

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 17 January 2019

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
88939	NG2HTK	DE000NG2HTK6	2000000	ING Long Share Open End Turbo Certificate
88940	NG2HTL	DE000NG2HTL4	2000000	ING Long Share Open End Turbo Certificate
88941	NG2HTM	DE000NG2HTM2	2000000	ING Long Share Open End Turbo Certificate
88942	NG2HTN	DE000NG2HTN0	2000000	ING Long Share Open End Turbo Certificate
88943	NG2HTP	DE000NG2HTP5	2000000	ING Long Share Open End Turbo Certificate
88944	NG2HTQ	DE000NG2HTQ3	2000000	ING Long Share Open End Turbo Certificate
88945	NG2HTR	DE000NG2HTR1	2000000	ING Long Share Open End Turbo Certificate
88946	NG2HTS	DE000NG2HTS9	2000000	ING Long Share Open End Turbo Certificate
88947	NG2HTT	DE000NG2HTT7	2000000	ING Long Share Open End Turbo Certificate
88948	NG2HTU	DE000NG2HTU5	2000000	ING Long Share Open End Turbo Certificate
88949	NG2HTV	DE000NG2HTV3	2000000	ING Long Share Open End Turbo Certificate
88950	NG2HTW	DE000NG2HTW1	2000000	ING Long Share Open End Turbo Certificate

88951	NG2HTX	DE000NG2HTX9	2000000	ING Long Share Open End Turbo Certificate
88952	NG2HTY	DE000NG2HTY7	2000000	ING Long Share Open End Turbo Certificate
88953	NG2HTZ	DE000NG2HTZ4	2000000	ING Long Share Open End Turbo Certificate
88954	NG2HT0	DE000NG2HT03	2000000	ING Long Share Open End Turbo Certificate
88955	NG2HT1	DE000NG2HT11	2000000	ING Long Share Open End Turbo Certificate
88956	NG2HT2	DE000NG2HT29	2000000	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 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:	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:	18 January 2019
6	Issue Date:	22 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 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
88939	DE000NG2HTK6	2000000	0.83	9.3740000000	3.5	5.0	10.0	20.0	0.0	9.3740000000	0.001	1.0	EUR
88940	DE000NG2HTL4	2000000	0.31	6.1350000000	3.5	5.0	7.5	20.0	0.0	6.1350000000	0.001	1.0	EUR
88941	DE000NG2HTM2	2000000	0.34	6.1040000000	3.5	5.0	7.5	20.0	0.0	6.1040000000	0.001	1.0	EUR
88942	DE000NG2HTN0	2000000	0.37	6.0730000000	3.5	5.0	7.5	20.0	0.0	6.0730000000	0.001	1.0	EUR
88943	DE000NG2HTP5	2000000	0.3	196.3500000000	3.5	5.0	7.5	20.0	0.0	196.3500000000	0.01	0.1	EUR
88944	DE000NG2HTQ3	2000000	0.55	84.4600000000	3.5	5.0	7.5	20.0	0.0	84.4600000000	0.01	0.1	EUR
88945	DE000NG2HTR1	2000000	0.73	105.2210000000	3.5	5.0	5.0	20.0	0.0	105.2210000000	0.001	0.1	EUR
88946	DE000NG2HTS9	2000000	0.83	104.1790000000	3.5	5.0	5.0	20.0	0.0	104.1790000000	0.001	0.1	EUR
88947	DE000NG2HTT7	2000000	0.34	43.1700000000	3.5	5.0	7.5	20.0	0.0	43.1700000000	0.01	0.1	EUR
88948	DE000NG2HTU5	2000000	0.52	9.3430000000	3.5	0.0	5.0	20.0	0.0	9.3430000000	0.001	0.1	EUR
88949	DE000NG2HTV3	2000000	1.19	19.0540000000	3.5	5.0	7.5	20.0	0.0	19.0540000000	0.001	1.0	EUR
88950	DE000NG2HTW1	2000000	2.49	34.2980000000	3.5	5.0	10.0	20.0	0.0	34.2980000000	0.001	1.0	EUR
88951	DE000NG2HTX9	2000000	0.38	7.5810000000	3.5	5.0	7.5	20.0	0.0	7.5810000000	0.001	1.0	EUR
88952	DE000NG2HTY7	2000000	0.45	7.5050000000	3.5	5.0	7.5	20.0	0.0	7.5050000000	0.001	1.0	EUR
88953	DE000NG2HTZ4	2000000	0.53	7.4290000000	3.5	5.0	7.5	20.0	0.0	7.4290000000	0.001	1.0	EUR
88954	DE000NG2HT0	2000000	0.6	7.3550000000	3.5	5.0	7.5	20.0	0.0	7.3550000000	0.001	1.0	EUR

