

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.

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.

AEX Index is provided by Euronext. Euronext does not appear 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.

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.

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.

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.

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., Euronext 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 04 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
112959	NG24K1	DE000NG24K15	2000000	ING Short Index Open End Turbo Certificate
112960	NG24K2	DE000NG24K23	2000000	ING Short Index Open End Turbo Certificate
112961	NG24K3	DE000NG24K31	1000000	ING Short Index Open End Turbo Certificate
112962	NG24K4	DE000NG24K49	1000000	ING Short Index Open End Turbo Certificate
112963	NG24K5	DE000NG24K56	2000000	ING Short Index Open End Turbo Certificate
112964	NG24K6	DE000NG24K64	2000000	ING Short Index Open End Turbo Certificate
112965	NG24K7	DE000NG24K72	2000000	ING Short Index Open End Turbo Certificate
112966	NG24K8	DE000NG24K80	2000000	ING Short Index Open End Turbo Certificate
112967	NG24K9	DE000NG24K98	2000000	ING Short Index Open End Turbo Certificate
112968	NG24LA	DE000NG24LA2	2000000	ING Short Index Open End Turbo Certificate
112969	NG24LB	DE000NG24LB0	2000000	ING Short Index Open End Turbo Certificate
112970	NG24LC	DE000NG24LC8	2000000	ING Short Index Open End Turbo Certificate
112971	NG24LD	DE000NG24LD6	2000000	ING Short Index Open End Turbo Certificate
112972	NG24LE	DE000NG24LE4	2000000	ING Short Index Open End Turbo Certificate
112973	NG24LF	DE000NG24LF1	2000000	ING Short Index Open End Turbo Certificate
112974	NG24LG	DE000NG24LG9	2000000	ING Short Index Open End Turbo Certificate
112975	NG24LH	DE000NG24LH7	2000000	ING Short Index Open End Turbo Certificate
112976	NG24LJ	DE000NG24LJ3	2000000	ING Short Index Open End Turbo Certificate
112977	NG24LK	DE000NG24LK1	2000000	ING Short Index Open End Turbo Certificate
112978	NG24LL	DE000NG24LL9	2000000	ING Short Index Open End Turbo Certificate
112979	NG24LM	DE000NG24LM7	2000000	ING Short Index Open End Turbo Certificate
112980	NG24LN	DE000NG24LN5	2000000	ING Short Index Open End Turbo Certificate
112981	NG24LP	DE000NG24LP0	2000000	ING Short Index Open End Turbo Certificate
112982	NG24LQ	DE000NG24LQ8	2000000	ING Short Index Open End Turbo Certificate

