

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
148,057	NG34DZ	DE000NG34DZ5	250,000	ING Long Index Mini Future Certificate
148,058	NG34D0	DE000NG34D04	250,000	ING Long Index Mini Future Certificate
148,059	NG34D1	DE000NG34D12	250,000	ING Long Index Mini Future Certificate
148,060	NG34D2	DE000NG34D20	250,000	ING Long Index Mini Future Certificate
148,061	NG34D3	DE000NG34D38	250,000	ING Long Index Mini Future Certificate
148,062	NG34D4	DE000NG34D46	250,000	ING Long Index Mini Future Certificate
148,063	NG34D5	DE000NG34D53	250,000	ING Long Index Mini Future Certificate
148,064	NG34D6	DE000NG34D61	250,000	ING Long Index Mini Future Certificate
148,065	NG34D7	DE000NG34D79	250,000	ING Long Index Mini Future Certificate
148,066	NG34D8	DE000NG34D87	250,000	ING Long Index Mini Future Certificate
148,067	NG34D9	DE000NG34D95	250,000	ING Long Index Mini Future Certificate
148,068	NG34EA	DE000NG34EA6	250,000	ING Long Index Mini Future Certificate
148,069	NG34EB	DE000NG34EB4	250,000	ING Long Index Mini Future Certificate
148,070	NG34EC	DE000NG34EC2	250,000	ING Long Index Mini Future Certificate
148,071	NG34ED	DE000NG34ED0	250,000	ING Long Index Mini Future Certificate
148,072	NG34EE	DE000NG34EE8	150,000	ING Long Index Mini Future Certificate
148,073	NG34EF	DE000NG34EF5	150,000	ING Long Index Mini Future Certificate
148,074	NG34EG	DE000NG34EG3	150,000	ING Long Index Mini Future Certificate
148,075	NG34EH	DE000NG34EH1	1,000,000	ING Long Index Mini Future Certificate
148,076	NG34EJ	DE000NG34EJ7	1,000,000	ING Long Index Mini Future Certificate
148,077	NG34EK	DE000NG34EK5	1,000,000	ING Long Index Mini Future Certificate
148,078	NG34EL	DE000NG34EL3	1,000,000	ING Long Index Mini Future Certificate
148,079	NG34EM	DE000NG34EM1	200,000	ING Long Index Mini Future Certificate
148,080	NG34EN	DE000NG34EN9	200,000	ING Long Index Mini Future Certificate
148,081	NG34EP	DE000NG34EP4	200,000	ING Long Index Mini Future Certificate
148,082	NG34EQ	DE000NG34EQ2	200,000	ING Long Index Mini Future Certificate
148,083	NG34ER	DE000NG34ER0	200,000	ING Long Index Mini Future Certificate
148,084	NG34ES	DE000NG34ES8	200,000	ING Long Index Mini Future Certificate
148,085	NG34ET	DE000NG34ET6	200,000	ING Long Index Mini Future Certificate
148,086	NG34EU	DE000NG34EU4	200,000	ING Long Index Mini Future Certificate
148,087	NG34EV	DE000NG34EV2	200,000	ING Long Index Mini Future Certificate
148,088	NG34EW	DE000NG34EW0	1,000,000	ING Long Index Mini Future Certificate
148,089	NG34EX	DE000NG34EX8	1,000,000	ING Long Index Mini Future Certificate
148,090	NG34EY	DE000NG34EY6	1,000,000	ING Long Index Mini Future Certificate
148,091	NG34EZ	DE000NG34EZ3	1,000,000	ING Long Index 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.*

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.

DAX® 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.

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.

Nikkei 225 Index is provided by Nikkei Inc and Nikkei Digital Media Inc. Nikkei Inc and Nikkei Digital Media Inc does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

S&P 500 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.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that Nikkei Inc and Nikkei Digital Media Inc 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) 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:	Index 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:	Long Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	17 December 2020
6	Issue Date:	21 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
148,057	DE000NG34DZ5	250,000	3.15	13270.599200000	3.5	5.0	1.5	20.0	0.0	13470.000000000	10.0	0.01	EUR
148,058	DE000NG34D04	250,000	3.35	13250.599200000	3.5	5.0	1.5	20.0	0.0	13450.000000000	10.0	0.01	EUR
148,059	DE000NG34D12	250,000	3.95	13190.599200000	3.5	5.0	1.5	20.0	0.0	13390.000000000	10.0	0.01	EUR
148,060	DE000NG34D20	250,000	4.35	13150.599200000	3.5	5.0	1.5	20.0	0.0	13350.000000000	10.0	0.01	EUR
148,061	DE000NG34D38	250,000	4.95	13090.599200000	3.5	5.0	1.5	20.0	0.0	13290.000000000	10.0	0.01	EUR
148,062	DE000NG34D46	250,000	5.15	13070.599200000	3.5	5.0	1.5	20.0	0.0	13270.000000000	10.0	0.01	EUR
148,063	DE000NG34D53	250,000	5.35	13050.599200000	3.5	5.0	1.5	20.0	0.0	13250.000000000	10.0	0.01	EUR
148,064	DE000NG34D61	250,000	5.55	13030.599200000	3.5	5.0	1.5	20.0	0.0	13230.000000000	10.0	0.01	EUR
148,065	DE000NG34D79	250,000	5.95	12990.599200000	3.5	5.0	1.5	20.0	0.0	13190.000000000	10.0	0.01	EUR
148,066	DE000NG34D87	250,000	6.35	12950.599200000	3.5	5.0	1.5	20.0	0.0	13150.000000000	10.0	0.01	EUR
148,067	DE000NG34D95	250,000	6.75	12910.599200000	3.5	5.0	1.5	20.0	0.0	13110.000000000	10.0	0.01	EUR
148,068	DE000NG34EA6	250,000	6.95	12890.599200000	3.5	5.0	1.5	20.0	0.0	13090.000000000	10.0	0.01	EUR
148,069	DE000NG34EB4	250,000	7.15	12870.599200000	3.5	5.0	1.5	20.0	0.0	13070.000000000	10.0	0.01	EUR
148,070	DE000NG34EC2	250,000	7.35	12850.599200000	3.5	5.0	1.5	20.0	0.0	13050.000000000	10.0	0.01	EUR

148,0 71	DE000NG 34ED0	250,000	7.55	12830. 599200 0000	3.5	5.0	1.5	20.0	0.0	13030. 00000 00000	10.0	0.01	EUR
148,0 72	DE000NG 34EE8	150,000	7.59	29272. 887200 0000	3.5	5.0	2.0	20.0	0.0	29860. 00000 00000	10.0	0.01	USD
148,0 73	DE000NG 34EF5	150,000	8.41	29172. 887200 0000	3.5	5.0	2.0	20.0	0.0	29760. 00000 00000	10.0	0.01	USD
148,0 74	DE000NG 34EG3	150,000	9.23	29072. 887200 0000	3.5	5.0	2.0	20.0	0.0	29660. 00000 00000	10.0	0.01	USD
148,0 75	DE000NG 34EH1	1,000,000	4.01	3158.3 398000 000	3.5	5.0	2.0	20.0	0.0	3230.0 00000 00000	10.0	0.01	EUR
148,0 76	DE000NG 34EJ7	1,000,000	4.81	3078.3 398000 000	3.5	5.0	2.0	20.0	0.0	3140.0 00000 00000	10.0	0.01	EUR
148,0 77	DE000NG 34EK5	1,000,000	5.21	3038.3 398000 000	3.5	5.0	2.0	20.0	0.0	3100.0 00000 00000	10.0	0.01	EUR
148,0 78	DE000NG 34EL3	1,000,000	6.81	2878.3 398000 000	3.5	5.0	2.0	20.0	0.0	2940.0 00000 00000	10.0	0.01	EUR
148,0 79	DE000NG 34EM1	200,000	0.99	25513. 806700 0000	3.5	5.0	3.0	20.0	0.0	26280. 00000 00000	10.0	0.1	JPY
148,0 80	DE000NG 34EN9	200,000	1.11	25363. 806700 0000	3.5	5.0	3.0	20.0	0.0	26130. 00000 00000	10.0	0.1	JPY
148,0 81	DE000NG 34EP4	200,000	1.22	25213. 806700 0000	3.5	5.0	3.0	20.0	0.0	25980. 00000 00000	10.0	0.1	JPY
148,0 82	DE000NG 34EQ2	200,000	1.46	24913. 806700 0000	3.5	5.0	3.0	20.0	0.0	25670. 00000 00000	10.0	0.1	JPY
148,0 83	DE000NG 34ER0	200,000	1.58	24763. 806700 0000	3.5	5.0	3.0	20.0	0.0	25510. 00000 00000	10.0	0.1	JPY
148,0 84	DE000NG 34ES8	200,000	1.82	24463. 806700 0000	3.5	5.0	3.0	20.0	0.0	25200. 00000 00000	10.0	0.1	JPY
148,0 85	DE000NG 34ET6	200,000	1.94	24313. 806700 0000	3.5	5.0	3.0	20.0	0.0	25050. 00000 00000	10.0	0.1	JPY
148,0 86	DE000NG 34EU4	200,000	2.18	24013. 806700 0000	3.5	5.0	3.0	20.0	0.0	24740. 00000 00000	10.0	0.1	JPY
148,0 87	DE000NG 34EV2	200,000	2.29	23863. 806700 0000	3.5	5.0	3.0	20.0	0.0	24580. 00000 00000	10.0	0.1	JPY
148,0 88	DE000NG 34EW0	1,000,000	1.07	3563.6 639000 000	3.5	5.0	3.0	20.0	0.0	3671.0 00000 00000	1.0	0.01	USD
148,0 89	DE000NG 34EX8	1,000,000	1.16	3553.6 639000 000	3.5	5.0	3.0	20.0	0.0	3661.0 00000 00000	1.0	0.01	USD

148,090	DE000NG34EY6	1,000,000	1.24	3543.663900000	3.5	5.0	3.0	20.0	0.0	3650.000000000	1.0	0.01	USD
148,091	DE000NG34EZ3	1,000,000	1.32	3533.663900000	3.5	5.0	3.0	20.0	0.0	3640.000000000	1.0	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
148,057	DE000NG34DZ5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,058	DE000NG34D04	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,059	DE000NG34D12	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,060	DE000NG34D20	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,061	DE000NG34D38	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,062	DE000NG34D46	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,063	DE000NG34D53	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,064	DE000NG34D61	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,065	DE000NG34D79	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,066	DE000NG34D87	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,067	DE000NG34D95	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,068	DE000NG34EA6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,069	DE000NG34EB4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,070	DE000NG34EC2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,071	DE000NG34ED	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the	As specified in the

	0	<Index>)	Index Certificate Conditions	Index Certificate Conditions
148,072	DE000NG34EE8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,073	DE000NG34EF5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,074	DE000NG34EG3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,075	DE000NG34EH1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,076	DE000NG34EJ7	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,077	DE000NG34EK5	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,078	DE000NG34EL3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,079	DE000NG34EM1	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,080	DE000NG34EN9	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,081	DE000NG34EP4	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,082	DE000NG34EQ2	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,083	DE000NG34ER0	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,084	DE000NG34ES8	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,085	DE000NG34ET6	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,086	DE000NG34EU4	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,087	DE000NG34EV2	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,088	DE000NG34EW0	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,089	DE000NG34EX8	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,090	DE000NG34EY6	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
148,091	DE000NG34EZ	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the

	3	SPX <Index>)	Index Certificate Conditions	Index Certificate Conditions
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25	Share Certificate Provisions	Not Applicable
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.
S&P 500 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: SPX <Index>)
Nikkei 225 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: NKY <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>)
DAX® 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: DAX <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, www.ingsprinters.nl, 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
DE000NG34DZ5	Not Applicable	NG34DZ
DE000NG34D04	Not Applicable	NG34D0
DE000NG34D12	Not Applicable	NG34D1
DE000NG34D20	Not Applicable	NG34D2
DE000NG34D38	Not Applicable	NG34D3
DE000NG34D46	Not Applicable	NG34D4
DE000NG34D53	Not Applicable	NG34D5
DE000NG34D61	Not Applicable	NG34D6
DE000NG34D79	Not Applicable	NG34D7
DE000NG34D87	Not Applicable	NG34D8
DE000NG34D95	Not Applicable	NG34D9
DE000NG34EA6	Not Applicable	NG34EA
DE000NG34EB4	Not Applicable	NG34EB
DE000NG34EC2	Not Applicable	NG34EC
DE000NG34ED0	Not Applicable	NG34ED
DE000NG34EE8	Not Applicable	NG34EE
DE000NG34EF5	Not Applicable	NG34EF

DE000NG34EG3	Not Applicable	NG34EG
DE000NG34EH1	Not Applicable	NG34EH
DE000NG34EJ7	Not Applicable	NG34EJ
DE000NG34EK5	Not Applicable	NG34EK
DE000NG34EL3	Not Applicable	NG34EL
DE000NG34EM1	Not Applicable	NG34EM
DE000NG34EN9	Not Applicable	NG34EN
DE000NG34EP4	Not Applicable	NG34EP
DE000NG34EQ2	Not Applicable	NG34EQ
DE000NG34ER0	Not Applicable	NG34ER
DE000NG34ES8	Not Applicable	NG34ES
DE000NG34ET6	Not Applicable	NG34ET
DE000NG34EU4	Not Applicable	NG34EU
DE000NG34EV2	Not Applicable	NG34EV
DE000NG34EW0	Not Applicable	NG34EW
DE000NG34EX8	Not Applicable	NG34EX
DE000NG34EY6	Not Applicable	NG34EY
DE000NG34EZ3	Not Applicable	NG34EZ

(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

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