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 |
|--|-------------|--------------|---|--|
| 142,885 | NG3ZXV | DE000NG3ZXV5 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 142,886 | NG3ZXW | DE000NG3ZXW3 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 142,887 | NG3ZXX | DE000NG3ZXX1 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 142,888 | NG3ZXY | DE000NG3ZXY9 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,889 | NG3ZXZ | DE000NG3ZXZ6 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,890 | NG3ZX0 | DE000NG3ZX04 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,891 | NG3ZX1 | DE000NG3ZX12 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,892 | NG3ZX2 | DE000NG3ZX20 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,893 | NG3ZX3 | DE000NG3ZX38 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,894 | NG3ZX4 | DE000NG3ZX46 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,895 | NG3ZX5 | DE000NG3ZX53 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,896 | NG3ZX6 | DE000NG3ZX61 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,897 | NG3ZX7 | DE000NG3ZX79 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,898 | NG3ZX8 | DE000NG3ZX87 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,899 | NG3ZX9 | DE000NG3ZX95 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,900 | NG3ZYA | DE000NG3ZYA7 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,901 | NG3ZYB | DE000NG3ZYB5 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,902 | NG3ZYC | DE000NG3ZYC3 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,903 | NG3ZYD | DE000NG3ZYD1 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,904 | NG3ZYE | DE000NG3ZYE9 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,905 | NG3ZYF | DE000NG3ZYF6 | 500,000 | ING Long Share Open End Turbo Certificate |
| 142,906 | NG3ZYG | DE000NG3ZYG4 | 2,000,000 | ING Long Share Open End Turbo Certificate |

| 142,907 | NG3ZYH | DE000NG3ZYH2 | 2,000,000 | ING Long Share Open End Turbo Certificate |
|---------|--------|--------------|-----------|---|
| 142,908 | NG3ZYJ | DE000NG3ZYJ8 | 2,000,000 | 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

| (b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series: 2 | 1 | (a) Series number of the Certificates: | As specified in the table below | | | |
|--|----|---|--|--|--|--|
| Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates: (b) Whether such Certificates are Ended Certificates or Fixed Leverage. (c) Whether such Certificates are Long Ended Certificates or Fixed Leverage. (c) Whether such Certificates are Long Certificates or Short Certificates: 3 Number of Certificates being issued: 4 Issue Price per Certificate: 5 Trade Date: 6 Issue Date: 7 'as-if-and-when-issued' trading: 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: 11 Current Stop Loss Premium Rate on the Trade Date: 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 on the Trade Date: 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: As specified in the table below 19 Exercise Time: 10 Cash Settlement Amount: As specified in the Share Certificates 10 Cash Settlement Amount: As specified in the Share Certificates 11 Separate Parameter Conditions | | consolidated and form a single series with the | Not Applicable | | | |
| Certificates, Limited Certificates, Open End Turbo, Sprinter Best or Turbo Best) (C) Whether such Certificates are Long Certificates or Short Certificates: Control Certificates or Short Certificates: | 2 | Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or | | | | |
| Certificates or Short Certificates: 3 Number of Certificates being issued: 4 Issue Price per Certificate: 5 Trade Date: 6 Issue Date: 7 "as-if-and-when-issued" trading: 8 Current Financing Level on the Trade Date: 9 Current Spread on the Trade Date: 10 Maximum Spread: 11 Current Stop Loss Premium Rate on the Trade Date: 12 Maximum Premium: 13 Minimum Premium: 14 Stop Loss Price on the Trade Date: 15 Stop Loss Price Rounding: 16 Entitlement: 17 Financing Level Currency: 18 Settlement Currency: 19 Exercise Time: 10 As specified in the table below 11 Settlement Currency: 12 Liou AM Central European Time 13 Settlement Conditions | | Certificates, Limited Certificates, Open | (Marketing name: Open End Turbo, Sprinter | | | |
| Issue Price per Certificate: As specified in the table below Trade Date: 23 October 2020 Issue Date: 7 "as-if-and-when-issued" trading: 8 Current Financing Level on the Trade Date: 9 Current Spread on the Trade Date: 10 Maximum Spread: 11 Current Stop Loss Premium Rate on the Trade Date: 12 Maximum Premium: 13 Minimum Premium: As specified in the table below 14 Stop Loss Price on the Trade Date: As specified in the table below Entitlement: As specified in the table below As specified in the table below Entitlement: As specified in the table below Entitlement: As specified in the table below | | (,, | Long Certificates | | | |
| Trade Date: 1 | 3 | Number of Certificates being issued: | As specified in the table below | | | |
| Issue Date: 27 October 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 | 4 | Issue Price per Certificate: | As specified in the table below | | | |
| 7 "as-if-and-when-issued" trading: 8 Current Financing Level on the Trade Date: 9 Current Spread on the Trade Date: 10 Maximum Spread: 11 Current Stop Loss Premium Rate on the Trade Date: 12 Maximum Premium: 13 Minimum Premium: 14 Stop Loss Price on the Trade Date: 15 Stop Loss Price Rounding: 16 Entitlement: 17 Financing Level Currency: 18 Settlement Currency: 19 Exercise Time: 10 Not Applicable As specified in the table below | 5 | Trade Date: | 23 October 2020 | | | |
| Current Financing Level on the Trade Date: As specified in the table below Current Spread on the Trade Date: As specified in the table below As specified in the table below Current Stop Loss Premium Rate on the Trade Date: As specified in the table below Entitlement: As specified in the table below Entitlement: As specified in the table below Eurent Currency: Eurent Currency: Eurent Currency: Eurent Currency: Eurent Currency: Eurent Currency: As specified in the Share Certificate Conditions | 6 | Issue Date: | 27 October 2020 | | | |
| Current Spread on the Trade Date: As specified in the table below As specified in the table below Current Stop Loss Premium Rate on the Trade Date: As specified in the table below Entitlement: As specified in the table below Entitlement: As specified in the table below Eurrency: EUR EUR Cash Settlement Amount: As specified in the Share Certificate Conditions | 7 | "as-if-and-when-issued" trading: | Not Applicable | | | |
| Maximum Spread: Current Stop Loss Premium Rate on the Trade Date: Maximum Premium: As specified in the table below Minimum Premium: As specified in the table below Stop Loss Price on the Trade Date: As specified in the table below Stop Loss Price Rounding: As specified in the table below Entitlement: As specified in the table below As specified in the table below Eurency: EUR Exercise Time: 12:00 AM Central European Time As specified in the Share Certificate Conditions | 8 | Current Financing Level on the Trade Date: | As specified in the table below | | | |
| Current Stop Loss Premium Rate on the Trade Date: As specified in the table below Maximum Premium: As specified in the table below Stop Loss Price on the Trade Date: As specified in the table below Stop Loss Price Rounding: As specified in the table below Stop Loss Price Rounding: As specified in the table below Stop Loss Price Rounding: As specified in the table below Financing Level Currency: As specified in the table below EUR EUR Settlement Currency: EUR Cash Settlement Amount: As specified in the Share Certificate Conditions | 9 | Current Spread on the Trade Date: | As specified in the table below | | | |
| Date: Date: Date: Date: Date: | 10 | Maximum Spread: | As specified in the table below | | | |
| Minimum Premium: As specified in the table below Stop Loss Price on the Trade Date: As specified in the table below Stop Loss Price Rounding: As specified in the table below Entitlement: As specified in the table below Financing Level Currency: As specified in the table below Eurer Eurer Eurer Eurer Eurer Eurer European Time Cash Settlement Amount: As specified in the Share Certificate Conditions | 11 | • | As specified in the table below | | | |
| Stop Loss Price on the Trade Date: As specified in the table below Stop Loss Price Rounding: As specified in the table below Entitlement: As specified in the table below As specified in the table below Financing Level Currency: As specified in the table below EUR Eurerise Time: 12:00 AM Central European Time Cash Settlement Amount: As specified in the Share Certificate Conditions | 12 | Maximum Premium: | As specified in the table below | | | |
| Stop Loss Price Rounding: As specified in the table below Entitlement: As specified in the table below Financing Level Currency: As specified in the table below EUR EUR Exercise Time: 12:00 AM Central European Time Cash Settlement Amount: As specified in the Share Certificate Conditions | 13 | Minimum Premium: | 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 | 14 | Stop Loss Price on the Trade Date: | As specified in the table below | | | |
| Financing Level Currency: As specified in the table below EUR Exercise Time: 12:00 AM Central European Time Cash Settlement Amount: As specified in the Share Certificate Conditions | 15 | Stop Loss Price Rounding: | 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 | 16 | Entitlement: | As specified in the table below | | | |
| 19 Exercise Time: 12:00 AM Central European Time 20 Cash Settlement Amount: As specified in the Share Certificate Conditions | 17 | Financing Level Currency: | As specified in the table below | | | |
| 20 Cash Settlement Amount: As specified in the Share Certificate Conditions | 18 | Settlement Currency: | EUR | | | |
| | 19 | Exercise Time: | 12:00 AM Central European Time | | | |
| 21 Final Valuation Date: Not Applicable | 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 | ISIN Code | Number of | Issue | Current | Curre | Maxim | Current | Maxim | Minim | Stop | Stop | Enti | Finan |
|----------------------|------------------|----------------------------------|-------------------------|-------------------------|----------------------|------------------|-----------------------------------|-------------------|-------------------|-------------------------|-----------------------|-------------|------------------------|
| Numb er of the | | Certificate s being issued | price per Certifi | Financi ng Level | nt Sprea d on | um Sprea d | Stop Loss Premiu | um Premi um | um Premiu m | Loss Price on the | Loss Price Roun | tlem ent | cing Level Curre |
| Certifi cates | | | cate | on the Trade Date | the Trade Date | | m Rate on the Trade Date | | | Trade Date | ding | | ncy |
| 142,8 85 | DE000NG 3ZXV5 | 1,000,000 | 0.63 | 276.34 000000 00 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 276.34 00000 000 | 0.01 | 0.1 | EUR |
| 142,8 86 | DE000NG 3ZXW3 | 1,000,000 | 0.9 | 273.60 000000 00 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 273.60 00000 000 | 0.01 | 0.1 | EUR |
| 142,8 87 | DE000NG 3ZXX1 | 1,000,000 | 1.17 | 270.89 000000 00 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 270.89 00000 000 | 0.01 | 0.1 | EUR |
| 142,8 88 | DE000NG 3ZXY9 | 500,000 | 0.77 | 34.460 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 34.460 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 89 | DE000NG 3ZXZ6 | 500,000 | 0.79 | 34.290 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 34.290 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 90 | DE000NG 3ZX04 | 500,000 | 0.81 | 34.120 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 34.120 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 91 | DE000NG 3ZX12 | 500,000 | 0.83 | 33.950 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.950 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 92 | DE000NG 3ZX20 | 500,000 | 0.84 | 33.790 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.790 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 93 | DE000NG 3ZX38 | 500,000 | 0.86 | 33.630 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.630 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 94 | DE000NG 3ZX46 | 500,000 | 0.87 | 33.470 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.470 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 95 | DE000NG 3ZX53 | 500,000 | 0.89 | 33.310 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.310 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 96 | DE000NG 3ZX61 | 500,000 | 0.91 | 33.150 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 33.150 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 97 | DE000NG 3ZX79 | 500,000 | 0.92 | 32.990 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 32.990 00000 00 | 0.01 | 0.1 | EUR |
| 142,8 98 | DE000NG 3ZX87 | 500,000 | 0.94 | 32.830 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 32.830 00000 00 | 0.01 | 0.1 | EUR |

| 142,8 99 | DE000NG 3ZX95 | 500,000 | 0.95 | 32.670 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 32.670 00000 00 | 0.01 | 0.1 | EUR |
|-------------|------------------|-----------|------|-----------------------|-----|-----|------|------|-----|-----------------------|-------|-----|-----|
| 142,9 00 | DE000NG 3ZYA7 | 500,000 | 1.62 | 72.640 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 72.640 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 01 | DE000NG 3ZYB5 | 500,000 | 1.69 | 71.920 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 71.920 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 02 | DE000NG 3ZYC3 | 500,000 | 1.76 | 71.210 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 71.210 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 03 | DE000NG 3ZYD1 | 500,000 | 1.83 | 70.500 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 70.500 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 04 | DE000NG 3ZYE9 | 500,000 | 1.9 | 69.800 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 69.800 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 05 | DE000NG 3ZYF6 | 500,000 | 1.97 | 69.110 000000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 69.110 00000 00 | 0.01 | 0.1 | EUR |
| 142,9 06 | DE000NG 3ZYG4 | 2,000,000 | 0.07 | 56.638 000000 0 | 3.5 | 5.0 | 15.0 | 20.0 | 0.0 | 56.638 00000 00 | 0.001 | 0.1 | EUR |
| 142,9 07 | DE000NG 3ZYH2 | 2,000,000 | 0.56 | 51.748 000000 0 | 3.5 | 5.0 | 15.0 | 20.0 | 0.0 | 51.748 00000 00 | 0.001 | 0.1 | EUR |
| 142,9 08 | DE000NG 3ZYJ8 | 2,000,000 | 0.61 | 51.231 000000 0 | 3.5 | 5.0 | 15.0 | 20.0 | 0.0 | 51.231 00000 00 | 0.001 | 0.1 | EUR |

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

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

| | 25 | Share Certificate Provisions | Applicable |
|---|----|-------------------------------------|------------|
| _ | | | |

| Series | ISIN Code | (i) Share | (ii) Share Issuer | (iii) Exchange | (iv) | (v) |
|--------------|-------------|--------------------|-------------------|---------------------|------------|--------------|
| Number of | | | | | Exchange | Notional |
| the | | | | | Traded | Dividend |
| Certificates | | | | | Fund | Period |
| 142,885 | DE000NG3ZXV | Ordinary Shares | Adidas AG | Deutsche Börse, | Not | As |
| | 5 | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |
| | | (ISIN code: | | | | Certificate |
| | | DE000A1EWW | | | | Conditions |
| | | W0) | | | | |
| | | (Bloomberg | | | | |
| | | code: ADS GY | | | | |
| | | <equity>)</equity> | | | | |
| 142,886 | DE000NG3ZXW | Ordinary Shares | Adidas AG | Deutsche Börse, | Not | As |
| | 3 | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |
| | | (ISIN code: | | | | Certificate |
| | | DE000A1EWW | | | | Conditions |

| | 1 | | · | | 1 | 1 |
|----------|---|---------------------------------------|-------------|-------------------------------------|-------------------|------------------------|
| | | W0) | | | | |
| | | (Bloomberg | | | | |
| | | code: ADS GY | | | | |
| 1.42.005 | DECOMPOSITION OF THE PROPERTY | <equity>)</equity> | 1111 10 | D . 1 D:: | 3.7 | |
| 142,887 | DE000NG3ZXX | Ordinary Shares | Adidas AG | Deutsche Börse, | Not | As |
| | 1 | issued by the Share Issuer | | Exchange Electronic | Applicable | specified in the Index |
| | | (ISIN code: | | Trading (Xetra) | | Certificate |
| | | DE000A1EWW | | | | Conditions |
| | | W0) | | | | Conditions |
| | | (Bloomberg | | | | |
| | | code: ADS GY | | | | |
| | | <equity>)</equity> | | | | |
| 142,888 | DE000NG3ZXY | Ordinary Shares | Bayer AG | Deutsche Börse, | Not | As |
| | 9 | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |
| | | (ISIN code: | | | | Certificate |
| | | DE000BAY0017 | | | | Conditions |
| | |) (Bloomberg | | | | |
| | | code: BAYN | | | | |
| 142,889 | DE000NG3ZXZ6 | GY <equity>) Ordinary Shares</equity> | Bayer AG | Deutsche Börse, | Not | As |
| 142,009 | DEUUUNGSZAZO | issued by the | Bayer AG | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | пррпсион | the Index |
| | | (ISIN code: | | Trading (Teau) | | Certificate |
| | | DE000BAY0017 | | | | Conditions |
| | |) (Bloomberg | | | | |
| | | code: BAYN | | | | |
| | | GY <equity>)</equity> | | | | |
| 142,890 | DE000NG3ZX04 | Ordinary Shares | Bayer AG | Deutsche Börse, | Not | As |
| | | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |
| | | (ISIN code: | | | | Certificate |
| | | DE000BAY0017) (Bloomberg | | | | Conditions |
| | | code: BAYN | | | | |
| | | GY <equity>)</equity> | | | | |
| 142,891 | DE000NG3ZX12 | Ordinary Shares | Bayer AG | Deutsche Börse, | Not | As |
| | | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |
| | | (ISIN code: | | | | Certificate |
| | | DE000BAY0017 | | | | Conditions |
| | |) (Bloomberg | | | | |
| | | code: BAYN | | | | |
| 142.002 | DEGGONGSTAGO | GY <equity>)</equity> | Danier A.C. | Danta de De | Not | Α ~ |
| 142,892 | DE000NG3ZX20 | Ordinary Shares | Bayer AG | Deutsche Börse, | Not Applicable | As specified in |
| | | issued by the Share Issuer | | Exchange Electronic Trading (Xetra) | Applicable | specified in the Index |
| | | (ISIN code: | | Trading (ACHA) | | Certificate |
| | | DE000BAY0017 | | | | Conditions |
| | |) (Bloomberg | | | | |
| | | code: BAYN | | | | |
| | | GY <equity>)</equity> | | | | |
| 142,893 | DE000NG3ZX38 | Ordinary Shares | Bayer AG | Deutsche Börse, | Not | As |
| | | issued by the | | Exchange Electronic | Applicable | specified in |
| | | Share Issuer | | Trading (Xetra) | | the Index |

| | | (ISIN code: DE000BAY0017) (Bloomberg code: BAYN | | | | Certificate Conditions |
|---------|------------------|---|--------------|---|-------------------|--|
| 142,894 | DE000NG3ZX46 | GY <equity>) Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN</equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,895 | DE000NG3ZX53 | GY <equity>) Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <equity>)</equity></equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,896 | DE000NG3ZX61 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <equity>)</equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,897 | DE000NG3ZX79 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <equity>)</equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,898 | DE000NG3ZX87 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <equity>)</equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,899 | DE000NG3ZX95 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <equity>)</equity> | Bayer AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,900 | DE000NG3ZYA 7 | Ordinary Shares issued by the Share Issuer | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index |

| | | (ISIN code: DE0006632003) (Bloomberg code: MOR GY | | | | Certificate Conditions |
|---------|------------------|---|--------------|---|-------------------|--|
| 142,901 | DE000NG3ZYB 5 | <pre><equity>) Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity></equity></pre> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,902 | DE000NG3ZYC 3 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,903 | DE000NG3ZYD | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,904 | DE000NG3ZYE9 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,905 | DE000NG3ZYF6 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,906 | DE000NG3ZYG | Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <equity>)</equity> | Vonovia SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 142,907 | DE000NG3ZYH 2 | Ordinary Shares issued by the Share Issuer | Vonovia SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index |

| | | | (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <equity>)</equity> | | | | | Certific Condit | |
|--------|--|--------------|---|----------------|----------------|---|-------------------|---|-------------|
| 142,90 | 08 | DE000NG3ZYJ8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <equity>)</equity> | Vonovia | SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specific the Ind Certific Condit | lex cate |
| 26 | Currency Certificate Provisions | | | Not App | olicable | | | | |
| 27 | Commodity Certificate Provisions | | | Not Applicable | | | | | |
| 28 | Fund Certificate Provisions | | | Not Applicable | | | | | |
| 29 | 9 Government Bond Certificate Provisions | | | | Not Applicable | | | | |
| | | | | | | | | | |
| 30 | 30 Other Bond Certificate Provisions | | | | Not Applicable | | | | |
| 31 | 31 Index Futures Certificate Provisions | | | | Not App | olicable | | | |

| By: |
|-----------------|
| Duly authorised |
| |
| By: |
| Duly authorised |

Signed on behalf of the Issuer:

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

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. | |
|--------------|---|--|
| | | |
| 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>)</equity> | |
| Morphosys 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: MOR GY <equity>)</equity> | |

| Vonovia SE | The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: VNA GY <equity>)</equity> |
|------------|--|
| Adidas 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: ADS GY <equity>)</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 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 |
|--------------|------------------|---------------------------|
| DE000NG3ZXV5 | Not Applicable | NG3ZXV |
| DE000NG3ZXW3 | Not Applicable | NG3ZXW |
| DE000NG3ZXX1 | Not Applicable | NG3ZXX |
| DE000NG3ZXY9 | Not Applicable | NG3ZXY |
| DE000NG3ZXZ6 | Not Applicable | NG3ZXZ |
| DE000NG3ZX04 | Not Applicable | NG3ZX0 |
| DE000NG3ZX12 | Not Applicable | NG3ZX1 |
| DE000NG3ZX20 | Not Applicable | NG3ZX2 |
| DE000NG3ZX38 | Not Applicable | NG3ZX3 |
| DE000NG3ZX46 | Not Applicable | NG3ZX4 |
| DE000NG3ZX53 | Not Applicable | NG3ZX5 |
| DE000NG3ZX61 | Not Applicable | NG3ZX6 |
| DE000NG3ZX79 | Not Applicable | NG3ZX7 |
| DE000NG3ZX87 | Not Applicable | NG3ZX8 |
| DE000NG3ZX95 | Not Applicable | NG3ZX9 |
| DE000NG3ZYA7 | Not Applicable | NG3ZYA |
| DE000NG3ZYB5 | Not Applicable | NG3ZYB |
| DE000NG3ZYC3 | Not Applicable | NG3ZYC |
| DE000NG3ZYD1 | Not Applicable | NG3ZYD |
| DE000NG3ZYE9 | Not Applicable | NG3ZYE |
| DE000NG3ZYF6 | Not Applicable | NG3ZYF |
| DE000NG3ZYG4 | Not Applicable | NG3ZYG |
| DE000NG3ZYH2 | Not Applicable | NG3ZYH |
| DE000NG3ZYJ8 | Not Applicable | NG3ZYJ |

| (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 WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR