

ISSUER CALL NOTICE

with regard to

ING Bank N.V. Certificates with ISIN:

NL0010528006, NL0010528014, NL0010532727

NL0011631486, NL0009233741, NL0009239797

NL0009365949, NL0009370949, NL0009373935

NL0009760503, NL0009881911, NL0010528774

NL0010540159, NL0010739736, NL0010744124

NL0010751053, NL0011850854, NL0009105741

NL0010684486, NL0010939245, NL0011304332

NL0010215331, NL0010529012, NL0010677035

NL0010544425, NL0011850185, NL0010592549

(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 <u>06 February 2023</u> (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.ingsprinters.nl 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.