

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.

Final Terms dated 15 June 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
123201	NG3DE9	DE000NG3DE94	2000000	ING Long Share Open End Turbo Certificate
123202	NG3DFA	DE000NG3DFA3	2000000	ING Long Share Open End Turbo Certificate
123203	NG3DFB	DE000NG3DFB1	2000000	ING Long Share Open End Turbo Certificate
123204	NG3DFC	DE000NG3DFC9	2000000	ING Long Share Open End Turbo Certificate
123205	NG3DFD	DE000NG3DFD7	2000000	ING Long Share Open End Turbo Certificate
123206	NG3DFE	DE000NG3DFE5	2000000	ING Long Share Open End Turbo Certificate
123207	NG3DFF	DE000NG3DFF2	2000000	ING Long Share Open End Turbo Certificate
123208	NG3DFG	DE000NG3DFG0	2000000	ING Long Share Open End Turbo Certificate
123209	NG3DFH	DE000NG3DFH8	2000000	ING Long Share Open End Turbo Certificate
123210	NG3DFJ	DE000NG3DFJ4	2000000	ING Long Share Open End Turbo Certificate
123211	NG3DFK	DE000NG3DFK2	2000000	ING Long Share Open End Turbo Certificate
123212	NG3DFL	DE000NG3DFL0	2000000	ING Long Share Open End Turbo Certificate

123213	NG3DFM	DE000NG3DFM8	2000000	ING Long Share Open End Turbo Certificate
123214	NG3DFN	DE000NG3DFN6	2000000	ING Long Share Open End Turbo Certificate
123215	NG3DFP	DE000NG3DFP1	2000000	ING Long Share Open End Turbo Certificate
123216	NG3DFQ	DE000NG3DFQ9	2000000	ING Long Share Open End Turbo Certificate
123217	NG3DFR	DE000NG3DFR7	2000000	ING Long Share Open End Turbo Certificate
123218	NG3DFS	DE000NG3DFS5	2000000	ING Long Share Open End Turbo Certificate
123219	NG3DFT	DE000NG3DFT3	2000000	ING Long Share Open End Turbo Certificate
123220	NG3DFU	DE000NG3DFU1	2000000	ING Long Share Open End Turbo Certificate
123221	NG3DFV	DE000NG3DFV9	2000000	ING Long Share Open End Turbo Certificate
123222	NG3DFW	DE000NG3DFW7	2000000	ING Long Share Open End Turbo Certificate
123223	NG3DFX	DE000NG3DFX5	2000000	ING Long Share Open End Turbo Certificate
123224	NG3DFY	DE000NG3DFY3	2000000	ING Long Share Open End Turbo Certificate
123225	NG3DFZ	DE000NG3DFZ0	2000000	ING Long Share Open End Turbo Certificate
123226	NG3DF0	DE000NG3DF02	2000000	ING Long Share Open End Turbo Certificate
123227	NG3DF1	DE000NG3DF10	2000000	ING Long Share Open End Turbo Certificate
123228	NG3DF2	DE000NG3DF28	2000000	ING Long Share Open End Turbo Certificate
123229	NG3DF3	DE000NG3DF36	2000000	ING Long Share Open End Turbo Certificate
123230	NG3DF4	DE000NG3DF44	2000000	ING Long Share Open End Turbo Certificate
123231	NG3DF5	DE000NG3DF51	2000000	ING Long Share Open End Turbo Certificate
123232	NG3DF6	DE000NG3DF69	2000000	ING Long Share Open End Turbo Certificate
123233	NG3DF7	DE000NG3DF77	2000000	ING Long Share Open End Turbo Certificate
123234	NG3DF8	DE000NG3DF85	2000000	ING Long Share 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:	Share 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:	16 June 2020
6	Issue Date:	18 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 Share 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
123201	DE000NG3DE94	2000000	0.13	112.7470000000	3.5	5.0	7.5	20.0	0.0	112.7500000000	0.01	0.1	EUR
123202	DE000NG3DFA3	2000000	0.19	112.1860000000	3.5	5.0	7.5	20.0	0.0	112.1900000000	0.01	0.1	EUR
123203	DE000NG3DFB1	2000000	0.15	63.5400000000	3.5	5.0	7.5	20.0	0.0	63.5400000000	0.01	0.1	EUR
123204	DE000NG3DFC9	2000000	0.18	63.2200000000	3.5	5.0	7.5	20.0	0.0	63.2200000000	0.01	0.1	EUR
123205	DE000NG3DFD7	2000000	0.21	62.9000000000	3.5	5.0	7.5	20.0	0.0	62.9000000000	0.01	0.1	EUR
123206	DE000NG3DFE5	2000000	0.24	7.9410000000	3.5	5.0	7.5	20.0	0.0	7.9410000000	0.001	1.0	EUR
123207	DE000NG3DFF2	2000000	0.28	7.9010000000	3.5	5.0	7.5	20.0	0.0	7.9010000000	0.001	1.0	EUR
123208	DE000NG3DFG0	2000000	0.32	7.8610000000	3.5	5.0	7.5	20.0	0.0	7.8610000000	0.001	1.0	EUR
123209	DE000NG3DFH8	2000000	0.36	7.8210000000	3.5	5.0	7.5	20.0	0.0	7.8210000000	0.001	1.0	EUR
123210	DE000NG3DFJ4	2000000	0.4	7.7820000000	3.5	5.0	7.5	20.0	0.0	7.7820000000	0.001	1.0	EUR
123211	DE000NG3DFK2	2000000	0.22	93.2490000000	3.5	5.0	10.0	20.0	0.0	93.2490000000	0.001	0.1	EUR
123212	DE000NG3DFL0	2000000	0.27	92.7490000000	3.5	5.0	10.0	20.0	0.0	92.7490000000	0.001	0.1	EUR
123213	DE000NG3DFM8	2000000	0.32	92.2490000000	3.5	5.0	10.0	20.0	0.0	92.2490000000	0.001	0.1	EUR
123214	DE000NG3DFN6	2000000	0.37	91.7490000000	3.5	5.0	10.0	20.0	0.0	91.7490000000	0.001	0.1	EUR
123215	DE000NG3DFP1	2000000	0.42	91.2490000000	3.5	5.0	10.0	20.0	0.0	91.2490000000	0.001	0.1	EUR
123216	DE000NG3DFQ	2000000	0.47	90.7490000000	3.5	5.0	10.0	20.0	0.0	90.7490000000	0.001	0.1	EUR

