

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 27 January 2020

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
107834	NG2Z5A	DE000NG2Z5A2	2000000	ING Short Share Open End Turbo Certificate
107835	NG2Z5B	DE000NG2Z5B0	2000000	ING Short Share Open End Turbo Certificate
107836	NG2Z5C	DE000NG2Z5C8	2000000	ING Short Share Open End Turbo Certificate
107837	NG2Z5D	DE000NG2Z5D6	2000000	ING Short Share Open End Turbo Certificate
107838	NG2Z5E	DE000NG2Z5E4	2000000	ING Short Share Open End Turbo Certificate
107839	NG2Z5F	DE000NG2Z5F1	2000000	ING Short Share Open End Turbo Certificate
107840	NG2Z5G	DE000NG2Z5G9	2000000	ING Short Share Open End Turbo Certificate
107841	NG2Z5H	DE000NG2Z5H7	2000000	ING Short Share Open End Turbo Certificate
107842	NG2Z5J	DE000NG2Z5J3	2000000	ING Short Share Open End Turbo Certificate
107843	NG2Z5K	DE000NG2Z5K1	2000000	ING Short Share Open End Turbo Certificate
107844	NG2Z5L	DE000NG2Z5L9	2000000	ING Short Share Open End Turbo Certificate
107845	NG2Z5M	DE000NG2Z5M7	2000000	ING Short Share Open End Turbo Certificate

107846	NG2Z5N	DE000NG2Z5N5	2000000	ING Short Share Open End Turbo Certificate
107847	NG2Z5P	DE000NG2Z5P0	2000000	ING Short Share Open End Turbo Certificate
107848	NG2Z5Q	DE000NG2Z5Q8	2000000	ING Short Share Open End Turbo Certificate
107849	NG2Z5R	DE000NG2Z5R6	2000000	ING Short Share Open End Turbo Certificate
107850	NG2Z5S	DE000NG2Z5S4	2000000	ING Short Share Open End Turbo Certificate
107851	NG2Z5T	DE000NG2Z5T2	2000000	ING Short Share Open End Turbo Certificate
107852	NG2Z5U	DE000NG2Z5U0	2000000	ING Short Share Open End Turbo Certificate
107853	NG2Z5V	DE000NG2Z5V8	2000000	ING Short Share Open End Turbo Certificate
107854	NG2Z5W	DE000NG2Z5W6	2000000	ING Short 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:	Short 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:	28 January 2020
6	Issue Date:	30 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
107834	DE000NG2Z5A2	2000000	0.33	46.1990000000	3.5	5.0	5.0	20.0	0.0	46.1990000000	0.001	0.1	EUR
107835	DE000NG2Z5B0	2000000	0.37	46.6660000000	3.5	5.0	5.0	20.0	0.0	46.6660000000	0.001	0.1	EUR
107836	DE000NG2Z5C8	2000000	0.42	47.1380000000	3.5	5.0	5.0	20.0	0.0	47.1380000000	0.001	0.1	EUR
107837	DE000NG2Z5D6	2000000	0.8	82.1000000000	3.5	5.0	7.5	20.0	0.0	82.1000000000	0.01	0.1	EUR
107838	DE000NG2Z5E4	2000000	1.21	113.2300000000	3.5	5.0	7.5	20.0	0.0	113.2300000000	0.01	0.1	EUR
107839	DE000NG2Z5F1	2000000	1.44	115.5500000000	3.5	5.0	7.5	20.0	0.0	115.5500000000	0.01	0.1	EUR
107840	DE000NG2Z5G9	2000000	0.51	122.1300000000	3.5	5.0	7.5	20.0	0.0	122.1300000000	0.01	0.1	EUR
107841	DE000NG2Z5H7	2000000	1.58	16.3800000000	3.5	5.0	7.5	20.0	0.0	16.3800000000	0.01	1.0	EUR
107842	DE000NG2Z5J3	2000000	2.27	17.0700000000	3.5	5.0	7.5	20.0	0.0	17.0700000000	0.01	1.0	EUR
107843	DE000NG2Z5K1	2000000	1.34	15.1570000000	3.5	5.0	7.5	20.0	0.0	15.1570000000	0.001	1.0	EUR
107844	DE000NG2Z5L9	2000000	1.65	15.4670000000	3.5	5.0	7.5	20.0	0.0	15.4670000000	0.001	1.0	EUR
107845	DE000NG2Z5M7	2000000	1.96	15.7830000000	3.5	5.0	7.5	20.0	0.0	15.7830000000	0.001	1.0	EUR
107846	DE000NG2Z5N5	2000000	0.12	138.5260000000	3.5	5.0	10.0	20.0	0.0	138.5260000000	0.001	0.1	EUR
107847	DE000NG2Z5P0	2000000	0.22	139.5260000000	3.5	5.0	10.0	20.0	0.0	139.5260000000	0.001	0.1	EUR
107848	DE000NG2Z5Q8	2000000	0.32	140.5260000000	3.5	5.0	10.0	20.0	0.0	140.5260000000	0.001	0.1	EUR
107849	DE000NG2Z5R6	2000000	0.42	141.5260000000	3.5	5.0	10.0	20.0	0.0	141.5260000000	0.001	0.1	EUR

