

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
376,347	NB0FZ1	DE000NB0FZ18	2,000,000	ING Short Share Open End Turbo Certificate
376,348	NB0FZ2	DE000NB0FZ26	1,000,000	ING Short Share Open End Turbo Certificate
376,349	NB0FZ3	DE000NB0FZ34	2,000,000	ING Short Share Open End Turbo Certificate
376,350	NB0FZ4	DE000NB0FZ42	2,000,000	ING Short Share Open End Turbo Certificate
376,351	NB0FZ5	DE000NB0FZ59	500,000	ING Short Share Open End Turbo Certificate
376,352	NB0FZ6	DE000NB0FZ67	500,000	ING Short Share Open End Turbo Certificate
376,353	NB0FZ7	DE000NB0FZ75	2,000,000	ING Short Share Open End Turbo Certificate
376,354	NB0FZ8	DE000NB0FZ83	2,000,000	ING Short Share Open End Turbo Certificate
376,355	NB0FZ9	DE000NB0FZ91	2,000,000	ING Short Share Open End Turbo Certificate
376,356	NB0F0A	DE000NB0F0A0	2,000,000	ING Short Share Open End Turbo Certificate
376,357	NB0F0B	DE000NB0F0B8	2,000,000	ING Short Share Open End Turbo Certificate
376,358	NB0F0C	DE000NB0F0C6	500,000	ING Short Share Open End Turbo Certificate
376,359	NB0F0D	DE000NB0F0D4	500,000	ING Short Share Open End Turbo Certificate
376,360	NB0F0E	DE000NB0F0E2	300,000	ING Short Share Open End Turbo Certificate
376,361	NB0F0F	DE000NB0F0F9	1,000,000	ING Short Share Open End Turbo Certificate
376,362	NB0F0G	DE000NB0F0G7	1,000,000	ING Short Share Open End Turbo Certificate
376,363	NB0F0H	DE000NB0F0H5	2,000,000	ING Short Share Open End Turbo Certificate
376,364	NB0F0J	DE000NB0F0J1	2,000,000	ING Short Share Open End Turbo Certificate
376,365	NB0F0K	DE000NB0F0K9	2,000,000	ING Short Share Open End Turbo Certificate
376,366	NB0F0L	DE000NB0F0L7	200,000	ING Short Share Open End Turbo Certificate
376,367	NB0F0M	DE000NB0F0M5	1,000,000	ING Short Share Open End Turbo Certificate
376,368	NB0F0N	DE000NB0F0N3	1,000,000	ING Short Share Open End Turbo Certificate
376,369	NB0F0P	DE000NB0F0P8	1,000,000	ING Short Share Open End Turbo Certificate

				Certificate
376,370	NB0F0Q	DE000NB0F0Q6	1,000,000	ING Short Share Open End Turbo Certificate
376,371	NB0F0R	DE000NB0F0R4	1,000,000	ING Short Share Open End Turbo Certificate
376,372	NB0F0S	DE000NB0F0S2	2,000,000	ING Short Share Open End Turbo Certificate
376,373	NB0F0T	DE000NB0F0T0	1,000,000	ING Short Share Open End Turbo Certificate
376,374	NB0F0U	DE000NB0F0U8	1,000,000	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:	18 November 2024
6	Issue Date:	20 November 2024
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
376,347	DE000NB0FZ18	2,000,000	0.18	179.2285000000	3	5.0	7.5	20.0	0.0	179.2285000000	0.0001	0.1	USD
376,348	DE000NB0FZ26	1,000,000	0.13	85.4369000000	3	5.0	7.5	20.0	0.0	85.4369000000	0.0001	0.1	USD
376,349	DE000NB0FZ34	2,000,000	3.62	13.8595000000	3	5.0	10.0	20.0	0.0	13.8500000000	0.01	1.0	EUR
376,350	DE000NB0FZ42	2,000,000	3.9	14.1366000000	3	5.0	10.0	20.0	0.0	14.1300000000	0.01	1.0	EUR
376,351	DE000NB0FZ59	500,000	0.96	154.0200000000	3	5.0	7.5	20.0	0.0	154.0200000000	0.01	0.1	EUR
376,352	DE000NB0FZ67	500,000	0.65	194.2000000000	3	3.5	5.0	20.0	0.0	194.2000000000	0.01	0.1	EUR
376,353	DE000NB0FZ75	2,000,000	0.77	319.3558000000	3	5.0	7.5	20.0	0.0	319.3500000000	0.01	0.1	USD
376,35	DE000NB0	2,000,000	1.08	322.581	3	5.0	7.5	20.0	0.0	322.580	0.01	0.1	USD

