

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
246,390	NG6MF4	DE000NG6MF40	500,000	ING Short Share Open End Turbo Certificate
246,391	NG6MF5	DE000NG6MF57	500,000	ING Short Share Open End Turbo Certificate
246,392	NG6MF6	DE000NG6MF65	500,000	ING Short Share Open End Turbo Certificate
246,393	NG6MF7	DE000NG6MF73	500,000	ING Short Share Open End Turbo Certificate
246,394	NG6MF8	DE000NG6MF81	1,000,000	ING Short Share Open End Turbo Certificate
246,395	NG6MF9	DE000NG6MF99	500,000	ING Short Share Open End Turbo Certificate
246,396	NG6MGA	DE000NG6MGA5	2,000,000	ING Short Share Open End Turbo Certificate
246,397	NG6MGB	DE000NG6MGB3	2,000,000	ING Short Share Open End Turbo Certificate
246,398	NG6MGC	DE000NG6MGC1	500,000	ING Short Share Open End Turbo Certificate
246,399	NG6MGD	DE000NG6MGD9	500,000	ING Short Share Open End Turbo Certificate
246,400	NG6MGE	DE000NG6MGE7	500,000	ING Short Share Open End Turbo Certificate
246,401	NG6MGF	DE000NG6MGF4	500,000	ING Short Share Open End Turbo Certificate
246,402	NG6MGG	DE000NG6MGG2	500,000	ING Short Share Open End Turbo Certificate
246,403	NG6MGH	DE000NG6MGH0	500,000	ING Short Share Open End Turbo Certificate
246,404	NG6MGJ	DE000NG6MGJ6	500,000	ING Short Share Open End Turbo Certificate
246,405	NG6MGK	DE000NG6MGK4	500,000	ING Short Share Open End Turbo Certificate
246,406	NG6MGL	DE000NG6MGL2	500,000	ING Short Share Open End Turbo Certificate
246,407	NG6MGM	DE000NG6MGM0	500,000	ING Short Share Open End Turbo Certificate
246,408	NG6MGN	DE000NG6MGN8	500,000	ING Short Share Open End Turbo Certificate
246,409	NG6MGP	DE000NG6MGP3	500,000	ING Short Share Open End Turbo Certificate
246,410	NG6MGQ	DE000NG6MGQ1	500,000	ING Short Share Open End Turbo Certificate
246,411	NG6MGR	DE000NG6MGR9	500,000	ING Short Share Open End Turbo Certificate
246,412	NG6MGS	DE000NG6MGS7	500,000	ING Short Share Open End Turbo Certificate

				Certificate
246,413	NG6MGT	DE000NG6MGT5	500,000	ING Short Share Open End Turbo Certificate
246,414	NG6MGU	DE000NG6MGU3	500,000	ING Short Share Open End Turbo Certificate
246,415	NG6MGV	DE000NG6MGV1	500,000	ING Short Share Open End Turbo Certificate
246,416	NG6MGW	DE000NG6MGW9	100,000	ING Short Share Open End Turbo Certificate
246,417	NG6MGX	DE000NG6MGX7	100,000	ING Short 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 term is defined in the Prospectus) and that any conditions relevant to the use of the Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

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

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

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (“**UK**”). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the

EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the “**UK PRIIPs Regulation**”) for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 4 August 2022 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 25 March 2022, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies may be obtained from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: info@sprinters.nl) and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

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

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	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:	02 March 2023
6	Issue Date:	06 March 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 Share Certificate Conditions
21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
246,390	DE000NG6MF40	500,000	0.13	57.5600000000	3.5	5.0	7.5	20.0	0.0	57.5600000000	0.01	0.1	EUR
246,391	DE000NG6MF57	500,000	0.19	58.1500000000	3.5	5.0	7.5	20.0	0.0	58.1500000000	0.01	0.1	EUR
246,392	DE000NG6MF65	500,000	0.25	58.7400000000	3.5	5.0	7.5	20.0	0.0	58.7400000000	0.01	0.1	EUR
246,393	DE000NG6MF73	500,000	0.31	59.3400000000	3.5	5.0	7.5	20.0	0.0	59.3400000000	0.01	0.1	EUR
246,394	DE000NG6MF81	1,000,000	1.56	13.0820000000	3.5	5.0	7.5	20.0	0.0	13.0820000000	0.001	1.0	EUR
246,395	DE000NG6MF99	500,000	4.06	25.2930000000	3.5	5.0	7.5	20.0	0.0	25.2930000000	0.001	1.0	EUR
246,396	DE000NG6MGA5	2,000,000	0.14	18.4389000000	3.5	5.0	10.0	20.0	0.0	18.4300000000	0.01	0.1	EUR
246,397	DE000NG6MGB3	2,000,000	0.18	18.8153000000	3.5	5.0	10.0	20.0	0.0	18.8100000000	0.01	0.1	EUR
246,398	DE000NG6MGC1	500,000	0.33	329.0500000000	3.5	5.0	5.0	20.0	0.0	329.0500000000	0.01	0.1	EUR

				0						0			
246,399	DE000NG6MGD9	500,000	0.65	332.340000000	3.5	5.0	5.0	20.0	0.0	332.340000000	0.01	0.1	EUR
246,400	DE000NG6MGE7	500,000	0.99	335.660000000	3.5	5.0	5.0	20.0	0.0	335.660000000	0.01	0.1	EUR
246,401	DE000NG6MGF4	500,000	1.32	339.010000000	3.5	5.0	5.0	20.0	0.0	339.010000000	0.01	0.1	EUR
246,402	DE000NG6MGG2	500,000	1.66	342.400000000	3.5	5.0	5.0	20.0	0.0	342.400000000	0.01	0.1	EUR
246,403	DE000NG6MGH0	500,000	2.0	345.820000000	3.5	5.0	5.0	20.0	0.0	345.820000000	0.01	0.1	EUR
246,404	DE000NG6MGJ6	500,000	2.35	349.270000000	3.5	5.0	5.0	20.0	0.0	349.270000000	0.01	0.1	EUR
246,405	DE000NG6MGK4	500,000	2.7	352.760000000	3.5	5.0	5.0	20.0	0.0	352.760000000	0.01	0.1	EUR
246,406	DE000NG6MGL2	500,000	3.05	356.280000000	3.5	5.0	5.0	20.0	0.0	356.280000000	0.01	0.1	EUR
246,407	DE000NG6MGM0	500,000	3.4	359.840000000	3.5	5.0	5.0	20.0	0.0	359.840000000	0.01	0.1	EUR
246,408	DE000NG6MGN8	500,000	3.76	363.430000000	3.5	5.0	5.0	20.0	0.0	363.430000000	0.01	0.1	EUR
246,409	DE000NG6MGP3	500,000	4.13	367.060000000	3.5	5.0	5.0	20.0	0.0	367.060000000	0.01	0.1	EUR
246,410	DE000NG6MGQ1	500,000	4.49	370.730000000	3.5	5.0	5.0	20.0	0.0	370.730000000	0.01	0.1	EUR
246,411	DE000NG6MGR9	500,000	4.86	374.430000000	3.5	5.0	5.0	20.0	0.0	374.430000000	0.01	0.1	EUR
246,412	DE000NG6MGS7	500,000	5.24	378.170000000	3.5	5.0	5.0	20.0	0.0	378.170000000	0.01	0.1	EUR
246,413	DE000NG6MGT5	500,000	1.53	194.680000000	3.5	5.0	7.5	20.0	0.0	194.680000000	0.01	0.1	EUR
246,414	DE000NG6MGU3	500,000	0.09	18.030000000	3.5	5.0	7.5	20.0	0.0	18.030000000	0.01	0.1	EUR
246,415	DE000NG6MGV1	500,000	0.5	233.460000000	3.5	5.0	10.0	20.0	0.0	233.460000000	0.01	0.1	EUR
246,416	DE000NG6MGW9	100,000	0.2	422.770000000	3.5	5.0	7.5	20.0	0.0	422.770000000	0.01	0.01	EUR
246,417	DE000NG6MGX7	100,000	0.29	431.400000000	3.5	5.0	7.5	20.0	0.0	431.400000000	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
----	-------------------------------------	----------------

25	Share Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
246,390	DE000NG6MF40	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,391	DE000NG6MF57	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,392	DE000NG6MF65	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,393	DE000NG6MF73	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYNGY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,394	DE000NG6MF81	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBKGY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,395	DE000NG6MF99	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTEGY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

246,396	DE000NG6MGA 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,397	DE000NG6MGB 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,398	DE000NG6MGC 1	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,399	DE000NG6MGD 9	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,400	DE000NG6MGE 7	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,401	DE000NG6MGF 4	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,402	DE000NG6MGG 2	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,403	DE000NG6MGH 0	Ordinary Shares issued by the Share Issuer (ISIN code:	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the

		IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)				Index Certificate Conditions
246,404	DE000NG6MGJ 6	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,405	DE000NG6MGK 4	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,406	DE000NG6MGL 2	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,407	DE000NG6MG M0	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,408	DE000NG6MGN 8	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,409	DE000NG6MGP 3	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,410	DE000NG6MGQ 1	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

246,411	DE000NG6MGR9	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,412	DE000NG6MGS7	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
246,413	DE000NG6MGT5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GY <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,414	DE000NG6MGU3	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
246,415	DE000NG6MGV1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <Equity>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,416	DE000NG6MGW9	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,417	DE000NG6MGX7	Preferred Shares issued by the Share Issuer (ISIN code: DE0007165631) (Bloomberg code: SRT3 GY <Equity>)	Sartorius AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

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.
Deutsche Telekom AG-REG	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: DTE GY <Equity>)
Bayer 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: BAYN GY <Equity>)
MTU Aero Engines 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: MTX GY <Equity>)
Linde PLC	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: LIN GY <Equity>)
Sartorius AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SRT3 GY <Equity>)
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>)
Evotec 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: EVT GY <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>)
Merck KGaA	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: MRK GY <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 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
DE000NG6MF40	Not Applicable	NG6MF4
DE000NG6MF57	Not Applicable	NG6MF5
DE000NG6MF65	Not Applicable	NG6MF6
DE000NG6MF73	Not Applicable	NG6MF7
DE000NG6MF81	Not Applicable	NG6MF8
DE000NG6MF99	Not Applicable	NG6MF9
DE000NG6MGA5	Not Applicable	NG6MGA
DE000NG6MGB3	Not Applicable	NG6MGB
DE000NG6MGC1	Not Applicable	NG6MGC
DE000NG6MGD9	Not Applicable	NG6MGD
DE000NG6MGE7	Not Applicable	NG6MGE
DE000NG6MGF4	Not Applicable	NG6MGF
DE000NG6MGG2	Not Applicable	NG6MGG
DE000NG6MGH0	Not Applicable	NG6MGH
DE000NG6MGJ6	Not Applicable	NG6MGJ
DE000NG6MGK4	Not Applicable	NG6MGK
DE000NG6MGL2	Not Applicable	NG6MGL
DE000NG6MGM0	Not Applicable	NG6MGM
DE000NG6MGN8	Not Applicable	NG6MGN
DE000NG6MGP3	Not Applicable	NG6MGP
DE000NG6MGQ1	Not Applicable	NG6MGQ
DE000NG6MGR9	Not Applicable	NG6MGR
DE000NG6MGS7	Not Applicable	NG6MGS
DE000NG6MGT5	Not Applicable	NG6MGT
DE000NG6MGU3	Not Applicable	NG6MGU
DE000NG6MGV1	Not Applicable	NG6MGV
DE000NG6MGW9	Not Applicable	NG6MGW
DE000NG6MGX7	Not Applicable	NG6MGX

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

8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear	Clearstream Banking AG, Eschborn
---------------------------------------------------------	----------------------------------

Netherlands:	
(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 WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR