

## 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
304,537	NG73SB	DE000NG73SB2	250,000	ING Long Index Open End Turbo Certificate
304,538	NG73SC	DE000NG73SC0	250,000	ING Long Index Open End Turbo Certificate
304,539	NG73SD	DE000NG73SD8	250,000	ING Long Index Open End Turbo Certificate
304,540	NG73SE	DE000NG73SE6	250,000	ING Long Index Open End Turbo Certificate
304,541	NG73SF	DE000NG73SF3	250,000	ING Long Index Open End Turbo Certificate
304,542	NG73SG	DE000NG73SG1	250,000	ING Long Index Open End Turbo Certificate
304,543	NG73SH	DE000NG73SH9	250,000	ING Long Index Open End Turbo Certificate
304,544	NG73SJ	DE000NG73SJ5	250,000	ING Long Index Open End Turbo Certificate
304,545	NG73SK	DE000NG73SK3	250,000	ING Long Index Open End Turbo Certificate
304,546	NG73SL	DE000NG73SL1	250,000	ING Long Index Open End Turbo Certificate
304,547	NG73SM	DE000NG73SM9	250,000	ING Long Index Open End Turbo Certificate
304,548	NG73SN	DE000NG73SN7	250,000	ING Long Index Open End Turbo Certificate
304,549	NG73SP	DE000NG73SP2	250,000	ING Long Index Open End Turbo Certificate
304,550	NG73SQ	DE000NG73SQ0	500,000	ING Long Index Open End Turbo Certificate
304,551	NG73SR	DE000NG73SR8	1,000,000	ING Long Index Open End Turbo Certificate
304,552	NG73SS	DE000NG73SS6	1,000,000	ING Long Index Open End Turbo Certificate
304,553	NG73ST	DE000NG73ST4	1,000,000	ING Long Index Open End Turbo Certificate
304,554	NG73SU	DE000NG73SU2	1,000,000	ING Long Index Open End Turbo Certificate
304,555	NG73SV	DE000NG73SV0	1,000,000	ING Long Index Open End Turbo Certificate
304,556	NG73SW	DE000NG73SW8	1,000,000	ING Long Index Open End Turbo Certificate
304,557	NG73SX	DE000NG73SX6	1,000,000	ING Long Index Open End Turbo Certificate
304,558	NG73SY	DE000NG73SY4	1,000,000	ING Long Index Open End Turbo Certificate
304,559	NG73SZ	DE000NG73SZ1	1,000,000	ING Long Index Open End Turbo Certificate

				Certificate
304,560	NG73S0	DE000NG73S09	1,000,000	ING Long Index Open End Turbo Certificate
304,561	NG73S1	DE000NG73S17	1,000,000	ING Long Index Open End Turbo Certificate
304,562	NG73S2	DE000NG73S25	1,000,000	ING Long Index Open End Turbo Certificate
304,563	NG73S3	DE000NG73S33	1,000,000	ING Long Index Open End Turbo Certificate
304,564	NG73S4	DE000NG73S41	1,000,000	ING Long Index Open End Turbo Certificate
304,565	NG73S5	DE000NG73S58	1,000,000	ING Long Index Open End Turbo Certificate
304,566	NG73S6	DE000NG73S66	1,000,000	ING Long Index Open End Turbo Certificate
304,567	NG73S7	DE000NG73S74	1,000,000	ING Long Index Open End Turbo Certificate
304,568	NG73S8	DE000NG73S82	300,000	ING Long Index Open End Turbo Certificate
304,569	NG73S9	DE000NG73S90	300,000	ING Long Index Open End Turbo Certificate
304,570	NG73TA	DE000NG73TA2	300,000	ING Long Index Open End Turbo Certificate
304,571	NG73TB	DE000NG73TB0	300,000	ING Long Index Open End Turbo Certificate
304,572	NG73TC	DE000NG73TC8	300,000	ING Long Index Open End Turbo Certificate
304,573	NG73TD	DE000NG73TD6	300,000	ING Long Index Open End Turbo Certificate
304,574	NG73TE	DE000NG73TE4	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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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.

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

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

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.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

## **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](http://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](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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:	29 January 2024
6	Issue Date:	31 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
304,537	DE000NG73SB2	250,000	0.38	16869.050000000	3.5	5.0	1.5	20.0	0.0	16869.050000000	0.01	0.01	EUR
304,538	DE000NG73SC0	250,000	0.43	16864.050000000	3.5	5.0	1.5	20.0	0.0	16864.050000000	0.01	0.01	EUR
304,539	DE000NG73SD8	250,000	0.48	16859.050000000	3.5	5.0	1.5	20.0	0.0	16859.050000000	0.01	0.01	EUR
304,540	DE000NG73SE6	250,000	0.53	16854.050000000	3.5	5.0	1.5	20.0	0.0	16854.050000000	0.01	0.01	EUR
304,541	DE000NG73SF3	250,000	0.58	16849.050000000	3.5	5.0	1.5	20.0	0.0	16849.050000000	0.01	0.01	EUR
304,542	DE000NG73SG1	250,000	0.63	16844.050000000	3.5	5.0	1.5	20.0	0.0	16844.050000000	0.01	0.01	EUR
304,543	DE000NG73SH9	250,000	0.68	16839.050000000	3.5	5.0	1.5	20.0	0.0	16839.050000000	0.01	0.01	EUR

				000						000			
304,54 4	DE000NG7 3SJ5	250,000	0.73	16834.0 500000 000	3.5	5.0	1.5	20.0	0.0	16834.0 500000 000	0.01	0.01	EUR
304,54 5	DE000NG7 3SK3	250,000	0.78	16829.0 500000 000	3.5	5.0	1.5	20.0	0.0	16829.0 500000 000	0.01	0.01	EUR
304,54 6	DE000NG7 3SL1	250,000	0.83	16824.0 500000 000	3.5	5.0	1.5	20.0	0.0	16824.0 500000 000	0.01	0.01	EUR
304,54 7	DE000NG7 3SM9	250,000	0.88	16819.0 500000 000	3.5	5.0	1.5	20.0	0.0	16819.0 500000 000	0.01	0.01	EUR
304,54 8	DE000NG7 3SN7	250,000	0.93	16814.0 500000 000	3.5	5.0	1.5	20.0	0.0	16814.0 500000 000	0.01	0.01	EUR
304,54 9	DE000NG7 3SP2	250,000	0.98	16809.0 500000 000	3.5	5.0	1.5	20.0	0.0	16809.0 500000 000	0.01	0.01	EUR
304,55 0	DE000NG7 3SQ0	500,000	0.86	804.920 000000 0	3.5	5.0	2.0	20.0	0.0	804.920 000000 0	0.01	0.1	EUR
304,55 1	DE000NG7 3SR8	1,000,000	0.01	38047.7 300000 000	3.5	5.0	2.0	20.0	0.0	38047.7 300000 000	0.01	0.00 1	USD
304,55 2	DE000NG7 3SS6	1,000,000	0.02	38022.7 300000 000	3.5	5.0	2.0	20.0	0.0	38022.7 300000 000	0.01	0.00 1	USD
304,55 3	DE000NG7 3ST4	1,000,000	0.05	37997.7 300000 000	3.5	5.0	2.0	20.0	0.0	37997.7 300000 000	0.01	0.00 1	USD
304,55 4	DE000NG7 3SU2	1,000,000	0.07	37972.7 300000 000	3.5	5.0	2.0	20.0	0.0	37972.7 300000 000	0.01	0.00 1	USD
304,55 5	DE000NG7 3SV0	1,000,000	0.09	37947.7 300000 000	3.5	5.0	2.0	20.0	0.0	37947.7 300000 000	0.01	0.00 1	USD
304,55 6	DE000NG7 3SW8	1,000,000	0.12	37922.7 300000 000	3.5	5.0	2.0	20.0	0.0	37922.7 300000 000	0.01	0.00 1	USD
304,55 7	DE000NG7 3SX6	1,000,000	0.14	37897.7 300000 000	3.5	5.0	2.0	20.0	0.0	37897.7 300000 000	0.01	0.00 1	USD
304,55 8	DE000NG7 3SY4	1,000,000	0.16	37872.7 300000 000	3.5	5.0	2.0	20.0	0.0	37872.7 300000 000	0.01	0.00 1	USD
304,55 9	DE000NG7 3SZ1	1,000,000	0.19	37847.7 300000 000	3.5	5.0	2.0	20.0	0.0	37847.7 300000 000	0.01	0.00 1	USD
304,56 0	DE000NG7 3S09	1,000,000	0.21	37822.7 300000 000	3.5	5.0	2.0	20.0	0.0	37822.7 300000 000	0.01	0.00 1	USD
304,56 1	DE000NG7 3S17	1,000,000	0.62	4519.26 000000 00	3.5	5.0	2.0	20.0	0.0	4519.26 000000 00	0.01	0.01	EUR
304,56 2	DE000NG7 3S25	1,000,000	0.72	4509.26 000000 00	3.5	5.0	2.0	20.0	0.0	4509.26 000000 00	0.01	0.01	EUR
304,56 3	DE000NG7 3S33	1,000,000	0.2	4872.95 000000 00	3.5	5.0	3.0	20.0	0.0	4872.95 000000 00	0.01	0.01	USD
304,56	DE000NG7	1,000,000	0.24	4867.95	3.5	5.0	3.0	20.0	0.0	4867.95	0.01	0.01	USD

4	3S41			000000 00						000000 00			
304,56 5	DE000NG7 3S58	1,000,000	0.29	4862.95 000000 00	3.5	5.0	3.0	20.0	0.0	4862.95 000000 00	0.01	0.01	USD
304,56 6	DE000NG7 3S66	1,000,000	0.33	4857.95 000000 00	3.5	5.0	3.0	20.0	0.0	4857.95 000000 00	0.01	0.01	USD
304,56 7	DE000NG7 3S74	1,000,000	0.38	4852.95 000000 00	3.5	5.0	3.0	20.0	0.0	4852.95 000000 00	0.01	0.01	USD
304,56 8	DE000NG7 3S82	300,000	0.36	16840.6 000000 000	3.5	5.0	1.5	20.0	0.0	16840.6 000000 000	0.01	0.01	EUR
304,56 9	DE000NG7 3S90	300,000	0.41	16835.6 000000 000	3.5	5.0	1.5	20.0	0.0	16835.6 000000 000	0.01	0.01	EUR
304,57 0	DE000NG7 3TA2	300,000	0.46	16830.6 000000 000	3.5	5.0	1.5	20.0	0.0	16830.6 000000 000	0.01	0.01	EUR
304,57 1	DE000NG7 3TB0	300,000	0.51	16825.6 000000 000	3.5	5.0	1.5	20.0	0.0	16825.6 000000 000	0.01	0.01	EUR
304,57 2	DE000NG7 3TC8	300,000	0.56	16820.6 000000 000	3.5	5.0	1.5	20.0	0.0	16820.6 000000 000	0.01	0.01	EUR
304,57 3	DE000NG7 3TD6	300,000	0.61	16815.6 000000 000	3.5	5.0	1.5	20.0	0.0	16815.6 000000 000	0.01	0.01	EUR
304,57 4	DE000NG7 3TE4	300,000	0.66	16810.6 000000 000	3.5	5.0	1.5	20.0	0.0	16810.6 000000 000	0.01	0.01	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
304,537	DE000NG73SB2	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,538	DE000NG73SC0	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,539	DE000NG73SD8	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,540	DE000NG73SE6	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,541	DE000NG73SF3	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,542	DE000NG73SG1	DAX Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate	As specified in the Index Certificate





			Conditions	Conditions
304,563	DE000NG73S33	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,564	DE000NG73S41	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,565	DE000NG73S58	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,566	DE000NG73S66	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,567	DE000NG73S74	S&P 500 Index (Bloomberg code: SPX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,568	DE000NG73S82	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,569	DE000NG73S90	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,570	DE000NG73TA2	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,571	DE000NG73TB0	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,572	DE000NG73TC8	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,573	DE000NG73TD6	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
304,574	DE000NG73TE4	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Not Applicable
28	<b>Fund Certificate Provisions</b>	Not Applicable
29	<b>Government Bond Certificate Provisions</b>	Not Applicable
30	<b>Other Bond Certificate Provisions</b>	Not Applicable
31	<b>Index Futures Certificate Provisions</b>	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

<b>Underlying</b>	<b>Information on the underlying can be obtained from the below specified source.</b>
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
Dow Jones Industrial Average Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the

	Index and its volatility can be obtained from Bloomberg (Bloomberg code: INDU <Index>)
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>)
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](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://www.ingturbo.fr) or any sucesor 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
DE000NG73SB2	Not Applicable	NG73SB
DE000NG73SC0	Not Applicable	NG73SC
DE000NG73SD8	Not Applicable	NG73SD
DE000NG73SE6	Not Applicable	NG73SE
DE000NG73SF3	Not Applicable	NG73SF
DE000NG73SG1	Not Applicable	NG73SG
DE000NG73SH9	Not Applicable	NG73SH

DE000NG73SJ5	Not Applicable	NG73SJ
DE000NG73SK3	Not Applicable	NG73SK
DE000NG73SL1	Not Applicable	NG73SL
DE000NG73SM9	Not Applicable	NG73SM
DE000NG73SN7	Not Applicable	NG73SN
DE000NG73SP2	Not Applicable	NG73SP
DE000NG73SQ0	Not Applicable	NG73SQ
DE000NG73SR8	Not Applicable	NG73SR
DE000NG73SS6	Not Applicable	NG73SS
DE000NG73ST4	Not Applicable	NG73ST
DE000NG73SU2	Not Applicable	NG73SU
DE000NG73SV0	Not Applicable	NG73SV
DE000NG73SW8	Not Applicable	NG73SW
DE000NG73SX6	Not Applicable	NG73SX
DE000NG73SY4	Not Applicable	NG73SY
DE000NG73SZ1	Not Applicable	NG73SZ
DE000NG73S09	Not Applicable	NG73S0
DE000NG73S17	Not Applicable	NG73S1
DE000NG73S25	Not Applicable	NG73S2
DE000NG73S33	Not Applicable	NG73S3
DE000NG73S41	Not Applicable	NG73S4
DE000NG73S58	Not Applicable	NG73S5
DE000NG73S66	Not Applicable	NG73S6
DE000NG73S74	Not Applicable	NG73S7
DE000NG73S82	Not Applicable	NG73S8
DE000NG73S90	Not Applicable	NG73S9
DE000NG73TA2	Not Applicable	NG73TA
DE000NG73TB0	Not Applicable	NG73TB
DE000NG73TC8	Not Applicable	NG73TC
DE000NG73TD6	Not Applicable	NG73TD
DE000NG73TE4	Not Applicable	NG73TE

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

## 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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**

### Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.