

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.

EURO STOXX 50® (Price) 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.

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.

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.

MDAX 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.

IBEX 35 Index is provided by Bolsas y Mercados Españoles. Bolsas y Mercados Españoles does not appear 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. and Bolsas y Mercados Españoles are 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
113613	NG2449	DE000NG24494	1000000	ING Short Index Open End Turbo

				Certificate
113614	NG245A	DE000NG245A9	1000000	ING Short Index Open End Turbo Certificate
113615	NG245B	DE000NG245B7	2000000	ING Short Index Open End Turbo Certificate
113616	NG245C	DE000NG245C5	2000000	ING Short Index Open End Turbo Certificate
113617	NG245D	DE000NG245D3	2000000	ING Short Index Open End Turbo Certificate
113618	NG245E	DE000NG245E1	2000000	ING Short Index Open End Turbo Certificate
113619	NG245F	DE000NG245F8	2000000	ING Short Index Open End Turbo Certificate
113620	NG245G	DE000NG245G6	2000000	ING Short Index Open End Turbo Certificate
113621	NG245H	DE000NG245H4	2000000	ING Short Index Open End Turbo Certificate
113622	NG245J	DE000NG245J0	2000000	ING Short Index Open End Turbo Certificate
113623	NG245K	DE000NG245K8	2000000	ING Short Index Open End Turbo Certificate
113624	NG245L	DE000NG245L6	2000000	ING Short Index Open End Turbo Certificate
113625	NG245M	DE000NG245M4	2000000	ING Short Index Open End Turbo Certificate
113626	NG245N	DE000NG245N2	2000000	ING Short Index Open End Turbo Certificate
113627	NG245P	DE000NG245P7	2000000	ING Short Index Open End Turbo Certificate
113628	NG245Q	DE000NG245Q5	2000000	ING Short Index Open End Turbo Certificate
113629	NG245R	DE000NG245R3	2000000	ING Short Index Open End Turbo Certificate
113630	NG245S	DE000NG245S1	2000000	ING Short Index Open End Turbo Certificate
113631	NG245T	DE000NG245T9	2000000	ING Short Index Open End Turbo Certificate
113632	NG245U	DE000NG245U7	2000000	ING Short Index Open End Turbo Certificate
113633	NG245V	DE000NG245V5	2000000	ING Short Index Open End Turbo Certificate
113634	NG245W	DE000NG245W3	2000000	ING Short Index Open End Turbo Certificate
113635	NG245X	DE000NG245X1	2000000	ING Short Index Open End Turbo Certificate
113636	NG245Y	DE000NG245Y9	2000000	ING Short Index Open End Turbo Certificate
113637	NG245Z	DE000NG245Z6	2000000	ING Short Index Open End Turbo Certificate
113638	NG2450	DE000NG24502	2000000	ING Short Index Open End Turbo Certificate
113639	NG2451	DE000NG24510	2000000	ING Short Index Open End Turbo Certificate
113640	NG2452	DE000NG24528	2000000	ING Short Index Open End Turbo Certificate
113641	NG2453	DE000NG24536	2000000	ING Short Index Open End Turbo

