

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.

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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

TecDAX Index is provided by Deutsche Börse AG. Deutsche Börse AG does not appear 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 Deutsche Börse AG. Deutsche Börse AG 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 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., S&P Dow Jones Indices LLC and Deutsche Börse AG are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 16 January 2019

ING Bank N.V.

Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75

Issue of

Series	WKN	ISIN Code	Number of	Title
---------------	------------	------------------	------------------	--------------

number of the Certificates	Code		Certificates being issued	
88816	NG2HPY	DE000NG2HPY5	2000000	ING Long Index Open End Turbo Certificate
88817	NG2HPZ	DE000NG2HPZ2	2000000	ING Long Index Open End Turbo Certificate
88818	NG2HP0	DE000NG2HP07	2000000	ING Long Index Open End Turbo Certificate
88819	NG2HP1	DE000NG2HP15	2000000	ING Long Index Open End Turbo Certificate
88820	NG2HP2	DE000NG2HP23	2000000	ING Long Index Open End Turbo Certificate
88821	NG2HP3	DE000NG2HP31	2000000	ING Long Index Open End Turbo Certificate
88822	NG2HP4	DE000NG2HP49	2000000	ING Long Index Open End Turbo Certificate
88823	NG2HP5	DE000NG2HP56	2000000	ING Long Index Open End Turbo Certificate
88824	NG2HP6	DE000NG2HP64	2000000	ING Long Index Open End Turbo Certificate
88825	NG2HP7	DE000NG2HP72	2000000	ING Long Index Open End Turbo Certificate
88826	NG2HP8	DE000NG2HP80	2000000	ING Long Index Open End Turbo Certificate
88827	NG2HP9	DE000NG2HP98	2000000	ING Long Index Open End Turbo Certificate
88828	NG2HQA	DE000NG2HQA3	2000000	ING Long Index Open End Turbo Certificate
88829	NG2HQB	DE000NG2HQB1	2000000	ING Long Index Open End Turbo Certificate
88830	NG2HQC	DE000NG2HQC9	2000000	ING Long Index Open End Turbo Certificate
88831	NG2HQD	DE000NG2HQD7	2000000	ING Long Index Open End Turbo Certificate
88832	NG2HQE	DE000NG2HQE5	2000000	ING Long Index Open End Turbo Certificate
88833	NG2HQF	DE000NG2HQF2	2000000	ING Long Index Open End Turbo Certificate
88834	NG2HQG	DE000NG2HQG0	2000000	ING Long Index Open End Turbo Certificate
88835	NG2HQH	DE000NG2HQH8	2000000	ING Long Index Open End Turbo Certificate
88836	NG2HQJ	DE000NG2HQJ4	2000000	ING Long Index Open End Turbo Certificate
88837	NG2HQB	DE000NG2HQB1	2000000	ING Long Index Open End Turbo Certificate
88838	NG2HQL	DE000NG2HQL0	2000000	ING Long Index Open End Turbo Certificate
88839	NG2HQM	DE000NG2HQM8	2000000	ING Long Index Open End Turbo Certificate
88840	NG2HQN	DE000NG2HQN6	2000000	ING Long Index Open End Turbo Certificate
88841	NG2HQP	DE000NG2HQP1	2000000	ING Long Index Open End Turbo Certificate
88842	NG2HQQ	DE000NG2HQQ9	2000000	ING Long Index Open End Turbo

