

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
304,332	NG73LA	DE000NG73LA9	250,000	ING Long Index Open End Turbo Certificate
304,333	NG73LB	DE000NG73LB7	250,000	ING Long Index Open End Turbo Certificate
304,334	NG73LC	DE000NG73LC5	250,000	ING Long Index Open End Turbo Certificate
304,335	NG73LD	DE000NG73LD3	250,000	ING Long Index Open End Turbo Certificate
304,336	NG73LE	DE000NG73LE1	250,000	ING Long Index Open End Turbo Certificate
304,337	NG73LF	DE000NG73LF8	250,000	ING Long Index Open End Turbo Certificate
304,338	NG73LG	DE000NG73LG6	250,000	ING Long Index Open End Turbo Certificate
304,339	NG73LH	DE000NG73LH4	250,000	ING Long Index Open End Turbo Certificate
304,340	NG73LJ	DE000NG73LJ0	250,000	ING Long Index Open End Turbo Certificate
304,341	NG73LK	DE000NG73LK8	250,000	ING Long Index Open End Turbo Certificate
304,342	NG73LL	DE000NG73LL6	250,000	ING Long Index Open End Turbo Certificate
304,343	NG73LM	DE000NG73LM4	250,000	ING Long Index Open End Turbo Certificate
304,344	NG73LN	DE000NG73LN2	500,000	ING Long Index Open End Turbo Certificate
304,345	NG73LP	DE000NG73LP7	500,000	ING Long Index Open End Turbo Certificate
304,346	NG73LQ	DE000NG73LQ5	500,000	ING Long Index Open End Turbo Certificate
304,347	NG73LR	DE000NG73LR3	1,000,000	ING Long Index Open End Turbo Certificate
304,348	NG73LS	DE000NG73LS1	1,000,000	ING Long Index Open End Turbo Certificate
304,349	NG73LT	DE000NG73LT9	1,000,000	ING Long Index Open End Turbo Certificate
304,350	NG73LU	DE000NG73LU7	1,000,000	ING Long Index Open End Turbo Certificate
304,351	NG73LV	DE000NG73LV5	1,000,000	ING Long Index Open End Turbo Certificate
304,352	NG73LW	DE000NG73LW3	300,000	ING Long Index Open End Turbo Certificate
304,353	NG73LX	DE000NG73LX1	300,000	ING Long Index Open End Turbo Certificate
304,354	NG73LY	DE000NG73LY9	300,000	ING Long Index Open End Turbo Certificate

				Certificate
304,355	NG73LZ	DE000NG73LZ6	300,000	ING Long Index Open End Turbo Certificate
304,356	NG73L0	DE000NG73L06	300,000	ING Long Index Open End Turbo Certificate
304,357	NG73L1	DE000NG73L14	300,000	ING Long Index Open End Turbo Certificate
304,358	NG73L2	DE000NG73L22	300,000	ING Long Index Open End Turbo Certificate
304,359	NG73L3	DE000NG73L30	300,000	ING Long Index Open End Turbo Certificate
304,360	NG73L4	DE000NG73L48	300,000	ING Long Index Open End Turbo Certificate
304,361	NG73L5	DE000NG73L55	300,000	ING Long Index Open End Turbo Certificate
304,362	NG73L6	DE000NG73L63	300,000	ING Long Index Open End Turbo Certificate
304,363	NG73L7	DE000NG73L71	300,000	ING Long 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.

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.

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.

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.

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.

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.

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. is 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 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:	Index 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:	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 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 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
304,332	DE000NG73LA9	250,000	0.38	16804.050000000	3.5	5.0	1.5	20.0	0.0	16804.050000000	0.01	0.01	EUR
304,333	DE000NG73LB7	250,000	0.43	16799.050000000	3.5	5.0	1.5	20.0	0.0	16799.050000000	0.01	0.01	EUR
304,334	DE000NG73LC5	250,000	0.48	16794.050000000	3.5	5.0	1.5	20.0	0.0	16794.050000000	0.01	0.01	EUR
304,335	DE000NG73LD3	250,000	0.53	16789.050000000	3.5	5.0	1.5	20.0	0.0	16789.050000000	0.01	0.01	EUR
304,336	DE000NG73LE1	250,000	0.58	16784.050000000	3.5	5.0	1.5	20.0	0.0	16784.050000000	0.01	0.01	EUR
304,337	DE000NG73LF8	250,000	0.63	16779.050000000	3.5	5.0	1.5	20.0	0.0	16779.050000000	0.01	0.01	EUR
304,338	DE000NG73LG6	250,000	0.68	16774.050000000	3.5	5.0	1.5	20.0	0.0	16774.050000000	0.01	0.01	EUR

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304,339	DE000NG73LH4	250,000	0.73	16769.050000000	3.5	5.0	1.5	20.0	0.0	16769.050000000	0.01	0.01	EUR
304,340	DE000NG73LJ0	250,000	0.78	16764.050000000	3.5	5.0	1.5	20.0	0.0	16764.050000000	0.01	0.01	EUR
304,341	DE000NG73LK8	250,000	0.83	16759.050000000	3.5	5.0	1.5	20.0	0.0	16759.050000000	0.01	0.01	EUR
304,342	DE000NG73LL6	250,000	0.88	16754.050000000	3.5	5.0	1.5	20.0	0.0	16754.050000000	0.01	0.01	EUR
304,343	DE000NG73LM4	250,000	0.93	16749.050000000	3.5	5.0	1.5	20.0	0.0	16749.050000000	0.01	0.01	EUR
304,344	DE000NG73LN2	500,000	0.99	800.9100000000	3.5	5.0	2.0	20.0	0.0	800.9100000000	0.01	0.1	EUR
304,345	DE000NG73LP7	500,000	1.39	796.9200000000	3.5	5.0	2.0	20.0	0.0	796.9200000000	0.01	0.1	EUR
304,346	DE000NG73LQ5	500,000	1.78	792.9500000000	3.5	5.0	2.0	20.0	0.0	792.9500000000	0.01	0.1	EUR
304,347	DE000NG73LR3	1,000,000	0.62	4499.2600000000	3.5	5.0	2.0	20.0	0.0	4499.2600000000	0.01	0.01	EUR
304,348	DE000NG73LS1	1,000,000	0.72	4489.2600000000	3.5	5.0	2.0	20.0	0.0	4489.2600000000	0.01	0.01	EUR
304,349	DE000NG73LT9	1,000,000	0.82	4479.2600000000	3.5	5.0	2.0	20.0	0.0	4479.2600000000	0.01	0.01	EUR
304,350	DE000NG73LU7	1,000,000	1.19	17369.1400000000	3.5	5.0	3.0	20.0	0.0	17369.1400000000	0.01	0.01	USD
304,351	DE000NG73LV5	1,000,000	1.75	17309.1400000000	3.5	5.0	3.0	20.0	0.0	17309.1400000000	0.01	0.01	USD
304,352	DE000NG73LW3	300,000	0.37	16805.6000000000	3.5	5.0	1.5	20.0	0.0	16805.6000000000	0.01	0.01	EUR
304,353	DE000NG73LX1	300,000	0.42	16800.6000000000	3.5	5.0	1.5	20.0	0.0	16800.6000000000	0.01	0.01	EUR
304,354	DE000NG73LY9	300,000	0.47	16795.6000000000	3.5	5.0	1.5	20.0	0.0	16795.6000000000	0.01	0.01	EUR
304,355	DE000NG73LZ6	300,000	0.52	16790.6000000000	3.5	5.0	1.5	20.0	0.0	16790.6000000000	0.01	0.01	EUR
304,356	DE000NG73L06	300,000	0.57	16785.6000000000	3.5	5.0	1.5	20.0	0.0	16785.6000000000	0.01	0.01	EUR
304,357	DE000NG73L14	300,000	0.62	16780.6000000000	3.5	5.0	1.5	20.0	0.0	16780.6000000000	0.01	0.01	EUR
304,358	DE000NG73L22	300,000	0.67	16775.6000000000	3.5	5.0	1.5	20.0	0.0	16775.6000000000	0.01	0.01	EUR
304,359	DE000NG73L30	300,000	0.72	16770.6000000000	3.5	5.0	1.5	20.0	0.0	16770.6000000000	0.01	0.01	EUR

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304,36 0	DE000NG7 3L48	300,000	0.77	16765.6 000000 000	3.5	5.0	1.5	20.0	0.0	16765.6 000000 000	0.01	0.01	EUR
304,36 1	DE000NG7 3L55	300,000	0.82	16760.6 000000 000	3.5	5.0	1.5	20.0	0.0	16760.6 000000 000	0.01	0.01	EUR
304,36 2	DE000NG7 3L63	300,000	0.87	16755.6 000000 000	3.5	5.0	1.5	20.0	0.0	16755.6 000000 000	0.01	0.01	EUR
304,36 3	DE000NG7 3L71	300,000	0.92	16750.6 000000 000	3.5	5.0	1.5	20.0	0.0	16750.6 000000 000	0.01	0.01	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
304,332	DE000NG73LA9	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,333	DE000NG73LB7	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,334	DE000NG73LC5	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,335	DE000NG73LD3	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,336	DE000NG73LE1	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,337	DE000NG73LF8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,338	DE000NG73LG6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,339	DE000NG73LH4	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,340	DE000NG73LJ0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,341	DE000NG73LK8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,342	DE000NG73LL6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,343	DE000NG73LM4	DAX Index (Bloomberg code: DAX	As specified in the	As specified in the

		<Index>)	Index Certificate Conditions	Index Certificate Conditions
304,344	DE000NG73LN2	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,345	DE000NG73LP7	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,346	DE000NG73LQ5	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,347	DE000NG73LR3	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,348	DE000NG73LS1	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,349	DE000NG73LT9	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,350	DE000NG73LU7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,351	DE000NG73LV5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,352	DE000NG73LW3	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,353	DE000NG73LX1	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,354	DE000NG73LY9	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,355	DE000NG73LZ6	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,356	DE000NG73LO6	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,357	DE000NG73L14	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,358	DE000NG73L22	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,359	DE000NG73L30	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,360	DE000NG73L48	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,361	DE000NG73L55	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,362	DE000NG73L63	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,363	DE000NG73L71	XDAXDAX ® Index (Bloomberg	As specified in the	As specified in the

		code: XDAXDAX <Index>)	Index Certificate Conditions	Index Certificate 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
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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.
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>)
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>)
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>)
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>)
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>)

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
DE000NG73LA9	Not Applicable	NG73LA
DE000NG73LB7	Not Applicable	NG73LB
DE000NG73LC5	Not Applicable	NG73LC
DE000NG73LD3	Not Applicable	NG73LD
DE000NG73LE1	Not Applicable	NG73LE
DE000NG73LF8	Not Applicable	NG73LF
DE000NG73LG6	Not Applicable	NG73LG
DE000NG73LH4	Not Applicable	NG73LH
DE000NG73LJ0	Not Applicable	NG73LJ
DE000NG73LK8	Not Applicable	NG73LK
DE000NG73LL6	Not Applicable	NG73LL
DE000NG73LM4	Not Applicable	NG73LM
DE000NG73LN2	Not Applicable	NG73LN
DE000NG73LP7	Not Applicable	NG73LP
DE000NG73LQ5	Not Applicable	NG73LQ

DE000NG73LR3	Not Applicable	NG73LR
DE000NG73LS1	Not Applicable	NG73LS
DE000NG73LT9	Not Applicable	NG73LT
DE000NG73LU7	Not Applicable	NG73LU
DE000NG73LV5	Not Applicable	NG73LV
DE000NG73LW3	Not Applicable	NG73LW
DE000NG73LX1	Not Applicable	NG73LX
DE000NG73LY9	Not Applicable	NG73LY
DE000NG73LZ6	Not Applicable	NG73LZ
DE000NG73L06	Not Applicable	NG73L0
DE000NG73L14	Not Applicable	NG73L1
DE000NG73L22	Not Applicable	NG73L2
DE000NG73L30	Not Applicable	NG73L3
DE000NG73L48	Not Applicable	NG73L4
DE000NG73L55	Not Applicable	NG73L5
DE000NG73L63	Not Applicable	NG73L6
DE000NG73L71	Not Applicable	NG73L7

(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

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