

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
143,344	NG30BC	DE000NG30BC6	1,000,000	ING Short Share Open End Turbo Certificate
143,345	NG30BD	DE000NG30BD4	1,000,000	ING Short Share Open End Turbo Certificate
143,346	NG30BE	DE000NG30BE2	1,000,000	ING Short Share Open End Turbo Certificate
143,347	NG30BF	DE000NG30BF9	1,000,000	ING Short Share Open End Turbo Certificate
143,348	NG30BG	DE000NG30BG7	1,000,000	ING Short Share Open End Turbo Certificate
143,349	NG30BH	DE000NG30BH5	500,000	ING Short Share Open End Turbo Certificate
143,350	NG30BJ	DE000NG30BJ1	500,000	ING Short Share Open End Turbo Certificate
143,351	NG30BK	DE000NG30BK9	500,000	ING Short Share Open End Turbo Certificate
143,352	NG30BL	DE000NG30BL7	1,000,000	ING Short Share Open End Turbo Certificate
143,353	NG30BM	DE000NG30BM5	1,000,000	ING Short Share Open End Turbo Certificate
143,354	NG30BN	DE000NG30BN3	1,000,000	ING Short Share Open End Turbo Certificate
143,355	NG30BP	DE000NG30BP8	500,000	ING Short Share Open End Turbo Certificate
143,356	NG30BQ	DE000NG30BQ6	500,000	ING Short Share Open End Turbo Certificate
143,357	NG30BR	DE000NG30BR4	500,000	ING Short Share Open End Turbo Certificate
143,358	NG30BS	DE000NG30BS2	500,000	ING Short Share Open End Turbo Certificate
143,359	NG30BT	DE000NG30BT0	500,000	ING Short Share Open End Turbo Certificate
143,360	NG30BU	DE000NG30BU8	500,000	ING Short Share Open End Turbo Certificate
143,361	NG30BV	DE000NG30BV6	500,000	ING Short Share Open End Turbo Certificate
143,362	NG30BW	DE000NG30BW4	500,000	ING Short Share Open End Turbo Certificate
143,363	NG30BX	DE000NG30BX2	500,000	ING Short Share Open End Turbo Certificate
143,364	NG30BY	DE000NG30BY0	500,000	ING Short Share Open End Turbo Certificate
143,365	NG30BZ	DE000NG30BZ7	500,000	ING Short Share Open End Turbo Certificate

143,366	NG30B0	DE000NG30B00	500,000	ING Short Share Open End Turbo Certificate
143,367	NG30B1	DE000NG30B18	500,000	ING Short Share Open End Turbo Certificate
143,368	NG30B2	DE000NG30B26	500,000	ING Short Share Open End Turbo Certificate
143,369	NG30B3	DE000NG30B34	500,000	ING Short Share Open End Turbo Certificate
143,370	NG30B4	DE000NG30B42	500,000	ING Short Share Open End Turbo Certificate
143,371	NG30B5	DE000NG30B59	500,000	ING Short Share Open End Turbo Certificate
143,372	NG30B6	DE000NG30B67	500,000	ING Short Share Open End Turbo Certificate
143,373	NG30B7	DE000NG30B75	2,000,000	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 those Public Offer Jurisdictions 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 1 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, 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.

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.

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. 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 the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies 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 websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

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 Turbo, Sprinter Best or Turbo Best)
	(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:	30 October 2020
6	Issue Date:	03 November 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
143,344	DE000NG30BC6	1,000,000	1.93	282.52000000	3.5	5.0	7.5	20.0	0.0	282.52000000	0.01	0.1	EUR
143,345	DE000NG30BD4	1,000,000	2.22	285.38000000	3.5	5.0	7.5	20.0	0.0	285.38000000	0.01	0.1	EUR
143,346	DE000NG30BE2	1,000,000	0.66	53.93000000	3.5	5.0	7.5	20.0	0.0	53.93000000	0.01	0.1	EUR
143,347	DE000NG30BF9	1,000,000	0.78	55.04000000	3.5	5.0	7.5	20.0	0.0	55.04000000	0.01	0.1	EUR
143,348	DE000NG30BG7	1,000,000	0.89	56.17000000	3.5	5.0	7.5	20.0	0.0	56.17000000	0.01	0.1	EUR
143,349	DE000NG30BH5	500,000	0.47	45.47000000	3.5	5.0	7.5	20.0	0.0	45.47000000	0.01	0.1	EUR
143,350	DE000NG30BJ1	500,000	0.51	45.93000000	3.5	5.0	7.5	20.0	0.0	45.93000000	0.01	0.1	EUR
143,351	DE000NG30BK9	500,000	0.56	46.40000000	3.5	5.0	7.5	20.0	0.0	46.40000000	0.01	0.1	EUR
143,352	DE000NG30BL7	1,000,000	0.45	4.484000000	3.5	5.0	7.5	20.0	0.0	4.484000000	0.001	1.0	EUR
143,353	DE000NG30BM5	1,000,000	0.54	4.576000000	3.5	5.0	7.5	20.0	0.0	4.576000000	0.001	1.0	EUR
143,354	DE000NG30BN3	1,000,000	0.64	4.670000000	3.5	5.0	7.5	20.0	0.0	4.670000000	0.001	1.0	EUR
143,355	DE000NG30BP8	500,000	0.32	44.12000000	3.5	5.0	7.5	20.0	0.0	44.12000000	0.01	0.1	EUR
143,356	DE000NG30BQ6	500,000	0.41	45.03000000	3.5	5.0	7.5	20.0	0.0	45.03000000	0.01	0.1	EUR
143,357	DE000NG30BR4	500,000	1.31	142.18500000	3.5	5.0	5.0	20.0	0.0	142.18500000	0.001	0.1	EUR

143,3 58	DE000NG 30BS2	500,000	1.6	145.08 700000 00	3.5	5.0	5.0	20.0	0.0	145.08 70000 000	0.001	0.1	EUR
143,3 59	DE000NG 30BT0	500,000	1.89	148.04 800000 00	3.5	5.0	5.0	20.0	0.0	148.04 80000 000	0.001	0.1	EUR
143,3 60	DE000NG 30BU8	500,000	2.2	151.07 000000 00	3.5	5.0	5.0	20.0	0.0	151.07 00000 000	0.001	0.1	EUR
143,3 61	DE000NG 30BV6	500,000	2.51	154.15 400000 00	3.5	5.0	5.0	20.0	0.0	154.15 40000 000	0.001	0.1	EUR
143,3 62	DE000NG 30BW4	500,000	2.82	157.30 100000 00	3.5	5.0	5.0	20.0	0.0	157.30 10000 000	0.001	0.1	EUR
143,3 63	DE000NG 30BX2	500,000	0.99	8.2380 000000	3.5	5.0	7.5	20.0	0.0	8.2380 00000 0	0.001	1.0	EUR
143,3 64	DE000NG 30BY0	500,000	1.16	8.4070 000000	3.5	5.0	7.5	20.0	0.0	8.4070 00000 0	0.001	1.0	EUR
143,3 65	DE000NG 30BZ7	500,000	2.92	27.004 000000 0	3.5	5.0	5.0	20.0	0.0	27.004 00000 00	0.001	1.0	EUR
143,3 66	DE000NG 30B00	500,000	3.47	27.556 000000 0	3.5	5.0	5.0	20.0	0.0	27.556 00000 00	0.001	1.0	EUR
143,3 67	DE000NG 30B18	500,000	4.03	28.119 000000 0	3.5	5.0	5.0	20.0	0.0	28.119 00000 00	0.001	1.0	EUR
143,3 68	DE000NG 30B26	500,000	1.9	155.77 000000 00	3.5	5.0	7.5	20.0	0.0	155.77 00000 000	0.01	0.1	EUR
143,3 69	DE000NG 30B34	500,000	2.36	160.44 000000 00	3.5	5.0	7.5	20.0	0.0	160.44 00000 000	0.01	0.1	EUR
143,3 70	DE000NG 30B42	500,000	2.6	225.36 000000 00	3.5	5.0	5.0	20.0	0.0	225.36 00000 000	0.01	0.1	EUR
143,3 71	DE000NG 30B59	500,000	3.8	138.32 000000 00	3.5	3.5	5.0	20.0	0.0	138.32 00000 000	0.01	0.1	EUR
143,3 72	DE000NG 30B67	500,000	1.2	139.52 000000 00	3.5	5.0	7.5	20.0	0.0	139.52 00000 000	0.01	0.1	EUR
143,3 73	DE000NG 30B75	2,000,000	0.5	60.010 000000 0	3.5	5.0	15.0	20.0	0.0	60.010 00000 00	0.001	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
143,344	DE000NG30BC6	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
143,345	DE000NG30BD4	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
143,346	DE000NG30BE2	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
143,347	DE000NG30BF9	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
143,348	DE000NG30BG7	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
143,349	DE000NG30BH5	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
143,350	DE000NG30BJ1	Ordinary Shares issued by the	Bayer AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

		Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
143,351	DE000NG30BK9	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
143,352	DE000NG30BL7	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
143,353	DE000NG30BM5	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
143,354	DE000NG30BN3	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
143,355	DE000NG30BP8	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
143,356	DE000NG30BQ6	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
143,357	DE000NG30BR4	Ordinary Shares issued by the	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

		Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
143,358	DE000NG30BS2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,359	DE000NG30BT0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,360	DE000NG30BU8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,361	DE000NG30BV6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,362	DE000NG30BW 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,363	DE000NG30BX2	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
143,364	DE000NG30BY0	Ordinary Shares issued by the	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

		Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
143,365	DE000NG30BZ7	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
143,366	DE000NG30B00	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
143,367	DE000NG30B18	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
143,368	DE000NG30B26	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,369	DE000NG30B34	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,370	DE000NG30B42	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
143,371	DE000NG30B59	Ordinary Shares issued by the	Siemens AG	Deutsche Börse, Exchange Electronic	Not Applicable	As specified in

		Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)		Trading (Xetra)		the Index Certificate Conditions
143,372	DE000NG30B67	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,373	DE000NG30B75	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	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	Other Bond Certificate Provisions		Not Applicable			
31	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 from the below specified source.
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>)
Infineon Technologies 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: IFX GY <Equity>)

Vonovia 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: VNA 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>
Deutsche Boerse 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: DB1 GY <Equity>)</p>
Volkswagen 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: VOW3 GY <Equity>)</p>
Bayer 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: BAYN GY <Equity>)</p>
Siemens 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: SIE GY <Equity>)</p>
Deutsche Lufthansa 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: LHA GY <Equity>)</p>

Merck KGaA	<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: MRK GR <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>
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>
Muenchener Rueckversicherungs 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: MUV2 GY <Equity>)</p>

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG30BC6	Not Applicable	NG30BC
DE000NG30BD4	Not Applicable	NG30BD
DE000NG30BE2	Not Applicable	NG30BE
DE000NG30BF9	Not Applicable	NG30BF
DE000NG30BG7	Not Applicable	NG30BG
DE000NG30BH5	Not Applicable	NG30BH
DE000NG30BJ1	Not Applicable	NG30BJ
DE000NG30BK9	Not Applicable	NG30BK
DE000NG30BL7	Not Applicable	NG30BL
DE000NG30BM5	Not Applicable	NG30BM

DE000NG30BN3	Not Applicable	NG30BN
DE000NG30BP8	Not Applicable	NG30BP
DE000NG30BQ6	Not Applicable	NG30BQ
DE000NG30BR4	Not Applicable	NG30BR
DE000NG30BS2	Not Applicable	NG30BS
DE000NG30BT0	Not Applicable	NG30BT
DE000NG30BU8	Not Applicable	NG30BU
DE000NG30BV6	Not Applicable	NG30BV
DE000NG30BW4	Not Applicable	NG30BW
DE000NG30BX2	Not Applicable	NG30BX
DE000NG30BY0	Not Applicable	NG30BY
DE000NG30BZ7	Not Applicable	NG30BZ
DE000NG30B00	Not Applicable	NG30B0
DE000NG30B18	Not Applicable	NG30B1
DE000NG30B26	Not Applicable	NG30B2
DE000NG30B34	Not Applicable	NG30B3
DE000NG30B42	Not Applicable	NG30B4
DE000NG30B59	Not Applicable	NG30B5
DE000NG30B67	Not Applicable	NG30B6
DE000NG30B75	Not Applicable	NG30B7

(iv) Name of the Principal Certificate Agent	ING Bank N.V.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European 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 Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable

9 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 WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR