

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
227,793	NG55C5	DE000NG55C58	250,000	ING Long Index Open End Turbo Certificate
227,794	NG55C6	DE000NG55C66	500,000	ING Long Index Open End Turbo Certificate
227,795	NG55C7	DE000NG55C74	500,000	ING Long Index Open End Turbo Certificate
227,796	NG55C8	DE000NG55C82	500,000	ING Long Index Open End Turbo Certificate
227,797	NG55C9	DE000NG55C90	500,000	ING Long Index Open End Turbo Certificate
227,798	NG55DA	DE000NG55DA3	150,000	ING Long Index Open End Turbo Certificate
227,799	NG55DB	DE000NG55DB1	150,000	ING Long Index Open End Turbo Certificate
227,800	NG55DC	DE000NG55DC9	150,000	ING Long Index Open End Turbo Certificate
227,801	NG55DD	DE000NG55DD7	150,000	ING Long Index Open End Turbo Certificate
227,802	NG55DE	DE000NG55DE5	150,000	ING Long Index Open End Turbo Certificate
227,803	NG55DF	DE000NG55DF2	150,000	ING Long Index Open End Turbo Certificate
227,804	NG55DG	DE000NG55DG0	150,000	ING Long Index Open End Turbo Certificate
227,805	NG55DH	DE000NG55DH8	150,000	ING Long Index Open End Turbo Certificate
227,806	NG55DJ	DE000NG55DJ4	150,000	ING Long Index Open End Turbo Certificate
227,807	NG55DK	DE000NG55DK2	1,000,000	ING Long Index Open End Turbo Certificate
227,808	NG55DL	DE000NG55DL0	1,000,000	ING Long Index Open End Turbo Certificate
227,809	NG55DM	DE000NG55DM8	1,000,000	ING Long Index Open End Turbo Certificate
227,810	NG55DN	DE000NG55DN6	1,000,000	ING Long Index Open End Turbo Certificate
227,811	NG55DP	DE000NG55DP1	1,000,000	ING Long Index Open End Turbo Certificate
227,812	NG55DQ	DE000NG55DQ9	1,000,000	ING Long Index Open End Turbo Certificate
227,813	NG55DR	DE000NG55DR7	1,000,000	ING Long Index Open End Turbo Certificate
227,814	NG55DS	DE000NG55DS5	1,000,000	ING Long Index Open End Turbo Certificate
227,815	NG55DT	DE000NG55DT3	1,000,000	ING Long Index Open End Turbo Certificate

				Certificate
227,816	NG55DU	DE000NG55DU1	1,000,000	ING Long Index Open End Turbo Certificate
227,817	NG55DV	DE000NG55DV9	1,000,000	ING Long Index Open End Turbo Certificate
227,818	NG55DW	DE000NG55DW7	1,000,000	ING Long Index Open End Turbo Certificate
227,819	NG55DX	DE000NG55DX5	1,000,000	ING Long Index Open End Turbo Certificate
227,820	NG55DY	DE000NG55DY3	1,000,000	ING Long Index Open End Turbo Certificate
227,821	NG55DZ	DE000NG55DZ0	1,000,000	ING Long 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.

AEX Index is provided by Euronext. Euronext appears 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.

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.

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.

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.

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 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 04 August 2022 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 25 March 2022, 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:	Long Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	29 November 2022
6	Issue Date:	01 December 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
227,793	DE000NG55C58	250,000	0.37	14504.85000000	3.5	5.0	1.5	20.0	0.0	14504.85000000	0.01	0.01	EUR
227,794	DE000NG55C66	500,000	0.82	714.75000000	3.5	5.0	2.0	20.0	0.0	714.75000000	0.01	0.1	EUR
227,795	DE000NG55C74	500,000	1.17	711.19000000	3.5	5.0	2.0	20.0	0.0	711.19000000	0.01	0.1	EUR
227,796	DE000NG55C82	500,000	1.53	707.65000000	3.5	5.0	2.0	20.0	0.0	707.65000000	0.01	0.1	EUR
227,797	DE000NG55C90	500,000	1.88	704.12000000	3.5	5.0	2.0	20.0	0.0	704.12000000	0.01	0.1	EUR
227,798	DE000NG55DA3	150,000	0.01	34345.71000000	3.5	5.0	2.0	20.0	0.0	34345.71000000	0.01	0.01	USD
227,799	DE000NG55DB1	150,000	0.25	34320.71000000	3.5	5.0	2.0	20.0	0.0	34320.71000000	0.01	0.01	USD

										000			
227,80 0	DE000NG5 5DC9	150,000	0.49	34295.7 100000 000	3.5	5.0	2.0	20.0	0.0	34295.7 100000 000	0.01	0.01	USD
227,80 1	DE000NG5 5DD7	150,000	0.73	34270.7 100000 000	3.5	5.0	2.0	20.0	0.0	34270.7 100000 000	0.01	0.01	USD
227,80 2	DE000NG5 5DE5	150,000	0.98	34245.7 100000 000	3.5	5.0	2.0	20.0	0.0	34245.7 100000 000	0.01	0.01	USD
227,80 3	DE000NG5 5DF2	150,000	1.22	34220.7 100000 000	3.5	5.0	2.0	20.0	0.0	34220.7 100000 000	0.01	0.01	USD
227,80 4	DE000NG5 5DG0	150,000	1.46	34195.7 100000 000	3.5	5.0	2.0	20.0	0.0	34195.7 100000 000	0.01	0.01	USD
227,80 5	DE000NG5 5DH8	150,000	1.7	34170.7 100000 000	3.5	5.0	2.0	20.0	0.0	34170.7 100000 000	0.01	0.01	USD
227,80 6	DE000NG5 5DJ4	150,000	1.94	34145.7 100000 000	3.5	5.0	2.0	20.0	0.0	34145.7 100000 000	0.01	0.01	USD
227,80 7	DE000NG5 5DK2	1,000,000	0.63	3889.87 000000 00	3.5	5.0	2.0	20.0	0.0	3889.87 000000 00	0.01	0.01	EUR
227,80 8	DE000NG5 5DL0	1,000,000	0.73	3879.87 000000 00	3.5	5.0	2.0	20.0	0.0	3879.87 000000 00	0.01	0.01	EUR
227,80 9	DE000NG5 5DM8	1,000,000	0.83	3869.87 000000 00	3.5	5.0	2.0	20.0	0.0	3869.87 000000 00	0.01	0.01	EUR
227,81 0	DE000NG5 5DN6	1,000,000	0.93	3859.87 000000 00	3.5	5.0	2.0	20.0	0.0	3859.87 000000 00	0.01	0.01	EUR
227,81 1	DE000NG5 5DP1	1,000,000	1.03	3849.87 000000 00	3.5	5.0	2.0	20.0	0.0	3849.87 000000 00	0.01	0.01	EUR
227,81 2	DE000NG5 5DQ9	1,000,000	1.13	3839.87 000000 00	3.5	5.0	2.0	20.0	0.0	3839.87 000000 00	0.01	0.01	EUR
227,81 3	DE000NG5 5DR7	1,000,000	1.23	3829.87 000000 00	3.5	5.0	2.0	20.0	0.0	3829.87 000000 00	0.01	0.01	EUR
227,81 4	DE000NG5 5DS5	1,000,000	1.33	3819.87 000000 00	3.5	5.0	2.0	20.0	0.0	3819.87 000000 00	0.01	0.01	EUR
227,81 5	DE000NG5 5DT3	1,000,000	1.43	3809.87 000000 00	3.5	5.0	2.0	20.0	0.0	3809.87 000000 00	0.01	0.01	EUR
227,81 6	DE000NG5 5DU1	1,000,000	1.53	3799.87 000000 00	3.5	5.0	2.0	20.0	0.0	3799.87 000000 00	0.01	0.01	EUR
227,81 7	DE000NG5 5DV9	1,000,000	1.63	3789.87 000000 00	3.5	5.0	2.0	20.0	0.0	3789.87 000000 00	0.01	0.01	EUR
227,81 8	DE000NG5 5DW7	1,000,000	1.73	3779.87 000000 00	3.5	5.0	2.0	20.0	0.0	3779.87 000000 00	0.01	0.01	EUR
227,81 9	DE000NG5 5DX5	1,000,000	1.83	3769.87 000000 00	3.5	5.0	2.0	20.0	0.0	3769.87 000000 00	0.01	0.01	EUR

				00						00			
227,820	DE000NG55DY3	1,000,000	1.35	11615.490000000	3.5	5.0	3.0	20.0	0.0	11615.490000000	0.01	0.01	USD
227,821	DE000NG55DZ0	1,000,000	1.93	11555.490000000	3.5	5.0	3.0	20.0	0.0	11555.490000000	0.01	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
227,793	DE000NG55C58	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,794	DE000NG55C66	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,795	DE000NG55C74	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,796	DE000NG55C82	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,797	DE000NG55C90	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,798	DE000NG55DA3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,799	DE000NG55DB1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,800	DE000NG55DC9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,801	DE000NG55DD7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,802	DE000NG55DE5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,803	DE000NG55DF2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,804	DE000NG55DG0	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,805	DE000NG55DH8	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,806	DE000NG55DJ4	Dow Jones Industrial Average Index	As specified in the Index Certificate	As specified in the Index Certificate

		(Bloomberg code: INDU <Index>)	Conditions	Conditions
227,807	DE000NG55DK2	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,808	DE000NG55DL0	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,809	DE000NG55DM8	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,810	DE000NG55DN6	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,811	DE000NG55DP1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,812	DE000NG55DQ9	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,813	DE000NG55DR7	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,814	DE000NG55DS5	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,815	DE000NG55DT3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,816	DE000NG55DU1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,817	DE000NG55DV9	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,818	DE000NG55DW 7	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,819	DE000NG55DX5	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,820	DE000NG55DY3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
227,821	DE000NG55DZ0	NASDAQ 100 Stock Index (Bloomberg code: NDX <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>)
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>)
AEX 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: AEX <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>)
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 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
DE000NG55C58	Not Applicable	NG55C5
DE000NG55C66	Not Applicable	NG55C6
DE000NG55C74	Not Applicable	NG55C7
DE000NG55C82	Not Applicable	NG55C8
DE000NG55C90	Not Applicable	NG55C9
DE000NG55DA3	Not Applicable	NG55DA
DE000NG55DB1	Not Applicable	NG55DB
DE000NG55DC9	Not Applicable	NG55DC
DE000NG55DD7	Not Applicable	NG55DD
DE000NG55DE5	Not Applicable	NG55DE
DE000NG55DF2	Not Applicable	NG55DF
DE000NG55DG0	Not Applicable	NG55DG
DE000NG55DH8	Not Applicable	NG55DH
DE000NG55DJ4	Not Applicable	NG55DJ

DE000NG55DK2	Not Applicable	NG55DK
DE000NG55DL0	Not Applicable	NG55DL
DE000NG55DM8	Not Applicable	NG55DM
DE000NG55DN6	Not Applicable	NG55DN
DE000NG55DP1	Not Applicable	NG55DP
DE000NG55DQ9	Not Applicable	NG55DQ
DE000NG55DR7	Not Applicable	NG55DR
DE000NG55DS5	Not Applicable	NG55DS
DE000NG55DT3	Not Applicable	NG55DT
DE000NG55DU1	Not Applicable	NG55DU
DE000NG55DV9	Not Applicable	NG55DV
DE000NG55DW7	Not Applicable	NG55DW
DE000NG55DX5	Not Applicable	NG55DX
DE000NG55DY3	Not Applicable	NG55DY
DE000NG55DZ0	Not Applicable	NG55DZ

(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.