

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
228,262	NG55SY	DE000NG55SY1	250,000	ING Long Index Mini Future Certificate
228,263	NG55SZ	DE000NG55SZ8	250,000	ING Long Index Mini Future Certificate
228,264	NG55S0	DE000NG55S01	250,000	ING Long Index Mini Future Certificate
228,265	NG55S1	DE000NG55S19	250,000	ING Long Index Mini Future Certificate
228,266	NG55S2	DE000NG55S27	250,000	ING Long Index Mini Future Certificate
228,267	NG55S3	DE000NG55S35	250,000	ING Long Index Mini Future Certificate
228,268	NG55S4	DE000NG55S43	250,000	ING Long Index Mini Future Certificate
228,269	NG55S5	DE000NG55S50	250,000	ING Long Index Mini Future Certificate
228,270	NG55S6	DE000NG55S68	250,000	ING Long Index Mini Future Certificate
228,271	NG55S7	DE000NG55S76	250,000	ING Long Index Mini Future Certificate
228,272	NG55S8	DE000NG55S84	250,000	ING Long Index Mini Future Certificate
228,273	NG55S9	DE000NG55S92	250,000	ING Long Index Mini Future Certificate
228,274	NG55TA	DE000NG55TA9	250,000	ING Long Index Mini Future Certificate
228,275	NG55TB	DE000NG55TB7	250,000	ING Long Index Mini Future Certificate
228,276	NG55TC	DE000NG55TC5	250,000	ING Long Index Mini Future Certificate
228,277	NG55TD	DE000NG55TD3	250,000	ING Long Index Mini Future Certificate
228,278	NG55TE	DE000NG55TE1	250,000	ING Long Index Mini Future Certificate
228,279	NG55TF	DE000NG55TF8	250,000	ING Long Index Mini Future Certificate
228,280	NG55TG	DE000NG55TG6	250,000	ING Long Index Mini Future Certificate
228,281	NG55TH	DE000NG55TH4	250,000	ING Long Index Mini Future Certificate
228,282	NG55TJ	DE000NG55TJ0	250,000	ING Long Index Mini Future Certificate
228,283	NG55TK	DE000NG55TK8	250,000	ING Long Index Mini Future Certificate
228,284	NG55TL	DE000NG55TL6	250,000	ING Long Index Mini Future Certificate
228,285	NG55TM	DE000NG55TM4	250,000	ING Long Index Mini Future Certificate
228,286	NG55TN	DE000NG55TN2	250,000	ING Long Index Mini Future Certificate
228,287	NG55TP	DE000NG55TP7	250,000	ING Long Index Mini Future Certificate
228,288	NG55TQ	DE000NG55TQ5	250,000	ING Long Index Mini Future Certificate
228,289	NG55TR	DE000NG55TR3	250,000	ING Long Index Mini Future Certificate
228,290	NG55TS	DE000NG55TS1	250,000	ING Long Index Mini Future Certificate
228,291	NG55TT	DE000NG55TT9	250,000	ING Long Index Mini Future Certificate
228,292	NG55TU	DE000NG55TU7	250,000	ING Long Index Mini Future Certificate
228,293	NG55TV	DE000NG55TV5	250,000	ING Long Index Mini Future Certificate
228,294	NG55TW	DE000NG55TW3	250,000	ING Long Index Mini Future Certificate
228,295	NG55TX	DE000NG55TX1	250,000	ING Long Index Mini Future Certificate
228,296	NG55TY	DE000NG55TY9	500,000	ING Long Index Mini Future Certificate
228,297	NG55TZ	DE000NG55TZ6	500,000	ING Long Index Mini Future Certificate
228,298	NG55T0	DE000NG55T00	500,000	ING Long Index Mini Future Certificate
228,299	NG55T1	DE000NG55T18	500,000	ING Long Index Mini Future Certificate
228,300	NG55T2	DE000NG55T26	150,000	ING Long Index Mini Future Certificate
228,301	NG55T3	DE000NG55T34	1,000,000	ING Long Index Mini Future Certificate
228,302	NG55T4	DE000NG55T42	1,000,000	ING Long Index Mini Future Certificate
228,303	NG55T5	DE000NG55T59	1,000,000	ING Long Index Mini Future Certificate
228,304	NG55T6	DE000NG55T67	1,000,000	ING Long Index Mini Future Certificate
228,305	NG55T7	DE000NG55T75	1,000,000	ING Long Index Mini Future Certificate
228,306	NG55T8	DE000NG55T83	1,000,000	ING Long Index Mini Future Certificate

228,307	NG55T9	DE000NG55T91	1,000,000	ING Long Index Mini Future Certificate
228,308	NG55UA	DE000NG55UA7	1,000,000	ING Long Index Mini Future Certificate
228,309	NG55UB	DE000NG55UB5	1,000,000	ING Long Index Mini Future Certificate
228,310	NG55UC	DE000NG55UC3	1,000,000	ING Long Index Mini Future Certificate
228,311	NG55UD	DE000NG55UD1	1,000,000	ING Long Index Mini Future Certificate
228,312	NG55UE	DE000NG55UE9	1,000,000	ING Long Index Mini Future Certificate
228,313	NG55UF	DE000NG55UF6	1,000,000	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.*

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.

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.

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.

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.	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:	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
228,262	DE000NG55SY1	250,000	3.31	14144.470400000	3.5	5.0	1.5	20.0	0.0	14360.000000000	10.0	0.01	EUR
228,263	DE000NG55SZ8	250,000	3.51	14124.470400000	3.5	5.0	1.5	20.0	0.0	14340.000000000	10.0	0.01	EUR
228,264	DE000NG55S01	250,000	3.71	14104.470400000	3.5	5.0	1.5	20.0	0.0	14320.000000000	10.0	0.01	EUR
228,265	DE000NG55S19	250,000	3.91	14084.470400000	3.5	5.0	1.5	20.0	0.0	14300.000000000	10.0	0.01	EUR
228,266	DE000NG55S27	250,000	4.11	14064.470400000	3.5	5.0	1.5	20.0	0.0	14280.000000000	10.0	0.01	EUR
228,267	DE000NG55S35	250,000	4.31	14044.470400000	3.5	5.0	1.5	20.0	0.0	14260.000000000	10.0	0.01	EUR
228,268	DE000NG55S43	250,000	4.51	14024.470400000	3.5	5.0	1.5	20.0	0.0	14240.000000000	10.0	0.01	EUR

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228,269	DE000NG55S50	250,000	4.71	14004.4704000000	3.5	5.0	1.5	20.0	0.0	14220.0000000000	10.0	0.01	EUR
228,270	DE000NG55S68	250,000	4.91	13984.4704000000	3.5	5.0	1.5	20.0	0.0	14200.0000000000	10.0	0.01	EUR
228,271	DE000NG55S76	250,000	5.11	13964.4704000000	3.5	5.0	1.5	20.0	0.0	14180.0000000000	10.0	0.01	EUR
228,272	DE000NG55S84	250,000	5.31	13944.4704000000	3.5	5.0	1.5	20.0	0.0	14160.0000000000	10.0	0.01	EUR
228,273	DE000NG55S92	250,000	5.51	13924.4704000000	3.5	5.0	1.5	20.0	0.0	14140.0000000000	10.0	0.01	EUR
228,274	DE000NG55TA9	250,000	5.71	13904.4704000000	3.5	5.0	1.5	20.0	0.0	14120.0000000000	10.0	0.01	EUR
228,275	DE000NG55TB7	250,000	5.91	13884.4704000000	3.5	5.0	1.5	20.0	0.0	14100.0000000000	10.0	0.01	EUR
228,276	DE000NG55TC5	250,000	6.11	13864.4704000000	3.5	5.0	1.5	20.0	0.0	14080.0000000000	10.0	0.01	EUR
228,277	DE000NG55TD3	250,000	6.31	13844.4704000000	3.5	5.0	1.5	20.0	0.0	14060.0000000000	10.0	0.01	EUR
228,278	DE000NG55TE1	250,000	6.51	13824.4704000000	3.5	5.0	1.5	20.0	0.0	14040.0000000000	10.0	0.01	EUR
228,279	DE000NG55TF8	250,000	6.71	13804.4704000000	3.5	5.0	1.5	20.0	0.0	14020.0000000000	10.0	0.01	EUR
228,280	DE000NG55TG6	250,000	6.91	13784.4704000000	3.5	5.0	1.5	20.0	0.0	14000.0000000000	10.0	0.01	EUR
228,281	DE000NG55TH4	250,000	7.11	13764.4704000000	3.5	5.0	1.5	20.0	0.0	13980.0000000000	10.0	0.01	EUR
228,282	DE000NG55TJ0	250,000	7.31	13744.4704000000	3.5	5.0	1.5	20.0	0.0	13960.0000000000	10.0	0.01	EUR
228,283	DE000NG55TK8	250,000	7.51	13724.4704000000	3.5	5.0	1.5	20.0	0.0	13940.0000000000	10.0	0.01	EUR
228,284	DE000NG55TL6	250,000	7.71	13704.4704000000	3.5	5.0	1.5	20.0	0.0	13920.0000000000	10.0	0.01	EUR
228,285	DE000NG55TM4	250,000	7.91	13684.4704000000	3.5	5.0	1.5	20.0	0.0	13890.0000000000	10.0	0.01	EUR
228,286	DE000NG55TN2	250,000	8.11	13664.4704000000	3.5	5.0	1.5	20.0	0.0	13870.0000000000	10.0	0.01	EUR
228,287	DE000NG55TP7	250,000	8.31	13644.4704000000	3.5	5.0	1.5	20.0	0.0	13850.0000000000	10.0	0.01	EUR
228,288	DE000NG55TQ5	250,000	8.51	13624.4704000000	3.5	5.0	1.5	20.0	0.0	13830.0000000000	10.0	0.01	EUR

