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 24 October 2018

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
86952	NG2F24	DE000NG2F243	2000000	ING Short Commodity Open End Turbo Certificate
86953	NG2F25	DE000NG2F250	2000000	ING Short Commodity Open End Turbo Certificate
86954	NG2F26	DE000NG2F268	2000000	ING Short Commodity Open End Turbo Certificate
86955	NG2F27	DE000NG2F276	2000000	ING Short Commodity Open End Turbo Certificate
86956	NG2F28	DE000NG2F284	2000000	ING Short Commodity Open End Turbo Certificate
86957	NG2F29	DE000NG2F292	2000000	ING Short Commodity Open End Turbo Certificate
86958	NG2F3A	DE000NG2F3A1	2000000	ING Short Commodity Open End Turbo Certificate
86959	NG2F3B	DE000NG2F3B9	2000000	ING Short Commodity Open End Turbo Certificate
86960	NG2F3C	DE000NG2F3C7	2000000	ING Short Commodity Open End Turbo Certificate
86961	NG2F3D	DE000NG2F3D5	2000000	ING Short Commodity Open End Turbo Certificate
86962	NG2F3E	DE000NG2F3E3	2000000	ING Short Commodity Open End Turbo Certificate
86963	NG2F3F	DE000NG2F3F0	2000000	ING Short Commodity Open End Turbo Certificate

86964	NG2F3G	DE000NG2F3G8	2000000	ING Short Commodity Open End Turbo Certificate
86965	NG2F3H	DE000NG2F3H6	2000000	ING Short Commodity Open End Turbo Certificate
86966	NG2F3J	DE000NG2F3J2	2000000	ING Short Commodity Open End Turbo Certificate
86967	NG2F3K	DE000NG2F3K0	2000000	ING Short Commodity 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 22 June 2018 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:	Commodity 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:		25 October 2018
6	Issue Date:		29 October 2018
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 Commodity 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
86952	DE000NG2F243	2000000	0.82	67.3900000000	3.5	5.0	7.5	20.0	0.0	67.3900000000	0.01	1.0	USD
86953	DE000NG2F250	2000000	1.04	67.6400000000	3.5	5.0	7.5	20.0	0.0	67.6400000000	0.01	1.0	USD
86954	DE000NG2F268	2000000	1.7	68.3900000000	3.5	5.0	7.5	20.0	0.0	68.3900000000	0.01	1.0	USD
86955	DE000NG2F276	2000000	2.13	68.8900000000	3.5	5.0	7.5	20.0	0.0	68.8900000000	0.01	1.0	USD
86956	DE000NG2F284	2000000	2.79	69.6400000000	3.5	5.0	7.5	20.0	0.0	69.6400000000	0.01	1.0	USD
86957	DE000NG2F292	2000000	3.23	70.1400000000	3.5	5.0	7.5	20.0	0.0	70.1400000000	0.01	1.0	USD
86958	DE000NG2F3A1	2000000	3.67	70.6400000000	3.5	5.0	7.5	20.0	0.0	70.6400000000	0.01	1.0	USD
86959	DE000NG2F3B9	2000000	0.69	77.1600000000	3.5	5.0	7.5	20.0	0.0	77.1600000000	0.01	1.0	USD
86960	DE000NG2F3C7	2000000	1.35	77.9100000000	3.5	5.0	7.5	20.0	0.0	77.9100000000	0.01	1.0	USD
86961	DE000NG2F3D5	2000000	2.22	78.9100000000	3.5	5.0	7.5	20.0	0.0	78.9100000000	0.01	1.0	USD
86962	DE000NG2F3E3	2000000	2.66	79.4100000000	3.5	5.0	7.5	20.0	0.0	79.4100000000	0.01	1.0	USD
86963	DE000NG2F3F0	2000000	3.32	80.1600000000	3.5	5.0	7.5	20.0	0.0	80.1600000000	0.01	1.0	USD
86964	DE000NG2F3G8	2000000	0.87	1153.0900000000	3.5	5.0	5.0	20.0	0.0	1153.0900000000	0.01	0.1	USD
86965	DE000NG2F3H6	2000000	2.62	1173.0900000000	3.5	5.0	5.0	20.0	0.0	1173.0900000000	0.01	0.1	USD
86966	DE000NG2F3J2	2000000	3.5	1183.0900000000	3.5	5.0	5.0	20.0	0.0	1183.0900000000	0.01	0.1	USD
86967	DE000NG2F3K	2000000	5.25	1203.0900000	3.5	5.0	5.0	20.0	0.0	1203.0900000	0.01	0.1	USD

	0			00000						00000			

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable
26	**Currency Certificate Provisions**	Not Applicable
27	**Commodity Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
86952	DE000NG2F243	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86953	DE000NG2F250	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring	The spot price	(i) First nearby month of expiration or (ii) the month of expiratio	A date, as determined by the Calculation Agent, in the period commencing on the	The NYMEX Division of the New York Mercantile e	The close of trading on the Exchange

				to the relevant Futures Contract.		n with the highest volumes, as determined by the Calculation Agent.	previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	Exchange, Inc.	
86954	DE000N G2F268	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86955	DE000N G2F276	WTI Crude Oil		Initially Bloomberg code: CLZ8	The spot price	(i) First nearby month of	A date, as determined by the	The NYMEX Division	The close of trading on the

				<Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.		expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	of the New York Mercantile Exchange, Inc.	Exchange
86956	DE000N G2F284	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

							the Commodity.		
86957	DE000N G2F292	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86958	DE000N G2F3A1	WTI Crude Oil		Initially Bloomberg code: CLZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

| 86959 | DE000NG2F3B9 | Brent Crude Oil | | Initially Bloomberg code: COZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract. | The spot price | (i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent. | A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity. | The NYMEX Division of the New York Mercantile Exchange, Inc. | The close of trading on the Exchange |
| 86960 | DE000NG2F3C7 | Brent Crude Oil | | Initially Bloomberg code: COZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract. | The spot price | (i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent. | A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than | The NYMEX Division of the New York Mercantile Exchange, Inc. | The close of trading on the Exchange |

trading date of the relevant Futures Contract of the Commodity.

							5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.		
86961	DE000NG2F3D5	Brent Crude Oil		Initially Bloomberg code: COZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86962	DE000NG2F3E3	Brent Crude Oil		Initially Bloomberg code: COZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

							determined by the Calculation Agent.	Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.		
86963	DE000NG2F3F0	Brent Crude Oil		Initially Bloomberg code: COZ8 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86964	DE000NG2F3G8	Palladium		PALLADIUM SPOT $/OZ (Bloomberg code: XPD <Crncy>)	The spot price	(i) First nearby month of expiration or (ii) the month of expiratio	A date, as determined by the Calculation Agent, in the period commencing on the	The NYMEX Division of the New York Mercantile e	

						n with the highest volumes, as determined by the Calculation Agent.	previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	Exchange, Inc.	
86965	DE000NG2F3H6	Palladium		PALLADIUM SPOT $/OZ (Bloomberg code: XPD <Crncy>)	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
86966	DE000NG2F3J2	Palladium		PALLADIUM SPOT $/OZ (Bloomberg	The spot price	(i) First nearby month of	A date, as determined by the	The NYMEX Division	The close of trading on the

				code: XPD `<Crncy>`)		expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	of the New York Mercantile Exchange, Inc.	Exchange
86967	DE000N G2F3K0	Palladium		PALLADIUM SPOT $/OZ (Bloomberg code: XPD `<Crncy>`)	The spot price	(i) First nearby month of expiration or (ii) the month of expiration with the highest volumes, as determined by the Calculation Agent.	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of	The NYMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

							the Commodity.		
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

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.
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmdty>)
Brent Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <Cmdty>)

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

5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, or any succesor 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
DE000NG2F243	Not Applicable	NG2F24
DE000NG2F250	Not Applicable	NG2F25
DE000NG2F268	Not Applicable	NG2F26
DE000NG2F276	Not Applicable	NG2F27
DE000NG2F284	Not Applicable	NG2F28
DE000NG2F292	Not Applicable	NG2F29
DE000NG2F3A1	Not Applicable	NG2F3A
DE000NG2F3B9	Not Applicable	NG2F3B
DE000NG2F3C7	Not Applicable	NG2F3C
DE000NG2F3D5	Not Applicable	NG2F3D
DE000NG2F3E3	Not Applicable	NG2F3E
DE000NG2F3F0	Not Applicable	NG2F3F
DE000NG2F3G8	Not Applicable	NG2F3G
DE000NG2F3H6	Not Applicable	NG2F3H
DE000NG2F3J2	Not Applicable	NG2F3J
DE000NG2F3K0	Not Applicable	NG2F3K

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.

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.

ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITE OF THE ISSUER WWW.INGMARKETS.DE