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 |
|--|-------------|--------------|---|--|
| 218,541 | NG5XC1 | DE000NG5XC17 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 218,542 | NG5XC2 | DE000NG5XC25 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 218,543 | NG5XC3 | DE000NG5XC33 | 1,000,000 | ING Long Share Open End Turbo Certificate |
| 218,544 | NG5XC4 | DE000NG5XC41 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,545 | NG5XC5 | DE000NG5XC58 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,546 | NG5XC6 | DE000NG5XC66 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,547 | NG5XC7 | DE000NG5XC74 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,548 | NG5XC8 | DE000NG5XC82 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,549 | NG5XC9 | DE000NG5XC90 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,550 | NG5XDA | DE000NG5XDA1 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,551 | NG5XDB | DE000NG5XDB9 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,552 | NG5XDC | DE000NG5XDC7 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,553 | NG5XDD | DE000NG5XDD5 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,554 | NG5XDE | DE000NG5XDE3 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,555 | NG5XDF | DE000NG5XDF0 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,556 | NG5XDG | DE000NG5XDG8 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,557 | NG5XDH | DE000NG5XDH6 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,558 | NG5XDJ | DE000NG5XDJ2 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,559 | NG5XDK | DE000NG5XDK0 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,560 | NG5XDL | DE000NG5XDL8 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,561 | NG5XDM | DE000NG5XDM6 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,562 | NG5XDN | DE000NG5XDN4 | 500,000 | ING Long Share Open End Turbo Certificate |
| 218,563 | NG5XDP | DE000NG5XDP9 | 500,000 | ING Long Share Open End Turbo |

| | | | | Certificate |
|---------|--------|--------------|---------|-------------------------------|
| 218,564 | NG5XDQ | DE000NG5XDQ7 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,565 | NG5XDR | DE000NG5XDR5 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,566 | NG5XDS | DE000NG5XDS3 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,567 | NG5XDT | DE000NG5XDT1 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,568 | NG5XDU | DE000NG5XDU9 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,569 | NG5XDV | DE000NG5XDV7 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,570 | NG5XDW | DE000NG5XDW5 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,571 | NG5XDX | DE000NG5XDX3 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,572 | NG5XDY | DE000NG5XDY1 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,573 | NG5XDZ | DE000NG5XDZ8 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,574 | NG5XD0 | DE000NG5XD08 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,575 | NG5XD1 | DE000NG5XD16 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,576 | NG5XD2 | DE000NG5XD24 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,577 | NG5XD3 | DE000NG5XD32 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,578 | NG5XD4 | DE000NG5XD40 | 500,000 | ING Long Share Open End Turbo |
| | | | | Certificate |
| 218,579 | NG5XD5 | DE000NG5XD57 | 500,000 | 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 Certifiates (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 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

| | THE CERTIFICATES | T |
|----|---|---|
| 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: | I |
| 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: | 16 September 2022 |
| 6 | Issue Date: | 20 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 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 | ISIN Code | Number | Issue | Current | | Maxi | Current | Maxi | Minim | Stop | Stop | Entit | Finan |
|---------|--|-------------|---------|------------------|-------|-------|---------|-------|-------|----------|-------|-------|-------|
| Numb | | of | price | Financi | nt | mum | Stop | mum | um | Loss | Loss | lem | cing |
| er of | | Certificate | per | ng | Sprea | Sprea | Loss | Premi | Premi | Price | Price | ent | Level |
| the | | s being | Certifi | Level | d on | d | Premiu | um | um | on the | Roun | | Curre |
| Certifi | | issued | cate | on the | the | | m | | | Trade | ding | | ncy |
| cates | | | | Trade | Trade | | Rate | | | Date | | | |
| | | | | Date | Date | | on the | | | | | | |
| | | | | | | | Trade | | | | | | |
| 210.54 | PEGGG TG 5 | 1 000 000 | 0.1 | 7.01.600 | 2.5 | 5.0 | Date | | | 7.01.600 | | | |
| 218,54 | DE000NG5 XC17 | 1,000,000 | 0.1 | 7.81600 00000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 7.81600 | 0.001 | 1.0 | EUR |
| 1 | The state of the s | | | | | | | | | 00000 | | | |
| 218,54 | DE000NG5 | 1,000,000 | 0.14 | 7.77700 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 7.77700 | 0.001 | 1.0 | EUR |
| 2 | XC25 | | | 00000 | | | | | | 00000 | | | |
| 218,54 | DE000NG5 | 1,000,000 | 0.17 | 7.73800 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 7.73800 | 0.001 | 1.0 | EUR |
| 3 | XC33 | | | 00000 | | | | | | 00000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.51 | 9.43000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 9.43000 | 0.001 | 1.0 | EUR |
| 4 | XC41 | | | 00000 | | | | | | 00000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.02 | 20.4600 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 20.4600 | 0.01 | 0.1 | EUR |
| 5 | XC58 | | | 000000 | | | | | | 000000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.04 | 20.2500 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 20.2500 | 0.01 | 0.1 | EUR |
| 6 | XC66 | | | 000000 | | | | | | 000000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.06 | 20.0400 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 20.0400 | 0.01 | 0.1 | EUR |
| 7 | XC74 | | | 000000 | | | | | | 000000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.08 | 19.8400 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 19.8400 | 0.01 | 0.1 | EUR |
| 8 | XC82 | | | 000000 | | | | | | 000000 | | | |
| 218,54 | DE000NG5 | 500,000 | 0.1 | 19.6400 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 19.6400 | 0.01 | 0.1 | EUR |
| 9 | XC90 | | | 000000 | | | | | | 000000 | | | |
| 218,55 | DE000NG5 | 500,000 | 0.12 | 19.4400 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 19.4400 | 0.01 | 0.1 | EUR |
| 0 | XDA1 | | | 000000 | | | | | | 000000 | | | |

| 218,55 1 | DE000NG5 XDB9 | 500,000 | 0.14 | 19.2400 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 19.2400 000000 | 0.01 | 0.1 | EUR |
|-------------|------------------|---------|------|-------------------|-----|-----|------|------|-----|-------------------|-------|-----|-----|
| 218,55 2 | DE000NG5 XDC7 | 500,000 | 0.16 | 19.0400 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 19.0400 000000 | 0.01 | 0.1 | EUR |
| 218,55 3 | DE000NG5 XDD5 | 500,000 | 0.18 | 18.8500 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 18.8500 000000 | 0.01 | 0.1 | EUR |
| 218,55 4 | DE000NG5 XDE3 | 500,000 | 0.2 | 18.6600 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 18.6600 000000 | 0.01 | 0.1 | EUR |
| 218,55 5 | DE000NG5 XDF0 | 500,000 | 0.22 | 18.4700 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 18.4700 000000 | 0.01 | 0.1 | EUR |
| 218,55 6 | DE000NG5 XDG8 | 500,000 | 0.24 | 18.2800 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 18.2800 000000 | 0.01 | 0.1 | EUR |
| 218,55 7 | DE000NG5 XDH6 | 500,000 | 0.26 | 18.0900 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 18.0900 000000 | 0.01 | 0.1 | EUR |
| 218,55 8 | DE000NG5 XDJ2 | 500,000 | 0.28 | 17.9100 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.9100 000000 | 0.01 | 0.1 | EUR |
| 218,55 9 | DE000NG5 XDK0 | 500,000 | 0.29 | 17.7300 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.7300 000000 | 0.01 | 0.1 | EUR |
| 218,56 0 | DE000NG5 XDL8 | 500,000 | 0.31 | 17.5500 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.5500 000000 | 0.01 | 0.1 | EUR |
| 218,56 | DE000NG5 XDM6 | 500,000 | 0.33 | 17.3700 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.3700 000000 | 0.01 | 0.1 | EUR |
| 218,56 2 | DE000NG5 XDN4 | 500,000 | 0.35 | 17.1900 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.1900 000000 | 0.01 | 0.1 | EUR |
| 218,56 | DE000NG5 XDP9 | 500,000 | 0.37 | 17.0100 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 17.0100 000000 | 0.01 | 0.1 | EUR |
| 218,56 4 | DE000NG5 XDQ7 | 500,000 | 0.38 | 16.8400 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 16.8400 000000 | 0.01 | 0.1 | EUR |
| 218,56 | DE000NG5 XDR5 | 500,000 | 0.4 | 16.6700 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 16.6700 000000 | 0.01 | 0.1 | EUR |
| 218,56 6 | DE000NG5 XDS3 | 500,000 | 0.42 | 16.5000 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 16.5000 000000 | 0.01 | 0.1 | EUR |
| 218,56 7 | DE000NG5 XDT1 | 500,000 | 0.43 | 16.3300 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 16.3300 000000 | 0.01 | 0.1 | EUR |
| 218,56 8 | DE000NG5 XDU9 | 500,000 | 0.45 | 16.1600 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 16.1600 000000 | 0.01 | 0.1 | EUR |
| 218,56 9 | DE000NG5 XDV7 | 500,000 | 0.05 | 85.7050 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 85.7100 000000 | 0.01 | 0.1 | EUR |
| 218,57 0 | DE000NG5 XDW5 | 500,000 | 0.1 | 85.2780 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 85.2800 000000 | 0.01 | 0.1 | EUR |
| 218,57 1 | DE000NG5 XDX3 | 500,000 | 0.03 | 1.55300 00000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 1.55300 00000 | 0.001 | 1.0 | EUR |
| 218,57 2 | DE000NG5 XDY1 | 500,000 | 0.05 | 1.53700 00000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 1.53700 00000 | 0.001 | 1.0 | EUR |
| 218,57 3 | DE000NG5 XDZ8 | 500,000 | 0.06 | 1.52100 00000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 1.52100 00000 | 0.001 | 1.0 | EUR |
| 218,57 4 | DE000NG5 XD08 | 500,000 | 0.08 | 1.50500 00000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 1.50500 00000 | 0.001 | 1.0 | EUR |
| 218,57 | DE000NG5 XD16 | 500,000 | 0.14 | 20.2700 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 20.2700 000000 | 0.01 | 0.1 | EUR |
| 218,57 6 | DE000NG5 XD24 | 500,000 | 0.18 | 19.8700 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 19.8700 000000 | 0.01 | 0.1 | EUR |
| 218,57 7 | DE000NG5 XD32 | 500,000 | 0.22 | 19.4900 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 19.4900 000000 | 0.01 | 0.1 | EUR |
| 218,57 8 | DE000NG5 XD40 | 500,000 | 0.26 | 19.1100 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 19.1100 000000 | 0.01 | 0.1 | EUR |
| 218,57 | DE000NG5 XD57 | 500,000 | 0.29 | 18.7400 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 18.7400 000000 | 0.01 | 0.1 | EUR |

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

| 24 | Index Certificate Provisions | Not Applicable |
|----|------------------------------|----------------|
| 25 | Share Certificate Provisions | Applicable |

| Series Number of the | ISIN Code | (i) Share | (ii) Share Issuer | (iii) Exchange | (iv) Exchange Traded | (v) Notional Dividend |
|----------------------------|------------------|---|----------------------|--|----------------------------|--|
| Certificate s | | | | | Fund | Period |
| 218,541 | DE000NG5XC1 7 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <equity>)</equity> | Commerzbank AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,542 | DE000NG5XC2 5 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <equity>)</equity> | Commerzbank AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,543 | DE000NG5XC3 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <equity>)</equity> | Commerzbank AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,544 | DE000NG5XC4 | Depositary receipts of shares issued by the Share Issuer (ISIN code: NL0011821202) (Bloomberg code: INGA NA <equity>)</equity> | ING Groep N.V. | Euronext Amsterdam by NYSE Euronext | Not Applicable | As specified in the Index Certificate Conditions |
| 218,545 | DE000NG5XC5 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,546 | DE000NG5XC6 | Ordinary Shares issued by the Share Issuer (ISIN code: | Morphosys AG | Deutsche Börse, Exchange Electronic Trading | Not Applicable | As specified in the |

| | | DE0006632003) | 1 | (Xetra) | 1 | Index |
|---------|-------------|------------------------------------|---------------|-----------------------------|--------------|------------------|
| | | (Bloomberg | | (Meta) | | Certificate |
| | | code: MOR GY | | | | Conditions |
| | | <equity>)</equity> | | | | |
| 218,547 | DE000NG5XC7 | Ordinary Shares | Morphosys AG | Deutsche Börse, | Not | As |
| | 4 | issued by the | | Exchange | Applicable | specified |
| | | Share Issuer | | Electronic Trading | | in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) | | | | Certificate |
| | | (Bloomberg code: MOR GY | | | | Conditions |
| | | <equity>)</equity> | | | | |
| 218,548 | DE000NG5XC8 | Ordinary Shares | Morphosys AG | Deutsche Börse, | Not | As |
| 210,510 | 2 | issued by the | Morphosys | Exchange | Applicable | specified |
| | - | Share Issuer | | Electronic Trading | 1 | in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) | | | | Certificate |
| | | (Bloomberg | | | | Conditions |
| | | code: MOR GY | | | | Conditions |
| 210.540 | DEGONICATO | <equity>)</equity> | 36 1 15 | Danta 1 D" | Niet | Δ. |
| 218,549 | DE000NG5XC9 | Ordinary Shares issued by the | Morphosys AG | Deutsche Börse, Exchange | Not | As |
| | 0 | Share Issuer | | Electronic Trading | Applicable | specified in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) | | (Aleua) | | Certificate |
| | | (Bloomberg | | | | Conditions |
| | | code: MOR GY | | | | Conditions |
| | | <equity>)</equity> | | | | |
| 218,550 | DE000NG5XDA | Ordinary Shares | Morphosys AG | Deutsche Börse, | Not | As |
| | 1 | issued by the | | Exchange | Applicable | specified |
| | | Share Issuer (ISIN code: | | Electronic Trading | | in the |
| | | DE0006632003) | | (Xetra) | | Index |
| | | (Bloomberg | | | | Certificate |
| | | code: MOR GY | | | | Conditions |
| | | <equity>)</equity> | | | | |
| 218,551 | DE000NG5XDB | Ordinary Shares | Morphosys AG | Deutsche Börse, | Not | As |
| | 9 | issued by the | | Exchange | Applicable | specified |
| | | Share Issuer | | Electronic Trading | | in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) (Bloomberg | | | | Certificate |
| | | code: MOR GY | | | | Conditions |
| | | <equity>)</equity> | | | | |
| 218,552 | DE000NG5XDC | Ordinary Shares | Morphosys AG | Deutsche Börse, | Not | As |
| , | 7 | issued by the | | Exchange | Applicable | specified |
| | | Share Issuer | | Electronic Trading | | in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) | | | | Certificate |
| | | (Bloomberg | | | | Conditions |
| | | code: MOR GY | | | | |
| 218,553 | DE000NG5XDD | <equity>) Ordinary Shares</equity> | Morphosys AG | Deutsche Börse, | Not | As |
| 210,333 | 5 | issued by the | Wiorphosys AG | Exchange | Applicable | specified |
| | | Share Issuer | | Electronic Trading | 1 ipplicable | in the |
| | | (ISIN code: | | (Xetra) | | Index |
| | | DE0006632003) | | | | Certificate |
| | | (Bloomberg | | | | Conditions |
| | | code: MOR GY | | | | Jonations |
| | I | <equity>)</equity> | | | 1 | |

| 218,554 | DE000NG5XDE 3 DE000NG5XDF | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>) Ordinary Shares</equity> | Morphosys AG Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) Deutsche Börse, | Not Applicable | As specified in the Index Certificate Conditions |
|---------|----------------------------|---|----------------------------|--|-------------------|--|
| | 0 | issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | orphosys AG | Exchange Electronic Trading (Xetra) | Applicable | specified in the Index Certificate Conditions |
| 218,556 | DE0000NG5XDG 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,557 | DE000NG5XDH | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,558 | DE000NG5XDJ2 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,559 | DE000NG5XDK 0 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,560 | DE0000NG5XDL 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,561 | DE000NG5XDM 6 | Ordinary Shares issued by the Share Issuer (ISIN code: | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the |

| | | DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | | | | Index Certificate Conditions |
|---------|------------------|---|--------------|--|-------------------|--|
| 218,562 | DE000NG5XDN 4 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,563 | DE000NG5XDP | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY < Equity>) | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,564 | DE000NG5XDQ 7 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,565 | DE000NG5XDR 5 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,566 | DE000NG5XDS 3 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,567 | DE000NG5XDT | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY < Equity>) | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,568 | DE000NG5XDU 9 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <equity>)</equity> | Morphosys AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |

| 218,569 | DE000NG5XDV 7 | Ordinary Shares issued by the Share Issuer (ISIN code: | SAP SE | Deutsche Börse, Exchange Electronic Trading | Not Applicable | As specified in the |
|---------|------------------|--|------------|--|-------------------|--|
| | | DE0007164600) (Bloomberg code: SAP GY <equity>)</equity> | | (Xetra) | | Index Certificate Conditions |
| 218,570 | DE000NG5XD W5 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <equity>)</equity> | SAP SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,571 | DE000NG5XDX 3 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY < Equity>) | TUI AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,572 | DE000NG5XDY | Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY <equity>)</equity> | TUI AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,573 | DE000NG5XDZ 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY < Equity>) | TUI AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,574 | DE000NG5XD0 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000TUAG000) (Bloomberg code: TUI1 GY < Equity>) | TUI AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,575 | DE000NG5XD1 6 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,576 | DE000NG5XD2 4 | Ordinary Shares issued by the Share Issuer (ISIN code: | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the |

| | | DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | | | | Index Certificate Conditions |
|---------|------------------|--|------------|--|-------------------|---|
| 218,577 | DE000NG5XD3 2 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,578 | DE000NG5XD4 0 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY < Equity>) | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 218,579 | DE000NG5XD5 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |

| 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 |
| 2.1 | | |
| 31 | Index Futures Certificate Provisions | Not Applicable |

| Signed on behalf of the Issuer: |
|---------------------------------|
| By: |
| Duly authorised |
| |
| By: |
| Duly authorised |

PART B - OTHER INFORMATION

1 LISTING

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

2 RATINGS

| Ratings: The Certificates to be issued will not be rated |
|--|
|--|

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

| Underlying | Information on the underlying can be obtained from the below |
|----------------|--|
| | specified source. |
| ING Groep N.V. | 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: INGA NA <equity>)</equity> |
| Morphosys 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: MOR GY <equity>)</equity> |
|----------------|--|
| Zalando 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: ZAL GY <equity>)</equity> |
| Commerzbank 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: CBK GY <equity>)</equity> |
| SAP 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: SAP GY <equity>)</equity> |
| TUI 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: TUI1 GY <equity>)</equity> |

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 succesor 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 |
|--------------|------------------|---------------------------|
| DE000NG5XC17 | Not Applicable | NG5XC1 |
| DE000NG5XC25 | Not Applicable | NG5XC2 |
| DE000NG5XC33 | Not Applicable | NG5XC3 |
| DE000NG5XC41 | Not Applicable | NG5XC4 |
| DE000NG5XC58 | Not Applicable | NG5XC5 |
| DE000NG5XC66 | Not Applicable | NG5XC6 |

| DE000NG5XC74 | Not Applicable | NG5XC7 |
|--------------|--------------------------------|--------|
| DE000NG5XC82 | Not Applicable Not Applicable | NG5XC8 |
| DE000NG5XC90 | Not Applicable Not Applicable | NG5XC9 |
| DE000NG5XDA1 | Not Applicable Not Applicable | NG5XDA |
| DE000NG5XDB9 | Not Applicable Not Applicable | |
| DE000NG5XDC7 | Not Applicable Not Applicable | NG5XDB |
| DE000NG5XDD5 | Not Applicable Not Applicable | NG5XDC |
| DE000NG5XDE3 | 11 | NG5XDD |
| DE000NG5XDE3 | Not Applicable | NG5XDE |
| DE000NG5XDF0 | Not Applicable | NG5XDF |
| | Not Applicable | NG5XDG |
| DE000NG5XDH6 | Not Applicable | NG5XDH |
| DE000NG5XDJ2 | Not Applicable | NG5XDJ |
| DE000NG5XDK0 | Not Applicable | NG5XDK |
| DE000NG5XDL8 | Not Applicable | NG5XDL |
| DE000NG5XDM6 | Not Applicable | NG5XDM |
| DE000NG5XDN4 | Not Applicable | NG5XDN |
| DE000NG5XDP9 | Not Applicable | NG5XDP |
| DE000NG5XDQ7 | Not Applicable | NG5XDQ |
| DE000NG5XDR5 | Not Applicable | NG5XDR |
| DE000NG5XDS3 | Not Applicable | NG5XDS |
| DE000NG5XDT1 | Not Applicable | NG5XDT |
| DE000NG5XDU9 | Not Applicable | NG5XDU |
| DE000NG5XDV7 | Not Applicable | NG5XDV |
| DE000NG5XDW5 | Not Applicable | NG5XDW |
| DE000NG5XDX3 | Not Applicable | NG5XDX |
| DE000NG5XDY1 | Not Applicable | NG5XDY |
| DE000NG5XDZ8 | Not Applicable | NG5XDZ |
| DE000NG5XD08 | Not Applicable | NG5XD0 |
| DE000NG5XD16 | Not Applicable | NG5XD1 |
| DE000NG5XD24 | Not Applicable | NG5XD2 |
| DE000NG5XD32 | Not Applicable | NG5XD3 |
| DE000NG5XD40 | Not Applicable | NG5XD4 |
| DE000NG5XD57 | Not Applicable | NG5XD5 |

| (iv) | Name of the Principal Certificate Agent | ING Bank N.V. |
|------|---|---------------|
| | | • |

8 DISTRIBUTION

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

| (iv) Prohibition of Sales to UK Retail Investors: | Not Applicable |
|---|----------------|
| (v) Prohibition of Sales to Belgian Consumers: | Not Applicable |

9 GENERAL

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

ANNEX

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