# 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
129,741	NG3J3M	DE000NG3J3M1	500,000	ING Short Commodity Open End Turbo Certificate
129,742	NG3J3N	DE000NG3J3N9	500,000	ING Short Commodity Open End Turbo Certificate
129,743	NG3J3P	DE000NG3J3P4	500,000	ING Short Commodity Open End Turbo Certificate
129,744	NG3J3Q	DE000NG3J3Q2	500,000	ING Short Commodity Open End Turbo Certificate
129,745	NG3J3R	DE000NG3J3R0	500,000	ING Short Commodity Open End Turbo Certificate
129,746	NG3J3S	DE000NG3J3S8	500,000	ING Short Commodity Open End Turbo Certificate
129,747	NG3J3T	DE000NG3J3T6	500,000	ING Short Commodity Open End Turbo Certificate
129,748	NG3J3U	DE000NG3J3U4	500,000	ING Short Commodity Open End Turbo Certificate
129,749	NG3J3V	DE000NG3J3V2	500,000	ING Short Commodity Open End Turbo Certificate
129,750	NG3J3W	DE000NG3J3W0	500,000	ING Short Commodity Open End Turbo Certificate
129,751	NG3J3X	DE000NG3J3X8	500,000	ING Short Commodity Open End Turbo Certificate
129,752	NG3J3Y	DE000NG3J3Y6	500,000	ING Short Commodity Open End Turbo Certificate
129,753	NG3J3Z	DE000NG3J3Z3	500,000	ING Short Commodity Open End Turbo Certificate
129,754	NG3J30	DE000NG3J300	500,000	ING Short Commodity Open End Turbo Certificate
129,755	NG3J31	DE000NG3J318	500,000	ING Short Commodity Open End Turbo Certificate
129,756	NG3J32	DE000NG3J326	500,000	ING Short Commodity Open End Turbo Certificate
129,757	NG3J33	DE000NG3J334	500,000	ING Short Commodity Open End Turbo Certificate
129,758	NG3J34	DE000NG3J342	500,000	ING Short Commodity Open End Turbo Certificate
129,759	NG3J35	DE000NG3J359	500,000	ING Short Commodity Open End Turbo Certificate
129,760	NG3J36	DE000NG3J367	500,000	ING Short Commodity Open End Turbo Certificate
129,761	NG3J37	DE000NG3J375	500,000	ING Short Commodity Open End Turbo Certificate
129,762	NG3J38	DE000NG3J383	500,000	ING Short Commodity Open End Turbo Certificate

129,763	NG3J39	DE000NG3J391	500,000	ING Short Commodity Open End Turbo Certificate
129,764	NG3J4A	DE000NG3J4A4	500,000	ING Short Commodity Open End Turbo Certificate
129,765	NG3J4B	DE000NG3J4B2	500,000	ING Short Commodity Open End Turbo Certificate
129,766	NG3J4C	DE000NG3J4C0	500,000	ING Short Commodity Open End Turbo Certificate
129,767	NG3J4D	DE000NG3J4D8	500,000	ING Short Commodity Open End Turbo Certificate
129,768	NG3J4E	DE000NG3J4E6	500,000	ING Short Commodity Open End Turbo Certificate
129,769	NG3J4F	DE000NG3J4F3	500,000	ING Short Commodity Open End Turbo Certificate

## under the Certificates Programme

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

- (i) in those Public Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 1 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

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

MiFID II product governance / Retail investors, professional investors and ECPs target market — Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, "MiFID II"); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate – investment advice, portfolio management, non-advised sales and pure execution services – subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a "distributor") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

#### PART A - CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the

securities note dated 8 May 2020 and its supplement(s) (if any) (the "Securities Note") and (ii) the registration document of ING Bank N.V. (the "Issuer") dated 27 March 2020, and its supplement(s) (if any)) (the "Registration Document" and together with the Securities Note, the "Prospectus")) pertaining to the Issuer's Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the "Prospectus Regulation"). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer's website (www.ingmarkets.com) and copies may be obtained from ING Bank N.V at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: info@sprinters.nl) and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

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

#### GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below					
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable					
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates:						
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates  (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)					
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short Certificates					
3	Number of Certificates being issued:	As specified in the table below					
4	Issue Price per Certificate:	As specified in the table below					
5	Trade Date:	12 August 2020					
6	Issue Date:	14 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 Commodity Certificate Conditions					

21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series	ISIN Code	Number of	Issue	Current	Curre	Maxim	Current	Maxim	Minim	Stop	Stop	Enti	Finan
Numb		Certificate	price	Financi	nt	um	Stop	um	um	Loss	Loss	tlem	cing
er of		s being	per	ng	Sprea	Sprea	Loss	Premi	Premiu	Price	Price	ent	Level
the		issued	Certifi	Level	d on	d	Premiu	um	m	on the	Roun		Curre
Certifi			cate	on the	the		m Rate			Trade	ding		ncy
cates				Trade	Trade		on the			Date			
				Date	Date		Trade						
							Date						
129,7	DE000NG	500,000	1.37	2003.2	3.5	5.0	3.0	20.0	0.0	2003.2	0.01	0.1	USD
41	3J3M1			700000						70000			
				000						0000			
129,7	DE000NG	500,000	1.5	2004.7	3.5	5.0	3.0	20.0	0.0	2004.7	0.01	0.1	USD
42	3J3N9			700000						70000			
				000						0000	ļ		
129,7	DE000NG	500,000	1.63	2006.2	3.5	5.0	3.0	20.0	0.0	2006.2	0.01	0.1	USD
43	3J3P4			700000						70000			
				000						0000	ļ		
129,7	DE000NG	500,000	1.75	2007.7	3.5	5.0	3.0	20.0	0.0	2007.7	0.01	0.1	USD
44	3J3Q2			700000						70000			
				000						0000			
129,7	DE000NG	500,000	1.88	2009.2	3.5	5.0	3.0	20.0	0.0	2009.2	0.01	0.1	USD
45	3J3R0			700000						70000			
				000						0000			
129,7	DE000NG	500,000	2.01	2010.7	3.5	5.0	3.0	20.0	0.0	2010.7	0.01	0.1	USD
46	3J3S8			700000						70000			
				000						0000			
129,7	DE000NG	500,000	2.14	2012.2	3.5	5.0	3.0	20.0	0.0	2012.2	0.01	0.1	USD
47	3J3T6			700000						70000			
				000						0000		<u> </u>	
129,7	DE000NG	500,000	2.26	2013.7	3.5	5.0	3.0	20.0	0.0	2013.7	0.01	0.1	USD
48	3J3U4			700000						70000			
				000	<u> </u>					0000			
129,7	DE000NG	500,000	2.39	2015.2	3.5	5.0	3.0	20.0	0.0	2015.2	0.01	0.1	USD
49	3J3V2			700000						70000			
				000						0000			
129,7	DE000NG	500,000	2.52	2016.7	3.5	5.0	3.0	20.0	0.0	2016.7	0.01	0.1	USD
50	3J3W0			700000						70000			
120.7	DEGGOVIC	500.000	2.65	000	2.5	5.0	2.0			0000	0.01	0.1	LIGE
129,7	DE000NG	500,000	2.65	2018.2	3.5	5.0	3.0	20.0	0.0	2018.2 70000	0.01	0.1	USD
51	3J3X8			700000 000									
120.7	DEGGOVIC	500,000	2.77		2.5	5.0	2.0	200	0.0	0000	0.01	0.1	LICD
129,7 52	DE000NG 3J3Y6	500,000	2.77	2019.7 700000	3.5	5.0	3.0	20.0	0.0	2019.7 70000	0.01	0.1	USD
32	33310			000						0000			
120.7	DECOME	500,000	2.9		2.5	5.0	2.0	20.0	0.0		0.01	0.1	HCD
129,7 53	DE000NG 3J3Z3	500,000	2.9	2021.2 700000	3.5	5.0	3.0	20.0	0.0	2021.2 70000	0.01	0.1	USD
دد	313L3			000						0000			
120.7	DE000NG	500,000	3.03	2022.7	3.5	5.0	3.0	20.0	0.0	2022.7	0.01	0.1	USD
129,7 54	3J300	300,000	3.03	700000	3.3	3.0	3.0	20.0	0.0	70000	0.01	0.1	USD
J <del>-1</del>	21200	<u> </u>	1	/00000		1	l .			/0000	<u> </u>		<u> </u>

