

## 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
147,252	NG33QA	DE000NG33QA2	150,000	ING Short Index Open End Turbo Certificate
147,253	NG33QB	DE000NG33QB0	150,000	ING Short Index Open End Turbo Certificate
147,254	NG33QC	DE000NG33QC8	150,000	ING Short Index Open End Turbo Certificate
147,255	NG33QD	DE000NG33QD6	150,000	ING Short Index Open End Turbo Certificate
147,256	NG33QE	DE000NG33QE4	150,000	ING Short Index Open End Turbo Certificate
147,257	NG33QF	DE000NG33QF1	150,000	ING Short Index Open End Turbo Certificate
147,258	NG33QG	DE000NG33QG9	150,000	ING Short Index Open End Turbo Certificate
147,259	NG33QH	DE000NG33QH7	150,000	ING Short Index Open End Turbo Certificate
147,260	NG33QJ	DE000NG33QJ3	150,000	ING Short Index Open End Turbo Certificate
147,261	NG33QK	DE000NG33QK1	150,000	ING Short Index Open End Turbo Certificate
147,262	NG33QL	DE000NG33QL9	150,000	ING Short Index Open End Turbo Certificate
147,263	NG33QM	DE000NG33QM7	150,000	ING Short Index Open End Turbo Certificate
147,264	NG33QN	DE000NG33QN5	150,000	ING Short Index Open End Turbo Certificate
147,265	NG33QP	DE000NG33QP0	150,000	ING Short Index Open End Turbo Certificate
147,266	NG33QQ	DE000NG33QQ8	150,000	ING Short Index Open End Turbo Certificate
147,267	NG33QR	DE000NG33QR6	150,000	ING Short Index Open End Turbo Certificate
147,268	NG33QS	DE000NG33QS4	150,000	ING Short Index Open End Turbo Certificate
147,269	NG33QT	DE000NG33QT2	150,000	ING Short Index Open End Turbo Certificate
147,270	NG33QU	DE000NG33QU0	150,000	ING Short Index Open End Turbo Certificate
147,271	NG33QV	DE000NG33QV8	150,000	ING Short Index Open End Turbo Certificate
147,272	NG33QW	DE000NG33QW6	150,000	ING Short Index Open End Turbo Certificate
147,273	NG33QX	DE000NG33QX4	150,000	ING Short Index Open End Turbo Certificate

147,274	NG33QY	DE000NG33QY2	150,000	ING Short Index Open End Turbo Certificate
147,275	NG33QZ	DE000NG33QZ9	150,000	ING Short Index Open End Turbo Certificate
147,276	NG33Q0	DE000NG33Q00	150,000	ING Short Index Open End Turbo Certificate
147,277	NG33Q1	DE000NG33Q18	150,000	ING Short Index Open End Turbo Certificate
147,278	NG33Q2	DE000NG33Q26	150,000	ING Short Index Open End Turbo Certificate
147,279	NG33Q3	DE000NG33Q34	150,000	ING Short Index Open End Turbo Certificate
147,280	NG33Q4	DE000NG33Q42	150,000	ING Short Index Open End Turbo Certificate
147,281	NG33Q5	DE000NG33Q59	150,000	ING Short Index Open End Turbo Certificate
147,282	NG33Q6	DE000NG33Q67	150,000	ING Short Index Open End Turbo Certificate
147,283	NG33Q7	DE000NG33Q75	150,000	ING Short Index Open End Turbo Certificate
147,284	NG33Q8	DE000NG33Q83	150,000	ING Short Index Open End Turbo Certificate
147,285	NG33Q9	DE000NG33Q91	150,000	ING Short Index Open End Turbo Certificate
147,286	NG33RA	DE000NG33RA0	150,000	ING Short Index Open End Turbo Certificate
147,287	NG33RB	DE000NG33RB8	150,000	ING Short Index Open End Turbo Certificate
147,288	NG33RC	DE000NG33RC6	150,000	ING Short Index Open End Turbo Certificate
147,289	NG33RD	DE000NG33RD4	1,000,000	ING Short Index Open End Turbo Certificate
147,290	NG33RE	DE000NG33RE2	1,000,000	ING Short Index Open End Turbo Certificate
147,291	NG33RF	DE000NG33RF9	1,000,000	ING Short Index Open End Turbo Certificate
147,292	NG33RG	DE000NG33RG7	1,000,000	ING Short Index Open End Turbo Certificate
147,293	NG33RH	DE000NG33RH5	1,000,000	ING Short Index Open End Turbo Certificate
147,294	NG33RJ	DE000NG33RJ1	1,000,000	ING Short Index Open End Turbo Certificate
147,295	NG33RK	DE000NG33RK9	200,000	ING Short Index Open End Turbo Certificate
147,296	NG33RL	DE000NG33RL7	200,000	ING Short Index Open End Turbo Certificate
147,297	NG33RM	DE000NG33RM5	200,000	ING Short Index Open End Turbo Certificate
147,298	NG33RN	DE000NG33RN3	200,000	ING Short Index Open End Turbo Certificate
147,299	NG33RP	DE000NG33RP8	200,000	ING Short Index Open End Turbo Certificate
147,300	NG33RQ	DE000NG33RQ6	1,000,000	ING Short Index Open End Turbo Certificate
147,301	NG33RR	DE000NG33RR4	1,000,000	ING Short 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 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.*

IBEX 35 Index is provided by Bolsas y Mercados Españoles. Bolsas y Mercados Españoles does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks 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 Benchmarks 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 Benchmarks 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 Benchmarks Regulation.

EURO STOXX 50® (Price) 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 Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such

that The Nasdaq Stock Market, Inc. and Bolsas y Mercados Españoles are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

#### **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](http://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](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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:	Index 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:	08 December 2020
6	Issue Date:	10 December 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 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
147,252	DE000NG33QA2	150,000	22.99	33002.280000000	3.5	5.0	2.0	20.0	0.0	33002.280000000	0.01	0.01	USD
147,253	DE000NG33QB0	150,000	23.2	33027.280000000	3.5	5.0	2.0	20.0	0.0	33027.280000000	0.01	0.01	USD
147,254	DE000NG33QC8	150,000	23.41	33052.280000000	3.5	5.0	2.0	20.0	0.0	33052.280000000	0.01	0.01	USD
147,255	DE000NG33QD6	150,000	23.61	33077.280000000	3.5	5.0	2.0	20.0	0.0	33077.280000000	0.01	0.01	USD
147,256	DE000NG33QE4	150,000	23.82	33102.280000000	3.5	5.0	2.0	20.0	0.0	33102.280000000	0.01	0.01	USD
147,257	DE000NG33QF1	150,000	24.03	33127.280000000	3.5	5.0	2.0	20.0	0.0	33127.280000000	0.01	0.01	USD
147,258	DE000NG33QG9	150,000	24.23	33152.280000000	3.5	5.0	2.0	20.0	0.0	33152.280000000	0.01	0.01	USD
147,259	DE000NG33QH7	150,000	24.44	33177.280000000	3.5	5.0	2.0	20.0	0.0	33177.280000000	0.01	0.01	USD
147,260	DE000NG33QJ3	150,000	24.65	33202.280000000	3.5	5.0	2.0	20.0	0.0	33202.280000000	0.01	0.01	USD
147,261	DE000NG33QK1	150,000	24.85	33227.280000000	3.5	5.0	2.0	20.0	0.0	33227.280000000	0.01	0.01	USD
147,262	DE000NG33QL9	150,000	25.06	33252.280000000	3.5	5.0	2.0	20.0	0.0	33252.280000000	0.01	0.01	USD
147,263	DE000NG33QM7	150,000	25.26	33277.280000000	3.5	5.0	2.0	20.0	0.0	33277.280000000	0.01	0.01	USD
147,264	DE000NG33QN5	150,000	25.47	33302.280000000	3.5	5.0	2.0	20.0	0.0	33302.280000000	0.01	0.01	USD
147,265	DE000NG33QP0	150,000	25.68	33327.280000000	3.5	5.0	2.0	20.0	0.0	33327.280000000	0.01	0.01	USD