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123217	DE000NG3DFR 7	2000000	0.52	90.2490000 000	3.5	5.0	10.0	20.0	0.0	90.2490000 000	0.001	0.1	EUR
123218	DE000NG3DFS 5	2000000	0.57	89.7490000 000	3.5	5.0	10.0	20.0	0.0	89.7490000 000	0.001	0.1	EUR
123219	DE000NG3DFT 3	2000000	0.62	89.2490000 000	3.5	5.0	10.0	20.0	0.0	89.2490000 000	0.001	0.1	EUR
123220	DE000NG3DFU 1	2000000	0.67	88.7490000 000	3.5	5.0	10.0	20.0	0.0	88.7490000 000	0.001	0.1	EUR
123221	DE000NG3DFV 9	2000000	0.72	88.2490000 000	3.5	5.0	10.0	20.0	0.0	88.2490000 000	0.001	0.1	EUR
123222	DE000NG3DFW 7	2000000	0.77	87.7490000 000	3.5	5.0	10.0	20.0	0.0	87.7490000 000	0.001	0.1	EUR
123223	DE000NG3DFX 5	2000000	0.82	87.2490000 000	3.5	5.0	10.0	20.0	0.0	87.2490000 000	0.001	0.1	EUR
123224	DE000NG3DFY 3	2000000	0.87	86.7490000 000	3.5	5.0	10.0	20.0	0.0	86.7490000 000	0.001	0.1	EUR
123225	DE000NG3DFZ 0	2000000	0.92	86.2490000 000	3.5	5.0	10.0	20.0	0.0	86.2490000 000	0.001	0.1	EUR
123226	DE000NG3DF0 2	2000000	0.97	85.7490000 000	3.5	5.0	10.0	20.0	0.0	85.7490000 000	0.001	0.1	EUR
123227	DE000NG3DF1 0	2000000	1.02	85.2490000 000	3.5	5.0	10.0	20.0	0.0	85.2490000 000	0.001	0.1	EUR
123228	DE000NG3DF2 8	2000000	1.07	84.7490000 000	3.5	5.0	10.0	20.0	0.0	84.7490000 000	0.001	0.1	EUR
123229	DE000NG3DF3 6	2000000	1.12	84.2490000 000	3.5	5.0	10.0	20.0	0.0	84.2490000 000	0.001	0.1	EUR
123230	DE000NG3DF4 4	2000000	1.17	83.7490000 000	3.5	5.0	10.0	20.0	0.0	83.7490000 000	0.001	0.1	EUR
123231	DE000NG3DF5 1	2000000	1.22	83.2490000 000	3.5	5.0	10.0	20.0	0.0	83.2490000 000	0.001	0.1	EUR
123232	DE000NG3DF6 9	2000000	1.27	82.7490000 000	3.5	5.0	10.0	20.0	0.0	82.7490000 000	0.001	0.1	EUR
123233	DE000NG3DF7 7	2000000	1.32	82.2490000 000	3.5	5.0	10.0	20.0	0.0	82.2490000 000	0.001	0.1	EUR
123234	DE000NG3DF8 5	2000000	1.37	81.7490000 000	3.5	5.0	10.0	20.0	0.0	81.7490000	0.001	0.1	EUR