112983	NG24LR	DE000NG24LR6	2000000	ING Short Index Open End Turbo Certificate
112984	NG24LS	DE000NG24LS4	2000000	ING Short Index Open End Turbo Certificate
112985	NG24LT	DE000NG24LT2	2000000	ING Short Index Open End Turbo Certificate
112986	NG24LU	DE000NG24LU0	2000000	ING Short Index Open End Turbo Certificate
112987	NG24LV	DE000NG24LV8	2000000	ING Short Index Open End Turbo Certificate
112988	NG24LW	DE000NG24LW6	2000000	ING Short Index Open End Turbo Certificate
112989	NG24LX	DE000NG24LX4	2000000	ING Short Index Open End Turbo Certificate
112990	NG24LY	DE000NG24LY2	2000000	ING Short Index Open End Turbo Certificate
112991	NG24LZ	DE000NG24LZ9	2000000	ING Short Index Open End Turbo Certificate
112992	NG24L0	DE000NG24L06	2000000	ING Short Index Open End Turbo Certificate
112993	NG24L1	DE000NG24L14	2000000	ING Short Index Open End Turbo Certificate
112994	NG24L2	DE000NG24L22	2000000	ING Short Index Open End Turbo Certificate
112995	NG24L3	DE000NG24L30	2000000	ING Short Index Open End Turbo Certificate
112996	NG24L4	DE000NG24L48	2000000	ING Short Index Open End Turbo Certificate
112997	NG24L5	DE000NG24L55	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:	05 March 2020
6	Issue Date:	09 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
112959	DE000NG24K15	2000000	3.19	584.1100000000	3.5	5.0	2.0	20.0	0.0	584.1100000000	0.01	0.1	EUR
112960	DE000NG24K23	2000000	4.38	596.0400000000	3.5	5.0	2.0	20.0	0.0	596.0400000000	0.01	0.1	EUR
112961	DE000NG24K31	1000000	0.54	9366.6800000000	3.5	5.0	5.0	20.0	0.0	9366.6800000000	0.01	0.001	EUR
112962	DE000NG24K49	1000000	0.83	9656.3800000000	3.5	5.0	5.0	20.0	0.0	9656.3800000000	0.01	0.001	EUR
112963	DE000NG24K56	2000000	0.65	8667.0100000000	3.5	5.0	3.0	20.0	0.0	8667.0100000000	0.01	0.01	USD
112964	DE000NG24K64	2000000	0.83	8687.0100000000	3.5	5.0	3.0	20.0	0.0	8687.0100000000	0.01	0.01	USD
112965	DE000NG24K72	2000000	1.01	8707.0100000000	3.5	5.0	3.0	20.0	0.0	8707.0100000000	0.01	0.01	USD
112966	DE000NG24K80	2000000	1.19	8727.0100000000	3.5	5.0	3.0	20.0	0.0	8727.0100000000	0.01	0.01	USD
112967	DE000NG24K98	2000000	1.36	8747.0100000000	3.5	5.0	3.0	20.0	0.0	8747.0100000000	0.01	0.01	USD
112968	DE000NG24LA2	2000000	1.54	8767.0100000000	3.5	5.0	3.0	20.0	0.0	8767.0100000000	0.01	0.01	USD
112969	DE000NG24LB0	2000000	1.72	8787.0100000000	3.5	5.0	3.0	20.0	0.0	8787.0100000000	0.01	0.01	USD
112970	DE000NG24LC8	2000000	1.9	8807.0100000000	3.5	5.0	3.0	20.0	0.0	8807.0100000000	0.01	0.01	USD
112971	DE000NG24LD6	2000000	2.08	8827.0100000000	3.5	5.0	3.0	20.0	0.0	8827.0100000000	0.01	0.01	USD
112972	DE000NG24LE4	2000000	0.36	3043.2200000000	3.5	5.0	3.0	20.0	0.0	3043.2200000000	0.01	0.01	USD
112973	DE000NG24LF1	2000000	0.45	3053.2200000000	3.5	5.0	3.0	20.0	0.0	3053.2200000000	0.01	0.01	USD
112974	DE000NG24LG	2000000	0.54	3063.220000	3.5	5.0	3.0	20.0	0.0	3063.220000	0.01	0.01	USD

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112975	DE000NG24LH 7	2000000	0.63	3073.22000 00000	3.5	5.0	3.0	20.0	0.0	3073.22000 00000	0.01	0.01	USD
112976	DE000NG24LJ3	2000000	0.71	3083.22000 00000	3.5	5.0	3.0	20.0	0.0	3083.22000 00000	0.01	0.01	USD
112977	DE000NG24LK 1	2000000	0.8	3093.22000 00000	3.5	5.0	3.0	20.0	0.0	3093.22000 00000	0.01	0.01	USD
112978	DE000NG24LL 9	2000000	0.89	3103.22000 00000	3.5	5.0	3.0	20.0	0.0	3103.22000 00000	0.01	0.01	USD
112979	DE000NG24LM 7	2000000	0.98	3113.22000 00000	3.5	5.0	3.0	20.0	0.0	3113.22000 00000	0.01	0.01	USD
112980	DE000NG24LN 5	2000000	1.07	3123.22000 00000	3.5	5.0	3.0	20.0	0.0	3123.22000 00000	0.01	0.01	USD
112981	DE000NG24LP 0	2000000	1.16	3133.22000 00000	3.5	5.0	3.0	20.0	0.0	3133.22000 00000	0.01	0.01	USD
112982	DE000NG24LQ 8	2000000	0.64	3444.91000 00000	3.5	5.0	2.0	20.0	0.0	3444.91000 00000	0.01	0.01	EUR
112983	DE000NG24LR 6	2000000	0.33	26374.9600 000000	3.5	5.0	3.0	20.0	0.0	26374.9600 000000	0.01	0.001	EUR
112984	DE000NG24LS4	2000000	0.43	26474.9600 000000	3.5	5.0	3.0	20.0	0.0	26474.9600 000000	0.01	0.001	EUR
112985	DE000NG24LT2	2000000	0.39	25960.6300 000000	3.5	5.0	2.0	20.0	0.0	25960.6300 000000	0.01	0.01	USD
112986	DE000NG24LU 0	2000000	0.61	25985.6300 000000	3.5	5.0	2.0	20.0	0.0	25985.6300 000000	0.01	0.01	USD
112987	DE000NG24LV 8	2000000	0.83	26010.6300 000000	3.5	5.0	2.0	20.0	0.0	26010.6300 000000	0.01	0.01	USD
112988	DE000NG24LW 6	2000000	1.06	26035.6300 000000	3.5	5.0	2.0	20.0	0.0	26035.6300 000000	0.01	0.01	USD
112989	DE000NG24LX 4	2000000	1.28	26060.6300 000000	3.5	5.0	2.0	20.0	0.0	26060.6300 000000	0.01	0.01	USD
112990	DE000NG24LY 2	2000000	1.51	26085.6300 000000	3.5	5.0	2.0	20.0	0.0	26085.6300 000000	0.01	0.01	USD
112991	DE000NG24LZ9	2000000	1.73	26110.6300 000000	3.5	5.0	2.0	20.0	0.0	26110.6300 000000	0.01	0.01	USD
112992	DE000NG24L06	2000000	1.95	26135.6300 000000	3.5	5.0	2.0	20.0	0.0	26135.6300	0.01	0.01	USD

