ING Bank N.V. Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75 Issue of

Series number of the Certificates	WKN Code	Code		Title				
238,054	NG6D8Y	DE000NG6D8Y8	250,000	ING Short Index Open End Turbo Certificate				
238,055	NG6D8Z	DE000NG6D8Z5	500,000	ING Short Index Open End Turbo Certificate				
238,056	056 NG6D80 DE000NG6D801 500,000		ING Short Index Open End Turbo Certificate					
238,057	NG6D81	DE000NG6D819	500,000	ING Short Index Open End Turbo Certificate				
238,058	NG6D82	DE000NG6D827	150,000	ING Short Index Open End Turbo Certificate				
238,059	NG6D83	DE000NG6D835	150,000	ING Short Index Open End Turbo Certificate				
238,060	NG6D84	DE000NG6D843	150,000	ING Short Index Open End Turbo Certificate				
238,061	NG6D85	DE000NG6D850	150,000	ING Short Index Open End Turbo Certificate				
238,062	NG6D86	DE000NG6D868	150,000	ING Short Index Open End Turbo Certificate				
238,063	NG6D87	DE000NG6D876	150,000	ING Short Index Open End Turbo Certificate				
238,064	NG6D88	DE000NG6D884	150,000	ING Short Index Open End Turbo Certificate				
238,065	NG6D89	DE000NG6D892	150,000	ING Short Index Open End Turbo Certificate				
238,066	NG6D9A	DE000NG6D9A6	150,000	ING Short Index Open End Turbo Certificate				
238,067	NG6D9B	DE000NG6D9B4	150,000	ING Short Index Open End Turbo Certificate				
238,068	NG6D9C	DE000NG6D9C2	150,000	ING Short Index Open End Turbo Certificate				
238,069	NG6D9D	DE000NG6D9D0	150,000	ING Short Index Open End Turbo Certificate				
238,070	NG6D9E	DE000NG6D9E8	150,000	ING Short Index Open End Turbo Certificate				
238,071	NG6D9F	DE000NG6D9F5	150,000	ING Short Index Open End Turbo Certificate				
238,072	NG6D9G	DE000NG6D9G3	150,000	ING Short Index Open End Turbo Certificate				
238,073	NG6D9H	DE000NG6D9H1	150,000	ING Short Index Open End Turbo Certificate				
238,074	NG6D9J	DE000NG6D9J7	150,000	ING Short Index Open End Turbo Certificate				
238,075	NG6D9K	DE000NG6D9K5	150,000	ING Short Index Open End Turbo Certificate				
238,076	NG6D9L	DE000NG6D9L3	150,000	ING Short Index Open End Turbo				

				Certificate
238,077	NG6D9M	DE000NG6D9M1	150,000	ING Short Index Open End Turbo
				Certificate
238,078	NG6D9N	DE000NG6D9N9	150,000	ING Short Index Open End Turbo
				Certificate
238,079	NG6D9P	DE000NG6D9P4	150,000	ING Short Index Open End Turbo
				Certificate
238,080	NG6D9Q	DE000NG6D9Q2	150,000	ING Short Index Open End Turbo
				Certificate
238,081	NG6D9R	DE000NG6D9R0	150,000	ING Short Index Open End Turbo
				Certificate
238,082	NG6D9S	DE000NG6D9S8	1,000,000	ING Short Index Open End Turbo
				Certificate
238,083	NG6D9T	DE000NG6D9T6	1,000,000	ING Short Index Open End Turbo
				Certificate
238,084	NG6D9U	DE000NG6D9U4	1,000,000	ING Short Index Open End Turbo
				Certificate
238,085	NG6D9V	DE000NG6D9V2	1,000,000	ING Short Index Open End Turbo
				Certificate
238,086	NG6D9W	DE000NG6D9W0	1,000,000	ING Short Index Open End Turbo
				Certificate
238,087	NG6D9X	DE000NG6D9X8	1,000,000	ING Short Index Open End Turbo
				Certificate
238,088	NG6D9Y	DE000NG6D9Y6	1,000,000	ING Short Index Open End Turbo
				Certificate
238,089	NG6D9Z	DE000NG6D9Z3	1,000,000	ING Short Index Open End Turbo
				Certificate
238,090	NG6D90	DE000NG6D900	1,000,000	ING Short Index Open End Turbo
				Certificate
238,091	NG6D91	DE000NG6D918	1,000,000	ING Short Index Open End Turbo
				Certificate
238,092	NG6D92	DE000NG6D926	300,000	ING Short Index Open End Turbo
				Certificate
238,093	NG6D93	DE000NG6D934	300,000	ING Short Index Open End Turbo
				Certificate
238,094	NG6D94	DE000NG6D942	300,000	ING Short Index Open End Turbo
				Certificate
238,095	NG6D95	DE000NG6D959	300,000	ING Short Index Open End Turbo
				Certificate
238,096	NG6D96	DE000NG6D967	300,000	ING Short Index Open End Turbo
				Certificate
238,097	NG6D97	DE000NG6D975	300,000	ING Short Index Open End Turbo
				Certificate
238,098	NG6D98	DE000NG6D983	300,000	ING Short Index Open End Turbo
				Certificate
238,099	NG6D99	DE000NG6D991	300,000	ING Short Index Open End Turbo
				Certificate
238,100	NG6EAA	DE000NG6EAA5	300,000	ING Short Index Open End Turbo
				Certificate
238,101	NG6EAB	DE000NG6EAB3	300,000	ING Short Index Open End Turbo
				Certificate
238,102	NG6EAC	DE000NG6EAC1	300,000	ING Short Index Open End Turbo
				Certificate
238,103	NG6EAD	DE000NG6EAD9	300,000	ING Short Index Open End Turbo
				Certificate
238,104	NG6EAE	DE000NG6EAE7	300,000	ING Short Index Open End Turbo

