

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
291,339	NG7SB5	DE000NG7SB54	1,000,000	ING Long Share Open End Turbo Certificate
291,340	NG7SB6	DE000NG7SB62	1,000,000	ING Long Share Open End Turbo Certificate
291,341	NG7SB7	DE000NG7SB70	500,000	ING Long Share Open End Turbo Certificate
291,342	NG7SB8	DE000NG7SB88	500,000	ING Long Share Open End Turbo Certificate
291,343	NG7SB9	DE000NG7SB96	1,000,000	ING Long Share Open End Turbo Certificate
291,344	NG7SCA	DE000NG7SCA9	1,000,000	ING Long Share Open End Turbo Certificate
291,345	NG7SCB	DE000NG7SCB7	500,000	ING Long Share Open End Turbo Certificate
291,346	NG7SCC	DE000NG7SCC5	500,000	ING Long Share Open End Turbo Certificate
291,347	NG7SCD	DE000NG7SCD3	1,000,000	ING Long Share Open End Turbo Certificate
291,348	NG7SCE	DE000NG7SCE1	500,000	ING Long Share Open End Turbo Certificate
291,349	NG7SCF	DE000NG7SCF8	500,000	ING Long Share Open End Turbo Certificate
291,350	NG7SCG	DE000NG7SCG6	100,000	ING Long Share Open End Turbo Certificate
291,351	NG7SCH	DE000NG7SCH4	100,000	ING Long Share Open End Turbo Certificate
291,352	NG7SCJ	DE000NG7SCJ0	100,000	ING Long Share Open End Turbo Certificate
291,353	NG7SCK	DE000NG7SCK8	500,000	ING Long Share Open End Turbo Certificate
291,354	NG7SCL	DE000NG7SCL6	500,000	ING Long Share Open End Turbo Certificate
291,355	NG7SCM	DE000NG7SCM4	500,000	ING Long Share Open End Turbo Certificate
291,356	NG7SCN	DE000NG7SCN2	500,000	ING Long Share Open End Turbo Certificate
291,357	NG7SCP	DE000NG7SCP7	300,000	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:	08 November 2023
6	Issue Date:	10 November 2023
7	"as-if-and-when-issued" trading:	Not Applicable
8	Current Financing Level on the Trade Date:	As specified in the table below
9	Current Spread on the Trade Date:	As specified in the table below
10	Maximum Spread:	As specified in the table below
11	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Maximum Premium:	As specified in the table below
13	Minimum Premium:	As specified in the table below

14	Stop Loss Price on the Trade Date:	As specified in the table below
15	Stop Loss Price Rounding:	As specified in the table below
16	Entitlement:	As specified in the table below
17	Financing Level Currency:	As specified in the table below
18	Settlement Currency:	EUR
19	Exercise Time:	12:00 AM Central European Time
20	Cash Settlement Amount:	As specified in the Share Certificate Conditions
21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
291,339	DE000NG7SB54	1,000,000	0.83	170.3538000000	3.5	5.0	7.5	20.0	0.0	170.3600000000	0.01	0.1	USD
291,340	DE000NG7SB62	1,000,000	0.91	169.5062000000	3.5	5.0	7.5	20.0	0.0	169.5100000000	0.01	0.1	USD
291,341	DE000NG7SB70	500,000	0.06	21.3600000000	3.5	5.0	7.5	20.0	0.0	21.3600000000	0.01	0.1	EUR
291,342	DE000NG7SB88	500,000	0.08	21.1400000000	3.5	5.0	7.5	20.0	0.0	21.1400000000	0.01	0.1	EUR
291,343	DE000NG7SB96	1,000,000	1.62	339.1964000000	3.5	5.0	7.5	20.0	0.0	339.2000000000	0.01	0.1	USD
291,344	DE000NG7SCA9	1,000,000	1.78	337.5088000000	3.5	5.0	7.5	20.0	0.0	337.5100000000	0.01	0.1	USD
291,345	DE000NG7SCB7	500,000	0.03	30.8300000000	3.5	5.0	7.5	20.0	0.0	30.8300000000	0.01	0.1	EUR
291,34	DE000NG7	500,000	0.06	30.5200	3.5	5.0	7.5	20.0	0.0	30.5200	0.01	0.1	EUR

