

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.

XDAXDAX 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.

Final Terms dated 27 May 2020

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
121661	NG3B3Z	DE000NG3B3Z1	2000000	ING Long Index Open End Turbo Certificate
121662	NG3B30	DE000NG3B307	2000000	ING Long Index Open End Turbo Certificate
121663	NG3B31	DE000NG3B315	2000000	ING Long Index Open End Turbo Certificate
121664	NG3B32	DE000NG3B323	2000000	ING Long Index Open End Turbo Certificate
121665	NG3B33	DE000NG3B331	2000000	ING Long Index Open End Turbo Certificate
121666	NG3B34	DE000NG3B349	2000000	ING Long Index Open End Turbo Certificate
121667	NG3B35	DE000NG3B356	2000000	ING Long Index Open End Turbo Certificate
121668	NG3B36	DE000NG3B364	2000000	ING Long Index Open End Turbo Certificate
121669	NG3B37	DE000NG3B372	2000000	ING Long Index Open End Turbo Certificate
121670	NG3B38	DE000NG3B380	2000000	ING Long Index Open End Turbo Certificate

121671	NG3B39	DE000NG3B398	2000000	ING Long Index Open End Turbo Certificate
121672	NG3B4A	DE000NG3B4A2	2000000	ING Long Index Open End Turbo Certificate
121673	NG3B4B	DE000NG3B4B0	2000000	ING Long Index Open End Turbo Certificate
121674	NG3B4C	DE000NG3B4C8	2000000	ING Long Index Open End Turbo Certificate
121675	NG3B4D	DE000NG3B4D6	2000000	ING Long Index Open End Turbo Certificate
121676	NG3B4E	DE000NG3B4E4	2000000	ING Long Index Open End Turbo Certificate
121677	NG3B4F	DE000NG3B4F1	2000000	ING Long Index Open End Turbo Certificate
121678	NG3B4G	DE000NG3B4G9	2000000	ING Long Index Open End Turbo Certificate
121679	NG3B4H	DE000NG3B4H7	2000000	ING Long Index Open End Turbo Certificate
121680	NG3B4J	DE000NG3B4J3	2000000	ING Long Index Open End Turbo Certificate
121681	NG3B4K	DE000NG3B4K1	2000000	ING Long Index Open End Turbo Certificate
121682	NG3B4L	DE000NG3B4L9	2000000	ING Long Index Open End Turbo Certificate
121683	NG3B4M	DE000NG3B4M7	2000000	ING Long Index Open End Turbo Certificate
121684	NG3B4N	DE000NG3B4N5	2000000	ING Long Index Open End Turbo Certificate
121685	NG3B4P	DE000NG3B4P0	2000000	ING Long Index Open End Turbo Certificate
121686	NG3B4Q	DE000NG3B4Q8	2000000	ING Long Index Open End Turbo Certificate
121687	NG3B4R	DE000NG3B4R6	2000000	ING Long Index Open End Turbo Certificate
121688	NG3B4S	DE000NG3B4S4	2000000	ING Long Index Open End Turbo Certificate
121689	NG3B4T	DE000NG3B4T2	2000000	ING Long Index Open End Turbo Certificate
121690	NG3B4U	DE000NG3B4U0	2000000	ING Long Index Open End Turbo Certificate
121691	NG3B4V	DE000NG3B4V8	2000000	ING Long Index Open End Turbo Certificate
121692	NG3B4W	DE000NG3B4W6	2000000	ING Long Index Open End Turbo Certificate
121693	NG3B4X	DE000NG3B4X4	2000000	ING Long Index Open End Turbo Certificate
121694	NG3B4Y	DE000NG3B4Y2	2000000	ING Long Index Open End Turbo Certificate
121695	NG3B4Z	DE000NG3B4Z9	2000000	ING Long Index Open End Turbo Certificate
121696	NG3B40	DE000NG3B406	2000000	ING Long Index Open End Turbo Certificate
121697	NG3B41	DE000NG3B414	2000000	ING Long Index Open End Turbo Certificate
121698	NG3B42	DE000NG3B422	2000000	ING Long Index Open End Turbo Certificate

**under the
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in that Public Offer Jurisdiction 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.

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 website www.ingmarkets.de.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(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:	28 May 2020
6	Issue Date:	01 June 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
121661	DE000NG3B3Z1	2000000	1.04	11601.0000000000	3.5	5.0	1.5	20.0	0.0	11601.0000000000	1.0	0.01	EUR
121662	DE000NG3B307	2000000	1.09	11596.0000000000	3.5	5.0	1.5	20.0	0.0	11596.0000000000	1.0	0.01	EUR
121663	DE000NG3B315	2000000	1.14	11591.0000000000	3.5	5.0	1.5	20.0	0.0	11591.0000000000	1.0	0.01	EUR
121664	DE000NG3B323	2000000	1.19	11586.0000000000	3.5	5.0	1.5	20.0	0.0	11586.0000000000	1.0	0.01	EUR
121665	DE000NG3B331	2000000	1.24	11581.0000000000	3.5	5.0	1.5	20.0	0.0	11581.0000000000	1.0	0.01	EUR
121666	DE000NG3B349	2000000	1.29	11576.0000000000	3.5	5.0	1.5	20.0	0.0	11576.0000000000	1.0	0.01	EUR
121667	DE000NG3B356	2000000	1.34	11571.0000000000	3.5	5.0	1.5	20.0	0.0	11571.0000000000	1.0	0.01	EUR
121668	DE000NG3B364	2000000	1.39	11566.0000000000	3.5	5.0	1.5	20.0	0.0	11566.0000000000	1.0	0.01	EUR
121669	DE000NG3B372	2000000	1.44	11561.0000000000	3.5	5.0	1.5	20.0	0.0	11561.0000000000	1.0	0.01	EUR
121670	DE000NG3B380	2000000	1.49	11556.0000000000	3.5	5.0	1.5	20.0	0.0	11556.0000000000	1.0	0.01	EUR
121671	DE000NG3B398	2000000	1.54	11551.0000000000	3.5	5.0	1.5	20.0	0.0	11551.0000000000	1.0	0.01	EUR
121672	DE000NG3B4A2	2000000	1.59	11546.0000000000	3.5	5.0	1.5	20.0	0.0	11546.0000000000	1.0	0.01	EUR
121673	DE000NG3B4B0	2000000	1.64	11541.0000000000	3.5	5.0	1.5	20.0	0.0	11541.0000000000	1.0	0.01	EUR
121674	DE000NG3B4C8	2000000	1.69	11536.0000000000	3.5	5.0	1.5	20.0	0.0	11536.0000000000	1.0	0.01	EUR
121675	DE000NG3B4D6	2000000	1.74	11531.0000000000	3.5	5.0	1.5	20.0	0.0	11531.0000000000	1.0	0.01	EUR
121676	DE000NG3B4E	2000000	1.79	11526.0000	3.5	5.0	1.5	20.0	0.0	11526.0000	1.0	0.01	EUR

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121677	DE000NG3B4F1	2000000	1.84	11521.0000 000000	3.5	5.0	1.5	20.0	0.0	11521.0000 000000	1.0	0.01	EUR
121678	DE000NG3B4G 9	2000000	1.89	11516.0000 000000	3.5	5.0	1.5	20.0	0.0	11516.0000 000000	1.0	0.01	EUR
121679	DE000NG3B4H 7	2000000	1.94	11511.0000 000000	3.5	5.0	1.5	20.0	0.0	11511.0000 000000	1.0	0.01	EUR
121680	DE000NG3B4J3	2000000	1.99	11506.0000 000000	3.5	5.0	1.5	20.0	0.0	11506.0000 000000	1.0	0.01	EUR
121681	DE000NG3B4K 1	2000000	2.04	11501.0000 000000	3.5	5.0	1.5	20.0	0.0	11501.0000 000000	1.0	0.01	EUR
121682	DE000NG3B4L 9	2000000	2.09	11496.0000 000000	3.5	5.0	1.5	20.0	0.0	11496.0000 000000	1.0	0.01	EUR
121683	DE000NG3B4M 7	2000000	2.14	11491.0000 000000	3.5	5.0	1.5	20.0	0.0	11491.0000 000000	1.0	0.01	EUR
121684	DE000NG3B4N 5	2000000	2.19	11486.0000 000000	3.5	5.0	1.5	20.0	0.0	11486.0000 000000	1.0	0.01	EUR
121685	DE000NG3B4P 0	2000000	2.24	11481.0000 000000	3.5	5.0	1.5	20.0	0.0	11481.0000 000000	1.0	0.01	EUR
121686	DE000NG3B4Q 8	2000000	2.29	11476.0000 000000	3.5	5.0	1.5	20.0	0.0	11476.0000 000000	1.0	0.01	EUR
121687	DE000NG3B4R 6	2000000	2.34	11471.0000 000000	3.5	5.0	1.5	20.0	0.0	11471.0000 000000	1.0	0.01	EUR
121688	DE000NG3B4S4	2000000	2.39	11466.0000 000000	3.5	5.0	1.5	20.0	0.0	11466.0000 000000	1.0	0.01	EUR
121689	DE000NG3B4T2	2000000	2.44	11461.0000 000000	3.5	5.0	1.5	20.0	0.0	11461.0000 000000	1.0	0.01	EUR
121690	DE000NG3B4U 0	2000000	2.49	11456.0000 000000	3.5	5.0	1.5	20.0	0.0	11456.0000 000000	1.0	0.01	EUR
121691	DE000NG3B4V 8	2000000	2.54	11451.0000 000000	3.5	5.0	1.5	20.0	0.0	11451.0000 000000	1.0	0.01	EUR
121692	DE000NG3B4W 6	2000000	2.59	11446.0000 000000	3.5	5.0	1.5	20.0	0.0	11446.0000 000000	1.0	0.01	EUR
121693	DE000NG3B4X 4	2000000	2.64	11441.0000 000000	3.5	5.0	1.5	20.0	0.0	11441.0000 000000	1.0	0.01	EUR
121694	DE000NG3B4Y 2	2000000	2.69	11436.0000 000000	3.5	5.0	1.5	20.0	0.0	11436.0000	1.0	0.01	EUR

