

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
187,091	NG4351	DE000NG43510	250,000	ING Short Index Open End Turbo Certificate
187,092	NG4352	DE000NG43528	250,000	ING Short Index Open End Turbo Certificate
187,093	NG4353	DE000NG43536	250,000	ING Short Index Open End Turbo Certificate
187,094	NG4354	DE000NG43544	250,000	ING Short Index Open End Turbo Certificate
187,095	NG4355	DE000NG43551	250,000	ING Short Index Open End Turbo Certificate
187,096	NG4356	DE000NG43569	250,000	ING Short Index Open End Turbo Certificate
187,097	NG4357	DE000NG43577	250,000	ING Short Index Open End Turbo Certificate
187,098	NG4358	DE000NG43585	250,000	ING Short Index Open End Turbo Certificate
187,099	NG4359	DE000NG43593	250,000	ING Short Index Open End Turbo Certificate
187,100	NG436A	DE000NG436A4	250,000	ING Short Index Open End Turbo Certificate
187,101	NG436B	DE000NG436B2	250,000	ING Short Index Open End Turbo Certificate
187,102	NG436C	DE000NG436C0	250,000	ING Short Index Open End Turbo Certificate
187,103	NG436D	DE000NG436D8	250,000	ING Short Index Open End Turbo Certificate
187,104	NG436E	DE000NG436E6	250,000	ING Short Index Open End Turbo Certificate
187,105	NG436F	DE000NG436F3	250,000	ING Short Index Open End Turbo Certificate
187,106	NG436G	DE000NG436G1	250,000	ING Short Index Open End Turbo Certificate
187,107	NG436H	DE000NG436H9	250,000	ING Short Index Open End Turbo Certificate
187,108	NG436J	DE000NG436J5	250,000	ING Short Index Open End Turbo Certificate
187,109	NG436K	DE000NG436K3	250,000	ING Short Index Open End Turbo Certificate
187,110	NG436L	DE000NG436L1	250,000	ING Short Index Open End Turbo Certificate
187,111	NG436M	DE000NG436M9	250,000	ING Short Index Open End Turbo Certificate
187,112	NG436N	DE000NG436N7	250,000	ING Short Index Open End Turbo Certificate
187,113	NG436P	DE000NG436P2	250,000	ING Short Index Open End Turbo

				Certificate
187,114	NG436Q	DE000NG436Q0	250,000	ING Short Index Open End Turbo Certificate
187,115	NG436R	DE000NG436R8	250,000	ING Short Index Open End Turbo Certificate
187,116	NG436S	DE000NG436S6	250,000	ING Short Index Open End Turbo Certificate
187,117	NG436T	DE000NG436T4	250,000	ING Short Index Open End Turbo Certificate
187,118	NG436U	DE000NG436U2	250,000	ING Short Index Open End Turbo Certificate
187,119	NG436V	DE000NG436V0	250,000	ING Short Index Open End Turbo Certificate
187,120	NG436W	DE000NG436W8	250,000	ING Short Index Open End Turbo Certificate
187,121	NG436X	DE000NG436X6	250,000	ING Short Index Open End Turbo Certificate
187,122	NG436Y	DE000NG436Y4	250,000	ING Short Index Open End Turbo Certificate
187,123	NG436Z	DE000NG436Z1	250,000	ING Short Index Open End Turbo Certificate
187,124	NG4360	DE000NG43601	250,000	ING Short Index Open End Turbo Certificate
187,125	NG4361	DE000NG43619	250,000	ING Short Index Open End Turbo Certificate
187,126	NG4362	DE000NG43627	250,000	ING Short Index Open End Turbo Certificate
187,127	NG4363	DE000NG43635	250,000	ING Short Index Open End Turbo Certificate
187,128	NG4364	DE000NG43643	250,000	ING Short Index Open End Turbo Certificate
187,129	NG4365	DE000NG43650	250,000	ING Short Index Open End Turbo Certificate
187,130	NG4366	DE000NG43668	250,000	ING Short Index Open End Turbo Certificate
187,131	NG4367	DE000NG43676	250,000	ING Short Index Open End Turbo Certificate
187,132	NG4368	DE000NG43684	250,000	ING Short Index Open End Turbo Certificate
187,133	NG4369	DE000NG43692	250,000	ING Short Index Open End Turbo Certificate
187,134	NG437A	DE000NG437A2	250,000	ING Short Index Open End Turbo Certificate
187,135	NG437B	DE000NG437B0	250,000	ING Short Index Open End Turbo Certificate
187,136	NG437C	DE000NG437C8	250,000	ING Short Index Open End Turbo Certificate
187,137	NG437D	DE000NG437D6	250,000	ING Short Index Open End Turbo Certificate
187,138	NG437E	DE000NG437E4	250,000	ING Short Index Open End Turbo Certificate
187,139	NG437F	DE000NG437F1	250,000	ING Short Index Open End Turbo Certificate
187,140	NG437G	DE000NG437G9	250,000	ING Short Index Open End Turbo Certificate
187,141	NG437H	DE000NG437H7	250,000	ING Short Index Open End Turbo

				Certificate
187,142	NG437J	DE000NG437J3	250,000	ING Short Index Open End Turbo Certificate
187,143	NG437K	DE000NG437K1	250,000	ING Short Index Open End Turbo Certificate
187,144	NG437L	DE000NG437L9	250,000	ING Short Index Open End Turbo Certificate
187,145	NG437M	DE000NG437M7	250,000	ING Short Index Open End Turbo Certificate
187,146	NG437N	DE000NG437N5	250,000	ING Short Index Open End Turbo Certificate
187,147	NG437P	DE000NG437P0	250,000	ING Short Index Open End Turbo Certificate
187,148	NG437Q	DE000NG437Q8	250,000	ING Short Index Open End Turbo Certificate
187,149	NG437R	DE000NG437R6	250,000	ING Short Index Open End Turbo Certificate
187,150	NG437S	DE000NG437S4	250,000	ING Short Index Open End Turbo Certificate
187,151	NG437T	DE000NG437T2	250,000	ING Short Index Open End Turbo Certificate
187,152	NG437U	DE000NG437U0	250,000	ING Short Index Open End Turbo Certificate
187,153	NG437V	DE000NG437V8	250,000	ING Short Index Open End Turbo Certificate
187,154	NG437W	DE000NG437W6	250,000	ING Short Index Open End Turbo Certificate
187,155	NG437X	DE000NG437X4	250,000	ING Short Index Open End Turbo Certificate
187,156	NG437Y	DE000NG437Y2	250,000	ING Short Index Open End Turbo Certificate
187,157	NG437Z	DE000NG437Z9	250,000	ING Short Index Open End Turbo Certificate
187,158	NG4370	DE000NG43700	250,000	ING Short Index Open End Turbo Certificate
187,159	NG4371	DE000NG43718	250,000	ING Short Index Open End Turbo Certificate
187,160	NG4372	DE000NG43726	250,000	ING Short Index Open End Turbo Certificate
187,161	NG4373	DE000NG43734	250,000	ING Short Index Open End Turbo Certificate
187,162	NG4374	DE000NG43742	250,000	ING Short Index Open End Turbo Certificate
187,163	NG4375	DE000NG43759	250,000	ING Short Index Open End Turbo Certificate
187,164	NG4376	DE000NG43767	250,000	ING Short Index Open End Turbo Certificate
187,165	NG4377	DE000NG43775	250,000	ING Short Index Open End Turbo Certificate
187,166	NG4378	DE000NG43783	250,000	ING Short Index Open End Turbo Certificate
187,167	NG4379	DE000NG43791	150,000	ING Short Index Open End Turbo Certificate
187,168	NG438A	DE000NG438A0	150,000	ING Short Index Open End Turbo Certificate
187,169	NG438B	DE000NG438B8	150,000	ING Short Index Open End Turbo

				Certificate
187,170	NG438C	DE000NG438C6	150,000	ING Short Index Open End Turbo Certificate
187,171	NG438D	DE000NG438D4	150,000	ING Short Index Open End Turbo Certificate
187,172	NG438E	DE000NG438E2	150,000	ING Short Index Open End Turbo Certificate
187,173	NG438F	DE000NG438F9	150,000	ING Short Index Open End Turbo Certificate
187,174	NG438G	DE000NG438G7	150,000	ING Short Index Open End Turbo Certificate
187,175	NG438H	DE000NG438H5	150,000	ING Short Index Open End Turbo Certificate
187,176	NG438J	DE000NG438J1	150,000	ING Short Index Open End Turbo Certificate
187,177	NG438K	DE000NG438K9	150,000	ING Short Index Open End Turbo Certificate
187,178	NG438L	DE000NG438L7	150,000	ING Short Index Open End Turbo Certificate
187,179	NG438M	DE000NG438M5	150,000	ING Short Index Open End Turbo Certificate
187,180	NG438N	DE000NG438N3	150,000	ING Short Index Open End Turbo Certificate
187,181	NG438P	DE000NG438P8	150,000	ING Short Index Open End Turbo Certificate
187,182	NG438Q	DE000NG438Q6	150,000	ING Short Index Open End Turbo Certificate
187,183	NG438R	DE000NG438R4	150,000	ING Short Index Open End Turbo Certificate
187,184	NG438S	DE000NG438S2	150,000	ING Short Index Open End Turbo Certificate
187,185	NG438T	DE000NG438T0	150,000	ING Short Index Open End Turbo Certificate
187,186	NG438U	DE000NG438U8	150,000	ING Short Index Open End Turbo Certificate
187,187	NG438V	DE000NG438V6	150,000	ING Short Index Open End Turbo Certificate
187,188	NG438W	DE000NG438W4	150,000	ING Short Index Open End Turbo Certificate
187,189	NG438X	DE000NG438X2	150,000	ING Short Index Open End Turbo Certificate
187,190	NG438Y	DE000NG438Y0	150,000	ING Short Index Open End Turbo Certificate
187,191	NG438Z	DE000NG438Z7	150,000	ING Short Index Open End Turbo Certificate
187,192	NG4380	DE000NG43809	150,000	ING Short Index Open End Turbo Certificate
187,193	NG4381	DE000NG43817	150,000	ING Short Index Open End Turbo Certificate
187,194	NG4382	DE000NG43825	150,000	ING Short Index Open End Turbo Certificate
187,195	NG4383	DE000NG43833	150,000	ING Short Index Open End Turbo Certificate
187,196	NG4384	DE000NG43841	150,000	ING Short Index Open End Turbo Certificate
187,197	NG4385	DE000NG43858	150,000	ING Short Index Open End Turbo

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187,198	NG4386	DE000NG43866	150,000	ING Short Index Open End Turbo Certificate
187,199	NG4387	DE000NG43874	150,000	ING Short Index Open End Turbo Certificate
187,200	NG4388	DE000NG43882	150,000	ING Short Index Open End Turbo Certificate
187,201	NG4389	DE000NG43890	150,000	ING Short 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 Non-exempt Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such terms is defined in the Prospectus) and that such offer is made during the Offer Period specified in that paragraph and that any conditions relevant the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (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.

UK MIFIR 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 retail clients, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”), and eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“**COBS**”) and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (“**UK MiFIR**”); **EITHER** 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 COBS, 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 the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") 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 COBS, as applicable.*

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.

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 16 April 2021 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 26 March 2021, 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:	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:	22 February 2022
6	Issue Date:	24 February 2022
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
187,091	DE000NG43510	250,000	0.65	15066.540000000	3.5	5.0	1.5	20.0	0.0	15066.540000000	0.01	0.01	EUR
187,092	DE000NG43528	250,000	0.7	15071.540000000	3.5	5.0	1.5	20.0	0.0	15071.540000000	0.01	0.01	EUR
187,093	DE000NG43536	250,000	0.75	15076.540000000	3.5	5.0	1.5	20.0	0.0	15076.540000000	0.01	0.01	EUR
187,094	DE000NG43544	250,000	0.8	15081.540000000	3.5	5.0	1.5	20.0	0.0	15081.540000000	0.01	0.01	EUR
187,095	DE000NG43551	250,000	0.85	15086.540000000	3.5	5.0	1.5	20.0	0.0	15086.540000000	0.01	0.01	EUR
187,096	DE000NG43569	250,000	0.9	15091.540000000	3.5	5.0	1.5	20.0	0.0	15091.540000000	0.01	0.01	EUR
187,097	DE000NG43577	250,000	0.95	15096.540000000	3.5	5.0	1.5	20.0	0.0	15096.540000000	0.01	0.01	EUR