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291,347	DE000NG7SCD3	1,000,000	2.1	412.2428000000	3.5	5.0	7.5	20.0	0.0	412.2500000000	0.01	0.1	USD
291,348	DE000NG7SCE1	500,000	0.09	129.5360000000	3.5	5.0	7.5	20.0	0.0	129.5400000000	0.01	0.1	EUR
291,349	DE000NG7SCF8	500,000	0.15	128.8910000000	3.5	5.0	7.5	20.0	0.0	128.9000000000	0.01	0.1	EUR
291,350	DE000NG7SCG6	100,000	2.1	435.0581000000	2.0	3.5	12.5	20.0	0.0	435.0600000000	0.01	0.1	USD
291,351	DE000NG7SCH4	100,000	2.3	432.8936000000	2.0	3.5	12.5	20.0	0.0	432.9000000000	0.01	0.1	USD
291,352	DE000NG7SCJ0	100,000	2.5	430.7399000000	2.0	3.5	12.5	20.0	0.0	430.7400000000	0.01	0.1	USD
291,353	DE000NG7SCK8	500,000	0.12	98.3900000000	3.5	5.0	15.0	20.0	0.0	98.3900000000	0.01	0.1	USD
291,354	DE000NG7SCL6	500,000	0.22	97.4100000000	3.5	5.0	15.0	20.0	0.0	97.4100000000	0.01	0.1	USD
291,355	DE000NG7SCM4	500,000	0.31	96.4400000000	3.5	5.0	15.0	20.0	0.0	96.4400000000	0.01	0.1	USD
291,356	DE000NG7SCN2	500,000	0.4	95.4800000000	3.5	5.0	15.0	20.0	0.0	95.4800000000	0.01	0.1	USD
291,357	DE000NG7SCP7	300,000	0.08	93.5300000000	3.5	5.0	10.0	20.0	0.0	93.5300000000	0.01	0.1	EUR

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 Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
291,339	DE000NG7SB54	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
291,340	DE000NG7SB62	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

291,341	DE000NG7SB70	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005470405) (Bloomberg code: LXS GY <Equity>)	Lanxess AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
291,342	DE000NG7SB88	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005470405) (Bloomberg code: LXS GY <Equity>)	Lanxess AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
291,343	DE000NG7SB96	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
291,344	DE000NG7SCA9	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
291,345	DE000NG7SCB7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
291,346	DE000NG7SCC5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
291,347	DE000NG7SCD3	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <Equity>)	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,348	DE000NG7SCE1	Ordinary Shares issued by the Share Issuer (ISIN code:	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE0007164600) (Bloomberg code: SAP GY <Equity>)				Index Certificate Conditions
291,349	DE000NG7SCF8	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
291,350	DE000NG7SCG6	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,351	DE000NG7SCH4	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,352	DE000NG7SCJ0	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,353	DE000NG7SCK8	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,354	DE000NG7SCL6	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,355	DE000NG7SCM4	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate

		Bloomberg code: BNTX US <Equity>)				Conditions
291,356	DE000NG7SCN2	Depository receipts of shares issued by the Share Issuer (ISIN code: US09075V1026) (Bloomberg code: BNTX US <Equity>)	BioNTech SE ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
291,357	DE000NG7SCP7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SYM9999) (Bloomberg code: SY1 GY <Equity>)	Symrise AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	Other Bond Certificate Provisions	Not Applicable
31	Index Futures Certificate Provisions	Not Applicable

Signed on behalf of the Issuer:

By:

Duly authorised

By:

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

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

2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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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.
Lanxess 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: LXS GY <Equity>)
Morphosys AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: MOR GY <Equity>)
Microsoft Corp.	<p>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.</p> <p>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>)</p>
Netflix Inc	<p>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.</p> <p>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>)</p>
SAP SE	<p>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.</p> <p>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>)</p>
Nvidia Corp.	<p>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.</p> <p>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>)</p>
BioNTech SE ADR	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BNTX US <Equity>)</p>
Apple Inc.	<p>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.</p> <p>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>)</p>
Symrise AG	<p>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.</p> <p>Information and details of the past and future performance of the</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: SY1 GY <Equity>)
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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
DE000NG7SB54	Not Applicable	NG7SB5
DE000NG7SB62	Not Applicable	NG7SB6
DE000NG7SB70	Not Applicable	NG7SB7
DE000NG7SB88	Not Applicable	NG7SB8
DE000NG7SB96	Not Applicable	NG7SB9
DE000NG7SCA9	Not Applicable	NG7SCA
DE000NG7SCB7	Not Applicable	NG7SCB
DE000NG7SCC5	Not Applicable	NG7SCC
DE000NG7SCD3	Not Applicable	NG7SCD
DE000NG7SCE1	Not Applicable	NG7SCE
DE000NG7SCF8	Not Applicable	NG7SCF
DE000NG7SCG6	Not Applicable	NG7SCG
DE000NG7SCH4	Not Applicable	NG7SCH
DE000NG7SCJ0	Not Applicable	NG7SCJ
DE000NG7SCK8	Not Applicable	NG7SCK
DE000NG7SCL6	Not Applicable	NG7SCL
DE000NG7SCM4	Not Applicable	NG7SCM
DE000NG7SCN2	Not Applicable	NG7SCN
DE000NG7SCP7	Not Applicable	NG7SCP

(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