

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
231,962	NG58ZS	DE000NG58ZS2	1,000,000	ING Long Commodity Open End Turbo Certificate
231,963	NG58ZT	DE000NG58ZT0	1,000,000	ING Long Commodity Open End Turbo Certificate
231,964	NG58ZU	DE000NG58ZU8	1,000,000	ING Long Commodity Open End Turbo Certificate
231,965	NG58ZV	DE000NG58ZV6	500,000	ING Long Commodity Open End Turbo Certificate
231,966	NG58ZW	DE000NG58ZW4	500,000	ING Long Commodity Open End Turbo Certificate
231,967	NG58ZX	DE000NG58ZX2	500,000	ING Long Commodity Open End Turbo Certificate
231,968	NG58ZY	DE000NG58ZY0	500,000	ING Long Commodity Open End Turbo Certificate
231,969	NG58ZZ	DE000NG58ZZ7	500,000	ING Long Commodity Open End Turbo Certificate
231,970	NG58Z0	DE000NG58Z09	500,000	ING Long Commodity Open End Turbo Certificate
231,971	NG58Z1	DE000NG58Z17	500,000	ING Long Commodity Open End Turbo Certificate
231,972	NG58Z2	DE000NG58Z25	500,000	ING Long Commodity Open End Turbo Certificate
231,973	NG58Z3	DE000NG58Z33	500,000	ING Long Commodity Open End Turbo Certificate
231,974	NG58Z4	DE000NG58Z41	500,000	ING Long Commodity Open End Turbo Certificate
231,975	NG58Z5	DE000NG58Z58	500,000	ING Long Commodity Open End Turbo Certificate
231,976	NG58Z6	DE000NG58Z66	500,000	ING Long Commodity Open End Turbo Certificate
231,977	NG58Z7	DE000NG58Z74	500,000	ING Long Commodity Open End Turbo Certificate
231,978	NG58Z8	DE000NG58Z82	500,000	ING Long Commodity Open End Turbo Certificate
231,979	NG58Z9	DE000NG58Z90	500,000	ING Long Commodity Open End Turbo Certificate
231,980	NG580A	DE000NG580A9	500,000	ING Long Commodity Open End Turbo Certificate
231,981	NG580B	DE000NG580B7	500,000	ING Long Commodity Open End Turbo Certificate
231,982	NG580C	DE000NG580C5	500,000	ING Long Commodity Open End Turbo Certificate
231,983	NG580D	DE000NG580D3	500,000	ING Long Commodity Open End Turbo Certificate
231,984	NG580E	DE000NG580E1	500,000	ING Long Commodity Open End Turbo Certificate

				Certificate
231,985	NG580F	DE000NG580F8	500,000	ING Long Commodity Open End Turbo Certificate
231,986	NG580G	DE000NG580G6	500,000	ING Long Commodity Open End Turbo Certificate
231,987	NG580H	DE000NG580H4	250,000	ING Long Commodity Open End Turbo Certificate
231,988	NG580J	DE000NG580J0	250,000	ING Long Commodity Open End Turbo Certificate
231,989	NG580K	DE000NG580K8	250,000	ING Long Commodity Open End Turbo Certificate
231,990	NG580L	DE000NG580L6	250,000	ING Long Commodity 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 term is defined in the Prospectus) and that any conditions relevant to 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.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, 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**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the

Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs 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 4 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, Other Bond Certificates or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	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:	20 December 2022
6	Issue Date:	22 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 Commodity 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
231,962	DE000NG58ZS2	1,000,000	0.03	79.0200000000	3.5	5.0	7.5	20.0	0.0	79.0200000000	0.01	0.1	USD
231,963	DE000NG58ZT0	1,000,000	0.05	78.7700000000	3.5	5.0	7.5	20.0	0.0	78.7700000000	0.01	0.1	USD
231,964	DE000NG58ZU8	1,000,000	0.07	78.5200000000	3.5	5.0	7.5	20.0	0.0	78.5200000000	0.01	0.1	USD
231,965	DE000NG58ZV6	500,000	0.01	1796.9400000000	3.5	5.0	3.0	20.0	0.0	1796.9400000000	0.01	0.1	USD
231,966	DE000NG58ZW4	500,000	0.15	1795.4400000000	3.5	5.0	3.0	20.0	0.0	1795.4400000000	0.01	0.1	USD
231,967	DE000NG58ZX2	500,000	0.29	1793.9400000000	3.5	5.0	3.0	20.0	0.0	1793.9400000000	0.01	0.1	USD
231,968	DE000NG58ZY0	500,000	0.43	1792.4400000000	3.5	5.0	3.0	20.0	0.0	1792.4400000000	0.01	0.1	USD

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231,969	DE000NG58ZZ7	500,000	0.58	1790.9400000000	3.5	5.0	3.0	20.0	0.0	1790.9400000000	0.01	0.1	USD
231,970	DE000NG58Z09	500,000	0.72	1789.4400000000	3.5	5.0	3.0	20.0	0.0	1789.4400000000	0.01	0.1	USD
231,971	DE000NG58Z17	500,000	0.86	1787.9400000000	3.5	5.0	3.0	20.0	0.0	1787.9400000000	0.01	0.1	USD
231,972	DE000NG58Z25	500,000	1.0	1786.4400000000	3.5	5.0	3.0	20.0	0.0	1786.4400000000	0.01	0.1	USD
231,973	DE000NG58Z33	500,000	1.14	1784.9400000000	3.5	5.0	3.0	20.0	0.0	1784.9400000000	0.01	0.1	USD
231,974	DE000NG58Z41	500,000	1.28	1783.4400000000	3.5	5.0	3.0	20.0	0.0	1783.4400000000	0.01	0.1	USD
231,975	DE000NG58Z58	500,000	1.42	1781.9400000000	3.5	5.0	3.0	20.0	0.0	1781.9400000000	0.01	0.1	USD
231,976	DE000NG58Z66	500,000	1.56	1780.4400000000	3.5	5.0	3.0	20.0	0.0	1780.4400000000	0.01	0.1	USD
231,977	DE000NG58Z74	500,000	1.7	1778.9400000000	3.5	5.0	3.0	20.0	0.0	1778.9400000000	0.01	0.1	USD
231,978	DE000NG58Z82	500,000	1.84	1777.4400000000	3.5	5.0	3.0	20.0	0.0	1777.4400000000	0.01	0.1	USD
231,979	DE000NG58Z90	500,000	1.99	1775.9400000000	3.5	5.0	3.0	20.0	0.0	1775.9400000000	0.01	0.1	USD
231,980	DE000NG580A9	500,000	0.13	23.2137000000	3.5	5.0	4.0	20.0	0.0	23.2137000000	0.0001	1.0	USD
231,981	DE000NG580B7	500,000	0.22	23.1137000000	3.5	5.0	4.0	20.0	0.0	23.1137000000	0.0001	1.0	USD
231,982	DE000NG580C5	500,000	0.31	23.0137000000	3.5	5.0	4.0	20.0	0.0	23.0137000000	0.0001	1.0	USD
231,983	DE000NG580D3	500,000	0.41	22.9137000000	3.5	5.0	4.0	20.0	0.0	22.9137000000	0.0001	1.0	USD
231,984	DE000NG580E1	500,000	0.5	22.8137000000	3.5	5.0	4.0	20.0	0.0	22.8137000000	0.0001	1.0	USD
231,985	DE000NG580F8	500,000	0.6	22.7137000000	3.5	5.0	4.0	20.0	0.0	22.7137000000	0.0001	1.0	USD
231,986	DE000NG580G6	500,000	0.69	22.6137000000	3.5	5.0	4.0	20.0	0.0	22.6137000000	0.0001	1.0	USD
231,987	DE000NG580H4	250,000	0.29	74.3200000000	3.5	5.0	7.5	20.0	0.0	74.3200000000	0.01	1.0	USD
231,988	DE000NG580J0	250,000	0.53	74.0700000000	3.5	5.0	7.5	20.0	0.0	74.0700000000	0.01	1.0	USD
231,989	DE000NG580K8	250,000	0.76	73.8200000000	3.5	5.0	7.5	20.0	0.0	73.8200000000	0.01	1.0	USD
231,990	DE000NG580L6	250,000	1.0	73.5700000000	3.5	5.0	7.5	20.0	0.0	73.5700000000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
231,962	DE000N G58ZS2	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COG3 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,963	DE000N G58ZT0	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COG3 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,964	DE000N G58ZU8	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COG3 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,965	DE000N G58ZV6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,96	DE000N	Gold	Gold-Spo	GOLD SPOT		Not	Not	Not	The close

6	G58ZW4		t	\$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Applicabl e.	Applicable.	Applicabl e	of trading on the Exchange
231,96 7	DE000N G58ZX2	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,96 8	DE000N G58ZY0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,96 9	DE000N G58ZZ7	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 0	DE000N G58Z09	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 1	DE000N G58Z17	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 2	DE000N G58Z25	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 3	DE000N G58Z33	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 4	DE000N G58Z41	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
231,97 5	DE000N G58Z58	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange

231,976	DE000N G58Z66	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,977	DE000N G58Z74	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,978	DE000N G58Z82	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,979	DE000N G58Z90	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,980	DE000N G580A9	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,981	DE000N G580B7	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,982	DE000N G580C5	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,983	DE000N G580D3	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,984	DE000N G580E1	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
231,985	DE000N G580F8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

231,986	DE000NG580G6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
231,987	DE000NG580H4	WTI Crude Oil	OIL-WTI-NYME X	Initially Bloomberg code: CLG3 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
231,988	DE000NG580J0	WTI Crude Oil	OIL-WTI-NYME X	Initially Bloomberg code: CLG3 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
231,989	DE000NG580K8	WTI Crude Oil	OIL-WTI-NYME X	Initially Bloomberg code: CLG3 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
231,990	DE000NG580L6	WTI Crude Oil	OIL-WTI-NYME X	Initially Bloomberg code: CLG3 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

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.
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmnty>)
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the

	Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)
Brent Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <Cmdty>)
Silver	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAG <Crncy>)

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
DE000NG58ZS2	Not Applicable	NG58ZS
DE000NG58ZT0	Not Applicable	NG58ZT
DE000NG58ZU8	Not Applicable	NG58ZU
DE000NG58ZV6	Not Applicable	NG58ZV
DE000NG58ZW4	Not Applicable	NG58ZW
DE000NG58ZX2	Not Applicable	NG58ZX
DE000NG58ZY0	Not Applicable	NG58ZY
DE000NG58ZZ7	Not Applicable	NG58ZZ
DE000NG58Z09	Not Applicable	NG58Z0
DE000NG58Z17	Not Applicable	NG58Z1
DE000NG58Z25	Not Applicable	NG58Z2
DE000NG58Z33	Not Applicable	NG58Z3
DE000NG58Z41	Not Applicable	NG58Z4
DE000NG58Z58	Not Applicable	NG58Z5
DE000NG58Z66	Not Applicable	NG58Z6
DE000NG58Z74	Not Applicable	NG58Z7
DE000NG58Z82	Not Applicable	NG58Z8
DE000NG58Z90	Not Applicable	NG58Z9
DE000NG580A9	Not Applicable	NG580A
DE000NG580B7	Not Applicable	NG580B
DE000NG580C5	Not Applicable	NG580C

DE000NG580D3	Not Applicable	NG580D
DE000NG580E1	Not Applicable	NG580E
DE000NG580F8	Not Applicable	NG580F
DE000NG580G6	Not Applicable	NG580G
DE000NG580H4	Not Applicable	NG580H
DE000NG580J0	Not Applicable	NG580J
DE000NG580K8	Not Applicable	NG580K
DE000NG580L6	Not Applicable	NG580L

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

9 GENERAL

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

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