

**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 07 January 2020

**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>
106332	NG2YU4	DE000NG2YU41	2000000	ING Long Share Mini Future Certificate
106333	NG2YU5	DE000NG2YU58	2000000	ING Long Share Mini Future Certificate
106334	NG2YU6	DE000NG2YU66	2000000	ING Long Share Mini Future Certificate
106335	NG2YU7	DE000NG2YU74	2000000	ING Long Share Mini Future Certificate
106336	NG2YU8	DE000NG2YU82	2000000	ING Long Share Mini Future Certificate
106337	NG2YU9	DE000NG2YU90	2000000	ING Long Share Mini Future Certificate
106338	NG2YVA	DE000NG2YVA8	2000000	ING Long Share Mini Future Certificate
106339	NG2YVB	DE000NG2YVB6	2000000	ING Long Share Mini Future Certificate
106340	NG2YVC	DE000NG2YVC4	175000	ING Long Share Mini Future Certificate
106341	NG2YVD	DE000NG2YVD2	175000	ING Long Share Mini Future Certificate
106342	NG2YVE	DE000NG2YVE0	2000000	ING Long Share Mini Future Certificate
106343	NG2YVF	DE000NG2YVF7	2000000	ING Long Share Mini Future Certificate
106344	NG2YVG	DE000NG2YVG5	2000000	ING Long Share Mini Future Certificate
106345	NG2YVH	DE000NG2YVH3	2000000	ING Long Share Mini Future Certificate
106346	NG2YVJ	DE000NG2YVJ9	2000000	ING Long Share Mini Future Certificate
106347	NG2YVK	DE000NG2YVK7	2000000	ING Long Share Mini Future Certificate
106348	NG2YVL	DE000NG2YVL5	2000000	ING Long Share Mini Future Certificate
106349	NG2YVM	DE000NG2YVM3	2000000	ING Long Share Mini Future Certificate
106350	NG2YVN	DE000NG2YVN1	2000000	ING Long Share Mini Future Certificate
106351	NG2YVP	DE000NG2YVP6	1000000	ING Long Share Mini Future 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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Futures)
	(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:	08 January 2020
6	Issue Date:	10 January 2020
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
106332	DE000NG2YU41	2000000	2.45	270.480500000	3.5	5.0	7.5	20.0	0.0	290.800000000	0.1	0.1	EUR
106333	DE000NG2YU58	2000000	2.55	269.480500000	3.5	5.0	7.5	20.0	0.0	289.700000000	0.1	0.1	EUR
106334	DE000NG2YU66	2000000	2.65	268.480500000	3.5	5.0	7.5	20.0	0.0	288.700000000	0.1	0.1	EUR
106335	DE000NG2YU74	2000000	2.75	267.480500000	3.5	5.0	7.5	20.0	0.0	287.600000000	0.1	0.1	EUR
106336	DE000NG2YU82	2000000	2.85	266.480500000	3.5	5.0	7.5	20.0	0.0	286.500000000	0.1	0.1	EUR
106337	DE000NG2YU90	2000000	2.95	265.480500000	3.5	5.0	7.5	20.0	0.0	285.400000000	0.1	0.1	EUR
106338	DE000NG2YVA8	2000000	1.68	18.893700000	3.5	5.0	5.0	20.0	0.0	19.900000000	0.1	1.0	EUR
106339	DE000NG2YVB6	2000000	2.08	18.493700000	3.5	5.0	5.0	20.0	0.0	19.500000000	0.1	1.0	EUR
106340	DE000NG2YVC4	175000	0.85	7.823600000	3.5	5.0	7.5	20.0	0.0	8.500000000	0.1	1.0	EUR
106341	DE000NG2YVD2	175000	0.98	7.700300000	3.5	5.0	7.5	20.0	0.0	8.300000000	0.1	1.0	EUR
106342	DE000NG2YVE0	2000000	1.16	115.110000000	3.5	5.0	7.5	20.0	0.0	123.740000000	0.01	0.1	EUR
106343	DE000NG2YVF7	2000000	1.34	113.290000000	3.5	5.0	7.5	20.0	0.0	121.790000000	0.01	0.1	EUR
106344	DE000NG2YVG5	2000000	0.74	6.550000000	3.5	5.0	7.5	20.0	0.0	7.100000000	0.1	1.0	EUR
106345	DE000NG2YVH3	2000000	0.56	60.840000000	3.5	5.0	7.5	20.0	0.0	65.400000000	0.01	0.1	EUR
106346	DE000NG2YVJ9	2000000	1.41	98.734900000	3.5	5.0	10.0	20.0	0.0	108.610000000	0.01	0.1	EUR
106347	DE000NG2YVK	2000000	0.23	20.7615000	3.5	5.0	10.0	20.0	0.0	22.8400000	0.01	0.1	EUR

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106348	DE000NG2YVL 5	2000000	0.27	20.3544000 000	3.5	5.0	10.0	20.0	0.0	22.3900000 000	0.01	0.1	EUR
106349	DE000NG2YVM 3	2000000	0.31	19.9552000 000	3.5	5.0	10.0	20.0	0.0	21.9600000 000	0.01	0.1	EUR
106350	DE000NG2YVN 1	2000000	0.35	19.5639000 000	3.5	5.0	10.0	20.0	0.0	21.5300000 000	0.01	0.1	EUR
106351	DE000NG2YVP 6	1000000	1.24	120.956100 0000	3.5	5.0	10.0	20.0	0.0	133.060000 0000	0.01	0.1	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	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
106332	DE000NG2YU41	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
106333	DE000NG2YU58	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
106334	DE000NG2YU66	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
106335	DE000NG2YU74	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
106336	DE000NG2YU82	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

		<Equity>)				
106337	DE000NG2YU90	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
106338	DE000NG2YVA8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106339	DE000NG2YVB6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106340	DE000NG2YVC4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106341	DE000NG2YVD2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106342	DE000NG2YVE0	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
106343	DE000NG2YVF7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions



		code: MOR GY <Equity>)				
106344	DE000NG2YVVG 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106345	DE000NG2YVH 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111 ) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
106346	DE000NG2YVJ9	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
106347	DE000NG2YVK 7	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
106348	DE000NG2YVL 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
106349	DE000NG2YVM 3	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
106350	DE000NG2YVN 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		code: EVT GY <Equity>)				
106351	DE000NG2YVP 6	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions

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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
Deutsche Bank 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: DBK GY <Equity>)
BASF SE	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: BAS GY <Equity>)

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 &lt;Equity&gt;)</p>
Infineon Technologies 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: IFX GY &lt;Equity&gt;)</p>
Aixtron SE NA	<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: AIXA GR &lt;Equity&gt;)</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 &lt;Equity&gt;)</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 &lt;Equity&gt;)</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 &lt;Equity&gt;)</p>
Airbus	<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: AIR FP &lt;Equity&gt;)</p>

## 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
DE000NG2YU41	Not Applicable	NG2YU4
DE000NG2YU58	Not Applicable	NG2YU5
DE000NG2YU66	Not Applicable	NG2YU6
DE000NG2YU74	Not Applicable	NG2YU7
DE000NG2YU82	Not Applicable	NG2YU8
DE000NG2YU90	Not Applicable	NG2YU9
DE000NG2YVA8	Not Applicable	NG2YVA
DE000NG2YVB6	Not Applicable	NG2YVB
DE000NG2YVC4	Not Applicable	NG2YVC
DE000NG2YVD2	Not Applicable	NG2YVD
DE000NG2YVE0	Not Applicable	NG2YVE
DE000NG2YVF7	Not Applicable	NG2YVF
DE000NG2YVG5	Not Applicable	NG2YVG
DE000NG2YVH3	Not Applicable	NG2YVH
DE000NG2YVJ9	Not Applicable	NG2YVJ
DE000NG2YVK7	Not Applicable	NG2YVK
DE000NG2YVL5	Not Applicable	NG2YVL
DE000NG2YVM3	Not Applicable	NG2YVM
DE000NG2YVN1	Not Applicable	NG2YVN
DE000NG2YVP6	Not Applicable	NG2YVP

(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)**