

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
378,545	NB0HWP	DE000NB0HWP8	250,000	ING Short Index Open End Turbo Certificate
378,546	NB0HWQ	DE000NB0HWQ6	250,000	ING Short Index Open End Turbo Certificate
378,547	NB0HWR	DE000NB0HWR4	250,000	ING Short Index Open End Turbo Certificate
378,548	NB0HWS	DE000NB0HWS2	250,000	ING Short Index Open End Turbo Certificate
378,549	NB0HWT	DE000NB0HWT0	250,000	ING Short Index Open End Turbo Certificate
378,550	NB0HWU	DE000NB0HWU8	250,000	ING Short Index Open End Turbo Certificate
378,551	NB0HWV	DE000NB0HWV6	250,000	ING Short Index Open End Turbo Certificate
378,552	NB0HWW	DE000NB0HWW4	1,000,000	ING Short Index Open End Turbo Certificate
378,553	NB0HWX	DE000NB0HWX2	1,000,000	ING Short Index Open End Turbo Certificate
378,554	NB0HWY	DE000NB0HWY0	1,000,000	ING Short Index Open End Turbo Certificate
378,555	NB0HWZ	DE000NB0HWZ7	1,000,000	ING Short Index Open End Turbo Certificate
378,556	NB0HW0	DE000NB0HW01	1,000,000	ING Short Index Open End Turbo Certificate
378,557	NB0HW1	DE000NB0HW19	1,000,000	ING Short Index Open End Turbo Certificate
378,558	NB0HW2	DE000NB0HW27	1,000,000	ING Short Index Open End Turbo Certificate
378,559	NB0HW3	DE000NB0HW35	1,000,000	ING Short Index Open End Turbo Certificate
378,560	NB0HW4	DE000NB0HW43	1,000,000	ING Short Index Open End Turbo Certificate
378,561	NB0HW5	DE000NB0HW50	1,000,000	ING Short Index Open End Turbo Certificate
378,562	NB0HW6	DE000NB0HW68	1,000,000	ING Short Index Open End Turbo Certificate
378,563	NB0HW7	DE000NB0HW76	1,000,000	ING Short Index Open End Turbo Certificate
378,564	NB0HW8	DE000NB0HW84	1,000,000	ING Short Index Open End Turbo Certificate
378,565	NB0HW9	DE000NB0HW92	1,000,000	ING Short Index Open End Turbo Certificate
378,566	NB0HXA	DE000NB0HXA8	1,000,000	ING Short Index Open End Turbo Certificate
378,567	NB0HXB	DE000NB0HXB6	1,000,000	ING Short Index Open End Turbo Certificate

				Certificate
378,568	NB0HXC	DE000NB0HXC4	1,000,000	ING Short Index Open End Turbo Certificate
378,569	NB0HXD	DE000NB0HXD2	1,000,000	ING Short Index Open End Turbo Certificate
378,570	NB0HXE	DE000NB0HXE0	300,000	ING Short Index Open End Turbo Certificate
378,571	NB0HXF	DE000NB0HXF7	300,000	ING Short Index Open End Turbo Certificate
378,572	NB0HXG	DE000NB0HXG5	300,000	ING Short Index Open End Turbo Certificate
378,573	NB0HXH	DE000NB0HXH3	300,000	ING Short Index Open End Turbo Certificate
378,574	NB0HXJ	DE000NB0HXJ9	300,000	ING Short Index Open End Turbo Certificate
378,575	NB0H XK	DE000NB0H XK7	300,000	ING Short Index Open End Turbo Certificate
378,576	NB0HXL	DE000NB0HXL5	300,000	ING Short Index Open End Turbo Certificate
378,577	NB0HXM	DE000NB0HXM3	300,000	ING Short Index Open End Turbo Certificate
378,578	NB0HXN	DE000NB0HXN1	300,000	ING Short Index Open End Turbo Certificate
378,579	NB0HXP	DE000NB0HXP6	300,000	ING Short Index Open End Turbo Certificate
378,580	NB0HXQ	DE000NB0HXQ4	300,000	ING Short Index Open End Turbo Certificate
378,581	NB0HXR	DE000NB0HXR2	300,000	ING Short Index Open End Turbo Certificate
378,582	NB0HXS	DE000NB0HXS0	300,000	ING Short Index Open End Turbo Certificate
378,583	NB0HXT	DE000NB0HXT8	300,000	ING Short Index 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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

XDAXDAX ® Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

DAX Index is provided by Stoxx Ltd. Stoxx Ltd appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks 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:	Index 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:	27 November 2024
6	Issue Date:	29 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 Index 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
378,545	DE000NB0HWP8	250,000	0.45	19310.900000000	3	5.0	1.5	20.0	0.0	19310.900000000	0.01	0.01	EUR
378,546	DE000NB0HWQ6	250,000	0.4	19315.900000000	3	5.0	1.5	20.0	0.0	19315.900000000	0.01	0.01	EUR
378,547	DE000NB0HWR4	250,000	0.35	19320.900000000	3	5.0	1.5	20.0	0.0	19320.900000000	0.01	0.01	EUR
378,548	DE000NB0HWS2	250,000	0.3	19325.900000000	3	5.0	1.5	20.0	0.0	19325.900000000	0.01	0.01	EUR
378,549	DE000NB0HWT0	250,000	0.25	19330.900000000	3	5.0	1.5	20.0	0.0	19330.900000000	0.01	0.01	EUR
378,550	DE000NB0HWU8	250,000	0.2	19335.900000000	3	5.0	1.5	20.0	0.0	19335.900000000	0.01	0.01	EUR
378,551	DE000NB0HWV6	250,000	0.15	19340.900000000	3	5.0	1.5	20.0	0.0	19340.900000000	0.01	0.01	EUR

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378,55 2	DE000NB0 HWW4	1,000,000	0.55	44794.7 200000 000	3	5.0	2.0	20.0	0.0	44794.7 200000 000	0.01	0.01	USD
378,55 3	DE000NB0 HWX2	1,000,000	0.79	44819.7 200000 000	3	5.0	2.0	20.0	0.0	44819.7 200000 000	0.01	0.01	USD
378,55 4	DE000NB0 HWY0	1,000,000	81.26	53297.9 900000 000	3	5.0	2.0	20.0	0.0	53297.9 900000 000	0.01	0.01	USD
378,55 5	DE000NB0 HWZ7	1,000,000	81.49	53322.9 900000 000	3	5.0	2.0	20.0	0.0	53322.9 900000 000	0.01	0.01	USD
378,55 6	DE000NB0 HW01	1,000,000	81.73	53347.9 900000 000	3	5.0	2.0	20.0	0.0	53347.9 900000 000	0.01	0.01	USD
378,55 7	DE000NB0 HW19	1,000,000	81.97	53372.9 900000 000	3	5.0	2.0	20.0	0.0	53372.9 900000 000	0.01	0.01	USD
378,55 8	DE000NB0 HW27	1,000,000	82.21	53397.9 900000 000	3	5.0	2.0	20.0	0.0	53397.9 900000 000	0.01	0.01	USD
378,55 9	DE000NB0 HW35	1,000,000	82.44	53422.9 900000 000	3	5.0	2.0	20.0	0.0	53422.9 900000 000	0.01	0.01	USD
378,56 0	DE000NB0 HW43	1,000,000	82.68	53447.9 900000 000	3	5.0	2.0	20.0	0.0	53447.9 900000 000	0.01	0.01	USD
378,56 1	DE000NB0 HW50	1,000,000	82.92	53472.9 900000 000	3	5.0	2.0	20.0	0.0	53472.9 900000 000	0.01	0.01	USD
378,56 2	DE000NB0 HW68	1,000,000	83.15	53497.9 900000 000	3	5.0	2.0	20.0	0.0	53497.9 900000 000	0.01	0.01	USD
378,56 3	DE000NB0 HW76	1,000,000	83.39	53522.9 900000 000	3	5.0	2.0	20.0	0.0	53522.9 900000 000	0.01	0.01	USD
378,56 4	DE000NB0 HW84	1,000,000	83.63	53547.9 900000 000	3	5.0	2.0	20.0	0.0	53547.9 900000 000	0.01	0.01	USD
378,56 5	DE000NB0 HW92	1,000,000	83.87	53572.9 900000 000	3	5.0	2.0	20.0	0.0	53572.9 900000 000	0.01	0.01	USD
378,56 6	DE000NB0 HXA8	1,000,000	0.05	5981.86 000000 00	3	5.0	3.0	20.0	0.0	5981.86 000000 00	0.01	0.01	USD
378,56 7	DE000NB0 HXB6	1,000,000	0.04	5991.86 000000 00	3	5.0	3.0	20.0	0.0	5991.86 000000 00	0.01	0.01	USD
378,56 8	DE000NB0 HXC4	1,000,000	0.14	6001.86 000000 00	3	5.0	3.0	20.0	0.0	6001.86 000000 00	0.01	0.01	USD
378,56 9	DE000NB0 HXD2	1,000,000	0.23	6011.86 000000 00	3	5.0	3.0	20.0	0.0	6011.86 000000 00	0.01	0.01	USD
378,57 0	DE000NB0 HXE0	300,000	0.75	19281.0 200000 000	3	5.0	1.5	20.0	0.0	19281.0 200000 000	0.01	0.01	EUR
378,57 1	DE000NB0 HXF7	300,000	0.7	19286.0 200000 000	3	5.0	1.5	20.0	0.0	19286.0 200000 000	0.01	0.01	EUR
378,57	DE000NB0	300,000	0.65	19291.0	3	5.0	1.5	20.0	0.0	19291.0	0.01	0.01	EUR

2	HXG5			200000 000						200000 000			
378,57 3	DE000NB0 HXH3	300,000	0.6	19296.0 200000 000	3	5.0	1.5	20.0	0.0	19296.0 200000 000	0.01	0.01	EUR
378,57 4	DE000NB0 HXJ9	300,000	0.55	19301.0 200000 000	3	5.0	1.5	20.0	0.0	19301.0 200000 000	0.01	0.01	EUR
378,57 5	DE000NB0 HXK7	300,000	0.5	19306.0 200000 000	3	5.0	1.5	20.0	0.0	19306.0 200000 000	0.01	0.01	EUR
378,57 6	DE000NB0 HXL5	300,000	0.45	19311.0 200000 000	3	5.0	1.5	20.0	0.0	19311.0 200000 000	0.01	0.01	EUR
378,57 7	DE000NB0 HXM3	300,000	0.4	19316.0 200000 000	3	5.0	1.5	20.0	0.0	19316.0 200000 000	0.01	0.01	EUR
378,57 8	DE000NB0 HXM3	300,000	0.35	19321.0 200000 000	3	5.0	1.5	20.0	0.0	19321.0 200000 000	0.01	0.01	EUR
378,57 9	DE000NB0 HXP6	300,000	0.3	19326.0 200000 000	3	5.0	1.5	20.0	0.0	19326.0 200000 000	0.01	0.01	EUR
378,58 0	DE000NB0 HXQ4	300,000	0.25	19331.0 200000 000	3	5.0	1.5	20.0	0.0	19331.0 200000 000	0.01	0.01	EUR
378,58 1	DE000NB0 HXR2	300,000	0.2	19336.0 200000 000	3	5.0	1.5	20.0	0.0	19336.0 200000 000	0.01	0.01	EUR
378,58 2	DE000NB0 HXS0	300,000	0.15	19341.0 200000 000	3	5.0	1.5	20.0	0.0	19341.0 200000 000	0.01	0.01	EUR
378,58 3	DE000NB0 HXT8	300,000	0.1	19346.0 200000 000	3	5.0	1.5	20.0	0.0	19346.0 200000 000	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
378,545	DE000NB0HWP8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,546	DE000NB0HWQ6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,547	DE000NB0HWR4	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,548	DE000NB0HWS2	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,549	DE000NB0HWT0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
378,570	DE000NB0HXE0	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,571	DE000NB0HXF7	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,572	DE000NB0HXC5	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,573	DE000NB0HXC3	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,574	DE000NB0HXC9	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,575	DE000NB0HXC7	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,576	DE000NB0HXL5	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,577	DE000NB0HXM3	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,578	DE000NB0HXC1	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,579	DE000NB0HXC6	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,580	DE000NB0HXC4	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,581	DE000NB0HXC2	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,582	DE000NB0HXC0	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
378,583	DE000NB0HXC8	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Not Applicable
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28	Fund Certificate Provisions	Not Applicable
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29	Government Bond Certificate Provisions	Not Applicable
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30	Other Bond Certificate Provisions	Not Applicable
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31	Index Futures Certificate Provisions	Not Applicable
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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.
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the

	Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)
XDAXDAX ® Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: XDAXDAX <Index>)
DAX Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)

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
DE000NB0HWP8	Not Applicable	NB0HWP
DE000NB0HWQ6	Not Applicable	NB0HWQ
DE000NB0HWR4	Not Applicable	NB0HWR
DE000NB0HWS2	Not Applicable	NB0HWS
DE000NB0HWT0	Not Applicable	NB0HWT
DE000NB0HWU8	Not Applicable	NB0HWU
DE000NB0HWV6	Not Applicable	NB0HWV
DE000NB0HWW4	Not Applicable	NB0HWW
DE000NB0HWX2	Not Applicable	NB0HWX
DE000NB0HWY0	Not Applicable	NB0HWY
DE000NB0HWZ7	Not Applicable	NB0HWZ
DE000NB0HW01	Not Applicable	NB0HW0
DE000NB0HW19	Not Applicable	NB0HW1
DE000NB0HW27	Not Applicable	NB0HW2
DE000NB0HW35	Not Applicable	NB0HW3
DE000NB0HW43	Not Applicable	NB0HW4
DE000NB0HW50	Not Applicable	NB0HW5
DE000NB0HW68	Not Applicable	NB0HW6
DE000NB0HW76	Not Applicable	NB0HW7
DE000NB0HW84	Not Applicable	NB0HW8
DE000NB0HW92	Not Applicable	NB0HW9

DE000NB0HXA8	Not Applicable	NB0HXA
DE000NB0HXB6	Not Applicable	NB0HXB
DE000NB0HXC4	Not Applicable	NB0HXC
DE000NB0HXD2	Not Applicable	NB0HXD
DE000NB0HXE0	Not Applicable	NB0HXE
DE000NB0HXF7	Not Applicable	NB0HXF
DE000NB0HGX5	Not Applicable	NB0HGX
DE000NB0HXH3	Not Applicable	NB0HXH
DE000NB0HXL9	Not Applicable	NB0HXL
DE000NB0HXM3	Not Applicable	NB0HXM
DE000NB0HXM3	Not Applicable	NB0HXM
DE000NB0HXN1	Not Applicable	NB0HXN
DE000NB0HXP6	Not Applicable	NB0HXP
DE000NB0HXQ4	Not Applicable	NB0HXQ
DE000NB0HXR2	Not Applicable	NB0HXR
DE000NB0HXS0	Not Applicable	NB0HXS
DE000NB0HXT8	Not Applicable	NB0HXT

(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

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