4	FZ83			700000 0						000000 0			
376,35 5	DE000NB0 FZ91	2,000,000	1.39	325.840 200000 0	3	5.0	7.5	20.0	0.0	325.840 000000 0	0.01	0.1	USD
376,35 6	DE000NB0 FOA0	2,000,000	1.7	329.131 600000 0	3	5.0	7.5	20.0	0.0	329.130 000000 0	0.01	0.1	USD
376,35 7	DE000NB0 FOB8	2,000,000	2.01	332.456 200000 0	3	5.0	7.5	20.0	0.0	332.450 000000 0	0.01	0.1	USD
376,35 8	DE000NB0 FOC6	500,000	0.48	108.600 000000 0	3	5.0	15.0	20.0	0.0	108.607 600000 0	0.000 1	0.1	USD
376,35 9	DE000NB0 FOD4	500,000	1.13	115.540 000000 0	3	5.0	15.0	20.0	0.0	115.540 600000 0	0.000 1	0.1	USD
376,36 0	DE000NB0 FOE2	300,000	0.53	109.590 000000 0	3	5.0	10.0	20.0	0.0	109.590 000000 0	0.01	0.1	EUR
376,36 1	DE000NB0 FOF9	1,000,000	0.28	141.817 700000 0	3	5.0	7.5	20.0	0.0	141.810 000000 0	0.01	0.1	USD
376,36 2	DE000NB0 FOG7	1,000,000	1.9	597.234 600000 0	3	5.0	7.5	20.0	0.0	597.230 000000 0	0.01	0.1	USD
376,36 3	DE000NB0 FOH5	2,000,000	3.6	26.5420 000000	3.0	3.5	7.5	20.0	0.0	26.5420 000000	0.001	1.0	EUR
376,36 4	DE000NB0 FOJ1	2,000,000	4.4	27.3380 000000	3.0	3.5	7.5	20.0	0.0	27.3380 000000	0.001	1.0	EUR
376,36 5	DE000NB0 FOK9	2,000,000	5.22	28.1580 000000	3.0	3.5	7.5	20.0	0.0	28.1580 000000	0.001	1.0	EUR
376,36 6	DE000NB0 FOL7	200,000	1.22	282.421 000000 0	3.0	3.5	7.5	20.0	0.0	282.421 000000 0	0.000 1	0.1	CHF
376,36 7	DE000NB0 FOM5	1,000,000	1.0	34.4036 000000	3.0	3.5	7.5	20.0	0.0	34.4036 000000	0.000 1	1.0	USD
376,36 8	DE000NB0 FON3	1,000,000	1.66	35.1058 000000	3.0	3.5	7.5	20.0	0.0	35.1058 000000	0.000 1	1.0	USD
376,36 9	DE000NB0 FOP8	1,000,000	2.34	35.8223 000000	3.0	3.5	7.5	20.0	0.0	35.8223 000000	0.000 1	1.0	USD
376,37 0	DE000NB0 FOQ6	1,000,000	0.44	26.4878 000000	3.0	3.5	7.5	20.0	0.0	26.4878 000000	0.000 1	1.0	USD
376,37 1	DE000NB0 FOR4	1,000,000	0.29	141.237 900000 0	3.0	3.5	7.5	20.0	0.0	141.237 900000 0	0.000 1	0.1	USD
376,37 2	DE000NB0 FOS2	2,000,000	28.49	778.934 200000 0	3.0	3.5	7.5	20.0	0.0	778.934 200000 0	0.000 1	0.1	USD
376,37 3	DE000NB0 FOT0	1,000,000	1.82	759.597 700000 0	3.0	3.5	7.5	20.0	0.0	759.590 000000 0	0.01	0.01	EUR
376,37 4	DE000NB0 FOU8	1,000,000	1.9	767.193 600000 0	3.0	3.5	7.5	20.0	0.0	767.190 000000 0	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
376,347	DE000NB0FZ18	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
376,348	DE000NB0FZ26	Ordinary Shares issued by the Share Issuer (ISIN code: US0567521085) (Bloomberg code: BIDU US <Equity>)	Baidu ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,349	DE000NB0FZ34	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
376,350	DE000NB0FZ42	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
376,351	DE000NB0FZ59	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GY <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
376,352	DE000NB0FZ67	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)	Siemens AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
376,353	DE000NB0FZ75	Ordinary Shares issued by the	Tesla Motors Inc.	Nasdaq Stock Exchange	Not Applicable	As specified

		Share Issuer (ISIN code: US88160R1014) (Bloomberg code: TSLA US <Equity>)				in the Index Certificate Conditions
376,354	DE000NB0FZ83	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
376,355	DE000NB0FZ91	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
376,356	DE000NB0F0A0	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
376,357	DE000NB0F0B8	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
376,358	DE000NB0F0C6	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,359	DE000NB0F0D4	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,360	DE000NB0F0E2	Ordinary Shares issued by the Share Issuer (ISIN code:	Symrise AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000SYM9999 (Bloomberg code: SY1 GY <Equity>)				Index Certificate Conditions
376,361	DE000NB0F0F9	Ordinary Shares issued by the Share Issuer (ISIN code: US0079031078) (Bloomberg code: AMD US <Equity>)	AMD	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,362	DE000NB0F0G7	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
376,363	DE000NB0F0H5	Ordinary Shares issued by the Share Issuer (ISIN code: FR0010220475) (Bloomberg code: ALO FP <Equity>)	ALSTOM	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
376,364	DE000NB0F0J1	Ordinary Shares issued by the Share Issuer (ISIN code: FR0010220475) (Bloomberg code: ALO FP <Equity>)	ALSTOM	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
376,365	DE000NB0F0K9	Ordinary Shares issued by the Share Issuer (ISIN code: FR0010220475) (Bloomberg code: ALO FP <Equity>)	ALSTOM	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
376,366	DE000NB0F0L7	Ordinary Shares issued by the Share Issuer (ISIN code: CH0012032113) (Bloomberg code: RO SW <Equity>)	Roche	SIX Swiss Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,367	DE000NB0F0M 5	Ordinary Shares issued by the Share Issuer (ISIN code: US47215P1066) (Bloomberg code: JD US <Equity>)	JD.com	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

376,368	DE000NB0F0N3	Ordinary Shares issued by the Share Issuer (ISIN code: US47215P1066) (Bloomberg code: JD US <Equity>)	JD.com	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,369	DE000NB0F0P8	Ordinary Shares issued by the Share Issuer (ISIN code: US47215P1066) (Bloomberg code: JD US <Equity>)	JD.com	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,370	DE000NB0F0Q6	Ordinary Shares issued by the Share Issuer (ISIN code: US7170811035) (Bloomberg code: PFE US <Equity>)	Pfizer	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,371	DE000NB0F0R4	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
376,372	DE000NB0F0S2	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
376,373	DE000NB0F0T0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007030009) (Bloomberg code: RHM GY <Equity>)	Rheinmetall AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
376,374	DE000NB0F0U8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007030009) (Bloomberg code: RHM GY <Equity>)	Rheinmetall AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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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
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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.
Tesla Motors 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: TSLA US <Equity>)
Roche	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: RO SW <Equity>)
JD.com	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: JD US <Equity>)
Rheinmetall AG	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: RHM GY <Equity>)
Baidu ADR	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: BIDU US <Equity>)
AMD	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: AMD US <Equity>)
Pfizer	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: PFE US <Equity>)
Evotec AG	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: EVT GY <Equity>)
BioNTech SE ADR	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: BNTX US <Equity>)
Merck KGaA	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: MRK GY <Equity>)
Siemens AG	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: SIE GY <Equity>)
Meta Platforms 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: META US <Equity>)
Boeing	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: BA 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>)
ALSTOM	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: ALO FP <Equity>)
Symrise AG	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: SY1 GY <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 sucesor 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
DE000NB0FZ18	Not Applicable	NB0FZ1
DE000NB0FZ26	Not Applicable	NB0FZ2
DE000NB0FZ34	Not Applicable	NB0FZ3
DE000NB0FZ42	Not Applicable	NB0FZ4
DE000NB0FZ59	Not Applicable	NB0FZ5
DE000NB0FZ67	Not Applicable	NB0FZ6
DE000NB0FZ75	Not Applicable	NB0FZ7
DE000NB0FZ83	Not Applicable	NB0FZ8
DE000NB0FZ91	Not Applicable	NB0FZ9
DE000NB0F0A0	Not Applicable	NB0F0A
DE000NB0F0B8	Not Applicable	NB0F0B
DE000NB0F0C6	Not Applicable	NB0F0C
DE000NB0F0D4	Not Applicable	NB0F0D
DE000NB0F0E2	Not Applicable	NB0F0E
DE000NB0F0F9	Not Applicable	NB0F0F
DE000NB0F0G7	Not Applicable	NB0F0G
DE000NB0F0H5	Not Applicable	NB0F0H
DE000NB0F0J1	Not Applicable	NB0F0J
DE000NB0F0K9	Not Applicable	NB0F0K
DE000NB0F0L7	Not Applicable	NB0F0L
DE000NB0F0M5	Not Applicable	NB0F0M
DE000NB0F0N3	Not Applicable	NB0F0N
DE000NB0F0P8	Not Applicable	NB0F0P
DE000NB0F0Q6	Not Applicable	NB0F0Q
DE000NB0F0R4	Not Applicable	NB0F0R
DE000NB0F0S2	Not Applicable	NB0F0S
DE000NB0F0T0	Not Applicable	NB0F0T
DE000NB0F0U8	Not Applicable	NB0F0U

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