				000						0000			
129,7 55	DE000NG 3J318	500,000	3.16	2024.2 700000 000	3.5	5.0	3.0	20.0	0.0	2024.2 70000 0000	0.01	0.1	USD
129,7 56	DE000NG 3J326	500,000	3.28	2025.7 700000 000	3.5	5.0	3.0	20.0	0.0	2025.7 70000 0000	0.01	0.1	USD
129,7 57	DE000NG 3J334	500,000	3.41	2027.2 700000 000	3.5	5.0	3.0	20.0	0.0	2027.2 70000 0000	0.01	0.1	USD
129,7 58	DE000NG 3J342	500,000	3.54	2028.7 700000 000	3.5	5.0	3.0	20.0	0.0	2028.7 70000 0000	0.01	0.1	USD
129,7 59	DE000NG 3J359	500,000	3.67	2030.2 700000 000	3.5	5.0	3.0	20.0	0.0	2030.2 70000 0000	0.01	0.1	USD
129,7 60	DE000NG 3J367	500,000	3.79	2031.7 700000 000	3.5	5.0	3.0	20.0	0.0	2031.7 70000 0000	0.01	0.1	USD
129,7 61	DE000NG 3J375	500,000	3.92	2033.2 700000 000	3.5	5.0	3.0	20.0	0.0	2033.2 70000 0000	0.01	0.1	USD
129,7 62	DE000NG 3J383	500,000	4.05	2034.7 700000 000	3.5	5.0	3.0	20.0	0.0	2034.7 70000 0000	0.01	0.1	USD
129,7 63	DE000NG 3J391	500,000	4.18	2036.2 700000 000	3.5	5.0	3.0	20.0	0.0	2036.2 70000 0000	0.01	0.1	USD
129,7 64	DE000NG 3J4A4	500,000	4.3	2037.7 700000 000	3.5	5.0	3.0	20.0	0.0	2037.7 70000 0000	0.01	0.1	USD
129,7 65	DE000NG 3J4B2	500,000	0.47	28.560 700000 0	3.5	5.0	4.0	20.0	0.0	28.560 70000 00	0.000	1.0	USD
129,7 66	DE000NG 3J4C0	500,000	0.64	28.760 700000 0	3.5	5.0	4.0	20.0	0.0	28.760 70000 00	0.000	1.0	USD
129,7 67	DE000NG 3J4D8	500,000	0.81	28.960 700000 0	3.5	5.0	4.0	20.0	0.0	28.960 70000 00	0.000	1.0	USD
129,7 68	DE000NG 3J4E6	500,000	0.98	29.160 700000 0	3.5	5.0	4.0	20.0	0.0	29.160 70000 00	0.000	1.0	USD
129,7 69	DE000NG 3J4F3	500,000	1.15	29.360 700000 0	3.5	5.0	4.0	20.0	0.0	29.360 70000 00	0.000	1.0	USD

#### ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable		
25	Share Certificate Provisions	Not Applicable		
26	<b>Currency Certificate Provisions</b>	Not Applicable		
27	<b>Commodity Certificate Provisions</b>	Applicable		

Series Numb er of the	ISIN Code	(i) Commodi ty	(ii) Commod ity Reference	(iii) Price Source/ Reference Dealers	(iv) Specifi ed Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
Certifi cates 129,74 1	DE000N G3J3M1	Gold	Price Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74	DE000N G3J3N9	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74	DE000N G3J3P4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74 4	DE000N G3J3Q2	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74 5	DE000N G3J3R0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74 6	DE000N G3J3S8	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74	DE000N G3J3T6	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,74 8	DE000N G3J3U4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange

129,74 9	DE000N G3J3V2	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 0	DE000N G3J3W0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 1	DE000N G3J3X8	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 2	DE000N G3J3Y6	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75	DE000N G3J3Z3	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 4	DE000N G3J300	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 5	DE000N G3J318	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 6	DE000N G3J326	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 7	DE000N G3J334	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange

129,75 8	DE000N G3J342	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,75 9	DE000N G3J359	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 0	DE000N G3J367	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 1	DE000N G3J375	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 2	DE000N G3J383	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 3	DE000N G3J391	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 4	DE000N G3J4A4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 5	DE000N G3J4B2	Silver	Silver-Sp ot	SILVER SPOT \$/OZ (Bloomberg code: XAG <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76 6	DE000N G3J4C0	Silver	Silver-Sp ot	SILVER SPOT \$/OZ (Bloomberg code: XAG <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
129,76	DE000N	Silver	Silver-Sp	SILVER		Not	Not	Not	The close

7	G3J4D8		ot	SPOT \$/OZ (Bloomberg code: XAG <crncy>)</crncy>	The spot price	Applicabl e.	Applicable.	Applicabl e	of trading on the Exchange	
129,76 8	DE000N G3J4E6	Silver	Silver-Sp ot	SILVER SPOT \$/OZ (Bloomberg code: XAG <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange	
129,76 9	DE000N G3J4F3	Silver	Silver-Sp ot	SILVER SPOT \$/OZ (Bloomberg code: XAG <crncy>)</crncy>	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange	
28	8 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					
Ву:					
Duly authorised					

#### PART B – OTHER INFORMATION

#### 1 LISTING

(i)	Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii)	Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii)	Estimate of total expenses related to admission to trading:	EUR 500

#### 2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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#### 3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

### 5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.				
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <crncy>)</crncy>				
Silver	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <crncy>)</crncy>				

#### 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any succesor 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
DE000NG3J3M1	Not Applicable	NG3J3M
DE000NG3J3N9	Not Applicable	NG3J3N
DE000NG3J3P4	Not Applicable	NG3J3P
DE000NG3J3Q2	Not Applicable	NG3J3Q
DE000NG3J3R0	Not Applicable	NG3J3R
DE000NG3J3S8	Not Applicable	NG3J3S
DE000NG3J3T6	Not Applicable	NG3J3T
DE000NG3J3U4	Not Applicable	NG3J3U
DE000NG3J3V2	Not Applicable	NG3J3V
DE000NG3J3W0	Not Applicable	NG3J3W
DE000NG3J3X8	Not Applicable	NG3J3X
DE000NG3J3Y6	Not Applicable	NG3J3Y
DE000NG3J3Z3	Not Applicable	NG3J3Z
DE000NG3J300	Not Applicable	NG3J30
DE000NG3J318	Not Applicable	NG3J31
DE000NG3J326	Not Applicable	NG3J32
DE000NG3J334	Not Applicable	NG3J33
DE000NG3J342	Not Applicable	NG3J34
DE000NG3J359	Not Applicable	NG3J35
DE000NG3J367	Not Applicable	NG3J36
DE000NG3J375	Not Applicable	NG3J37
DE000NG3J383	Not Applicable	NG3J38
DE000NG3J391	Not Applicable	NG3J39
DE000NG3J4A4	Not Applicable	NG3J4A
DE000NG3J4B2	Not Applicable	NG3J4B
DE000NG3J4C0	Not Applicable	NG3J4C
DE000NG3J4D8	Not Applicable	NG3J4D
DE000NG3J4E6	Not Applicable	NG3J4E
DE000NG3J4F3	Not Applicable	NG3J4F

(iv) Name of the Principal Certificate Agent ING Bar	nk 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	r:						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	Not Applicable
	Investors:								

## 9 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of
	Certificates is not subject to any conditions imposed by
	the Issuer.

#### **ANNEX**

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR