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

Series WKN number of Code the Certificates		ISIN Code	Number of Certificates being issued	Title
304,192	NG73F6	DE000NG73F61	2,000,000	ING Short Share Open End Turbo Certificate
304,193	NG73F7	DE000NG73F79	1,000,000	ING Short Share Open End Turbo Certificate
304,194	NG73F8	DE000NG73F87	1,000,000	ING Short Share Open End Turbo Certificate
304,195	NG73F9	DE000NG73F95	1,000,000	ING Short Share Open End Turbo Certificate
304,196	NG73GA	DE000NG73GA9	1,000,000	ING Short Share Open End Turbo Certificate
304,197	NG73GB	DE000NG73GB7	1,000,000	ING Short Share Open End Turbo Certificate
304,198	NG73GC	DE000NG73GC5	1,000,000	ING Short Share Open End Turbo Certificate
304,199	NG73GD	DE000NG73GD3	1,000,000	ING Short Share Open End Turbo Certificate
304,200	NG73GE	DE000NG73GE1	1,000,000	ING Short Share Open End Turbo Certificate
304,201	NG73GF	DE000NG73GF8	1,000,000	ING Short Share Open End Turbo Certificate
304,202	NG73GG	DE000NG73GG6	1,000,000	ING Short Share Open End Turbo Certificate
304,203	NG73GH	DE000NG73GH4	1,000,000	ING Short Share Open End Turbo Certificate
304,204	NG73GJ	DE000NG73GJ0	1,000,000	ING Short Share Open End Turbo Certificate
304,205	NG73GK	DE000NG73GK8	1,000,000	ING Short Share Open End Turbo Certificate
304,206	NG73GL	DE000NG73GL6	500,000	ING Short Share Open End Turbo Certificate
304,207	NG73GM	DE000NG73GM4	500,000	ING Short Share Open End Turbo Certificate
304,208	NG73GN	DE000NG73GN2	100,000	ING Short Share Open End Turbo Certificate
304,209	NG73GP	DE000NG73GP7	100,000	ING Short Share Open End Turbo Certificate
304,210	NG73GQ	DE000NG73GQ5	100,000	ING Short Share Open End Turbo Certificate
304,211	NG73GR	DE000NG73GR3	100,000	ING Short Share Open End Turbo Certificate
304,212	NG73GS	DE000NG73GS1	1,000,000	ING Short Share Open End Turbo Certificate
304,213	NG73GT	DE000NG73GT9	1,000,000	ING Short Share Open End Turbo Certificate
304,214	NG73GU	DE000NG73GU7	1,000,000	ING Short Share Open End Turbo

				Certificate
304,215	NG73GV	DE000NG73GV5	1,000,000	ING Short Share Open End Turbo
				Certificate
304,216	NG73GW	DE000NG73GW3	1,000,000	ING Short Share Open End Turbo
				Certificate
304,217	NG73GX	DE000NG73GX1	1,000,000	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 Certifiates 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:	
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 Future Certificates:	y dd
	(b) Whether such Certificates are Bes Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	g 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:	26 January 2024
6	Issue Date:	30 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

0	IOINI O1	Ni la	1		0	N 4 :	0		N 41 1	04	04	E-42	F:
Series	ISIN Code	Number	Issue	Current		Maxi	Current	Maxi	Minim	Stop	Stop	Entit	Finan
Numb		of	price	Financi	nt	mum	Stop	mum .	um .	Loss	Loss	lem	cing
er of		Certificate	per	ng 	Sprea	Sprea	Loss	Premi	Premi	Price	Price	ent	Level
the		s being	Certifi	Level	d on	d	Premiu	um	um	on the	Roun		Curre
Certifi		issued	cate	on the	the		m			Trade	ding		ncy
cates				Trade	Trade		Rate			Date			
				Date	Date		on the						
							Trade						
							Date						
304,19	DE000NG7	2,000,000	0.32	153.840	3.5	5.0	7.5	20.0	0.0	153.840	0.01	0.1	USD
2	3F61			000000						000000			
				0						0			
304,19	DE000NG7	1,000,000	6.6	474.483	3.5	5.0	7.5	20.0	0.0	474.480	0.01	0.1	USD
3	3F79			600000						000000			
				0						0			
304,19	DE000NG7	1,000,000	7.04	479.228	3.5	5.0	7.5	20.0	0.0	479.220	0.01	0.1	USD
4	3F87			400000						000000			
				0						0			
304,19	DE000NG7	1,000,000	5.22	601.761	3.5	5.0	7.5	20.0	0.0	601.760	0.01	0.1	USD
5	3F95			400000						000000			
				0						0			
304,19	DE000NG7	1,000,000	5.78	607.779	3.5	5.0	7.5	20.0	0.0	607.770	0.01	0.1	USD
6	3GA9			000000						000000			
				0						0			
304,19	DE000NG7	1,000,000	6.33	613.856	3.5	5.0	7.5	20.0	0.0	613.850	0.01	0.1	USD
7	3GB7			700000						000000			
				0						0			
304,19	DE000NG7	1,000,000	6.9	619.995	3.5	5.0	7.5	20.0	0.0	619.990	0.01	0.1	USD
8	3GC5			200000						000000			

	1												
				0						0			
304,19	DE000NG7 3GD3	1,000,000	7.47	626.195 100000 0	3.5	5.0	7.5	20.0	0.0	626.190 000000 0	0.01	0.1	USD
304,20 0	DE000NG7 3GE1	1,000,000	8.04	632.457 000000 0	3.5	5.0	7.5	20.0	0.0	632.450 000000 0	0.01	0.1	USD
304,20 1	DE000NG7 3GF8	1,000,000	8.62	638.781 500000 0	3.5	5.0	7.5	20.0	0.0	638.780 000000 0	0.01	0.1	USD
304,20 2	DE000NG7 3GG6	1,000,000	9.21	645.169 300000 0	3.5	5.0	7.5	20.0	0.0	645.160 000000 0	0.01	0.1	USD
304,20 3	DE000NG7 3GH4	1,000,000	9.8	651.620 900000 0	3.5	5.0	7.5	20.0	0.0	651.620 000000 0	0.01	0.1	USD
304,20 4	DE000NG7 3GJ0	1,000,000	10.4	658.137 100000 0	3.5	5.0	7.5	20.0	0.0	658.130 000000 0	0.01	0.1	USD
304,20 5	DE000NG7 3GK8	1,000,000	11.0	664.718 400000 0	3.5	5.0	7.5	20.0	0.0	664.710 000000 0	0.01	0.1	USD
304,20 6	DE000NG7 3GL6	500,000	0.22	116.390 000000 0	3.5	5.0	7.5	20.0	0.0	116.390 000000 0	0.01	0.1	EUR
304,20 7	DE000NG7 3GM4	500,000	0.34	117.570 000000 0	3.5	5.0	7.5	20.0	0.0	117.570 000000 0	0.01	0.1	EUR
304,20 8	DE000NG7 3GN2	100,000	9.56	717.789 000000 0	2.0	3.5	12.5	20.0	0.0	717.780 000000 0	0.01	0.1	USD
304,20 9	DE000NG7 3GP7	100,000	0.23	39.9100 000000	3.5	5.0	7.5	20.0	0.0	39.9100 000000	0.01	0.1	EUR
304,21	DE000NG7 3GQ5	100,000	0.31	40.7300 000000	3.5	5.0	7.5	20.0	0.0	40.7300 000000	0.01	0.1	EUR
304,21	DE000NG7 3GR3	100,000	0.39	41.5700 000000	3.5	5.0	7.5	20.0	0.0	41.5700 000000	0.01	0.1	EUR
304,21	DE000NG7 3GS1	, ,	2.77	208.435 000000 0		5.0	7.5	20.0	0.0	208.430 000000 0		0.1	USD
304,21	DE000NG7 3GT9	1,000,000	2.96	210.519 300000 0	3.5	5.0	7.5	20.0	0.0	210.510 000000 0	0.01	0.1	USD
304,21 4	DE000NG7 3GU7	1,000,000	3.15	212.624 400000 0	3.5	5.0	7.5	20.0	0.0	212.620 000000 0	0.01	0.1	USD
304,21 5	DE000NG7 3GV5	1,000,000	6.6	462.598 200000 0	3.5	5.0	7.5	20.0	0.0	462.590 000000 0	0.01	0.1	USD
304,21 6	DE000NG7 3GW3	1,000,000	7.02	467.224 100000 0	3.5	5.0	7.5	20.0	0.0	467.220 000000 0	0.01	0.1	USD
304,21 7	DE000NG7 3GX1	1,000,000	0.47	68.1585 000000	3.5	5.0	7.5	20.0	0.0	68.1500 000000	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 s	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
304,192	DE000NG73F61	Ordinary Shares issued by the Share Issuer (ISIN code: US02079K1079) (Bloomberg code: GOOG US <equity>)</equity>	Alphabet Inc CL C	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,193	DE000NG73F79	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <equity>)</equity>	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,194	DE000NG73F87	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <equity>)</equity>	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,195	DE000NG73F95	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,196	DE000NG73GA 9	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,197	DE000NG73GB 7	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,198	DE000NG73GC 5	Ordinary Shares issued by the Share Issuer (ISIN code:	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>				Index Certificate Conditions
304,199	DE000NG73GD 3	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,200	DE000NG73GE1	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,201	DE000NG73GF8	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,202	DE000NG73GG 6	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,203	DE000NG73GH 4	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,204	DE000NG73GJ0	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,205	DE000NG73GK 8	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <equity>)</equity>	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

304,206	DE000NG73GL6	Preferred Shares issued by the	Volkswagen AG	Deutsche Börse, Exchange	Not Applicable	As specified
		Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3		Electronic Trading (Xetra)		in the Index Certificate Conditions
304,207	DE000NG73GM 4	GY <equity>) Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <equity>)</equity></equity>	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
304,208	DE000NG73GN 2	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <equity>)</equity>	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,209	DE000NG73GP7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006969603) (Bloomberg code: PUM GY <equity>)</equity>	PUMA SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
304,210	DE000NG73GQ 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006969603) (Bloomberg code: PUM GY <equity>)</equity>	PUMA SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
304,211	DE000NG73GR	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006969603) (Bloomberg code: PUM GY <equity>)</equity>	PUMA SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
304,212	DE000NG73GS1	Ordinary Shares issued by the Share Issuer (ISIN code: US0079031078) (Bloomberg code: AMD US <equity>)</equity>	AMD	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,213	DE000NG73GT9	Ordinary Shares issued by the Share Issuer (ISIN code:	AMD	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US0079031078) (Bloomberg code: AMD US <equity>)</equity>				Index Certificate Conditions
304,214	DE000NG73GU 7	Ordinary Shares issued by the Share Issuer (ISIN code: US0079031078) (Bloomberg code: AMD US <equity>)</equity>	AMD	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,215	DE000NG73GV 5	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <equity>)</equity>	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,216	DE000NG73GW 3	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <equity>)</equity>	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
304,217	DE000NG73GX 1	Ordinary Shares issued by the Share Issuer (ISIN code: US70450Y1038) (Bloomberg code: PYPL US <equity>)</equity>	PayPal	Nasdaq Stock Exchange	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
Ву:
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.	
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>)</equity>	
PayPal	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: PYPL US <equity>)</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>)
AMD	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: AMD US <equity>)</equity>
PUMA 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: PUM GY <equity>)</equity>
Netflix 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: NFLX US < Equity>)
Nvidia 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: NVDA US <equity>)</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>)</equity>
Volkswagen 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: VOW3 GY <equity>)</equity>
code. VOW3 G1 \Equity>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any succesor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

(i)ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG73F61	Not Applicable	NG73F6
DE000NG73F79	Not Applicable	NG73F7
DE000NG73F87	Not Applicable	NG73F8
DE000NG73F95	Not Applicable	NG73F9
DE000NG73GA9	Not Applicable	NG73GA
DE000NG73GB7	Not Applicable	NG73GB
DE000NG73GC5	Not Applicable	NG73GC
DE000NG73GD3	Not Applicable	NG73GD
DE000NG73GE1	Not Applicable	NG73GE
DE000NG73GF8	Not Applicable	NG73GF
DE000NG73GG6	Not Applicable	NG73GG
DE000NG73GH4	Not Applicable	NG73GH
DE000NG73GJ0	Not Applicable	NG73GJ
DE000NG73GK8	Not Applicable	NG73GK
DE000NG73GL6	Not Applicable	NG73GL
DE000NG73GM4	Not Applicable	NG73GM
DE000NG73GN2	Not Applicable	NG73GN
DE000NG73GP7	Not Applicable	NG73GP
DE000NG73GQ5	Not Applicable	NG73GQ
DE000NG73GR3	Not Applicable	NG73GR
DE000NG73GS1	Not Applicable	NG73GS
DE000NG73GT9	Not Applicable	NG73GT
DE000NG73GU7	Not Applicable	NG73GU
DE000NG73GV5	Not Applicable	NG73GV
DE000NG73GW3	Not Applicable	NG73GW
DE000NG73GX1	Not Applicable	NG73GX

(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