

**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.

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.

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.

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.

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.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that 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).

Final Terms dated 19 June 2019

**ING Bank N.V.**

**Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75**

**Issue of**

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>

93076	NG2MC8	DE000NG2MC88	2000000	ING Long Index Open End Turbo Certificate
93077	NG2MC9	DE000NG2MC96	2000000	ING Long Index Open End Turbo Certificate
93078	NG2MDA	DE000NG2MDA1	2000000	ING Long Index Open End Turbo Certificate
93079	NG2MDB	DE000NG2MDB9	2000000	ING Long Index Open End Turbo Certificate
93080	NG2MDC	DE000NG2MDC7	2000000	ING Long Index Open End Turbo Certificate
93081	NG2MDD	DE000NG2MDD5	2000000	ING Long Index Open End Turbo Certificate
93082	NG2MDE	DE000NG2MDE3	2000000	ING Long Index Open End Turbo Certificate
93083	NG2MDF	DE000NG2MDF0	2000000	ING Long Index Open End Turbo Certificate
93084	NG2MDG	DE000NG2MDG8	2000000	ING Long Index Open End Turbo Certificate
93085	NG2MDH	DE000NG2MDH6	2000000	ING Long Index Open End Turbo Certificate
93086	NG2MDJ	DE000NG2MDJ2	2000000	ING Long Index Open End Turbo Certificate
93087	NG2MDK	DE000NG2MDK0	2000000	ING Long Index Open End Turbo Certificate
93088	NG2MDL	DE000NG2MDL8	2000000	ING Long Index Open End Turbo Certificate
93089	NG2MDM	DE000NG2MDM6	2000000	ING Long Index Open End Turbo Certificate
93090	NG2MDN	DE000NG2MDN4	2000000	ING Long Index Open End Turbo Certificate
93091	NG2MDP	DE000NG2MDP9	2000000	ING Long Index Open End Turbo Certificate
93092	NG2MDQ	DE000NG2MDQ7	2000000	ING Long Index Open End Turbo Certificate
93093	NG2MDR	DE000NG2MDR5	2000000	ING Long Index Open End Turbo Certificate
93094	NG2MDS	DE000NG2MDS3	2000000	ING Long Index Open End Turbo Certificate
93095	NG2MDT	DE000NG2MDT1	2000000	ING Long Index Open End Turbo Certificate
93096	NG2MDU	DE000NG2MDU9	2000000	ING Long Index Open End Turbo Certificate
93097	NG2MDV	DE000NG2MDV7	2000000	ING Long Index Open End Turbo Certificate
93098	NG2MDW	DE000NG2MDW5	2000000	ING Long Index Open End Turbo Certificate
93099	NG2MDX	DE000NG2MDX3	2000000	ING Long Index Open End Turbo Certificate
93100	NG2MDY	DE000NG2MDY1	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 6 May 2019 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](mailto:info@sprinters.nl)) and are available for viewing on the website [www.ingmarkets.de](http://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:	20 June 2019
6	Issue Date:	24 June 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
93076	DE000NG2MC88	2000000	0.75	12244.1100000000	3.5	5.0	1.5	20.0	0.0	12244.1100000000	0.01	0.01	EUR
93077	DE000NG2MC96	2000000	0.85	12234.1100000000	3.5	5.0	1.5	20.0	0.0	12234.1100000000	0.01	0.01	EUR
93078	DE000NG2MDA1	2000000	0.95	12224.1100000000	3.5	5.0	1.5	20.0	0.0	12224.1100000000	0.01	0.01	EUR
93079	DE000NG2MDB9	2000000	1.05	12214.1100000000	3.5	5.0	1.5	20.0	0.0	12214.1100000000	0.01	0.01	EUR
93080	DE000NG2MDC7	2000000	1.15	12204.1100000000	3.5	5.0	1.5	20.0	0.0	12204.1100000000	0.01	0.01	EUR
93081	DE000NG2MDD5	2000000	1.25	12194.1100000000	3.5	5.0	1.5	20.0	0.0	12194.1100000000	0.01	0.01	EUR
93082	DE000NG2MDE3	2000000	1.35	12184.1100000000	3.5	5.0	1.5	20.0	0.0	12184.1100000000	0.01	0.01	EUR
93083	DE000NG2MDF0	2000000	1.45	12174.1100000000	3.5	5.0	1.5	20.0	0.0	12174.1100000000	0.01	0.01	EUR
93084	DE000NG2MDG8	2000000	1.55	12164.1100000000	3.5	5.0	1.5	20.0	0.0	12164.1100000000	0.01	0.01	EUR
93085	DE000NG2MDH6	2000000	1.65	12154.1100000000	3.5	5.0	1.5	20.0	0.0	12154.1100000000	0.01	0.01	EUR
93086	DE000NG2MDJ2	2000000	1.75	12144.1100000000	3.5	5.0	1.5	20.0	0.0	12144.1100000000	0.01	0.01	EUR
93087	DE000NG2MDK0	2000000	1.85	12134.1100000000	3.5	5.0	1.5	20.0	0.0	12134.1100000000	0.01	0.01	EUR
93088	DE000NG2MDL8	2000000	1.95	12124.1100000000	3.5	5.0	1.5	20.0	0.0	12124.1100000000	0.01	0.01	EUR
93089	DE000NG2MDM6	2000000	2.35	12084.1100000000	3.5	5.0	1.5	20.0	0.0	12084.1100000000	0.01	0.01	EUR
93090	DE000NG2MDN4	2000000	2.75	12044.1100000000	3.5	5.0	1.5	20.0	0.0	12044.1100000000	0.01	0.01	EUR
93091	DE000NG2MDP	2000000	3.25	11994.1100	3.5	5.0	1.5	20.0	0.0	11994.1100	0.01	0.01	EUR

