Final Terms dated 27 November 2025

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
540,858	NB4NAL	DE000NB4NAL3	1,000,000	ING Long Share Open End Turbo Certificate
540,859	NB4NAM	DE000NB4NAM1	1,000,000	ING Long Share Open End Turbo Certificate
540,860	NB4NAN	DE000NB4NAN9	1,000,000	ING Long Share Open End Turbo Certificate
540,861	NB4NAP	DE000NB4NAP4	1,000,000	ING Long Share Open End Turbo Certificate
540,862	NB4NAQ	DE000NB4NAQ2	1,000,000	ING Long Share Open End Turbo Certificate
540,863	NB4NAR	DE000NB4NAR0	1,000,000	ING Long Share Open End Turbo Certificate
540,864	NB4NAS	DE000NB4NAS8	1,000,000	ING Long Share Open End Turbo Certificate
540,865	NB4NAT	DE000NB4NAT6	1,000,000	ING Long Share Open End Turbo Certificate
540,866	NB4NAU	DE000NB4NAU4	1,000,000	ING Long Share Open End Turbo Certificate
540,867	NB4NAV	DE000NB4NAV2	1,000,000	ING Long Share Open End Turbo Certificate
540,868	NB4NAW	DE000NB4NAW0	1,000,000	ING Long Share Open End Turbo Certificate
540,869	NB4NAX	DE000NB4NAX8	1,000,000	ING Long Share Open End Turbo Certificate
540,870	NB4NAY	DE000NB4NAY6	1,000,000	ING Long Share Open End Turbo Certificate
540,871	NB4NAZ	DE000NB4NAZ3	1,000,000	ING Long Share Open End Turbo Certificate
540,872	NB4NA0	DE000NB4NA05	1,000,000	ING Long Share Open End Turbo Certificate
540,873	NB4NA1	DE000NB4NA13	1,000,000	ING Long Share Open End Turbo Certificate
540,874	NB4NA2	DE000NB4NA21	1,000,000	ING Long Share Open End Turbo Certificate
540,875	NB4NA3	DE000NB4NA39	1,000,000	ING Long Share Open End Turbo Certificate
540,876	NB4NA4	DE000NB4NA47	1,000,000	ING Long Share Open End Turbo Certificate
540,877	NB4NA5	DE000NB4NA54	1,000,000	ING Long Share Open End Turbo Certificate
540,878	NB4NA6	DE000NB4NA62	1,000,000	ING Long Share Open End Turbo Certificate
540,879	NB4NA7	DE000NB4NA70	1,000,000	ING Long Share Open End Turbo Certificate
540,880	NB4NA8	DE000NB4NA88	1,000,000	ING Long Share Open End Turbo

				Certificate
540,881	NB4NA9	DE000NB4NA96	1,000,000	ING Long Share Open End Turbo Certificate
540,882	NB4NBA	DE000NB4NBA4	1,000,000	ING Long Share Open End Turbo Certificate
540,883	NB4NBB	DE000NB4NBB2	1,000,000	ING Long Share Open End Turbo Certificate
540,884	NB4NBC	DE000NB4NBC0	1,000,000	ING Long Share Open End Turbo Certificate
540,885	NB4NBD	DE000NB4NBD8	1,000,000	ING Long Share Open End Turbo Certificate
540,886	NB4NBE	DE000NB4NBE6	1,000,000	ING Long 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) and electronic copies may be obtained from 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:	Long 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:	28 November 2025
6	Issue Date:	02 December 2025
7	"as-if-and-when-issued" trading:	Not Applicable
8	Current Financing Level on the Trade Date:	As specified in the table below
9	Current Spread on the Trade Date:	As specified in the table below
10	Maximum Spread:	As specified in the table below
11	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Maximum Premium:	As specified in the table below
13	Minimum Premium:	As specified in the table below

14	Stop Loss Price on the Trade Date:	As specified in the table below

15	Stop Loss Price Rounding:	As specified in the table below

16	Entitlement:	As specified in the table below

17	Financing Level Currency:	As specified in the table below

18	Settlement Currency:	EUR

19	Exercise Time:	12:00 AM Central European Time

20	Cash Settlement Amount:	As specified in the Share Certificate Conditions

21	Final Valuation Date:	Not Applicable

22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.