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228,289	DE000NG55TR3	250,000	8.71	13604.4704000000	3.5	5.0	1.5	20.0	0.0	13810.0000000000	10.0	0.01	EUR
228,290	DE000NG55TS1	250,000	8.91	13584.4704000000	3.5	5.0	1.5	20.0	0.0	13790.0000000000	10.0	0.01	EUR
228,291	DE000NG55TT9	250,000	9.11	13564.4704000000	3.5	5.0	1.5	20.0	0.0	13770.0000000000	10.0	0.01	EUR
228,292	DE000NG55TU7	250,000	9.31	13544.4704000000	3.5	5.0	1.5	20.0	0.0	13750.0000000000	10.0	0.01	EUR
228,293	DE000NG55TV5	250,000	9.51	13524.4704000000	3.5	5.0	1.5	20.0	0.0	13730.0000000000	10.0	0.01	EUR
228,294	DE000NG55TW3	250,000	9.71	13504.4704000000	3.5	5.0	1.5	20.0	0.0	13710.0000000000	10.0	0.01	EUR
228,295	DE000NG55TX1	250,000	9.91	13484.4704000000	3.5	5.0	1.5	20.0	0.0	13690.0000000000	10.0	0.01	EUR
228,296	DE000NG55TY9	500,000	5.68	661.35290000000	3.5	5.0	2.0	20.0	0.0	675.00000000000	1.0	0.1	EUR
228,297	DE000NG55TZ6	500,000	6.97	648.38510000000	3.5	5.0	2.0	20.0	0.0	662.00000000000	1.0	0.1	EUR
228,298	DE000NG55T00	500,000	8.24	635.67160000000	3.5	5.0	2.0	20.0	0.0	649.00000000000	1.0	0.1	EUR
228,299	DE000NG55T18	500,000	9.49	623.20740000000	3.5	5.0	2.0	20.0	0.0	636.00000000000	1.0	0.1	EUR
228,300	DE000NG55T26	150,000	9.5	33355.5730000000	3.5	5.0	2.0	20.0	0.0	34030.0000000000	10.0	0.01	USD
228,301	DE000NG55T34	1,000,000	1.77	3768.46080000000	3.5	5.0	2.0	20.0	0.0	3850.00000000000	10.0	0.01	EUR
228,302	DE000NG55T42	1,000,000	2.17	3728.46080000000	3.5	5.0	2.0	20.0	0.0	3810.00000000000	10.0	0.01	EUR
228,303	DE000NG55T59	1,000,000	2.57	3688.46080000000	3.5	5.0	2.0	20.0	0.0	3770.00000000000	10.0	0.01	EUR
228,304	DE000NG55T67	1,000,000	2.97	3648.46080000000	3.5	5.0	2.0	20.0	0.0	3730.00000000000	10.0	0.01	EUR
228,305	DE000NG55T75	1,000,000	3.37	3608.46080000000	3.5	5.0	2.0	20.0	0.0	3690.00000000000	10.0	0.01	EUR
228,306	DE000NG55T83	1,000,000	3.77	3568.46080000000	3.5	5.0	2.0	20.0	0.0	3640.00000000000	10.0	0.01	EUR
228,307	DE000NG55T91	1,000,000	4.17	3528.46080000000	3.5	5.0	2.0	20.0	0.0	3600.00000000000	10.0	0.01	EUR
228,308	DE000NG55UA7	1,000,000	4.57	3488.46080000000	3.5	5.0	2.0	20.0	0.0	3560.00000000000	10.0	0.01	EUR

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228,309	DE000NG55SUB5	1,000,000	4.97	3448.4608000000	3.5	5.0	2.0	20.0	0.0	3520.00000000	10.0	0.01	EUR
228,310	DE000NG55UC3	1,000,000	5.37	3408.4608000000	3.5	5.0	2.0	20.0	0.0	3480.00000000	10.0	0.01	EUR
228,311	DE000NG55UD1	1,000,000	5.77	3368.4608000000	3.5	5.0	2.0	20.0	0.0	3440.00000000	10.0	0.01	EUR
228,312	DE000NG55UE9	1,000,000	6.17	3328.4608000000	3.5	5.0	2.0	20.0	0.0	3400.00000000	10.0	0.01	EUR
228,313	DE000NG55UF6	1,000,000	6.57	3288.4608000000	3.5	5.0	2.0	20.0	0.0	3360.00000000	10.0	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
228,262	DE000NG55SY1	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,263	DE000NG55SZ8	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,264	DE000NG55S01	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,265	DE000NG55S19	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,266	DE000NG55S27	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,267	DE000NG55S35	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,268	DE000NG55S43	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,269	DE000NG55S50	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,270	DE000NG55S68	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,271	DE000NG55S76	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
228,272	DE000NG55S84	DAX® Index (Bloomberg code: DAX<Index>)	As specified in the Index Certificate	As specified in the Index Certificate

[illegible]

[illegible]

			Conditions	Conditions
228,313	DE000NG55UF6	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Not Applicable
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28	Fund Certificate Provisions	Not Applicable
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29	Government Bond Certificate Provisions	Not Applicable
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30	Other Bond Certificate Provisions	Not Applicable
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31	Index Futures Certificate Provisions	Not Applicable
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Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)
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
DE000NG55SY1	Not Applicable	NG55SY
DE000NG55SZ8	Not Applicable	NG55SZ
DE000NG55S01	Not Applicable	NG55S0
DE000NG55S19	Not Applicable	NG55S1
DE000NG55S27	Not Applicable	NG55S2
DE000NG55S35	Not Applicable	NG55S3
DE000NG55S43	Not Applicable	NG55S4
DE000NG55S50	Not Applicable	NG55S5
DE000NG55S68	Not Applicable	NG55S6
DE000NG55S76	Not Applicable	NG55S7
DE000NG55S84	Not Applicable	NG55S8
DE000NG55S92	Not Applicable	NG55S9
DE000NG55TA9	Not Applicable	NG55TA
DE000NG55TB7	Not Applicable	NG55TB
DE000NG55TC5	Not Applicable	NG55TC
DE000NG55TD3	Not Applicable	NG55TD
DE000NG55TE1	Not Applicable	NG55TE
DE000NG55TF8	Not Applicable	NG55TF
DE000NG55TG6	Not Applicable	NG55TG
DE000NG55TH4	Not Applicable	NG55TH
DE000NG55TJ0	Not Applicable	NG55TJ

DE000NG55TK8	Not Applicable	NG55TK
DE000NG55TL6	Not Applicable	NG55TL
DE000NG55TM4	Not Applicable	NG55TM
DE000NG55TN2	Not Applicable	NG55TN
DE000NG55TP7	Not Applicable	NG55TP
DE000NG55TQ5	Not Applicable	NG55TQ
DE000NG55TR3	Not Applicable	NG55TR
DE000NG55TS1	Not Applicable	NG55TS
DE000NG55TT9	Not Applicable	NG55TT
DE000NG55TU7	Not Applicable	NG55TU
DE000NG55TV5	Not Applicable	NG55TV
DE000NG55TW3	Not Applicable	NG55TW
DE000NG55TX1	Not Applicable	NG55TX
DE000NG55TY9	Not Applicable	NG55TY
DE000NG55TZ6	Not Applicable	NG55TZ
DE000NG55T00	Not Applicable	NG55T0
DE000NG55T18	Not Applicable	NG55T1
DE000NG55T26	Not Applicable	NG55T2
DE000NG55T34	Not Applicable	NG55T3
DE000NG55T42	Not Applicable	NG55T4
DE000NG55T59	Not Applicable	NG55T5
DE000NG55T67	Not Applicable	NG55T6
DE000NG55T75	Not Applicable	NG55T7
DE000NG55T83	Not Applicable	NG55T8
DE000NG55T91	Not Applicable	NG55T9
DE000NG55UA7	Not Applicable	NG55UA
DE000NG55UB5	Not Applicable	NG55UB
DE000NG55UC3	Not Applicable	NG55UC
DE000NG55UD1	Not Applicable	NG55UD
DE000NG55UE9	Not Applicable	NG55UE
DE000NG55UF6	Not Applicable	NG55UF

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Non-exempt offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Not Applicable

(v) Prohibition of Sales to Belgian Consumers:	Not Applicable
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9 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of Certificates is not subject to any conditions imposed by the Issuer.
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ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR

Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.