

ING Bank N.V.**Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75****Issue of**

Series number of the Certificates	WKN Code	ISIN Code	Number of Certificates being issued	Title
400,550	NB02XW	DE000NB02XW8	2,000,000	ING Short Share Open End Turbo Certificate
400,551	NB02XX	DE000NB02XX6	2,000,000	ING Short Share Open End Turbo Certificate
400,552	NB02XY	DE000NB02XY4	1,000,000	ING Short Share Open End Turbo Certificate
400,553	NB02XZ	DE000NB02XZ1	500,000	ING Short Share Open End Turbo Certificate
400,554	NB02X0	DE000NB02X03	500,000	ING Short Share Open End Turbo Certificate
400,555	NB02X1	DE000NB02X11	1,000,000	ING Short Share Open End Turbo Certificate
400,556	NB02X2	DE000NB02X29	1,000,000	ING Short Share Open End Turbo Certificate
400,557	NB02X3	DE000NB02X37	1,000,000	ING Short Share Open End Turbo Certificate
400,558	NB02X4	DE000NB02X45	500,000	ING Short Share Open End Turbo Certificate
400,559	NB02X5	DE000NB02X52	2,000,000	ING Short Share Open End Turbo Certificate
400,560	NB02X6	DE000NB02X60	2,000,000	ING Short Share Open End Turbo Certificate
400,561	NB02X7	DE000NB02X78	2,000,000	ING Short Share Open End Turbo Certificate
400,562	NB02X8	DE000NB02X86	1,000,000	ING Short Share Open End Turbo Certificate
400,563	NB02X9	DE000NB02X94	1,000,000	ING Short Share Open End Turbo Certificate
400,564	NB02YA	DE000NB02YA2	1,000,000	ING Short Share Open End Turbo Certificate
400,565	NB02YB	DE000NB02YB0	1,000,000	ING Short Share Open End Turbo Certificate
400,566	NB02YC	DE000NB02YC8	1,000,000	ING Short Share Open End Turbo Certificate
400,567	NB02YD	DE000NB02YD6	1,000,000	ING Short Share Open End Turbo Certificate
400,568	NB02YE	DE000NB02YE4	1,000,000	ING Short Share Open End Turbo Certificate
400,569	NB02YF	DE000NB02YF1	1,000,000	ING Short Share Open End Turbo Certificate
400,570	NB02YG	DE000NB02YG9	1,000,000	ING Short Share Open End Turbo Certificate
400,571	NB02YH	DE000NB02YH7	1,000,000	ING Short Share Open End Turbo Certificate
400,572	NB02YJ	DE000NB02YJ3	1,000,000	ING Short Share Open End Turbo

				Certificate
400,573	NB02YK	DE000NB02YK1	2,000,000	ING Short Share Open End Turbo Certificate
400,574	NB02YL	DE000NB02YL9	250,000	ING Short Share Open End Turbo Certificate
400,575	NB02YM	DE000NB02YM7	250,000	ING Short Share Open End Turbo Certificate

**under the
Certificates Programme**

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a “**Member State**”) will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes.

Accordingly any person making or intending to make an offer of the Notes may only do so:

- (i) in those Public Offer Jurisdictions mentioned in the paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such term is defined in the Prospectus) and that any conditions relevant to the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, “**MiFID II**”); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate - investment advice, portfolio management, non-advised sales and pure execution services - subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a “**distributor**”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the

EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 22 March 2024 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 22 March 2024, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies may be obtained from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: info@sprinters.nl) and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	03 February 2025
6	Issue Date:	05 February 2025
7	"as-if-and-when-issued" trading:	Not Applicable
8	Current Financing Level on the Trade Date:	As specified in the table below
9	Current Spread on the Trade Date:	As specified in the table below
10	Maximum Spread:	As specified in the table below
11	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Maximum Premium:	As specified in the table below
13	Minimum Premium:	As specified in the table below

14	Stop Loss Price on the Trade Date:	As specified in the table below
15	Stop Loss Price Rounding:	As specified in the table below
16	Entitlement:	As specified in the table below
17	Financing Level Currency:	As specified in the table below
18	Settlement Currency:	EUR
19	Exercise Time:	12:00 AM Central European Time
20	Cash Settlement Amount:	As specified in the Share Certificate Conditions
21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
400,550	DE000NB02XW8	2,000,000	7.3	278.3986000000	3	5.0	7.5	20.0	0.0	278.3986000000	0.0001	0.1	USD
400,551	DE000NB02XX6	2,000,000	0.62	241.1241000000	3	5.0	7.5	20.0	0.0	241.1241000000	0.0001	0.1	USD
400,552	DE000NB02XY4	1,000,000	1.01	227.0801000000	3	5.0	7.5	20.0	0.0	227.0800000000	0.01	0.1	USD
400,553	DE000NB02XZ1	500,000	0.15	36.1600000000	3	5.0	7.5	20.0	0.0	36.1600000000	0.01	0.1	EUR
400,554	DE000NB02X03	500,000	5.61	37.9020000000	3	5.0	7.5	20.0	0.0	37.9020000000	0.001	1.0	EUR
400,555	DE000NB02X11	1,000,000	0.11	416.1605000000	3	5.0	7.5	20.0	0.0	416.1600000000	0.01	0.1	USD
400,556	DE000NB02X29	1,000,000	0.4	419.1605000000	3	5.0	7.5	20.0	0.0	419.1600000000	0.01	0.1	USD

