

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
143,233	NG3Z73	DE000NG3Z736	500,000	ING Long Share Open End Turbo Certificate
143,234	NG3Z74	DE000NG3Z744	500,000	ING Long Share Open End Turbo Certificate
143,235	NG3Z75	DE000NG3Z751	500,000	ING Long Share Open End Turbo Certificate
143,236	NG3Z76	DE000NG3Z769	500,000	ING Long Share Open End Turbo Certificate
143,237	NG3Z77	DE000NG3Z777	500,000	ING Long Share Open End Turbo Certificate
143,238	NG3Z78	DE000NG3Z785	1,000,000	ING Long Share Open End Turbo Certificate
143,239	NG3Z79	DE000NG3Z793	1,000,000	ING Long Share Open End Turbo Certificate
143,240	NG3Z8A	DE000NG3Z8A5	1,000,000	ING Long Share Open End Turbo Certificate
143,241	NG3Z8B	DE000NG3Z8B3	1,000,000	ING Long Share Open End Turbo Certificate
143,242	NG3Z8C	DE000NG3Z8C1	1,000,000	ING Long Share Open End Turbo Certificate
143,243	NG3Z8D	DE000NG3Z8D9	500,000	ING Long Share Open End Turbo Certificate
143,244	NG3Z8E	DE000NG3Z8E7	500,000	ING Long Share Open End Turbo Certificate
143,245	NG3Z8F	DE000NG3Z8F4	500,000	ING Long Share Open End Turbo Certificate
143,246	NG3Z8G	DE000NG3Z8G2	500,000	ING Long Share Open End Turbo Certificate
143,247	NG3Z8H	DE000NG3Z8H0	500,000	ING Long Share Open End Turbo Certificate
143,248	NG3Z8J	DE000NG3Z8J6	500,000	ING Long Share Open End Turbo Certificate
143,249	NG3Z8K	DE000NG3Z8K4	500,000	ING Long Share Open End Turbo Certificate
143,250	NG3Z8L	DE000NG3Z8L2	500,000	ING Long Share Open End Turbo Certificate
143,251	NG3Z8M	DE000NG3Z8M0	500,000	ING Long Share Open End Turbo Certificate
143,252	NG3Z8N	DE000NG3Z8N8	500,000	ING Long Share Open End Turbo Certificate
143,253	NG3Z8P	DE000NG3Z8P3	500,000	ING Long Share Open End Turbo Certificate
143,254	NG3Z8Q	DE000NG3Z8Q1	500,000	ING Long Share Open End Turbo Certificate

143,255	NG3Z8R	DE000NG3Z8R9	500,000	ING Long Share Open End Turbo Certificate
143,256	NG3Z8S	DE000NG3Z8S7	500,000	ING Long Share Open End Turbo Certificate
143,257	NG3Z8T	DE000NG3Z8T5	500,000	ING Long Share Open End Turbo Certificate
143,258	NG3Z8U	DE000NG3Z8U3	500,000	ING Long Share Open End Turbo Certificate
143,259	NG3Z8V	DE000NG3Z8V1	500,000	ING Long Share Open End Turbo Certificate
143,260	NG3Z8W	DE000NG3Z8W9	500,000	ING Long Share Open End Turbo Certificate
143,261	NG3Z8X	DE000NG3Z8X7	500,000	ING Long Share Open End Turbo Certificate
143,262	NG3Z8Y	DE000NG3Z8Y5	500,000	ING Long Share Open End Turbo Certificate
143,263	NG3Z8Z	DE000NG3Z8Z2	500,000	ING Long Share Open End Turbo Certificate
143,264	NG3Z80	DE000NG3Z801	500,000	ING Long Share Open End Turbo Certificate
143,265	NG3Z81	DE000NG3Z819	500,000	ING Long Share Open End Turbo Certificate
143,266	NG3Z82	DE000NG3Z827	500,000	ING Long Share Open End Turbo Certificate
143,267	NG3Z83	DE000NG3Z835	500,000	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 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:	Share 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:	29 October 2020
6	Issue Date:	02 November 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
143,233	DE000NG3Z736	500,000	0.86	32.530000000	3.5	5.0	7.5	20.0	0.0	32.530000000	0.01	0.1	EUR
143,234	DE000NG3Z744	500,000	0.88	32.370000000	3.5	5.0	7.5	20.0	0.0	32.370000000	0.01	0.1	EUR
143,235	DE000NG3Z751	500,000	0.9	32.210000000	3.5	5.0	7.5	20.0	0.0	32.210000000	0.01	0.1	EUR
143,236	DE000NG3Z769	500,000	0.91	32.050000000	3.5	5.0	7.5	20.0	0.0	32.050000000	0.01	0.1	EUR
143,237	DE000NG3Z777	500,000	0.93	31.890000000	3.5	5.0	7.5	20.0	0.0	31.890000000	0.01	0.1	EUR
143,238	DE000NG3Z785	1,000,000	0.4	7.664000000	3.5	5.0	7.5	20.0	0.0	7.664000000	0.001	1.0	EUR
143,239	DE000NG3Z793	1,000,000	0.44	7.625000000	3.5	5.0	7.5	20.0	0.0	7.625000000	0.001	1.0	EUR
143,240	DE000NG3Z8A5	1,000,000	0.48	7.587000000	3.5	5.0	7.5	20.0	0.0	7.587000000	0.001	1.0	EUR
143,241	DE000NG3Z8B3	1,000,000	0.52	7.549000000	3.5	5.0	7.5	20.0	0.0	7.549000000	0.001	1.0	EUR
143,242	DE000NG3Z8C1	1,000,000	0.55	7.511000000	3.5	5.0	7.5	20.0	0.0	7.511000000	0.001	1.0	EUR
143,243	DE000NG3Z8D9	500,000	2.64	103.944000000	3.5	5.0	5.0	20.0	0.0	103.944000000	0.001	0.1	EUR
143,244	DE000NG3Z8E7	500,000	2.74	102.905000000	3.5	5.0	5.0	20.0	0.0	102.905000000	0.001	0.1	EUR
143,245	DE000NG3Z8F4	500,000	2.85	101.876000000	3.5	5.0	5.0	20.0	0.0	101.876000000	0.001	0.1	EUR
143,246	DE000NG3Z8G2	500,000	2.95	100.858000000	3.5	5.0	5.0	20.0	0.0	100.858000000	0.001	0.1	EUR

143,2 47	DE000NG 3Z8H0	500,000	3.05	99.850 000000 0	3.5	5.0	5.0	20.0	0.0	99.850 000000 00	0.001	0.1	EUR
143,2 48	DE000NG 3Z8J6	500,000	0.45	28.080 000000 0	3.5	5.0	7.5	20.0	0.0	28.080 000000 00	0.01	0.1	EUR
143,2 49	DE000NG 3Z8K4	500,000	0.48	27.800 000000 0	3.5	5.0	7.5	20.0	0.0	27.800 000000 00	0.01	0.1	EUR
143,2 50	DE000NG 3Z8L2	500,000	0.5	27.530 000000 0	3.5	5.0	7.5	20.0	0.0	27.530 000000 00	0.01	0.1	EUR
143,2 51	DE000NG 3Z8M0	500,000	0.53	27.260 000000 0	3.5	5.0	7.5	20.0	0.0	27.260 000000 00	0.01	0.1	EUR
143,2 52	DE000NG 3Z8N8	500,000	0.56	26.990 000000 0	3.5	5.0	7.5	20.0	0.0	26.990 000000 00	0.01	0.1	EUR
143,2 53	DE000NG 3Z8P3	500,000	0.58	26.730 000000 0	3.5	5.0	7.5	20.0	0.0	26.730 000000 00	0.01	0.1	EUR
143,2 54	DE000NG 3Z8Q1	500,000	0.61	26.470 000000 0	3.5	5.0	7.5	20.0	0.0	26.470 000000 00	0.01	0.1	EUR
143,2 55	DE000NG 3Z8R9	500,000	0.64	26.210 000000 0	3.5	5.0	7.5	20.0	0.0	26.210 000000 00	0.01	0.1	EUR
143,2 56	DE000NG 3Z8S7	500,000	0.66	25.950 000000 0	3.5	5.0	7.5	20.0	0.0	25.950 000000 00	0.01	0.1	EUR
143,2 57	DE000NG 3Z8T5	500,000	0.69	25.700 000000 0	3.5	5.0	7.5	20.0	0.0	25.700 000000 00	0.01	0.1	EUR
143,2 58	DE000NG 3Z8U3	500,000	0.71	25.450 000000 0	3.5	5.0	7.5	20.0	0.0	25.450 000000 00	0.01	0.1	EUR
143,2 59	DE000NG 3Z8V1	500,000	2.5	162.08 000000 00	3.5	5.0	5.0	20.0	0.0	162.08 000000 000	0.01	0.1	EUR
143,2 60	DE000NG 3Z8W9	500,000	2.58	161.27 000000 00	3.5	5.0	5.0	20.0	0.0	161.27 000000 000	0.01	0.1	EUR
143,2 61	DE000NG 3Z8X7	500,000	2.66	160.47 000000 00	3.5	5.0	5.0	20.0	0.0	160.47 000000 000	0.01	0.1	EUR
143,2 62	DE000NG 3Z8Y5	500,000	2.74	159.67 000000 00	3.5	5.0	5.0	20.0	0.0	159.67 000000 000	0.01	0.1	EUR
143,2 63	DE000NG 3Z8Z2	500,000	2.82	158.88 000000 00	3.5	5.0	5.0	20.0	0.0	158.88 000000 000	0.01	0.1	EUR
143,2 64	DE000NG 3Z801	500,000	2.9	158.09 000000 00	3.5	5.0	5.0	20.0	0.0	158.09 000000 000	0.01	0.1	EUR
143,2 65	DE000NG 3Z819	500,000	2.98	157.30 000000 00	3.5	5.0	5.0	20.0	0.0	157.30 000000 000	0.01	0.1	EUR

143,266	DE000NG3Z827	500,000	3.05	156.52000000	3.5	5.0	5.0	20.0	0.0	156.52000000	0.01	0.1	EUR
143,267	DE000NG3Z835	500,000	3.13	155.74000000	3.5	5.0	5.0	20.0	0.0	155.74000000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
----	-------------------------------------	----------------

25	Share Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
143,233	DE000NG3Z736	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,234	DE000NG3Z744	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,235	DE000NG3Z751	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,236	DE000NG3Z769	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,237	DE000NG3Z777	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

) (Bloomberg code: BAYN GY <Equity>)				
143,238	DE000NG3Z785	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
143,239	DE000NG3Z793	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
143,240	DE000NG3Z8A5	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
143,241	DE000NG3Z8B3	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
143,242	DE000NG3Z8C1	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
143,243	DE000NG3Z8D9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,244	DE000NG3Z8E7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		(Bloomberg code: DB1 GY <Equity>)				
143,245	DE000NG3Z8F4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,246	DE000NG3Z8G2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,247	DE000NG3Z8H0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,248	DE000NG3Z8J6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,249	DE000NG3Z8K4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,250	DE000NG3Z8L2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,251	DE000NG3Z8M0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		(Bloomberg code: FRE GR <Equity>)				
143,252	DE000NG3Z8N8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,253	DE000NG3Z8P3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,254	DE000NG3Z8Q1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,255	DE000NG3Z8R9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,256	DE000NG3Z8S7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,257	DE000NG3Z8T5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
143,258	DE000NG3Z8U3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		(Bloomberg code: FRE GR <Equity>)				
143,259	DE000NG3Z8V1	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,260	DE000NG3Z8W9	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,261	DE000NG3Z8X7	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,262	DE000NG3Z8Y5	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,263	DE000NG3Z8Z2	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,264	DE000NG3Z801	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,265	DE000NG3Z819	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

		(Bloomberg code: LIN GY <Equity>)				
143,266	DE000NG3Z827	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
143,267	DE000NG3Z835	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate 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	Other Bond Certificate Provisions		Not Applicable			
31	Index Futures Certificate Provisions		Not Applicable			

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
----------	---

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
Fresenius SE & Co KGaA	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: FRE GR <Equity>)
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>)
Linde PLC	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: LIN GY <Equity>)
Deutsche Boerse 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: DB1 GY <Equity>)

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 sucesor 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
DE000NG3Z736	Not Applicable	NG3Z73
DE000NG3Z744	Not Applicable	NG3Z74
DE000NG3Z751	Not Applicable	NG3Z75
DE000NG3Z769	Not Applicable	NG3Z76
DE000NG3Z777	Not Applicable	NG3Z77
DE000NG3Z785	Not Applicable	NG3Z78
DE000NG3Z793	Not Applicable	NG3Z79
DE000NG3Z8A5	Not Applicable	NG3Z8A
DE000NG3Z8B3	Not Applicable	NG3Z8B
DE000NG3Z8C1	Not Applicable	NG3Z8C
DE000NG3Z8D9	Not Applicable	NG3Z8D
DE000NG3Z8E7	Not Applicable	NG3Z8E
DE000NG3Z8F4	Not Applicable	NG3Z8F
DE000NG3Z8G2	Not Applicable	NG3Z8G
DE000NG3Z8H0	Not Applicable	NG3Z8H
DE000NG3Z8J6	Not Applicable	NG3Z8J
DE000NG3Z8K4	Not Applicable	NG3Z8K

DE000NG3Z8L2	Not Applicable	NG3Z8L
DE000NG3Z8M0	Not Applicable	NG3Z8M
DE000NG3Z8N8	Not Applicable	NG3Z8N
DE000NG3Z8P3	Not Applicable	NG3Z8P
DE000NG3Z8Q1	Not Applicable	NG3Z8Q
DE000NG3Z8R9	Not Applicable	NG3Z8R
DE000NG3Z8S7	Not Applicable	NG3Z8S
DE000NG3Z8T5	Not Applicable	NG3Z8T
DE000NG3Z8U3	Not Applicable	NG3Z8U
DE000NG3Z8V1	Not Applicable	NG3Z8V
DE000NG3Z8W9	Not Applicable	NG3Z8W
DE000NG3Z8X7	Not Applicable	NG3Z8X
DE000NG3Z8Y5	Not Applicable	NG3Z8Y
DE000NG3Z8Z2	Not Applicable	NG3Z8Z
DE000NG3Z801	Not Applicable	NG3Z80
DE000NG3Z819	Not Applicable	NG3Z81
DE000NG3Z827	Not Applicable	NG3Z82
DE000NG3Z835	Not Applicable	NG3Z83

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

8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable

9 GENERAL

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

ANNEX

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