147,2 66	DE000NG 33QQ8	150,000	25.88	33352. 280000 0000	3.5	5.0	2.0	20.0	0.0	33352. 28000 00000	0.01	0.01	USD
147,2 67	DE000NG 33QR6	150,000	26.09	33377. 280000 0000	3.5	5.0	2.0	20.0	0.0	33377. 28000 00000	0.01	0.01	USD
147,2 68	DE000NG 33QS4	150,000	26.3	33402. 280000 0000	3.5	5.0	2.0	20.0	0.0	33402. 28000 00000	0.01	0.01	USD
147,2 69	DE000NG 33QT2	150,000	26.5	33427. 280000 0000	3.5	5.0	2.0	20.0	0.0	33427. 28000 00000	0.01	0.01	USD
147,2 70	DE000NG 33QU0	150,000	26.71	33452. 280000 0000	3.5	5.0	2.0	20.0	0.0	33452. 28000 00000	0.01	0.01	USD
147,2 71	DE000NG 33QV8	150,000	26.92	33477. 280000 0000	3.5	5.0	2.0	20.0	0.0	33477. 28000 00000	0.01	0.01	USD
147,2 72	DE000NG 33QW6	150,000	27.12	33502. 280000 0000	3.5	5.0	2.0	20.0	0.0	33502. 28000 00000	0.01	0.01	USD
147,2 73	DE000NG 33QX4	150,000	27.33	33527. 280000 0000	3.5	5.0	2.0	20.0	0.0	33527. 28000 00000	0.01	0.01	USD
147,2 74	DE000NG 33QY2	150,000	27.54	33552. 280000 0000	3.5	5.0	2.0	20.0	0.0	33552. 28000 00000	0.01	0.01	USD
147,2 75	DE000NG 33QZ9	150,000	27.74	33577. 280000 0000	3.5	5.0	2.0	20.0	0.0	33577. 28000 00000	0.01	0.01	USD
147,2 76	DE000NG 33Q00	150,000	27.95	33602. 280000 0000	3.5	5.0	2.0	20.0	0.0	33602. 28000 00000	0.01	0.01	USD
147,2 77	DE000NG 33Q18	150,000	28.16	33627. 280000 0000	3.5	5.0	2.0	20.0	0.0	33627. 28000 00000	0.01	0.01	USD
147,2 78	DE000NG 33Q26	150,000	28.36	33652. 280000 0000	3.5	5.0	2.0	20.0	0.0	33652. 28000 00000	0.01	0.01	USD
147,2 79	DE000NG 33Q34	150,000	28.57	33677. 280000 0000	3.5	5.0	2.0	20.0	0.0	33677. 28000 00000	0.01	0.01	USD
147,2 80	DE000NG 33Q42	150,000	28.77	33702. 280000 0000	3.5	5.0	2.0	20.0	0.0	33702. 28000 00000	0.01	0.01	USD
147,2 81	DE000NG 33Q59	150,000	28.98	33727. 280000 0000	3.5	5.0	2.0	20.0	0.0	33727. 28000 00000	0.01	0.01	USD
147,2 82	DE000NG 33Q67	150,000	29.19	33752. 280000 0000	3.5	5.0	2.0	20.0	0.0	33752. 28000 00000	0.01	0.01	USD
147,2 83	DE000NG 33Q75	150,000	29.39	33777. 280000 0000	3.5	5.0	2.0	20.0	0.0	33777. 28000 00000	0.01	0.01	USD
147,2 84	DE000NG 33Q83	150,000	29.6	33802. 280000 0000	3.5	5.0	2.0	20.0	0.0	33802. 28000 00000	0.01	0.01	USD

147,285	DE000NG33Q91	150,000	29.81	33827.2800000000	3.5	5.0	2.0	20.0	0.0	33827.2800000000	0.01	0.01	USD
147,286	DE000NG33RA0	150,000	30.01	33852.2800000000	3.5	5.0	2.0	20.0	0.0	33852.2800000000	0.01	0.01	USD
147,287	DE000NG33RB8	150,000	30.22	33877.2800000000	3.5	5.0	2.0	20.0	0.0	33877.2800000000	0.01	0.01	USD
147,288	DE000NG33RC6	150,000	30.43	33902.2800000000	3.5	5.0	2.0	20.0	0.0	33902.2800000000	0.01	0.01	USD
147,289	DE000NG33RD4	1,000,000	5.3	4049.5000000000	3.5	5.0	2.0	20.0	0.0	4049.5000000000	0.01	0.01	EUR
147,290	DE000NG33RE2	1,000,000	3.15	11424.5500000000	3.5	5.0	5.0	20.0	0.0	11424.5500000000	0.01	0.001	EUR
147,291	DE000NG33RF9	1,000,000	3.38	11653.0400000000	3.5	5.0	5.0	20.0	0.0	11653.0400000000	0.01	0.001	EUR
147,292	DE000NG33RG7	1,000,000	3.62	11886.1000000000	3.5	5.0	5.0	20.0	0.0	11886.1000000000	0.01	0.001	EUR
147,293	DE000NG33RH5	1,000,000	3.85	12123.8200000000	3.5	5.0	5.0	20.0	0.0	12123.8200000000	0.01	0.001	EUR
147,294	DE000NG33RJ1	1,000,000	4.1	12366.2900000000	3.5	5.0	5.0	20.0	0.0	12366.2900000000	0.01	0.001	EUR
147,295	DE000NG33RK9	200,000	2.45	31879.5300000000	3.5	5.0	3.0	20.0	0.0	31879.5300000000	0.01	0.001	EUR
147,296	DE000NG33RL7	200,000	2.55	31979.5300000000	3.5	5.0	3.0	20.0	0.0	31979.5300000000	0.01	0.001	EUR
147,297	DE000NG33RM5	200,000	2.65	32079.5300000000	3.5	5.0	3.0	20.0	0.0	32079.5300000000	0.01	0.001	EUR
147,298	DE000NG33RN3	200,000	2.75	32179.5300000000	3.5	5.0	3.0	20.0	0.0	32179.5300000000	0.01	0.001	EUR
147,299	DE000NG33RP8	200,000	2.85	32279.5300000000	3.5	5.0	3.0	20.0	0.0	32279.5300000000	0.01	0.001	EUR
147,300	DE000NG33RQ6	1,000,000	7.98	13494.1600000000	3.5	5.0	3.0	20.0	0.0	13494.1600000000	0.01	0.01	USD
147,301	DE000NG33RR4	1,000,000	8.14	13514.1600000000	3.5	5.0	3.0	20.0	0.0	13514.1600000000	0.01	0.01	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
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			Conditions	Conditions
147,291	DE000NG33RF 9	IBEX 35 Index (Bloomberg code: IBEX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,292	DE000NG33RG 7	IBEX 35 Index (Bloomberg code: IBEX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,293	DE000NG33RH 5	IBEX 35 Index (Bloomberg code: IBEX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,294	DE000NG33RJ1	IBEX 35 Index (Bloomberg code: IBEX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,295	DE000NG33RK 9	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,296	DE000NG33RL 7	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,297	DE000NG33RM 5	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,298	DE000NG33RN 3	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,299	DE000NG33RP 8	MDAX Index (Bloomberg code: MDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,300	DE000NG33RQ 6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
147,301	DE000NG33RR 4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
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>Other Bond Certificate Provisions</b>	Not Applicable
31	<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

