

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
214,994	NG5UAQ	DE000NG5UAQ9	150,000	ING Short Index Open End Turbo Certificate
214,995	NG5UAR	DE000NG5UAR7	150,000	ING Short Index Open End Turbo Certificate
214,996	NG5UAS	DE000NG5UAS5	150,000	ING Short Index Open End Turbo Certificate
214,997	NG5UAT	DE000NG5UAT3	150,000	ING Short Index Open End Turbo Certificate
214,998	NG5UAU	DE000NG5UAU1	150,000	ING Short Index Open End Turbo Certificate
214,999	NG5UAV	DE000NG5UAV9	150,000	ING Short Index Open End Turbo Certificate
215,000	NG5UAW	DE000NG5UAW7	150,000	ING Short Index Open End Turbo Certificate
215,001	NG5UAX	DE000NG5UAX5	150,000	ING Short Index Open End Turbo Certificate
215,002	NG5UAY	DE000NG5UAY3	150,000	ING Short Index Open End Turbo Certificate
215,003	NG5UAZ	DE000NG5UAZ0	150,000	ING Short Index Open End Turbo Certificate
215,004	NG5UA0	DE000NG5UA04	150,000	ING Short Index Open End Turbo Certificate
215,005	NG5UA1	DE000NG5UA12	150,000	ING Short Index Open End Turbo Certificate
215,006	NG5UA2	DE000NG5UA20	150,000	ING Short Index Open End Turbo Certificate
215,007	NG5UA3	DE000NG5UA38	150,000	ING Short Index Open End Turbo Certificate
215,008	NG5UA4	DE000NG5UA46	150,000	ING Short Index Open End Turbo Certificate
215,009	NG5UA5	DE000NG5UA53	150,000	ING Short Index Open End Turbo Certificate
215,010	NG5UA6	DE000NG5UA61	150,000	ING Short Index Open End Turbo Certificate
215,011	NG5UA7	DE000NG5UA79	150,000	ING Short Index Open End Turbo Certificate
215,012	NG5UA8	DE000NG5UA87	150,000	ING Short Index Open End Turbo Certificate
215,013	NG5UA9	DE000NG5UA95	150,000	ING Short Index Open End Turbo Certificate
215,014	NG5UBA	DE000NG5UBA1	150,000	ING Short Index Open End Turbo Certificate
215,015	NG5UBB	DE000NG5UBB9	150,000	ING Short Index Open End Turbo Certificate
215,016	NG5UBC	DE000NG5UBC7	150,000	ING Short Index Open End Turbo Certificate

				Certificate
215,017	NG5UBD	DE000NG5UBD5	150,000	ING Short Index Open End Turbo Certificate
215,018	NG5UBE	DE000NG5UBE3	150,000	ING Short Index Open End Turbo Certificate
215,019	NG5UBF	DE000NG5UBF0	150,000	ING Short Index Open End Turbo Certificate
215,020	NG5UBG	DE000NG5UBG8	150,000	ING Short Index Open End Turbo Certificate
215,021	NG5UBH	DE000NG5UBH6	150,000	ING Short Index Open End Turbo Certificate
215,022	NG5UBJ	DE000NG5UBJ2	150,000	ING Short Index Open End Turbo Certificate
215,023	NG5UBK	DE000NG5UBK0	150,000	ING Short Index Open End Turbo Certificate
215,024	NG5UBL	DE000NG5UBL8	150,000	ING Short Index Open End Turbo Certificate
215,025	NG5UBM	DE000NG5UBM6	150,000	ING Short Index Open End Turbo Certificate
215,026	NG5UBN	DE000NG5UBN4	150,000	ING Short Index Open End Turbo Certificate
215,027	NG5UBP	DE000NG5UBP9	150,000	ING Short Index Open End Turbo Certificate
215,028	NG5UBQ	DE000NG5UBQ7	150,000	ING Short Index Open End Turbo Certificate
215,029	NG5UBR	DE000NG5UBR5	150,000	ING Short Index Open End Turbo Certificate
215,030	NG5UBS	DE000NG5UBS3	150,000	ING Short Index Open End Turbo Certificate
215,031	NG5UBT	DE000NG5UBT1	150,000	ING Short Index Open End Turbo Certificate
215,032	NG5UBU	DE000NG5UBU9	150,000	ING Short Index Open End Turbo Certificate
215,033	NG5UBV	DE000NG5UBV7	150,000	ING Short Index Open End Turbo Certificate
215,034	NG5UBW	DE000NG5UBW5	150,000	ING Short Index Open End Turbo Certificate
215,035	NG5UBX	DE000NG5UBX3	150,000	ING Short Index Open End Turbo Certificate
215,036	NG5UBY	DE000NG5UBY1	150,000	ING Short Index Open End Turbo Certificate
215,037	NG5UBZ	DE000NG5UBZ8	1,000,000	ING Short Index Open End Turbo Certificate
215,038	NG5UB0	DE000NG5UB03	1,000,000	ING Short Index Open End Turbo Certificate
215,039	NG5UB1	DE000NG5UB11	1,000,000	ING Short Index Open End Turbo Certificate
215,040	NG5UB2	DE000NG5UB29	1,000,000	ING Short Index Open End Turbo Certificate
215,041	NG5UB3	DE000NG5UB37	1,000,000	ING Short Index Open End Turbo Certificate
215,042	NG5UB4	DE000NG5UB45	1,000,000	ING Short Index Open End Turbo Certificate
215,043	NG5UB5	DE000NG5UB52	1,000,000	ING Short Index Open End Turbo Certificate
215,044	NG5UB6	DE000NG5UB60	1,000,000	ING Short Index Open End Turbo

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215,045	NG5UB7	DE000NG5UB78	1,000,000	ING Short Index Open End Turbo Certificate
215,046	NG5UB8	DE000NG5UB86	1,000,000	ING Short Index Open End Turbo Certificate
215,047	NG5UB9	DE000NG5UB94	1,000,000	ING Short Index Open End Turbo Certificate
215,048	NG5UCA	DE000NG5UCA9	1,000,000	ING Short Index Open End Turbo Certificate
215,049	NG5UCB	DE000NG5UCB7	1,000,000	ING Short Index Open End Turbo Certificate
215,050	NG5UCC	DE000NG5UCC5	1,000,000	ING Short Index Open End Turbo Certificate
215,051	NG5UCD	DE000NG5UCD3	1,000,000	ING Short Index Open End Turbo Certificate
215,052	NG5UCE	DE000NG5UCE1	1,000,000	ING Short Index Open End Turbo Certificate
215,053	NG5UCF	DE000NG5UCF8	1,000,000	ING Short Index Open End Turbo Certificate
215,054	NG5UCG	DE000NG5UCG6	1,000,000	ING Short Index Open End Turbo Certificate
215,055	NG5UCH	DE000NG5UCH4	1,000,000	ING Short Index Open End Turbo Certificate
215,056	NG5UCJ	DE000NG5UCJ0	1,000,000	ING Short Index Open End Turbo Certificate
215,057	NG5UCK	DE000NG5UCK8	1,000,000	ING Short Index Open End Turbo Certificate
215,058	NG5UCL	DE000NG5UCL6	1,000,000	ING Short Index Open End Turbo Certificate
215,059	NG5UCM	DE000NG5UCM4	300,000	ING Short Index Open End Turbo Certificate
215,060	NG5UCN	DE000NG5UCN2	300,000	ING Short Index Open End Turbo Certificate
215,061	NG5UCP	DE000NG5UCP7	300,000	ING Short Index Open End Turbo Certificate
215,062	NG5UCQ	DE000NG5UCQ5	300,000	ING Short Index Open End Turbo Certificate
215,063	NG5UCR	DE000NG5UCR3	300,000	ING Short Index Open End Turbo Certificate
215,064	NG5UCS	DE000NG5UCS1	300,000	ING Short Index Open End Turbo Certificate
215,065	NG5UCT	DE000NG5UCT9	300,000	ING Short Index Open End Turbo Certificate
215,066	NG5UCU	DE000NG5UCU7	300,000	ING Short Index Open End Turbo Certificate
215,067	NG5UCV	DE000NG5UCV5	300,000	ING Short Index Open End Turbo Certificate
215,068	NG5UCW	DE000NG5UCW3	300,000	ING Short Index Open End Turbo Certificate
215,069	NG5UCX	DE000NG5UCX1	300,000	ING Short Index Open End Turbo Certificate
215,070	NG5UCY	DE000NG5UCY9	300,000	ING Short Index Open End Turbo Certificate
215,071	NG5UCZ	DE000NG5UCZ6	300,000	ING Short Index Open End Turbo Certificate
215,072	NG5UC0	DE000NG5UC02	300,000	ING Short Index Open End Turbo

