

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.

Final Terms dated 02 March 2020

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
112140	NG23VY	DE000NG23VY3	2000000	ING Long Share Open End Turbo Certificate
112141	NG23VZ	DE000NG23VZ0	2000000	ING Long Share Open End Turbo Certificate
112142	NG23V0	DE000NG23V05	500000	ING Long Share Open End Turbo Certificate
112143	NG23V1	DE000NG23V13	500000	ING Long Share Open End Turbo Certificate
112144	NG23V2	DE000NG23V21	500000	ING Long Share Open End Turbo Certificate
112145	NG23V3	DE000NG23V39	500000	ING Long Share Open End Turbo Certificate
112146	NG23V4	DE000NG23V47	2000000	ING Long Share Open End Turbo Certificate
112147	NG23V5	DE000NG23V54	2000000	ING Long Share Open End Turbo Certificate
112148	NG23V6	DE000NG23V62	2000000	ING Long Share Open End Turbo Certificate
112149	NG23V7	DE000NG23V70	2000000	ING Long Share Open End Turbo Certificate
112150	NG23V8	DE000NG23V88	2000000	ING Long Share Open End Turbo Certificate
112151	NG23V9	DE000NG23V96	2000000	ING Long Share Open End Turbo Certificate

112152	NG23WA	DE000NG23WA1	2000000	ING Long Share Open End Turbo Certificate
112153	NG23WB	DE000NG23WB9	2000000	ING Long Share Open End Turbo Certificate
112154	NG23WC	DE000NG23WC7	2000000	ING Long Share Open End Turbo Certificate
112155	NG23WD	DE000NG23WD5	2000000	ING Long Share Open End Turbo Certificate
112156	NG23WE	DE000NG23WE3	2000000	ING Long Share Open End Turbo Certificate
112157	NG23WF	DE000NG23WF0	2000000	ING Long Share Open End Turbo Certificate
112158	NG23WG	DE000NG23WG8	2000000	ING Long Share Open End Turbo Certificate
112159	NG23WH	DE000NG23WH6	2000000	ING Long Share Open End Turbo Certificate
112160	NG23WJ	DE000NG23WJ2	2000000	ING Long Share Open End Turbo Certificate
112161	NG23WK	DE000NG23WK0	2000000	ING Long Share Open End Turbo Certificate
112162	NG23WL	DE000NG23WL8	2000000	ING Long Share Open End Turbo Certificate
112163	NG23WM	DE000NG23WM6	2000000	ING Long Share Open End Turbo Certificate
112164	NG23WN	DE000NG23WN4	2000000	ING Long Share Open End Turbo Certificate
112165	NG23WP	DE000NG23WP9	2000000	ING Long Share Open End Turbo Certificate
112166	NG23WQ	DE000NG23WQ7	2000000	ING Long Share Open End Turbo Certificate
112167	NG23WR	DE000NG23WR5	2000000	ING Long Share Open End Turbo Certificate
112168	NG23WS	DE000NG23WS3	2000000	ING Long Share Open End Turbo Certificate
112169	NG23WT	DE000NG23WT1	2000000	ING Long Share Open End Turbo Certificate
112170	NG23WU	DE000NG23WU9	2000000	ING Long Share Open End Turbo Certificate
112171	NG23WV	DE000NG23WV7	2000000	ING Long Share Open End Turbo Certificate
112172	NG23WW	DE000NG23WW5	2000000	ING Long Share Open End Turbo Certificate
112173	NG23WX	DE000NG23WX3	2000000	ING Long Share Open End Turbo Certificate
112174	NG23WY	DE000NG23WY1	2000000	ING Long Share Open End Turbo Certificate
112175	NG23WZ	DE000NG23WZ8	2000000	ING Long Share Open End Turbo Certificate
112176	NG23W0	DE000NG23W04	2000000	ING Long Share Open End Turbo Certificate
112177	NG23W1	DE000NG23W12	2000000	ING Long Share Open End Turbo Certificate
112178	NG23W2	DE000NG23W20	2000000	ING Long Share Open End Turbo Certificate
112179	NG23W3	DE000NG23W38	2000000	ING Long Share Open End Turbo Certificate

112180	NG23W4	DE000NG23W46	2000000	ING Long Share Open End Turbo Certificate
112181	NG23W5	DE000NG23W53	2000000	ING Long Share Open End Turbo Certificate

**under the
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in that Public Offer Jurisdiction mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; 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 the Prospectus Directive or to supplement a prospectus pursuant to Article 16 of the Prospectus Directive, 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.

