

**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 07 April 2020

**ING Bank N.V.**

**Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75**

**Issue of**

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
117435	NG28FP	DE000NG28FP3	2000000	ING Long Share Open End Turbo Certificate
117436	NG28FQ	DE000NG28FQ1	2000000	ING Long Share Open End Turbo Certificate
117437	NG28FR	DE000NG28FR9	2000000	ING Long Share Open End Turbo Certificate
117438	NG28FS	DE000NG28FS7	2000000	ING Long Share Open End Turbo Certificate
117439	NG28FT	DE000NG28FT5	2000000	ING Long Share Open End Turbo Certificate
117440	NG28FU	DE000NG28FU3	2000000	ING Long Share Open End Turbo Certificate
117441	NG28FV	DE000NG28FV1	2000000	ING Long Share Open End Turbo Certificate
117442	NG28FW	DE000NG28FW9	2000000	ING Long Share Open End Turbo Certificate
117443	NG28FX	DE000NG28FX7	2000000	ING Long Share Open End Turbo Certificate
117444	NG28FY	DE000NG28FY5	2000000	ING Long Share Open End Turbo Certificate
117445	NG28FZ	DE000NG28FZ2	2000000	ING Long Share Open End Turbo Certificate
117446	NG28F0	DE000NG28F00	2000000	ING Long Share Open End Turbo Certificate

117447	NG28F1	DE000NG28F18	2000000	ING Long Share Open End Turbo Certificate
117448	NG28F2	DE000NG28F26	2000000	ING Long Share Open End Turbo Certificate
117449	NG28F3	DE000NG28F34	2000000	ING Long Share Open End Turbo Certificate
117450	NG28F4	DE000NG28F42	2000000	ING Long Share Open End Turbo Certificate
117451	NG28F5	DE000NG28F59	2000000	ING Long Share Open End Turbo Certificate
117452	NG28F6	DE000NG28F67	2000000	ING Long Share Open End Turbo Certificate
117453	NG28F7	DE000NG28F75	2000000	ING Long Share Open End Turbo Certificate
117454	NG28F8	DE000NG28F83	2000000	ING Long Share Open End Turbo Certificate
117455	NG28F9	DE000NG28F91	2000000	ING Long Share Open End Turbo Certificate
117456	NG28GA	DE000NG28GA3	1000000	ING Long Share Open End Turbo Certificate
117457	NG28GB	DE000NG28GB1	1000000	ING Long Share Open End Turbo Certificate

**under the  
Certificates Programme**

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

- (i) in that Public Offer Jurisdiction mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of the Prospectus Directive or to supplement a prospectus pursuant to Article 16 of the Prospectus Directive, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

**PART A – CONTRACTUAL TERMS**

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



## GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Long Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	08 April 2020
6	Issue Date:	14 April 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
117435	DE000NG28FP3	2000000	0.54	4.9010000000	3.5	5.0	7.5	20.0	0.0	4.9010000000	0.001	1.0	EUR
117436	DE000NG28FQ1	2000000	0.64	4.8030000000	3.5	5.0	7.5	20.0	0.0	4.8030000000	0.001	1.0	EUR
117437	DE000NG28FR9	2000000	0.74	4.7070000000	3.5	5.0	7.5	20.0	0.0	4.7070000000	0.001	1.0	EUR
117438	DE000NG28FS7	2000000	0.83	4.6130000000	3.5	5.0	7.5	20.0	0.0	4.6130000000	0.001	1.0	EUR
117439	DE000NG28FT5	2000000	0.92	4.5210000000	3.5	5.0	7.5	20.0	0.0	4.5210000000	0.001	1.0	EUR
117440	DE000NG28FU3	2000000	1.01	4.4310000000	3.5	5.0	7.5	20.0	0.0	4.4310000000	0.001	1.0	EUR
117441	DE000NG28FV1	2000000	1.1	4.3430000000	3.5	5.0	7.5	20.0	0.0	4.3430000000	0.001	1.0	EUR
117442	DE000NG28FW9	2000000	1.19	4.2570000000	3.5	5.0	7.5	20.0	0.0	4.2570000000	0.001	1.0	EUR
117443	DE000NG28FX7	2000000	0.34	5.9180000000	3.5	5.0	7.5	20.0	0.0	5.9180000000	0.001	1.0	EUR
117444	DE000NG28FY5	2000000	0.4	5.8580000000	3.5	5.0	7.5	20.0	0.0	5.8580000000	0.001	1.0	EUR
117445	DE000NG28FZ2	2000000	0.46	5.7990000000	3.5	5.0	7.5	20.0	0.0	5.7990000000	0.001	1.0	EUR
117446	DE000NG28F00	2000000	0.48	5.7700000000	3.5	5.0	7.5	20.0	0.0	5.7700000000	0.001	1.0	EUR
117447	DE000NG28F18	2000000	0.54	5.7120000000	3.5	5.0	7.5	20.0	0.0	5.7120000000	0.001	1.0	EUR
117448	DE000NG28F26	2000000	0.6	5.6540000000	3.5	5.0	7.5	20.0	0.0	5.6540000000	0.001	1.0	EUR
117449	DE000NG28F34	2000000	0.66	5.5970000000	3.5	5.0	7.5	20.0	0.0	5.5970000000	0.001	1.0	EUR
117450	DE000NG28F42	2000000	0.71	5.5410000000	3.5	5.0	7.5	20.0	0.0	5.5410000000	0.001	1.0	EUR

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117451	DE000NG28F59	2000000	0.77	5.48500000 00	3.5	5.0	7.5	20.0	0.0	5.48500000 00	0.001	1.0	EUR
117452	DE000NG28F67	2000000	0.42	42.4100000 000	3.5	5.0	7.5	20.0	0.0	42.4100000 000	0.01	0.1	EUR
117453	DE000NG28F75	2000000	0.51	41.5700000 000	3.5	5.0	7.5	20.0	0.0	41.5700000 000	0.01	0.1	EUR
117454	DE000NG28F83	2000000	0.59	40.7400000 000	3.5	5.0	7.5	20.0	0.0	40.7400000 000	0.01	0.1	EUR
117455	DE000NG28F91	2000000	0.67	39.9300000 000	3.5	5.0	7.5	20.0	0.0	39.9300000 000	0.01	0.1	EUR
117456	DE000NG28GA 3	1000000	0.51	53.1544000 000	3.5	5.0	10.0	20.0	0.0	53.1600000 000	0.01	0.1	EUR
117457	DE000NG28GB 1	1000000	0.62	52.1070000 000	3.5	5.0	10.0	20.0	0.0	52.1100000 000	0.01	0.1	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	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
117435	DE000NG28FP3	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
117436	DE000NG28FQ1	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
117437	DE000NG28FR9	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
117438	DE000NG28FS7	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
117439	DE000NG28FT5	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
117440	DE000NG28FU3	Ordinary Shares issued by the Share Issuer (ISIN code:	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate



		DE0007500001) (Bloomberg code: TKA GY <Equity>)				Conditions
117441	DE000NG28FV1	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
117442	DE000NG28FW 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117443	DE000NG28FX7	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
117444	DE000NG28FY5	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
117445	DE000NG28FZ2	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
117446	DE000NG28F00	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
117447	DE000NG28F18	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
117448	DE000NG28F26	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
117449	DE000NG28F34	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
117450	DE000NG28F42	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
117451	DE000NG28F59	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
117452	DE000NG28F67	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
117453	DE000NG28F75	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
117454	DE000NG28F83	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
117455	DE000NG28F91	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
117456	DE000NG28GA3	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
117457	DE000NG28GB1	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
26	<b>Currency Certificate Provisions</b>		Not Applicable			
27	<b>Commodity Certificate Provisions</b>		Not Applicable			
28	<b>Fund Certificate Provisions</b>		Not Applicable			
29	<b>Government Bond Certificate Provisions</b>		Not Applicable			
30	<b>Index Futures Certificate Provisions</b>		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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
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>)
ThyssenKrupp AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: TKA GY <Equity>)

BASF SE	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAS GY &lt;Equity&gt;)</p>
Airbus	<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: AIR FP &lt;Equity&gt;)</p>

## 5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://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
DE000NG28FP3	Not Applicable	NG28FP
DE000NG28FQ1	Not Applicable	NG28FQ
DE000NG28FR9	Not Applicable	NG28FR
DE000NG28FS7	Not Applicable	NG28FS
DE000NG28FT5	Not Applicable	NG28FT
DE000NG28FU3	Not Applicable	NG28FU
DE000NG28FV1	Not Applicable	NG28FV
DE000NG28FW9	Not Applicable	NG28FW
DE000NG28FX7	Not Applicable	NG28FX
DE000NG28FY5	Not Applicable	NG28FY
DE000NG28FZ2	Not Applicable	NG28FZ
DE000NG28F00	Not Applicable	NG28F0
DE000NG28F18	Not Applicable	NG28F1
DE000NG28F26	Not Applicable	NG28F2
DE000NG28F34	Not Applicable	NG28F3
DE000NG28F42	Not Applicable	NG28F4
DE000NG28F59	Not Applicable	NG28F5
DE000NG28F67	Not Applicable	NG28F6
DE000NG28F75	Not Applicable	NG28F7
DE000NG28F83	Not Applicable	NG28F8
DE000NG28F91	Not Applicable	NG28F9
DE000NG28GA3	Not Applicable	NG28GA
DE000NG28GB1	Not Applicable	NG28GB

(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 “ <b>Public Offer Jurisdiction</b> ”).
(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](http://WWW.INGMARKETS.DE)**