

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
578,782	NB5L30	DE000NB5L306	2,000,000	ING Short Share Open End Turbo Certificate
578,783	NB5L31	DE000NB5L314	300,000	ING Short Share Open End Turbo Certificate
578,784	NB5L32	DE000NB5L322	300,000	ING Short Share Open End Turbo Certificate
578,785	NB5L33	DE000NB5L330	300,000	ING Short Share Open End Turbo Certificate
578,786	NB5L34	DE000NB5L348	300,000	ING Short Share Open End Turbo Certificate
578,787	NB5L35	DE000NB5L355	300,000	ING Short Share Open End Turbo Certificate
578,788	NB5L36	DE000NB5L363	300,000	ING Short Share Open End Turbo Certificate
578,789	NB5L37	DE000NB5L371	300,000	ING Short Share Open End Turbo Certificate
578,790	NB5L38	DE000NB5L389	300,000	ING Short Share Open End Turbo Certificate
578,791	NB5L39	DE000NB5L397	300,000	ING Short Share Open End Turbo Certificate
578,792	NB5L4A	DE000NB5L4A9	300,000	ING Short Share Open End Turbo Certificate
578,793	NB5L4B	DE000NB5L4B7	500,000	ING Short Share Open End Turbo Certificate
578,794	NB5L4C	DE000NB5L4C5	500,000	ING Short Share Open End Turbo Certificate
578,795	NB5L4D	DE000NB5L4D3	1,000,000	ING Short Share Open End Turbo Certificate
578,796	NB5L4E	DE000NB5L4E1	1,000,000	ING Short Share Open End Turbo Certificate
578,797	NB5L4F	DE000NB5L4F8	2,000,000	ING Short Share Open End Turbo Certificate
578,798	NB5L4G	DE000NB5L4G6	2,000,000	ING Short Share Open End Turbo Certificate
578,799	NB5L4H	DE000NB5L4H4	2,000,000	ING Short Share Open End Turbo Certificate
578,800	NB5L4J	DE000NB5L4J0	2,000,000	ING Short Share Open End Turbo Certificate
578,801	NB5L4K	DE000NB5L4K8	500,000	ING Short Share Open End Turbo Certificate
578,802	NB5L4L	DE000NB5L4L6	250,000	ING Short Share Open End Turbo Certificate
578,803	NB5L4M	DE000NB5L4M4	1,000,000	ING Short Share Open End Turbo Certificate
578,804	NB5L4N	DE000NB5L4N2	100,000	ING Short Share Open End Turbo Certificate

				Certificate
578,805	NB5L4P	DE000NB5L4P7	100,000	ING Short Share Open End Turbo Certificate
578,806	NB5L4Q	DE000NB5L4Q5	200,000	ING Short Share Open End Turbo Certificate
578,807	NB5L4R	DE000NB5L4R3	1,000,000	ING Short Share Open End Turbo Certificate
578,808	NB5L4S	DE000NB5L4S1	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) 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:	19 February 2026
6	Issue Date:	23 February 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
578,782	DE000NB5L306	2,000,000	0.47	308.4056000000	3	5.0	7.5	20.0	0.0	308.4056000000	0.0001	0.1	USD
578,783	DE000NB5L314	300,000	1.31	45.2100000000	3	5.0	7.5	20.0	0.0	45.2100000000	0.01	1.0	EUR
578,784	DE000NB5L322	300,000	1.77	45.6700000000	3	5.0	7.5	20.0	0.0	45.6700000000	0.01	1.0	EUR
578,785	DE000NB5L330	300,000	2.24	46.1400000000	3	5.0	7.5	20.0	0.0	46.1400000000	0.01	1.0	EUR
578,786	DE000NB5L348	300,000	2.71	46.6100000000	3	5.0	7.5	20.0	0.0	46.6100000000	0.01	1.0	EUR
578,787	DE000NB5L355	300,000	3.19	47.0900000000	3	5.0	7.5	20.0	0.0	47.0900000000	0.01	1.0	EUR
578,788	DE000NB5L363	300,000	3.67	47.5700000000	3	5.0	7.5	20.0	0.0	47.5700000000	0.01	1.0	EUR
578,789	DE000NB5L371	300,000	4.16	48.0600000000	3	5.0	7.5	20.0	0.0	48.0600000000	0.01	1.0	EUR
578,790	DE000NB5L389	300,000	4.65	48.5500000000	3	5.0	7.5	20.0	0.0	48.5500000000	0.01	1.0	EUR

578,79 1	DE000NB5 L397	300,000	5.15	49.0500 000000	3	5.0	7.5	20.0	0.0	49.0500 000000	0.01	1.0	EUR
578,79 2	DE000NB5 L4A9	300,000	5.65	49.5500 000000	3	5.0	7.5	20.0	0.0	49.5500 000000	0.01	1.0	EUR
578,79 3	DE000NB5 L4B7	500,000	16.21	62.3200 000000	3	5.0	5.0	20.0	0.0	62.3200 000000	0.001	1.0	EUR
578,79 4	DE000NB5 L4C5	500,000	0.14	21.1100 000000	3	5.0	7.5	20.0	0.0	21.1100 000000	0.01	0.1	EUR
578,79 5	DE000NB5 L4D3	1,000,000	0.15	398.629 200000 0	3	5.0	7.5	20.0	0.0	398.620 000000 0	0.01	0.1	USD
578,79 6	DE000NB5 L4E1	1,000,000	0.32	400.629 200000 0	3	5.0	7.5	20.0	0.0	400.620 000000 0	0.01	0.1	USD
578,79 7	DE000NB5 L4F8	2,000,000	0.11	411.882 500000 0	3	5.0	7.5	20.0	0.0	411.880 000000 0	0.01	0.1	USD
578,79 8	DE000NB5 L4G6	2,000,000	0.28	413.952 300000 0	3	5.0	7.5	20.0	0.0	413.950 000000 0	0.01	0.1	USD
578,79 9	DE000NB5 L4H4	2,000,000	0.46	416.032 500000 0	3	5.0	7.5	20.0	0.0	416.030 000000 0	0.01	0.1	USD
578,80 0	DE000NB5 L4J0	2,000,000	0.63	418.123 200000 0	3	5.0	7.5	20.0	0.0	418.120 000000 0	0.01	0.1	USD
578,80 1	DE000NB5 L4K8	500,000	0.34	8.75600 000000	3	5.0	10.0	20.0	0.0	8.75600 000000	0.001	1.0	EUR
578,80 2	DE000NB5 L4L6	250,000	0.66	66.3470 000000	3	3.5	7.5	20.0	0.0	66.3470 000000	0.001	0.1	EUR
578,80 3	DE000NB5 L4M4	1,000,000	0.12	186.434 600000 0	3	3.5	12.5	20.0	0.0	186.430 000000 0	0.01	0.1	USD
578,80 4	DE000NB5 L4N2	100,000	0.94	70.5719 000000	3	3.5	7.5	20.0	0.0	70.5719 000000	0.000 1	0.1	EUR
578,80 5	DE000NB5 L4P7	100,000	0.24	57.0900 000000	3	5.0	7.5	20.0	0.0	57.0900 000000	0.01	0.1	EUR
578,80 6	DE000NB5 L4Q5	200,000	4.66	213.190 000000 0	3	5.0	7.5	20.0	0.0	213.190 000000 0	0.01	0.1	EUR
578,80 7	DE000NB5 L4R3	1,000,000	0.48	208.821 200000 0	3	5.0	7.5	20.0	0.0	208.820 000000 0	0.01	0.1	USD
578,80 8	DE000NB5 L4S1	2,000,000	0.45	151.496 900000 0	3.0	3.5	7.5	20.0	0.0	151.496 900000 0	0.000 1	0.1	USD

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
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578,782	DE000NB5L306	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
578,783	DE000NB5L314	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
578,784	DE000NB5L322	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
578,785	DE000NB5L330	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
578,786	DE000NB5L348	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
578,787	DE000NB5L355	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
578,788	DE000NB5L363	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
578,789	DE000NB5L371	Ordinary Shares issued by the Share Issuer (ISIN code:	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000BAY0017 (Bloomberg code: BAYN GY <Equity>)				Share Certificate Conditions
578,790	DE000NB5L389	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
578,791	DE000NB5L397	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
578,792	DE000NB5L4A9	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
578,793	DE000NB5L4B7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
578,794	DE000NB5L4C5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005470405) (Bloomberg code: LXS GY <Equity>)	Lanxess AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
578,795	DE000NB5L4D3	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
578,796	DE000NB5L4E1	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

578,797	DE000NB5L4F8	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
578,798	DE000NB5L4G6	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
578,799	DE000NB5L4H4	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
578,800	DE000NB5L4J0	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
578,801	DE000NB5L4K8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG505) (Bloomberg code: TUI1 GY <Equity>)	TUI AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
578,802	DE000NB5L4L6	Ordinary Shares issued by the Share Issuer (ISIN code: CH1216478797) (Bloomberg code: DSFIR NA <Equity>)	DSM-Fimenich AG	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
578,803	DE000NB5L4M4	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
578,804	DE000NB5L4N2	Ordinary Shares issued by the Share Issuer (ISIN code:	Wolters Kluwer N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the

		NL0000395903) (Bloomberg code: WKL NA <Equity>)				Share Certificate Conditions
578,805	DE000NB5L4P7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1DAHH 0) (Bloomberg code: BNR GY <Equity>)	Brenntag SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
578,806	DE000NB5L4Q5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y 0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
578,807	DE000NB5L4R3	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
578,808	DE000NB5L4S1	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	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.
Lanxess 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: LXS GY <Equity>)
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>)
Infineon Technologies 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: IFX GY <Equity>)
Wolters Kluwer N.V.	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: WKL NA <Equity>)
AMD	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AMD US <Equity>)
Exxon Mobil Corp	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: XOM US <Equity>)
TUI 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: TUII GY <Equity>)
Nvidia Corp.	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: NVDA US <Equity>)
Siemens Energy 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: ENR GY <Equity>)
Bayer 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: BAYN GY <Equity>)
Brenntag SE	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: BNR GY <Equity>)
Microsoft Corp.	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: MSFT US <Equity>)
DSM-Fimenich 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: DSFIR NA <Equity>)
Alphabet Inc. - CL C	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: GOOG US <Equity>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any sucesor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NB5L306	Not Applicable	NB5L30
DE000NB5L314	Not Applicable	NB5L31
DE000NB5L322	Not Applicable	NB5L32
DE000NB5L330	Not Applicable	NB5L33
DE000NB5L348	Not Applicable	NB5L34
DE000NB5L355	Not Applicable	NB5L35
DE000NB5L363	Not Applicable	NB5L36
DE000NB5L371	Not Applicable	NB5L37
DE000NB5L389	Not Applicable	NB5L38
DE000NB5L397	Not Applicable	NB5L39
DE000NB5L4A9	Not Applicable	NB5L4A
DE000NB5L4B7	Not Applicable	NB5L4B
DE000NB5L4C5	Not Applicable	NB5L4C
DE000NB5L4D3	Not Applicable	NB5L4D
DE000NB5L4E1	Not Applicable	NB5L4E
DE000NB5L4F8	Not Applicable	NB5L4F
DE000NB5L4G6	Not Applicable	NB5L4G
DE000NB5L4H4	Not Applicable	NB5L4H
DE000NB5L4J0	Not Applicable	NB5L4J
DE000NB5L4K8	Not Applicable	NB5L4K
DE000NB5L4L6	Not Applicable	NB5L4L
DE000NB5L4M4	Not Applicable	NB5L4M
DE000NB5L4N2	Not Applicable	NB5L4N
DE000NB5L4P7	Not Applicable	NB5L4P
DE000NB5L4Q5	Not Applicable	NB5L4Q
DE000NB5L4R3	Not Applicable	NB5L4R
DE000NB5L4S1	Not Applicable	NB5L4S

(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