

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
149,135	NG35BP	DE000NG35BP7	250,000	ING Short Index Mini Future Certificate
149,136	NG35BQ	DE000NG35BQ5	250,000	ING Short Index Mini Future Certificate
149,137	NG35BR	DE000NG35BR3	250,000	ING Short Index Mini Future Certificate
149,138	NG35BS	DE000NG35BS1	250,000	ING Short Index Mini Future Certificate
149,139	NG35BT	DE000NG35BT9	250,000	ING Short Index Mini Future Certificate
149,140	NG35BU	DE000NG35BU7	250,000	ING Short Index Mini Future Certificate
149,141	NG35BV	DE000NG35BV5	250,000	ING Short Index Mini Future Certificate
149,142	NG35BW	DE000NG35BW3	250,000	ING Short Index Mini Future Certificate
149,143	NG35BX	DE000NG35BX1	250,000	ING Short Index Mini Future Certificate
149,144	NG35BY	DE000NG35BY9	250,000	ING Short Index Mini Future Certificate
149,145	NG35BZ	DE000NG35BZ6	250,000	ING Short Index Mini Future Certificate
149,146	NG35B0	DE000NG35B05	250,000	ING Short Index Mini Future Certificate
149,147	NG35B1	DE000NG35B13	250,000	ING Short Index Mini Future Certificate
149,148	NG35B2	DE000NG35B21	250,000	ING Short Index Mini Future Certificate
149,149	NG35B3	DE000NG35B39	250,000	ING Short Index Mini Future Certificate
149,150	NG35B4	DE000NG35B47	250,000	ING Short Index Mini Future Certificate
149,151	NG35B5	DE000NG35B54	250,000	ING Short Index Mini Future Certificate
149,152	NG35B6	DE000NG35B62	250,000	ING Short Index Mini Future Certificate
149,153	NG35B7	DE000NG35B70	250,000	ING Short Index Mini Future Certificate
149,154	NG35B8	DE000NG35B88	250,000	ING Short Index Mini Future Certificate
149,155	NG35B9	DE000NG35B96	250,000	ING Short Index Mini Future Certificate
149,156	NG35CA	DE000NG35CA7	250,000	ING Short Index Mini Future Certificate
149,157	NG35CB	DE000NG35CB5	250,000	ING Short Index Mini Future Certificate
149,158	NG35CC	DE000NG35CC3	250,000	ING Short Index Mini Future Certificate
149,159	NG35CD	DE000NG35CD1	250,000	ING Short Index Mini Future Certificate
149,160	NG35CE	DE000NG35CE9	250,000	ING Short Index Mini Future Certificate
149,161	NG35CF	DE000NG35CF6	250,000	ING Short Index Mini Future Certificate
149,162	NG35CG	DE000NG35CG4	250,000	ING Short Index Mini Future Certificate
149,163	NG35CH	DE000NG35CH2	250,000	ING Short Index Mini Future Certificate
149,164	NG35CJ	DE000NG35CJ8	250,000	ING Short Index Mini Future Certificate
149,165	NG35CK	DE000NG35CK6	250,000	ING Short Index Mini Future Certificate
149,166	NG35CL	DE000NG35CL4	250,000	ING Short Index Mini Future Certificate
149,167	NG35CM	DE000NG35CM2	250,000	ING Short Index Mini Future Certificate
149,168	NG35CN	DE000NG35CN0	250,000	ING Short Index Mini Future Certificate
149,169	NG35CP	DE000NG35CP5	250,000	ING Short Index Mini Future Certificate
149,170	NG35CQ	DE000NG35CQ3	250,000	ING Short Index Mini Future Certificate
149,171	NG35CR	DE000NG35CR1	250,000	ING Short Index Mini Future Certificate
149,172	NG35CS	DE000NG35CS9	250,000	ING Short Index Mini Future Certificate
149,173	NG35CT	DE000NG35CT7	250,000	ING Short Index Mini Future Certificate
149,174	NG35CU	DE000NG35CU5	250,000	ING Short Index Mini Future Certificate
149,175	NG35CV	DE000NG35CV3	250,000	ING Short Index Mini Future Certificate
149,176	NG35CW	DE000NG35CW1	250,000	ING Short Index Mini Future Certificate
149,177	NG35CX	DE000NG35CX9	250,000	ING Short Index Mini Future Certificate
149,178	NG35CY	DE000NG35CY7	250,000	ING Short Index Mini Future Certificate

149,179	NG35CZ	DE000NG35CZ4	250,000	ING Short 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.

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.

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:	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 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
149,135	DE000NG35BP7	250,000	22.4	15958.6123000000	3.5	5.0	1.5	20.0	0.0	15710.0000000000	10.0	0.01	EUR
149,136	DE000NG35BQ5	250,000	22.6	15978.6123000000	3.5	5.0	1.5	20.0	0.0	15730.0000000000	10.0	0.01	EUR
149,137	DE000NG35BR3	250,000	22.8	15998.6123000000	3.5	5.0	1.5	20.0	0.0	15750.0000000000	10.0	0.01	EUR
149,138	DE000NG35BS1	250,000	23.0	16018.6123000000	3.5	5.0	1.5	20.0	0.0	15770.0000000000	10.0	0.01	EUR
149,139	DE000NG35BT9	250,000	23.2	16038.6123000000	3.5	5.0	1.5	20.0	0.0	15790.0000000000	10.0	0.01	EUR
149,140	DE000NG35BU7	250,000	23.4	16058.6123000000	3.5	5.0	1.5	20.0	0.0	15810.0000000000	10.0	0.01	EUR
149,141	DE000NG35BV5	250,000	23.6	16078.6123000000	3.5	5.0	1.5	20.0	0.0	15830.0000000000	10.0	0.01	EUR
149,142	DE000NG35BW3	250,000	23.8	16098.6123000000	3.5	5.0	1.5	20.0	0.0	15850.0000000000	10.0	0.01	EUR
149,143	DE000NG35BX1	250,000	24.0	16118.6123000000	3.5	5.0	1.5	20.0	0.0	15870.0000000000	10.0	0.01	EUR
149,144	DE000NG35BY9	250,000	24.2	16138.6123000000	3.5	5.0	1.5	20.0	0.0	15890.0000000000	10.0	0.01	EUR
149,145	DE000NG35BZ6	250,000	24.4	16158.6123000000	3.5	5.0	1.5	20.0	0.0	15910.0000000000	10.0	0.01	EUR
149,146	DE000NG35B05	250,000	24.6	16178.6123000000	3.5	5.0	1.5	20.0	0.0	15930.0000000000	10.0	0.01	EUR
149,147	DE000NG35B13	250,000	24.8	16198.6123000000	3.5	5.0	1.5	20.0	0.0	15950.0000000000	10.0	0.01	EUR
149,148	DE000NG35B21	250,000	25.0	16218.6123000000	3.5	5.0	1.5	20.0	0.0	15970.0000000000	10.0	0.01	EUR

149,1 49	DE000NG 35B39	250,000	25.2	16238. 612300 0000	3.5	5.0	1.5	20.0	0.0	15990. 00000 00000	10.0	0.01	EUR
149,1 50	DE000NG 35B47	250,000	25.4	16258. 612300 0000	3.5	5.0	1.5	20.0	0.0	16010. 00000 00000	10.0	0.01	EUR
149,1 51	DE000NG 35B54	250,000	25.6	16278. 612300 0000	3.5	5.0	1.5	20.0	0.0	16030. 00000 00000	10.0	0.01	EUR
149,1 52	DE000NG 35B62	250,000	25.8	16298. 612300 0000	3.5	5.0	1.5	20.0	0.0	16050. 00000 00000	10.0	0.01	EUR
149,1 53	DE000NG 35B70	250,000	26.0	16318. 612300 0000	3.5	5.0	1.5	20.0	0.0	16070. 00000 00000	10.0	0.01	EUR
149,1 54	DE000NG 35B88	250,000	26.2	16338. 612300 0000	3.5	5.0	1.5	20.0	0.0	16090. 00000 00000	10.0	0.01	EUR
149,1 55	DE000NG 35B96	250,000	26.4	16358. 612300 0000	3.5	5.0	1.5	20.0	0.0	16110. 00000 00000	10.0	0.01	EUR
149,1 56	DE000NG 35CA7	250,000	26.6	16378. 612300 0000	3.5	5.0	1.5	20.0	0.0	16130. 00000 00000	10.0	0.01	EUR
149,1 57	DE000NG 35CB5	250,000	26.8	16398. 612300 0000	3.5	5.0	1.5	20.0	0.0	16150. 00000 00000	10.0	0.01	EUR
149,1 58	DE000NG 35CC3	250,000	27.0	16418. 612300 0000	3.5	5.0	1.5	20.0	0.0	16170. 00000 00000	10.0	0.01	EUR
149,1 59	DE000NG 35CD1	250,000	27.2	16438. 612300 0000	3.5	5.0	1.5	20.0	0.0	16190. 00000 00000	10.0	0.01	EUR
149,1 60	DE000NG 35CE9	250,000	27.4	16458. 612300 0000	3.5	5.0	1.5	20.0	0.0	16210. 00000 00000	10.0	0.01	EUR
149,1 61	DE000NG 35CF6	250,000	27.6	16478. 612300 0000	3.5	5.0	1.5	20.0	0.0	16230. 00000 00000	10.0	0.01	EUR
149,1 62	DE000NG 35CG4	250,000	27.8	16498. 612300 0000	3.5	5.0	1.5	20.0	0.0	16250. 00000 00000	10.0	0.01	EUR
149,1 63	DE000NG 35CH2	250,000	28.0	16518. 612300 0000	3.5	5.0	1.5	20.0	0.0	16270. 00000 00000	10.0	0.01	EUR
149,1 64	DE000NG 35CJ8	250,000	28.2	16538. 612300 0000	3.5	5.0	1.5	20.0	0.0	16290. 00000 00000	10.0	0.01	EUR
149,1 65	DE000NG 35CK6	250,000	28.4	16558. 612300 0000	3.5	5.0	1.5	20.0	0.0	16310. 00000 00000	10.0	0.01	EUR
149,1 66	DE000NG 35CL4	250,000	28.6	16578. 612300 0000	3.5	5.0	1.5	20.0	0.0	16320. 00000 00000	10.0	0.01	EUR
149,1 67	DE000NG 35CM2	250,000	28.8	16598. 612300 0000	3.5	5.0	1.5	20.0	0.0	16340. 00000 00000	10.0	0.01	EUR

149,1 68	DE000NG 35CN0	250,000	29.0	16618. 612300 0000	3.5	5.0	1.5	20.0	0.0	16360. 00000 00000	10.0	0.01	EUR
149,1 69	DE000NG 35CP5	250,000	29.2	16638. 612300 0000	3.5	5.0	1.5	20.0	0.0	16380. 00000 00000	10.0	0.01	EUR
149,1 70	DE000NG 35CQ3	250,000	29.4	16658. 612300 0000	3.5	5.0	1.5	20.0	0.0	16400. 00000 00000	10.0	0.01	EUR
149,1 71	DE000NG 35CR1	250,000	29.6	16678. 612300 0000	3.5	5.0	1.5	20.0	0.0	16420. 00000 00000	10.0	0.01	EUR
149,1 72	DE000NG 35CS9	250,000	29.8	16698. 612300 0000	3.5	5.0	1.5	20.0	0.0	16440. 00000 00000	10.0	0.01	EUR
149,1 73	DE000NG 35CT7	250,000	30.0	16718. 612300 0000	3.5	5.0	1.5	20.0	0.0	16460. 00000 00000	10.0	0.01	EUR
149,1 74	DE000NG 35CU5	250,000	30.2	16738. 612300 0000	3.5	5.0	1.5	20.0	0.0	16480. 00000 00000	10.0	0.01	EUR
149,1 75	DE000NG 35CV3	250,000	30.4	16758. 612300 0000	3.5	5.0	1.5	20.0	0.0	16500. 00000 00000	10.0	0.01	EUR
149,1 76	DE000NG 35CW1	250,000	30.6	16778. 612300 0000	3.5	5.0	1.5	20.0	0.0	16520. 00000 00000	10.0	0.01	EUR
149,1 77	DE000NG 35CX9	250,000	30.8	16798. 612300 0000	3.5	5.0	1.5	20.0	0.0	16540. 00000 00000	10.0	0.01	EUR
149,1 78	DE000NG 35CY7	250,000	31.0	16818. 612300 0000	3.5	5.0	1.5	20.0	0.0	16560. 00000 00000	10.0	0.01	EUR
149,1 79	DE000NG 35CZ4	250,000	31.2	16838. 612300 0000	3.5	5.0	1.5	20.0	0.0	16580. 00000 00000	10.0	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
149,135	DE000NG35BP 7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
149,136	DE000NG35BQ 5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
149,137	DE000NG35BR 3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
149,138	DE000NG35BS 1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

149,179	DE000NG35CZ 4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
---------	------------------	--	--	--

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
----------	---

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.
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>)

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
DE000NG35BP7	Not Applicable	NG35BP
DE000NG35BQ5	Not Applicable	NG35BQ
DE000NG35BR3	Not Applicable	NG35BR
DE000NG35BS1	Not Applicable	NG35BS
DE000NG35BT9	Not Applicable	NG35BT
DE000NG35BU7	Not Applicable	NG35BU
DE000NG35BV5	Not Applicable	NG35BV
DE000NG35BW3	Not Applicable	NG35BW
DE000NG35BX1	Not Applicable	NG35BX
DE000NG35BY9	Not Applicable	NG35BY
DE000NG35BZ6	Not Applicable	NG35BZ
DE000NG35B05	Not Applicable	NG35B0
DE000NG35B13	Not Applicable	NG35B1
DE000NG35B21	Not Applicable	NG35B2
DE000NG35B39	Not Applicable	NG35B3
DE000NG35B47	Not Applicable	NG35B4
DE000NG35B54	Not Applicable	NG35B5
DE000NG35B62	Not Applicable	NG35B6
DE000NG35B70	Not Applicable	NG35B7
DE000NG35B88	Not Applicable	NG35B8
DE000NG35B96	Not Applicable	NG35B9
DE000NG35CA7	Not Applicable	NG35CA
DE000NG35CB5	Not Applicable	NG35CB
DE000NG35CC3	Not Applicable	NG35CC
DE000NG35CD1	Not Applicable	NG35CD
DE000NG35CE9	Not Applicable	NG35CE
DE000NG35CF6	Not Applicable	NG35CF
DE000NG35CG4	Not Applicable	NG35CG
DE000NG35CH2	Not Applicable	NG35CH
DE000NG35CJ8	Not Applicable	NG35CJ
DE000NG35CK6	Not Applicable	NG35CK
DE000NG35CL4	Not Applicable	NG35CL
DE000NG35CM2	Not Applicable	NG35CM
DE000NG35CN0	Not Applicable	NG35CN
DE000NG35CP5	Not Applicable	NG35CP
DE000NG35CQ3	Not Applicable	NG35CQ
DE000NG35CR1	Not Applicable	NG35CR
DE000NG35CS9	Not Applicable	NG35CS
DE000NG35CT7	Not Applicable	NG35CT
DE000NG35CU5	Not Applicable	NG35CU
DE000NG35CV3	Not Applicable	NG35CV
DE000NG35CW1	Not Applicable	NG35CW
DE000NG35CX9	Not Applicable	NG35CX
DE000NG35CY7	Not Applicable	NG35CY
DE000NG35CZ4	Not Applicable	NG35CZ

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

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.
---	---

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

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.