

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.

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.

AEX Index is provided by Euronext. Euronext 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 Euronext, 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 01 April 2019

ING Bank N.V.

Legal entity identifier (LEI): 3TK201VIUJ8J3ZU0QE75

Issue of

Series number of the Certificates	WKN Code	ISIN Code	Number of Certificates being issued	Title
90850	NG2KFS	DE000NG2KFS2	2000000	ING Long Index Open End Turbo Certificate
90851	NG2KFT	DE000NG2KFT0	2000000	ING Long Index Open End Turbo Certificate
90852	NG2KFU	DE000NG2KFU8	2000000	ING Long Index Open End Turbo Certificate
90853	NG2KFB	DE000NG2KFB6	2000000	ING Long Index Open End Turbo Certificate
90854	NG2KFW	DE000NG2KFW4	2000000	ING Long Index Open End Turbo Certificate

90855	NG2KFX	DE000NG2KFX2	2000000	ING Long Index Open End Turbo Certificate
90856	NG2KFY	DE000NG2KFY0	2000000	ING Long Index Open End Turbo Certificate
90857	NG2KFZ	DE000NG2KFZ7	2000000	ING Long Index Open End Turbo Certificate
90858	NG2KF0	DE000NG2KF04	2000000	ING Long Index Open End Turbo Certificate
90859	NG2KF1	DE000NG2KF12	2000000	ING Long Index Open End Turbo Certificate
90860	NG2KF2	DE000NG2KF20	2000000	ING Long Index Open End Turbo Certificate
90861	NG2KF3	DE000NG2KF38	2000000	ING Long Index Open End Turbo Certificate
90862	NG2KF4	DE000NG2KF46	2000000	ING Long Index Open End Turbo Certificate
90863	NG2KF5	DE000NG2KF53	2000000	ING Long Index Open End Turbo Certificate
90864	NG2KF6	DE000NG2KF61	2000000	ING Long Index Open End Turbo Certificate
90865	NG2KF7	DE000NG2KF79	2000000	ING Long Index Open End Turbo Certificate
90866	NG2KF8	DE000NG2KF87	2000000	ING Long Index Open End Turbo Certificate
90867	NG2KF9	DE000NG2KF95	2000000	ING Long Index Open End Turbo Certificate
90868	NG2KGA	DE000NG2KGA8	2000000	ING Long Index Open End Turbo Certificate
90869	NG2KGB	DE000NG2KGB6	2000000	ING Long Index Open End Turbo Certificate
90870	NG2KGC	DE000NG2KGC4	2000000	ING Long Index Open End Turbo Certificate
90871	NG2KGD	DE000NG2KGD2	2000000	ING Long Index Open End Turbo Certificate
90872	NG2KGE	DE000NG2KGE0	2000000	ING Long Index Open End Turbo Certificate
90873	NG2KGF	DE000NG2KGF7	2000000	ING Long Index Open End Turbo Certificate
90874	NG2KGG	DE000NG2KGG5	2000000	ING Long Index Open End Turbo Certificate
90875	NG2KGH	DE000NG2KGH3	2000000	ING Long Index Open End Turbo Certificate
90876	NG2KGJ	DE000NG2KGJ9	2000000	ING Long Index Open End Turbo Certificate
90877	NG2K GK	DE000NG2K GK7	2000000	ING Long Index Open End Turbo Certificate
90878	NG2KGL	DE000NG2KGL5	2000000	ING Long Index Open End Turbo Certificate
90879	NG2KGM	DE000NG2KGM3	2000000	ING Long Index Open End Turbo Certificate
90880	NG2KGN	DE000NG2KGN1	2000000	ING Long Index Open End Turbo Certificate
90881	NG2KGP	DE000NG2KGP6	2000000	ING Long Index Open End Turbo Certificate
90882	NG2KGQ	DE000NG2KGQ4	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:	02 April 2019
6	Issue Date:	04 April 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
90850	DE000NG2KFS2	2000000	3.76	514.7900000000	3.5	5.0	2.0	20.0	0.0	514.7900000000	0.01	0.1	EUR
90851	DE000NG2KFT0	2000000	0.99	11574.0600000000	3.5	5.0	1.5	20.0	0.0	11574.0600000000	0.01	0.01	EUR
90852	DE000NG2KFU8	2000000	1.09	11564.0600000000	3.5	5.0	1.5	20.0	0.0	11564.0600000000	0.01	0.01	EUR
90853	DE000NG2KFV6	2000000	1.19	11554.0600000000	3.5	5.0	1.5	20.0	0.0	11554.0600000000	0.01	0.01	EUR
90854	DE000NG2KFW4	2000000	1.29	11544.0600000000	3.5	5.0	1.5	20.0	0.0	11544.0600000000	0.01	0.01	EUR
90855	DE000NG2KFX2	2000000	1.39	11534.0600000000	3.5	5.0	1.5	20.0	0.0	11534.0600000000	0.01	0.01	EUR
90856	DE000NG2KFY0	2000000	1.49	11524.0600000000	3.5	5.0	1.5	20.0	0.0	11524.0600000000	0.01	0.01	EUR
90857	DE000NG2KFZ7	2000000	1.59	11514.0600000000	3.5	5.0	1.5	20.0	0.0	11514.0600000000	0.01	0.01	EUR
90858	DE000NG2KF04	2000000	1.69	11504.0600000000	3.5	5.0	1.5	20.0	0.0	11504.0600000000	0.01	0.01	EUR
90859	DE000NG2KF12	2000000	1.79	11494.0600000000	3.5	5.0	1.5	20.0	0.0	11494.0600000000	0.01	0.01	EUR
90860	DE000NG2KF20	2000000	1.89	11484.0600000000	3.5	5.0	1.5	20.0	0.0	11484.0600000000	0.01	0.01	EUR
90861	DE000NG2KF38	2000000	1.99	11474.0600000000	3.5	5.0	1.5	20.0	0.0	11474.0600000000	0.01	0.01	EUR
90862	DE000NG2KF46	2000000	2.09	11464.0600000000	3.5	5.0	1.5	20.0	0.0	11464.0600000000	0.01	0.01	EUR
90863	DE000NG2KF53	2000000	2.19	11454.0600000000	3.5	5.0	1.5	20.0	0.0	11454.0600000000	0.01	0.01	EUR
90864	DE000NG2KF61	2000000	2.29	11444.0600000000	3.5	5.0	1.5	20.0	0.0	11444.0600000000	0.01	0.01	EUR
90865	DE000NG2KF7	2000000	2.39	11434.0600	3.5	5.0	1.5	20.0	0.0	11434.0600	0.01	0.01	EUR

