

**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>
149,035	NG348R	DE000NG348R5	250,000	ING Short Bond Mini Future Certificate
149,036	NG348S	DE000NG348S3	250,000	ING Short Bond Mini Future Certificate
149,037	NG348T	DE000NG348T1	250,000	ING Short Bond Mini Future Certificate
149,038	NG348U	DE000NG348U9	250,000	ING Short Bond Mini Future Certificate
149,039	NG348V	DE000NG348V7	250,000	ING Short Bond Mini Future Certificate
149,040	NG348W	DE000NG348W5	250,000	ING Short Bond Mini Future Certificate
149,041	NG348X	DE000NG348X3	250,000	ING Short Bond Mini Future Certificate
149,042	NG348Y	DE000NG348Y1	250,000	ING Short Bond Mini Future Certificate
149,043	NG348Z	DE000NG348Z8	250,000	ING Short Bond Mini Future Certificate
149,044	NG3480	DE000NG34808	250,000	ING Short Bond Mini Future Certificate
149,045	NG3481	DE000NG34816	250,000	ING Short Bond Mini Future Certificate
149,046	NG3482	DE000NG34824	250,000	ING Short Bond Mini Future Certificate
149,047	NG3483	DE000NG34832	250,000	ING Short Bond Mini Future Certificate
149,048	NG3484	DE000NG34840	250,000	ING Short Bond Mini Future Certificate
149,049	NG3485	DE000NG34857	250,000	ING Short Bond Mini Future Certificate
149,050	NG3486	DE000NG34865	250,000	ING Short Bond Mini Future Certificate
149,051	NG3487	DE000NG34873	250,000	ING Short Bond Mini Future Certificate
149,052	NG3488	DE000NG34881	250,000	ING Short Bond 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 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.*

10-year German Government Bond Future is provided by Eurex Frankfurt AG. Eurex Frankfurt AG does not appear 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 Eurex Frankfurt AG is 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:	Government Bond Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(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:	05 January 2021
6	Issue Date:	07 January 2021
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 Government Bond 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
149,035	DE000NG348R5	250,000	3.43	181.0583000000	3.5	5.0	0.75	20.0	0.0	179.7000000000	0.1	1.0	EUR
149,036	DE000NG348S3	250,000	3.63	181.2583000000	3.5	5.0	0.75	20.0	0.0	179.8000000000	0.1	1.0	EUR
149,037	DE000NG348T1	250,000	3.83	181.4583000000	3.5	5.0	0.75	20.0	0.0	180.0000000000	0.1	1.0	EUR
149,038	DE000NG348U9	250,000	4.03	181.6583000000	3.5	5.0	0.75	20.0	0.0	180.2000000000	0.1	1.0	EUR
149,039	DE000NG348V7	250,000	4.23	181.8583000000	3.5	5.0	0.75	20.0	0.0	180.4000000000	0.1	1.0	EUR
149,040	DE000NG348W5	250,000	4.43	182.0583000000	3.5	5.0	0.75	20.0	0.0	180.6000000000	0.1	1.0	EUR
149,041	DE000NG348X3	250,000	4.63	182.2583000000	3.5	5.0	0.75	20.0	0.0	180.8000000000	0.1	1.0	EUR
149,042	DE000NG348Y1	250,000	4.83	182.4583000000	3.5	5.0	0.75	20.0	0.0	181.0000000000	0.1	1.0	EUR
149,043	DE000NG348Z8	250,000	5.03	182.6583000000	3.5	5.0	0.75	20.0	0.0	181.2000000000	0.1	1.0	EUR
149,044	DE000NG34808	250,000	5.23	182.8583000000	3.5	5.0	0.75	20.0	0.0	181.4000000000	0.1	1.0	EUR
149,045	DE000NG34816	250,000	5.43	183.0583000000	3.5	5.0	0.75	20.0	0.0	181.6000000000	0.1	1.0	EUR
149,046	DE000NG34824	250,000	5.63	183.2583000000	3.5	5.0	0.75	20.0	0.0	181.8000000000	0.1	1.0	EUR
149,047	DE000NG34832	250,000	5.83	183.4583000000	3.5	5.0	0.75	20.0	0.0	182.0000000000	0.1	1.0	EUR
149,048	DE000NG34840	250,000	6.03	183.6583000000	3.5	5.0	0.75	20.0	0.0	182.2000000000	0.1	1.0	EUR

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149,049	DE000NG34857	250,000	6.23	183.8583000000	3.5	5.0	0.75	20.0	0.0	182.4000000000	0.1	1.0	EUR
149,050	DE000NG34865	250,000	6.43	184.0583000000	3.5	5.0	0.75	20.0	0.0	182.6000000000	0.1	1.0	EUR
149,051	DE000NG34873	250,000	6.63	184.2583000000	3.5	5.0	0.75	20.0	0.0	182.8000000000	0.1	1.0	EUR
149,052	DE000NG34881	250,000	6.83	184.4583000000	3.5	5.0	0.75	20.0	0.0	183.0000000000	0.1	1.0	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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>	Applicable

Series Number of the Certificates	ISIN Code	(i) Reference Asset	(ii) Rollover Date	(iii) Exchange	(iv) Valuation Time
149,035	DE000NG348R5	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,036	DE000NG348S3	10-year German Government Bond	A date, as determined by the	Eurex	The close of trading on the

		Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		Exchange
149,037	DE000NG348 T1	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,038	DE000NG348 U9	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the	Eurex	The close of trading on the Exchange

			Reference Asset may be given in accordance with the rules of the relevant Exchange		
149,039	DE000NG348 V7	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,040	DE000NG348 W5	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,041	DE000NG348 X3	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date)	Eurex	The close of trading on the Exchange

		Substitute Asset.)	and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
149,042	DE000NG348 Y1	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,043	DE000NG348 Z8	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,044	DE000NG348 08	10-year German Government Bond	A date, as determined by the	Eurex	The close of trading on the



		Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		Exchange
149,045	DE000NG34816	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,046	DE000NG34824	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the	Eurex	The close of trading on the Exchange

			Reference Asset may be given in accordance with the rules of the relevant Exchange		
149,047	DE000NG34832	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,048	DE000NG34840	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,049	DE000NG34857	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date)	Eurex	The close of trading on the Exchange

		Substitute Asset.)	and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
149,050	DE000NG34865	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,051	DE000NG34873	10-year German Government Bond Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
149,052	DE000NG34881	10-year German Government Bond	A date, as determined by the	Eurex	The close of trading on the

		Future (Initially Bloomberg code: RXH1 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Exchange
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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.
10-year German Government Bond Future	The return on the Certificates is linked to the performance of the underlying Government Bond. The price of the Government Bond may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Government Bond will affect the value of the Certificates. Information and details of the past and future performance of the Government Bond and its volatility can be obtained from Bloomberg (Bloomberg code: RX1 <Cmdty>)

### 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 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
DE000NG348R5	Not Applicable	NG348R
DE000NG348S3	Not Applicable	NG348S
DE000NG348T1	Not Applicable	NG348T
DE000NG348U9	Not Applicable	NG348U
DE000NG348V7	Not Applicable	NG348V
DE000NG348W5	Not Applicable	NG348W
DE000NG348X3	Not Applicable	NG348X
DE000NG348Y1	Not Applicable	NG348Y
DE000NG348Z8	Not Applicable	NG348Z
DE000NG34808	Not Applicable	NG3480
DE000NG34816	Not Applicable	NG3481
DE000NG34824	Not Applicable	NG3482
DE000NG34832	Not Applicable	NG3483
DE000NG34840	Not Applicable	NG3484
DE000NG34857	Not Applicable	NG3485
DE000NG34865	Not Applicable	NG3486
DE000NG34873	Not Applicable	NG3487
DE000NG34881	Not Applicable	NG3488

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