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215,073	NG5UC1	DE000NG5UC10	300,000	ING Short Index Open End Turbo Certificate
215,074	NG5UC2	DE000NG5UC28	300,000	ING Short Index Open End Turbo Certificate
215,075	NG5UC3	DE000NG5UC36	300,000	ING Short Index Open End Turbo Certificate
215,076	NG5UC4	DE000NG5UC44	300,000	ING Short Index Open End Turbo Certificate
215,077	NG5UC5	DE000NG5UC51	300,000	ING Short Index Open End Turbo Certificate
215,078	NG5UC6	DE000NG5UC69	300,000	ING Short Index Open End Turbo Certificate
215,079	NG5UC7	DE000NG5UC77	300,000	ING Short Index Open End Turbo Certificate
215,080	NG5UC8	DE000NG5UC85	300,000	ING Short Index Open End Turbo Certificate

**under the
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in those Non-exempt Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such terms is defined in the Prospectus) and that such offer is made during the Offer Period specified in that paragraph and that any conditions relevant the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

***MiFID II product governance / Retail investors, professional investors and ECPs target market** – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU (as amended, “**MiFID II**”); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate - investment advice, portfolio management, non-advised sales and pure execution services - subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a “**distributor**”) should take into consideration the manufacturer’s target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer’s target market assessment) and determining appropriate distribution channels, subject to the distributor’s suitability and appropriateness obligations under MiFID II, as applicable.*

***UK MIFIR product governance / Retail investors, professional investors and ECPs target market** – Solely for the purposes of the manufacturer’s product approval process, the target market assessment in respect of the*

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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

XDAXDAX Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	30 August 2022
6	Issue Date:	01 September 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
214,994	DE000NG5UAQ9	150,000	0.2	32303.520000000	3.5	5.0	2.0	20.0	0.0	32303.520000000	0.01	0.01	USD
214,995	DE000NG5UAR7	150,000	0.45	32328.520000000	3.5	5.0	2.0	20.0	0.0	32328.520000000	0.01	0.01	USD
214,996	DE000NG5UAS5	150,000	0.7	32353.520000000	3.5	5.0	2.0	20.0	0.0	32353.520000000	0.01	0.01	USD
214,997	DE000NG5UAT3	150,000	0.96	32378.520000000	3.5	5.0	2.0	20.0	0.0	32378.520000000	0.01	0.01	USD
214,998	DE000NG5UAU1	150,000	1.21	32403.520000000	3.5	5.0	2.0	20.0	0.0	32403.520000000	0.01	0.01	USD
214,999	DE000NG5UAV9	150,000	1.46	32428.520000000	3.5	5.0	2.0	20.0	0.0	32428.520000000	0.01	0.01	USD
215,000	DE000NG5UAW7	150,000	1.71	32453.520000000	3.5	5.0	2.0	20.0	0.0	32453.520000000	0.01	0.01	USD

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215,001	DE000NG5 UAX5	150,000	1.96	32478.5 200000 000	3.5	5.0	2.0	20.0	0.0	32478.5 200000 000	0.01	0.01	USD
215,002	DE000NG5 UAY3	150,000	2.21	32503.5 200000 000	3.5	5.0	2.0	20.0	0.0	32503.5 200000 000	0.01	0.01	USD
215,003	DE000NG5 UAZ0	150,000	2.46	32528.5 200000 000	3.5	5.0	2.0	20.0	0.0	32528.5 200000 000	0.01	0.01	USD
215,004	DE000NG5 UA04	150,000	2.71	32553.5 200000 000	3.5	5.0	2.0	20.0	0.0	32553.5 200000 000	0.01	0.01	USD
215,005	DE000NG5 UA12	150,000	2.96	32578.5 200000 000	3.5	5.0	2.0	20.0	0.0	32578.5 200000 000	0.01	0.01	USD
215,006	DE000NG5 UA20	150,000	3.22	32603.5 200000 000	3.5	5.0	2.0	20.0	0.0	32603.5 200000 000	0.01	0.01	USD
215,007	DE000NG5 UA38	150,000	3.47	32628.5 200000 000	3.5	5.0	2.0	20.0	0.0	32628.5 200000 000	0.01	0.01	USD
215,008	DE000NG5 UA46	150,000	3.72	32653.5 200000 000	3.5	5.0	2.0	20.0	0.0	32653.5 200000 000	0.01	0.01	USD
215,009	DE000NG5 UA53	150,000	3.97	32678.5 200000 000	3.5	5.0	2.0	20.0	0.0	32678.5 200000 000	0.01	0.01	USD
215,010	DE000NG5 UA61	150,000	4.22	32703.5 200000 000	3.5	5.0	2.0	20.0	0.0	32703.5 200000 000	0.01	0.01	USD
215,011	DE000NG5 UA79	150,000	4.47	32728.5 200000 000	3.5	5.0	2.0	20.0	0.0	32728.5 200000 000	0.01	0.01	USD
215,012	DE000NG5 UA87	150,000	4.72	32753.5 200000 000	3.5	5.0	2.0	20.0	0.0	32753.5 200000 000	0.01	0.01	USD
215,013	DE000NG5 UA95	150,000	4.97	32778.5 200000 000	3.5	5.0	2.0	20.0	0.0	32778.5 200000 000	0.01	0.01	USD
215,014	DE000NG5 UBA1	150,000	5.23	32803.5 200000 000	3.5	5.0	2.0	20.0	0.0	32803.5 200000 000	0.01	0.01	USD
215,015	DE000NG5 UBB9	150,000	5.48	32828.5 200000 000	3.5	5.0	2.0	20.0	0.0	32828.5 200000 000	0.01	0.01	USD
215,016	DE000NG5 UBC7	150,000	5.73	32853.5 200000 000	3.5	5.0	2.0	20.0	0.0	32853.5 200000 000	0.01	0.01	USD
215,017	DE000NG5 UBD5	150,000	5.98	32878.5 200000 000	3.5	5.0	2.0	20.0	0.0	32878.5 200000 000	0.01	0.01	USD
215,018	DE000NG5 UBE3	150,000	6.23	32903.5 200000 000	3.5	5.0	2.0	20.0	0.0	32903.5 200000 000	0.01	0.01	USD
215,019	DE000NG5 UBF0	150,000	6.48	32928.5 200000 000	3.5	5.0	2.0	20.0	0.0	32928.5 200000 000	0.01	0.01	USD
215,020	DE000NG5 UBG8	150,000	6.73	32953.5 200000	3.5	5.0	2.0	20.0	0.0	32953.5 200000	0.01	0.01	USD

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215,02 1	DE000NG5 UBH6	150,000	6.98	32978.5 200000 000	3.5	5.0	2.0	20.0	0.0	32978.5 200000 000	0.01	0.01	USD
215,02 2	DE000NG5 UBJ2	150,000	7.23	33003.5 200000 000	3.5	5.0	2.0	20.0	0.0	33003.5 200000 000	0.01	0.01	USD
215,02 3	DE000NG5 UBK0	150,000	7.49	33028.5 200000 000	3.5	5.0	2.0	20.0	0.0	33028.5 200000 000	0.01	0.01	USD
215,02 4	DE000NG5 UBL8	150,000	7.74	33053.5 200000 000	3.5	5.0	2.0	20.0	0.0	33053.5 200000 000	0.01	0.01	USD
215,02 5	DE000NG5 UBM6	150,000	7.99	33078.5 200000 000	3.5	5.0	2.0	20.0	0.0	33078.5 200000 000	0.01	0.01	USD
215,02 6	DE000NG5 UBN4	150,000	8.24	33103.5 200000 000	3.5	5.0	2.0	20.0	0.0	33103.5 200000 000	0.01	0.01	USD
215,02 7	DE000NG5 UBP9	150,000	8.49	33128.5 200000 000	3.5	5.0	2.0	20.0	0.0	33128.5 200000 000	0.01	0.01	USD
215,02 8	DE000NG5 UBQ7	150,000	8.74	33153.5 200000 000	3.5	5.0	2.0	20.0	0.0	33153.5 200000 000	0.01	0.01	USD
215,02 9	DE000NG5 UBR5	150,000	8.99	33178.5 200000 000	3.5	5.0	2.0	20.0	0.0	33178.5 200000 000	0.01	0.01	USD
215,03 0	DE000NG5 UBS3	150,000	9.24	33203.5 200000 000	3.5	5.0	2.0	20.0	0.0	33203.5 200000 000	0.01	0.01	USD
215,03 1	DE000NG5 UBT1	150,000	9.49	33228.5 200000 000	3.5	5.0	2.0	20.0	0.0	33228.5 200000 000	0.01	0.01	USD
215,03 2	DE000NG5 UBU9	150,000	9.75	33253.5 200000 000	3.5	5.0	2.0	20.0	0.0	33253.5 200000 000	0.01	0.01	USD
215,03 3	DE000NG5 UBV7	150,000	10.0	33278.5 200000 000	3.5	5.0	2.0	20.0	0.0	33278.5 200000 000	0.01	0.01	USD
215,03 4	DE000NG5 UBW5	150,000	10.25	33303.5 200000 000	3.5	5.0	2.0	20.0	0.0	33303.5 200000 000	0.01	0.01	USD
215,03 5	DE000NG5 UBX3	150,000	10.5	33328.5 200000 000	3.5	5.0	2.0	20.0	0.0	33328.5 200000 000	0.01	0.01	USD
215,03 6	DE000NG5 UBY1	150,000	10.75	33353.5 200000 000	3.5	5.0	2.0	20.0	0.0	33353.5 200000 000	0.01	0.01	USD
215,03 7	DE000NG5 UBZ8	1,000,000	1.96	3747.05 000000 00	3.5	5.0	2.0	20.0	0.0	3747.05 000000 00	0.01	0.01	EUR
215,03 8	DE000NG5 UB03	1,000,000	2.16	3767.05 000000 00	3.5	5.0	2.0	20.0	0.0	3767.05 000000 00	0.01	0.01	EUR
215,03 9	DE000NG5 UB11	1,000,000	2.36	3787.05 000000 00	3.5	5.0	2.0	20.0	0.0	3787.05 000000 00	0.01	0.01	EUR
215,04 0	DE000NG5 UB29	1,000,000	2.56	3807.05 000000	3.5	5.0	2.0	20.0	0.0	3807.05 000000	0.01	0.01	EUR

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215,04 1	DE000NG5 UB37	1,000,000	5.32	13134.4 200000 000	3.5	5.0	3.0	20.0	0.0	13134.4 200000 000	0.01	0.01	USD
215,04 2	DE000NG5 UB45	1,000,000	5.92	13194.4 200000 000	3.5	5.0	3.0	20.0	0.0	13194.4 200000 000	0.01	0.01	USD
215,04 3	DE000NG5 UB52	1,000,000	6.52	13254.4 200000 000	3.5	5.0	3.0	20.0	0.0	13254.4 200000 000	0.01	0.01	USD
215,04 4	DE000NG5 UB60	1,000,000	7.13	13314.4 200000 000	3.5	5.0	3.0	20.0	0.0	13314.4 200000 000	0.01	0.01	USD
215,04 5	DE000NG5 UB78	1,000,000	7.73	13374.4 200000 000	3.5	5.0	3.0	20.0	0.0	13374.4 200000 000	0.01	0.01	USD
215,04 6	DE000NG5 UB86	1,000,000	8.33	13434.4 200000 000	3.5	5.0	3.0	20.0	0.0	13434.4 200000 000	0.01	0.01	USD
215,04 7	DE000NG5 UB94	1,000,000	8.93	13494.4 200000 000	3.5	5.0	3.0	20.0	0.0	13494.4 200000 000	0.01	0.01	USD
215,04 8	DE000NG5 UCA9	1,000,000	9.54	13554.4 200000 000	3.5	5.0	3.0	20.0	0.0	13554.4 200000 000	0.01	0.01	USD
215,04 9	DE000NG5 UCB7	1,000,000	10.14	13614.4 200000 000	3.5	5.0	3.0	20.0	0.0	13614.4 200000 000	0.01	0.01	USD
215,05 0	DE000NG5 UCC5	1,000,000	0.61	4118.16 000000 00	3.5	5.0	3.0	20.0	0.0	4118.16 000000 00	0.01	0.01	USD
215,05 1	DE000NG5 UCD3	1,000,000	0.71	4128.16 000000 00	3.5	5.0	3.0	20.0	0.0	4128.16 000000 00	0.01	0.01	USD
215,05 2	DE000NG5 UCE1	1,000,000	0.81	4138.16 000000 00	3.5	5.0	3.0	20.0	0.0	4138.16 000000 00	0.01	0.01	USD
215,05 3	DE000NG5 UCF8	1,000,000	0.91	4148.16 000000 00	3.5	5.0	3.0	20.0	0.0	4148.16 000000 00	0.01	0.01	USD
215,05 4	DE000NG5 UCG6	1,000,000	1.01	4158.16 000000 00	3.5	5.0	3.0	20.0	0.0	4158.16 000000 00	0.01	0.01	USD
215,05 5	DE000NG5 UCH4	1,000,000	1.11	4168.16 000000 00	3.5	5.0	3.0	20.0	0.0	4168.16 000000 00	0.01	0.01	USD
215,05 6	DE000NG5 UCJ0	1,000,000	1.21	4178.16 000000 00	3.5	5.0	3.0	20.0	0.0	4178.16 000000 00	0.01	0.01	USD
215,05 7	DE000NG5 UCK8	1,000,000	1.31	4188.16 000000 00	3.5	5.0	3.0	20.0	0.0	4188.16 000000 00	0.01	0.01	USD
215,05 8	DE000NG5 UCL6	1,000,000	1.41	4198.16 000000 00	3.5	5.0	3.0	20.0	0.0	4198.16 000000 00	0.01	0.01	USD
215,05 9	DE000NG5 UCM4	300,000	4.01	13199.9 500000 000	3.5	5.0	1.5	20.0	0.0	13199.9 500000 000	0.01	0.01	EUR
215,06 0	DE000NG5 UCN2	300,000	4.06	13204.9 500000	3.5	5.0	1.5	20.0	0.0	13204.9 500000	0.01	0.01	EUR

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215,06 1	DE000NG5 UCP7	300,000	4.11	13209.9 500000 000	3.5	5.0	1.5	20.0	0.0	13209.9 500000 000	0.01	0.01	EUR
215,06 2	DE000NG5 UCQ5	300,000	4.16	13214.9 500000 000	3.5	5.0	1.5	20.0	0.0	13214.9 500000 000	0.01	0.01	EUR
215,06 3	DE000NG5 UCR3	300,000	4.21	13219.9 500000 000	3.5	5.0	1.5	20.0	0.0	13219.9 500000 000	0.01	0.01	EUR
215,06 4	DE000NG5 UCS1	300,000	4.26	13224.9 500000 000	3.5	5.0	1.5	20.0	0.0	13224.9 500000 000	0.01	0.01	EUR
215,06 5	DE000NG5 UCT9	300,000	4.31	13229.9 500000 000	3.5	5.0	1.5	20.0	0.0	13229.9 500000 000	0.01	0.01	EUR
215,06 6	DE000NG5 UCU7	300,000	4.36	13234.9 500000 000	3.5	5.0	1.5	20.0	0.0	13234.9 500000 000	0.01	0.01	EUR
215,06 7	DE000NG5 UCV5	300,000	4.41	13239.9 500000 000	3.5	5.0	1.5	20.0	0.0	13239.9 500000 000	0.01	0.01	EUR
215,06 8	DE000NG5 UCW3	300,000	4.46	13244.9 500000 000	3.5	5.0	1.5	20.0	0.0	13244.9 500000 000	0.01	0.01	EUR
215,06 9	DE000NG5 UCX1	300,000	4.51	13249.9 500000 000	3.5	5.0	1.5	20.0	0.0	13249.9 500000 000	0.01	0.01	EUR
215,07 0	DE000NG5 UCY9	300,000	4.56	13254.9 500000 000	3.5	5.0	1.5	20.0	0.0	13254.9 500000 000	0.01	0.01	EUR
215,07 1	DE000NG5 UCZ6	300,000	4.61	13259.9 500000 000	3.5	5.0	1.5	20.0	0.0	13259.9 500000 000	0.01	0.01	EUR
215,07 2	DE000NG5 UC02	300,000	4.66	13264.9 500000 000	3.5	5.0	1.5	20.0	0.0	13264.9 500000 000	0.01	0.01	EUR
215,07 3	DE000NG5 UC10	300,000	4.71	13269.9 500000 000	3.5	5.0	1.5	20.0	0.0	13269.9 500000 000	0.01	0.01	EUR
215,07 4	DE000NG5 UC28	300,000	4.76	13274.9 500000 000	3.5	5.0	1.5	20.0	0.0	13274.9 500000 000	0.01	0.01	EUR
215,07 5	DE000NG5 UC36	300,000	4.81	13279.9 500000 000	3.5	5.0	1.5	20.0	0.0	13279.9 500000 000	0.01	0.01	EUR
215,07 6	DE000NG5 UC44	300,000	4.86	13284.9 500000 000	3.5	5.0	1.5	20.0	0.0	13284.9 500000 000	0.01	0.01	EUR
215,07 7	DE000NG5 UC51	300,000	4.91	13289.9 500000 000	3.5	5.0	1.5	20.0	0.0	13289.9 500000 000	0.01	0.01	EUR
215,07 8	DE000NG5 UC69	300,000	4.96	13294.9 500000 000	3.5	5.0	1.5	20.0	0.0	13294.9 500000 000	0.01	0.01	EUR
215,07 9	DE000NG5 UC77	300,000	5.01	13299.9 500000 000	3.5	5.0	1.5	20.0	0.0	13299.9 500000 000	0.01	0.01	EUR
215,08 0	DE000NG5 UC85	300,000	5.06	13304.9 500000	3.5	5.0	1.5	20.0	0.0	13304.9 500000	0.01	0.01	EUR

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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
214,994	DE000NG5UAQ9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
214,995	DE000NG5UAR7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
214,996	DE000NG5UAS5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
214,997	DE000NG5UAT3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
214,998	DE000NG5UAU1	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
214,999	DE000NG5UAV9	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,000	DE000NG5UAW7	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,001	DE000NG5UAX5	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,002	DE000NG5UAY3	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,003	DE000NG5UAZ0	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,004	DE000NG5UA04	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,005	DE000NG5UA12	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,006	DE000NG5UA20	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,007	DE000NG5UA38	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,008	DE000NG5UA46	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,009	DE000NG5UA53	Dow Jones Industrial Average Index	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
215,070	DE000NG5UCY9	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,071	DE000NG5UCZ6	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,072	DE000NG5UC02	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,073	DE000NG5UC10	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,074	DE000NG5UC28	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,075	DE000NG5UC36	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,076	DE000NG5UC44	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,077	DE000NG5UC51	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,078	DE000NG5UC69	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,079	DE000NG5UC77	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
215,080	DE000NG5UC85	XDAXDAX Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	Other Bond Certificate Provisions	Not Applicable
31	Index Futures Certificate Provisions	Not Applicable

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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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.
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
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>)
XDAXDAX Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: XDAXDAX <Index>)
EURO STOXX 50® (Price) Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SX5E <Index>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any 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
DE000NG5UAQ9	Not Applicable	NG5UAQ
DE000NG5UAR7	Not Applicable	NG5UAR
DE000NG5UAS5	Not Applicable	NG5UAS
DE000NG5UAT3	Not Applicable	NG5UAT
DE000NG5UAU1	Not Applicable	NG5UAU
DE000NG5UAV9	Not Applicable	NG5UAV
DE000NG5UAW7	Not Applicable	NG5UAW
DE000NG5UAX5	Not Applicable	NG5UAX
DE000NG5UAY3	Not Applicable	NG5UAY
DE000NG5UAZ0	Not Applicable	NG5UAZ
DE000NG5UA04	Not Applicable	NG5UA0
DE000NG5UA12	Not Applicable	NG5UA1
DE000NG5UA20	Not Applicable	NG5UA2
DE000NG5UA38	Not Applicable	NG5UA3

DE000NG5UA46	Not Applicable	NG5UA4
DE000NG5UA53	Not Applicable	NG5UA5
DE000NG5UA61	Not Applicable	NG5UA6
DE000NG5UA79	Not Applicable	NG5UA7
DE000NG5UA87	Not Applicable	NG5UA8
DE000NG5UA95	Not Applicable	NG5UA9
DE000NG5UBA1	Not Applicable	NG5UBA
DE000NG5UBB9	Not Applicable	NG5UBB
DE000NG5UBC7	Not Applicable	NG5UBC
DE000NG5UBD5	Not Applicable	NG5UBD
DE000NG5UBE3	Not Applicable	NG5UBE
DE000NG5UBF0	Not Applicable	NG5UBF
DE000NG5UBG8	Not Applicable	NG5UBG
DE000NG5UBH6	Not Applicable	NG5UBH
DE000NG5UBJ2	Not Applicable	NG5UBJ
DE000NG5UBK0	Not Applicable	NG5UBK
DE000NG5UBL8	Not Applicable	NG5UBL
DE000NG5UBM6	Not Applicable	NG5UBM
DE000NG5UBN4	Not Applicable	NG5UBN
DE000NG5UBP9	Not Applicable	NG5UBP
DE000NG5UBQ7	Not Applicable	NG5UBQ
DE000NG5UBR5	Not Applicable	NG5UBR
DE000NG5UBS3	Not Applicable	NG5UBS
DE000NG5UBT1	Not Applicable	NG5UBT
DE000NG5UBU9	Not Applicable	NG5UBU
DE000NG5UBV7	Not Applicable	NG5UBV
DE000NG5UBW5	Not Applicable	NG5UBW
DE000NG5UBX3	Not Applicable	NG5UBX
DE000NG5UBY1	Not Applicable	NG5UBY
DE000NG5UBZ8	Not Applicable	NG5UBZ
DE000NG5UB03	Not Applicable	NG5UB0
DE000NG5UB11	Not Applicable	NG5UB1
DE000NG5UB29	Not Applicable	NG5UB2
DE000NG5UB37	Not Applicable	NG5UB3
DE000NG5UB45	Not Applicable	NG5UB4
DE000NG5UB52	Not Applicable	NG5UB5
DE000NG5UB60	Not Applicable	NG5UB6
DE000NG5UB78	Not Applicable	NG5UB7
DE000NG5UB86	Not Applicable	NG5UB8
DE000NG5UB94	Not Applicable	NG5UB9
DE000NG5UCA9	Not Applicable	NG5UCA
DE000NG5UCB7	Not Applicable	NG5UCB
DE000NG5UCC5	Not Applicable	NG5UCC
DE000NG5UCD3	Not Applicable	NG5UCD
DE000NG5UCE1	Not Applicable	NG5UCE
DE000NG5UCF8	Not Applicable	NG5UCF
DE000NG5UCG6	Not Applicable	NG5UCG
DE000NG5UCH4	Not Applicable	NG5UCH
DE000NG5UCJ0	Not Applicable	NG5UCJ
DE000NG5UCK8	Not Applicable	NG5UCK
DE000NG5UCL6	Not Applicable	NG5UCL
DE000NG5UCM4	Not Applicable	NG5UCM

DE000NG5UCN2	Not Applicable	NG5UCN
DE000NG5UCP7	Not Applicable	NG5UCP
DE000NG5UCQ5	Not Applicable	NG5UCQ
DE000NG5UCR3	Not Applicable	NG5UCR
DE000NG5UCS1	Not Applicable	NG5UCS
DE000NG5UCT9	Not Applicable	NG5UCT
DE000NG5UCU7	Not Applicable	NG5UCU
DE000NG5UCV5	Not Applicable	NG5UCV
DE000NG5UCW3	Not Applicable	NG5UCW
DE000NG5UCX1	Not Applicable	NG5UCX
DE000NG5UCY9	Not Applicable	NG5UCY
DE000NG5UCZ6	Not Applicable	NG5UCZ
DE000NG5UC02	Not Applicable	NG5UC0
DE000NG5UC10	Not Applicable	NG5UC1
DE000NG5UC28	Not Applicable	NG5UC2
DE000NG5UC36	Not Applicable	NG5UC3
DE000NG5UC44	Not Applicable	NG5UC4
DE000NG5UC51	Not Applicable	NG5UC5
DE000NG5UC69	Not Applicable	NG5UC6
DE000NG5UC77	Not Applicable	NG5UC7
DE000NG5UC85	Not Applicable	NG5UC8

(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

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.