

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
302,120	NG71N8	DE000NG71N89	1,000,000	ING Long Share Open End Turbo Certificate
302,121	NG71N9	DE000NG71N97	1,000,000	ING Long Share Open End Turbo Certificate
302,122	NG71PA	DE000NG71PA4	2,000,000	ING Long Share Open End Turbo Certificate
302,123	NG71PB	DE000NG71PB2	1,000,000	ING Long Share Open End Turbo Certificate
302,124	NG71PC	DE000NG71PC0	1,000,000	ING Long Share Open End Turbo Certificate
302,125	NG71PD	DE000NG71PD8	1,000,000	ING Long Share Open End Turbo Certificate
302,126	NG71PE	DE000NG71PE6	1,000,000	ING Long Share Open End Turbo Certificate
302,127	NG71PF	DE000NG71PF3	500,000	ING Long Share Open End Turbo Certificate
302,128	NG71PG	DE000NG71PG1	500,000	ING Long Share Open End Turbo Certificate
302,129	NG71PH	DE000NG71PH9	500,000	ING Long Share Open End Turbo Certificate
302,130	NG71PJ	DE000NG71PJ5	1,000,000	ING Long Share Open End Turbo Certificate
302,131	NG71PK	DE000NG71PK3	1,000,000	ING Long Share Open End Turbo Certificate
302,132	NG71PL	DE000NG71PL1	500,000	ING Long Share Open End Turbo Certificate
302,133	NG71PM	DE000NG71PM9	500,000	ING Long Share Open End Turbo Certificate
302,134	NG71PN	DE000NG71PN7	500,000	ING Long Share Open End Turbo Certificate
302,135	NG71PP	DE000NG71PP2	500,000	ING Long Share Open End Turbo Certificate
302,136	NG71PQ	DE000NG71PQ0	500,000	ING Long Share Open End Turbo Certificate
302,137	NG71PR	DE000NG71PR8	2,000,000	ING Long Share Open End Turbo Certificate
302,138	NG71PS	DE000NG71PS6	500,000	ING Long Share Open End Turbo Certificate
302,139	NG71PT	DE000NG71PT4	100,000	ING Long Share Open End Turbo Certificate
302,140	NG71PU	DE000NG71PU2	100,000	ING Long Share Open End Turbo Certificate
302,141	NG71PV	DE000NG71PV0	100,000	ING Long Share Open End Turbo Certificate
302,142	NG71PW	DE000NG71PW8	300,000	ING Long Share Open End Turbo Certificate

				Certificate
302,143	NG71PX	DE000NG71PX6	100,000	ING Long Share Open End Turbo Certificate
302,144	NG71PY	DE000NG71PY4	100,000	ING Long Share Open End Turbo Certificate
302,145	NG71PZ	DE000NG71PZ1	1,000,000	ING Long Share Open End Turbo Certificate
302,146	NG71P0	DE000NG71P04	1,000,000	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 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 24 March 2023 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 24 March 2023, 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, Factor Certificates, Limited Certificates, Discount 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:	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 January 2024
6	Issue Date:	18 January 2024
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
302,120	DE000NG71N89	1,000,000	0.53	143.5968000000	3.5	5.0	10.0	20.0	0.0	143.6000000000	0.01	0.1	EUR
302,121	DE000NG71N97	1,000,000	0.24	240.2400000000	3.5	5.0	5.0	20.0	0.0	240.2400000000	0.01	0.1	EUR
302,122	DE000NG71PA4	2,000,000	0.51	138.6100000000	3.5	5.0	7.5	20.0	0.0	138.6100000000	0.01	0.1	USD
302,123	DE000NG71PB2	1,000,000	0.05	185.3586000000	3.5	5.0	7.5	20.0	0.0	185.3600000000	0.01	0.1	USD
302,124	DE000NG71PC0	1,000,000	0.09	11.5190000000	3.5	5.0	7.5	20.0	0.0	11.5190000000	0.001	1.0	EUR
302,125	DE000NG71PD8	1,000,000	0.14	11.4610000000	3.5	5.0	7.5	20.0	0.0	11.4610000000	0.001	1.0	EUR
302,126	DE000NG71PE6	1,000,000	0.2	11.4030000000	3.5	5.0	7.5	20.0	0.0	11.4030000000	0.001	1.0	EUR
302,12	DE000NG7	500,000	0.75	180.343	3.5	5.0	5.0	20.0	0.0	180.343	0.001	0.1	EUR

7	IPF3			000000 0						000000 0			
302,12 8	DE000NG7 IPG1	500,000	0.1	7.47200 00000	3.5	5.0	7.5	20.0	0.0	7.47200 00000	0.001	1.0	EUR
302,12 9	DE000NG7 IPH9	500,000	0.3	22.3090 000000	3.5	5.0	7.5	20.0	0.0	22.3090 000000	0.001	1.0	EUR
302,13 0	DE000NG7 IPJ5	1,000,000	1.8	368.699 100000 0	3.5	5.0	7.5	20.0	0.0	368.700 000000 0	0.01	0.1	USD
302,13 1	DE000NG7 IPK3	1,000,000	1.97	366.864 700000 0	3.5	5.0	7.5	20.0	0.0	366.870 000000 0	0.01	0.1	USD
302,13 2	DE000NG7 IPL1	500,000	0.49	38.8040 000000	3.5	5.0	7.5	20.0	0.0	38.8040 000000	0.001	1.0	EUR
302,13 3	DE000NG7 IPM9	500,000	0.13	143.560 000000 0	3.5	5.0	7.5	20.0	0.0	143.560 000000 0	0.01	0.1	EUR
302,13 4	DE000NG7 IPN7	500,000	0.21	142.845 000000 0	3.5	5.0	7.5	20.0	0.0	142.850 000000 0	0.01	0.1	EUR
302,13 5	DE000NG7 IPP2	500,000	0.42	159.180 000000 0	3.5	3.5	5.0	20.0	0.0	159.180 000000 0	0.01	0.1	EUR
302,13 6	DE000NG7 IPQ0	500,000	1.09	52.2670 000000	3.5	5.0	7.5	20.0	0.0	52.2700 000000	0.01	1.0	EUR
302,13 7	DE000NG7 IPR8	2,000,000	0.05	27.4090 000000	3.5	5.0	15.0	20.0	0.0	27.4090 000000	0.001	0.1	EUR
302,13 8	DE000NG7 IPS6	500,000	0.25	15.6400 000000	3.5	5.0	10.0	20.0	0.0	15.6400 000000	0.01	0.1	EUR
302,13 9	DE000NG7 IPT4	100,000	0.09	81.5200 000000	3.5	5.0	7.5	20.0	0.0	81.5200 000000	0.01	0.1	EUR
302,14 0	DE000NG7 IPU2	100,000	0.14	81.1100 000000	3.5	5.0	7.5	20.0	0.0	81.1100 000000	0.01	0.1	EUR
302,14 1	DE000NG7 IPV0	100,000	0.18	80.7000 000000	3.5	5.0	7.5	20.0	0.0	80.7000 000000	0.01	0.1	EUR
302,14 2	DE000NG7 IPW8	300,000	0.09	97.2700 000000	3.5	5.0	10.0	20.0	0.0	97.2700 000000	0.01	0.1	EUR
302,14 3	DE000NG7 IPX6	100,000	0.12	12.2900 000000	3.5	5.0	7.5	20.0	0.0	12.2900 000000	0.01	1.0	EUR
302,14 4	DE000NG7 IPY4	100,000	0.19	12.2200 000000	3.5	5.0	7.5	20.0	0.0	12.2200 000000	0.01	1.0	EUR
302,14 5	DE000NG7 IPZ1	1,000,000	1.7	355.883 400000 0	3.5	5.0	7.5	20.0	0.0	355.890 000000 0	0.01	0.1	USD
302,14 6	DE000NG7 IP04	1,000,000	1.86	354.112 800000 0	3.5	5.0	7.5	20.0	0.0	354.120 000000 0	0.01	0.1	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificate	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
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302,120	DE000NG71N89	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
302,121	DE000NG71N97	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,122	DE000NG71PA4	Ordinary Shares issued by the Share Issuer (ISIN code: US02079K1079) (Bloomberg code: GOOG US <Equity>)	Alphabet Inc. - CL C	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
302,123	DE000NG71PB2	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
302,124	DE000NG71PC0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,125	DE000NG71PD8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,126	DE000NG71PE6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,127	DE000NG71PF3	Ordinary Shares issued by the Share Issuer	Deutsche Boerse AG	Deutsche Börse, Exchange Electronic Trading	Not Applicable	As specified

		(ISIN code: DE0005810055) (Bloomberg code: DB1 GY <Equity>)		(Xetra)		in the Index Certificate Conditions
302,128	DE000NG71PG1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,129	DE000NG71PH9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTE GY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,130	DE000NG71PJ5	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
302,131	DE000NG71PK3	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
302,132	DE000NG71PL1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007037129) (Bloomberg code: RWE GY <Equity>)	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,133	DE000NG71PM9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,134	DE000NG71PN7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		<Equity>				
302,135	DE000NG71PP2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)	Siemens AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,136	DE000NG71PQ0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Siemens Healthineers AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,137	DE000NG71PR8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,138	DE000NG71PS6	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
302,139	DE000NG71PT4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1DAHH0) (Bloomberg code: BNR GY <Equity>)	Brenntag SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,140	DE000NG71PU2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1DAHH0) (Bloomberg code: BNR GY <Equity>)	Brenntag SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,141	DE000NG71PV0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1DAHH0) (Bloomberg code: BNR GY <Equity>)	Brenntag SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,142	DE000NG71PW8	Ordinary Shares issued by the Share Issuer	Symrise AG	Deutsche Börse, Exchange Electronic Trading	Not Applicable	As specified

		(ISIN code: DE000SYM9999) (Bloomberg code: SY1 GY <Equity>)		(Xetra)		in the Index Certificate Conditions
302,143	DE000NG71PX6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,144	DE000NG71PY4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
302,145	DE000NG71PZ1	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
302,146	DE000NG71P04	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Not Applicable
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28	Fund Certificate Provisions	Not Applicable
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29	Government Bond Certificate Provisions	Not Applicable
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30	Other Bond Certificate Provisions	Not Applicable
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31	Index Futures Certificate Provisions	Not Applicable
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Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
Siemens Healthineers 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: SHL GY <Equity>)
Vonovia 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: VNA GY <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>)
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>)
Deutsche Boerse 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: DB1 GY <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>)
Airbus	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: AIR FP <Equity>)
Siemens Energy 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: ENR GY <Equity>)
Apple Inc.	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: AAPL US <Equity>)
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>)
Siemens 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: SIE GY <Equity>)
Brenntag 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: BNR GY <Equity>)
Deutsche Lufthansa 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: LHA GY <Equity>)
RWE 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: RWE GY <Equity>)
Meta Platforms Inc	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: META US <Equity>)
Microsoft Corp.	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: MSFT US <Equity>)
Allianz 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: ALV GY <Equity>)
Alphabet Inc. - CL C	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: GOOG US <Equity>)
Symrise 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: SY1 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
DE000NG71N89	Not Applicable	NG71N8
DE000NG71N97	Not Applicable	NG71N9
DE000NG71PA4	Not Applicable	NG71PA
DE000NG71PB2	Not Applicable	NG71PB
DE000NG71PC0	Not Applicable	NG71PC
DE000NG71PD8	Not Applicable	NG71PD
DE000NG71PE6	Not Applicable	NG71PE
DE000NG71PF3	Not Applicable	NG71PF
DE000NG71PG1	Not Applicable	NG71PG
DE000NG71PH9	Not Applicable	NG71PH
DE000NG71PJ5	Not Applicable	NG71PJ
DE000NG71PK3	Not Applicable	NG71PK
DE000NG71PL1	Not Applicable	NG71PL
DE000NG71PM9	Not Applicable	NG71PM
DE000NG71PN7	Not Applicable	NG71PN

DE000NG71PP2	Not Applicable	NG71PP
DE000NG71PQ0	Not Applicable	NG71PQ
DE000NG71PR8	Not Applicable	NG71PR
DE000NG71PS6	Not Applicable	NG71PS
DE000NG71PT4	Not Applicable	NG71PT
DE000NG71PU2	Not Applicable	NG71PU
DE000NG71PV0	Not Applicable	NG71PV
DE000NG71PW8	Not Applicable	NG71PW
DE000NG71PX6	Not Applicable	NG71PX
DE000NG71PY4	Not Applicable	NG71PY
DE000NG71PZ1	Not Applicable	NG71PZ
DE000NG71P04	Not Applicable	NG71P0

(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.
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ANNEX

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