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

| Series | WKN | ISIN Code | Number of | Title |
|--------------|--------|--------------|--------------|--|
| number of | Code | | Certificates | |
| the | | | being issued | |
| Certificates | | | | |
| 299,324 | NG7Y80 | DE000NG7Y805 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,325 | NG7Y81 | DE000NG7Y813 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,326 | NG7Y82 | DE000NG7Y821 | 500,000 | ING Long Share Mini Future Certificate |
| 299,327 | NG7Y83 | DE000NG7Y839 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,328 | NG7Y84 | DE000NG7Y847 | 500,000 | ING Long Share Mini Future Certificate |
| 299,329 | NG7Y85 | DE000NG7Y854 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,330 | NG7Y86 | DE000NG7Y862 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,331 | NG7Y87 | DE000NG7Y870 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,332 | NG7Y88 | DE000NG7Y888 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,333 | NG7Y89 | DE000NG7Y896 | 2,000,000 | ING Long Share Mini Future Certificate |
| 299,334 | NG7Y9A | DE000NG7Y9A0 | 500,000 | ING Long Share Mini Future Certificate |
| 299,335 | NG7Y9B | DE000NG7Y9B8 | 500,000 | ING Long Share Mini Future Certificate |
| 299,336 | NG7Y9C | DE000NG7Y9C6 | 800,000 | ING Long Share Mini Future Certificate |
| 299,337 | NG7Y9D | DE000NG7Y9D4 | 50,000 | ING Long Share Mini Future Certificate |
| 299,338 | NG7Y9E | DE000NG7Y9E2 | 100,000 | ING Long Share Mini Future Certificate |
| 299,339 | NG7Y9F | DE000NG7Y9F9 | 500,000 | ING Long Share Mini Future Certificate |
| 299,340 | NG7Y9G | DE000NG7Y9G7 | 500,000 | ING Long Share Mini Future Certificate |
| 299,341 | NG7Y9H | DE000NG7Y9H5 | 100,000 | ING Long Share Mini Future Certificate |
| 299,342 | NG7Y9J | DE000NG7Y9J1 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,343 | NG7Y9K | DE000NG7Y9K9 | 1,000,000 | ING Long Share Mini Future Certificate |
| 299,344 | NG7Y9L | DE000NG7Y9L7 | 1,000,000 | ING Long Share Mini Future 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. | Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter) |
| | (c) | Whether such Certificates are Long Certificates or Short Certificates: | Long Certificates |
| 3 | Nun | nber of Certificates being issued: | As specified in the table below |
| 4 | Issu | e Price per Certificate: | As specified in the table below |
| 5 | Trac | de Date: | 21 December 2023 |
| 6 | Issu | e Date: | 27 December 2023 |
| 7 | "as- | if-and-when-issued" trading: | Not Applicable |
| 8 | Cur | rent Financing Level on the Trade Date: | As specified in the table below |
| 9 | Cur | rent Spread on the Trade Date: | As specified in the table below |
| 10 | Max | ximum Spread: | As specified in the table below |
| 11 | Cur | rent Stop Loss Premium Rate on the Trade Date: | As specified in the table below |
| 12 | Мах | ximum Premium: | As specified in the table below |
| 13 | Min | imum Premium: | As specified in the table below |

| 14 | Stop Loss Price on the Trade Date: | As specified in the table below |
|----|--|---|
| 15 | Ston Loga Drica Doundings | As specified in the table below |
| 13 | Stop Loss Price Rounding: | As specified in the thore 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 Numb er of the Certifi cates | ISIN Code | Number of Certificate s being issued | Issue price per Certifi cate | Current Financi ng Level on the Trade Date | nt Sprea d on the Trade Date | Maxi mum Sprea d | Current Stop Loss Premiu m Rate on the Trade Date | Maxi mum Premi um | Minim um Premi um | Stop Loss Price on the Trade Date | Stop Loss Price Roun ding | Entit lem ent | Finan cing Level Curre ncy |
|--|------------------|--|--|--|---|---------------------------|---|----------------------------|----------------------------|--|---------------------------------------|---------------------|--|
| 299,32 4 | DE000NG7 Y805 | 1,000,000 | 1.71 | 177.290 300000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 190.600 000000 0 | 0.1 | 0.1 | EUR |
| 299,32 5 | DE000NG7 Y813 | 1,000,000 | 1.26 | 183.097 800000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 196.900 000000 0 | 0.1 | 0.1 | USD |
| 299,32 6 | DE000NG7 Y821 | 500,000 | 3.13 | 14.6540 000000 | 3.5 | 5.0 | 15.0 | 20.0 | 0.0 | 16.8600 000000 | 0.01 | 1.0 | USD |
| 299,32 7 | DE000NG7 Y839 | 1,000,000 | 1.18 | 11.0500 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 11.9000 000000 | 0.1 | 1.0 | EUR |
| 299,32 8 | DE000NG7 Y847 | 500,000 | 1.78 | 125.375 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 134.800 000000 0 | 0.1 | 0.1 | EUR |
| 299,32 9 | DE000NG7 Y854 | 1,000,000 | 3.61 | 455.422 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 489.600 000000 0 | 0.1 | 0.1 | USD |
| 299,33 0 | DE000NG7 Y862 | 1,000,000 | 3.79 | 453.422 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 487.500 000000 0 | 0.1 | 0.1 | USD |

| 299,33 | DE000NG7 Y870 | 1,000,000 | 3.97 | 451.422 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 485.300 000000 0 | 0.1 | 0.1 | USD |
|-------------|------------------|-----------|------|------------------------|-----|-----|------|------|-----|------------------------|------|-----|-----|
| 299,33 2 | DE000NG7 Y888 | 1,000,000 | 4.16 | 449.422 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 483.200 000000 0 | 0.1 | 0.1 | USD |
| 299,33 | DE000NG7 Y896 | 2,000,000 | 2.75 | 227.107 700000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 245.000 000000 0 | 1.0 | 0.1 | USD |
| 299,33 4 | DE000NG7 Y9A0 | 500,000 | 0.34 | 20.0076 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 22.0100 000000 | 0.01 | 0.1 | EUR |
| 299,33 5 | DE000NG7 Y9B8 | 500,000 | 0.36 | 19.8095 000000 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 21.8000 000000 | 0.01 | 0.1 | EUR |
| 299,33 6 | DE000NG7 Y9C6 | 800,000 | 2.42 | 19.1400 000000 | 2.0 | 3.5 | 7.5 | 20.0 | 0.0 | 20.6000 000000 | 0.1 | 1.0 | EUR |
| 299,33 7 | DE000NG7 Y9D4 | 50,000 | 3.19 | 24.1500 000000 | 2.0 | 3.5 | 7.5 | 20.0 | 0.0 | 26.0000 000000 | 0.1 | 1.0 | EUR |
| 299,33 8 | DE000NG7 Y9E2 | , | 8.06 | 68.9600 000000 | 2.0 | 3.5 | 7.5 | 20.0 | 0.0 | 74.2000 000000 | 0.1 | 1.0 | EUR |
| 299,33 | DE000NG7 Y9F9 | 500,000 | 2.01 | 170.709 000000 0 | 3.5 | 5.0 | 10.0 | 20.0 | 0.0 | 187.780 000000 0 | 0.01 | 0.1 | EUR |
| 299,34 0 | DE000NG7 Y9G7 | 500,000 | 2.0 | 84.8040 000000 | 3.5 | 5.0 | 15.0 | 20.0 | 0.0 | 97.5300 000000 | 0.01 | 0.1 | USD |
| 299,34 1 | DE000NG7 Y9H5 | 100,000 | 0.33 | 26.6600 000000 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 28.6600 000000 | 0.01 | 0.1 | EUR |
| 299,34 | DE000NG7 Y9J1 | 1,000,000 | 2.76 | 320.067 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 344.100 000000 0 | 0.1 | 0.1 | USD |
| 299,34 3 | DE000NG7 Y9K9 | 1,000,000 | 2.94 | 318.067 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 342.000 000000 0 | 0.1 | 0.1 | USD |
| 299,34 4 | DE000NG7 Y9L7 | 1,000,000 | 3.13 | 316.067 200000 0 | 3.5 | 5.0 | 7.5 | 20.0 | 0.0 | 339.800 000000 0 | 0.1 | 0.1 | USD |

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

| 24 | Index Certificate Provisions | Not Applicable |
|----|------------------------------|----------------|
| | • | |
| 25 | Share Certificate Provisions | Applicable |

| Series Number of the Certificate s | ISIN Code | (i) Share | (ii) Share Issuer | (iii) Exchange | (iv) Exchange Traded Fund | (v) Notional Dividend Period |
|--|--------------|--|----------------------|--|------------------------------------|--|
| 299,324 | DE000NG7Y805 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <equity>)</equity> | Adidas AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,325 | DE000NG7Y813 | Ordinary Shares | Apple Inc. | Nasdaq Stock | Not | As |

| 299,326 | DE000NG7Y821 | issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <equity>) Ordinary Shares</equity> | Barrick Gold | Exchange New York Stock | Applicable Not | specified in the Index Certificate Conditions |
|---------|--------------|--|---------------------|--|-------------------|---|
| | | issued by the Share Issuer (ISIN code: CA0679011084) (Bloomberg code: GOLD US <equity>)</equity> | Corp | Exchange | Applicable | specified in the Index Certificate Conditions |
| 299,327 | DE000NG7Y839 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <equity>)</equity> | Deutsche Bank AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,328 | DE000NG7Y847 | Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GY <equity>)</equity> | Merck KGaA | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,329 | DE000NG7Y854 | 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 |
| 299,330 | DE000NG7Y862 | 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 |
| 299,331 | DE000NG7Y870 | 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 |
| 299,332 | DE000NG7Y888 | Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) | Netflix Inc | Nasdaq Stock Exchange | Not Applicable | As specified in the Index |

| | | (Bloomberg code: NFLX US <equity>)</equity> | | | | Certificate Conditions |
|---------|------------------|---|-----------------------------|--|-------------------|---|
| 299,333 | DE000NG7Y896 | Ordinary Shares issued by the Share Issuer (ISIN code: US88160R1014) (Bloomberg code: TSLA US <equity>)</equity> | Tesla Motors Inc. | Nasdaq Stock Exchange | Not Applicable | As specified in the Index Certificate Conditions |
| 299,334 | DE000NG7Y9A 0 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,335 | DE000NG7Y9B 8 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <equity>)</equity> | Zalando SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,336 | DE000NG7Y9C 6 | Ordinary Shares issued by the Share Issuer (ISIN code: NL0000009538) (Bloomberg code: PHIA NA <equity>)</equity> | Philips Electronics N.V. | Euronext Amsterdam by NYSE Euronext | Not Applicable | As specified in the Index Certificate Conditions |
| 299,337 | DE000NG7Y9D 4 | Ordinary Shares issued by the Share Issuer (ISIN code: BE0003470755) (Bloomberg code: SOLB BB <equity>)</equity> | Solvay SA-A | Euronext Brussel | Not Applicable | As specified in the Index Certificate Conditions |
| 299,338 | DE000NG7Y9E2 | Ordinary Shares issued by the Share Issuer (ISIN code: BE0003739530) (Bloomberg code: UCB BB <equity>)</equity> | UCB SA | Euronext Brussel | Not Applicable | As specified in the Index Certificate Conditions |
| 299,339 | DE000NG7Y9F9 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <equity>)</equity> | MTU Aero Engines AG | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |

| 299,340 | DE000NG7Y9G | Depositary | BioNTech SE | Nasdaq Stock | Not | As |
|---------|------------------|--|-----------------------|--|-------------------|---|
| | 7 | receipts of shares issued by the Share Issuer (ISIN code: US09075V1026)(Bloomberg code: BNTX US <equity>)</equity> | | Exchange | Applicable | specified in the Index Certificate Conditions |
| 299,341 | DE000NG7Y9H 5 | Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY < Equity >) | Delivery Hero SE | Deutsche Börse, Exchange Electronic Trading (Xetra) | Not Applicable | As specified in the Index Certificate Conditions |
| 299,342 | DE000NG7Y9J1 | 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 |
| 299,343 | DE000NG7Y9K 9 | 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 |
| 299,344 | DE000NG7Y9L7 | 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 |

| 26 | Currency Certificate Provisions | Not Applicable |
|----|--|----------------|
| | | |
| 27 | Commodity Certificate Provisions | Not Applicable |
| | T | - Inc |
| 28 | Fund Certificate Provisions | Not Applicable |
| 20 | | [57.14.19.14. |
| 29 | Government Bond Certificate Provisions | Not Applicable |
| | 1- | |
| 30 | Other Bond Certificate Provisions | Not Applicable |
| | _ | |
| 31 | Index Futures Certificate Provisions | Not Applicable |

| Signed on behalf of the Issuer: |
|---------------------------------|
| |
| Ву: |
| 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 |
|--|
|--|

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. | |
| Tesla Motors 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: TSLA US < Equity>) | |
| Delivery Hero 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: DHER GY <equity>)</equity> |
|--------------------------|---|
| Philips Electronics N.V. | 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: PHIA NA <equity>)</equity> |
| Zalando SE | The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ZAL GY <equity>)</equity> |
| Barrick Gold 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: GOLD US < Equity>) |
| BioNTech SE ADR | 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: BNTX US <equity>)</equity> |
| Apple Inc. | The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AAPL US < Equity>) |
| Merck KGaA | 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: MRK GY <equity>)</equity> |
| Solvay SA-A | 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: SOLB BB < Equity >) |
|---------------------|---|
| Deutsche Bank 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: DBK GY <equity>)</equity> |
| MTU Aero Engines 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: MTX GY <equity>)</equity> |
| UCB SA | 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: UCB BB < Equity >) |
| Meta Platforms Inc | The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: META US <equity>)</equity> |
| Adidas 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: ADS 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>)</equity> |

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 |
|--------------|------------------|---------------------------|
| DE000NG7Y805 | Not Applicable | NG7Y80 |
| DE000NG7Y813 | Not Applicable | NG7Y81 |
| DE000NG7Y821 | Not Applicable | NG7Y82 |
| DE000NG7Y839 | Not Applicable | NG7Y83 |
| DE000NG7Y847 | Not Applicable | NG7Y84 |
| DE000NG7Y854 | Not Applicable | NG7Y85 |
| DE000NG7Y862 | Not Applicable | NG7Y86 |
| DE000NG7Y870 | Not Applicable | NG7Y87 |
| DE000NG7Y888 | Not Applicable | NG7Y88 |
| DE000NG7Y896 | Not Applicable | NG7Y89 |
| DE000NG7Y9A0 | Not Applicable | NG7Y9A |
| DE000NG7Y9B8 | Not Applicable | NG7Y9B |
| DE000NG7Y9C6 | Not Applicable | NG7Y9C |
| DE000NG7Y9D4 | Not Applicable | NG7Y9D |
| DE000NG7Y9E2 | Not Applicable | NG7Y9E |
| DE000NG7Y9F9 | Not Applicable | NG7Y9F |
| DE000NG7Y9G7 | Not Applicable | NG7Y9G |
| DE000NG7Y9H5 | Not Applicable | NG7Y9H |
| DE000NG7Y9J1 | Not Applicable | NG7Y9J |
| DE000NG7Y9K9 | Not Applicable | NG7Y9K |
| DE000NG7Y9L7 | Not Applicable | NG7Y9L |

| (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 "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