Underlying	Information on the underlying can be obtained from the below specified source.
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	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: INDU <Index>)

IBEX 35 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: IBEX <Index>)
NASDAQ 100 Stock 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: NDX <Index>)
EURO STOXX 50® (Price) 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: SX5E <Index>)

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://www.ingturbo.fr) or any sucesor 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
DE000NG33QA2	Not Applicable	NG33QA
DE000NG33QB0	Not Applicable	NG33QB
DE000NG33QC8	Not Applicable	NG33QC
DE000NG33QD6	Not Applicable	NG33QD
DE000NG33QE4	Not Applicable	NG33QE
DE000NG33QF1	Not Applicable	NG33QF
DE000NG33QG9	Not Applicable	NG33QG
DE000NG33QH7	Not Applicable	NG33QH
DE000NG33QJ3	Not Applicable	NG33QJ
DE000NG33QK1	Not Applicable	NG33QK
DE000NG33QL9	Not Applicable	NG33QL
DE000NG33QM7	Not Applicable	NG33QM
DE000NG33QN5	Not Applicable	NG33QN
DE000NG33QP0	Not Applicable	NG33QP
DE000NG33QQ8	Not Applicable	NG33QQ
DE000NG33QR6	Not Applicable	NG33QR
DE000NG33QS4	Not Applicable	NG33QS

DE000NG33QT2	Not Applicable	NG33QT
DE000NG33QU0	Not Applicable	NG33QU
DE000NG33QV8	Not Applicable	NG33QV
DE000NG33QW6	Not Applicable	NG33QW
DE000NG33QX4	Not Applicable	NG33QX
DE000NG33QY2	Not Applicable	NG33QY
DE000NG33QZ9	Not Applicable	NG33QZ
DE000NG33Q00	Not Applicable	NG33Q0
DE000NG33Q18	Not Applicable	NG33Q1
DE000NG33Q26	Not Applicable	NG33Q2
DE000NG33Q34	Not Applicable	NG33Q3
DE000NG33Q42	Not Applicable	NG33Q4
DE000NG33Q59	Not Applicable	NG33Q5
DE000NG33Q67	Not Applicable	NG33Q6
DE000NG33Q75	Not Applicable	NG33Q7
DE000NG33Q83	Not Applicable	NG33Q8
DE000NG33Q91	Not Applicable	NG33Q9
DE000NG33RA0	Not Applicable	NG33RA
DE000NG33RB8	Not Applicable	NG33RB
DE000NG33RC6	Not Applicable	NG33RC
DE000NG33RD4	Not Applicable	NG33RD
DE000NG33RE2	Not Applicable	NG33RE
DE000NG33RF9	Not Applicable	NG33RF
DE000NG33RG7	Not Applicable	NG33RG
DE000NG33RH5	Not Applicable	NG33RH
DE000NG33RJ1	Not Applicable	NG33RJ
DE000NG33RK9	Not Applicable	NG33RK
DE000NG33RL7	Not Applicable	NG33RL
DE000NG33RM5	Not Applicable	NG33RM
DE000NG33RN3	Not Applicable	NG33RN
DE000NG33RP8	Not Applicable	NG33RP
DE000NG33RQ6	Not Applicable	NG33RQ
DE000NG33RR4	Not Applicable	NG33RR

(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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(iii) Prohibition of Sales to EEA and UK Retail	Not Applicable

Investors:	
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## 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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**

### 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.