

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

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
555,062	NB40LC	DE000NB40LC5	175,000	ING Short Share Open End Turbo Certificate
555,063	NB40LD	DE000NB40LD3	1,000,000	ING Short Share Open End Turbo Certificate
555,064	NB40LE	DE000NB40LE1	2,000,000	ING Short Share Open End Turbo Certificate
555,065	NB40LF	DE000NB40LF8	1,000,000	ING Short Share Open End Turbo Certificate
555,066	NB40LG	DE000NB40LG6	1,000,000	ING Short Share Open End Turbo Certificate
555,067	NB40LH	DE000NB40LH4	1,000,000	ING Short Share Open End Turbo Certificate
555,068	NB40LJ	DE000NB40LJ0	500,000	ING Short Share Open End Turbo Certificate
555,069	NB40LK	DE000NB40LK8	1,000,000	ING Short Share Open End Turbo Certificate
555,070	NB40LL	DE000NB40LL6	1,000,000	ING Short Share Open End Turbo Certificate
555,071	NB40LM	DE000NB40LM4	500,000	ING Short Share Open End Turbo Certificate
555,072	NB40LN	DE000NB40LN2	2,000,000	ING Short Share Open End Turbo Certificate
555,073	NB40LP	DE000NB40LP7	1,000,000	ING Short Share Open End Turbo Certificate
555,074	NB40LQ	DE000NB40LQ5	500,000	ING Short Share Open End Turbo Certificate
555,075	NB40LR	DE000NB40LR3	1,000,000	ING Short Share Open End Turbo Certificate
555,076	NB40LS	DE000NB40LS1	500,000	ING Short Share Open End Turbo Certificate
555,077	NB40LT	DE000NB40LT9	500,000	ING Short Share Open End Turbo Certificate
555,078	NB40LU	DE000NB40LU7	2,000,000	ING Short Share Open End Turbo Certificate
555,079	NB40LV	DE000NB40LV5	2,000,000	ING Short Share Open End Turbo Certificate
555,080	NB40LW	DE000NB40LW3	2,000,000	ING Short Share Open End Turbo Certificate
555,081	NB40LX	DE000NB40LX1	2,000,000	ING Short Share Open End Turbo Certificate
555,082	NB40LY	DE000NB40LY9	2,000,000	ING Short Share Open End Turbo Certificate
555,083	NB40LZ	DE000NB40LZ6	2,000,000	ING Short Share Open End Turbo Certificate
555,084	NB40L0	DE000NB40L01	2,000,000	ING Short Share Open End Turbo Certificate

				Certificate
555,085	NB40L1	DE000NB40L19	250,000	ING Short Share Open End Turbo Certificate
555,086	NB40L2	DE000NB40L27	1,000,000	ING Short Share Open End Turbo Certificate
555,087	NB40L3	DE000NB40L35	1,000,000	ING Short Share Open End Turbo Certificate
555,088	NB40L4	DE000NB40L43	1,000,000	ING Short Share Open End Turbo Certificate
555,089	NB40L5	DE000NB40L50	1,000,000	ING Short Share Open End Turbo Certificate
555,090	NB40L6	DE000NB40L68	2,000,000	ING Short Share Open End Turbo Certificate
555,091	NB40L7	DE000NB40L76	2,000,000	ING Short Share Open End Turbo Certificate
555,092	NB40L8	DE000NB40L84	200,000	ING Short Share Open End Turbo Certificate
555,093	NB40L9	DE000NB40L92	1,000,000	ING Short Share Open End Turbo Certificate
555,094	NB40MA	DE000NB40MA7	2,000,000	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 Financial Services and Markets Act 2000 (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. 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 (the “**Prospectus Regulation**”), and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 21 March 2025 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 21 March 2025, 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 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](http://www.ingmarkets.com)) and electronic copies may be obtained from E-mail: [info@sprinters.nl](mailto:info@sprinters.nl) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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:	08 January 2026
6	Issue Date:	12 January 2026
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
555,062	DE000NB40LC5	175,000	7.97	29.1700000000	3	5.0	7.5	20.0	0.0	29.1700000000	0.001	1.0	EUR
555,063	DE000NB40LD3	1,000,000	0.84	395.5900000000	3	5.0	5.0	20.0	0.0	395.5900000000	0.01	0.1	EUR
555,064	DE000NB40LE1	2,000,000	0.29	317.8816000000	3	5.0	7.5	20.0	0.0	317.8816000000	0.0001	0.1	USD
555,065	DE000NB40LF8	1,000,000	0.23	265.0684000000	3	5.0	7.5	20.0	0.0	265.0684000000	0.01	0.1	USD
555,066	DE000NB40LG6	1,000,000	0.46	267.7459000000	3	5.0	7.5	20.0	0.0	267.7459000000	0.01	0.1	USD
555,067	DE000NB40LH4	1,000,000	0.28	149.7083000000	3	5.0	7.5	20.0	0.0	149.7083000000	0.0001	0.1	USD
555,068	DE000NB40LJ0	500,000	11.88	61.6200000000	3	5.0	15.0	20.0	0.0	61.6200000000	0.01	1.0	USD

555,069	DE000NB40LK8	1,000,000	0.76	35.8250000000	3	5.0	7.5	20.0	0.0	35.8250000000	0.001	1.0	EUR
555,070	DE000NB40LL6	1,000,000	1.49	36.5570000000	3	5.0	7.5	20.0	0.0	36.5570000000	0.001	1.0	EUR
555,071	DE000NB40LM4	500,000	1.1	34.0930000000	3	5.0	7.5	20.0	0.0	34.0930000000	0.001	1.0	EUR
555,072	DE000NB40LN2	2,000,000	6.55	23.1730000000	3	5.0	7.5	20.0	0.0	23.1730000000	0.0001	1.0	EUR
555,073	DE000NB40LP7	1,000,000	0.12	40.7680000000	3	5.0	7.5	20.0	0.0	40.7680000000	0.001	0.1	EUR
555,074	DE000NB40LQ5	500,000	1.52	541.7577000000	3	5.0	7.5	20.0	0.0	541.7577000000	0.0001	0.1	EUR
555,075	DE000NB40LR3	1,000,000	0.12	92.0634000000	3	5.0	7.5	20.0	0.0	92.0634000000	0.0001	0.1	USD
555,076	DE000NB40LS1	500,000	2.88	34.8550000000	3	5.0	10.0	20.0	0.0	34.8550000000	0.001	1.0	EUR
555,077	DE000NB40LT9	500,000	13.46	61.5290000000	3	5.0	7.5	20.0	0.0	61.5290000000	0.001	1.0	EUR
555,078	DE000NB40LU7	2,000,000	0.17	434.9065000000	3	5.0	7.5	20.0	0.0	434.9065000000	0.01	0.1	USD
555,079	DE000NB40LV5	2,000,000	0.35	437.0920000000	3	5.0	7.5	20.0	0.0	437.0920000000	0.01	0.1	USD
555,080	DE000NB40LW3	2,000,000	0.54	439.2885000000	3	5.0	7.5	20.0	0.0	439.2885000000	0.01	0.1	USD
555,081	DE000NB40LX1	2,000,000	0.73	441.4960000000	3	5.0	7.5	20.0	0.0	441.4960000000	0.01	0.1	USD
555,082	DE000NB40LY9	2,000,000	0.92	443.7146000000	3	5.0	7.5	20.0	0.0	443.7146000000	0.01	0.1	USD
555,083	DE000NB40LZ6	2,000,000	1.11	445.9444000000	3	5.0	7.5	20.0	0.0	445.9444000000	0.01	0.1	USD
555,084	DE000NB40L01	2,000,000	1.3	448.1854000000	3	5.0	7.5	20.0	0.0	448.1854000000	0.01	0.1	USD
555,085	DE000NB40L19	250,000	1.29	32.0200000000	3	5.0	7.5	20.0	0.0	32.0200000000	0.01	1.0	EUR
555,086	DE000NB40L27	1,000,000	0.43	219.4196000000	3	5.0	7.5	20.0	0.0	219.4196000000	0.01	0.1	USD
555,087	DE000NB40L35	1,000,000	0.62	221.6360000000	3	5.0	7.5	20.0	0.0	221.6360000000	0.01	0.1	USD
555,088	DE000NB40L43	1,000,000	0.81	223.8748000000	3	5.0	7.5	20.0	0.0	223.8748000000	0.01	0.1	USD
555,089	DE000NB40L50	1,000,000	0.22	663.1849000000	3	5.0	7.5	20.0	0.0	663.1849000000	0.01	0.1	USD
555,090	DE000NB40L68	2,000,000	10.89	40.6920000000	3.0	3.5	7.5	20.0	0.0	40.6920000000	0.001	1.0	EUR
555,091	DE000NB40L76	2,000,000	0.46	35.1940000000	3.0	3.5	7.5	20.0	0.0	35.1940000000	0.001	0.1	EUR
555,092	DE000NB40L84	200,000	3.43	144.6831000000	3.0	3.5	7.5	20.0	0.0	144.6831000000	0.0001	0.1	CHF

555,093	DE000NB40L92	1,000,000	0.33	25.8145000000	3.0	3.5	7.5	20.0	0.0	25.8145000000	0.0001	1.0	USD
555,094	DE000NB40MA7	2,000,000	0.42	125.9415000000	3.0	3.5	7.5	20.0	0.0	125.9415000000	0.0001	0.1	USD

#### ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	<b>Index Certificate Provisions</b>	Not Applicable
----	-------------------------------------	----------------

25	<b>Share Certificate Provisions</b>	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
555,062	DE000NB40LC5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,063	DE000NB40LD3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,064	DE000NB40LE1	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 Share Certificate Conditions
555,065	DE000NB40LF8	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 Share Certificate Conditions
555,066	DE000NB40LG6	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 Share Certificate Conditions

555,067	DE000NB40LH4	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 Share Certificate Conditions
555,068	DE000NB40LJ0	Ordinary Shares issued by the Share Issuer (ISIN code: CA06849F1080) (Bloomberg code: B US <Equity>)	BARRICK MINING CORP	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
555,069	DE000NB40LK8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,070	DE000NB40LL6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,071	DE000NB40LM4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,072	DE000NB40LN2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,073	DE000NB40LP7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785802) (Bloomberg code: FME GY <Equity>)	Fresenius Medical Care AG & Co	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,074	DE000NB40LQ5	Ordinary Shares issued by the Share Issuer (ISIN code:	Muenchener Rueckversicherungs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the



		DE0008430026) (Bloomberg code: MUV2 GY <Equity>)				Share Certificate Conditions
555,075	DE000NB40LR3	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <Equity>)	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
555,076	DE000NB40LS1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D6554) (Bloomberg code: NDX1 GY <Equity>)	Nordex SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,077	DE000NB40LT9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007037129) (Bloomberg code: RWE GY <Equity>)	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
555,078	DE000NB40LU7	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 Share Certificate Conditions
555,079	DE000NB40LV5	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 Share Certificate Conditions
555,080	DE000NB40LW3	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 Share Certificate Conditions
555,081	DE000NB40LX1	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 Share Certificate Conditions

555,082	DE000NB40LY9	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 Share Certificate Conditions
555,083	DE000NB40LZ6	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 Share Certificate Conditions
555,084	DE000NB40L01	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 Share Certificate Conditions
555,085	DE000NB40L19	Ordinary Shares issued by the Share Issuer (ISIN code: GB00BP6MXD84) (Bloomberg code: SHELL NA <Equity>)	Shell plc	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
555,086	DE000NB40L27	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 Share Certificate Conditions
555,087	DE000NB40L35	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 Share Certificate Conditions
555,088	DE000NB40L43	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 Share Certificate Conditions
555,089	DE000NB40L50	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>)				Share Certificate Conditions
555,090	DE000NB40L68	Ordinary Shares issued by the Share Issuer (ISIN code: NL0011872650) (Bloomberg code: BFIT NA <Equity>)	Basic-Fit NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
555,091	DE000NB40L76	Ordinary Shares issued by the Share Issuer (ISIN code: BE0974256852) (Bloomberg code: COLR BB <Equity>)	COLRUYT GROUP N.V	Euronext Brussel	Not Applicable	As specified in the Share Certificate Conditions
555,092	DE000NB40L84	Ordinary Shares issued by the Share Issuer (ISIN code: CH0012005267) (Bloomberg code: NOVN SW <Equity>)	Novartis	SIX Swiss Exchange	Not Applicable	As specified in the Share Certificate Conditions
555,093	DE000NB40L92	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 Share Certificate Conditions
555,094	DE000NB40MA 7	Ordinary Shares issued by the Share Issuer (ISIN code: US30231G1022) (Bloomberg code: XOM US <Equity>)	Exxon Mobil Corp	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

26	<b>Currency Certificate Provisions</b>	Not Applicable
----	--	----------------

27	<b>Commodity Certificate Provisions</b>	Not Applicable
----	---	----------------

28	<b>Fund Certificate Provisions</b>	Not Applicable
----	------------------------------------	----------------

29	<b>Government Bond Certificate Provisions</b>	Not Applicable
----	---	----------------

30	<b>Other Bond Certificate Provisions</b>	Not Applicable
----	--	----------------

31	<b>Index Futures Certificate Provisions</b>	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.
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>)
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>)
BARRICK MINING 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: B US &lt;Equity&gt;)</p>
Shell plc	<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: SHELL NA &lt;Equity&gt;)</p>
AMD	<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: AMD US &lt;Equity&gt;)</p>
Pfizer	<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: PFE US &lt;Equity&gt;)</p>
Exxon Mobil 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: XOM US &lt;Equity&gt;)</p>
Commerzbank AG	<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: CBK GY &lt;Equity&gt;)</p>
Apple 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</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: AAPL US <Equity>)
Deutsche Bank AG	<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: DBK GY &lt;Equity&gt;)</p>
RWE AG	<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: RWE GY &lt;Equity&gt;)</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 &lt;Equity&gt;)</p>
Nordex SE	<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: NDX1 GY &lt;Equity&gt;)</p>
Fresenius Medical Care AG & Co	<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: FME GY &lt;Equity&gt;)</p>
Aixtron SE NA	<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: AIXA GR &lt;Equity&gt;)</p>
Basic-Fit NV	<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: BFIT NA <Equity>)
Allianz SE	<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: ALV GY &lt;Equity&gt;)</p>
Netflix 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: NFLX US &lt;Equity&gt;)</p>
Alphabet Inc. - CL C	<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: GOOG US &lt;Equity&gt;)</p>
COLRUYT GROUP N.V	<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: COLR BB &lt;Equity&gt;)</p>
Novartis	<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: NOVN SW &lt;Equity&gt;)</p>
Muenchener Rueckversicherungs AG	<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: MUV2 GY &lt;Equity&gt;)</p>
E.ON AG	<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: EOAN GY <Equity>)
--	--

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://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
DE000NB40LC5	Not Applicable	NB40LC
DE000NB40LD3	Not Applicable	NB40LD
DE000NB40LE1	Not Applicable	NB40LE
DE000NB40LF8	Not Applicable	NB40LF
DE000NB40LG6	Not Applicable	NB40LG
DE000NB40LH4	Not Applicable	NB40LH
DE000NB40LJ0	Not Applicable	NB40LJ
DE000NB40LK8	Not Applicable	NB40LK
DE000NB40LL6	Not Applicable	NB40LL
DE000NB40LM4	Not Applicable	NB40LM
DE000NB40LN2	Not Applicable	NB40LN
DE000NB40LP7	Not Applicable	NB40LP
DE000NB40LQ5	Not Applicable	NB40LQ
DE000NB40LR3	Not Applicable	NB40LR
DE000NB40LS1	Not Applicable	NB40LS
DE000NB40LT9	Not Applicable	NB40LT
DE000NB40LU7	Not Applicable	NB40LU
DE000NB40LV5	Not Applicable	NB40LV
DE000NB40LW3	Not Applicable	NB40LW
DE000NB40LX1	Not Applicable	NB40LX
DE000NB40LY9	Not Applicable	NB40LY
DE000NB40LZ6	Not Applicable	NB40LZ
DE000NB40L01	Not Applicable	NB40L0
DE000NB40L19	Not Applicable	NB40L1
DE000NB40L27	Not Applicable	NB40L2
DE000NB40L35	Not Applicable	NB40L3
DE000NB40L43	Not Applicable	NB40L4
DE000NB40L50	Not Applicable	NB40L5
DE000NB40L68	Not Applicable	NB40L6
DE000NB40L76	Not Applicable	NB40L7
DE000NB40L84	Not Applicable	NB40L8
DE000NB40L92	Not Applicable	NB40L9
DE000NB40MA7	Not Applicable	NB40MA

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

## 8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Europe AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Public 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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**