

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 02 December 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
104208	NG2W0N	DE000NG2W0N9	2000000	ING Long Share Open End Turbo Certificate
104209	NG2W0P	DE000NG2W0P4	2000000	ING Long Share Open End Turbo Certificate
104210	NG2W0Q	DE000NG2W0Q2	2000000	ING Long Share Open End Turbo Certificate
104211	NG2W0R	DE000NG2W0R0	2000000	ING Long Share Open End Turbo Certificate
104212	NG2W0S	DE000NG2W0S8	2000000	ING Long Share Open End Turbo Certificate
104213	NG2W0T	DE000NG2W0T6	2000000	ING Long Share Open End Turbo Certificate
104214	NG2W0U	DE000NG2W0U4	2000000	ING Long Share Open End Turbo Certificate
104215	NG2W0V	DE000NG2W0V2	2000000	ING Long Share Open End Turbo Certificate
104216	NG2W0W	DE000NG2W0W0	2000000	ING Long Share Open End Turbo Certificate
104217	NG2W0X	DE000NG2W0X8	2000000	ING Long Share Open End Turbo Certificate
104218	NG2W0Y	DE000NG2W0Y6	2000000	ING Long Share Open End Turbo Certificate
104219	NG2W0Z	DE000NG2W0Z3	2000000	ING Long Share Open End Turbo Certificate

104220	NG2W00	DE000NG2W008	2000000	ING Long Share Open End Turbo Certificate
104221	NG2W01	DE000NG2W016	2000000	ING Long Share Open End Turbo Certificate
104222	NG2W02	DE000NG2W024	2000000	ING Long Share Open End Turbo Certificate
104223	NG2W03	DE000NG2W032	2000000	ING Long Share Open End Turbo Certificate
104224	NG2W04	DE000NG2W040	2000000	ING Long Share Open End Turbo Certificate
104225	NG2W05	DE000NG2W057	2000000	ING Long Share Open End Turbo Certificate
104226	NG2W06	DE000NG2W065	2000000	ING Long Share Open End Turbo Certificate
104227	NG2W07	DE000NG2W073	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 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) 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:	03 December 2019
6	Issue Date:	05 December 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
104208	DE000NG2W0N9	2000000	0.21	15.0720000000	3.5	5.0	7.5	20.0	0.0	15.0720000000	0.001	1.0	EUR
104209	DE000NG2W0P4	2000000	0.05	5.3260000000	3.5	5.0	7.5	20.0	0.0	5.3260000000	0.001	1.0	EUR
104210	DE000NG2W0Q2	2000000	0.08	5.2990000000	3.5	5.0	7.5	20.0	0.0	5.2990000000	0.001	1.0	EUR
104211	DE000NG2W0R0	2000000	0.11	5.2720000000	3.5	5.0	7.5	20.0	0.0	5.2720000000	0.001	1.0	EUR
104212	DE000NG2W0S8	2000000	0.64	280.0100000000	3.5	5.0	7.5	20.0	0.0	280.0100000000	0.01	0.1	EUR
104213	DE000NG2W0T6	2000000	0.25	122.0240000000	3.5	5.0	7.5	20.0	0.0	122.0300000000	0.01	0.1	EUR
104214	DE000NG2W0U4	2000000	1.48	246.7200000000	3.5	5.0	5.0	20.0	0.0	246.7200000000	0.01	0.1	EUR
104215	DE000NG2W0V2	2000000	0.84	13.1060000000	3.5	0.0	5.0	20.0	0.0	13.1060000000	0.001	1.0	EUR
104216	DE000NG2W0W0	2000000	0.21	110.6700000000	3.5	5.0	7.5	20.0	0.0	110.6700000000	0.01	0.1	EUR
104217	DE000NG2W0X8	2000000	0.1	49.1700000000	3.5	5.0	7.5	20.0	0.0	49.1700000000	0.01	0.1	EUR
104218	DE000NG2W0Y6	2000000	0.4	9.0720000000	3.5	5.0	7.5	20.0	0.0	9.0720000000	0.001	1.0	EUR
104219	DE000NG2W0Z3	2000000	0.47	9.0040000000	3.5	5.0	7.5	20.0	0.0	9.0040000000	0.001	1.0	EUR
104220	DE000NG2W008	2000000	0.01	121.2770000000	3.5	5.0	10.0	20.0	0.0	121.2770000000	0.001	0.1	EUR
104221	DE000NG2W016	2000000	0.06	120.7770000000	3.5	5.0	10.0	20.0	0.0	120.7770000000	0.001	0.1	EUR
104222	DE000NG2W024	2000000	0.11	120.2770000000	3.5	5.0	10.0	20.0	0.0	120.2770000000	0.001	0.1	EUR
104223	DE000NG2W03	2000000	0.16	119.7770000	3.5	5.0	10.0	20.0	0.0	119.7770000	0.001	0.1	EUR

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104224	DE000NG2W04 0	2000000	0.21	119.277000 0000	3.5	5.0	10.0	20.0	0.0	119.277000 0000	0.001	0.1	EUR
104225	DE000NG2W05 7	2000000	0.26	118.777000 0000	3.5	5.0	10.0	20.0	0.0	118.777000 0000	0.001	0.1	EUR
104226	DE000NG2W06 5	2000000	0.06	19.5104000 000	3.5	5.0	10.0	20.0	0.0	19.5200000 000	0.01	0.1	EUR
104227	DE000NG2W07 3	2000000	0.08	19.3172000 000	3.5	5.0	10.0	20.0	0.0	19.3200000 000	0.01	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
104208	DE000NG2W0N9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTE GY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104209	DE000NG2W0P4	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
104210	DE000NG2W0Q2	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
104211	DE000NG2W0R0	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
104212	DE000NG2W0S8	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
104213	DE000NG2W0T6	Ordinary Shares issued by the Share Issuer	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)				Certificate Conditions
104214	DE000NG2W0U 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104215	DE000NG2W0V 2	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
104216	DE000NG2W0 W0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104217	DE000NG2W0X 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104218	DE000NG2W0Y 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104219	DE000NG2W0Z 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104220	DE000NG2W00 8	Ordinary Shares issued by the Share Issuer	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)				Certificate Conditions
104221	DE000NG2W01 6	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
104222	DE000NG2W02 4	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
104223	DE000NG2W03 2	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
104224	DE000NG2W04 0	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
104225	DE000NG2W05 7	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
104226	DE000NG2W06 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
104227	DE000NG2W07 3	Ordinary Shares issued by the Share Issuer	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)				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 Telekom AG-REG	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: DTE GY <Equity>)
Fresenius SE & Co KGaA	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: FRE GR <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>
Morphosys 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: MOR GY <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>
Evotec 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: EVT GY <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>
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	<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: SAP GY <Equity>)</p>

Muenchener Rueckversicherungs 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: MUV2 GY <Equity>)
E.ON 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: EOAN 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
DE000NG2W0N9	Not Applicable	NG2W0N
DE000NG2W0P4	Not Applicable	NG2W0P
DE000NG2W0Q2	Not Applicable	NG2W0Q
DE000NG2W0R0	Not Applicable	NG2W0R
DE000NG2W0S8	Not Applicable	NG2W0S
DE000NG2W0T6	Not Applicable	NG2W0T
DE000NG2W0U4	Not Applicable	NG2W0U
DE000NG2W0V2	Not Applicable	NG2W0V
DE000NG2W0W0	Not Applicable	NG2W0W
DE000NG2W0X8	Not Applicable	NG2W0X
DE000NG2W0Y6	Not Applicable	NG2W0Y
DE000NG2W0Z3	Not Applicable	NG2W0Z
DE000NG2W008	Not Applicable	NG2W00
DE000NG2W016	Not Applicable	NG2W01
DE000NG2W024	Not Applicable	NG2W02
DE000NG2W032	Not Applicable	NG2W03
DE000NG2W040	Not Applicable	NG2W04
DE000NG2W057	Not Applicable	NG2W05
DE000NG2W065	Not Applicable	NG2W06
DE000NG2W073	Not Applicable	NG2W07

(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**