

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
112182	NG23W6	DE000NG23W61	2000000	ING Short Share Open End Turbo Certificate
112183	NG23W7	DE000NG23W79	2000000	ING Short Share Open End Turbo Certificate
112184	NG23W8	DE000NG23W87	2000000	ING Short Share Open End Turbo Certificate
112185	NG23W9	DE000NG23W95	2000000	ING Short Share Open End Turbo Certificate
112186	NG23XA	DE000NG23XA9	2000000	ING Short Share Open End Turbo Certificate
112187	NG23XB	DE000NG23XB7	2000000	ING Short Share Open End Turbo Certificate
112188	NG23XC	DE000NG23XC5	2000000	ING Short Share Open End Turbo Certificate
112189	NG23XD	DE000NG23XD3	2000000	ING Short Share Open End Turbo Certificate
112190	NG23XE	DE000NG23XE1	2000000	ING Short Share Open End Turbo Certificate
112191	NG23XF	DE000NG23XF8	2000000	ING Short Share Open End Turbo Certificate
112192	NG23XG	DE000NG23XG6	500000	ING Short Share Open End Turbo Certificate
112193	NG23XH	DE000NG23XH4	500000	ING Short Share Open End Turbo Certificate

112194	NG23XJ	DE000NG23XJ0	500000	ING Short Share Open End Turbo Certificate
112195	NG23XK	DE000NG23XK8	500000	ING Short Share Open End Turbo Certificate
112196	NG23XL	DE000NG23XL6	2000000	ING Short Share Open End Turbo Certificate
112197	NG23XM	DE000NG23XM4	2000000	ING Short Share Open End Turbo Certificate
112198	NG23XN	DE000NG23XN2	2000000	ING Short Share Open End Turbo Certificate
112199	NG23XP	DE000NG23XP7	2000000	ING Short Share Open End Turbo Certificate
112200	NG23XQ	DE000NG23XQ5	2000000	ING Short Share Open End Turbo Certificate
112201	NG23XR	DE000NG23XR3	2000000	ING Short Share Open End Turbo Certificate
112202	NG23XS	DE000NG23XS1	2000000	ING Short Share Open End Turbo Certificate
112203	NG23XT	DE000NG23XT9	2000000	ING Short Share Open End Turbo Certificate
112204	NG23XU	DE000NG23XU7	2000000	ING Short Share Open End Turbo Certificate
112205	NG23XV	DE000NG23XV5	2000000	ING Short Share Open End Turbo Certificate
112206	NG23XW	DE000NG23XW3	2000000	ING Short Share Open End Turbo Certificate
112207	NG23XX	DE000NG23XX1	2000000	ING Short Share Open End Turbo Certificate
112208	NG23XY	DE000NG23XY9	2000000	ING Short Share Open End Turbo Certificate
112209	NG23XZ	DE000NG23XZ6	2000000	ING Short Share Open End Turbo Certificate
112210	NG23X0	DE000NG23X03	2000000	ING Short Share Open End Turbo Certificate
112211	NG23X1	DE000NG23X11	2000000	ING Short Share Open End Turbo Certificate
112212	NG23X2	DE000NG23X29	2000000	ING Short Share Open End Turbo Certificate
112213	NG23X3	DE000NG23X37	2000000	ING Short Share Open End Turbo Certificate
112214	NG23X4	DE000NG23X45	2000000	ING Short Share Open End Turbo Certificate
112215	NG23X5	DE000NG23X52	2000000	ING Short Share Open End Turbo Certificate
112216	NG23X6	DE000NG23X60	2000000	ING Short Share Open End Turbo Certificate
112217	NG23X7	DE000NG23X78	2000000	ING Short Share Open End Turbo Certificate
112218	NG23X8	DE000NG23X86	2000000	ING Short Share Open End Turbo Certificate
112219	NG23X9	DE000NG23X94	2000000	ING Short Share Open End Turbo Certificate
112220	NG23YA	DE000NG23YA7	2000000	ING Short 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:	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:	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
112182	DE000NG23W61	2000000	1.79	20.6330000000	3.5	5.0	5.0	20.0	0.0	20.6330000000	0.001	1.0	EUR
112183	DE000NG23W79	2000000	1.24	12.5850000000	3.5	5.0	7.5	20.0	0.0	12.5850000000	0.001	1.0	EUR
112184	DE000NG23W87	2000000	1.76	13.1050000000	3.5	5.0	7.5	20.0	0.0	13.1050000000	0.001	1.0	EUR
112185	DE000NG23W95	2000000	2.3	13.6460000000	3.5	5.0	7.5	20.0	0.0	13.6460000000	0.001	1.0	EUR
112186	DE000NG23XA9	2000000	3.16	14.5000000000	3.5	5.0	7.5	20.0	0.0	14.5000000000	0.001	1.0	EUR
112187	DE000NG23XB7	2000000	4.06	15.4070000000	3.5	5.0	7.5	20.0	0.0	15.4070000000	0.001	1.0	EUR
112188	DE000NG23XC5	2000000	0.45	47.8100000000	3.5	5.0	7.5	20.0	0.0	47.8100000000	0.01	0.1	EUR
112189	DE000NG23XD3	2000000	0.75	50.8200000000	3.5	5.0	7.5	20.0	0.0	50.8200000000	0.01	0.1	EUR
112190	DE000NG23XE1	2000000	0.57	11.1870000000	3.5	5.0	7.5	20.0	0.0	11.1870000000	0.001	1.0	EUR
112191	DE000NG23XF8	2000000	0.91	11.5310000000	3.5	5.0	7.5	20.0	0.0	11.5310000000	0.001	1.0	EUR
112192	DE000NG23XG6	500000	1.26	8.2330000000	3.5	5.0	10.0	20.0	0.0	8.2330000000	0.001	1.0	EUR
112193	DE000NG23XH4	500000	1.61	8.5770000000	3.5	5.0	10.0	20.0	0.0	8.5770000000	0.001	1.0	EUR
112194	DE000NG23XJ0	500000	1.97	8.9350000000	3.5	5.0	10.0	20.0	0.0	8.9350000000	0.001	1.0	EUR
112195	DE000NG23XK8	500000	3.13	10.1000000000	3.5	5.0	10.0	20.0	0.0	10.1000000000	0.001	1.0	EUR
112196	DE000NG23XL6	2000000	0.26	52.1150000000	3.5	5.0	15.0	20.0	0.0	52.1150000000	0.001	0.1	EUR
112197	DE000NG23XM	2000000	0.37	53.17900000	3.5	5.0	15.0	20.0	0.0	53.17900000	0.001	0.1	EUR

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112198	DE000NG23XN 2	2000000	0.88	9.97700000 00	3.5	5.0	7.5	20.0	0.0	9.97700000 00	0.001	1.0	EUR
112199	DE000NG23XP 7	2000000	0.66	8.34000000 00	3.5	5.0	7.5	20.0	0.0	8.34000000 00	0.001	1.0	EUR
112200	DE000NG23XQ 5	2000000	0.75	8.42500000 00	3.5	5.0	7.5	20.0	0.0	8.42500000 00	0.001	1.0	EUR
112201	DE000NG23XR 3	2000000	0.83	8.51100000 00	3.5	5.0	7.5	20.0	0.0	8.51100000 00	0.001	1.0	EUR
112202	DE000NG23XS1	2000000	1.09	8.77200000 00	3.5	5.0	7.5	20.0	0.0	8.77200000 00	0.001	1.0	EUR
112203	DE000NG23XT9	2000000	1.36	9.04200000 00	3.5	5.0	7.5	20.0	0.0	9.04200000 00	0.001	1.0	EUR
112204	DE000NG23XU 7	2000000	1.64	9.32100000 00	3.5	5.0	7.5	20.0	0.0	9.32100000 00	0.001	1.0	EUR
112205	DE000NG23XV 5	2000000	1.93	9.60900000 00	3.5	5.0	7.5	20.0	0.0	9.60900000 00	0.001	1.0	EUR
112206	DE000NG23XW 3	2000000	2.13	9.80600000 00	3.5	5.0	7.5	20.0	0.0	9.80600000 00	0.001	1.0	EUR
112207	DE000NG23XX 1	2000000	0.54	58.5300000 000	3.5	5.0	7.5	20.0	0.0	58.5300000 000	0.01	0.1	EUR
112208	DE000NG23XY 9	2000000	0.91	62.2000000 000	3.5	5.0	7.5	20.0	0.0	62.2000000 000	0.01	0.1	EUR
112209	DE000NG23XZ6	2000000	1.03	63.4700000 000	3.5	5.0	7.5	20.0	0.0	63.4700000 000	0.01	0.1	EUR
112210	DE000NG23X03	2000000	0.11	119.958000 0000	3.5	5.0	10.0	20.0	0.0	119.958000 0000	0.001	0.1	EUR
112211	DE000NG23X11	2000000	0.21	120.958000 0000	3.5	5.0	10.0	20.0	0.0	120.958000 0000	0.001	0.1	EUR
112212	DE000NG23X29	2000000	0.31	121.958000 0000	3.5	5.0	10.0	20.0	0.0	121.958000 0000	0.001	0.1	EUR
112213	DE000NG23X37	2000000	0.41	122.958000 0000	3.5	5.0	10.0	20.0	0.0	122.958000 0000	0.001	0.1	EUR
112214	DE000NG23X45	2000000	0.51	123.958000 0000	3.5	5.0	10.0	20.0	0.0	123.958000 0000	0.001	0.1	EUR
112215	DE000NG23X52	2000000	0.61	124.958000 0000	3.5	5.0	10.0	20.0	0.0	124.958000	0.001	0.1	EUR

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112216	DE000NG23X60	2000000	0.71	125.958000 0000	3.5	5.0	10.0	20.0	0.0	125.958000 0000	0.001	0.1	EUR
112217	DE000NG23X78	2000000	0.81	126.958000 0000	3.5	5.0	10.0	20.0	0.0	126.958000 0000	0.001	0.1	EUR
112218	DE000NG23X86	2000000	0.91	127.958000 0000	3.5	5.0	10.0	20.0	0.0	127.958000 0000	0.001	0.1	EUR
112219	DE000NG23X94	2000000	0.21	36.7700000 000	3.5	5.0	7.5	20.0	0.0	36.7700000 000	0.01	0.1	EUR
112220	DE000NG23YA 7	2000000	0.36	38.3000000 000	3.5	5.0	7.5	20.0	0.0	38.3000000 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
112182	DE000NG23W61	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 Index Certificate Conditions
112183	DE000NG23W79	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112184	DE000NG23W87	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112185	DE000NG23W95	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112186	DE000NG23XA9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112187	DE000NG23XB7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		DE0008232125) (Bloomberg code: LHA GY <Equity>)				Conditions
112188	DE000NG23XC5	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
112189	DE000NG23XD3	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
112190	DE000NG23XE1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112191	DE000NG23XF8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112192	DE000NG23XG6	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
112193	DE000NG23XH4	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
112194	DE000NG23XJ0	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
112195	DE000NG23XK8	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
112196	DE000NG23XL6	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
112197	DE000NG23XM 4	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
112198	DE000NG23XN2	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
112199	DE000NG23XP7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112200	DE000NG23XQ5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112201	DE000NG23XR3	Ordinary Shares issued by the Share Issuer (ISIN code:	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0005140008) (Bloomberg code: DBK GY <Equity>)				Conditions
112202	DE000NG23XS1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112203	DE000NG23XT9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112204	DE000NG23XU7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112205	DE000NG23XV5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112206	DE000NG23XW3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
112207	DE000NG23XX1	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
112208	DE000NG23XY9	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
112209	DE000NG23XZ6	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
112210	DE000NG23X03	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
112211	DE000NG23X11	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
112212	DE000NG23X29	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
112213	DE000NG23X37	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
112214	DE000NG23X45	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
112215	DE000NG23X52	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
112216	DE000NG23X60	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
112217	DE000NG23X78	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
112218	DE000NG23X86	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
112219	DE000NG23X94	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
112220	DE000NG23YA7	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>)
Deutsche Bank 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: DBK GY <Equity>)

Deutsche Lufthansa 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: LHA GY <Equity>)</p>
ThyssenKrupp 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: TKA GY <Equity>)</p>
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>
Infineon Technologies 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: IFX 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>
E.ON AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: EOAN 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
DE000NG23W61	Not Applicable	NG23W6
DE000NG23W79	Not Applicable	NG23W7
DE000NG23W87	Not Applicable	NG23W8
DE000NG23W95	Not Applicable	NG23W9
DE000NG23XA9	Not Applicable	NG23XA
DE000NG23XB7	Not Applicable	NG23XB
DE000NG23XC5	Not Applicable	NG23XC
DE000NG23XD3	Not Applicable	NG23XD
DE000NG23XE1	Not Applicable	NG23XE
DE000NG23XF8	Not Applicable	NG23XF
DE000NG23XG6	Not Applicable	NG23XG
DE000NG23XH4	Not Applicable	NG23XH
DE000NG23XJ0	Not Applicable	NG23XJ
DE000NG23XK8	Not Applicable	NG23XK
DE000NG23XL6	Not Applicable	NG23XL
DE000NG23XM4	Not Applicable	NG23XM
DE000NG23XN2	Not Applicable	NG23XN
DE000NG23XP7	Not Applicable	NG23XP
DE000NG23XQ5	Not Applicable	NG23XQ
DE000NG23XR3	Not Applicable	NG23XR
DE000NG23XS1	Not Applicable	NG23XS
DE000NG23XT9	Not Applicable	NG23XT
DE000NG23XU7	Not Applicable	NG23XU
DE000NG23XV5	Not Applicable	NG23XV

DE000NG23XW3	Not Applicable	NG23XW
DE000NG23XX1	Not Applicable	NG23XX
DE000NG23XY9	Not Applicable	NG23XY
DE000NG23XZ6	Not Applicable	NG23XZ
DE000NG23X03	Not Applicable	NG23X0
DE000NG23X11	Not Applicable	NG23X1
DE000NG23X29	Not Applicable	NG23X2
DE000NG23X37	Not Applicable	NG23X3
DE000NG23X45	Not Applicable	NG23X4
DE000NG23X52	Not Applicable	NG23X5
DE000NG23X60	Not Applicable	NG23X6
DE000NG23X78	Not Applicable	NG23X7
DE000NG23X86	Not Applicable	NG23X8
DE000NG23X94	Not Applicable	NG23X9
DE000NG23YA7	Not Applicable	NG23YA

(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**