				Certificate
88843	NG2HQR	DE000NG2HQR7	2000000	ING Long Index Open End Turbo Certificate
88844	NG2HQS	DE000NG2HQS5	2000000	ING Long Index Open End Turbo Certificate
88845	NG2HQT	DE000NG2HQT3	2000000	ING Long Index Open End Turbo Certificate
88846	NG2HQU	DE000NG2HQU1	2000000	ING Long Index Open End Turbo Certificate
88847	NG2HQV	DE000NG2HQV9	2000000	ING Long Index Open End Turbo Certificate
88848	NG2HQW	DE000NG2HQW7	2000000	ING Long Index Open End Turbo Certificate
88849	NG2HQX	DE000NG2HQX5	2000000	ING Long Index Open End Turbo Certificate
88850	NG2HQY	DE000NG2HQY3	2000000	ING Long Index Open End Turbo Certificate
88851	NG2HQZ	DE000NG2HQZ0	2000000	ING Long Index Open End Turbo Certificate
88852	NG2HQ0	DE000NG2HQ06	2000000	ING Long Index Open End Turbo Certificate
88853	NG2HQ1	DE000NG2HQ14	2000000	ING Long Index Open End Turbo Certificate
88854	NG2HQ2	DE000NG2HQ22	2000000	ING Long Index Open End Turbo Certificate
88855	NG2HQ3	DE000NG2HQ30	2000000	ING Long Index Open End Turbo Certificate
88856	NG2HQ4	DE000NG2HQ48	2000000	ING Long 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 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:	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:	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:	17 January 2019
6	Issue Date:	21 January 2019
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
88816	DE000NG2HPY5	2000000	0.66	6594.8600000000	3.5	5.0	3.0	20.0	0.0	6594.8600000000	0.01	0.01	USD
88817	DE000NG2HPZ2	2000000	0.83	6574.8600000000	3.5	5.0	3.0	20.0	0.0	6574.8600000000	0.01	0.01	USD
88818	DE000NG2HP07	2000000	1.01	6554.8600000000	3.5	5.0	3.0	20.0	0.0	6554.8600000000	0.01	0.01	USD
88819	DE000NG2HP15	2000000	1.18	6534.8600000000	3.5	5.0	3.0	20.0	0.0	6534.8600000000	0.01	0.01	USD
88820	DE000NG2HP23	2000000	1.36	6514.8600000000	3.5	5.0	3.0	20.0	0.0	6514.8600000000	0.01	0.01	USD
88821	DE000NG2HP31	2000000	1.54	6494.8600000000	3.5	5.0	3.0	20.0	0.0	6494.8600000000	0.01	0.01	USD
88822	DE000NG2HP49	2000000	0.38	2567.4100000000	3.5	5.0	3.0	20.0	0.0	2567.4100000000	0.01	0.01	USD
88823	DE000NG2HP56	2000000	0.46	2557.4100000000	3.5	5.0	3.0	20.0	0.0	2557.4100000000	0.01	0.01	USD
88824	DE000NG2HP64	2000000	2.27	2283.1200000000	3.5	5.0	3.0	20.0	0.0	2283.1200000000	0.01	0.01	EUR
88825	DE000NG2HP72	2000000	2.87	2223.1200000000	3.5	5.0	3.0	20.0	0.0	2223.1200000000	0.01	0.01	EUR
88826	DE000NG2HP80	2000000	3.47	2163.1200000000	3.5	5.0	3.0	20.0	0.0	2163.1200000000	0.01	0.01	EUR
88827	DE000NG2HP98	2000000	4.07	2103.1200000000	3.5	5.0	3.0	20.0	0.0	2103.1200000000	0.01	0.01	EUR
88828	DE000NG2HQA3	2000000	4.67	2043.1200000000	3.5	5.0	3.0	20.0	0.0	2043.1200000000	0.01	0.01	EUR
88829	DE000NG2HQB1	2000000	5.27	1983.1200000000	3.5	5.0	3.0	20.0	0.0	1983.1200000000	0.01	0.01	EUR
88830	DE000NG2HQC9	2000000	5.87	1923.1200000000	3.5	5.0	3.0	20.0	0.0	1923.1200000000	0.01	0.01	EUR
88831	DE000NG2HQD	2000000	6.47	1863.1200000000	3.5	5.0	3.0	20.0	0.0	1863.1200000000	0.01	0.01	EUR

