

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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears 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.

DAX® Index is provided by Stoxx ltd. Stoxx ltd appears 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 appears 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 Stoxx Ltd.. Stoxx Ltd. appears 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. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 04 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
104472	NG2W8E	DE000NG2W8E1	2000000	ING Long Index Open End Turbo

				Certificate
104473	NG2W8F	DE000NG2W8F8	2000000	ING Long Index Open End Turbo Certificate
104474	NG2W8G	DE000NG2W8G6	2000000	ING Long Index Open End Turbo Certificate
104475	NG2W8H	DE000NG2W8H4	2000000	ING Long Index Open End Turbo Certificate
104476	NG2W8J	DE000NG2W8J0	2000000	ING Long Index Open End Turbo Certificate
104477	NG2W8K	DE000NG2W8K8	2000000	ING Long Index Open End Turbo Certificate
104478	NG2W8L	DE000NG2W8L6	2000000	ING Long Index Open End Turbo Certificate
104479	NG2W8M	DE000NG2W8M4	2000000	ING Long Index Open End Turbo Certificate
104480	NG2W8N	DE000NG2W8N2	2000000	ING Long Index Open End Turbo Certificate
104481	NG2W8P	DE000NG2W8P7	2000000	ING Long Index Open End Turbo Certificate
104482	NG2W8Q	DE000NG2W8Q5	2000000	ING Long Index Open End Turbo Certificate
104483	NG2W8R	DE000NG2W8R3	2000000	ING Long Index Open End Turbo Certificate
104484	NG2W8S	DE000NG2W8S1	2000000	ING Long Index Open End Turbo Certificate
104485	NG2W8T	DE000NG2W8T9	2000000	ING Long Index Open End Turbo Certificate
104486	NG2W8U	DE000NG2W8U7	2000000	ING Long Index Open End Turbo Certificate
104487	NG2W8V	DE000NG2W8V5	2000000	ING Long Index Open End Turbo Certificate
104488	NG2W8W	DE000NG2W8W3	2000000	ING Long Index Open End Turbo Certificate
104489	NG2W8X	DE000NG2W8X1	2000000	ING Long Index Open End Turbo Certificate
104490	NG2W8Y	DE000NG2W8Y9	2000000	ING Long Index Open End Turbo Certificate
104491	NG2W8Z	DE000NG2W8Z6	2000000	ING Long Index Open End Turbo Certificate
104492	NG2W80	DE000NG2W800	2000000	ING Long Index Open End Turbo Certificate
104493	NG2W81	DE000NG2W818	2000000	ING Long Index Open End Turbo Certificate
104494	NG2W82	DE000NG2W826	2000000	ING Long Index Open End Turbo Certificate
104495	NG2W83	DE000NG2W834	2000000	ING Long Index Open End Turbo Certificate
104496	NG2W84	DE000NG2W842	2000000	ING Long Index Open End Turbo Certificate
104497	NG2W85	DE000NG2W859	2000000	ING Long Index Open End Turbo Certificate
104498	NG2W86	DE000NG2W867	2000000	ING Long Index Open End Turbo Certificate
104499	NG2W87	DE000NG2W875	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) 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:	05 December 2019
6	Issue Date:	09 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 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
104472	DE000NG2W8E1	2000000	0.38	13076.5900000000	3.5	5.0	1.5	20.0	0.0	13076.5900000000	0.01	0.01	EUR
104473	DE000NG2W8F8	2000000	0.43	13071.5900000000	3.5	5.0	1.5	20.0	0.0	13071.5900000000	0.01	0.01	EUR
104474	DE000NG2W8G6	2000000	0.48	13066.5900000000	3.5	5.0	1.5	20.0	0.0	13066.5900000000	0.01	0.01	EUR
104475	DE000NG2W8H4	2000000	0.53	13061.5900000000	3.5	5.0	1.5	20.0	0.0	13061.5900000000	0.01	0.01	EUR
104476	DE000NG2W8J0	2000000	0.58	13056.5900000000	3.5	5.0	1.5	20.0	0.0	13056.5900000000	0.01	0.01	EUR
104477	DE000NG2W8K8	2000000	0.63	13051.5900000000	3.5	5.0	1.5	20.0	0.0	13051.5900000000	0.01	0.01	EUR
104478	DE000NG2W8L6	2000000	0.68	13046.5900000000	3.5	5.0	1.5	20.0	0.0	13046.5900000000	0.01	0.01	EUR
104479	DE000NG2W8M4	2000000	0.73	13041.5900000000	3.5	5.0	1.5	20.0	0.0	13041.5900000000	0.01	0.01	EUR
104480	DE000NG2W8N2	2000000	0.78	13036.5900000000	3.5	5.0	1.5	20.0	0.0	13036.5900000000	0.01	0.01	EUR
104481	DE000NG2W8P7	2000000	0.83	13031.5900000000	3.5	5.0	1.5	20.0	0.0	13031.5900000000	0.01	0.01	EUR
104482	DE000NG2W8Q5	2000000	0.88	13026.5900000000	3.5	5.0	1.5	20.0	0.0	13026.5900000000	0.01	0.01	EUR
104483	DE000NG2W8R3	2000000	0.93	13021.5900000000	3.5	5.0	1.5	20.0	0.0	13021.5900000000	0.01	0.01	EUR
104484	DE000NG2W8S1	2000000	0.98	13016.5900000000	3.5	5.0	1.5	20.0	0.0	13016.5900000000	0.01	0.01	EUR
104485	DE000NG2W8T9	2000000	1.03	13011.5900000000	3.5	5.0	1.5	20.0	0.0	13011.5900000000	0.01	0.01	EUR
104486	DE000NG2W8U7	2000000	1.08	13006.5900000000	3.5	5.0	1.5	20.0	0.0	13006.5900000000	0.01	0.01	EUR
104487	DE000NG2W8V	2000000	1.13	13001.5900	3.5	5.0	1.5	20.0	0.0	13001.5900	0.01	0.01	EUR

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104488	DE000NG2W8W3	2000000	1.18	12996.5900000000	3.5	5.0	1.5	20.0	0.0	12996.5900000000	0.01	0.01	EUR
104489	DE000NG2W8X1	2000000	0.66	8181.8700000000	3.5	5.0	3.0	20.0	0.0	8181.8700000000	0.01	0.01	USD
104490	DE000NG2W8Y9	2000000	0.16	3075.2600000000	3.5	5.0	3.0	20.0	0.0	3075.2600000000	0.01	0.01	USD
104491	DE000NG2W8Z6	2000000	0.21	3070.2600000000	3.5	5.0	3.0	20.0	0.0	3070.2600000000	0.01	0.01	USD
104492	DE000NG2W800	2000000	0.25	26941.8900000000	3.5	5.0	3.0	20.0	0.0	26941.8900000000	0.01	0.001	EUR
104493	DE000NG2W818	2000000	0.35	26841.8900000000	3.5	5.0	3.0	20.0	0.0	26841.8900000000	0.01	0.001	EUR
104494	DE000NG2W826	2000000	0.37	27461.3400000000	3.5	5.0	2.0	20.0	0.0	27461.3400000000	0.01	0.01	USD
104495	DE000NG2W834	2000000	0.6	27436.3400000000	3.5	5.0	2.0	20.0	0.0	27436.3400000000	0.01	0.01	USD
104496	DE000NG2W842	2000000	0.83	27411.3400000000	3.5	5.0	2.0	20.0	0.0	27411.3400000000	0.01	0.01	USD
104497	DE000NG2W859	2000000	1.05	27386.3400000000	3.5	5.0	2.0	20.0	0.0	27386.3400000000	0.01	0.01	USD
104498	DE000NG2W867	2000000	1.28	27361.3400000000	3.5	5.0	2.0	20.0	0.0	27361.3400000000	0.01	0.01	USD
104499	DE000NG2W875	2000000	1.5	27336.3400000000	3.5	5.0	2.0	20.0	0.0	27336.3400000000	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
104472	DE000NG2W8E1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104473	DE000NG2W8F8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104474	DE000NG2W8G6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104475	DE000NG2W8H4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104476	DE000NG2W8J0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104477	DE000NG2W8K8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104478	DE000NG2W8L6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104479	DE000NG2W8M4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104480	DE000NG2W8N2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104481	DE000NG2W8P7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104482	DE000NG2W8Q5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104483	DE000NG2W8R3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104484	DE000NG2W8S1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104485	DE000NG2W8T9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104486	DE000NG2W8U7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104487	DE000NG2W8V5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104488	DE000NG2W8W3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

104489	DE000NG2W8X1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104490	DE000NG2W8Y9	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104491	DE000NG2W8Z6	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104492	DE000NG2W800	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104493	DE000NG2W818	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104494	DE000NG2W826	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104495	DE000NG2W834	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104496	DE000NG2W842	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104497	DE000NG2W859	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104498	DE000NG2W867	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
104499	DE000NG2W875	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.
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	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)</p>
NASDAQ 100 Stock Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)</p>
DAX® Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)</p>

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
DE000NG2W8E1	Not Applicable	NG2W8E
DE000NG2W8F8	Not Applicable	NG2W8F
DE000NG2W8G6	Not Applicable	NG2W8G
DE000NG2W8H4	Not Applicable	NG2W8H
DE000NG2W8J0	Not Applicable	NG2W8J
DE000NG2W8K8	Not Applicable	NG2W8K
DE000NG2W8L6	Not Applicable	NG2W8L
DE000NG2W8M4	Not Applicable	NG2W8M
DE000NG2W8N2	Not Applicable	NG2W8N
DE000NG2W8P7	Not Applicable	NG2W8P
DE000NG2W8Q5	Not Applicable	NG2W8Q
DE000NG2W8R3	Not Applicable	NG2W8R
DE000NG2W8S1	Not Applicable	NG2W8S
DE000NG2W8T9	Not Applicable	NG2W8T
DE000NG2W8U7	Not Applicable	NG2W8U
DE000NG2W8V5	Not Applicable	NG2W8V
DE000NG2W8W3	Not Applicable	NG2W8W

DE000NG2W8X1	Not Applicable	NG2W8X
DE000NG2W8Y9	Not Applicable	NG2W8Y
DE000NG2W8Z6	Not Applicable	NG2W8Z
DE000NG2W800	Not Applicable	NG2W80
DE000NG2W818	Not Applicable	NG2W81
DE000NG2W826	Not Applicable	NG2W82
DE000NG2W834	Not Applicable	NG2W83
DE000NG2W842	Not Applicable	NG2W84
DE000NG2W859	Not Applicable	NG2W85
DE000NG2W867	Not Applicable	NG2W86
DE000NG2W875	Not Applicable	NG2W87

(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.