

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
181,074	NG4YY2	DE000NG4YY29	250,000	ING Long Index Mini Future Certificate
181,075	NG4YY3	DE000NG4YY37	250,000	ING Long Index Mini Future Certificate
181,076	NG4YY4	DE000NG4YY45	250,000	ING Long Index Mini Future Certificate
181,077	NG4YY5	DE000NG4YY52	250,000	ING Long Index Mini Future Certificate
181,078	NG4YY6	DE000NG4YY60	250,000	ING Long Index Mini Future Certificate
181,079	NG4YY7	DE000NG4YY78	250,000	ING Long Index Mini Future Certificate
181,080	NG4YY8	DE000NG4YY86	250,000	ING Long Index Mini Future Certificate
181,081	NG4YY9	DE000NG4YY94	250,000	ING Long Index Mini Future Certificate
181,082	NG4YZA	DE000NG4YZA5	250,000	ING Long Index Mini Future Certificate
181,083	NG4YZB	DE000NG4YZB3	250,000	ING Long Index Mini Future Certificate
181,084	NG4YZC	DE000NG4YZC1	250,000	ING Long Index Mini Future Certificate
181,085	NG4YZD	DE000NG4YZD9	250,000	ING Long Index Mini Future Certificate
181,086	NG4YZE	DE000NG4YZE7	250,000	ING Long Index Mini Future Certificate
181,087	NG4YZF	DE000NG4YZF4	250,000	ING Long Index Mini Future Certificate
181,088	NG4YZG	DE000NG4YZG2	250,000	ING Long Index Mini Future Certificate
181,089	NG4YZH	DE000NG4YZH0	250,000	ING Long Index Mini Future Certificate
181,090	NG4YZJ	DE000NG4YZJ6	250,000	ING Long Index Mini Future Certificate
181,091	NG4YZK	DE000NG4YZK4	250,000	ING Long Index Mini Future Certificate
181,092	NG4YZL	DE000NG4YZL2	250,000	ING Long Index Mini Future Certificate
181,093	NG4YZM	DE000NG4YZM0	250,000	ING Long Index Mini Future Certificate
181,094	NG4YZN	DE000NG4YZN8	250,000	ING Long Index Mini Future Certificate
181,095	NG4YZP	DE000NG4YZP3	250,000	ING Long Index Mini Future Certificate
181,096	NG4YZQ	DE000NG4YZQ1	250,000	ING Long Index Mini Future Certificate
181,097	NG4YZR	DE000NG4YZR9	250,000	ING Long Index Mini Future Certificate
181,098	NG4YZS	DE000NG4YZS7	250,000	ING Long Index Mini Future Certificate
181,099	NG4YZT	DE000NG4YZT5	250,000	ING Long Index Mini Future Certificate
181,100	NG4YZU	DE000NG4YZU3	250,000	ING Long Index Mini Future Certificate
181,101	NG4YZV	DE000NG4YZV1	250,000	ING Long Index Mini Future Certificate
181,102	NG4YZW	DE000NG4YZW9	250,000	ING Long Index Mini Future Certificate
181,103	NG4YZX	DE000NG4YZX7	250,000	ING Long Index Mini Future Certificate
181,104	NG4YZY	DE000NG4YZY5	250,000	ING Long Index Mini Future Certificate
181,105	NG4YZZ	DE000NG4YZZ2	250,000	ING Long Index Mini Future Certificate
181,106	NG4YZ0	DE000NG4YZ02	250,000	ING Long Index Mini Future Certificate
181,107	NG4YZ1	DE000NG4YZ10	250,000	ING Long Index Mini Future Certificate
181,108	NG4YZ2	DE000NG4YZ28	250,000	ING Long Index Mini Future Certificate
181,109	NG4YZ3	DE000NG4YZ36	250,000	ING Long Index Mini Future Certificate
181,110	NG4YZ4	DE000NG4YZ44	250,000	ING Long Index Mini Future Certificate
181,111	NG4YZ5	DE000NG4YZ51	250,000	ING Long Index Mini Future Certificate
181,112	NG4YZ6	DE000NG4YZ69	250,000	ING Long Index Mini Future Certificate
181,113	NG4YZ7	DE000NG4YZ77	250,000	ING Long Index Mini Future Certificate
181,114	NG4YZ8	DE000NG4YZ85	250,000	ING Long Index Mini Future Certificate
181,115	NG4YZ9	DE000NG4YZ93	250,000	ING Long Index Mini Future Certificate
181,116	NG4Y0A	DE000NG4Y0A2	250,000	ING Long Index Mini Future Certificate
181,117	NG4Y0B	DE000NG4Y0B0	150,000	ING Long Index Mini Future Certificate
181,118	NG4Y0C	DE000NG4Y0C8	150,000	ING Long Index Mini Future Certificate

181,119	NG4Y0D	DE000NG4Y0D6	150,000	ING Long Index Mini Future Certificate
181,120	NG4Y0E	DE000NG4Y0E4	150,000	ING Long Index Mini Future Certificate
181,121	NG4Y0F	DE000NG4Y0F1	150,000	ING Long Index Mini Future Certificate
181,122	NG4Y0G	DE000NG4Y0G9	150,000	ING Long Index Mini Future Certificate
181,123	NG4Y0H	DE000NG4Y0H7	150,000	ING Long Index Mini Future Certificate
181,124	NG4Y0J	DE000NG4Y0J3	150,000	ING Long Index Mini Future Certificate
181,125	NG4Y0K	DE000NG4Y0K1	150,000	ING Long Index Mini Future Certificate
181,126	NG4Y0L	DE000NG4Y0L9	150,000	ING Long Index Mini Future Certificate
181,127	NG4Y0M	DE000NG4Y0M7	150,000	ING Long Index Mini Future 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.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(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:	05 January 2022
6	Issue Date:	07 January 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
181,074	DE000NG4YY29	250,000	3.59	15718.530500000	3.5	5.0	1.5	20.0	0.0	15960.000000000	10.0	0.01	EUR
181,075	DE000NG4YY37	250,000	3.79	15698.530500000	3.5	5.0	1.5	20.0	0.0	15940.000000000	10.0	0.01	EUR
181,076	DE000NG4YY45	250,000	3.99	15678.530500000	3.5	5.0	1.5	20.0	0.0	15920.000000000	10.0	0.01	EUR
181,077	DE000NG4YY52	250,000	4.19	15658.530500000	3.5	5.0	1.5	20.0	0.0	15900.000000000	10.0	0.01	EUR
181,078	DE000NG4YY60	250,000	4.39	15638.530500000	3.5	5.0	1.5	20.0	0.0	15880.000000000	10.0	0.01	EUR
181,079	DE000NG4YY78	250,000	4.59	15618.530500000	3.5	5.0	1.5	20.0	0.0	15860.000000000	10.0	0.01	EUR
181,080	DE000NG4YY86	250,000	4.79	15598.530500000	3.5	5.0	1.5	20.0	0.0	15840.000000000	10.0	0.01	EUR

										000			
181,08 1	DE000NG4 YY94	250,000	4.99	15578.5 305000 000	3.5	5.0	1.5	20.0	0.0	15820.0 000000 000	10.0	0.01	EUR
181,08 2	DE000NG4 YZA5	250,000	5.19	15558.5 305000 000	3.5	5.0	1.5	20.0	0.0	15800.0 000000 000	10.0	0.01	EUR
181,08 3	DE000NG4 YZB3	250,000	5.39	15538.5 305000 000	3.5	5.0	1.5	20.0	0.0	15780.0 000000 000	10.0	0.01	EUR
181,08 4	DE000NG4 YZC1	250,000	5.59	15518.5 305000 000	3.5	5.0	1.5	20.0	0.0	15760.0 000000 000	10.0	0.01	EUR
181,08 5	DE000NG4 YZD9	250,000	5.79	15498.5 305000 000	3.5	5.0	1.5	20.0	0.0	15740.0 000000 000	10.0	0.01	EUR
181,08 6	DE000NG4 YZE7	250,000	5.99	15478.5 305000 000	3.5	5.0	1.5	20.0	0.0	15720.0 000000 000	10.0	0.01	EUR
181,08 7	DE000NG4 YZF4	250,000	6.19	15458.5 305000 000	3.5	5.0	1.5	20.0	0.0	15700.0 000000 000	10.0	0.01	EUR
181,08 8	DE000NG4 YZG2	250,000	6.39	15438.5 305000 000	3.5	5.0	1.5	20.0	0.0	15680.0 000000 000	10.0	0.01	EUR
181,08 9	DE000NG4 YZH0	250,000	6.59	15418.5 305000 000	3.5	5.0	1.5	20.0	0.0	15650.0 000000 000	10.0	0.01	EUR
181,09 0	DE000NG4 YZJ6	250,000	6.79	15398.5 305000 000	3.5	5.0	1.5	20.0	0.0	15630.0 000000 000	10.0	0.01	EUR
181,09 1	DE000NG4 YZK4	250,000	6.99	15378.5 305000 000	3.5	5.0	1.5	20.0	0.0	15610.0 000000 000	10.0	0.01	EUR
181,09 2	DE000NG4 YZL2	250,000	7.19	15358.5 305000 000	3.5	5.0	1.5	20.0	0.0	15590.0 000000 000	10.0	0.01	EUR
181,09 3	DE000NG4 YZM0	250,000	7.39	15338.5 305000 000	3.5	5.0	1.5	20.0	0.0	15570.0 000000 000	10.0	0.01	EUR
181,09 4	DE000NG4 YZN8	250,000	7.59	15318.5 305000 000	3.5	5.0	1.5	20.0	0.0	15550.0 000000 000	10.0	0.01	EUR
181,09 5	DE000NG4 YZP3	250,000	7.79	15298.5 305000 000	3.5	5.0	1.5	20.0	0.0	15530.0 000000 000	10.0	0.01	EUR
181,09 6	DE000NG4 YZQ1	250,000	7.99	15278.5 305000 000	3.5	5.0	1.5	20.0	0.0	15510.0 000000 000	10.0	0.01	EUR
181,09 7	DE000NG4 YZR9	250,000	8.19	15258.5 305000 000	3.5	5.0	1.5	20.0	0.0	15490.0 000000 000	10.0	0.01	EUR
181,09 8	DE000NG4 YZS7	250,000	8.39	15238.5 305000 000	3.5	5.0	1.5	20.0	0.0	15470.0 000000 000	10.0	0.01	EUR
181,09 9	DE000NG4 YZT5	250,000	8.59	15218.5 305000 000	3.5	5.0	1.5	20.0	0.0	15450.0 000000 000	10.0	0.01	EUR
181,10 0	DE000NG4 YZU3	250,000	8.79	15198.5 305000	3.5	5.0	1.5	20.0	0.0	15430.0 000000	10.0	0.01	EUR

				000						000			
181,10 1	DE000NG4 YZV1	250,000	8.99	15178.5 305000 000	3.5	5.0	1.5	20.0	0.0	15410.0 000000 000	10.0	0.01	EUR
181,10 2	DE000NG4 YZW9	250,000	9.19	15158.5 305000 000	3.5	5.0	1.5	20.0	0.0	15390.0 000000 000	10.0	0.01	EUR
181,10 3	DE000NG4 YZX7	250,000	9.39	15138.5 305000 000	3.5	5.0	1.5	20.0	0.0	15370.0 000000 000	10.0	0.01	EUR
181,10 4	DE000NG4 YZY5	250,000	9.59	15118.5 305000 000	3.5	5.0	1.5	20.0	0.0	15350.0 000000 000	10.0	0.01	EUR
181,10 5	DE000NG4 YZZ2	250,000	9.79	15098.5 305000 000	3.5	5.0	1.5	20.0	0.0	15330.0 000000 000	10.0	0.01	EUR
181,10 6	DE000NG4 YZ02	250,000	9.99	15078.5 305000 000	3.5	5.0	1.5	20.0	0.0	15310.0 000000 000	10.0	0.01	EUR
181,10 7	DE000NG4 YZ10	250,000	10.19	15058.5 305000 000	3.5	5.0	1.5	20.0	0.0	15290.0 000000 000	10.0	0.01	EUR
181,10 8	DE000NG4 YZ28	250,000	10.39	15038.5 305000 000	3.5	5.0	1.5	20.0	0.0	15270.0 000000 000	10.0	0.01	EUR
181,10 9	DE000NG4 YZ36	250,000	10.59	15018.5 305000 000	3.5	5.0	1.5	20.0	0.0	15250.0 000000 000	10.0	0.01	EUR
181,11 0	DE000NG4 YZ44	250,000	10.79	14998.5 305000 000	3.5	5.0	1.5	20.0	0.0	15230.0 000000 000	10.0	0.01	EUR
181,11 1	DE000NG4 YZ51	250,000	10.99	14978.5 305000 000	3.5	5.0	1.5	20.0	0.0	15210.0 000000 000	10.0	0.01	EUR
181,11 2	DE000NG4 YZ69	250,000	11.19	14958.5 305000 000	3.5	5.0	1.5	20.0	0.0	15190.0 000000 000	10.0	0.01	EUR
181,11 3	DE000NG4 YZ77	250,000	11.39	14938.5 305000 000	3.5	5.0	1.5	20.0	0.0	15170.0 000000 000	10.0	0.01	EUR
181,11 4	DE000NG4 YZ85	250,000	11.59	14918.5 305000 000	3.5	5.0	1.5	20.0	0.0	15150.0 000000 000	10.0	0.01	EUR
181,11 5	DE000NG4 YZ93	250,000	11.79	14898.5 305000 000	3.5	5.0	1.5	20.0	0.0	15130.0 000000 000	10.0	0.01	EUR
181,11 6	DE000NG4 Y0A2	250,000	11.99	14878.5 305000 000	3.5	5.0	1.5	20.0	0.0	15110.0 000000 000	10.0	0.01	EUR
181,11 7	DE000NG4 Y0B0	150,000	13.49	35060.2 380000 000	3.5	5.0	2.0	20.0	0.0	35770.0 000000 000	10.0	0.01	USD
181,11 8	DE000NG4 Y0C8	150,000	14.38	34960.2 380000 000	3.5	5.0	2.0	20.0	0.0	35660.0 000000 000	10.0	0.01	USD
181,11 9	DE000NG4 Y0D6	150,000	15.26	34860.2 380000 000	3.5	5.0	2.0	20.0	0.0	35560.0 000000 000	10.0	0.01	USD
181,12 0	DE000NG4 Y0E4	150,000	16.15	34760.2 380000	3.5	5.0	2.0	20.0	0.0	35460.0 000000	10.0	0.01	USD

				000						000			
181,12 1	DE000NG4 Y0F1	150,000	17.03	34660.2 380000 000	3.5	5.0	2.0	20.0	0.0	35360.0 000000 000	10.0	0.01	USD
181,12 2	DE000NG4 Y0G9	150,000	17.92	34560.2 380000 000	3.5	5.0	2.0	20.0	0.0	35260.0 000000 000	10.0	0.01	USD
181,12 3	DE000NG4 Y0H7	150,000	18.8	34460.2 380000 000	3.5	5.0	2.0	20.0	0.0	35150.0 000000 000	10.0	0.01	USD
181,12 4	DE000NG4 Y0J3	150,000	19.69	34360.2 380000 000	3.5	5.0	2.0	20.0	0.0	35050.0 000000 000	10.0	0.01	USD
181,12 5	DE000NG4 Y0K1	150,000	20.57	34260.2 380000 000	3.5	5.0	2.0	20.0	0.0	34950.0 000000 000	10.0	0.01	USD
181,12 6	DE000NG4 Y0L9	150,000	21.46	34160.2 380000 000	3.5	5.0	2.0	20.0	0.0	34850.0 000000 000	10.0	0.01	USD
181,12 7	DE000NG4 Y0M7	150,000	22.34	34060.2 380000 000	3.5	5.0	2.0	20.0	0.0	34750.0 000000 000	10.0	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
181,074	DE000NG4YY29	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,075	DE000NG4YY37	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,076	DE000NG4YY45	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,077	DE000NG4YY52	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,078	DE000NG4YY60	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,079	DE000NG4YY78	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,080	DE000NG4YY86	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,081	DE000NG4YY94	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,082	DE000NG4YZA5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
181,123	DE000NG4Y0H7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,124	DE000NG4Y0J3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,125	DE000NG4Y0K1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,126	DE000NG4Y0L9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
181,127	DE000NG4Y0M7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
----	-------------------------------------	----------------

26	Currency Certificate Provisions	Not Applicable
----	--	----------------

27	Commodity Certificate Provisions	Not Applicable
----	---	----------------

28	Fund Certificate Provisions	Not Applicable
----	------------------------------------	----------------

29	Government Bond Certificate Provisions	Not Applicable
----	---	----------------

30	Other Bond Certificate Provisions	Not Applicable
----	--	----------------

31	Index Futures Certificate Provisions	Not Applicable
----	---	----------------

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

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

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>)
--	---

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
DE000NG4YY29	Not Applicable	NG4YY2
DE000NG4YY37	Not Applicable	NG4YY3
DE000NG4YY45	Not Applicable	NG4YY4
DE000NG4YY52	Not Applicable	NG4YY5
DE000NG4YY60	Not Applicable	NG4YY6
DE000NG4YY78	Not Applicable	NG4YY7
DE000NG4YY86	Not Applicable	NG4YY8
DE000NG4YY94	Not Applicable	NG4YY9
DE000NG4YZA5	Not Applicable	NG4YZA
DE000NG4YZB3	Not Applicable	NG4YZB
DE000NG4YZC1	Not Applicable	NG4YZC
DE000NG4YZD9	Not Applicable	NG4YZD
DE000NG4YZE7	Not Applicable	NG4YZE
DE000NG4YZF4	Not Applicable	NG4YZF
DE000NG4YZG2	Not Applicable	NG4YZG
DE000NG4YZH0	Not Applicable	NG4YZH
DE000NG4YZJ6	Not Applicable	NG4YZJ
DE000NG4YZK4	Not Applicable	NG4YZK
DE000NG4YZL2	Not Applicable	NG4YZL
DE000NG4YZM0	Not Applicable	NG4YZM
DE000NG4YZN8	Not Applicable	NG4YZN
DE000NG4YZP3	Not Applicable	NG4YZP
DE000NG4YZQ1	Not Applicable	NG4YZQ
DE000NG4YZR9	Not Applicable	NG4YZR
DE000NG4YZS7	Not Applicable	NG4YZS
DE000NG4YZT5	Not Applicable	NG4YZT
DE000NG4YZU3	Not Applicable	NG4YZU
DE000NG4YZV1	Not Applicable	NG4YZV
DE000NG4YZW9	Not Applicable	NG4YZW
DE000NG4YZX7	Not Applicable	NG4YZX
DE000NG4YZY5	Not Applicable	NG4YZY
DE000NG4YZZ2	Not Applicable	NG4YZZ
DE000NG4YZ02	Not Applicable	NG4YZ0
DE000NG4YZ10	Not Applicable	NG4YZ1
DE000NG4YZ28	Not Applicable	NG4YZ2
DE000NG4YZ36	Not Applicable	NG4YZ3

DE000NG4YZ44	Not Applicable	NG4YZ4
DE000NG4YZ51	Not Applicable	NG4YZ5
DE000NG4YZ69	Not Applicable	NG4YZ6
DE000NG4YZ77	Not Applicable	NG4YZ7
DE000NG4YZ85	Not Applicable	NG4YZ8
DE000NG4YZ93	Not Applicable	NG4YZ9
DE000NG4Y0A2	Not Applicable	NG4Y0A
DE000NG4Y0B0	Not Applicable	NG4Y0B
DE000NG4Y0C8	Not Applicable	NG4Y0C
DE000NG4Y0D6	Not Applicable	NG4Y0D
DE000NG4Y0E4	Not Applicable	NG4Y0E
DE000NG4Y0F1	Not Applicable	NG4Y0F
DE000NG4Y0G9	Not Applicable	NG4Y0G
DE000NG4Y0H7	Not Applicable	NG4Y0H
DE000NG4Y0J3	Not Applicable	NG4Y0J
DE000NG4Y0K1	Not Applicable	NG4Y0K
DE000NG4Y0L9	Not Applicable	NG4Y0L
DE000NG4Y0M7	Not Applicable	NG4Y0M

(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 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.
---	---

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.