PART A – CONTRACTUAL TERMS

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 this Base Prospectus dated 6 May 2019 as supplemented from time to time (the “Prospectus”) which constitutes a base prospectus for the purposes of Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area, (the “**Prospectus Directive**”). This document constitutes the Final Terms applicable to the issue of Certificates described herein for the purposes of Article 5.4 of the Prospectus Directive (as implemented by the Dutch Financial Supervision Act (*Wet op het financieel toezicht*) and its implementing regulations) and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Certificates is only available on the basis of the combination of these Final Terms and the Prospectus. Copies of the Prospectus may be obtained from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, The Netherlands (E-mail: info@sprinters.nl) and are available for viewing on the website www.ingmarkets.de.

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 or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(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:	03 March 2020
6	Issue Date:	05 March 2020
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
112140	DE000NG23VY3	2000000	0.07	42.6200000000	3.5	5.0	7.5	20.0	0.0	42.6200000000	0.01	0.1	EUR
112141	DE000NG23VZ0	2000000	0.15	41.7700000000	3.5	5.0	7.5	20.0	0.0	41.7700000000	0.01	0.1	EUR
112142	DE000NG23V05	500000	0.85	6.1230000000	3.5	5.0	10.0	20.0	0.0	6.1230000000	0.001	1.0	EUR
112143	DE000NG23V13	500000	0.97	6.0010000000	3.5	5.0	10.0	20.0	0.0	6.0010000000	0.001	1.0	EUR
112144	DE000NG23V21	500000	1.09	5.8810000000	3.5	5.0	10.0	20.0	0.0	5.8810000000	0.001	1.0	EUR
112145	DE000NG23V39	500000	1.21	5.7640000000	3.5	5.0	10.0	20.0	0.0	5.7640000000	0.001	1.0	EUR
112146	DE000NG23V47	2000000	0.06	48.8620000000	3.5	5.0	15.0	20.0	0.0	48.8620000000	0.001	0.1	EUR
112147	DE000NG23V54	2000000	0.11	48.3780000000	3.5	5.0	15.0	20.0	0.0	48.3780000000	0.001	0.1	EUR
112148	DE000NG23V62	2000000	0.55	8.5490000000	3.5	5.0	7.5	20.0	0.0	8.5490000000	0.001	1.0	EUR
112149	DE000NG23V70	2000000	1.52	7.5830000000	3.5	5.0	7.5	20.0	0.0	7.5830000000	0.001	1.0	EUR
112150	DE000NG23V88	2000000	1.59	7.5080000000	3.5	5.0	7.5	20.0	0.0	7.5080000000	0.001	1.0	EUR
112151	DE000NG23V96	2000000	1.67	7.4330000000	3.5	5.0	7.5	20.0	0.0	7.4330000000	0.001	1.0	EUR
112152	DE000NG23WA1	2000000	1.81	7.2860000000	3.5	5.0	7.5	20.0	0.0	7.2860000000	0.001	1.0	EUR
112153	DE000NG23WB9	2000000	1.96	7.1420000000	3.5	5.0	7.5	20.0	0.0	7.1420000000	0.001	1.0	EUR
112154	DE000NG23WC7	2000000	0.7	46.1300000000	3.5	5.0	7.5	20.0	0.0	46.1300000000	0.01	0.1	EUR
112155	DE000NG23WD	2000000	0.75	45.6700000000	3.5	5.0	7.5	20.0	0.0	45.6700000000	0.01	0.1	EUR

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112156	DE000NG23WE 3	2000000	0.79	45.2200000 000	3.5	5.0	7.5	20.0	0.0	45.2200000 000	0.01	0.1	EUR
112157	DE000NG23WF 0	2000000	0.84	44.7700000 000	3.5	5.0	7.5	20.0	0.0	44.7700000 000	0.01	0.1	EUR
112158	DE000NG23WG 8	2000000	0.88	44.3300000 000	3.5	5.0	7.5	20.0	0.0	44.3300000 000	0.01	0.1	EUR
112159	DE000NG23WH 6	2000000	0.92	43.8900000 000	3.5	5.0	7.5	20.0	0.0	43.8900000 000	0.01	0.1	EUR
112160	DE000NG23WJ 2	2000000	0.97	43.4600000 000	3.5	5.0	7.5	20.0	0.0	43.4600000 000	0.01	0.1	EUR
112161	DE000NG23WK 0	2000000	0.05	118.403000 0000	3.5	5.0	10.0	20.0	0.0	118.403000 0000	0.001	0.1	EUR
112162	DE000NG23WL 8	2000000	0.1	117.903000 0000	3.5	5.0	10.0	20.0	0.0	117.903000 0000	0.001	0.1	EUR
112163	DE000NG23W M6	2000000	0.15	117.403000 0000	3.5	5.0	10.0	20.0	0.0	117.403000 0000	0.001	0.1	EUR
112164	DE000NG23WN 4	2000000	0.2	116.903000 0000	3.5	5.0	10.0	20.0	0.0	116.903000 0000	0.001	0.1	EUR
112165	DE000NG23WP 9	2000000	0.25	116.403000 0000	3.5	5.0	10.0	20.0	0.0	116.403000 0000	0.001	0.1	EUR
112166	DE000NG23WQ 7	2000000	0.3	115.903000 0000	3.5	5.0	10.0	20.0	0.0	115.903000 0000	0.001	0.1	EUR
112167	DE000NG23WR 5	2000000	0.35	115.403000 0000	3.5	5.0	10.0	20.0	0.0	115.403000 0000	0.001	0.1	EUR
112168	DE000NG23WS 3	2000000	0.4	114.903000 0000	3.5	5.0	10.0	20.0	0.0	114.903000 0000	0.001	0.1	EUR
112169	DE000NG23WT 1	2000000	0.45	114.403000 0000	3.5	5.0	10.0	20.0	0.0	114.403000 0000	0.001	0.1	EUR
112170	DE000NG23WU 9	2000000	0.5	113.903000 0000	3.5	5.0	10.0	20.0	0.0	113.903000 0000	0.001	0.1	EUR
112171	DE000NG23WV 7	2000000	0.55	113.403000 0000	3.5	5.0	10.0	20.0	0.0	113.403000 0000	0.001	0.1	EUR
112172	DE000NG23W W5	2000000	0.6	112.903000 0000	3.5	5.0	10.0	20.0	0.0	112.903000 0000	0.001	0.1	EUR
112173	DE000NG23WX 3	2000000	0.65	112.403000 0000	3.5	5.0	10.0	20.0	0.0	112.403000	0.001	0.1	EUR

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112174	DE000NG23WY 1	2000000	0.7	111.903000 0000	3.5	5.0	10.0	20.0	0.0	111.903000 0000	0.001	0.1	EUR
112175	DE000NG23WZ 8	2000000	0.75	111.403000 0000	3.5	5.0	10.0	20.0	0.0	111.403000 0000	0.001	0.1	EUR
112176	DE000NG23W0 4	2000000	0.8	110.903000 0000	3.5	5.0	10.0	20.0	0.0	110.903000 0000	0.001	0.1	EUR
112177	DE000NG23W1 2	2000000	0.03	34.3300000 000	3.5	5.0	7.5	20.0	0.0	34.3300000 000	0.01	0.1	EUR
112178	DE000NG23W2 0	2000000	0.07	33.9900000 000	3.5	5.0	7.5	20.0	0.0	33.9900000 000	0.01	0.1	EUR
112179	DE000NG23W3 8	2000000	0.1	33.6600000 000	3.5	5.0	7.5	20.0	0.0	33.6600000 000	0.01	0.1	EUR
112180	DE000NG23W4 6	2000000	0.13	33.3300000 000	3.5	5.0	7.5	20.0	0.0	33.3300000 000	0.01	0.1	EUR
112181	DE000NG23W5 3	2000000	0.17	33.0000000 000	3.5	5.0	7.5	20.0	0.0	33.0000000 000	0.01	0.1	EUR

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
112140	DE000NG23VY3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112141	DE000NG23VZ0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112142	DE000NG23V05	Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY <Equity>)	TUI AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112143	DE000NG23V13	Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY <Equity>)	TUI AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112144	DE000NG23V21	Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY <Equity>)	TUI AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112145	DE000NG23V39	Ordinary Shares issued by the Share Issuer (ISIN code:	TUI AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE000TUAG000) (Bloomberg code: TUI1 GY <Equity>)				Conditions
112146	DE000NG23V47	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112147	DE000NG23V54	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112148	DE000NG23V62	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112149	DE000NG23V70	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112150	DE000NG23V88	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112151	DE000NG23V96	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112152	DE000NG23WA 1	Ordinary Shares issued by the Share Issuer (ISIN code:	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007500001) (Bloomberg code: TKA GY <Equity>)				Conditions
112153	DE000NG23WB 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112154	DE000NG23WC 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112155	DE000NG23WD 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112156	DE000NG23WE 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112157	DE000NG23WF 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112158	DE000NG23WG 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112159	DE000NG23WH 6	Ordinary Shares issued by the Share Issuer (ISIN code:	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE000BASF111) (Bloomberg code: BAS GY <Equity>)				Conditions
112160	DE000NG23WJ2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112161	DE000NG23WK 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112162	DE000NG23WL 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112163	DE000NG23WM 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112164	DE000NG23WN 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112165	DE000NG23WP 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112166	DE000NG23WQ 7	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
112167	DE000NG23WR 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112168	DE000NG23WS 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112169	DE000NG23WT 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112170	DE000NG23WU 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112171	DE000NG23WV 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112172	DE000NG23W W5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112173	DE000NG23WX 3	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
112174	DE000NG23WY 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112175	DE000NG23WZ 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112176	DE000NG23W0 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112177	DE000NG23W1 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112178	DE000NG23W2 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112179	DE000NG23W3 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112180	DE000NG23W4 6	Ordinary Shares issued by the Share Issuer (ISIN code:	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0006062144) (Bloomberg code: 1COV GY <Equity>)				Conditions
112181	DE000NG23W5 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index 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	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
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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 on source of information.
Fresenius SE & Co KGaA	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: FRE GR <Equity>)
ThyssenKrupp 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: TKA GY <Equity>)

BASF 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: BAS GY <Equity>)</p>
Covestro 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: 1COV GY <Equity>)</p>
Vonovia 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: VNA GY <Equity>)</p>
Wirecard 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: WDI GY <Equity>)</p>
TUI 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: TUI1 GY <Equity>)</p>

5 POST-ISSUANCE INFORMATION

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

6 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG23VY3	Not Applicable	NG23VY
DE000NG23VZ0	Not Applicable	NG23VZ

DE000NG23V05	Not Applicable	NG23V0
DE000NG23V13	Not Applicable	NG23V1
DE000NG23V21	Not Applicable	NG23V2
DE000NG23V39	Not Applicable	NG23V3
DE000NG23V47	Not Applicable	NG23V4
DE000NG23V54	Not Applicable	NG23V5
DE000NG23V62	Not Applicable	NG23V6
DE000NG23V70	Not Applicable	NG23V7
DE000NG23V88	Not Applicable	NG23V8
DE000NG23V96	Not Applicable	NG23V9
DE000NG23WA1	Not Applicable	NG23WA
DE000NG23WB9	Not Applicable	NG23WB
DE000NG23WC7	Not Applicable	NG23WC
DE000NG23WD5	Not Applicable	NG23WD
DE000NG23WE3	Not Applicable	NG23WE
DE000NG23WF0	Not Applicable	NG23WF
DE000NG23WG8	Not Applicable	NG23WG
DE000NG23WH6	Not Applicable	NG23WH
DE000NG23WJ2	Not Applicable	NG23WJ
DE000NG23WK0	Not Applicable	NG23WK
DE000NG23WL8	Not Applicable	NG23WL
DE000NG23WM6	Not Applicable	NG23WM
DE000NG23WN4	Not Applicable	NG23WN
DE000NG23WP9	Not Applicable	NG23WP
DE000NG23WQ7	Not Applicable	NG23WQ
DE000NG23WR5	Not Applicable	NG23WR
DE000NG23WS3	Not Applicable	NG23WS
DE000NG23WT1	Not Applicable	NG23WT
DE000NG23WU9	Not Applicable	NG23WU
DE000NG23WV7	Not Applicable	NG23WV
DE000NG23WW5	Not Applicable	NG23WW
DE000NG23WX3	Not Applicable	NG23WX
DE000NG23WY1	Not Applicable	NG23WY
DE000NG23WZ8	Not Applicable	NG23WZ
DE000NG23W04	Not Applicable	NG23W0
DE000NG23W12	Not Applicable	NG23W1
DE000NG23W20	Not Applicable	NG23W2
DE000NG23W38	Not Applicable	NG23W3
DE000NG23W46	Not Applicable	NG23W4
DE000NG23W53	Not Applicable	NG23W5

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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7 DISTRIBUTION

(iv) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschbom
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other

	than pursuant to Article 3(2) of the Prospectus Directive in Germany (the “ Public Offer Jurisdiction ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable

8 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 WEBSITE OF THE ISSUER WWW.INGMARKETS.DE**