400,557	DE000NB02X37	1,000,000	0.69	422.1605000000	3	5.0	7.5	20.0	0.0	422.1600000000	0.01	0.1	USD
400,558	DE000NB02X45	500,000	0.95	5.4090000000	3	3.5	7.5	20.0	0.0	5.4090000000	0.001	1.0	EUR
400,559	DE000NB02X52	2,000,000	0.31	403.5323000000	3	5.0	7.5	20.0	0.0	403.5300000000	0.01	0.1	USD
400,560	DE000NB02X60	2,000,000	0.61	406.5817000000	3	5.0	7.5	20.0	0.0	406.5800000000	0.01	0.1	USD
400,561	DE000NB02X78	2,000,000	0.9	409.6542000000	3	5.0	7.5	20.0	0.0	409.6500000000	0.01	0.1	USD
400,562	DE000NB02X86	1,000,000	0.24	689.4704000000	3	5.0	7.5	20.0	0.0	689.4700000000	0.01	0.1	USD
400,563	DE000NB02X94	1,000,000	0.53	692.4704000000	3	5.0	7.5	20.0	0.0	692.4700000000	0.01	0.1	USD
400,564	DE000NB02YA2	1,000,000	0.82	695.4704000000	3	5.0	7.5	20.0	0.0	695.4700000000	0.01	0.1	USD
400,565	DE000NB02YB0	1,000,000	1.11	698.4704000000	3	5.0	7.5	20.0	0.0	698.4700000000	0.01	0.1	USD
400,566	DE000NB02YC8	1,000,000	1.39	701.4704000000	3	5.0	7.5	20.0	0.0	701.4700000000	0.01	0.1	USD
400,567	DE000NB02YD6	1,000,000	1.68	704.4704000000	3	5.0	7.5	20.0	0.0	704.4700000000	0.01	0.1	USD
400,568	DE000NB02YE4	1,000,000	1.97	707.4704000000	3	5.0	7.5	20.0	0.0	707.4700000000	0.01	0.1	USD
400,569	DE000NB02YF1	1,000,000	2.26	710.4704000000	3	5.0	7.5	20.0	0.0	710.4700000000	0.01	0.1	USD
400,570	DE000NB02YG9	1,000,000	2.55	713.4704000000	3	5.0	7.5	20.0	0.0	713.4700000000	0.01	0.1	USD
400,571	DE000NB02YH7	1,000,000	2.84	716.4704000000	3	5.0	7.5	20.0	0.0	716.4700000000	0.01	0.1	USD
400,572	DE000NB02YJ3	1,000,000	0.11	51.4088000000	3.0	3.5	7.5	20.0	0.0	51.4088000000	0.0001	0.1	USD
400,573	DE000NB02YK1	2,000,000	31.6	878.0818000000	3.0	3.5	7.5	20.0	0.0	878.0818000000	0.0001	0.1	USD
400,574	DE000NB02YL9	250,000	1.24	94.0892000000	3.5	5.0	7.5	20.0	0.0	94.0800000000	0.01	0.1	USD
400,575	DE000NB02YM7	250,000	1.31	94.7948000000	3.5	5.0	7.5	20.0	0.0	94.7900000000	0.01	0.1	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
----	-------------------------------------	----------------

25	Share Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
400,550	DE000NB02XW8	Ordinary Shares issued by the Share Issuer (ISIN code: US02079K1079) (Bloomberg code: GOOG US <Equity>)	Alphabet Inc. - CL C	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,551	DE000NB02XX6	Ordinary Shares issued by the Share Issuer (ISIN code: US0231351067) (Bloomberg code: AMZN US <Equity>)	Amazon.com Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,552	DE000NB02XY4	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,553	DE000NB02XZ1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005552004) (Bloomberg code: DHL GY <Equity>)	DHL Group	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
400,554	DE000NB02X03	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTE GY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
400,555	DE000NB02X11	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,556	DE000NB02X29	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate

		(Bloomberg code: MSFT US <Equity>)				Conditions
400,557	DE000NB02X37	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,558	DE000NB02X45	Ordinary Shares issued by the Share Issuer (ISIN code: FI0009000681) (Bloomberg code: NOKIA FH <Equity>)	Nokia OYJ	Helsinki Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,559	DE000NB02X52	Ordinary Shares issued by the Share Issuer (ISIN code: US88160R1014) (Bloomberg code: TSLA US <Equity>)	Tesla Motors Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,560	DE000NB02X60	Ordinary Shares issued by the Share Issuer (ISIN code: US88160R1014) (Bloomberg code: TSLA US <Equity>)	Tesla Motors Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,561	DE000NB02X78	Ordinary Shares issued by the Share Issuer (ISIN code: US88160R1014) (Bloomberg code: TSLA US <Equity>)	Tesla Motors Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,562	DE000NB02X86	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,563	DE000NB02X94	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

400,564	DE000NB02YA 2	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,565	DE000NB02YB0	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,566	DE000NB02YC8	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,567	DE000NB02YD 6	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,568	DE000NB02YE4	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,569	DE000NB02YF1	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,570	DE000NB02YG 9	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,571	DE000NB02YH 7	Ordinary Shares issued by the Share Issuer (ISIN code:	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US30303M1027) (Bloomberg code: META US <Equity>)				Index Certificate Conditions
400,572	DE000NB02YJ3	Ordinary Shares issued by the Share Issuer (ISIN code: CA13321L1085) (Bloomberg code: CCJ US <Equity>)	Cameco	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,573	DE000NB02YK1	Ordinary Shares issued by the Share Issuer (ISIN code: LU1778762911) (Bloomberg code: SPOT US <Equity>)	Spotify Technology SA	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,574	DE000NB02YL9	Ordinary Shares issued by the Share Issuer (ISIN code: US69608A1088) (Bloomberg code: PLTR US <Equity>)	PALANTIR TECHNOLOGIES INC-A	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
400,575	DE000NB02YM7	Ordinary Shares issued by the Share Issuer (ISIN code: US69608A1088) (Bloomberg code: PLTR US <Equity>)	PALANTIR TECHNOLOGIES INC-A	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	Other Bond Certificate Provisions	Not Applicable
31	Index Futures Certificate Provisions	Not Applicable

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
----------	---

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
Amazon.com Inc	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AMZN US <Equity>)
Deutsche Telekom AG-REG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: DTE GY <Equity>)
Tesla Motors Inc.	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: TSLA US <Equity>)</p>
Nokia OYJ	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: NOKIA FH <Equity>)</p>
Meta Platforms Inc	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: META US <Equity>)</p>
DHL Group	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DHL GY <Equity>)</p>
PALANTIR TECHNOLOGIES INC-A	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: PLTR US <Equity>)</p>
Microsoft Corp.	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: MSFT US <Equity>)</p>
Cameco	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: CCJ US <Equity>)
Spotify Technology SA	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SPOT US <Equity>)
Alphabet Inc. - CL C	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: GOOG US <Equity>)
Apple Inc.	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AAPL US <Equity>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NB02XW8	Not Applicable	NB02XW
DE000NB02XX6	Not Applicable	NB02XX
DE000NB02XY4	Not Applicable	NB02XY
DE000NB02XZ1	Not Applicable	NB02XZ
DE000NB02X03	Not Applicable	NB02X0
DE000NB02X11	Not Applicable	NB02X1
DE000NB02X29	Not Applicable	NB02X2
DE000NB02X37	Not Applicable	NB02X3
DE000NB02X45	Not Applicable	NB02X4
DE000NB02X52	Not Applicable	NB02X5
DE000NB02X60	Not Applicable	NB02X6
DE000NB02X78	Not Applicable	NB02X7
DE000NB02X86	Not Applicable	NB02X8

DE000NB02X94	Not Applicable	NB02X9
DE000NB02YA2	Not Applicable	NB02YA
DE000NB02YB0	Not Applicable	NB02YB
DE000NB02YC8	Not Applicable	NB02YC
DE000NB02YD6	Not Applicable	NB02YD
DE000NB02YE4	Not Applicable	NB02YE
DE000NB02YF1	Not Applicable	NB02YF
DE000NB02YG9	Not Applicable	NB02YG
DE000NB02YH7	Not Applicable	NB02YH
DE000NB02YJ3	Not Applicable	NB02YJ
DE000NB02YK1	Not Applicable	NB02YK
DE000NB02YL9	Not Applicable	NB02YL
DE000NB02YM7	Not Applicable	NB02YM

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.
------	--	---------------

8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Applicable
(v) Prohibition of Sales to Belgian Consumers:	Not Applicable

9 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of Certificates is not subject to any conditions imposed by the Issuer.
---	---

ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR