**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 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 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.

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.

EURO STOXX 50® (Price) Index is provided by Stoxx Ltd.. Stoxx Ltd. 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.

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.

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.

DAX® 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.

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, Stoxx Ltd. and Deutsche Börse AG are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

# 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
90405	NG2J2P	DE000NG2J2P7	2000000	ING Long Index Open End Turbo Certificate
90406	NG2J2Q	DE000NG2J2Q5	2000000	ING Long Index Open End Turbo Certificate
90407	NG2J2R	DE000NG2J2R3	2000000	ING Long Index Open End Turbo Certificate
90408	NG2J2S	DE000NG2J2S1	2000000	ING Long Index Open End Turbo Certificate
90409	NG2J2T	DE000NG2J2T9	2000000	ING Long Index Open End Turbo Certificate
90410	NG2J2U	DE000NG2J2U7	2000000	ING Long Index Open End Turbo Certificate
90411	NG2J2V	DE000NG2J2V5	2000000	ING Long Index Open End Turbo Certificate
90412	NG2J2W	DE000NG2J2W3	2000000	ING Long Index Open End Turbo Certificate
90413	NG2J2X	DE000NG2J2X1	2000000	ING Long Index Open End Turbo Certificate
90414	NG2J2Y	DE000NG2J2Y9	2000000	ING Long Index Open End Turbo Certificate
90415	NG2J2Z	DE000NG2J2Z6	2000000	ING Long Index Open End Turbo Certificate
90416	NG2J20	DE000NG2J203	2000000	ING Long Index Open End Turbo Certificate
90417	NG2J21	DE000NG2J211	2000000	ING Long Index Open End Turbo Certificate
90418	NG2J22	DE000NG2J229	2000000	ING Long Index Open End Turbo Certificate
90419	NG2J23	DE000NG2J237	2000000	ING Long Index Open End Turbo Certificate
90420	NG2J24	DE000NG2J245	2000000	ING Long Index Open End Turbo Certificate
90421	NG2J25	DE000NG2J252	2000000	ING Long Index Open End Turbo Certificate
90422	NG2J26	DE000NG2J260	2000000	ING Long Index Open End Turbo Certificate
90423	NG2J27	DE000NG2J278	2000000	ING Long Index Open End Turbo Certificate
90424	NG2J28	DE000NG2J286	2000000	ING Long Index Open End Turbo Certificate
90425	NG2J29	DE000NG2J294	2000000	ING Long Index Open End Turbo Certificate