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121695	DE000NG3B4Z9	2000000	2.74	11431.0000 000000	3.5	5.0	1.5	20.0	0.0	11431.0000 000000	1.0	0.01	EUR
121696	DE000NG3B406	2000000	2.79	11426.0000 000000	3.5	5.0	1.5	20.0	0.0	11426.0000 000000	1.0	0.01	EUR
121697	DE000NG3B414	2000000	2.84	11421.0000 000000	3.5	5.0	1.5	20.0	0.0	11421.0000 000000	1.0	0.01	EUR
121698	DE000NG3B422	2000000	2.89	11416.0000 000000	3.5	5.0	1.5	20.0	0.0	11416.0000 000000	1.0	0.01	EUR

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
121661	DE000NG3B3Z 1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121662	DE000NG3B30 7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121663	DE000NG3B31 5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121664	DE000NG3B32 3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121665	DE000NG3B33 1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121666	DE000NG3B34 9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121667	DE000NG3B35 6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121668	DE000NG3B36 4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121669	DE000NG3B37 2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121670	DE000NG3B38 0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121671	DE000NG3B39 8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121672	DE000NG3B4A 2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121673	DE000NG3B4B 0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121674	DE000NG3B4C 8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121675	DE000NG3B4D 6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121676	DE000NG3B4E 4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
121677	DE000NG3B4F 1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

121698	DE000NG3B42 2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the 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	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 on source of information.
XDAXDAX 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: XDAXDAX <Index>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, 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
DE000NG3B3Z1	Not Applicable	NG3B3Z
DE000NG3B307	Not Applicable	NG3B30
DE000NG3B315	Not Applicable	NG3B31
DE000NG3B323	Not Applicable	NG3B32
DE000NG3B331	Not Applicable	NG3B33
DE000NG3B349	Not Applicable	NG3B34
DE000NG3B356	Not Applicable	NG3B35
DE000NG3B364	Not Applicable	NG3B36
DE000NG3B372	Not Applicable	NG3B37
DE000NG3B380	Not Applicable	NG3B38
DE000NG3B398	Not Applicable	NG3B39
DE000NG3B4A2	Not Applicable	NG3B4A
DE000NG3B4B0	Not Applicable	NG3B4B
DE000NG3B4C8	Not Applicable	NG3B4C
DE000NG3B4D6	Not Applicable	NG3B4D
DE000NG3B4E4	Not Applicable	NG3B4E
DE000NG3B4F1	Not Applicable	NG3B4F
DE000NG3B4G9	Not Applicable	NG3B4G
DE000NG3B4H7	Not Applicable	NG3B4H
DE000NG3B4J3	Not Applicable	NG3B4J
DE000NG3B4K1	Not Applicable	NG3B4K
DE000NG3B4L9	Not Applicable	NG3B4L
DE000NG3B4M7	Not Applicable	NG3B4M
DE000NG3B4N5	Not Applicable	NG3B4N
DE000NG3B4P0	Not Applicable	NG3B4P
DE000NG3B4Q8	Not Applicable	NG3B4Q
DE000NG3B4R6	Not Applicable	NG3B4R
DE000NG3B4S4	Not Applicable	NG3B4S
DE000NG3B4T2	Not Applicable	NG3B4T
DE000NG3B4U0	Not Applicable	NG3B4U
DE000NG3B4V8	Not Applicable	NG3B4V
DE000NG3B4W6	Not Applicable	NG3B4W
DE000NG3B4X4	Not Applicable	NG3B4X
DE000NG3B4Y2	Not Applicable	NG3B4Y
DE000NG3B4Z9	Not Applicable	NG3B4Z
DE000NG3B406	Not Applicable	NG3B40
DE000NG3B414	Not Applicable	NG3B41
DE000NG3B422	Not Applicable	NG3B42

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
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(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German 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 (the “ Public Offer Jurisdiction ”).
(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 WEBSITE OF THE ISSUER WWW.INGMARKETS.DE

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.