

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
149,888	NG35ZU	DE000NG35ZU6	500,000	ING Short Commodity Open End Turbo Certificate
149,889	NG35ZV	DE000NG35ZV4	500,000	ING Short Commodity Open End Turbo Certificate
149,890	NG35ZW	DE000NG35ZW2	500,000	ING Short Commodity Open End Turbo Certificate
149,891	NG35ZX	DE000NG35ZX0	500,000	ING Short Commodity Open End Turbo Certificate
149,892	NG35ZY	DE000NG35ZY8	500,000	ING Short Commodity Open End Turbo Certificate
149,893	NG35ZZ	DE000NG35ZZ5	500,000	ING Short Commodity Open End Turbo Certificate
149,894	NG35Z0	DE000NG35Z07	500,000	ING Short Commodity Open End Turbo Certificate
149,895	NG35Z1	DE000NG35Z15	500,000	ING Short Commodity Open End Turbo Certificate
149,896	NG35Z2	DE000NG35Z23	500,000	ING Short Commodity Open End Turbo Certificate
149,897	NG35Z3	DE000NG35Z31	500,000	ING Short Commodity Open End Turbo Certificate
149,898	NG35Z4	DE000NG35Z49	500,000	ING Short Commodity Open End Turbo Certificate
149,899	NG35Z5	DE000NG35Z56	500,000	ING Short Commodity Open End Turbo Certificate
149,900	NG35Z6	DE000NG35Z64	500,000	ING Short Commodity Open End Turbo Certificate
149,901	NG35Z7	DE000NG35Z72	500,000	ING Short Commodity Open End Turbo Certificate
149,902	NG35Z8	DE000NG35Z80	500,000	ING Short Commodity Open End Turbo Certificate
149,903	NG35Z9	DE000NG35Z98	500,000	ING Short Commodity Open End Turbo Certificate
149,904	NG350A	DE000NG350A7	500,000	ING Short Commodity Open End Turbo Certificate
149,905	NG350B	DE000NG350B5	500,000	ING Short Commodity Open End Turbo Certificate
149,906	NG350C	DE000NG350C3	500,000	ING Short Commodity Open End Turbo Certificate
149,907	NG350D	DE000NG350D1	500,000	ING Short Commodity Open End Turbo Certificate
149,908	NG350E	DE000NG350E9	500,000	ING Short Commodity Open End Turbo Certificate
149,909	NG350F	DE000NG350F6	500,000	ING Short Commodity Open End Turbo Certificate

149,910	NG350G	DE000NG350G4	500,000	ING Short Commodity Open End Turbo Certificate
149,911	NG350H	DE000NG350H2	500,000	ING Short Commodity Open End Turbo Certificate
149,912	NG350J	DE000NG350J8	500,000	ING Short Commodity Open End Turbo Certificate
149,913	NG350K	DE000NG350K6	500,000	ING Short Commodity Open End Turbo Certificate
149,914	NG350L	DE000NG350L4	500,000	ING Short Commodity Open End Turbo Certificate
149,915	NG350M	DE000NG350M2	500,000	ING Short Commodity Open End Turbo Certificate
149,916	NG350N	DE000NG350N0	500,000	ING Short Commodity Open End Turbo Certificate
149,917	NG350P	DE000NG350P5	500,000	ING Short Commodity Open End Turbo Certificate
149,918	NG350Q	DE000NG350Q3	500,000	ING Short Commodity Open End Turbo Certificate
149,919	NG350R	DE000NG350R1	500,000	ING Short Commodity Open End Turbo Certificate
149,920	NG350S	DE000NG350S9	500,000	ING Short Commodity Open End Turbo Certificate
149,921	NG350T	DE000NG350T7	500,000	ING Short Commodity 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:	Commodity 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:	12 January 2021
6	Issue Date:	14 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 Commodity 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
149,888	DE000NG35ZU6	500,000	0.95	1856.990000000	3.5	5.0	3.0	20.0	0.0	1856.990000000	0.01	0.1	USD
149,889	DE000NG35ZV4	500,000	1.07	1858.490000000	3.5	5.0	3.0	20.0	0.0	1858.490000000	0.01	0.1	USD
149,890	DE000NG35ZW2	500,000	1.19	1859.990000000	3.5	5.0	3.0	20.0	0.0	1859.990000000	0.01	0.1	USD
149,891	DE000NG35ZX0	500,000	1.32	1861.490000000	3.5	5.0	3.0	20.0	0.0	1861.490000000	0.01	0.1	USD
149,892	DE000NG35ZY8	500,000	1.44	1862.990000000	3.5	5.0	3.0	20.0	0.0	1862.990000000	0.01	0.1	USD
149,893	DE000NG35ZZ5	500,000	1.56	1864.490000000	3.5	5.0	3.0	20.0	0.0	1864.490000000	0.01	0.1	USD
149,894	DE000NG35Z07	500,000	1.69	1865.990000000	3.5	5.0	3.0	20.0	0.0	1865.990000000	0.01	0.1	USD
149,895	DE000NG35Z15	500,000	1.81	1867.490000000	3.5	5.0	3.0	20.0	0.0	1867.490000000	0.01	0.1	USD
149,896	DE000NG35Z23	500,000	1.93	1868.990000000	3.5	5.0	3.0	20.0	0.0	1868.990000000	0.01	0.1	USD
149,897	DE000NG35Z31	500,000	2.06	1870.490000000	3.5	5.0	3.0	20.0	0.0	1870.490000000	0.01	0.1	USD
149,898	DE000NG35Z49	500,000	2.18	1871.990000000	3.5	5.0	3.0	20.0	0.0	1871.990000000	0.01	0.1	USD
149,899	DE000NG35Z56	500,000	2.3	1873.490000000	3.5	5.0	3.0	20.0	0.0	1873.490000000	0.01	0.1	USD
149,900	DE000NG35Z64	500,000	2.43	1874.990000000	3.5	5.0	3.0	20.0	0.0	1874.990000000	0.01	0.1	USD
149,901	DE000NG35Z72	500,000	2.55	1876.490000000	3.5	5.0	3.0	20.0	0.0	1876.490000000	0.01	0.1	USD

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149,902	DE000NG35Z80	500,000	2.67	1877.990000000	3.5	5.0	3.0	20.0	0.0	1877.990000000	0.01	0.1	USD
149,903	DE000NG35Z98	500,000	2.8	1879.490000000	3.5	5.0	3.0	20.0	0.0	1879.490000000	0.01	0.1	USD
149,904	DE000NG350A7	500,000	2.92	1880.990000000	3.5	5.0	3.0	20.0	0.0	1880.990000000	0.01	0.1	USD
149,905	DE000NG350B5	500,000	3.04	1882.490000000	3.5	5.0	3.0	20.0	0.0	1882.490000000	0.01	0.1	USD
149,906	DE000NG350C3	500,000	3.16	1883.990000000	3.5	5.0	3.0	20.0	0.0	1883.990000000	0.01	0.1	USD
149,907	DE000NG350D1	500,000	3.29	1885.490000000	3.5	5.0	3.0	20.0	0.0	1885.490000000	0.01	0.1	USD
149,908	DE000NG350E9	500,000	3.41	1886.990000000	3.5	5.0	3.0	20.0	0.0	1886.990000000	0.01	0.1	USD
149,909	DE000NG350F6	500,000	3.53	1888.490000000	3.5	5.0	3.0	20.0	0.0	1888.490000000	0.01	0.1	USD
149,910	DE000NG350G4	500,000	3.66	1889.990000000	3.5	5.0	3.0	20.0	0.0	1889.990000000	0.01	0.1	USD
149,911	DE000NG350H2	500,000	0.7	25.7630000000	3.5	5.0	4.0	20.0	0.0	25.7630000000	0.0001	1.0	USD
149,912	DE000NG350J8	500,000	0.86	25.9630000000	3.5	5.0	4.0	20.0	0.0	25.9630000000	0.0001	1.0	USD
149,913	DE000NG350K6	500,000	1.02	26.1630000000	3.5	5.0	4.0	20.0	0.0	26.1630000000	0.0001	1.0	USD
149,914	DE000NG350L4	500,000	1.19	26.3630000000	3.5	5.0	4.0	20.0	0.0	26.3630000000	0.0001	1.0	USD
149,915	DE000NG350M2	500,000	1.35	26.5630000000	3.5	5.0	4.0	20.0	0.0	26.5630000000	0.0001	1.0	USD
149,916	DE000NG350N0	500,000	1.52	26.7630000000	3.5	5.0	4.0	20.0	0.0	26.7630000000	0.0001	1.0	USD
149,917	DE000NG350P5	500,000	1.68	26.9630000000	3.5	5.0	4.0	20.0	0.0	26.9630000000	0.0001	1.0	USD
149,918	DE000NG350Q3	500,000	1.85	27.1630000000	3.5	5.0	4.0	20.0	0.0	27.1630000000	0.0001	1.0	USD
149,919	DE000NG350R1	500,000	2.01	27.3630000000	3.5	5.0	4.0	20.0	0.0	27.3630000000	0.0001	1.0	USD
149,920	DE000NG350S9	500,000	2.17	27.5630000000	3.5	5.0	4.0	20.0	0.0	27.5630000000	0.0001	1.0	USD

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149,921	DE000NG350T7	500,000	2.34	27.763000000	3.5	5.0	4.0	20.0	0.0	27.763000000	0.0001	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
149,888	DE000NG35ZU6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,889	DE000NG35ZV4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,890	DE000NG35ZW2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,891	DE000NG35ZX0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,892	DE000NG35ZY8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,893	DE000NG35ZZ5	Gold	Gold-Spot	GOLD SPOT \$/OZ	The	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Crncy>)	spot price	e.		e	on the Exchange
149,894	DE000N G35Z07	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,895	DE000N G35Z15	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,896	DE000N G35Z23	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,897	DE000N G35Z31	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,898	DE000N G35Z49	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,899	DE000N G35Z56	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,900	DE000N G35Z64	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,901	DE000N G35Z72	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
149,902	DE000N G35Z80	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the

				code: XAU <Crncy>)	price				Exchange
149,903	DE000N G35Z98	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,904	DE000N G350A7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,905	DE000N G350B5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,906	DE000N G350C3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,907	DE000N G350D1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,908	DE000N G350E9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,909	DE000N G350F6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,910	DE000N G350G4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,911	DE000N G350H2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

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149,91 2	DE000N G350J8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 3	DE000N G350K6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 4	DE000N G350L4	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 5	DE000N G350M2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 6	DE000N G350N0	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 7	DE000N G350P5	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 8	DE000N G350Q3	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,91 9	DE000N G350R1	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
149,92 0	DE000N G350S9	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

149,921	DE000N G350T7	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
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.
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)
Silver	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <Crncy>)

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
DE000NG35ZU6	Not Applicable	NG35ZU
DE000NG35ZV4	Not Applicable	NG35ZV
DE000NG35ZW2	Not Applicable	NG35ZW
DE000NG35ZX0	Not Applicable	NG35ZX
DE000NG35ZY8	Not Applicable	NG35ZY
DE000NG35ZZ5	Not Applicable	NG35ZZ
DE000NG35Z07	Not Applicable	NG35Z0
DE000NG35Z15	Not Applicable	NG35Z1
DE000NG35Z23	Not Applicable	NG35Z2
DE000NG35Z31	Not Applicable	NG35Z3
DE000NG35Z49	Not Applicable	NG35Z4
DE000NG35Z56	Not Applicable	NG35Z5
DE000NG35Z64	Not Applicable	NG35Z6
DE000NG35Z72	Not Applicable	NG35Z7
DE000NG35Z80	Not Applicable	NG35Z8
DE000NG35Z98	Not Applicable	NG35Z9
DE000NG350A7	Not Applicable	NG350A
DE000NG350B5	Not Applicable	NG350B
DE000NG350C3	Not Applicable	NG350C
DE000NG350D1	Not Applicable	NG350D
DE000NG350E9	Not Applicable	NG350E
DE000NG350F6	Not Applicable	NG350F
DE000NG350G4	Not Applicable	NG350G
DE000NG350H2	Not Applicable	NG350H
DE000NG350J8	Not Applicable	NG350J
DE000NG350K6	Not Applicable	NG350K
DE000NG350L4	Not Applicable	NG350L
DE000NG350M2	Not Applicable	NG350M
DE000NG350N0	Not Applicable	NG350N
DE000NG350P5	Not Applicable	NG350P
DE000NG350Q3	Not Applicable	NG350Q
DE000NG350R1	Not Applicable	NG350R
DE000NG350S9	Not Applicable	NG350S
DE000NG350T7	Not Applicable	NG350T

(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**