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187,098	DE000NG43585	250,000	1.0	15101.540000000	3.5	5.0	1.5	20.0	0.0	15101.540000000	0.01	0.01	EUR
187,099	DE000NG43593	250,000	1.05	15106.540000000	3.5	5.0	1.5	20.0	0.0	15106.540000000	0.01	0.01	EUR
187,100	DE000NG436A4	250,000	1.1	15111.540000000	3.5	5.0	1.5	20.0	0.0	15111.540000000	0.01	0.01	EUR
187,101	DE000NG436B2	250,000	1.15	15116.540000000	3.5	5.0	1.5	20.0	0.0	15116.540000000	0.01	0.01	EUR
187,102	DE000NG436C0	250,000	1.2	15121.540000000	3.5	5.0	1.5	20.0	0.0	15121.540000000	0.01	0.01	EUR
187,103	DE000NG436D8	250,000	1.25	15126.540000000	3.5	5.0	1.5	20.0	0.0	15126.540000000	0.01	0.01	EUR
187,104	DE000NG436E6	250,000	1.3	15131.540000000	3.5	5.0	1.5	20.0	0.0	15131.540000000	0.01	0.01	EUR
187,105	DE000NG436F3	250,000	1.35	15136.540000000	3.5	5.0	1.5	20.0	0.0	15136.540000000	0.01	0.01	EUR
187,106	DE000NG436G1	250,000	1.4	15141.540000000	3.5	5.0	1.5	20.0	0.0	15141.540000000	0.01	0.01	EUR
187,107	DE000NG436H9	250,000	1.45	15146.540000000	3.5	5.0	1.5	20.0	0.0	15146.540000000	0.01	0.01	EUR
187,108	DE000NG436J5	250,000	1.5	15151.540000000	3.5	5.0	1.5	20.0	0.0	15151.540000000	0.01	0.01	EUR
187,109	DE000NG436K3	250,000	1.55	15156.540000000	3.5	5.0	1.5	20.0	0.0	15156.540000000	0.01	0.01	EUR
187,110	DE000NG436L1	250,000	1.6	15161.540000000	3.5	5.0	1.5	20.0	0.0	15161.540000000	0.01	0.01	EUR
187,111	DE000NG436M9	250,000	1.65	15166.540000000	3.5	5.0	1.5	20.0	0.0	15166.540000000	0.01	0.01	EUR
187,112	DE000NG436N7	250,000	1.7	15171.540000000	3.5	5.0	1.5	20.0	0.0	15171.540000000	0.01	0.01	EUR
187,113	DE000NG436P2	250,000	1.75	15176.540000000	3.5	5.0	1.5	20.0	0.0	15176.540000000	0.01	0.01	EUR
187,114	DE000NG436Q0	250,000	1.8	15181.540000000	3.5	5.0	1.5	20.0	0.0	15181.540000000	0.01	0.01	EUR
187,115	DE000NG436R8	250,000	1.85	15186.540000000	3.5	5.0	1.5	20.0	0.0	15186.540000000	0.01	0.01	EUR
187,116	DE000NG436S6	250,000	1.9	15191.540000000	3.5	5.0	1.5	20.0	0.0	15191.540000000	0.01	0.01	EUR
187,117	DE000NG436T4	250,000	1.95	15196.540000000	3.5	5.0	1.5	20.0	0.0	15196.540000000	0.01	0.01	EUR

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187,118	DE000NG436U2	250,000	2.0	15201.540000000	3.5	5.0	1.5	20.0	0.0	15201.540000000	0.01	0.01	EUR
187,119	DE000NG436V0	250,000	2.05	15206.540000000	3.5	5.0	1.5	20.0	0.0	15206.540000000	0.01	0.01	EUR
187,120	DE000NG436W8	250,000	2.1	15211.540000000	3.5	5.0	1.5	20.0	0.0	15211.540000000	0.01	0.01	EUR
187,121	DE000NG436X6	250,000	2.15	15216.540000000	3.5	5.0	1.5	20.0	0.0	15216.540000000	0.01	0.01	EUR
187,122	DE000NG436Y4	250,000	2.2	15221.540000000	3.5	5.0	1.5	20.0	0.0	15221.540000000	0.01	0.01	EUR
187,123	DE000NG436Z1	250,000	2.25	15226.540000000	3.5	5.0	1.5	20.0	0.0	15226.540000000	0.01	0.01	EUR
187,124	DE000NG43601	250,000	2.3	15231.540000000	3.5	5.0	1.5	20.0	0.0	15231.540000000	0.01	0.01	EUR
187,125	DE000NG43619	250,000	2.35	15236.540000000	3.5	5.0	1.5	20.0	0.0	15236.540000000	0.01	0.01	EUR
187,126	DE000NG43627	250,000	2.4	15241.540000000	3.5	5.0	1.5	20.0	0.0	15241.540000000	0.01	0.01	EUR
187,127	DE000NG43635	250,000	2.45	15246.540000000	3.5	5.0	1.5	20.0	0.0	15246.540000000	0.01	0.01	EUR
187,128	DE000NG43643	250,000	2.5	15251.540000000	3.5	5.0	1.5	20.0	0.0	15251.540000000	0.01	0.01	EUR
187,129	DE000NG43650	250,000	2.55	15256.540000000	3.5	5.0	1.5	20.0	0.0	15256.540000000	0.01	0.01	EUR
187,130	DE000NG43668	250,000	2.6	15261.540000000	3.5	5.0	1.5	20.0	0.0	15261.540000000	0.01	0.01	EUR
187,131	DE000NG43676	250,000	2.65	15266.540000000	3.5	5.0	1.5	20.0	0.0	15266.540000000	0.01	0.01	EUR
187,132	DE000NG43684	250,000	2.7	15271.540000000	3.5	5.0	1.5	20.0	0.0	15271.540000000	0.01	0.01	EUR
187,133	DE000NG43692	250,000	2.75	15276.540000000	3.5	5.0	1.5	20.0	0.0	15276.540000000	0.01	0.01	EUR
187,134	DE000NG437A2	250,000	2.8	15281.540000000	3.5	5.0	1.5	20.0	0.0	15281.540000000	0.01	0.01	EUR
187,135	DE000NG437B0	250,000	2.85	15286.540000000	3.5	5.0	1.5	20.0	0.0	15286.540000000	0.01	0.01	EUR
187,136	DE000NG437C8	250,000	2.9	15291.540000000	3.5	5.0	1.5	20.0	0.0	15291.540000000	0.01	0.01	EUR
187,137	DE000NG437D6	250,000	2.95	15296.540000000	3.5	5.0	1.5	20.0	0.0	15296.540000000	0.01	0.01	EUR

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187,138	DE000NG437E4	250,000	3.0	15301.540000000	3.5	5.0	1.5	20.0	0.0	15301.540000000	0.01	0.01	EUR
187,139	DE000NG437F1	250,000	3.05	15306.540000000	3.5	5.0	1.5	20.0	0.0	15306.540000000	0.01	0.01	EUR
187,140	DE000NG437G9	250,000	3.1	15311.540000000	3.5	5.0	1.5	20.0	0.0	15311.540000000	0.01	0.01	EUR
187,141	DE000NG437H7	250,000	3.15	15316.540000000	3.5	5.0	1.5	20.0	0.0	15316.540000000	0.01	0.01	EUR
187,142	DE000NG437J3	250,000	3.2	15321.540000000	3.5	5.0	1.5	20.0	0.0	15321.540000000	0.01	0.01	EUR
187,143	DE000NG437K1	250,000	3.25	15326.540000000	3.5	5.0	1.5	20.0	0.0	15326.540000000	0.01	0.01	EUR
187,144	DE000NG437L9	250,000	3.3	15331.540000000	3.5	5.0	1.5	20.0	0.0	15331.540000000	0.01	0.01	EUR
187,145	DE000NG437M7	250,000	3.35	15336.540000000	3.5	5.0	1.5	20.0	0.0	15336.540000000	0.01	0.01	EUR
187,146	DE000NG437N5	250,000	3.4	15341.540000000	3.5	5.0	1.5	20.0	0.0	15341.540000000	0.01	0.01	EUR
187,147	DE000NG437P0	250,000	3.45	15346.540000000	3.5	5.0	1.5	20.0	0.0	15346.540000000	0.01	0.01	EUR
187,148	DE000NG437Q8	250,000	3.5	15351.540000000	3.5	5.0	1.5	20.0	0.0	15351.540000000	0.01	0.01	EUR
187,149	DE000NG437R6	250,000	3.55	15356.540000000	3.5	5.0	1.5	20.0	0.0	15356.540000000	0.01	0.01	EUR
187,150	DE000NG437S4	250,000	3.6	15361.540000000	3.5	5.0	1.5	20.0	0.0	15361.540000000	0.01	0.01	EUR
187,151	DE000NG437T2	250,000	3.65	15366.540000000	3.5	5.0	1.5	20.0	0.0	15366.540000000	0.01	0.01	EUR
187,152	DE000NG437U0	250,000	3.7	15371.540000000	3.5	5.0	1.5	20.0	0.0	15371.540000000	0.01	0.01	EUR
187,153	DE000NG437V8	250,000	3.75	15376.540000000	3.5	5.0	1.5	20.0	0.0	15376.540000000	0.01	0.01	EUR
187,154	DE000NG437W6	250,000	3.8	15381.540000000	3.5	5.0	1.5	20.0	0.0	15381.540000000	0.01	0.01	EUR
187,155	DE000NG437X4	250,000	3.85	15386.540000000	3.5	5.0	1.5	20.0	0.0	15386.540000000	0.01	0.01	EUR
187,156	DE000NG437Y2	250,000	3.9	15391.540000000	3.5	5.0	1.5	20.0	0.0	15391.540000000	0.01	0.01	EUR
187,157	DE000NG437Z9	250,000	3.95	15396.540000000	3.5	5.0	1.5	20.0	0.0	15396.540000000	0.01	0.01	EUR

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187,158	DE000NG43700	250,000	4.0	15401.540000000	3.5	5.0	1.5	20.0	0.0	15401.540000000	0.01	0.01	EUR
187,159	DE000NG43718	250,000	4.05	15406.540000000	3.5	5.0	1.5	20.0	0.0	15406.540000000	0.01	0.01	EUR
187,160	DE000NG43726	250,000	4.1	15411.540000000	3.5	5.0	1.5	20.0	0.0	15411.540000000	0.01	0.01	EUR
187,161	DE000NG43734	250,000	4.15	15416.540000000	3.5	5.0	1.5	20.0	0.0	15416.540000000	0.01	0.01	EUR
187,162	DE000NG43742	250,000	4.2	15421.540000000	3.5	5.0	1.5	20.0	0.0	15421.540000000	0.01	0.01	EUR
187,163	DE000NG43759	250,000	4.25	15426.540000000	3.5	5.0	1.5	20.0	0.0	15426.540000000	0.01	0.01	EUR
187,164	DE000NG43767	250,000	4.3	15431.540000000	3.5	5.0	1.5	20.0	0.0	15431.540000000	0.01	0.01	EUR
187,165	DE000NG43775	250,000	4.35	15436.540000000	3.5	5.0	1.5	20.0	0.0	15436.540000000	0.01	0.01	EUR
187,166	DE000NG43783	250,000	4.4	15441.540000000	3.5	5.0	1.5	20.0	0.0	15441.540000000	0.01	0.01	EUR
187,167	DE000NG43791	150,000	0.44	34129.220000000	3.5	5.0	2.0	20.0	0.0	34129.220000000	0.01	0.01	USD
187,168	DE000NG438A0	150,000	0.66	34154.220000000	3.5	5.0	2.0	20.0	0.0	34154.220000000	0.01	0.01	USD
187,169	DE000NG438B8	150,000	0.88	34179.220000000	3.5	5.0	2.0	20.0	0.0	34179.220000000	0.01	0.01	USD
187,170	DE000NG438C6	150,000	1.1	34204.220000000	3.5	5.0	2.0	20.0	0.0	34204.220000000	0.01	0.01	USD
187,171	DE000NG438D4	150,000	1.32	34229.220000000	3.5	5.0	2.0	20.0	0.0	34229.220000000	0.01	0.01	USD
187,172	DE000NG438E2	150,000	1.54	34254.220000000	3.5	5.0	2.0	20.0	0.0	34254.220000000	0.01	0.01	USD
187,173	DE000NG438F9	150,000	1.76	34279.220000000	3.5	5.0	2.0	20.0	0.0	34279.220000000	0.01	0.01	USD
187,174	DE000NG438G7	150,000	1.98	34304.220000000	3.5	5.0	2.0	20.0	0.0	34304.220000000	0.01	0.01	USD
187,175	DE000NG438H5	150,000	2.2	34329.220000000	3.5	5.0	2.0	20.0	0.0	34329.220000000	0.01	0.01	USD
187,176	DE000NG438J1	150,000	2.42	34354.220000000	3.5	5.0	2.0	20.0	0.0	34354.220000000	0.01	0.01	USD
187,177	DE000NG438K9	150,000	2.64	34379.220000000	3.5	5.0	2.0	20.0	0.0	34379.220000000	0.01	0.01	USD

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187,178	DE000NG438L7	150,000	2.86	34404.2 200000 000	3.5	5.0	2.0	20.0	0.0	34404.2 200000 000	0.01	0.01	USD
187,179	DE000NG438M5	150,000	3.08	34429.2 200000 000	3.5	5.0	2.0	20.0	0.0	34429.2 200000 000	0.01	0.01	USD
187,180	DE000NG438N3	150,000	3.3	34454.2 200000 000	3.5	5.0	2.0	20.0	0.0	34454.2 200000 000	0.01	0.01	USD
187,181	DE000NG438P8	150,000	3.52	34479.2 200000 000	3.5	5.0	2.0	20.0	0.0	34479.2 200000 000	0.01	0.01	USD
187,182	DE000NG438Q6	150,000	3.74	34504.2 200000 000	3.5	5.0	2.0	20.0	0.0	34504.2 200000 000	0.01	0.01	USD
187,183	DE000NG438R4	150,000	3.96	34529.2 200000 000	3.5	5.0	2.0	20.0	0.0	34529.2 200000 000	0.01	0.01	USD
187,184	DE000NG438S2	150,000	4.18	34554.2 200000 000	3.5	5.0	2.0	20.0	0.0	34554.2 200000 000	0.01	0.01	USD
187,185	DE000NG438T0	150,000	4.4	34579.2 200000 000	3.5	5.0	2.0	20.0	0.0	34579.2 200000 000	0.01	0.01	USD
187,186	DE000NG438U8	150,000	4.62	34604.2 200000 000	3.5	5.0	2.0	20.0	0.0	34604.2 200000 000	0.01	0.01	USD
187,187	DE000NG438V6	150,000	4.84	34629.2 200000 000	3.5	5.0	2.0	20.0	0.0	34629.2 200000 000	0.01	0.01	USD
187,188	DE000NG438W4	150,000	5.06	34654.2 200000 000	3.5	5.0	2.0	20.0	0.0	34654.2 200000 000	0.01	0.01	USD
187,189	DE000NG438X2	150,000	5.28	34679.2 200000 000	3.5	5.0	2.0	20.0	0.0	34679.2 200000 000	0.01	0.01	USD
187,190	DE000NG438Y0	150,000	5.5	34704.2 200000 000	3.5	5.0	2.0	20.0	0.0	34704.2 200000 000	0.01	0.01	USD
187,191	DE000NG438Z7	150,000	5.72	34729.2 200000 000	3.5	5.0	2.0	20.0	0.0	34729.2 200000 000	0.01	0.01	USD
187,192	DE000NG43809	150,000	5.94	34754.2 200000 000	3.5	5.0	2.0	20.0	0.0	34754.2 200000 000	0.01	0.01	USD
187,193	DE000NG43817	150,000	6.16	34779.2 200000 000	3.5	5.0	2.0	20.0	0.0	34779.2 200000 000	0.01	0.01	USD
187,194	DE000NG43825	150,000	6.38	34804.2 200000 000	3.5	5.0	2.0	20.0	0.0	34804.2 200000 000	0.01	0.01	USD
187,195	DE000NG43833	150,000	6.6	34829.2 200000 000	3.5	5.0	2.0	20.0	0.0	34829.2 200000 000	0.01	0.01	USD
187,196	DE000NG43841	150,000	6.82	34854.2 200000 000	3.5	5.0	2.0	20.0	0.0	34854.2 200000 000	0.01	0.01	USD
187,197	DE000NG43858	150,000	7.04	34879.2 200000	3.5	5.0	2.0	20.0	0.0	34879.2 200000	0.01	0.01	USD

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187,198	DE000NG43866	150,000	7.26	34904.2 200000 000	3.5	5.0	2.0	20.0	0.0	34904.2 200000 000	0.01	0.01	USD
187,199	DE000NG43874	150,000	7.48	34929.2 200000 000	3.5	5.0	2.0	20.0	0.0	34929.2 200000 000	0.01	0.01	USD
187,200	DE000NG43882	150,000	7.7	34954.2 200000 000	3.5	5.0	2.0	20.0	0.0	34954.2 200000 000	0.01	0.01	USD
187,201	DE000NG43890	150,000	7.92	34979.2 200000 000	3.5	5.0	2.0	20.0	0.0	34979.2 200000 000	0.01	0.01	USD

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
187,091	DE000NG43510	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,092	DE000NG43528	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,093	DE000NG43536	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,094	DE000NG43544	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,095	DE000NG43551	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,096	DE000NG43569	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,097	DE000NG43577	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,098	DE000NG43585	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,099	DE000NG43593	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,100	DE000NG436A4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,101	DE000NG436B2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
187,102	DE000NG436C0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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.
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>)
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>)
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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

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG43510	Not Applicable	NG4351
DE000NG43528	Not Applicable	NG4352
DE000NG43536	Not Applicable	NG4353
DE000NG43544	Not Applicable	NG4354
DE000NG43551	Not Applicable	NG4355
DE000NG43569	Not Applicable	NG4356
DE000NG43577	Not Applicable	NG4357
DE000NG43585	Not Applicable	NG4358
DE000NG43593	Not Applicable	NG4359
DE000NG436A4	Not Applicable	NG436A
DE000NG436B2	Not Applicable	NG436B
DE000NG436C0	Not Applicable	NG436C
DE000NG436D8	Not Applicable	NG436D
DE000NG436E6	Not Applicable	NG436E
DE000NG436F3	Not Applicable	NG436F
DE000NG436G1	Not Applicable	NG436G
DE000NG436H9	Not Applicable	NG436H
DE000NG436J5	Not Applicable	NG436J
DE000NG436K3	Not Applicable	NG436K
DE000NG436L1	Not Applicable	NG436L
DE000NG436M9	Not Applicable	NG436M
DE000NG436N7	Not Applicable	NG436N
DE000NG436P2	Not Applicable	NG436P
DE000NG436Q0	Not Applicable	NG436Q
DE000NG436R8	Not Applicable	NG436R
DE000NG436S6	Not Applicable	NG436S
DE000NG436T4	Not Applicable	NG436T
DE000NG436U2	Not Applicable	NG436U
DE000NG436V0	Not Applicable	NG436V
DE000NG436W8	Not Applicable	NG436W
DE000NG436X6	Not Applicable	NG436X
DE000NG436Y4	Not Applicable	NG436Y
DE000NG436Z1	Not Applicable	NG436Z
DE000NG43601	Not Applicable	NG4360
DE000NG43619	Not Applicable	NG4361
DE000NG43627	Not Applicable	NG4362

DE000NG43635	Not Applicable	NG4363
DE000NG43643	Not Applicable	NG4364
DE000NG43650	Not Applicable	NG4365
DE000NG43668	Not Applicable	NG4366
DE000NG43676	Not Applicable	NG4367
DE000NG43684	Not Applicable	NG4368
DE000NG43692	Not Applicable	NG4369
DE000NG437A2	Not Applicable	NG437A
DE000NG437B0	Not Applicable	NG437B
DE000NG437C8	Not Applicable	NG437C
DE000NG437D6	Not Applicable	NG437D
DE000NG437E4	Not Applicable	NG437E
DE000NG437F1	Not Applicable	NG437F
DE000NG437G9	Not Applicable	NG437G
DE000NG437H7	Not Applicable	NG437H
DE000NG437J3	Not Applicable	NG437J
DE000NG437K1	Not Applicable	NG437K
DE000NG437L9	Not Applicable	NG437L
DE000NG437M7	Not Applicable	NG437M
DE000NG437N5	Not Applicable	NG437N
DE000NG437P0	Not Applicable	NG437P
DE000NG437Q8	Not Applicable	NG437Q
DE000NG437R6	Not Applicable	NG437R
DE000NG437S4	Not Applicable	NG437S
DE000NG437T2	Not Applicable	NG437T
DE000NG437U0	Not Applicable	NG437U
DE000NG437V8	Not Applicable	NG437V
DE000NG437W6	Not Applicable	NG437W
DE000NG437X4	Not Applicable	NG437X
DE000NG437Y2	Not Applicable	NG437Y
DE000NG437Z9	Not Applicable	NG437Z
DE000NG43700	Not Applicable	NG4370
DE000NG43718	Not Applicable	NG4371
DE000NG43726	Not Applicable	NG4372
DE000NG43734	Not Applicable	NG4373
DE000NG43742	Not Applicable	NG4374
DE000NG43759	Not Applicable	NG4375
DE000NG43767	Not Applicable	NG4376
DE000NG43775	Not Applicable	NG4377
DE000NG43783	Not Applicable	NG4378
DE000NG43791	Not Applicable	NG4379
DE000NG438A0	Not Applicable	NG438A
DE000NG438B8	Not Applicable	NG438B
DE000NG438C6	Not Applicable	NG438C
DE000NG438D4	Not Applicable	NG438D
DE000NG438E2	Not Applicable	NG438E
DE000NG438F9	Not Applicable	NG438F
DE000NG438G7	Not Applicable	NG438G
DE000NG438H5	Not Applicable	NG438H
DE000NG438J1	Not Applicable	NG438J
DE000NG438K9	Not Applicable	NG438K
DE000NG438L7	Not Applicable	NG438L

DE000NG438M5	Not Applicable	NG438M
DE000NG438N3	Not Applicable	NG438N
DE000NG438P8	Not Applicable	NG438P
DE000NG438Q6	Not Applicable	NG438Q
DE000NG438R4	Not Applicable	NG438R
DE000NG438S2	Not Applicable	NG438S
DE000NG438T0	Not Applicable	NG438T
DE000NG438U8	Not Applicable	NG438U
DE000NG438V6	Not Applicable	NG438V
DE000NG438W4	Not Applicable	NG438W
DE000NG438X2	Not Applicable	NG438X
DE000NG438Y0	Not Applicable	NG438Y
DE000NG438Z7	Not Applicable	NG438Z
DE000NG43809	Not Applicable	NG4380
DE000NG43817	Not Applicable	NG4381
DE000NG43825	Not Applicable	NG4382
DE000NG43833	Not Applicable	NG4383
DE000NG43841	Not Applicable	NG4384
DE000NG43858	Not Applicable	NG4385
DE000NG43866	Not Applicable	NG4386
DE000NG43874	Not Applicable	NG4387
DE000NG43882	Not Applicable	NG4388
DE000NG43890	Not Applicable	NG4389

(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 Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Not Applicable
(v) Prohibition of Sales to Belgian Consumers:	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.