:

At the date hereof, there has been no significant change in the financial position of the Issuer and its consolidated subsidiaries since 30 June 2016.

At the date hereof, there has been no material adverse change in the prospects of the Issuer, since 31 December 2015.

SIGNATURE PAGE

Amsterdam, 9 August 2016

ING Bank N.V.

By:

By:

signed: P.A. Stekelenburg

signed: R.J.G. Faessen

(P.A. Stekelenburg)

(R.J.G. Faessen)