

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
198,214	NG5DS6	DE000NG5DS62	100,000	ING Long Share Open End Turbo Certificate
198,215	NG5DS7	DE000NG5DS70	100,000	ING Long Share Open End Turbo Certificate
198,216	NG5DS8	DE000NG5DS88	100,000	ING Long Share Open End Turbo Certificate
198,217	NG5DS9	DE000NG5DS96	100,000	ING Long Share Open End Turbo Certificate
198,218	NG5DTA	DE000NG5DTA9	100,000	ING Long Share Open End Turbo Certificate
198,219	NG5DTB	DE000NG5DTB7	100,000	ING Long Share Open End Turbo Certificate
198,220	NG5DTC	DE000NG5DTC5	100,000	ING Long Share Open End Turbo Certificate
198,221	NG5DTD	DE000NG5DTD3	100,000	ING Long Share Open End Turbo Certificate
198,222	NG5DTE	DE000NG5DTE1	100,000	ING Long Share Open End Turbo Certificate
198,223	NG5DTF	DE000NG5DTF8	100,000	ING Long Share Open End Turbo Certificate
198,224	NG5DTG	DE000NG5DTG6	100,000	ING Long Share Open End Turbo Certificate
198,225	NG5DTH	DE000NG5DTH4	100,000	ING Long Share Open End Turbo Certificate
198,226	NG5DTJ	DE000NG5DTJ0	100,000	ING Long Share Open End Turbo Certificate
198,227	NG5DTK	DE000NG5DTK8	100,000	ING Long Share Open End Turbo Certificate
198,228	NG5DTL	DE000NG5DTL6	100,000	ING Long Share Open End Turbo Certificate
198,229	NG5DTM	DE000NG5DTM4	100,000	ING Long Share Open End Turbo Certificate
198,230	NG5DTN	DE000NG5DTN2	100,000	ING Long Share Open End Turbo Certificate
198,231	NG5DTP	DE000NG5DTP7	100,000	ING Long Share Open End Turbo Certificate
198,232	NG5DTQ	DE000NG5DTQ5	100,000	ING Long Share 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.

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 25 March 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:	Share 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:	27 April 2022
6	Issue Date:	29 April 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 Share 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
198,214	DE000NG5DS62	100,000	0.51	301.560000000	3.5	5.0	7.5	20.0	0.0	301.560000000	0.01	0.01	EUR
198,215	DE000NG5DS70	100,000	0.54	298.560000000	3.5	5.0	7.5	20.0	0.0	298.560000000	0.01	0.01	EUR
198,216	DE000NG5DS88	100,000	0.57	295.590000000	3.5	5.0	7.5	20.0	0.0	295.590000000	0.01	0.01	EUR
198,217	DE000NG5DS96	100,000	0.6	292.650000000	3.5	5.0	7.5	20.0	0.0	292.650000000	0.01	0.01	EUR
198,218	DE000NG5DTA9	100,000	0.63	289.740000000	3.5	5.0	7.5	20.0	0.0	289.740000000	0.01	0.01	EUR
198,219	DE000NG5DTB7	100,000	0.67	285.430000000	3.5	5.0	7.5	20.0	0.0	285.430000000	0.01	0.01	EUR
198,220	DE000NG5DTC5	100,000	0.06	29.910000000	3.5	5.0	7.5	20.0	0.0	29.910000000	0.01	0.1	EUR

198,221	DE000NG5DTD3	100,000	0.09	29.6300000000	3.5	5.0	7.5	20.0	0.0	29.6300000000	0.01	0.1	EUR
198,222	DE000NG5DTE1	100,000	0.12	29.3500000000	3.5	5.0	7.5	20.0	0.0	29.3500000000	0.01	0.1	EUR
198,223	DE000NG5DTF8	100,000	0.14	29.0700000000	3.5	5.0	7.5	20.0	0.0	29.0700000000	0.01	0.1	EUR
198,224	DE000NG5DTG6	100,000	0.17	28.7900000000	3.5	5.0	7.5	20.0	0.0	28.7900000000	0.01	0.1	EUR
198,225	DE000NG5DTH4	100,000	0.2	28.5100000000	3.5	5.0	7.5	20.0	0.0	28.5100000000	0.01	0.1	EUR
198,226	DE000NG5DTJ0	100,000	0.23	28.2300000000	3.5	5.0	7.5	20.0	0.0	28.2300000000	0.01	0.1	EUR
198,227	DE000NG5DTK8	100,000	0.26	27.9500000000	3.5	5.0	7.5	20.0	0.0	27.9500000000	0.01	0.1	EUR
198,228	DE000NG5DTL6	100,000	0.28	27.6900000000	3.5	5.0	7.5	20.0	0.0	27.6900000000	0.01	0.1	EUR
198,229	DE000NG5DTM4	100,000	0.31	27.4300000000	3.5	5.0	7.5	20.0	0.0	27.4300000000	0.01	0.1	EUR
198,230	DE000NG5DTN2	100,000	0.33	27.1700000000	3.5	5.0	7.5	20.0	0.0	27.1700000000	0.01	0.1	EUR
198,231	DE000NG5DTP7	100,000	0.36	26.9100000000	3.5	5.0	7.5	20.0	0.0	26.9100000000	0.01	0.1	EUR
198,232	DE000NG5DTQ5	100,000	0.39	26.6500000000	3.5	5.0	7.5	20.0	0.0	26.6500000000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
198,214	DE000NG5DS62	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,215	DE000NG5DS70	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,216	DE000NG5DS88	Preferred Shares issued by the Share Issuer (ISIN code:	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE0007165631) (Bloomberg code: SRT3 GY <Equity>)				Index Certificate Conditions
198,217	DE000NG5DS96	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,218	DE000NG5DTA 9	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,219	DE000NG5DTB 7	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,220	DE000NG5DTC 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,221	DE000NG5DTD 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,222	DE000NG5DTE 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,223	DE000NG5DTF 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

198,224	DE000NG5DTG6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,225	DE000NG5DTH4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,226	DE000NG5DTJ0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,227	DE000NG5DTK8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,228	DE000NG5DTL6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,229	DE000NG5DTM4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,230	DE000NG5DTN2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHERGY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
198,231	DE000NG5DTP7	Ordinary Shares issued by the Share Issuer (ISIN code:	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000A2E4K43 (Bloomberg code: DHER GY <Equity>)				Index Certificate Conditions
198,232	DE000NG5DTQ 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43 (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

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.
Sartorius AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SRT3 GY <Equity>)
Delivery Hero SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: DHER GY <Equity>)
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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
DE000NG5DS62	Not Applicable	NG5DS6
DE000NG5DS70	Not Applicable	NG5DS7
DE000NG5DS88	Not Applicable	NG5DS8
DE000NG5DS96	Not Applicable	NG5DS9
DE000NG5DTA9	Not Applicable	NG5DTA
DE000NG5DTB7	Not Applicable	NG5DTB
DE000NG5DTC5	Not Applicable	NG5DTC
DE000NG5DTD3	Not Applicable	NG5DTD
DE000NG5DTE1	Not Applicable	NG5DTE
DE000NG5DTF8	Not Applicable	NG5DTF
DE000NG5DTG6	Not Applicable	NG5DTG
DE000NG5DTH4	Not Applicable	NG5DTH
DE000NG5DTJ0	Not Applicable	NG5DTJ
DE000NG5DTK8	Not Applicable	NG5DTK
DE000NG5DTL6	Not Applicable	NG5DTL
DE000NG5DTM4	Not Applicable	NG5DTM
DE000NG5DTN2	Not Applicable	NG5DTN
DE000NG5DTP7	Not Applicable	NG5DTP
DE000NG5DTQ5	Not Applicable	NG5DTQ

(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

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