	7			00000						00000			
88832	DE000NG2HQE 5	2000000	7.07	1803.12000 00000	3.5	5.0	3.0	20.0	0.0	1803.12000 00000	0.01	0.01	EUR
88833	DE000NG2HQF 2	2000000	7.67	1743.12000 00000	3.5	5.0	3.0	20.0	0.0	1743.12000 00000	0.01	0.01	EUR
88834	DE000NG2HQG 0	2000000	8.27	1683.12000 00000	3.5	5.0	3.0	20.0	0.0	1683.12000 00000	0.01	0.01	EUR
88835	DE000NG2HQH 8	2000000	8.87	1623.12000 00000	3.5	5.0	3.0	20.0	0.0	1623.12000 00000	0.01	0.01	EUR
88836	DE000NG2HQJ 4	2000000	9.47	1563.12000 00000	3.5	5.0	3.0	20.0	0.0	1563.12000 00000	0.01	0.01	EUR
88837	DE000NG2HQK 2	2000000	10.07	1503.12000 00000	3.5	5.0	3.0	20.0	0.0	1503.12000 00000	0.01	0.01	EUR
88838	DE000NG2HQL 0	2000000	10.67	1443.12000 00000	3.5	5.0	3.0	20.0	0.0	1443.12000 00000	0.01	0.01	EUR
88839	DE000NG2HQ M8	2000000	11.27	1383.12000 00000	3.5	5.0	3.0	20.0	0.0	1383.12000 00000	0.01	0.01	EUR
88840	DE000NG2HQN 6	2000000	11.87	1323.12000 00000	3.5	5.0	3.0	20.0	0.0	1323.12000 00000	0.01	0.01	EUR
88841	DE000NG2HQP 1	2000000	12.47	1263.12000 00000	3.5	5.0	3.0	20.0	0.0	1263.12000 00000	0.01	0.01	EUR
88842	DE000NG2HQQ 9	2000000	2.89	22386.1400 000000	3.5	5.0	3.0	20.0	0.0	22386.1400 000000	0.01	0.01	EUR
88843	DE000NG2HQR 7	2000000	3.89	22286.1400 000000	3.5	5.0	3.0	20.0	0.0	22286.1400 000000	0.01	0.01	EUR
88844	DE000NG2HQS 5	2000000	4.89	22186.1400 000000	3.5	5.0	3.0	20.0	0.0	22186.1400 000000	0.01	0.01	EUR
88845	DE000NG2HQT 3	2000000	5.89	22086.1400 000000	3.5	5.0	3.0	20.0	0.0	22086.1400 000000	0.01	0.01	EUR
88846	DE000NG2HQU 1	2000000	6.89	21986.1400 000000	3.5	5.0	3.0	20.0	0.0	21986.1400 000000	0.01	0.01	EUR
88847	DE000NG2HQV 9	2000000	7.89	21886.1400 000000	3.5	5.0	3.0	20.0	0.0	21886.1400 000000	0.01	0.01	EUR
88848	DE000NG2HQ W7	2000000	8.89	21786.1400 000000	3.5	5.0	3.0	20.0	0.0	21786.1400 000000	0.01	0.01	EUR
88849	DE000NG2HQX 5	2000000	9.89	21686.1400 000000	3.5	5.0	3.0	20.0	0.0	21686.1400	0.01	0.01	EUR

										000000			
88850	DE000NG2HQY 3	2000000	10.89	21586.1400 000000	3.5	5.0	3.0	20.0	0.0	21586.1400 000000	0.01	0.01	EUR
88851	DE000NG2HQZ 0	2000000	11.89	21486.1400 000000	3.5	5.0	3.0	20.0	0.0	21486.1400 000000	0.01	0.01	EUR
88852	DE000NG2HQ0 6	2000000	12.89	21386.1400 000000	3.5	5.0	3.0	20.0	0.0	21386.1400 000000	0.01	0.01	EUR
88853	DE000NG2HQ1 4	2000000	14.89	21186.1400 000000	3.5	5.0	3.0	20.0	0.0	21186.1400 000000	0.01	0.01	EUR
88854	DE000NG2HQ2 2	2000000	1.41	23905.0100 000000	3.5	5.0	2.0	20.0	0.0	23905.0100 000000	0.01	0.01	USD
88855	DE000NG2HQ3 0	2000000	1.85	23855.0100 000000	3.5	5.0	2.0	20.0	0.0	23855.0100 000000	0.01	0.01	USD
88856	DE000NG2HQ4 8	2000000	2.29	23805.0100 000000	3.5	5.0	2.0	20.0	0.0	23805.0100 000000	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
88816	DE000NG2HPY5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88817	DE000NG2HPZ2	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88818	DE000NG2HP07	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88819	DE000NG2HP15	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88820	DE000NG2HP23	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88821	DE000NG2HP31	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88822	DE000NG2HP49	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88823	DE000NG2HP56	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88824	DE000NG2HP64	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88825	DE000NG2HP72	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88826	DE000NG2HP80	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88827	DE000NG2HP98	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88828	DE000NG2HQA3	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88829	DE000NG2HQB1	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88830	DE000NG2HQC9	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88831	DE000NG2HQD7	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88832	DE000NG2HQE5	TecDAX Index (Bloomberg code: TDXP <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

88853	DE000NG2HQ1 4	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88854	DE000NG2HQ2 2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88855	DE000NG2HQ3 0	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
88856	DE000NG2HQ4 8	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
----------	-------------------------------------------------

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>)
TecDAX 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: TDXP <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>)

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
DE000NG2HPY5	Not Applicable	NG2HPY
DE000NG2HPZ2	Not Applicable	NG2HPZ
DE000NG2HP07	Not Applicable	NG2HP0
DE000NG2HP15	Not Applicable	NG2HP1
DE000NG2HP23	Not Applicable	NG2HP2
DE000NG2HP31	Not Applicable	NG2HP3
DE000NG2HP49	Not Applicable	NG2HP4
DE000NG2HP56	Not Applicable	NG2HP5
DE000NG2HP64	Not Applicable	NG2HP6
DE000NG2HP72	Not Applicable	NG2HP7
DE000NG2HP80	Not Applicable	NG2HP8
DE000NG2HP98	Not Applicable	NG2HP9
DE000NG2HQA3	Not Applicable	NG2HQA
DE000NG2HQB1	Not Applicable	NG2HQB
DE000NG2HQC9	Not Applicable	NG2HQC
DE000NG2HQD7	Not Applicable	NG2HQD
DE000NG2HQE5	Not Applicable	NG2HQE

DE000NG2HQF2	Not Applicable	NG2HQF
DE000NG2HQG0	Not Applicable	NG2HQG
DE000NG2HQH8	Not Applicable	NG2HQH
DE000NG2HQP1	Not Applicable	NG2HQP
DE000NG2HQR7	Not Applicable	NG2HQR
DE000NG2HQS5	Not Applicable	NG2HQS
DE000NG2HQT3	Not Applicable	NG2HQT
DE000NG2HQU1	Not Applicable	NG2HQU
DE000NG2HQV9	Not Applicable	NG2HQV
DE000NG2HQW7	Not Applicable	NG2HQW
DE000NG2HGX5	Not Applicable	NG2HGX
DE000NG2HQY3	Not Applicable	NG2HQY
DE000NG2HQZ0	Not Applicable	NG2HQZ
DE000NG2HQ06	Not Applicable	NG2HQ0
DE000NG2HQ14	Not Applicable	NG2HQ1
DE000NG2HQ22	Not Applicable	NG2HQ2
DE000NG2HQ30	Not Applicable	NG2HQ3
DE000NG2HQ48	Not Applicable	NG2HQ4

(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 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.