

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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

DAX® Index is provided by Stoxx ltd. Stoxx ltd appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 09 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
113524	NG242N	DE000NG242N9	2000000	ING Short Index Open End Turbo Certificate
113525	NG242P	DE000NG242P4	2000000	ING Short Index Open End Turbo Certificate

113526	NG242Q	DE000NG242Q2	2000000	ING Short Index Open End Turbo Certificate
113527	NG242R	DE000NG242R0	2000000	ING Short Index Open End Turbo Certificate
113528	NG242S	DE000NG242S8	2000000	ING Short Index Open End Turbo Certificate
113529	NG242T	DE000NG242T6	2000000	ING Short Index Open End Turbo Certificate
113530	NG242U	DE000NG242U4	2000000	ING Short Index Open End Turbo Certificate
113531	NG242V	DE000NG242V2	2000000	ING Short Index Open End Turbo Certificate
113532	NG242W	DE000NG242W0	2000000	ING Short Index Open End Turbo Certificate
113533	NG242X	DE000NG242X8	2000000	ING Short Index Open End Turbo Certificate
113534	NG242Y	DE000NG242Y6	2000000	ING Short Index Open End Turbo Certificate
113535	NG242Z	DE000NG242Z3	2000000	ING Short Index Open End Turbo Certificate
113536	NG2420	DE000NG24205	2000000	ING Short Index Open End Turbo Certificate
113537	NG2421	DE000NG24213	2000000	ING Short Index Open End Turbo Certificate
113538	NG2422	DE000NG24221	2000000	ING Short Index Open End Turbo Certificate
113539	NG2423	DE000NG24239	2000000	ING Short Index Open End Turbo Certificate
113540	NG2424	DE000NG24247	2000000	ING Short Index Open End Turbo Certificate
113541	NG2425	DE000NG24254	2000000	ING Short Index Open End Turbo Certificate
113542	NG2426	DE000NG24262	2000000	ING Short Index Open End Turbo Certificate
113543	NG2427	DE000NG24270	2000000	ING Short Index Open End Turbo Certificate
113544	NG2428	DE000NG24288	2000000	ING Short Index Open End Turbo Certificate
113545	NG2429	DE000NG24296	2000000	ING Short Index Open End Turbo Certificate
113546	NG243A	DE000NG243A4	2000000	ING Short Index Open End Turbo Certificate
113547	NG243B	DE000NG243B2	2000000	ING Short Index Open End Turbo Certificate
113548	NG243C	DE000NG243C0	2000000	ING Short Index Open End Turbo Certificate
113549	NG243D	DE000NG243D8	2000000	ING Short Index Open End Turbo Certificate
113550	NG243E	DE000NG243E6	2000000	ING Short Index Open End Turbo Certificate
113551	NG243F	DE000NG243F3	2000000	ING Short Index Open End Turbo Certificate
113552	NG243G	DE000NG243G1	2000000	ING Short Index Open End Turbo Certificate
113553	NG243H	DE000NG243H9	2000000	ING Short Index Open End Turbo Certificate

113554	NG243J	DE000NG243J5	2000000	ING Short Index Open End Turbo Certificate
113555	NG243K	DE000NG243K3	2000000	ING Short Index Open End Turbo Certificate
113556	NG243L	DE000NG243L1	2000000	ING Short Index Open End Turbo Certificate
113557	NG243M	DE000NG243M9	2000000	ING Short Index Open End Turbo Certificate
113558	NG243N	DE000NG243N7	2000000	ING Short Index Open End Turbo Certificate
113559	NG243P	DE000NG243P2	2000000	ING Short Index Open End Turbo Certificate
113560	NG243Q	DE000NG243Q0	2000000	ING Short Index Open End Turbo Certificate
113561	NG243R	DE000NG243R8	2000000	ING Short Index Open End Turbo Certificate
113562	NG243S	DE000NG243S6	2000000	ING Short Index Open End Turbo Certificate
113563	NG243T	DE000NG243T4	2000000	ING Short Index Open End Turbo Certificate
113564	NG243U	DE000NG243U2	2000000	ING Short Index Open End Turbo Certificate
113565	NG243V	DE000NG243V0	2000000	ING Short Index Open End Turbo Certificate
113566	NG243W	DE000NG243W8	2000000	ING Short Index Open End Turbo Certificate
113567	NG243X	DE000NG243X6	2000000	ING Short Index 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:	Index 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:	10 March 2020
6	Issue Date:	12 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 Index 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
113524	DE000NG242N9	2000000	0.86	10867.5400000000	3.5	5.0	1.5	20.0	0.0	10867.5400000000	0.01	0.01	EUR
113525	DE000NG242P4	2000000	0.96	10877.5400000000	3.5	5.0	1.5	20.0	0.0	10877.5400000000	0.01	0.01	EUR
113526	DE000NG242Q2	2000000	1.06	10887.5400000000	3.5	5.0	1.5	20.0	0.0	10887.5400000000	0.01	0.01	EUR
113527	DE000NG242R0	2000000	1.16	10897.5400000000	3.5	5.0	1.5	20.0	0.0	10897.5400000000	0.01	0.01	EUR
113528	DE000NG242S8	2000000	1.26	10907.5400000000	3.5	5.0	1.5	20.0	0.0	10907.5400000000	0.01	0.01	EUR
113529	DE000NG242T6	2000000	1.36	10917.5400000000	3.5	5.0	1.5	20.0	0.0	10917.5400000000	0.01	0.01	EUR
113530	DE000NG242U4	2000000	1.46	10927.5400000000	3.5	5.0	1.5	20.0	0.0	10927.5400000000	0.01	0.01	EUR
113531	DE000NG242V2	2000000	1.56	10937.5400000000	3.5	5.0	1.5	20.0	0.0	10937.5400000000	0.01	0.01	EUR
113532	DE000NG242W0	2000000	1.66	10947.5400000000	3.5	5.0	1.5	20.0	0.0	10947.5400000000	0.01	0.01	EUR
113533	DE000NG242X8	2000000	1.76	10957.5400000000	3.5	5.0	1.5	20.0	0.0	10957.5400000000	0.01	0.01	EUR
113534	DE000NG242Y6	2000000	1.86	10967.5400000000	3.5	5.0	1.5	20.0	0.0	10967.5400000000	0.01	0.01	EUR
113535	DE000NG242Z3	2000000	1.96	10977.5400000000	3.5	5.0	1.5	20.0	0.0	10977.5400000000	0.01	0.01	EUR
113536	DE000NG24205	2000000	2.06	10987.5400000000	3.5	5.0	1.5	20.0	0.0	10987.5400000000	0.01	0.01	EUR
113537	DE000NG24213	2000000	2.16	10997.5400000000	3.5	5.0	1.5	20.0	0.0	10997.5400000000	0.01	0.01	EUR
113538	DE000NG24221	2000000	2.26	11007.5400000000	3.5	5.0	1.5	20.0	0.0	11007.5400000000	0.01	0.01	EUR
113539	DE000NG24239	2000000	2.36	11017.5400000000	3.5	5.0	1.5	20.0	0.0	11017.5400000000	0.01	0.01	EUR

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113540	DE000NG24247	2000000	2.46	11027.5400 000000	3.5	5.0	1.5	20.0	0.0	11027.5400 000000	0.01	0.01	EUR
113541	DE000NG24254	2000000	2.56	11037.5400 000000	3.5	5.0	1.5	20.0	0.0	11037.5400 000000	0.01	0.01	EUR
113542	DE000NG24262	2000000	1.16	8662.37000 00000	3.5	5.0	3.0	20.0	0.0	8662.37000 00000	0.01	0.01	USD
113543	DE000NG24270	2000000	1.51	8702.37000 00000	3.5	5.0	3.0	20.0	0.0	8702.37000 00000	0.01	0.01	USD
113544	DE000NG24288	2000000	1.86	8742.37000 00000	3.5	5.0	3.0	20.0	0.0	8742.37000 00000	0.01	0.01	USD
113545	DE000NG24296	2000000	2.22	8782.37000 00000	3.5	5.0	3.0	20.0	0.0	8782.37000 00000	0.01	0.01	USD
113546	DE000NG243A 4	2000000	2.57	8822.37000 00000	3.5	5.0	3.0	20.0	0.0	8822.37000 00000	0.01	0.01	USD
113547	DE000NG243B2	2000000	2.92	8862.37000 00000	3.5	5.0	3.0	20.0	0.0	8862.37000 00000	0.01	0.01	USD
113548	DE000NG243C0	2000000	3.27	8902.37000 00000	3.5	5.0	3.0	20.0	0.0	8902.37000 00000	0.01	0.01	USD
113549	DE000NG243D 8	2000000	3.62	8942.37000 00000	3.5	5.0	3.0	20.0	0.0	8942.37000 00000	0.01	0.01	USD
113550	DE000NG243E6	2000000	3.97	8982.37000 00000	3.5	5.0	3.0	20.0	0.0	8982.37000 00000	0.01	0.01	USD
113551	DE000NG243F3	2000000	0.35	3011.79000 00000	3.5	5.0	3.0	20.0	0.0	3011.79000 00000	0.01	0.01	USD
113552	DE000NG243G 1	2000000	0.52	3031.79000 00000	3.5	5.0	3.0	20.0	0.0	3031.79000 00000	0.01	0.01	USD
113553	DE000NG243H 9	2000000	0.7	3051.79000 00000	3.5	5.0	3.0	20.0	0.0	3051.79000 00000	0.01	0.01	USD
113554	DE000NG243J5	2000000	0.87	3071.79000 00000	3.5	5.0	3.0	20.0	0.0	3071.79000 00000	0.01	0.01	USD
113555	DE000NG243K 3	2000000	5.32	26470.3400 000000	3.5	5.0	2.0	20.0	0.0	26470.3400 000000	0.01	0.01	USD
113556	DE000NG243L1	2000000	5.76	26520.3400 000000	3.5	5.0	2.0	20.0	0.0	26520.3400 000000	0.01	0.01	USD
113557	DE000NG243M 9	2000000	6.2	26570.3400 000000	3.5	5.0	2.0	20.0	0.0	26570.3400 000000	0.01	0.01	USD

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113558	DE000NG243N 7	2000000	6.64	26620.3400 000000	3.5	5.0	2.0	20.0	0.0	26620.3400 000000	0.01	0.01	USD
113559	DE000NG243P2	2000000	7.08	26670.3400 000000	3.5	5.0	2.0	20.0	0.0	26670.3400 000000	0.01	0.01	USD
113560	DE000NG243Q 0	2000000	7.52	26720.3400 000000	3.5	5.0	2.0	20.0	0.0	26720.3400 000000	0.01	0.01	USD
113561	DE000NG243R8	2000000	7.96	26770.3400 000000	3.5	5.0	2.0	20.0	0.0	26770.3400 000000	0.01	0.01	USD
113562	DE000NG243S6	2000000	8.4	26820.3400 000000	3.5	5.0	2.0	20.0	0.0	26820.3400 000000	0.01	0.01	USD
113563	DE000NG243T4	2000000	8.84	26870.3400 000000	3.5	5.0	2.0	20.0	0.0	26870.3400 000000	0.01	0.01	USD
113564	DE000NG243U 2	2000000	9.28	26920.3400 000000	3.5	5.0	2.0	20.0	0.0	26920.3400 000000	0.01	0.01	USD
113565	DE000NG243V0	2000000	9.72	26970.3400 000000	3.5	5.0	2.0	20.0	0.0	26970.3400 000000	0.01	0.01	USD
113566	DE000NG243W 8	2000000	10.16	27020.3400 000000	3.5	5.0	2.0	20.0	0.0	27020.3400 000000	0.01	0.01	USD
113567	DE000NG243X6	2000000	10.6	27070.3400 000000	3.5	5.0	2.0	20.0	0.0	27070.3400 000000	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
113524	DE000NG242N9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113525	DE000NG242P4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113526	DE000NG242Q2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113527	DE000NG242R0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113528	DE000NG242S8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113529	DE000NG242T6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113530	DE000NG242U4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113531	DE000NG242V2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113532	DE000NG242W0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113533	DE000NG242X8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113534	DE000NG242Y6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113535	DE000NG242Z3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113536	DE000NG24205	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113537	DE000NG24213	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113538	DE000NG24221	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113539	DE000NG24239	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113540	DE000NG24247	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

113561	DE000NG243R8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113562	DE000NG243S6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113563	DE000NG243T4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113564	DE000NG243U2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113565	DE000NG243V0	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113566	DE000NG243W8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113567	DE000NG243X6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
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.
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)

NASDAQ 100 Stock Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)
DAX® Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)

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
DE000NG242N9	Not Applicable	NG242N
DE000NG242P4	Not Applicable	NG242P
DE000NG242Q2	Not Applicable	NG242Q
DE000NG242R0	Not Applicable	NG242R
DE000NG242S8	Not Applicable	NG242S
DE000NG242T6	Not Applicable	NG242T
DE000NG242U4	Not Applicable	NG242U
DE000NG242V2	Not Applicable	NG242V
DE000NG242W0	Not Applicable	NG242W
DE000NG242X8	Not Applicable	NG242X
DE000NG242Y6	Not Applicable	NG242Y
DE000NG242Z3	Not Applicable	NG242Z
DE000NG24205	Not Applicable	NG2420
DE000NG24213	Not Applicable	NG2421
DE000NG24221	Not Applicable	NG2422
DE000NG24239	Not Applicable	NG2423
DE000NG24247	Not Applicable	NG2424
DE000NG24254	Not Applicable	NG2425
DE000NG24262	Not Applicable	NG2426
DE000NG24270	Not Applicable	NG2427
DE000NG24288	Not Applicable	NG2428
DE000NG24296	Not Applicable	NG2429
DE000NG243A4	Not Applicable	NG243A
DE000NG243B2	Not Applicable	NG243B

DE000NG243C0	Not Applicable	NG243C
DE000NG243D8	Not Applicable	NG243D
DE000NG243E6	Not Applicable	NG243E
DE000NG243F3	Not Applicable	NG243F
DE000NG243G1	Not Applicable	NG243G
DE000NG243H9	Not Applicable	NG243H
DE000NG243J5	Not Applicable	NG243J
DE000NG243K3	Not Applicable	NG243K
DE000NG243L1	Not Applicable	NG243L
DE000NG243M9	Not Applicable	NG243M
DE000NG243N7	Not Applicable	NG243N
DE000NG243P2	Not Applicable	NG243P
DE000NG243Q0	Not Applicable	NG243Q
DE000NG243R8	Not Applicable	NG243R
DE000NG243S6	Not Applicable	NG243S
DE000NG243T4	Not Applicable	NG243T
DE000NG243U2	Not Applicable	NG243U
DE000NG243V0	Not Applicable	NG243V
DE000NG243W8	Not Applicable	NG243W
DE000NG243X6	Not Applicable	NG243X

(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

Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.