#### **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			
	<ul><li>(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:</li></ul>				
2	<ul> <li>(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:</li> </ul>				
	<ul><li>(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.</li></ul>	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:	15 March 2019			
6	Issue Date:	19 March 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	ISIN Code	Number of	Issue	Current	Current	Maximum	Current	Maximum	Minimum	Stop Loss	Stop	Entitle	Financing
Number of		Certificates	price per	Financing	Spread	Spread	Stop Loss	Premium	Premium	Price on	Loss	ment	Level
the Cartificates		being issued	Certificate	Level on	on the		Premium Data an tha			the Trade	Price		Currency
Certificates				the Trade Date	Trade Date		Rate on the Trade Date			Date	Roundin		
90405	DE000NG2J2P7	2000000	0.97	11526.5700	3.5	5.0	1.5	20.0	0.0	11526.5700	g 0.01	0.01	EUR
J0405	DE0001(023217	2000000		000000				20.0	0.0	000000	0.01	0.01	LOK
90406	DE000NG2J2Q5	2000000	1.07	11516.5700 000000	3.5	5.0	1.5	20.0	0.0	11516.5700 000000	0.01	0.01	EUR
00407	DEGODICALADA	2000000	1.17		2.5	5.0	1.5	<b>a</b> a a			0.01	0.01	ELID
90407	DE000NG2J2R3	2000000	1.17	11506.5700 000000	3.5	5.0	1.5	20.0	0.0	11506.5700 000000	0.01	0.01	EUR
90408	DE000NG2J2S1	2000000	1.27	11496.5700 000000	3.5	5.0	1.5	20.0	0.0	11496.5700 000000	0.01	0.01	EUR
90409	DE000NG2J2T9	2000000	1.37	11486.5700	3.5	5.0	1.5	20.0	0.0	11486.5700	0.01	0.01	EUR
				000000						000000			
90410	DE000NG2J2U7	2000000	1.47	11476.5700 000000	3.5	5.0	1.5	20.0	0.0	11476.5700 000000	0.01	0.01	EUR
90411	DE000NG2J2V5	2000000	1.57	11466.5700 000000	3.5	5.0	1.5	20.0	0.0	11466.5700 000000	0.01	0.01	EUR
90412	DE000NG2J2W 3	2000000	0.63	7185.60000 00000	3.5	5.0	3.0	20.0	0.0	7185.60000 00000	0.01	0.01	USD
90413	DE000NG2J2X1	2000000	0.98	7145.60000 00000	3.5	5.0	3.0	20.0	0.0	7145.60000 00000	0.01	0.01	USD
90414	DE000NG2J2Y9	2000000	1.51	7085.60000 00000	3.5	5.0	3.0	20.0	0.0	7085.60000 00000	0.01	0.01	USD
90415	DE000NG2J2Z6	2000000	1.87	7045.60000 00000	3.5	5.0	3.0	20.0	0.0	7045.60000 00000	0.01	0.01	USD
90416	DE000NG2J203	2000000	0.33	2773.82000 00000	3.5	5.0	3.0	20.0	0.0	2773.82000 00000	0.01	0.01	USD
90417	DE000NG2J211	2000000	0.59	2743.82000 00000	3.5	5.0	3.0	20.0	0.0	2743.82000 00000	0.01	0.01	USD
90418	DE000NG2J229	2000000	0.62	3282.10000 00000	3.5	5.0	2.0	20.0	0.0	3282.10000 00000	0.01	0.01	EUR
90419	DE000NG2J237	2000000	0.72	3272.10000 00000	3.5	5.0	2.0	20.0	0.0	3272.10000 00000	0.01	0.01	EUR
90420	DE000NG2J245	2000000	0.82	3262.10000	3.5	5.0	2.0	20.0	0.0	3262.10000	0.01	0.01	EUR

				00000						00000			
90421	DE000NG2J252	2000000	0.92	3252.10000 00000	3.5	5.0	2.0	20.0	0.0	3252.10000 00000	0.01	0.01	EUR
90422	DE000NG2J260	2000000	1.88	2474.62000 00000	3.5	5.0	3.0	20.0	0.0	2474.62000 00000	0.01	0.01	EUR
90423	DE000NG2J278	2000000	0.2	24788.5600 000000	3.5	5.0	3.0	20.0	0.0	24788.5600 000000	0.01	0.001	EUR
90424	DE000NG2J286	2000000	0.4	24588.5600 000000	3.5	5.0	3.0	20.0	0.0	24588.5600 000000	0.01	0.001	EUR
90425	DE000NG2J294	2000000	1.64	25516.8300 000000	3.5	5.0	2.0	20.0	0.0	25516.8300 000000	0.01	0.01	USD

## ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24 Index Certificate Provisions	Applicable
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Series	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional
Number of				Dividend Period
the				
Certificates				
90405	DE000NG2J2P7	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
		<index> )</index>	Index Certificate	Index Certificate
			Conditions	Conditions
90406	DE000NG2J2Q	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
	5	<index>)</index>	Index Certificate	Index Certificate
		<mdcx= )<="" td=""><td>Conditions</td><td>Conditions</td></mdcx=>	Conditions	Conditions
90407	DE000NG2J2R3	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
		<index>)</index>	Index Certificate	Index Certificate
		<index )<="" td=""><td>Conditions</td><td>Conditions</td></index>	Conditions	Conditions
90408	DE000NG2J2S1	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
90400	DE0001(025251		Index Certificate	Index Certificate
		<index> )</index>	Conditions	Conditions
90409	DE000NG2J2T9	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
JUTUJ	DE0001102j219		Index Certificate	Index Certificate
		<index> )</index>	Conditions	Conditions
90410	DE000NG2J2U	DAV® L. L. (Dlacesherror day DAV	As specified in the	
70410		DAX® Index (Bloomberg code: DAX	As specified in the Index Certificate	As specified in the
	7	<index> )</index>		Index Certificate
00411	DEGODICAIONS		Conditions	Conditions
90411	DE000NG2J2V5	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
		<index> )</index>	Index Certificate	Index Certificate
			Conditions	Conditions
90412	DE000NG2J2W	NASDAQ 100 Stock Index	As specified in the	As specified in the
	3	(Bloomberg code: NDX <index> )</index>	Index Certificate	Index Certificate
			Conditions	Conditions
90413	DE000NG2J2X1	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Bloomberg code: NDX <index> )</index>	Index Certificate	Index Certificate
			Conditions	Conditions
90414	DE000NG2J2Y	NASDAQ 100 Stock Index	As specified in the	As specified in the
	9	(Bloomberg code: NDX <index> )</index>	Index Certificate	Index Certificate
		· · · · · · · · · · · · · · · · · · ·	Conditions	Conditions
90415	DE000NG2J2Z6	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Bloomberg code: NDX <index> )</index>	Index Certificate	Index Certificate
		× 2 ,	Conditions	Conditions
90416	DE000NG2J203	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate	Index Certificate
		,	Conditions	Conditions
90417	DE000NG2J211	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
90418	DE000NG2J229	EURO STOXX 50® (Price) Index	As specified in the	As specified in the
		(Bloomberg code: SX5E <index>)</index>	Index Certificate	Index Certificate
		(Eloomoorg code, Droll Sinder )	Conditions	Conditions
90419	DE000NG2J237	EURO STOXX 50® (Price) Index	As specified in the	As specified in the
		(Bloomberg code: SX5E <index>)</index>	Index Certificate	Index Certificate
		(Broomberg code. SASE < mdcx )	Conditions	Conditions
90420	DE000NG2J245	EURO STOXX 50® (Price) Index	As specified in the	As specified in the
50120	2100011023243		Index Certificate	Index Certificate
		(Bloomberg code: SX5E <index> )</index>	Conditions	Conditions
90421	DE000NG2J252	ELIDO STOVY 50@ (Deiges) La Jan	As specified in the	As specified in the
70421	DEUUUING2J232	EURO STOXX 50® (Price) Index	Index Certificate	Index Certificate
		(Bloomberg code: SX5E <index>)</index>		
		I	Conditions	Conditions

90422	DE000NG2J260	TecDAX Index (Bloomberg code: TDXP <index>)</index>	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90423	DE000NG2J278	MDAX Index (Bloomberg code: MDAX <index> )</index>	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90424	DE000NG2J286	MDAX Index (Bloomberg code: MDAX <index> )</index>	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90425	DE000NG2J294	Dow Jones Industrial Average Index (Bloomberg code: INDU <index> )</index>	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	Index Futures Certificate Provisions	Not Applicable

Signed on behalf of the Issuer:

By: .....

Duly authorised

By: .....

Duly authorised

#### PART B - OTHER INFORMATION

### 1 LISTING

(i)	Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii)	Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii)	Estimate of total expenses related to admission to trading:	EUR 500

## 2 RATINGS

	Ratings:	The Certificates to be issued will not be rated
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### **3** INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See "Use of Proceeds" wording in Base Prospectus
	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>)</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>)</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>)</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>)</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>)</index>
DAX® 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: DAX <index>)</index>
EURO STOXX 50® (Price) Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SX5E <index>)</index>

### 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
DE000NG2J2P7	Not Applicable	NG2J2P
DE000NG2J2Q5	Not Applicable	NG2J2Q

DE000NG2J2R3	Not Applicable	NG2J2R
DE000NG2J2S1	Not Applicable	NG2J2S
DE000NG2J2T9	Not Applicable	NG2J2T
DE000NG2J2U7	Not Applicable	NG2J2U
DE000NG2J2V5	Not Applicable	NG2J2V
DE000NG2J2W3	Not Applicable	NG2J2W
DE000NG2J2X1	Not Applicable	NG2J2X
DE000NG2J2Y9	Not Applicable	NG2J2Y
DE000NG2J2Z6	Not Applicable	NG2J2Z
DE000NG2J203	Not Applicable	NG2J20
DE000NG2J211	Not Applicable	NG2J21
DE000NG2J229	Not Applicable	NG2J22
DE000NG2J237	Not Applicable	NG2J23
DE000NG2J245	Not Applicable	NG2J24
DE000NG2J252	Not Applicable	NG2J25
DE000NG2J260	Not Applicable	NG2J26
DE000NG2J278	Not Applicable	NG2J27
DE000NG2J286	Not Applicable	NG2J28
DE000NG2J294	Not Applicable	NG2J29

(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 " <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.

#### ANNEX

## ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITE 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.