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93092	DE000NG2MD Q7	2000000	0.57	2854.36000 00000	3.5	5.0	3.0	20.0	0.0	2854.36000 00000	0.01	0.01	USD
93093	DE000NG2MDR 5	2000000	0.6	3385.92000 00000	3.5	5.0	2.0	20.0	0.0	3385.92000 00000	0.01	0.01	EUR
93094	DE000NG2MDS 3	2000000	0.9	3355.92000 00000	3.5	5.0	2.0	20.0	0.0	3355.92000 00000	0.01	0.01	EUR
93095	DE000NG2MDT 1	2000000	1.2	3325.92000 00000	3.5	5.0	2.0	20.0	0.0	3325.92000 00000	0.01	0.01	EUR
93096	DE000NG2MD U9	2000000	0.22	25294.8300 000000	3.5	5.0	3.0	20.0	0.0	25294.8300 000000	0.01	0.001	EUR
93097	DE000NG2MDV 7	2000000	0.42	25094.8300 000000	3.5	5.0	3.0	20.0	0.0	25094.8300 000000	0.01	0.001	EUR
93098	DE000NG2MD W5	2000000	1.72	26272.4100 000000	3.5	5.0	2.0	20.0	0.0	26272.4100 000000	0.01	0.01	USD
93099	DE000NG2MDX 3	2000000	2.62	26172.4100 000000	3.5	5.0	2.0	20.0	0.0	26172.4100 000000	0.01	0.01	USD
93100	DE000NG2MD Y1	2000000	3.96	26022.4100 000000	3.5	5.0	2.0	20.0	0.0	26022.4100 000000	0.01	0.01	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
93076	DE000NG2MC88	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93077	DE000NG2MC96	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93078	DE000NG2MDA1	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93079	DE000NG2MDB9	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93080	DE000NG2MDC7	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93081	DE000NG2MDD5	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93082	DE000NG2MDE3	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93083	DE000NG2MDF0	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93084	DE000NG2MDG8	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93085	DE000NG2MDH6	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93086	DE000NG2MDJ2	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93087	DE000NG2MDK0	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93088	DE000NG2MDL8	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93089	DE000NG2MDM6	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93090	DE000NG2MDN4	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93091	DE000NG2MDP9	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93092	DE000NG2MDQ7	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions



93093	DE000NG2MD R5	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93094	DE000NG2MD S3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93095	DE000NG2MD T1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93096	DE000NG2MD U9	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93097	DE000NG2MD V7	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93098	DE000NG2MD W5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93099	DE000NG2MD X3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
93100	DE000NG2MD Y1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Not Applicable
28	<b>Fund Certificate Provisions</b>	Not Applicable
29	<b>Government Bond Certificate Provisions</b>	Not Applicable
30	<b>Index Futures Certificate Provisions</b>	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.
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>)
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>)
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>)

## 5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://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
DE000NG2MC88	Not Applicable	NG2MC8
DE000NG2MC96	Not Applicable	NG2MC9
DE000NG2MDA1	Not Applicable	NG2MDA
DE000NG2MDB9	Not Applicable	NG2MDB
DE000NG2MDC7	Not Applicable	NG2MDC
DE000NG2MDD5	Not Applicable	NG2MDD
DE000NG2MDE3	Not Applicable	NG2MDE
DE000NG2MDF0	Not Applicable	NG2MDF
DE000NG2MDG8	Not Applicable	NG2MDG
DE000NG2MDH6	Not Applicable	NG2MDH
DE000NG2MDJ2	Not Applicable	NG2MDJ
DE000NG2MDK0	Not Applicable	NG2MDK
DE000NG2MDL8	Not Applicable	NG2MDL
DE000NG2MDM6	Not Applicable	NG2MDM
DE000NG2MDN4	Not Applicable	NG2MDN
DE000NG2MDP9	Not Applicable	NG2MDP
DE000NG2MDQ7	Not Applicable	NG2MDQ

DE000NG2MDR5	Not Applicable	NG2MDR
DE000NG2MDS3	Not Applicable	NG2MDS
DE000NG2MDT1	Not Applicable	NG2MDT
DE000NG2MDU9	Not Applicable	NG2MDU
DE000NG2MDV7	Not Applicable	NG2MDV
DE000NG2MDW5	Not Applicable	NG2MDW
DE000NG2MDX3	Not Applicable	NG2MDX
DE000NG2MDY1	Not Applicable	NG2MDY

(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 “ <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.
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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](http://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.