23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
540,858	DE000NB4NAL3	1,000,000	10.0	101.5	3	5.0	7.5	20.0	0.0	101.5	0.0001	0.1	USD
540,859	DE000NB4NAM1	1,000,000	10.0	101.5	3	5.0	7.5	20.0	0.0	101.0	0.0001	0.1	USD
540,860	DE000NB4NAN9	1,000,000	10.0	101.5	3	5.0	7.5	20.0	0.0	100.5	0.0001	0.1	USD
540,861	DE000NB4NAP4	1,000,000	10.0	100.0	3	5.0	7.5	20.0	0.0	100.0	0.0001	0.1	USD
540,862	DE000NB4NAQ2	1,000,000	10.0	99.5	3	5.0	7.5	20.0	0.0	99.5	0.0001	0.1	USD
540,863	DE000NB4NAR0	1,000,000	10.0	99.0	3	5.0	7.5	20.0	0.0	99.0	0.0001	0.1	USD
540,864	DE000NB4NAS8	1,000,000	10.0	98.5	3	5.0	7.5	20.0	0.0	98.5	0.0001	0.1	USD
540,865	DE000NB4NAT6	1,000,000	10.0	98.0	3	5.0	7.5	20.0	0.0	98.0	0.0001	0.1	USD
540,866	DE000NB4NAU4	1,000,000	10.0	97.5	3	5.0	7.5	20.0	0.0	97.5	0.0001	0.1	USD
540,867	DE000NB4NAV2	1,000,000	10.0	97.0	3	5.0	7.5	20.0	0.0	97.0	0.0001	0.1	USD

540,868	DE000NB4NAW0	1,000,000	10.0	96.5	3	5.0	7.5	20.0	0.0	96.5	0.0001	0.1	USD
540,869	DE000NB4NAX8	1,000,000	10.0	95.0	3	5.0	7.5	20.0	0.0	95.0	0.0001	0.1	USD
540,870	DE000NB4NAY6	1,000,000	10.0	94.0	3	5.0	7.5	20.0	0.0	94.0	0.0001	0.1	USD
540,871	DE000NB4NAZ3	1,000,000	10.0	93.0	3	5.0	7.5	20.0	0.0	93.0	0.0001	0.1	USD
540,872	DE000NB4NA05	1,000,000	10.0	92.0	3	5.0	7.5	20.0	0.0	92.0	0.0001	0.1	USD
540,873	DE000NB4NA13	1,000,000	10.0	91.0	3	5.0	7.5	20.0	0.0	91.0	0.0001	0.1	USD
540,874	DE000NB4NA21	1,000,000	10.0	90.0	3	5.0	7.5	20.0	0.0	90.0	0.0001	0.1	USD
540,875	DE000NB4NA39	1,000,000	10.0	89.0	3	5.0	7.5	20.0	0.0	89.0	0.0001	0.1	USD
540,876	DE000NB4NA47	1,000,000	10.0	88.0	3	5.0	7.5	20.0	0.0	88.0	0.0001	0.1	USD
540,877	DE000NB4NA54	1,000,000	10.0	87.0	3	5.0	7.5	20.0	0.0	87.0	0.0001	0.1	USD
540,878	DE000NB4NA62	1,000,000	10.0	86.0	3	5.0	7.5	20.0	0.0	86.0	0.0001	0.1	USD
540,879	DE000NB4NA70	1,000,000	10.0	85.0	3	5.0	7.5	20.0	0.0	85.0	0.0001	0.1	USD
540,880	DE000NB4NA88	1,000,000	10.0	84.0	3	5.0	7.5	20.0	0.0	84.0	0.0001	0.1	USD
540,881	DE000NB4NA96	1,000,000	10.0	83.0	3	5.0	7.5	20.0	0.0	83.0	0.0001	0.1	USD
540,882	DE000NB4NBA4	1,000,000	10.0	82.0	3	5.0	7.5	20.0	0.0	82.0	0.0001	0.1	USD
540,883	DE000NB4NBB2	1,000,000	10.0	81.0	3	5.0	7.5	20.0	0.0	81.0	0.0001	0.1	USD
540,884	DE000NB4NBC0	1,000,000	10.0	80.0	3	5.0	7.5	20.0	0.0	80.0	0.0001	0.1	USD
540,885	DE000NB4NBD8	1,000,000	10.0	79.0	3	5.0	7.5	20.0	0.0	79.0	0.0001	0.1	USD
540,886	DE000NB4NBE6	1,000,000	10.0	78.0	3	5.0	7.5	20.0	0.0	78.0	0.0001	0.1	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
540,858	DE000NB4NAL3	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

540,859	DE000NB4NAM1	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
540,860	DE000NB4NAN9	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
540,861	DE000NB4NAP4	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
540,862	DE000NB4NAQ2	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
540,863	DE000NB4NAR0	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
540,864	DE000NB4NAS8	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
540,865	DE000NB4NAT6	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
540,866	DE000NB4NAU4	Ordinary Shares issued by the Share Issuer (ISIN code:	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US64110L1061) (Bloomberg code: NFLX US <Equity>)				Share Certificate Conditions
540,867	DE000NB4NAV2	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
540,868	DE000NB4NAW0	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
540,869	DE000NB4NAX8	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
540,870	DE000NB4NAY6	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
540,871	DE000NB4NAZ3	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
540,872	DE000NB4NA05	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
540,873	DE000NB4NA13	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

540,874	DE000NB4NA21	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
540,875	DE000NB4NA39	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
540,876	DE000NB4NA47	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
540,877	DE000NB4NA54	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
540,878	DE000NB4NA62	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
540,879	DE000NB4NA70	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
540,880	DE000NB4NA88	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
540,881	DE000NB4NA96	Ordinary Shares issued by the Share Issuer (ISIN code:	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US64110L1061) (Bloomberg code: NFLX US <Equity>)				Share Certificate Conditions
540,882	DE000NB4NBA 4	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
540,883	DE000NB4NBB 2	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
540,884	DE000NB4NBC 0	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
540,885	DE000NB4NBD 8	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
540,886	DE000NB4NBE 6	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

26	**Currency Certificate Provisions**	Not Applicable
27	**Commodity Certificate Provisions**	Not Applicable
28	**Fund Certificate Provisions**	Not Applicable
29	**Government Bond Certificate Provisions**	Not Applicable
30	**Other Bond Certificate Provisions**	Not Applicable

31	**Index Futures Certificate Provisions**	Not Applicable

Signed on behalf of the Issuer:

By: ....

Duly authorised

By: ....

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange

(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange

(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	**Information on the underlying can be obtained from the below specified source.**
Netflix 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: NFLX US <Equity>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any succesor 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
DE000NB4NAL3	Not Applicable	NB4NAL
DE000NB4NAM1	Not Applicable	NB4NAM
DE000NB4NAN9	Not Applicable	NB4NAN
DE000NB4NAP4	Not Applicable	NB4NAP
DE000NB4NAQ2	Not Applicable	NB4NAQ
DE000NB4NAR0	Not Applicable	NB4NAR
DE000NB4NAS8	Not Applicable	NB4NAS
DE000NB4NAT6	Not Applicable	NB4NAT
DE000NB4NAU4	Not Applicable	NB4NAU
DE000NB4NAV2	Not Applicable	NB4NAV
DE000NB4NAW0	Not Applicable	NB4NAW
DE000NB4NAX8	Not Applicable	NB4NAX
DE000NB4NAY6	Not Applicable	NB4NAY
DE000NB4NAZ3	Not Applicable	NB4NAZ
DE000NB4NA05	Not Applicable	NB4NA0
DE000NB4NA13	Not Applicable	NB4NA1
DE000NB4NA21	Not Applicable	NB4NA2
DE000NB4NA39	Not Applicable	NB4NA3
DE000NB4NA47	Not Applicable	NB4NA4
DE000NB4NA54	Not Applicable	NB4NA5
DE000NB4NA62	Not Applicable	NB4NA6
DE000NB4NA70	Not Applicable	NB4NA7
DE000NB4NA88	Not Applicable	NB4NA8
DE000NB4NA96	Not Applicable	NB4NA9
DE000NB4NBA4	Not Applicable	NB4NBA
DE000NB4NBB2	Not Applicable	NB4NBB
DE000NB4NBC0	Not Applicable	NB4NBC
DE000NB4NBD8	Not Applicable	NB4NBD
DE000NB4NBE6	Not Applicable	NB4NBE

(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 "**Public Offer Jurisdiction**" and together the "**Public Offer Jurisdictions**").
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Applicable
(v) Prohibition of Sales to Belgian Consumers:	Not Applicable

9 GENERAL

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

ANNEX

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