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88955	DE000NG2HT1 1	2000000	0.68	7.28100000 00	3.5	5.0	7.5	20.0	0.0	7.28100000 00	0.001	1.0	EUR
88956	DE000NG2HT2 9	2000000	0.52	138.029000 0000	3.5	5.0	10.0	20.0	0.0	138.029000 0000	0.001	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	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
88939	DE000NG2HTK 6 DE000NG12XF1	Depository receipts of shares issued by the Share Issuer (ISIN code: NL0011821202) (Bloomberg code: INGA NA <Equity>)	ING Groep N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
88940	DE000NG2HTL 4 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88941	DE000NG2HTM 2 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88942	DE000NG2HTN 0 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88943	DE000NG2HTP 5 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88944	DE000NG2HTQ 3	Ordinary Shares issued by the	SAP SE	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

	DE000NG12XF1	Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
88945	DE000NG2HTR 1 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88946	DE000NG2HTS 9 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88947	DE000NG2HTT 7 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005470405) (Bloomberg code: LXS GR <Equity>)	Lanxess AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88948	DE000NG2HTU 5 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000PSM7770) (Bloomberg code: PSM GY <Equity>)	ProSiebenSat.1 Media AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88949	DE000NG2HTV 3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88950	DE000NG2HTW 1 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000LED4000) (Bloomberg code: OSR GY <Equity>)	Osram Licht AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88951	DE000NG2HTX 9	Ordinary Shares issued by the	Deutsche Bank AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

	DE000NG12XF1	Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
88952	DE000NG2HTY 7 DE000NG12XF1	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
88953	DE000NG2HTZ 4 DE000NG12XF1	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
88954	DE000NG2HT03 DE000NG12XF1	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
88955	DE000NG2HT11 DE000NG12XF1	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
88956	DE000NG2HT29 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

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.
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>)
Deutsche Lufthansa 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: LHA GY <Equity>)

ProSiebenSat.1 Media AG	<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: PSM GY <Equity>)</p>
ING Groep N.V.	<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: INGA NA <Equity>)</p>
Wirecard AG	<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: WDI GY <Equity>)</p>
Lanxess AG	<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: LXS GR <Equity>)</p>
Adidas AG	<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: ADS GY <Equity>)</p>
Osram Licht AG	<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: OSR GY <Equity>)</p>
Commerzbank AG	<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: CBK GY <Equity>)</p>

SAP SE	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: SAP GY <Equity>)
Deutsche Boerse 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: DB1 GY <Equity>)

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
DE000NG2HTK6	Not Applicable	NG2HTK
DE000NG2HTL4	Not Applicable	NG2HTL
DE000NG2HTM2	Not Applicable	NG2HTM
DE000NG2HTN0	Not Applicable	NG2HTN
DE000NG2HTP5	Not Applicable	NG2HTP
DE000NG2HTQ3	Not Applicable	NG2HTQ
DE000NG2HTR1	Not Applicable	NG2HTR
DE000NG2HTS9	Not Applicable	NG2HTS
DE000NG2HTT7	Not Applicable	NG2HTT
DE000NG2HTU5	Not Applicable	NG2HTU
DE000NG2HTV3	Not Applicable	NG2HTV
DE000NG2HTW1	Not Applicable	NG2HTW
DE000NG2HTX9	Not Applicable	NG2HTX
DE000NG2HTY7	Not Applicable	NG2HTY
DE000NG2HTZ4	Not Applicable	NG2HTZ
DE000NG2HT03	Not Applicable	NG2HT0
DE000NG2HT11	Not Applicable	NG2HT1
DE000NG2HT29	Not Applicable	NG2HT2

(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	Clearstream Banking AG, Eschbom
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Netherlands:	
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Directive in Germany (the “ Public Offer Jurisdiction ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable

8 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of Certificates is not subject to any conditions imposed by the Issuer.
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ANNEX

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