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90866	DE000NG2KF8 7	2000000	2.49	11424.0600 000000	3.5	5.0	1.5	20.0	0.0	11424.0600 000000	0.01	0.01	EUR
90867	DE000NG2KF9 5	2000000	2.59	11414.0600 000000	3.5	5.0	1.5	20.0	0.0	11414.0600 000000	0.01	0.01	EUR
90868	DE000NG2KGA 8	2000000	2.69	11404.0600 000000	3.5	5.0	1.5	20.0	0.0	11404.0600 000000	0.01	0.01	EUR
90869	DE000NG2KGB 6	2000000	2.79	11394.0600 000000	3.5	5.0	1.5	20.0	0.0	11394.0600 000000	0.01	0.01	EUR
90870	DE000NG2KGC 4	2000000	2.89	11384.0600 000000	3.5	5.0	1.5	20.0	0.0	11384.0600 000000	0.01	0.01	EUR
90871	DE000NG2KGD 2	2000000	2.99	11374.0600 000000	3.5	5.0	1.5	20.0	0.0	11374.0600 000000	0.01	0.01	EUR
90872	DE000NG2KGE 0	2000000	3.09	11364.0600 000000	3.5	5.0	1.5	20.0	0.0	11364.0600 000000	0.01	0.01	EUR
90873	DE000NG2KGF 7	2000000	3.19	11354.0600 000000	3.5	5.0	1.5	20.0	0.0	11354.0600 000000	0.01	0.01	EUR
90874	DE000NG2KGG 5	2000000	3.29	11344.0600 000000	3.5	5.0	1.5	20.0	0.0	11344.0600 000000	0.01	0.01	EUR
90875	DE000NG2KGH 3	2000000	3.39	11334.0600 000000	3.5	5.0	1.5	20.0	0.0	11334.0600 000000	0.01	0.01	EUR
90876	DE000NG2KGJ 9	2000000	3.49	11324.0600 000000	3.5	5.0	1.5	20.0	0.0	11324.0600 000000	0.01	0.01	EUR
90877	DE000NG2K GK 7	2000000	3.59	11314.0600 000000	3.5	5.0	1.5	20.0	0.0	11314.0600 000000	0.01	0.01	EUR
90878	DE000NG2KGL 5	2000000	1.65	25742.9700 000000	3.5	5.0	2.0	20.0	0.0	25742.9700 000000	0.01	0.01	USD
90879	DE000NG2KGM 3	2000000	2.1	25692.9700 000000	3.5	5.0	2.0	20.0	0.0	25692.9700 000000	0.01	0.01	USD
90880	DE000NG2KGN 1	2000000	2.54	25642.9700 000000	3.5	5.0	2.0	20.0	0.0	25642.9700 000000	0.01	0.01	USD
90881	DE000NG2KGP 6	2000000	2.99	25592.9700 000000	3.5	5.0	2.0	20.0	0.0	25592.9700 000000	0.01	0.01	USD
90882	DE000NG2K GQ 4	2000000	3.43	25542.9700 000000	3.5	5.0	2.0	20.0	0.0	25542.9700 000000	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
90850	DE000NG2KFS2	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90851	DE000NG2KFT0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90852	DE000NG2KFU8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90853	DE000NG2KFV6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90854	DE000NG2KFW4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90855	DE000NG2KFX2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90856	DE000NG2KFY0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90857	DE000NG2KFZ7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90858	DE000NG2KF04	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90859	DE000NG2KF12	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90860	DE000NG2KF20	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90861	DE000NG2KF38	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90862	DE000NG2KF46	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90863	DE000NG2KF53	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90864	DE000NG2KF61	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90865	DE000NG2KF79	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90866	DE000NG2KF87	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

90867	DE000NG2KF9 5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90868	DE000NG2KG A8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90869	DE000NG2KG B6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90870	DE000NG2KG C4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90871	DE000NG2KG D2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90872	DE000NG2KG E0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90873	DE000NG2KGF 7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90874	DE000NG2KG G5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90875	DE000NG2KG H3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90876	DE000NG2KGJ 9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90877	DE000NG2KG K7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90878	DE000NG2KG L5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90879	DE000NG2KG M3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90880	DE000NG2KG N1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90881	DE000NG2KG P6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
90882	DE000NG2KG Q4	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
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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.
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>)
AEX 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: AEX <Index>)

DE000NG2KGQ4	Not Applicable	NG2KGQ
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(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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7 DISTRIBUTION

(iv) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschbom
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Directive in Germany (the “ 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

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.