

128,440	NG3HZC	DE000NG3HZC8	150,000	ING Long Index Open End Turbo Certificate
128,441	NG3HZD	DE000NG3HZD6	150,000	ING Long Index Open End Turbo Certificate
128,442	NG3HZE	DE000NG3HZE4	150,000	ING Long Index Open End Turbo Certificate
128,443	NG3HZF	DE000NG3HZF1	150,000	ING Long Index Open End Turbo Certificate
128,444	NG3HZG	DE000NG3HZG9	150,000	ING Long Index Open End Turbo Certificate
128,445	NG3HZH	DE000NG3HZH7	150,000	ING Long Index Open End Turbo Certificate
128,446	NG3HZJ	DE000NG3HZJ3	150,000	ING Long Index Open End Turbo Certificate
128,447	NG3HZK	DE000NG3HZK1	150,000	ING Long Index Open End Turbo Certificate
128,448	NG3HZL	DE000NG3HZL9	150,000	ING Long Index Open End Turbo Certificate
128,449	NG3HZM	DE000NG3HZM7	150,000	ING Long Index Open End Turbo Certificate
128,450	NG3HZN	DE000NG3HZN5	150,000	ING Long Index Open End Turbo Certificate
128,451	NG3HZP	DE000NG3HZP0	150,000	ING Long Index Open End Turbo Certificate
128,452	NG3HZQ	DE000NG3HZQ8	150,000	ING Long Index Open End Turbo Certificate
128,453	NG3HZR	DE000NG3HZR6	150,000	ING Long Index Open End Turbo Certificate
128,454	NG3HZS	DE000NG3HZS4	150,000	ING Long Index Open End Turbo Certificate
128,455	NG3HZZ	DE000NG3HZZ2	1,000,000	ING Long Index Open End Turbo Certificate
128,456	NG3HZU	DE000NG3HZU0	1,000,000	ING Long Index Open End Turbo Certificate
128,457	NG3HZV	DE000NG3HZV8	1,000,000	ING Long Index Open End Turbo Certificate
128,458	NG3HZW	DE000NG3HZW6	1,000,000	ING Long Index Open End Turbo Certificate
128,459	NG3HZX	DE000NG3HZX4	200,000	ING Long Index Open End Turbo Certificate
128,460	NG3HZY	DE000NG3HZY2	200,000	ING Long Index Open End Turbo Certificate
128,461	NG3HZZ	DE000NG3HZZ9	200,000	ING Long Index Open End Turbo Certificate
128,462	NG3HZ0	DE000NG3HZ04	200,000	ING Long Index Open End Turbo Certificate
128,463	NG3HZ1	DE000NG3HZ12	1,000,000	ING Long Index Open End Turbo Certificate
128,464	NG3HZ2	DE000NG3HZ20	1,000,000	ING Long Index Open End Turbo Certificate
128,465	NG3HZ3	DE000NG3HZ38	1,000,000	ING Long Index Open End Turbo Certificate
128,466	NG3HZ4	DE000NG3HZ46	1,000,000	ING Long Index Open End Turbo Certificate
128,467	NG3HZ5	DE000NG3HZ53	1,000,000	ING Long Index Open End Turbo Certificate

