Final Terms dated 14 January 2022

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
182,173	NG4ZXD	DE000NG4ZXD1	250,000	ING Short Index Open End Turbo Certificate
182,174	NG4ZXE	DE000NG4ZXE9	250,000	ING Short Index Open End Turbo Certificate
182,175	NG4ZXF	DE000NG4ZXF6	250,000	ING Short Index Open End Turbo Certificate
182,176	NG4ZXG	DE000NG4ZXG4	250,000	ING Short Index Open End Turbo Certificate
182,177	NG4ZXH	DE000NG4ZXH2	250,000	ING Short Index Open End Turbo Certificate
182,178	NG4ZXJ	DE000NG4ZXJ8	250,000	ING Short Index Open End Turbo Certificate
182,179	NG4ZXK	DE000NG4ZXK6	250,000	ING Short Index Open End Turbo Certificate
182,180	NG4ZXL	DE000NG4ZXL4	250,000	ING Short Index Open End Turbo Certificate
182,181	NG4ZXM	DE000NG4ZXM2	250,000	ING Short Index Open End Turbo Certificate
182,182	NG4ZXN	DE000NG4ZXN0	250,000	ING Short Index Open End Turbo Certificate
182,183	NG4ZXP	DE000NG4ZXP5	250,000	ING Short Index Open End Turbo Certificate
182,184	NG4ZXQ	DE000NG4ZXQ3	250,000	ING Short Index Open End Turbo Certificate
182,185	NG4ZXR	DE000NG4ZXR1	250,000	ING Short Index Open End Turbo Certificate
182,186	NG4ZXS	DE000NG4ZXS9	150,000	ING Short Index Open End Turbo Certificate
182,187	NG4ZXT	DE000NG4ZXT7	150,000	ING Short Index Open End Turbo Certificate
182,188	NG4ZXU	DE000NG4ZXU5	150,000	ING Short Index Open End Turbo Certificate
182,189	NG4ZXV	DE000NG4ZXV3	150,000	ING Short Index Open End Turbo Certificate
182,190	NG4ZXW	DE000NG4ZXW1	150,000	ING Short Index Open End Turbo Certificate
182,191	NG4ZXX	DE000NG4ZXX9	150,000	ING Short Index Open End Turbo Certificate
182,192	NG4ZXY	DE000NG4ZXY7	150,000	ING Short Index Open End Turbo Certificate
182,193	NG4ZXZ	DE000NG4ZXZ4	150,000	ING Short Index Open End Turbo Certificate
182,194	NG4ZX0	DE000NG4ZX03	150,000	ING Short Index Open End Turbo Certificate
182,195	NG4ZX1	DE000NG4ZX11	150,000	ING Short Index Open End Turbo

				Certificate
182,196	NG4ZX2	DE000NG4ZX29	150,000	ING Short Index Open End Turbo Certificate
182,197	NG4ZX3	DE000NG4ZX37	150,000	ING Short Index Open End Turbo Certificate
182,198	NG4ZX4	DE000NG4ZX45	150,000	ING Short Index Open End Turbo Certificate
182,199	NG4ZX5	DE000NG4ZX52	150,000	ING Short Index Open End Turbo Certificate
182,200	NG4ZX6	DE000NG4ZX60	150,000	ING Short Index Open End Turbo Certificate
182,201	NG4ZX7	DE000NG4ZX78	150,000	ING Short Index Open End Turbo Certificate
182,202	NG4ZX8	DE000NG4ZX86	1,000,000	ING Short Index Open End Turbo Certificate
182,203	NG4ZX9	DE000NG4ZX94	1,000,000	ING Short Index Open End Turbo Certificate
182,204	NG4ZYA	DE000NG4ZYA5	1,000,000	ING Short Index Open End Turbo Certificate
182,205	NG4ZYB	DE000NG4ZYB3	1,000,000	ING Short Index Open End Turbo Certificate
182,206	NG4ZYC	DE000NG4ZYC1	1,000,000	ING Short Index Open End Turbo Certificate
182,207	NG4ZYD	DE000NG4ZYD9	1,000,000	ING Short Index Open End Turbo Certificate
182,208	NG4ZYE	DE000NG4ZYE7	1,000,000	ING Short Index Open End Turbo Certificate
182,209	NG4ZYF	DE000NG4ZYF4	1,000,000	ING Short Index Open End Turbo Certificate
182,210	NG4ZYG	DE000NG4ZYG2	100,000	ING Short Index Open End Turbo Certificate
182,211	NG4ZYH	DE000NG4ZYH0	100,000	ING Short Index Open End Turbo Certificate
182,212	NG4ZYJ	DE000NG4ZYJ6	100,000	ING Short Index Open End Turbo Certificate
182,213	NG4ZYK	DE000NG4ZYK4	1,000,000	ING Short Index Open End Turbo Certificate
182,214	NG4ZYL	DE000NG4ZYL2	1,000,000	ING Short Index Open End Turbo Certificate
182,215	NG4ZYM	DE000NG4ZYM0	1,000,000	ING Short Index Open End Turbo Certificate
182,216	NG4ZYN	DE000NG4ZYN8	1,000,000	ING Short Index Open End Turbo Certificate
182,217	NG4ZYP	DE000NG4ZYP3	300,000	ING Short Index Open End Turbo Certificate
182,218	NG4ZYQ	DE000NG4ZYQ1	300,000	ING Short Index Open End Turbo Certificate
182,219	NG4ZYR	DE000NG4ZYR9	300,000	ING Short Index Open End Turbo Certificate
182,220	NG4ZYS	DE000NG4ZYS7	300,000	ING Short Index Open End Turbo Certificate
182,221	NG4ZYT	DE000NG4ZYT5	300,000	ING Short Index Open End Turbo Certificate
182,222	NG4ZYU	DE000NG4ZYU3	300,000	ING Short Index Open End Turbo Certificate
182,223	NG4ZYV	DE000NG4ZYV1	300,000	ING Short Index Open End Turbo

				Certificate
182,224	NG4ZYW	DE000NG4ZYW9	300,000	ING Short Index Open End Turbo Certificate
182,225	NG4ZYX	DE000NG4ZYX7	300,000	ING Short Index Open End Turbo Certificate
182,226	NG4ZYY	DE000NG4ZYY5	300,000	ING Short Index Open End Turbo Certificate
182,227	NG4ZYZ	DE000NG4ZYZ2	300,000	ING Short Index Open End Turbo Certificate
182,228	NG4ZY0	DE000NG4ZY02	300,000	ING Short Index Open End Turbo Certificate
182,229	NG4ZY1	DE000NG4ZY10	300,000	ING Short Index Open End Turbo Certificate
182,230	NG4ZY2	DE000NG4ZY28	300,000	ING Short Index Open End Turbo Certificate
182,231	NG4ZY3	DE000NG4ZY36	300,000	ING Short Index Open End Turbo Certificate
182,232	NG4ZY4	DE000NG4ZY44	300,000	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 Certifiates 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 Certifiates (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.*

EURO STOXX 50® (Price) 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.

S&P 500 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.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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.

XDAXDAX 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.

Nikkei 225 Index is provided by Nikkei Inc and Nikkei Digital Media Inc. Nikkei Inc and Nikkei Digital Media Inc does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc., and Nikkei Inc and Nikkei Digital Media Inc are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

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:	17 January 2022
6	Issue Date:	19 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
182,173	DE000NG4ZXD1	250,000	0.53	15989.4800000000	3.5	5.0	1.5	20.0	0.0	15989.4800000000	0.01	0.01	EUR
182,174	DE000NG4ZXE9	250,000	0.58	15994.4800000000	3.5	5.0	1.5	20.0	0.0	15994.4800000000	0.01	0.01	EUR
182,175	DE000NG4ZXF6	250,000	0.63	15999.4800000000	3.5	5.0	1.5	20.0	0.0	15999.4800000000	0.01	0.01	EUR
182,176	DE000NG4ZXG4	250,000	0.68	16004.4800000000	3.5	5.0	1.5	20.0	0.0	16004.4800000000	0.01	0.01	EUR
182,177	DE000NG4ZXH2	250,000	0.73	16009.4800000000	3.5	5.0	1.5	20.0	0.0	16009.4800000000	0.01	0.01	EUR
182,178	DE000NG4ZXJ8	250,000	0.78	16014.4800000000	3.5	5.0	1.5	20.0	0.0	16014.4800000000	0.01	0.01	EUR
182,179	DE000NG4ZXK6	250,000	0.83	16019.4800000000	3.5	5.0	1.5	20.0	0.0	16019.4800000	0.01	0.01	EUR

										000			
182,180	DE000NG4ZXL4	250,000	0.88	16024.4800000000	3.5	5.0	1.5	20.0	0.0	16024.4800000000	0.01	0.01	EUR
182,181	DE000NG4ZXM2	250,000	0.93	16029.4800000000	3.5	5.0	1.5	20.0	0.0	16029.4800000000	0.01	0.01	EUR
182,182	DE000NG4ZXN0	250,000	0.98	16034.4800000000	3.5	5.0	1.5	20.0	0.0	16034.4800000000	0.01	0.01	EUR
182,183	DE000NG4ZXP5	250,000	1.03	16039.4800000000	3.5	5.0	1.5	20.0	0.0	16039.4800000000	0.01	0.01	EUR
182,184	DE000NG4ZXQ3	250,000	1.08	16044.4800000000	3.5	5.0	1.5	20.0	0.0	16044.4800000000	0.01	0.01	EUR
182,185	DE000NG4ZXR1	250,000	1.13	16049.4800000000	3.5	5.0	1.5	20.0	0.0	16049.4800000000	0.01	0.01	EUR
182,186	DE000NG4ZXS9	150,000	0.1	36124.6300000000	3.5	5.0	2.0	20.0	0.0	36124.6300000000	0.01	0.01	USD
182,187	DE000NG4ZXT7	150,000	0.31	36149.6300000000	3.5	5.0	2.0	20.0	0.0	36149.6300000000	0.01	0.01	USD
182,188	DE000NG4ZXU5	150,000	0.53	36174.6300000000	3.5	5.0	2.0	20.0	0.0	36174.6300000000	0.01	0.01	USD
182,189	DE000NG4ZXV3	150,000	0.75	36199.6300000000	3.5	5.0	2.0	20.0	0.0	36199.6300000000	0.01	0.01	USD
182,190	DE000NG4ZXW1	150,000	0.97	36224.6300000000	3.5	5.0	2.0	20.0	0.0	36224.6300000000	0.01	0.01	USD
182,191	DE000NG4ZXX9	150,000	1.19	36249.6300000000	3.5	5.0	2.0	20.0	0.0	36249.6300000000	0.01	0.01	USD
182,192	DE000NG4ZXY7	150,000	1.41	36274.6300000000	3.5	5.0	2.0	20.0	0.0	36274.6300000000	0.01	0.01	USD
182,193	DE000NG4ZXZ4	150,000	1.62	36299.6300000000	3.5	5.0	2.0	20.0	0.0	36299.6300000000	0.01	0.01	USD
182,194	DE000NG4ZX03	150,000	1.84	36324.6300000000	3.5	5.0	2.0	20.0	0.0	36324.6300000000	0.01	0.01	USD
182,195	DE000NG4ZX11	150,000	2.06	36349.6300000000	3.5	5.0	2.0	20.0	0.0	36349.6300000000	0.01	0.01	USD
182,196	DE000NG4ZX29	150,000	2.28	36374.6300000000	3.5	5.0	2.0	20.0	0.0	36374.6300000000	0.01	0.01	USD
182,197	DE000NG4ZX37	150,000	2.5	36399.6300000000	3.5	5.0	2.0	20.0	0.0	36399.6300000000	0.01	0.01	USD
182,198	DE000NG4ZX45	150,000	2.72	36424.6300000000	3.5	5.0	2.0	20.0	0.0	36424.6300000000	0.01	0.01	USD
182,199	DE000NG4ZX52	150,000	2.93	36449.6300000	3.5	5.0	2.0	20.0	0.0	36449.6300000	0.01	0.01	USD

				000						000			
182,200	DE000NG4ZX60	150,000	3.15	36474.6300000000	3.5	5.0	2.0	20.0	0.0	36474.6300000000	0.01	0.01	USD
182,201	DE000NG4ZX78	150,000	3.37	36499.6300000000	3.5	5.0	2.0	20.0	0.0	36499.6300000000	0.01	0.01	USD
182,202	DE000NG4ZX86	1,000,000	0.67	4350.3700000000	3.5	5.0	2.0	20.0	0.0	4350.3700000000	0.01	0.01	EUR
182,203	DE000NG4ZX94	1,000,000	1.18	15630.6200000000	3.5	5.0	3.0	20.0	0.0	15630.6200000000	0.01	0.01	USD
182,204	DE000NG4ZYA5	1,000,000	1.53	15670.6200000000	3.5	5.0	3.0	20.0	0.0	15670.6200000000	0.01	0.01	USD
182,205	DE000NG4ZYB3	1,000,000	1.88	15710.6200000000	3.5	5.0	3.0	20.0	0.0	15710.6200000000	0.01	0.01	USD
182,206	DE000NG4ZYC1	1,000,000	2.23	15750.6200000000	3.5	5.0	3.0	20.0	0.0	15750.6200000000	0.01	0.01	USD
182,207	DE000NG4ZYD9	1,000,000	2.58	15790.6200000000	3.5	5.0	3.0	20.0	0.0	15790.6200000000	0.01	0.01	USD
182,208	DE000NG4ZYE7	1,000,000	2.92	15830.6200000000	3.5	5.0	3.0	20.0	0.0	15830.6200000000	0.01	0.01	USD
182,209	DE000NG4ZYF4	1,000,000	3.27	15870.6200000000	3.5	5.0	3.0	20.0	0.0	15870.6200000000	0.01	0.01	USD
182,210	DE000NG4ZYG2	100,000	0.25	28454.9600000000	3.5	5.0	3.0	20.0	0.0	28454.9600000000	0.01	0.1	JPY
182,211	DE000NG4ZYH0	100,000	0.33	28554.9600000000	3.5	5.0	3.0	20.0	0.0	28554.9600000000	0.01	0.1	JPY
182,212	DE000NG4ZYJ6	100,000	0.41	28654.9600000000	3.5	5.0	3.0	20.0	0.0	28654.9600000000	0.01	0.1	JPY
182,213	DE000NG4ZYK4	1,000,000	0.44	4709.3600000000	3.5	5.0	3.0	20.0	0.0	4709.3600000000	0.01	0.01	USD
182,214	DE000NG4ZYL2	1,000,000	0.53	4719.3600000000	3.5	5.0	3.0	20.0	0.0	4719.3600000000	0.01	0.01	USD
182,215	DE000NG4ZYM0	1,000,000	0.61	4729.3600000000	3.5	5.0	3.0	20.0	0.0	4729.3600000000	0.01	0.01	USD
182,216	DE000NG4ZYN8	1,000,000	0.7	4739.3600000000	3.5	5.0	3.0	20.0	0.0	4739.3600000000	0.01	0.01	USD
182,217	DE000NG4ZYP3	300,000	0.37	15973.5800000000	3.5	5.0	1.5	20.0	0.0	15973.5800000000	0.01	0.01	EUR
182,218	DE000NG4ZYQ1	300,000	0.42	15978.5800000000	3.5	5.0	1.5	20.0	0.0	15978.5800000000	0.01	0.01	EUR
182,219	DE000NG4ZYR9	300,000	0.47	15983.5800000	3.5	5.0	1.5	20.0	0.0	15983.5800000	0.01	0.01	EUR

				000						000			
182,220	DE000NG4ZYS7	300,000	0.52	15988.5800000000	3.5	5.0	1.5	20.0	0.0	15988.5800000000	0.01	0.01	EUR
182,221	DE000NG4ZYT5	300,000	0.57	15993.5800000000	3.5	5.0	1.5	20.0	0.0	15993.5800000000	0.01	0.01	EUR
182,222	DE000NG4ZYU3	300,000	0.62	15998.5800000000	3.5	5.0	1.5	20.0	0.0	15998.5800000000	0.01	0.01	EUR
182,223	DE000NG4ZYV1	300,000	0.67	16003.5800000000	3.5	5.0	1.5	20.0	0.0	16003.5800000000	0.01	0.01	EUR
182,224	DE000NG4ZYW9	300,000	0.72	16008.5800000000	3.5	5.0	1.5	20.0	0.0	16008.5800000000	0.01	0.01	EUR
182,225	DE000NG4ZYX7	300,000	0.77	16013.5800000000	3.5	5.0	1.5	20.0	0.0	16013.5800000000	0.01	0.01	EUR
182,226	DE000NG4ZYY5	300,000	0.82	16018.5800000000	3.5	5.0	1.5	20.0	0.0	16018.5800000000	0.01	0.01	EUR
182,227	DE000NG4ZYZ2	300,000	0.87	16023.5800000000	3.5	5.0	1.5	20.0	0.0	16023.5800000000	0.01	0.01	EUR
182,228	DE000NG4ZY02	300,000	0.92	16028.5800000000	3.5	5.0	1.5	20.0	0.0	16028.5800000000	0.01	0.01	EUR
182,229	DE000NG4ZY10	300,000	0.97	16033.5800000000	3.5	5.0	1.5	20.0	0.0	16033.5800000000	0.01	0.01	EUR
182,230	DE000NG4ZY28	300,000	1.02	16038.5800000000	3.5	5.0	1.5	20.0	0.0	16038.5800000000	0.01	0.01	EUR
182,231	DE000NG4ZY36	300,000	1.07	16043.5800000000	3.5	5.0	1.5	20.0	0.0	16043.5800000000	0.01	0.01	EUR
182,232	DE000NG4ZY44	300,000	1.12	16048.5800000000	3.5	5.0	1.5	20.0	0.0	16048.5800000000	0.01	0.01	EUR

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
182,173	DE000NG4ZXD1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,174	DE000NG4ZXE9	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,175	DE000NG4ZXF6	DAX® Index (Bloomberg code: DAX	As specified in the Index Certificate	As specified in the Index Certificate

		<Index>)	Conditions	Conditions
182,176	DE000NG4ZXG4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,177	DE000NG4ZXH2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,178	DE000NG4ZXJ8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,179	DE000NG4ZXK6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,180	DE000NG4ZXL4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,181	DE000NG4ZXM2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,182	DE000NG4ZXN0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,183	DE000NG4ZXP5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,184	DE000NG4ZXQ3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,185	DE000NG4ZXR1	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,186	DE000NG4ZXS9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,187	DE000NG4ZXT7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,188	DE000NG4ZXU5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,189	DE000NG4ZXV3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,190	DE000NG4ZXW1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,191	DE000NG4ZXX9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,192	DE000NG4ZXY7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,193	DE000NG4ZXZ4	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,194	DE000NG4ZX03	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,195	DE000NG4ZX11	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
182,196	DE000NG4ZX29	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,197	DE000NG4ZX37	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,198	DE000NG4ZX45	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,199	DE000NG4ZX52	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,200	DE000NG4ZX60	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,201	DE000NG4ZX78	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,202	DE000NG4ZX86	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,203	DE000NG4ZX94	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,204	DE000NG4ZYA5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,205	DE000NG4ZYB3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,206	DE000NG4ZYC1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,207	DE000NG4ZYD9	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,208	DE000NG4ZYE7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,209	DE000NG4ZYF4	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,210	DE000NG4ZYG2	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,211	DE000NG4ZYH0	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,212	DE000NG4ZYJ6	Nikkei 225 Index (Bloomberg code: NKY <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,213	DE000NG4ZYK4	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,214	DE000NG4ZYL2	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,215	DE000NG4ZYM 0	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
182,216	DE000NG4ZYN8	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,217	DE000NG4ZYP3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,218	DE000NG4ZYQ1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,219	DE000NG4ZYR9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,220	DE000NG4ZYS7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,221	DE000NG4ZYT5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,222	DE000NG4ZYU3	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,223	DE000NG4ZYV1	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,224	DE000NG4ZYW 9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,225	DE000NG4ZYX7	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,226	DE000NG4ZYY5	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,227	DE000NG4ZYZ2	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,228	DE000NG4ZY02	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,229	DE000NG4ZY10	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,230	DE000NG4ZY28	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,231	DE000NG4ZY36	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
182,232	DE000NG4ZY44	XDAXDAX Index (Bloomberg code: XDAXDAX <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.**
S&P 500 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: SPX <Index>)
Nikkei 225 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: NKY <Index>)
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>)
NASDAQ 100 Stock 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: NDX <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>)
XDAXDAX 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: XDAXDAX <Index>)
EURO STOXX 50® (Price) 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: SX5E <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 succesor 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
DE000NG4ZXD1	Not Applicable	NG4ZXD
DE000NG4ZXE9	Not Applicable	NG4ZXE
DE000NG4ZXF6	Not Applicable	NG4ZXF
DE000NG4ZXG4	Not Applicable	NG4ZXG
DE000NG4ZXH2	Not Applicable	NG4ZXH
DE000NG4ZXJ8	Not Applicable	NG4ZXJ
DE000NG4ZXK6	Not Applicable	NG4ZXK
DE000NG4ZXL4	Not Applicable	NG4ZXL
DE000NG4ZXM2	Not Applicable	NG4ZXM
DE000NG4ZXN0	Not Applicable	NG4ZXN
DE000NG4ZXP5	Not Applicable	NG4ZXP
DE000NG4ZXQ3	Not Applicable	NG4ZXQ
DE000NG4ZXR1	Not Applicable	NG4ZXR
DE000NG4ZXS9	Not Applicable	NG4ZXS
DE000NG4ZXT7	Not Applicable	NG4ZXT
DE000NG4ZXU5	Not Applicable	NG4ZXU
DE000NG4ZXV3	Not Applicable	NG4ZXV
DE000NG4ZXW1	Not Applicable	NG4ZXW
DE000NG4ZXX9	Not Applicable	NG4ZXX
DE000NG4ZXY7	Not Applicable	NG4ZXY
DE000NG4ZXZ4	Not Applicable	NG4ZXZ
DE000NG4ZX03	Not Applicable	NG4ZX0
DE000NG4ZX11	Not Applicable	NG4ZX1
DE000NG4ZX29	Not Applicable	NG4ZX2
DE000NG4ZX37	Not Applicable	NG4ZX3
DE000NG4ZX45	Not Applicable	NG4ZX4
DE000NG4ZX52	Not Applicable	NG4ZX5
DE000NG4ZX60	Not Applicable	NG4ZX6
DE000NG4ZX78	Not Applicable	NG4ZX7
DE000NG4ZX86	Not Applicable	NG4ZX8
DE000NG4ZX94	Not Applicable	NG4ZX9
DE000NG4ZYA5	Not Applicable	NG4ZYA
DE000NG4ZYB3	Not Applicable	NG4ZYB
DE000NG4ZYC1	Not Applicable	NG4ZYC
DE000NG4ZYD9	Not Applicable	NG4ZYD
DE000NG4ZYE7	Not Applicable	NG4ZYE
DE000NG4ZYF4	Not Applicable	NG4ZYF
DE000NG4ZYG2	Not Applicable	NG4ZYG
DE000NG4ZYH0	Not Applicable	NG4ZYH
DE000NG4ZYJ6	Not Applicable	NG4ZYJ
DE000NG4ZYK4	Not Applicable	NG4ZYK
DE000NG4ZYL2	Not Applicable	NG4ZYL
DE000NG4ZYM0	Not Applicable	NG4ZYM
DE000NG4ZYN8	Not Applicable	NG4ZYN
DE000NG4ZYP3	Not Applicable	NG4ZYP
DE000NG4ZYQ1	Not Applicable	NG4ZYQ
DE000NG4ZYR9	Not Applicable	NG4ZYR
DE000NG4ZYS7	Not Applicable	NG4ZYS
DE000NG4ZYT5	Not Applicable	NG4ZYT
DE000NG4ZYU3	Not Applicable	NG4ZYU
DE000NG4ZYV1	Not Applicable	NG4ZYV

DE000NG4ZYW9	Not Applicable	NG4ZYW
DE000NG4ZYX7	Not Applicable	NG4ZYX
DE000NG4ZYY5	Not Applicable	NG4ZYY
DE000NG4ZYZ2	Not Applicable	NG4ZYZ
DE000NG4ZY02	Not Applicable	NG4ZY0
DE000NG4ZY10	Not Applicable	NG4ZY1
DE000NG4ZY28	Not Applicable	NG4ZY2
DE000NG4ZY36	Not Applicable	NG4ZY3
DE000NG4ZY44	Not Applicable	NG4ZY4

(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 WEBITES 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.