				Certificate
113642	NG2454	DE000NG24544	2000000	ING Short Index Open End Turbo Certificate
113643	NG2455	DE000NG24551	2000000	ING Short Index Open End Turbo Certificate
113644	NG2456	DE000NG24569	2000000	ING Short Index Open End Turbo Certificate
113645	NG2457	DE000NG24577	2000000	ING Short Index Open End Turbo Certificate
113646	NG2458	DE000NG24585	2000000	ING Short Index Open End Turbo Certificate
113647	NG2459	DE000NG24593	2000000	ING Short Index Open End Turbo Certificate
113648	NG246A	DE000NG246A7	2000000	ING Short Index Open End Turbo Certificate
113649	NG246B	DE000NG246B5	2000000	ING Short Index Open End Turbo Certificate
113650	NG246C	DE000NG246C3	2000000	ING Short Index Open End Turbo Certificate
113651	NG246D	DE000NG246D1	2000000	ING Short Index Open End Turbo Certificate
113652	NG246E	DE000NG246E9	2000000	ING Short Index Open End Turbo Certificate
113653	NG246F	DE000NG246F6	2000000	ING Short Index Open End Turbo Certificate
113654	NG246G	DE000NG246G4	2000000	ING Short Index Open End Turbo Certificate
113655	NG246H	DE000NG246H2	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
113613	DE000NG24494	1000000	0.64	8543.9500000000	3.5	5.0	5.0	20.0	0.0	8543.9500000000	0.01	0.001	EUR
113614	DE000NG245A9	1000000	1.17	9080.6200000000	3.5	5.0	5.0	20.0	0.0	9080.6200000000	0.01	0.001	EUR
113615	DE000NG245B7	2000000	0.63	8602.3700000000	3.5	5.0	3.0	20.0	0.0	8602.3700000000	0.01	0.01	USD
113616	DE000NG245C5	2000000	0.98	8642.3700000000	3.5	5.0	3.0	20.0	0.0	8642.3700000000	0.01	0.01	USD
113617	DE000NG245D3	2000000	1.04	3112.9900000000	3.5	5.0	2.0	20.0	0.0	3112.9900000000	0.01	0.01	EUR
113618	DE000NG245E1	2000000	1.24	3132.9900000000	3.5	5.0	2.0	20.0	0.0	3132.9900000000	0.01	0.01	EUR
113619	DE000NG245F8	2000000	1.44	3152.9900000000	3.5	5.0	2.0	20.0	0.0	3152.9900000000	0.01	0.01	EUR
113620	DE000NG245G6	2000000	1.64	3172.9900000000	3.5	5.0	2.0	20.0	0.0	3172.9900000000	0.01	0.01	EUR
113621	DE000NG245H4	2000000	1.84	3192.9900000000	3.5	5.0	2.0	20.0	0.0	3192.9900000000	0.01	0.01	EUR
113622	DE000NG245J0	2000000	2.04	3212.9900000000	3.5	5.0	2.0	20.0	0.0	3212.9900000000	0.01	0.01	EUR
113623	DE000NG245K8	2000000	2.24	3232.9900000000	3.5	5.0	2.0	20.0	0.0	3232.9900000000	0.01	0.01	EUR
113624	DE000NG245L6	2000000	2.44	3252.9900000000	3.5	5.0	2.0	20.0	0.0	3252.9900000000	0.01	0.01	EUR
113625	DE000NG245M4	2000000	2.64	3272.9900000000	3.5	5.0	2.0	20.0	0.0	3272.9900000000	0.01	0.01	EUR
113626	DE000NG245N2	2000000	2.84	3292.9900000000	3.5	5.0	2.0	20.0	0.0	3292.9900000000	0.01	0.01	EUR
113627	DE000NG245P7	2000000	3.04	3312.9900000000	3.5	5.0	2.0	20.0	0.0	3312.9900000000	0.01	0.01	EUR
113628	DE000NG245Q	2000000	3.24	3332.9900000000	3.5	5.0	2.0	20.0	0.0	3332.9900000000	0.01	0.01	EUR

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113629	DE000NG245R3	2000000	3.44	3352.99000 00000	3.5	5.0	2.0	20.0	0.0	3352.99000 00000	0.01	0.01	EUR
113630	DE000NG245S1	2000000	3.64	3372.99000 00000	3.5	5.0	2.0	20.0	0.0	3372.99000 00000	0.01	0.01	EUR
113631	DE000NG245T9	2000000	3.84	3392.99000 00000	3.5	5.0	2.0	20.0	0.0	3392.99000 00000	0.01	0.01	EUR
113632	DE000NG245U 7	2000000	4.04	3412.99000 00000	3.5	5.0	2.0	20.0	0.0	3412.99000 00000	0.01	0.01	EUR
113633	DE000NG245V5	2000000	4.24	3432.99000 00000	3.5	5.0	2.0	20.0	0.0	3432.99000 00000	0.01	0.01	EUR
113634	DE000NG245W 3	2000000	0.8	24160.3300 000000	3.5	5.0	3.0	20.0	0.0	24160.3300 000000	0.01	0.001	EUR
113635	DE000NG245X1	2000000	1.0	24360.3300 000000	3.5	5.0	3.0	20.0	0.0	24360.3300 000000	0.01	0.001	EUR
113636	DE000NG245Y 9	2000000	1.2	24560.3300 000000	3.5	5.0	3.0	20.0	0.0	24560.3300 000000	0.01	0.001	EUR
113637	DE000NG245Z6	2000000	1.4	24760.3300 000000	3.5	5.0	3.0	20.0	0.0	24760.3300 000000	0.01	0.001	EUR
113638	DE000NG24502	2000000	1.6	24960.3300 000000	3.5	5.0	3.0	20.0	0.0	24960.3300 000000	0.01	0.001	EUR
113639	DE000NG24510	2000000	1.8	25160.3300 000000	3.5	5.0	3.0	20.0	0.0	25160.3300 000000	0.01	0.001	EUR
113640	DE000NG24528	2000000	2.0	25360.3300 000000	3.5	5.0	3.0	20.0	0.0	25360.3300 000000	0.01	0.001	EUR
113641	DE000NG24536	2000000	2.2	25560.3300 000000	3.5	5.0	3.0	20.0	0.0	25560.3300 000000	0.01	0.001	EUR
113642	DE000NG24544	2000000	2.4	25760.3300 000000	3.5	5.0	3.0	20.0	0.0	25760.3300 000000	0.01	0.001	EUR
113643	DE000NG24551	2000000	2.6	25960.3300 000000	3.5	5.0	3.0	20.0	0.0	25960.3300 000000	0.01	0.001	EUR
113644	DE000NG24569	2000000	2.8	26160.3300 000000	3.5	5.0	3.0	20.0	0.0	26160.3300 000000	0.01	0.001	EUR
113645	DE000NG24577	2000000	0.71	25945.3400 000000	3.5	5.0	2.0	20.0	0.0	25945.3400 000000	0.01	0.01	USD
113646	DE000NG24585	2000000	1.15	25995.3400 000000	3.5	5.0	2.0	20.0	0.0	25995.3400	0.01	0.01	USD