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107850	DE000NG2Z5S4	2000000	0.52	142.526000 0000	3.5	5.0	10.0	20.0	0.0	142.526000 0000	0.001	0.1	EUR
107851	DE000NG2Z5T2	2000000	0.13	40.0500000 000	3.5	5.0	7.5	20.0	0.0	40.0500000 000	0.01	0.1	EUR
107852	DE000NG2Z5U 0	2000000	0.21	40.8700000 000	3.5	5.0	7.5	20.0	0.0	40.8700000 000	0.01	0.1	EUR
107853	DE000NG2Z5V8	2000000	0.3	41.7100000 000	3.5	5.0	7.5	20.0	0.0	41.7100000 000	0.01	0.1	EUR
107854	DE000NG2Z5W 6	2000000	0.38	42.5700000 000	3.5	5.0	7.5	20.0	0.0	42.5700000 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
107834	DE000NG2Z5A2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107835	DE000NG2Z5B0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107836	DE000NG2Z5C8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107837	DE000NG2Z5D6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107838	DE000NG2Z5E4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005439004) (Bloomberg code: CON GR <Equity>)	Continental AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107839	DE000NG2Z5F1	Ordinary Shares issued by the Share Issuer (ISIN code:	Continental AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0005439004) (Bloomberg code: CON GR <Equity>)				Conditions
107840	DE000NG2Z5G9	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
107841	DE000NG2Z5H7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006202005) (Bloomberg code: SZG GR <Equity>)	Salzgitter AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107842	DE000NG2Z5J3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006202005) (Bloomberg code: SZG GR <Equity>)	Salzgitter AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107843	DE000NG2Z5K1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107844	DE000NG2Z5L9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107845	DE000NG2Z5M7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107846	DE000NG2Z5N5	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
107847	DE000NG2Z5P0	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
107848	DE000NG2Z5Q8	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
107849	DE000NG2Z5R6	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
107850	DE000NG2Z5S4	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
107851	DE000NG2Z5T2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107852	DE000NG2Z5U0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
107853	DE000NG2Z5V8	Ordinary Shares issued by the Share Issuer (ISIN code:	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0006062144) (Bloomberg code: 1COV GY <Equity>)				Conditions
107854	DE000NG2Z5W 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index 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.
Bayer 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: BAYN GY <Equity>)
Deutsche Lufthansa 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: LHA 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 <Equity>)</p>
Covestro 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: 1COV 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>
Salzgitter 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: SZG GR <Equity>)</p>
Continental 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: CON GR <Equity>)</p>
Daimler 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: DAI GY <Equity>)</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
DE000NG2Z5A2	Not Applicable	NG2Z5A
DE000NG2Z5B0	Not Applicable	NG2Z5B
DE000NG2Z5C8	Not Applicable	NG2Z5C
DE000NG2Z5D6	Not Applicable	NG2Z5D
DE000NG2Z5E4	Not Applicable	NG2Z5E
DE000NG2Z5F1	Not Applicable	NG2Z5F
DE000NG2Z5G9	Not Applicable	NG2Z5G
DE000NG2Z5H7	Not Applicable	NG2Z5H
DE000NG2Z5J3	Not Applicable	NG2Z5J
DE000NG2Z5K1	Not Applicable	NG2Z5K
DE000NG2Z5L9	Not Applicable	NG2Z5L
DE000NG2Z5M7	Not Applicable	NG2Z5M
DE000NG2Z5N5	Not Applicable	NG2Z5N
DE000NG2Z5P0	Not Applicable	NG2Z5P
DE000NG2Z5Q8	Not Applicable	NG2Z5Q
DE000NG2Z5R6	Not Applicable	NG2Z5R
DE000NG2Z5S4	Not Applicable	NG2Z5S
DE000NG2Z5T2	Not Applicable	NG2Z5T
DE000NG2Z5U0	Not Applicable	NG2Z5U
DE000NG2Z5V8	Not Applicable	NG2Z5V
DE000NG2Z5W6	Not Applicable	NG2Z5W

(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**