				Certificate
238,105	NG6EAF	DE000NG6EAF4	300,000	ING Short Index Open End Turbo
				Certificate
238,106	NG6EAG	DE000NG6EAG2	300,000	ING Short Index Open End Turbo
				Certificate
238,107	NG6EAH	DE000NG6EAH0	300,000	ING Short Index Open End Turbo
				Certificate
238,108	NG6EAJ	DE000NG6EAJ6	300,000	ING Short Index Open End Turbo
				Certificate
238,109	NG6EAK	DE000NG6EAK4	300,000	ING Short Index Open End Turbo
				Certificate
238,110	NG6EAL	DE000NG6EAL2	300,000	ING Short Index Open End Turbo
				Certificate
238,111	NG6EAM	DE000NG6EAM0	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 term is defined in the Prospectus) and that any conditions relevant to the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the "Prospectus Regulation") or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

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

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

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK

domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the "UK Prospectus Regulation"). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

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.

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.

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.

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.

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

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

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.

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 4 August 2022 and its supplement(s) (if any) (the "Securities Note") and (ii) the registration document of ING Bank N.V. (the "Issuer") dated 25 March 2022, and its supplement(s) (if any)) (the "Registration Document" and together with the Securities Note, the "Prospectus")) pertaining to the Issuer's Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the "Prospectus Regulation"). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any

supplements thereto are available for viewing at the Issuer's website (www.ingmarkets.com) and copies may be obtained from ING Bank N.V at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: info@sprinters.nl) and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section "Risk Factors" in the Prospectus.

GENERAL DESCRIPTION OF THE CERTIFICATES

GLIVE	MANUFACTOR OF THE CENTIFICATES	
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:	1
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	(Warketing name: Open Life Teroo, Sprinter
	(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:	20 January 2023
6	Issue Date:	24 January 2023
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 Numb er of the Certifi cates	ISIN Code	Number of Certificate s being issued	Issue price per Certifi cate	Current Financi ng Level on the Trade Date	nt Sprea d on the Trade Date	Maxi mum Sprea d	Current Stop Loss Premiu m Rate on the Trade Date	Maxi mum Premi um	Minim um Premi um	Stop Loss Price on the Trade Date	Stop Loss Price Roun ding	Entit lem ent	Finan cing Level Curre ncy
238,05	DE000NG6 D8Y8	250,000	0.38	15219.3 500000 000	3.5	5.0	1.5	20.0	0.0	15219.3 500000 000	0.01	0.01	EUR
238,05 5	DE000NG6 D8Z5	500,000	0.93	758.390 000000 0	3.5	5.0	2.0	20.0	0.0	758.390 000000 0	0.01	0.1	EUR
238,05 6	DE000NG6 D801	500,000	1.31	762.210 000000 0	3.5	5.0	2.0	20.0	0.0	762.210 000000 0	0.01	0.1	EUR
238,05 7	DE000NG6 D819	500,000	1.69	766.050 000000 0	3.5	5.0	2.0	20.0	0.0	766.050 000000 0	0.01	0.1	EUR
238,05 8	DE000NG6 D827	150,000	0.13	33311.5 500000 000	3.5	5.0	2.0	20.0	0.0	33311.5 500000 000	0.01	0.01	USD
238,05 9	DE000NG6 D835	150,000	0.37	33336.5 500000 000	3.5	5.0	2.0	20.0	0.0	33336.5 500000 000	0.01	0.01	USD
238,06	DE000NG6	150,000	0.6	33361.5	3.5	5.0	2.0	20.0	0.0	33361.5	0.01	0.01	USD

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238,06 1	DE000NG6 D850	150,000	0.83	33386.5 500000 000	3.5	5.0	2.0	20.0	0.0	33386.5 500000 000	0.01	0.01	USD
238,06 2	DE000NG6 D868	150,000	1.06	33411.5 500000 000	3.5	5.0	2.0	20.0	0.0	33411.5 500000 000	0.01	0.01	USD
238,06 3	DE000NG6 D876	150,000	1.29	33436.5 500000 000	3.5	5.0	2.0	20.0	0.0	33436.5 500000 000	0.01	0.01	USD
238,06 4	DE000NG6 D884	150,000	1.52	33461.5 500000 000	3.5	5.0	2.0	20.0	0.0	33461.5 500000 000	0.01	0.01	USD
238,06 5	DE000NG6 D892	150,000	1.75	33486.5 500000 000	3.5	5.0	2.0	20.0	0.0	33486.5 500000 000	0.01	0.01	USD
238,06 6	DE000NG6 D9A6	150,000	1.98	33511.5 500000 000	3.5	5.0	2.0	20.0	0.0	33511.5 500000 000	0.01	0.01	USD
238,06 7	DE000NG6 D9B4	150,000	2.22	33536.5 500000 000	3.5	5.0	2.0	20.0	0.0	33536.5 500000 000	0.01	0.01	USD
238,06 8	DE000NG6 D9C2	150,000	2.45	33561.5 500000 000	3.5	5.0	2.0	20.0	0.0	33561.5 500000 000	0.01	0.01	USD
238,06 9	DE000NG6 D9D0	150,000	2.68	33586.5 500000 000	3.5	5.0	2.0	20.0	0.0	33586.5 500000 000	0.01	0.01	USD
238,07 0	DE000NG6 D9E8	150,000	2.91	33611.5 500000 000	3.5	5.0	2.0	20.0	0.0	33611.5 500000 000	0.01	0.01	USD
238,07 1	DE000NG6 D9F5	150,000	3.14	33636.5 500000 000	3.5	5.0	2.0	20.0	0.0	33636.5 500000 000	0.01	0.01	USD
238,07 2	DE000NG6 D9G3	150,000	3.37	33661.5 500000 000	3.5	5.0	2.0	20.0	0.0	33661.5 500000 000	0.01	0.01	USD
238,07 3	DE000NG6 D9H1	150,000	3.6	33686.5 500000 000	3.5	5.0	2.0	20.0	0.0	33686.5 500000 000	0.01	0.01	USD
238,07 4	DE000NG6 D9J7	150,000	3.83	33711.5 500000 000	3.5	5.0	2.0	20.0	0.0	33711.5 500000 000	0.01	0.01	USD
238,07 5	DE000NG6 D9K5	150,000	4.07	33736.5 500000 000	3.5	5.0	2.0	20.0	0.0	33736.5 500000 000	0.01	0.01	USD
238,07 6	DE000NG6 D9L3	150,000	4.3	33761.5 500000 000	3.5	5.0	2.0	20.0	0.0	33761.5 500000 000	0.01	0.01	USD
238,07 7	DE000NG6 D9M1	150,000	4.53	33786.5 500000 000	3.5	5.0	2.0	20.0	0.0	33786.5 500000 000	0.01	0.01	USD
238,07 8	DE000NG6 D9N9	150,000	4.76	33811.5 500000 000	3.5	5.0	2.0	20.0	0.0	33811.5 500000 000	0.01	0.01	USD
238,07 9	DE000NG6 D9P4	150,000	4.99	33836.5 500000 000	3.5	5.0	2.0	20.0	0.0	33836.5 500000 000	0.01	0.01	USD
238,08	DE000NG6	150,000	5.22	33861.5	3.5	5.0	2.0	20.0	0.0	33861.5	0.01	0.01	USD

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220.00	DECOMME	150000		000	2.5			_		000			
238,08	DE000NG6 D9R0	150,000	5.45	33886.5 500000 000	3.5	5.0	2.0	20.0	0.0	33886.5 500000 000	0.01	0.01	USD
238,08	DE000NG6 D9S8	1,000,000	8.27	5001.49 000000 00	3.5	5.0	2.0	20.0	0.0	5001.49 000000 00	0.01	0.01	EUR
238,08	DE000NG6 D9T6	1,000,000	8.37	5011.49 000000 00	3.5	5.0	2.0	20.0	0.0	5011.49 000000 00	0.01	0.01	EUR
238,08 4	DE000NG6 D9U4	1,000,000	1.2	11540.4 600000 000	3.5	5.0	3.0	20.0	0.0	11540.4 600000 000	0.01	0.01	USD
238,08 5	DE000NG6 D9V2	1,000,000	1.76	11600.4 600000 000	3.5	5.0	3.0	20.0	0.0	11600.4 600000 000	0.01	0.01	USD
238,08 6	DE000NG6 D9W0	1,000,000	2.31	11660.4 600000 000	3.5	5.0	3.0	20.0	0.0	11660.4 600000 000	0.01	0.01	USD
238,08 7	DE000NG6 D9X8	1,000,000	0.41	3973.52 000000 00	3.5	5.0	3.0	20.0	0.0	3973.52 000000 00	0.01	0.01	USD
238,08 8	DE000NG6 D9Y6	1,000,000	0.51	3983.52 000000 00	3.5	5.0	3.0	20.0	0.0	3983.52 000000 00	0.01	0.01	USD
238,08 9	DE000NG6 D9Z3	1,000,000	0.6	3993.52 000000 00	3.5	5.0	3.0	20.0	0.0	3993.52 000000 00	0.01	0.01	USD
238,09	DE000NG6 D900	1,000,000	0.69	4003.52 000000 00	3.5	5.0	3.0	20.0	0.0	4003.52 000000 00	0.01	0.01	USD
238,09 1	DE000NG6 D918	1,000,000	0.78	4013.52 000000 00	3.5	5.0	3.0	20.0	0.0	4013.52 000000 00	0.01	0.01	USD
238,09 2	DE000NG6 D926	300,000	0.38	15128.3 100000 000	3.5	5.0	1.5	20.0	0.0	15128.3 100000 000	0.01	0.01	EUR
238,09	DE000NG6 D934	300,000	0.43	15133.3 100000 000	3.5	5.0	1.5	20.0	0.0	15133.3 100000 000	0.01	0.01	EUR
238,09 4	DE000NG6 D942	300,000	0.48	15138.3 100000 000	3.5	5.0	1.5	20.0	0.0	15138.3 100000 000	0.01	0.01	EUR
238,09 5	DE000NG6 D959	300,000	0.53	15143.3 100000 000	3.5	5.0	1.5	20.0	0.0	15143.3 100000 000	0.01	0.01	EUR
238,09 6	DE000NG6 D967	300,000	0.58	15148.3 100000 000	3.5	5.0	1.5	20.0	0.0	15148.3 100000 000	0.01	0.01	EUR
238,09 7	DE000NG6 D975	300,000	0.63	15153.3 100000 000	3.5	5.0	1.5	20.0	0.0	15153.3 100000 000	0.01	0.01	EUR
238,09 8	DE000NG6 D983	300,000	0.68	15158.3 100000 000	3.5	5.0	1.5	20.0	0.0	15158.3 100000 000	0.01	0.01	EUR
238,09 9	DE000NG6 D991	300,000	0.73	15163.3 100000 000	3.5	5.0	1.5	20.0	0.0	15163.3 100000 000	0.01	0.01	EUR
238,10	DE000NG6	300,000	0.78	15168.3	3.5	5.0	1.5	20.0	0.0	15168.3	0.01	0.01	EUR

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238,10	DE000NG6 EAB3	300,000	0.83	15173.3 100000 000	3.5	5.0	1.5	20.0	0.0	15173.3 100000 000	0.01	0.01	EUR
238,10	DE000NG6 EAC1	300,000	0.88	15178.3 100000 000	3.5	5.0	1.5	20.0	0.0	15178.3 100000 000	0.01	0.01	EUR
238,10	DE000NG6 EAD9	300,000	0.93	15183.3 100000 000	3.5	5.0	1.5	20.0	0.0	15183.3 100000 000	0.01	0.01	EUR
238,10 4	DE000NG6 EAE7	300,000	0.98	15188.3 100000 000	3.5	5.0	1.5	20.0	0.0	15188.3 100000 000	0.01	0.01	EUR
238,10 5	DE000NG6 EAF4	300,000	1.03	15193.3 100000 000	3.5	5.0	1.5	20.0	0.0	15193.3 100000 000	0.01	0.01	EUR
238,10 6	DE000NG6 EAG2	300,000	1.08	15198.3 100000 000	3.5	5.0	1.5	20.0	0.0	15198.3 100000 000	0.01	0.01	EUR
238,10 7	DE000NG6 EAH0	300,000	1.13	15203.3 100000 000	3.5	5.0	1.5	20.0	0.0	15203.3 100000 000	0.01	0.01	EUR
238,10 8	DE000NG6 EAJ6	300,000	1.18	15208.3 100000 000	3.5	5.0	1.5	20.0	0.0	15208.3 100000 000	0.01	0.01	EUR
238,10 9	DE000NG6 EAK4	300,000	1.23	15213.3 100000 000	3.5	5.0	1.5	20.0	0.0	15213.3 100000 000	0.01	0.01	EUR
238,11 0	DE000NG6 EAL2	300,000	1.28	15218.3 100000 000	3.5	5.0	1.5	20.0	0.0	15218.3 100000 000	0.01	0.01	EUR
238,11	DE000NG6 EAM0	300,000	1.33	15223.3 100000 000	3.5	5.0	1.5	20.0	0.0	15223.3 100000 000	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional
Number of				Dividend Period
the				
Certificate				
s				
238,054	DE000NG6D8Y8	DAX® Index (Bloomberg code: DAX	As specified in the	As specified in the
		<index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,055	DE000NG6D8Z5	AEX Index (Bloomberg code: AEX	As specified in the	As specified in the
		<index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,056	DE000NG6D801	AEX Index (Bloomberg code: AEX	As specified in the	As specified in the
		<index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,057	DE000NG6D819	AEX Index (Bloomberg code: AEX	As specified in the	As specified in the
		<index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,058	DE000NG6D827	Dow Jones Industrial Average Index	As specified in the	As specified in the

		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		Ţ,	Conditions	Conditions
238,059	DE000NG6D835	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,060	DE000NG6D843	Dow Jones Industrial Average Index	As specified in the	As specified in the
,		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(======================================	Conditions	Conditions
238,061	DE000NG6D850	Dow Jones Industrial Average Index	As specified in the	As specified in the
230,001	BEOUGIVEODOSO	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bloomberg code: It Bo sindex)	Conditions	Conditions
238,062	DE000NG6D868	Dow Jones Industrial Average Index	As specified in the	As specified in the
230,002	DE00011G0D000	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bloomberg code: INDO Andex)	Conditions	Conditions
238,063	DE000NG6D876	Dow Jones Industrial Average Index	As specified in the	As specified in the
236,003	DE000NG0D870	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bloomberg code. INDO \mdex>)	Conditions	Conditions
228.064	DE000NG(D004	Dow Jones Industrial Average Index		
238,064	DE000NG6D884	_	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
220.065	DE000MG(D000	Dayy Iamas Industrial Avancas Inday	Conditions	Conditions
238,065	DE000NG6D892	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,066	DE000NG6D9A6	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,067	DE000NG6D9B4	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,068	DE000NG6D9C2	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,069	DE000NG6D9D0	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,070	DE000NG6D9E8	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		l` ,	Conditions	Conditions
238,071	DE000NG6D9F5	Dow Jones Industrial Average Index	As specified in the	As specified in the
,		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(======================================	Conditions	Conditions
238,072	DE000NG6D9G3	Dow Jones Industrial Average Index	As specified in the	As specified in the
200,072	2200011002702	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bleemeerg code: It is a mack)	Conditions	Conditions
238,073	DE000NG6D9H1	Dow Jones Industrial Average Index	As specified in the	As specified in the
230,073	DE00011G0D7III	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bloomberg code: ITABO (Index))	Conditions	Conditions
238,074	DE000NG6D9J7	Dow Jones Industrial Average Index	As specified in the	As specified in the
230,074	DEOUDINGODS1/	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
		(Bloomberg code, INDU \Index>)		
229 075	DEGOONGCDOKS	Dow Jones Industrial Avenues Index	Conditions As appointed in the	Conditions
238,075	DE000NG6D9K5	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
220.07.5	DEGGGGGGGGGGG	D. I. I.I. C. I.A. T. I.	Conditions	Conditions
238,076	DE000NG6D9L3	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,077	DE000NG6D9M1	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,078	DE000NG6D9N9	Dow Jones Industrial Average Index	As specified in the	As specified in the

238,098	DE000NG6D983	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate Conditions	Index Certificate Conditions
238,097	DE000NG6D975	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
			Conditions	Conditions
_50,070	220011302707	XDAXDAX <index>)</index>	Index Certificate	Index Certificate
238,096	DE000NG6D967	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate Conditions	Index Certificate Conditions
238,095	DE000NG6D959	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
220.005	DEGGO TO CO CO	VDAVDAV I., 1 (D1 1 1	Conditions	Conditions
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
238,094	DE000NG6D942	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
			Conditions	Conditions
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
238,093	DE000NG6D934	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		,	Conditions	Conditions
/ *		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
238,092	DE000NG6D926	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		,	Conditions	Conditions
230,071	DECOUNTION	SPX <index>)</index>	Index Certificate	Index Certificate
238,091	DE000NG6D918	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		SPX <index>)</index>	Index Certificate Conditions	Conditions
238,090	DE000NG6D900	`	As specified in the	As specified in the Index Certificate
220.000	DE000MGCD000	S&P 500 Index (Bloomberg code:	Conditions	Conditions
		SPX <index>)</index>	Index Certificate	Index Certificate
238,089	DE000NG6D9Z3	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
			Conditions	Conditions
		SPX <index>)</index>	Index Certificate	Index Certificate
238,088	DE000NG6D9Y6	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
		,	Conditions	Conditions
•		SPX <index>)</index>	Index Certificate	Index Certificate
238,087	DE000NG6D9X8	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the
			Conditions	Conditions
,000	0	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
238,086	DE000NG6D9W	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Broomoorg code. NDA \muca>)	Conditions	Conditions
230,003	DE00011G0D3 V Z	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
238,085	DE000NG6D9V2	NASDAQ 100 Stock Index	As specified in the	As specified in the
		(Discinioning code. NDA \lindex/)	Conditions	Conditions
230,004	DE000NG0D9U4	(Bloomberg code: NDX <index>)</index>	Index Certificate	Index Certificate
238,084	DE000NG6D9U4	NASDAQ 100 Stock Index	Conditions As specified in the	Conditions As specified in the
		(Bloomberg code: SX5E <index>)</index>	Index Certificate	Index Certificate
238,083	DE000NG6D9T6	EURO STOXX 50® (Price) Index	As specified in the	As specified in the
		FUDO GEOVY 500 (D.) X 1	Conditions	Conditions
		(Bloomberg code: SX5E <index>)</index>	Index Certificate	Index Certificate
238,082	DE000NG6D9S8	EURO STOXX 50® (Price) Index	As specified in the	As specified in the
		,	Conditions	Conditions
		(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
238,081	DE000NG6D9R0	Dow Jones Industrial Average Index	As specified in the	As specified in the
		,	Conditions	Conditions
	12200011002702	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
238,080	DE000NG6D9Q2	Dow Jones Industrial Average Index	As specified in the	As specified in the
		(Broomoofg code: ITDO Sindox)	Conditions	Conditions
230,077	DL000NG0D714	(Bloomberg code: INDU <index>)</index>	Index Certificate	Index Certificate
738 N/U	DE000NG6D9P4	Dow Jones Industrial Average Index	As specified in the	As specified in the
238,079			Conditions	Conditions

		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,099	DE000NG6D991	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		,	Conditions	Conditions
238,100	DE000NG6EAA5	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,101	DE000NG6EAB3	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,102	DE000NG6EAC1	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,103	DE000NG6EAD9	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,104	DE000NG6EAE7	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,105	DE000NG6EAF4	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,106	DE000NG6EAG2	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,107	DE000NG6EAH0	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,108	DE000NG6EAJ6	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,109	DE000NG6EAK4	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		·	Conditions	Conditions
238,110	DE000NG6EAL2	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
		XDAXDAX <index>)</index>	Index Certificate	Index Certificate
			Conditions	Conditions
238,111	DE000NG6EAM	XDAXDAX Index (Bloomberg code:	As specified in the	As specified in the
	0	XDAXDAX <index>)</index>	Index Certificate	Index Certificate
		<u> </u>	Conditions	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
--

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>)</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>)</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>)</index>
AEX Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: AEX <index>)</index>
DAX® Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <index>)</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>)</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>)</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 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
DE000NG6D8Y8	Not Applicable	NG6D8Y
DE000NG6D8Z5	Not Applicable	NG6D8Z
DE000NG6D801	Not Applicable	NG6D80
DE000NG6D819	Not Applicable	NG6D81
DE000NG6D827	Not Applicable	NG6D82
DE000NG6D835	Not Applicable	NG6D83
DE000NG6D843	Not Applicable	NG6D84
DE000NG6D850	Not Applicable	NG6D85
DE000NG6D868	Not Applicable	NG6D86
DE000NG6D876	Not Applicable	NG6D87
DE000NG6D884	Not Applicable	NG6D88
DE000NG6D892	Not Applicable	NG6D89
DE000NG6D9A6	Not Applicable	NG6D9A
DE000NG6D9B4	Not Applicable	NG6D9B
DE000NG6D9C2	Not Applicable	NG6D9C
DE000NG6D9D0	Not Applicable	NG6D9D
DE000NG6D9E8	Not Applicable	NG6D9E
DE000NG6D9F5	Not Applicable	NG6D9F
DE000NG6D9G3	Not Applicable	NG6D9G
DE000NG6D9H1	Not Applicable	NG6D9H
DE000NG6D9J7	Not Applicable	NG6D9J
DE000NG6D9K5	Not Applicable	NG6D9K
DE000NG6D9L3	Not Applicable	NG6D9L
DE000NG6D9M1	Not Applicable	NG6D9M
DE000NG6D9N9	Not Applicable	NG6D9N
DE000NG6D9P4	Not Applicable	NG6D9P
DE000NG6D9Q2	Not Applicable	NG6D9Q
DE000NG6D9R0	Not Applicable	NG6D9R
DE000NG6D9S8	Not Applicable	NG6D9S
DE000NG6D9T6	Not Applicable	NG6D9T
DE000NG6D9U4	Not Applicable	NG6D9U
DE000NG6D9V2	Not Applicable	NG6D9V
DE000NG6D9W0	Not Applicable	NG6D9W
DE000NG6D9X8	Not Applicable	NG6D9X
DE000NG6D9Y6	Not Applicable	NG6D9Y
DE000NG6D9Z3	Not Applicable	NG6D9Z
DE000NG6D900	Not Applicable	NG6D90
DE000NG6D918	Not Applicable	NG6D91
DE000NG6D926	Not Applicable	NG6D92
DE000NG6D934	Not Applicable	NG6D93
DE000NG6D942	Not Applicable	NG6D94
DE000NG6D959	Not Applicable	NG6D95
DE000NG6D967	Not Applicable	NG6D96
DE000NG6D975	Not Applicable	NG6D97
DE000NG6D983	Not Applicable	NG6D98
DE000NG6D991	Not Applicable	NG6D99
DE000NG6EAA5	Not Applicable	NG6EAA
DE000NG6EAB3	Not Applicable	NG6EAB
DE000NG6EAC1	Not Applicable	NG6EAC
DE000NG6EAD9	Not Applicable	NG6EAD
DE000NG6EAE7	Not Applicable	NG6EAE

DE000NG6EAF4	Not Applicable	NG6EAF
DE000NG6EAG2	Not Applicable	NG6EAG
DE000NG6EAH0	Not Applicable	NG6EAH
DE000NG6EAJ6	Not Applicable	NG6EAJ
DE000NG6EAK4	Not Applicable	NG6EAK
DE000NG6EAL2	Not Applicable	NG6EAL
DE000NG6EAM0	Not Applicable	NG6EAM

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

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

9 GENERAL

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

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

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.