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113647	DE000NG24593	2000000	1.59	26045.3400 000000	3.5	5.0	2.0	20.0	0.0	26045.3400 000000	0.01	0.01	USD
113648	DE000NG246A 7	2000000	2.03	26095.3400 000000	3.5	5.0	2.0	20.0	0.0	26095.3400 000000	0.01	0.01	USD
113649	DE000NG246B5	2000000	2.46	26145.3400 000000	3.5	5.0	2.0	20.0	0.0	26145.3400 000000	0.01	0.01	USD
113650	DE000NG246C3	2000000	2.9	26195.3400 000000	3.5	5.0	2.0	20.0	0.0	26195.3400 000000	0.01	0.01	USD
113651	DE000NG246D 1	2000000	3.34	26245.3400 000000	3.5	5.0	2.0	20.0	0.0	26245.3400 000000	0.01	0.01	USD
113652	DE000NG246E9	2000000	3.78	26295.3400 000000	3.5	5.0	2.0	20.0	0.0	26295.3400 000000	0.01	0.01	USD
113653	DE000NG246F6	2000000	4.22	26345.3400 000000	3.5	5.0	2.0	20.0	0.0	26345.3400 000000	0.01	0.01	USD
113654	DE000NG246G 4	2000000	4.66	26395.3400 000000	3.5	5.0	2.0	20.0	0.0	26395.3400 000000	0.01	0.01	USD
113655	DE000NG246H 2	2000000	5.1	26445.3400 000000	3.5	5.0	2.0	20.0	0.0	26445.3400 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
113613	DE000NG24494	IBEX 35 Index (Bloomberg code: IBEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113614	DE000NG245A9	IBEX 35 Index (Bloomberg code: IBEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113615	DE000NG245B7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113616	DE000NG245C5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113617	DE000NG245D3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113618	DE000NG245E1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113619	DE000NG245F8	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113620	DE000NG245G6	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113621	DE000NG245H4	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113622	DE000NG245J0	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113623	DE000NG245K8	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113624	DE000NG245L6	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113625	DE000NG245M4	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113626	DE000NG245N2	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113627	DE000NG245P7	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113628	DE000NG245Q5	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113629	DE000NG245R3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

113650	DE000NG246C 3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113651	DE000NG246D 1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113652	DE000NG246E 9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113653	DE000NG246F 6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113654	DE000NG246G 4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
113655	DE000NG246H 2	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.
MDAX 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: MDAX <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>)

IBEX 35 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: IBEX <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>)
EURO STOXX 50® (Price) 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: SX5E <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
DE000NG24494	Not Applicable	NG2449
DE000NG245A9	Not Applicable	NG245A
DE000NG245B7	Not Applicable	NG245B
DE000NG245C5	Not Applicable	NG245C
DE000NG245D3	Not Applicable	NG245D
DE000NG245E1	Not Applicable	NG245E
DE000NG245F8	Not Applicable	NG245F
DE000NG245G6	Not Applicable	NG245G
DE000NG245H4	Not Applicable	NG245H
DE000NG245J0	Not Applicable	NG245J
DE000NG245K8	Not Applicable	NG245K
DE000NG245L6	Not Applicable	NG245L
DE000NG245M4	Not Applicable	NG245M
DE000NG245N2	Not Applicable	NG245N
DE000NG245P7	Not Applicable	NG245P
DE000NG245Q5	Not Applicable	NG245Q
DE000NG245R3	Not Applicable	NG245R

DE000NG245S1	Not Applicable	NG245S
DE000NG245T9	Not Applicable	NG245T
DE000NG245U7	Not Applicable	NG245U
DE000NG245V5	Not Applicable	NG245V
DE000NG245W3	Not Applicable	NG245W
DE000NG245X1	Not Applicable	NG245X
DE000NG245Y9	Not Applicable	NG245Y
DE000NG245Z6	Not Applicable	NG245Z
DE000NG24502	Not Applicable	NG2450
DE000NG24510	Not Applicable	NG2451
DE000NG24528	Not Applicable	NG2452
DE000NG24536	Not Applicable	NG2453
DE000NG24544	Not Applicable	NG2454
DE000NG24551	Not Applicable	NG2455
DE000NG24569	Not Applicable	NG2456
DE000NG24577	Not Applicable	NG2457
DE000NG24585	Not Applicable	NG2458
DE000NG24593	Not Applicable	NG2459
DE000NG246A7	Not Applicable	NG246A
DE000NG246B5	Not Applicable	NG246B
DE000NG246C3	Not Applicable	NG246C
DE000NG246D1	Not Applicable	NG246D
DE000NG246E9	Not Applicable	NG246E
DE000NG246F6	Not Applicable	NG246F
DE000NG246G4	Not Applicable	NG246G
DE000NG246H2	Not Applicable	NG246H

(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.