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112993	DE000NG24L14	2000000	2.18	26160.6300 000000	3.5	5.0	2.0	20.0	0.0	26160.6300 000000	0.01	0.01	USD
112994	DE000NG24L22	2000000	2.4	26185.6300 000000	3.5	5.0	2.0	20.0	0.0	26185.6300 000000	0.01	0.01	USD
112995	DE000NG24L30	2000000	2.62	26210.6300 000000	3.5	5.0	2.0	20.0	0.0	26210.6300 000000	0.01	0.01	USD
112996	DE000NG24L48	2000000	2.85	26235.6300 000000	3.5	5.0	2.0	20.0	0.0	26235.6300 000000	0.01	0.01	USD
112997	DE000NG24L55	2000000	3.07	26260.6300 000000	3.5	5.0	2.0	20.0	0.0	26260.6300 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
112959	DE000NG24K15	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112960	DE000NG24K23	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112961	DE000NG24K31	IBEX 35 Index (Bloomberg code: IBEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112962	DE000NG24K49	IBEX 35 Index (Bloomberg code: IBEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112963	DE000NG24K56	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112964	DE000NG24K64	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112965	DE000NG24K72	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112966	DE000NG24K80	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112967	DE000NG24K98	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112968	DE000NG24LA2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112969	DE000NG24LB0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112970	DE000NG24LC8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112971	DE000NG24LD6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112972	DE000NG24LE4	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112973	DE000NG24LF1	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112974	DE000NG24LG9	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112975	DE000NG24LH7	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

112996	DE000NG24L4 8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
112997	DE000NG24L5 5	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>)
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>)
AEX 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: AEX <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
DE000NG24K15	Not Applicable	NG24K1
DE000NG24K23	Not Applicable	NG24K2

DE000NG24K31	Not Applicable	NG24K3
DE000NG24K49	Not Applicable	NG24K4
DE000NG24K56	Not Applicable	NG24K5
DE000NG24K64	Not Applicable	NG24K6
DE000NG24K72	Not Applicable	NG24K7
DE000NG24K80	Not Applicable	NG24K8
DE000NG24K98	Not Applicable	NG24K9
DE000NG24LA2	Not Applicable	NG24LA
DE000NG24LB0	Not Applicable	NG24LB
DE000NG24LC8	Not Applicable	NG24LC
DE000NG24LD6	Not Applicable	NG24LD
DE000NG24LE4	Not Applicable	NG24LE
DE000NG24LF1	Not Applicable	NG24LF
DE000NG24LG9	Not Applicable	NG24LG
DE000NG24LH7	Not Applicable	NG24LH
DE000NG24LJ3	Not Applicable	NG24LJ
DE000NG24LK1	Not Applicable	NG24LK
DE000NG24LL9	Not Applicable	NG24LL
DE000NG24LM7	Not Applicable	NG24LM
DE000NG24LN5	Not Applicable	NG24LN
DE000NG24LP0	Not Applicable	NG24LP
DE000NG24LQ8	Not Applicable	NG24LQ
DE000NG24LR6	Not Applicable	NG24LR
DE000NG24LS4	Not Applicable	NG24LS
DE000NG24LT2	Not Applicable	NG24LT
DE000NG24LU0	Not Applicable	NG24LU
DE000NG24LV8	Not Applicable	NG24LV
DE000NG24LW6	Not Applicable	NG24LW
DE000NG24LX4	Not Applicable	NG24LX
DE000NG24LY2	Not Applicable	NG24LY
DE000NG24LZ9	Not Applicable	NG24LZ
DE000NG24L06	Not Applicable	NG24L0
DE000NG24L14	Not Applicable	NG24L1
DE000NG24L22	Not Applicable	NG24L2
DE000NG24L30	Not Applicable	NG24L3
DE000NG24L48	Not Applicable	NG24L4
DE000NG24L55	Not Applicable	NG24L5

(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
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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.