



ISSUER CALL NOTICE

with regard to

ING Bank N.V.

Certificates with ISIN:

DE000NG0SPU4, DE000NG12TL7, DE000NG1GGC4

DE000NG1HDQ9, DE000NG1NPS7, DE000NG1X594

DE000NG1Y3E1, DE000NG026K2, DE000NG03F90

DE000NG0DS00, DE000NG0T297, DE000NG0TR29

DE000NG00BJ4, DE000NG0ZPA1, DE000NG1AH62

(each a “**Certificate**” and together the “**Certificates**”)

27 January 2023

Dear Certificateholders,

Reference is made to the above mentioned Certificates. All capitalised terms shall have the same meaning as set out in the applicable Terms and Conditions of the relevant Certificate, unless specifically stated otherwise in this notice.

You are hereby informed that ING Bank N.V. (the “**Issuer**”) has decided to exercise its Issuer Call option in accordance with the relevant Terms and Conditions of the Certificates. The Certificates shall be called by the Issuer on 06 February 2023 (the “**Issuer Call Date**”) at their Issuer Call Cash Settlement Amount, in accordance with the relevant Terms and Conditions of the Certificates.

The Issuer Call Cash Settlement Amount and the Settlement Date for each Certificate will be published on the Issuer’s website www.ingmarkets.de before 10:00 a.m. Amsterdam time on the day that is one business day after the Issuer Call Date.

Kind regards,

ING Bank N.V.