128,468	NG3HZ6	DE000NG3HZ61	1,000,000	ING Long Index Open End Turbo Certificate
128,469	NG3HZ7	DE000NG3HZ79	1,000,000	ING Long Index Open End Turbo Certificate
128,470	NG3HZ8	DE000NG3HZ87	1,000,000	ING Long Index Open End Turbo Certificate
128,471	NG3HZ9	DE000NG3HZ95	1,000,000	ING Long Index Open End Turbo Certificate
128,472	NG3H0A	DE000NG3H0A4	1,000,000	ING Long Index Open End Turbo Certificate
128,473	NG3H0B	DE000NG3H0B2	1,000,000	ING Long Index Open End Turbo Certificate
128,474	NG3H0C	DE000NG3H0C0	1,000,000	ING Long Index Open End Turbo Certificate
128,475	NG3H0D	DE000NG3H0D8	1,000,000	ING Long Index Open End Turbo Certificate
128,476	NG3H0E	DE000NG3H0E6	1,000,000	ING Long Index Open End Turbo Certificate
128,477	NG3H0F	DE000NG3H0F3	1,000,000	ING Long Index Open End Turbo Certificate
128,478	NG3H0G	DE000NG3H0G1	1,000,000	ING Long Index Open End Turbo Certificate
128,479	NG3H0H	DE000NG3H0H9	1,000,000	ING Long Index Open End Turbo Certificate
128,480	NG3H0J	DE000NG3H0J5	1,000,000	ING Long Index Open End Turbo Certificate
128,481	NG3H0K	DE000NG3H0K3	1,000,000	ING Long Index Open End Turbo Certificate
128,482	NG3H0L	DE000NG3H0L1	1,000,000	ING Long Index Open End Turbo Certificate
128,483	NG3H0M	DE000NG3H0M9	1,000,000	ING Long Index Open End Turbo Certificate
128,484	NG3H0N	DE000NG3H0N7	1,000,000	ING Long Index Open End Turbo Certificate
128,485	NG3H0P	DE000NG3H0P2	1,000,000	ING Long Index Open End Turbo Certificate
128,486	NG3H0Q	DE000NG3H0Q0	1,000,000	ING Long Index Open End Turbo Certificate
128,487	NG3H0R	DE000NG3H0R8	1,000,000	ING Long Index Open End Turbo Certificate
128,488	NG3H0S	DE000NG3H0S6	1,000,000	ING Long Index Open End Turbo Certificate
128,489	NG3H0T	DE000NG3H0T4	1,000,000	ING Long Index Open End Turbo Certificate
128,490	NG3H0U	DE000NG3H0U2	1,000,000	ING Long Index Open End Turbo Certificate
128,491	NG3H0V	DE000NG3H0V0	1,000,000	ING Long Index Open End Turbo Certificate
128,492	NG3H0W	DE000NG3H0W8	1,000,000	ING Long Index Open End Turbo Certificate
128,493	NG3H0X	DE000NG3H0X6	1,000,000	ING Long Index Open End Turbo Certificate
128,494	NG3H0Y	DE000NG3H0Y4	300,000	ING Long Index Open End Turbo Certificate
128,495	NG3H0Z	DE000NG3H0Z1	300,000	ING Long Index Open End Turbo Certificate

128,496	NG3H00	DE000NG3H007	300,000	ING Long Index Open End Turbo Certificate
128,497	NG3H01	DE000NG3H015	300,000	ING Long Index Open End Turbo Certificate
128,498	NG3H02	DE000NG3H023	300,000	ING Long Index Open End Turbo Certificate
128,499	NG3H03	DE000NG3H031	300,000	ING Long Index Open End Turbo Certificate
128,500	NG3H04	DE000NG3H049	300,000	ING Long Index Open End Turbo Certificate
128,501	NG3H05	DE000NG3H056	300,000	ING Long Index Open End Turbo Certificate
128,502	NG3H06	DE000NG3H064	300,000	ING Long Index Open End Turbo Certificate
128,503	NG3H07	DE000NG3H072	300,000	ING Long Index Open End Turbo Certificate
128,504	NG3H08	DE000NG3H080	300,000	ING Long Index Open End Turbo Certificate
128,505	NG3H09	DE000NG3H098	300,000	ING Long Index Open End Turbo Certificate
128,506	NG3H1A	DE000NG3H1A2	300,000	ING Long Index Open End Turbo Certificate
128,507	NG3H1B	DE000NG3H1B0	300,000	ING Long Index Open End Turbo Certificate
128,508	NG3H1C	DE000NG3H1C8	300,000	ING Long Index Open End Turbo Certificate
128,509	NG3H1D	DE000NG3H1D6	300,000	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 those Public Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 1 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, “MiFID II”); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate - investment advice, portfolio management, non-advised sales and pure execution services - subject to the distributor’s

suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a “distributor”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable.

EURO STOXX 50® (Price) Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

MDAX 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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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.

DAX® Index is provided by Stoxx Ltd. Stoxx Ltd appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies may be obtained from ING Bank N.V at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail:

info@sprinters.nl) and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

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

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	10 August 2020
6	Issue Date:	12 August 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
128,418	DE000NG3HYQ1	250,000	0.47	12554.3500000000	3.5	5.0	1.5	20.0	0.0	12554.3500000000	0.01	0.01	EUR
128,419	DE000NG3HYR9	250,000	0.52	12549.3500000000	3.5	5.0	1.5	20.0	0.0	12549.3500000000	0.01	0.01	EUR
128,420	DE000NG3HYS7	250,000	0.57	12544.3500000000	3.5	5.0	1.5	20.0	0.0	12544.3500000000	0.01	0.01	EUR
128,421	DE000NG3HYT5	250,000	0.62	12539.3500000000	3.5	5.0	1.5	20.0	0.0	12539.3500000000	0.01	0.01	EUR
128,422	DE000NG3HYU3	250,000	0.67	12534.3500000000	3.5	5.0	1.5	20.0	0.0	12534.3500000000	0.01	0.01	EUR
128,423	DE000NG3HYV1	250,000	0.72	12529.3500000000	3.5	5.0	1.5	20.0	0.0	12529.3500000000	0.01	0.01	EUR
128,424	DE000NG3HYW9	250,000	0.77	12524.3500000000	3.5	5.0	1.5	20.0	0.0	12524.3500000000	0.01	0.01	EUR
128,425	DE000NG3HYX7	250,000	0.82	12519.3500000000	3.5	5.0	1.5	20.0	0.0	12519.3500000000	0.01	0.01	EUR
128,426	DE000NG3HYY5	150,000	0.5	27328.2200000000	3.5	5.0	2.0	20.0	0.0	27328.2200000000	0.01	0.01	USD
128,427	DE000NG3HYZ2	150,000	0.71	27303.2200000000	3.5	5.0	2.0	20.0	0.0	27303.2200000000	0.01	0.01	USD
128,428	DE000NG3HY05	150,000	0.92	27278.2200000000	3.5	5.0	2.0	20.0	0.0	27278.2200000000	0.01	0.01	USD
128,429	DE000NG3HY13	150,000	1.13	27253.2200000000	3.5	5.0	2.0	20.0	0.0	27253.2200000000	0.01	0.01	USD
128,430	DE000NG3HY21	150,000	1.34	27228.2200000000	3.5	5.0	2.0	20.0	0.0	27228.2200000000	0.01	0.01	USD
128,431	DE000NG3HY39	150,000	1.55	27203.2200000000	3.5	5.0	2.0	20.0	0.0	27203.2200000000	0.01	0.01	USD

128,4 32	DE000NG 3HY47	150,000	1.77	27178. 220000 0000	3.5	5.0	2.0	20.0	0.0	27178. 22000 00000	0.01	0.01	USD
128,4 33	DE000NG 3HY54	150,000	1.98	27153. 220000 0000	3.5	5.0	2.0	20.0	0.0	27153. 22000 00000	0.01	0.01	USD
128,4 34	DE000NG 3HY62	150,000	2.19	27128. 220000 0000	3.5	5.0	2.0	20.0	0.0	27128. 22000 00000	0.01	0.01	USD
128,4 35	DE000NG 3HY70	150,000	2.4	27103. 220000 0000	3.5	5.0	2.0	20.0	0.0	27103. 22000 00000	0.01	0.01	USD
128,4 36	DE000NG 3HY88	150,000	2.61	27078. 220000 0000	3.5	5.0	2.0	20.0	0.0	27078. 22000 00000	0.01	0.01	USD
128,4 37	DE000NG 3HY96	150,000	2.82	27053. 220000 0000	3.5	5.0	2.0	20.0	0.0	27053. 22000 00000	0.01	0.01	USD
128,4 38	DE000NG 3HZA2	150,000	3.04	27028. 220000 0000	3.5	5.0	2.0	20.0	0.0	27028. 22000 00000	0.01	0.01	USD
128,4 39	DE000NG 3HZB0	150,000	3.25	27003. 220000 0000	3.5	5.0	2.0	20.0	0.0	27003. 22000 00000	0.01	0.01	USD
128,4 40	DE000NG 3HZC8	150,000	3.46	26978. 220000 0000	3.5	5.0	2.0	20.0	0.0	26978. 22000 00000	0.01	0.01	USD
128,4 41	DE000NG 3HZD6	150,000	3.67	26953. 220000 0000	3.5	5.0	2.0	20.0	0.0	26953. 22000 00000	0.01	0.01	USD
128,4 42	DE000NG 3HZE4	150,000	3.88	26928. 220000 0000	3.5	5.0	2.0	20.0	0.0	26928. 22000 00000	0.01	0.01	USD
128,4 43	DE000NG 3HZF1	150,000	4.09	26903. 220000 0000	3.5	5.0	2.0	20.0	0.0	26903. 22000 00000	0.01	0.01	USD
128,4 44	DE000NG 3HZG9	150,000	4.3	26878. 220000 0000	3.5	5.0	2.0	20.0	0.0	26878. 22000 00000	0.01	0.01	USD
128,4 45	DE000NG 3HZH7	150,000	4.52	26853. 220000 0000	3.5	5.0	2.0	20.0	0.0	26853. 22000 00000	0.01	0.01	USD
128,4 46	DE000NG 3HZJ3	150,000	4.73	26828. 220000 0000	3.5	5.0	2.0	20.0	0.0	26828. 22000 00000	0.01	0.01	USD
128,4 47	DE000NG 3HZK1	150,000	4.94	26803. 220000 0000	3.5	5.0	2.0	20.0	0.0	26803. 22000 00000	0.01	0.01	USD
128,4 48	DE000NG 3HZL9	150,000	5.15	26778. 220000 0000	3.5	5.0	2.0	20.0	0.0	26778. 22000 00000	0.01	0.01	USD
128,4 49	DE000NG 3HZM7	150,000	5.36	26753. 220000 0000	3.5	5.0	2.0	20.0	0.0	26753. 22000 00000	0.01	0.01	USD
128,4 50	DE000NG 3HZN5	150,000	5.57	26728. 220000 0000	3.5	5.0	2.0	20.0	0.0	26728. 22000 00000	0.01	0.01	USD

128,4 51	DE000NG 3HZP0	150,000	5.79	26703. 220000 0000	3.5	5.0	2.0	20.0	0.0	26703. 22000 00000	0.01	0.01	USD
128,4 52	DE000NG 3HZQ8	150,000	6.0	26678. 220000 0000	3.5	5.0	2.0	20.0	0.0	26678. 22000 00000	0.01	0.01	USD
128,4 53	DE000NG 3HZR6	150,000	6.21	26653. 220000 0000	3.5	5.0	2.0	20.0	0.0	26653. 22000 00000	0.01	0.01	USD
128,4 54	DE000NG 3HZS4	150,000	6.42	26628. 220000 0000	3.5	5.0	2.0	20.0	0.0	26628. 22000 00000	0.01	0.01	USD
128,4 55	DE000NG 3HZT2	1,000,000	0.56	3181.9 500000 000	3.5	5.0	2.0	20.0	0.0	3181.9 50000 0000	0.01	0.01	EUR
128,4 56	DE000NG 3HZU0	1,000,000	0.66	3171.9 500000 000	3.5	5.0	2.0	20.0	0.0	3171.9 50000 0000	0.01	0.01	EUR
128,4 57	DE000NG 3HZV8	1,000,000	0.76	3161.9 500000 000	3.5	5.0	2.0	20.0	0.0	3161.9 50000 0000	0.01	0.01	EUR
128,4 58	DE000NG 3HZW6	1,000,000	0.86	3151.9 500000 000	3.5	5.0	2.0	20.0	0.0	3151.9 50000 0000	0.01	0.01	EUR
128,4 59	DE000NG 3HZX4	200,000	0.36	26547. 020000 0000	3.5	5.0	3.0	20.0	0.0	26547. 02000 00000	0.01	0.00 1	EUR
128,4 60	DE000NG 3HZY2	200,000	0.46	26447. 020000 0000	3.5	5.0	3.0	20.0	0.0	26447. 02000 00000	0.01	0.00 1	EUR
128,4 61	DE000NG 3HZZ9	200,000	0.56	26347. 020000 0000	3.5	5.0	3.0	20.0	0.0	26347. 02000 00000	0.01	0.00 1	EUR
128,4 62	DE000NG 3HZ04	200,000	0.66	26247. 020000 0000	3.5	5.0	3.0	20.0	0.0	26247. 02000 00000	0.01	0.00 1	EUR
128,4 63	DE000NG 3HZ12	1,000,000	1.0	11148. 350000 0000	3.5	5.0	3.0	20.0	0.0	11148. 35000 00000	0.01	0.01	USD
128,4 64	DE000NG 3HZ20	1,000,000	1.17	11128. 350000 0000	3.5	5.0	3.0	20.0	0.0	11128. 35000 00000	0.01	0.01	USD
128,4 65	DE000NG 3HZ38	1,000,000	1.34	11108. 350000 0000	3.5	5.0	3.0	20.0	0.0	11108. 35000 00000	0.01	0.01	USD
128,4 66	DE000NG 3HZ46	1,000,000	1.51	11088. 350000 0000	3.5	5.0	3.0	20.0	0.0	11088. 35000 00000	0.01	0.01	USD
128,4 67	DE000NG 3HZ53	1,000,000	1.68	11068. 350000 0000	3.5	5.0	3.0	20.0	0.0	11068. 35000 00000	0.01	0.01	USD
128,4 68	DE000NG 3HZ61	1,000,000	1.85	11048. 350000 0000	3.5	5.0	3.0	20.0	0.0	11048. 35000 00000	0.01	0.01	USD
128,4 69	DE000NG 3HZ79	1,000,000	2.02	11028. 350000 0000	3.5	5.0	3.0	20.0	0.0	11028. 35000 00000	0.01	0.01	USD

128,470	DE000NG 3HZ87	1,000,000	2.19	11008. 350000 0000	3.5	5.0	3.0	20.0	0.0	11008. 35000 00000	0.01	0.01	USD
128,471	DE000NG 3HZ95	1,000,000	2.36	10988. 350000 0000	3.5	5.0	3.0	20.0	0.0	10988. 35000 00000	0.01	0.01	USD
128,472	DE000NG 3H0A4	1,000,000	2.53	10968. 350000 0000	3.5	5.0	3.0	20.0	0.0	10968. 35000 00000	0.01	0.01	USD
128,473	DE000NG 3H0B2	1,000,000	2.7	10948. 350000 0000	3.5	5.0	3.0	20.0	0.0	10948. 35000 00000	0.01	0.01	USD
128,474	DE000NG 3H0C0	1,000,000	2.87	10928. 350000 0000	3.5	5.0	3.0	20.0	0.0	10928. 35000 00000	0.01	0.01	USD
128,475	DE000NG 3H0D8	1,000,000	3.04	10908. 350000 0000	3.5	5.0	3.0	20.0	0.0	10908. 35000 00000	0.01	0.01	USD
128,476	DE000NG 3H0E6	1,000,000	0.36	3307.1 300000 000	3.5	5.0	3.0	20.0	0.0	3307.1 30000 0000	0.01	0.01	USD
128,477	DE000NG 3H0F3	1,000,000	0.4	3302.1 300000 000	3.5	5.0	3.0	20.0	0.0	3302.1 30000 0000	0.01	0.01	USD
128,478	DE000NG 3H0G1	1,000,000	0.44	3297.1 300000 000	3.5	5.0	3.0	20.0	0.0	3297.1 30000 0000	0.01	0.01	USD
128,479	DE000NG 3H0H9	1,000,000	0.48	3292.1 300000 000	3.5	5.0	3.0	20.0	0.0	3292.1 30000 0000	0.01	0.01	USD
128,480	DE000NG 3H0J5	1,000,000	0.52	3287.1 300000 000	3.5	5.0	3.0	20.0	0.0	3287.1 30000 0000	0.01	0.01	USD
128,481	DE000NG 3H0K3	1,000,000	0.57	3282.1 300000 000	3.5	5.0	3.0	20.0	0.0	3282.1 30000 0000	0.01	0.01	USD
128,482	DE000NG 3H0L1	1,000,000	0.61	3277.1 300000 000	3.5	5.0	3.0	20.0	0.0	3277.1 30000 0000	0.01	0.01	USD
128,483	DE000NG 3H0M9	1,000,000	0.65	3272.1 300000 000	3.5	5.0	3.0	20.0	0.0	3272.1 30000 0000	0.01	0.01	USD
128,484	DE000NG 3H0N7	1,000,000	0.69	3267.1 300000 000	3.5	5.0	3.0	20.0	0.0	3267.1 30000 0000	0.01	0.01	USD
128,485	DE000NG 3H0P2	1,000,000	0.74	3262.1 300000 000	3.5	5.0	3.0	20.0	0.0	3262.1 30000 0000	0.01	0.01	USD
128,486	DE000NG 3H0Q0	1,000,000	0.78	3257.1 300000 000	3.5	5.0	3.0	20.0	0.0	3257.1 30000 0000	0.01	0.01	USD
128,487	DE000NG 3H0R8	1,000,000	0.82	3252.1 300000 000	3.5	5.0	3.0	20.0	0.0	3252.1 30000 0000	0.01	0.01	USD
128,488	DE000NG 3H0S6	1,000,000	0.86	3247.1 300000 000	3.5	5.0	3.0	20.0	0.0	3247.1 30000 0000	0.01	0.01	USD

128,4 89	DE000NG 3H0T4	1,000,000	0.91	3242.1 300000 000	3.5	5.0	3.0	20.0	0.0	3242.1 30000 0000	0.01	0.01	USD
128,4 90	DE000NG 3H0U2	1,000,000	0.95	3237.1 300000 000	3.5	5.0	3.0	20.0	0.0	3237.1 30000 0000	0.01	0.01	USD
128,4 91	DE000NG 3H0V0	1,000,000	0.99	3232.1 300000 000	3.5	5.0	3.0	20.0	0.0	3232.1 30000 0000	0.01	0.01	USD
128,4 92	DE000NG 3H0W8	1,000,000	1.03	3227.1 300000 000	3.5	5.0	3.0	20.0	0.0	3227.1 30000 0000	0.01	0.01	USD
128,4 93	DE000NG 3H0X6	1,000,000	1.07	3222.1 300000 000	3.5	5.0	3.0	20.0	0.0	3222.1 30000 0000	0.01	0.01	USD
128,4 94	DE000NG 3H0Y4	300,000	0.54	12548. 000000 0000	3.5	5.0	1.5	20.0	0.0	12548. 00000 00000	1.0	0.01	EUR
128,4 95	DE000NG 3H0Z1	300,000	0.59	12543. 000000 0000	3.5	5.0	1.5	20.0	0.0	12543. 00000 00000	1.0	0.01	EUR
128,4 96	DE000NG 3H007	300,000	0.64	12538. 000000 0000	3.5	5.0	1.5	20.0	0.0	12538. 00000 00000	1.0	0.01	EUR
128,4 97	DE000NG 3H015	300,000	0.69	12533. 000000 0000	3.5	5.0	1.5	20.0	0.0	12533. 00000 00000	1.0	0.01	EUR
128,4 98	DE000NG 3H023	300,000	0.74	12528. 000000 0000	3.5	5.0	1.5	20.0	0.0	12528. 00000 00000	1.0	0.01	EUR
128,4 99	DE000NG 3H031	300,000	0.8	12523. 000000 0000	3.5	5.0	1.5	20.0	0.0	12523. 00000 00000	1.0	0.01	EUR
128,5 00	DE000NG 3H049	300,000	3.66	12237. 000000 0000	3.5	5.0	1.5	20.0	0.0	12237. 00000 00000	1.0	0.01	EUR
128,5 01	DE000NG 3H056	300,000	3.7	12232. 000000 0000	3.5	5.0	1.5	20.0	0.0	12232. 00000 00000	1.0	0.01	EUR
128,5 02	DE000NG 3H064	300,000	3.75	12227. 000000 0000	3.5	5.0	1.5	20.0	0.0	12227. 00000 00000	1.0	0.01	EUR
128,5 03	DE000NG 3H072	300,000	3.8	12222. 000000 0000	3.5	5.0	1.5	20.0	0.0	12222. 00000 00000	1.0	0.01	EUR
128,5 04	DE000NG 3H080	300,000	3.85	12217. 000000 0000	3.5	5.0	1.5	20.0	0.0	12217. 00000 00000	1.0	0.01	EUR
128,5 05	DE000NG 3H098	300,000	3.9	12212. 000000 0000	3.5	5.0	1.5	20.0	0.0	12212. 00000 00000	1.0	0.01	EUR
128,5 06	DE000NG 3H1A2	300,000	3.95	12207. 000000 0000	3.5	5.0	1.5	20.0	0.0	12207. 00000 00000	1.0	0.01	EUR
128,5 07	DE000NG 3H1B0	300,000	4.0	12202. 000000 0000	3.5	5.0	1.5	20.0	0.0	12202. 00000 00000	1.0	0.01	EUR

128,508	DE000NG3H1C8	300,000	4.05	12197.0000000000	3.5	5.0	1.5	20.0	0.0	12197.0000000000	1.0	0.01	EUR
128,509	DE000NG3H1D6	300,000	4.1	12192.0000000000	3.5	5.0	1.5	20.0	0.0	12192.0000000000	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
128,418	DE000NG3HYQ1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,419	DE000NG3HYR9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,420	DE000NG3HYS7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,421	DE000NG3HYT5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,422	DE000NG3HYU3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,423	DE000NG3HYV1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,424	DE000NG3HYW9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,425	DE000NG3HYX7	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,426	DE000NG3HY Y5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,427	DE000NG3HYZ2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,428	DE000NG3HY05	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,429	DE000NG3HY13	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,430	DE000NG3HY21	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,431	DE000NG3HY39	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,432	DE000NG3HY4	Dow Jones Industrial Average Index	As specified in the	As specified in the

	8	(Bloomberg code: INDU <Index>)	Index Certificate Conditions	Index Certificate Conditions
128,453	DE000NG3HZR6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,454	DE000NG3HZS4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,455	DE000NG3HZT2	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,456	DE000NG3HZU0	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,457	DE000NG3HZV8	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,458	DE000NG3HZW6	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,459	DE000NG3HZX4	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,460	DE000NG3HZY2	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,461	DE000NG3HZZ9	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,462	DE000NG3HZ04	MDAX Index (Bloomberg code: MDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,463	DE000NG3HZ12	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,464	DE000NG3HZ20	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,465	DE000NG3HZ38	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,466	DE000NG3HZ46	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,467	DE000NG3HZ53	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,468	DE000NG3HZ61	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,469	DE000NG3HZ79	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,470	DE000NG3HZ87	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,471	DE000NG3HZ95	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,472	DE000NG3H0A	NASDAQ 100 Stock Index	As specified in the	As specified in the

	W8	SPX <Index>)	Index Certificate Conditions	Index Certificate Conditions
128,493	DE000NG3H0X6	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,494	DE000NG3H0Y4	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,495	DE000NG3H0Z1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,496	DE000NG3H007	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,497	DE000NG3H015	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,498	DE000NG3H023	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,499	DE000NG3H031	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,500	DE000NG3H049	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,501	DE000NG3H056	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,502	DE000NG3H064	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,503	DE000NG3H072	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,504	DE000NG3H080	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,505	DE000NG3H098	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,506	DE000NG3H1A2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,507	DE000NG3H1B0	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,508	DE000NG3H1C8	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
128,509	DE000NG3H1D6	XDAXDAX Index (Bloomberg code: XDAXDAX <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
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
MDAX 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: MDAX <Index>)

Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)
NASDAQ 100 Stock 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: NDX <Index>)
DAX® Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)
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>)
EURO STOXX 50® (Price) Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SX5E <Index>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any 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
DE000NG3HYQ1	Not Applicable	NG3HYQ
DE000NG3HYR9	Not Applicable	NG3HYR

DE000NG3H0A4	Not Applicable	NG3H0A
DE000NG3H0B2	Not Applicable	NG3H0B
DE000NG3H0C0	Not Applicable	NG3H0C
DE000NG3H0D8	Not Applicable	NG3H0D
DE000NG3H0E6	Not Applicable	NG3H0E
DE000NG3H0F3	Not Applicable	NG3H0F
DE000NG3H0G1	Not Applicable	NG3H0G
DE000NG3H0H9	Not Applicable	NG3H0H
DE000NG3H0J5	Not Applicable	NG3H0J
DE000NG3H0K3	Not Applicable	NG3H0K
DE000NG3H0L1	Not Applicable	NG3H0L
DE000NG3H0M9	Not Applicable	NG3H0M
DE000NG3H0N7	Not Applicable	NG3H0N
DE000NG3H0P2	Not Applicable	NG3H0P
DE000NG3H0Q0	Not Applicable	NG3H0Q
DE000NG3H0R8	Not Applicable	NG3H0R
DE000NG3H0S6	Not Applicable	NG3H0S
DE000NG3H0T4	Not Applicable	NG3H0T
DE000NG3H0U2	Not Applicable	NG3H0U
DE000NG3H0V0	Not Applicable	NG3H0V
DE000NG3H0W8	Not Applicable	NG3H0W
DE000NG3H0X6	Not Applicable	NG3H0X
DE000NG3H0Y4	Not Applicable	NG3H0Y
DE000NG3H0Z1	Not Applicable	NG3H0Z
DE000NG3H007	Not Applicable	NG3H00
DE000NG3H015	Not Applicable	NG3H01
DE000NG3H023	Not Applicable	NG3H02
DE000NG3H031	Not Applicable	NG3H03
DE000NG3H049	Not Applicable	NG3H04
DE000NG3H056	Not Applicable	NG3H05
DE000NG3H064	Not Applicable	NG3H06
DE000NG3H072	Not Applicable	NG3H07
DE000NG3H080	Not Applicable	NG3H08
DE000NG3H098	Not Applicable	NG3H09
DE000NG3H1A2	Not Applicable	NG3H1A
DE000NG3H1B0	Not Applicable	NG3H1B
DE000NG3H1C8	Not Applicable	NG3H1C
DE000NG3H1D6	Not Applicable	NG3H1D

(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

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.