

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
548,221	NB4UN5	DE000NB4UN50	1,000,000	ING Short Share Open End Turbo Certificate
548,222	NB4UN6	DE000NB4UN68	300,000	ING Short Share Open End Turbo Certificate
548,223	NB4UN7	DE000NB4UN76	300,000	ING Short Share Open End Turbo Certificate
548,224	NB4UN8	DE000NB4UN84	500,000	ING Short Share Open End Turbo Certificate
548,225	NB4UN9	DE000NB4UN92	500,000	ING Short Share Open End Turbo Certificate
548,226	NB4UPA	DE000NB4UPA9	500,000	ING Short Share Open End Turbo Certificate
548,227	NB4UPB	DE000NB4UPB7	500,000	ING Short Share Open End Turbo Certificate
548,228	NB4UPC	DE000NB4UPC5	500,000	ING Short Share Open End Turbo Certificate
548,229	NB4UPD	DE000NB4UPD3	250,000	ING Short Share Open End Turbo Certificate
548,230	NB4UPE	DE000NB4UPE1	500,000	ING Short Share Open End Turbo Certificate
548,231	NB4UPF	DE000NB4UPF8	500,000	ING Short Share Open End Turbo Certificate
548,232	NB4UPG	DE000NB4UPG6	500,000	ING Short Share Open End Turbo Certificate
548,233	NB4UPH	DE000NB4UPH4	1,000,000	ING Short Share Open End Turbo Certificate
548,234	NB4UPJ	DE000NB4UPJ0	1,000,000	ING Short Share Open End Turbo Certificate
548,235	NB4UPK	DE000NB4UPK8	1,000,000	ING Short Share Open End Turbo Certificate
548,236	NB4UPL	DE000NB4UPL6	1,000,000	ING Short Share Open End Turbo Certificate
548,237	NB4UPM	DE000NB4UPM4	1,000,000	ING Short Share Open End Turbo Certificate
548,238	NB4UPN	DE000NB4UPN2	1,000,000	ING Short Share Open End Turbo Certificate
548,239	NB4UPP	DE000NB4UPP7	2,000,000	ING Short Share Open End Turbo Certificate
548,240	NB4UPQ	DE000NB4UPQ5	1,000,000	ING Short Share Open End Turbo Certificate
548,241	NB4UPR	DE000NB4UPR3	1,000,000	ING Short Share Open End Turbo Certificate
548,242	NB4UPS	DE000NB4UPS1	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 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:	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 December 2025
6	Issue Date:	22 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
548,221	DE000NB4UN50	1,000,000	0.56	155.8857000000	3	5.0	10.0	20.0	0.0	155.8800000000	0.01	0.1	USD
548,222	DE000NB4UN68	300,000	0.95	36.1500000000	3	5.0	7.5	20.0	0.0	36.1500000000	0.01	1.0	EUR
548,223	DE000NB4UN76	300,000	1.32	36.5200000000	3	5.0	7.5	20.0	0.0	36.5200000000	0.01	1.0	EUR
548,224	DE000NB4UN84	500,000	0.22	95.0300000000	3	5.0	7.5	20.0	0.0	95.0300000000	0.01	0.1	EUR
548,225	DE000NB4UN92	500,000	0.36	96.4800000000	3	5.0	7.5	20.0	0.0	96.4800000000	0.01	0.1	EUR
548,226	DE000NB4UPA9	500,000	0.17	61.4360000000	3	5.0	5.0	20.0	0.0	61.4360000000	0.001	0.1	EUR
548,227	DE000NB4UPB7	500,000	1.11	564.3328000000	3	5.0	7.5	20.0	0.0	564.3328000000	0.0001	0.1	EUR
548,228	DE000NB4UPC5	500,000	2.99	32.2470000000	3	5.0	10.0	20.0	0.0	32.2470000000	0.001	1.0	EUR
548,22	DE000NB4	250,000	1.29	41.8000	3	5.0	7.5	20.0	0.0	41.8000	0.01	1.0	EUR

9	UPD3			000000						000000			
548,230	DE000NB4UPE1	500,000	0.42	108.260000000	3	5.0	7.5	20.0	0.0	108.260000000	0.01	0.1	EUR
548,231	DE000NB4UPF8	500,000	2.25	87.006000000	3	3.5	7.5	20.0	0.0	87.006000000	0.001	0.1	EUR
548,232	DE000NB4UPG6	500,000	0.16	39.220000000	3	5.0	7.5	20.0	0.0	39.220000000	0.01	0.1	EUR
548,233	DE000NB4UPH4	1,000,000	0.23	659.877500000	3	5.0	7.5	20.0	0.0	659.877500000	0.01	0.1	USD
548,234	DE000NB4UPJ0	1,000,000	0.68	26.329400000	3.0	3.5	7.5	20.0	0.0	26.329400000	0.0001	1.0	USD
548,235	DE000NB4UPK8	1,000,000	0.27	124.312700000	3.0	3.5	7.5	20.0	0.0	124.312700000	0.0001	0.1	USD
548,236	DE000NB4UPL6	1,000,000	0.49	126.849700000	3.0	3.5	7.5	20.0	0.0	126.849700000	0.0001	0.1	USD
548,237	DE000NB4UPM4	1,000,000	0.16	88.955300000	3.0	3.5	7.5	20.0	0.0	88.955300000	0.0001	0.1	USD
548,238	DE000NB4UPN2	1,000,000	0.32	90.770800000	3.0	3.5	7.5	20.0	0.0	90.770800000	0.0001	0.1	USD
548,239	DE000NB4UPP7	2,000,000	0.3	118.164100000	3.0	3.5	7.5	20.0	0.0	118.164100000	0.0001	0.1	USD
548,240	DE000NB4UPQ5	1,000,000	0.15	47.268700000	3.0	5.0	7.5	20.0	0.0	47.268700000	0.0001	0.1	EUR
548,241	DE000NB4UPR3	1,000,000	0.17	318.076400000	3.0	3.5	7.5	20.0	0.0	318.076400000	0.0001	0.1	DKK
548,242	DE000NB4UPS1	1,000,000	0.26	324.567800000	3.0	3.5	7.5	20.0	0.0	324.567800000	0.0001	0.1	DKK

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
548,221	DE000NB4UN50	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,222	DE000NB4UN68	Ordinary Shares issued by the	Bayer AG	Deutsche Börse, Exchange	Not Applicable	As specified

		Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)		Electronic Trading (Xetra)		in the Share Certificate Conditions
548,223	DE000NB4UN7 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,224	DE000NB4UN8 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,225	DE000NB4UN9 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005190003) (Bloomberg code: BMW GY <Equity>)	Bayerische Motoren Werke AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,226	DE000NB4UPA 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: MBG GY <Equity>)	Mercedes-Benz Group AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,227	DE000NB4UPB 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,228	DE000NB4UPC 5	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
548,229	DE000NB4UPD 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006202005) (Bloomberg	Salzgitter AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate

		code: SZG GY <Equity>)				Conditions
548,230	DE000NB4UPE1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,231	DE000NB4UPF8	Ordinary Shares issued by the Share Issuer (ISIN code: NL0010773842) (Bloomberg code: NN NA <Equity>)	NN Group N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
548,232	DE000NB4UPG6	Ordinary Shares issued by the Share Issuer (ISIN code: NL0015002CX3) (Bloomberg code: QIA GY <Equity>)	Qiagen N.V.	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,233	DE000NB4UPH4	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 Share Certificate Conditions
548,234	DE000NB4UPJ0	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
548,235	DE000NB4UPK8	Ordinary Shares issued by the Share Issuer (ISIN code: US0420682058) (Bloomberg code: ARM US <Equity>)	Arm Holdings	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,236	DE000NB4UPL6	Ordinary Shares issued by the Share Issuer (ISIN code: US0420682058) (Bloomberg code: ARM US <Equity>)	Arm Holdings	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,237	DE000NB4UPM	Ordinary Shares issued by the	Cameco	New York Stock	Not	As

	4	Share Issuer (ISIN code: CA13321L1085) (Bloomberg code: CCJUS <Equity>)		Exchange	Applicable	specified in the Share Certificate Conditions
548,238	DE000NB4UPN 2	Ordinary Shares issued by the Share Issuer (ISIN code: CA13321L1085) (Bloomberg code: CCJUS <Equity>)	Cameco	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,239	DE000NB4UPP7	Ordinary Shares issued by the Share Issuer (ISIN code: US30231G1022) (Bloomberg code: XOMUS <Equity>)	Exxon Mobil Corp	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,240	DE000NB4UPQ 5	Preferred Shares issued by the Share Issuer (ISIN code: DE000PAG9113) (Bloomberg code: P911GY <Equity>)	Dr Ing hc F Porsche AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
548,241	DE000NB4UPR 3	Ordinary Shares issued by the Share Issuer (ISIN code: DK0062498333) (Bloomberg code: NOVOB DC <Equity>)	Novo Nordisk A/S	Copenhagen Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
548,242	DE000NB4UPS1	Ordinary Shares issued by the Share Issuer (ISIN code: DK0062498333) (Bloomberg code: NOVOB DC <Equity>)	Novo Nordisk A/S	Copenhagen Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

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.
Arm Holdings	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: ARM US <Equity>)
Bayerische Motoren Werke 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: BMW GY <Equity>)
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 <Equity>)</p>
NN 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: NN NA <Equity>)</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 <Equity>)</p>
Dr Ing hc F Porsche 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: P911 GY <Equity>)</p>
Volkswagen 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: VOW3 GY <Equity>)</p>
Salzgitter 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: SZG GY <Equity>)</p>
Qiagen 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</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: QIA GY <Equity>)
Bayer 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: BAYN GY <Equity>)</p>
Alibaba Group Holding Ltd.	<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: BABA US <Equity>)</p>
Meta Platforms Inc	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: META US <Equity>)</p>
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 <Equity>)</p>
Mercedes-Benz Group 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: MBG GY <Equity>)</p>
Novo Nordisk A/S	<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: NOVOB DC <Equity>)</p>
Cameco	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: CCJ US <Equity>)
Muenchener Rueckversicherungs 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: MUV2 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 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
DE000NB4UN50	Not Applicable	NB4UN5
DE000NB4UN68	Not Applicable	NB4UN6
DE000NB4UN76	Not Applicable	NB4UN7
DE000NB4UN84	Not Applicable	NB4UN8
DE000NB4UN92	Not Applicable	NB4UN9
DE000NB4UPA9	Not Applicable	NB4UPA
DE000NB4UPB7	Not Applicable	NB4UPB
DE000NB4UPC5	Not Applicable	NB4UPC
DE000NB4UPD3	Not Applicable	NB4UPD
DE000NB4UPE1	Not Applicable	NB4UPE
DE000NB4UPF8	Not Applicable	NB4UPF
DE000NB4UPG6	Not Applicable	NB4UPG
DE000NB4UPH4	Not Applicable	NB4UPH
DE000NB4UPJ0	Not Applicable	NB4UPJ
DE000NB4UPK8	Not Applicable	NB4UPK
DE000NB4UPL6	Not Applicable	NB4UPL
DE000NB4UPM4	Not Applicable	NB4UPM
DE000NB4UPN2	Not Applicable	NB4UPN
DE000NB4UPP7	Not Applicable	NB4UPP
DE000NB4UPQ5	Not Applicable	NB4UPQ
DE000NB4UPR3	Not Applicable	NB4UPR
DE000NB4UPS1	Not Applicable	NB4UPS

(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 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.
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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