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ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
123201	DE000NG3DE94	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123202	DE000NG3DFA3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123203	DE000NG3DFB1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123204	DE000NG3DFC9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123205	DE000NG3DFD7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123206	DE000NG3DFE5	Ordinary Shares issued by the Share Issuer (ISIN code:	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0005140008) (Bloomberg code: DBK GY <Equity>)				Conditions
123207	DE000NG3DF2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123208	DE000NG3DFG 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123209	DE000NG3DFH 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123210	DE000NG3DFJ4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123211	DE000NG3DFK 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123212	DE000NG3DFL0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123213	DE000NG3DFM 8	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
123214	DE000NG3DFN 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123215	DE000NG3DFP1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123216	DE000NG3DFQ 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123217	DE000NG3DFR 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123218	DE000NG3DFS5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123219	DE000NG3DFT 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123220	DE000NG3DFU 1	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
123221	DE000NG3DFV 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123222	DE000NG3DFW 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123223	DE000NG3DFX 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123224	DE000NG3DFY 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123225	DE000NG3DFZ0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123226	DE000NG3DF02	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123227	DE000NG3DF10	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060) (Bloomberg code: WDI GY <Equity>)				Conditions
123228	DE000NG3DF28	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123229	DE000NG3DF36	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123230	DE000NG3DF44	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123231	DE000NG3DF51	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123232	DE000NG3DF69	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123233	DE000NG3DF77	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
123234	DE000NG3DF85	Ordinary Shares issued by the Share Issuer (ISIN code:	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007472060 (Bloomberg code: WDI GY <Equity>)				Conditions
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.
Bayer AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAYN GY <Equity>)
Deutsche Bank AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DBK GY <Equity>)

Wirecard AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: WDI GY <Equity>)
SAP SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SAP GY <Equity>)

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
DE000NG3DE94	Not Applicable	NG3DE9
DE000NG3DFA3	Not Applicable	NG3DFA
DE000NG3DFB1	Not Applicable	NG3DFB
DE000NG3DFC9	Not Applicable	NG3DFC
DE000NG3DFD7	Not Applicable	NG3DFD
DE000NG3DFE5	Not Applicable	NG3DFE
DE000NG3DFE2	Not Applicable	NG3DFE
DE000NG3DFG0	Not Applicable	NG3DFG
DE000NG3DFH8	Not Applicable	NG3DFH
DE000NG3DFJ4	Not Applicable	NG3DFJ
DE000NG3DFK2	Not Applicable	NG3DFK
DE000NG3DFL0	Not Applicable	NG3DFL
DE000NG3DFM8	Not Applicable	NG3DFM
DE000NG3DFN6	Not Applicable	NG3DFN
DE000NG3DFP1	Not Applicable	NG3DFP
DE000NG3DFQ9	Not Applicable	NG3DFQ
DE000NG3DFR7	Not Applicable	NG3DFR
DE000NG3DFS5	Not Applicable	NG3DFS
DE000NG3DFT3	Not Applicable	NG3DFT
DE000NG3DFU1	Not Applicable	NG3DFU
DE000NG3DFV9	Not Applicable	NG3DFV
DE000NG3DFW7	Not Applicable	NG3DFW
DE000NG3DFX5	Not Applicable	NG3DFX
DE000NG3DFY3	Not Applicable	NG3DFY

DE000NG3DFZ0	Not Applicable	NG3DFZ
DE000NG3DF02	Not Applicable	NG3DF0
DE000NG3DF10	Not Applicable	NG3DF1
DE000NG3DF28	Not Applicable	NG3DF2
DE000NG3DF36	Not Applicable	NG3DF3
DE000NG3DF44	Not Applicable	NG3DF4
DE000NG3DF51	Not Applicable	NG3DF5
DE000NG3DF69	Not Applicable	NG3DF6
DE000NG3DF77	Not Applicable	NG3DF7
DE000NG3DF85	Not Applicable	NG3DF8

(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
(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**