

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
323,182	NG8KWQ	DE000NG8KWQ8	250,000	ING Short Index Open End Turbo Certificate
323,183	NG8KWR	DE000NG8KWR6	250,000	ING Short Index Open End Turbo Certificate
323,184	NG8KWS	DE000NG8KWS4	250,000	ING Short Index Open End Turbo Certificate
323,185	NG8KWT	DE000NG8KWT2	250,000	ING Short Index Open End Turbo Certificate
323,186	NG8KWU	DE000NG8KWU0	250,000	ING Short Index Open End Turbo Certificate
323,187	NG8KWV	DE000NG8KWV8	250,000	ING Short Index Open End Turbo Certificate
323,188	NG8KWW	DE000NG8KWW6	250,000	ING Short Index Open End Turbo Certificate
323,189	NG8KWX	DE000NG8KWX4	250,000	ING Short Index Open End Turbo Certificate
323,190	NG8KWY	DE000NG8KWY2	250,000	ING Short Index Open End Turbo Certificate
323,191	NG8KWZ	DE000NG8KWZ9	250,000	ING Short Index Open End Turbo Certificate
323,192	NG8KW0	DE000NG8KW07	250,000	ING Short Index Open End Turbo Certificate
323,193	NG8KW1	DE000NG8KW15	250,000	ING Short Index Open End Turbo Certificate
323,194	NG8KW2	DE000NG8KW23	250,000	ING Short Index Open End Turbo Certificate
323,195	NG8KW3	DE000NG8KW31	250,000	ING Short Index Open End Turbo Certificate
323,196	NG8KW4	DE000NG8KW49	250,000	ING Short Index Open End Turbo Certificate
323,197	NG8KW5	DE000NG8KW56	250,000	ING Short Index Open End Turbo Certificate
323,198	NG8KW6	DE000NG8KW64	250,000	ING Short Index Open End Turbo Certificate
323,199	NG8KW7	DE000NG8KW72	250,000	ING Short Index Open End Turbo Certificate
323,200	NG8KW8	DE000NG8KW80	250,000	ING Short Index Open End Turbo Certificate
323,201	NG8KW9	DE000NG8KW98	250,000	ING Short Index Open End Turbo Certificate
323,202	NG8KXA	DE000NG8KXA0	250,000	ING Short Index Open End Turbo Certificate
323,203	NG8KXB	DE000NG8KXB8	250,000	ING Short Index Open End Turbo Certificate
323,204	NG8KXC	DE000NG8KXC6	250,000	ING Short Index Open End Turbo Certificate

				Certificate
323,205	NG8KXD	DE000NG8KXD4	250,000	ING Short Index Open End Turbo Certificate
323,206	NG8KXE	DE000NG8KXE2	250,000	ING Short Index Open End Turbo Certificate
323,207	NG8KXF	DE000NG8KXF9	250,000	ING Short Index Open End Turbo Certificate
323,208	NG8KXG	DE000NG8KXG7	250,000	ING Short Index Open End Turbo Certificate
323,209	NG8KXH	DE000NG8KXH5	250,000	ING Short Index Open End Turbo Certificate
323,210	NG8KXJ	DE000NG8KXJ1	250,000	ING Short Index Open End Turbo Certificate
323,211	NG8KXK	DE000NG8KXK9	250,000	ING Short Index Open End Turbo Certificate
323,212	NG8KXL	DE000NG8KXL7	250,000	ING Short Index Open End Turbo Certificate
323,213	NG8KXM	DE000NG8KXM5	250,000	ING Short Index Open End Turbo Certificate
323,214	NG8KXN	DE000NG8KXN3	250,000	ING Short Index Open End Turbo Certificate

**under the
Certificates Programme**

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a “**Member State**”) will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes.

Accordingly any person making or intending to make an offer of the Notes may only do so:

- (i) in those Public 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.

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.

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 22 March 2024 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 22 March 2024, 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:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	26 April 2024
6	Issue Date:	30 April 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
323,182	DE000NG8KWQ8	250,000	0.03	17975.100000000	3	5.0	1.5	20.0	0.0	17975.100000000	0.01	0.01	EUR
323,183	DE000NG8KWR6	250,000	0.08	17980.100000000	3	5.0	1.5	20.0	0.0	17980.100000000	0.01	0.01	EUR
323,184	DE000NG8KWS4	250,000	0.13	17985.100000000	3	5.0	1.5	20.0	0.0	17985.100000000	0.01	0.01	EUR
323,185	DE000NG8KWT2	250,000	0.18	17990.100000000	3	5.0	1.5	20.0	0.0	17990.100000000	0.01	0.01	EUR
323,186	DE000NG8KWU0	250,000	0.23	17995.100000000	3	5.0	1.5	20.0	0.0	17995.100000000	0.01	0.01	EUR
323,187	DE000NG8KWV8	250,000	0.28	18000.100000000	3	5.0	1.5	20.0	0.0	18000.100000000	0.01	0.01	EUR
323,188	DE000NG8KWW6	250,000	0.33	18005.100000000	3	5.0	1.5	20.0	0.0	18005.100000000	0.01	0.01	EUR

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323,189	DE000NG8 KWX4	250,000	0.38	18010.1 000000 000	3	5.0	1.5	20.0	0.0	18010.1 000000 000	0.01	0.01	EUR
323,190	DE000NG8 KWY2	250,000	0.43	18015.1 000000 000	3	5.0	1.5	20.0	0.0	18015.1 000000 000	0.01	0.01	EUR
323,191	DE000NG8 KWZ9	250,000	0.48	18020.1 000000 000	3	5.0	1.5	20.0	0.0	18020.1 000000 000	0.01	0.01	EUR
323,192	DE000NG8 KW07	250,000	0.53	18025.1 000000 000	3	5.0	1.5	20.0	0.0	18025.1 000000 000	0.01	0.01	EUR
323,193	DE000NG8 KW15	250,000	18.88	19860.6 700000 000	3	5.0	1.5	20.0	0.0	19860.6 700000 000	0.01	0.01	EUR
323,194	DE000NG8 KW23	250,000	18.93	19865.6 700000 000	3	5.0	1.5	20.0	0.0	19865.6 700000 000	0.01	0.01	EUR
323,195	DE000NG8 KW31	250,000	18.98	19870.6 700000 000	3	5.0	1.5	20.0	0.0	19870.6 700000 000	0.01	0.01	EUR
323,196	DE000NG8 KW49	250,000	19.03	19875.6 700000 000	3	5.0	1.5	20.0	0.0	19875.6 700000 000	0.01	0.01	EUR
323,197	DE000NG8 KW56	250,000	19.08	19880.6 700000 000	3	5.0	1.5	20.0	0.0	19880.6 700000 000	0.01	0.01	EUR
323,198	DE000NG8 KW64	250,000	19.13	19885.6 700000 000	3	5.0	1.5	20.0	0.0	19885.6 700000 000	0.01	0.01	EUR
323,199	DE000NG8 KW72	250,000	19.18	19890.6 700000 000	3	5.0	1.5	20.0	0.0	19890.6 700000 000	0.01	0.01	EUR
323,200	DE000NG8 KW80	250,000	19.23	19895.6 700000 000	3	5.0	1.5	20.0	0.0	19895.6 700000 000	0.01	0.01	EUR
323,201	DE000NG8 KW98	250,000	19.28	19900.6 700000 000	3	5.0	1.5	20.0	0.0	19900.6 700000 000	0.01	0.01	EUR
323,202	DE000NG8 KXA0	250,000	19.33	19905.6 700000 000	3	5.0	1.5	20.0	0.0	19905.6 700000 000	0.01	0.01	EUR
323,203	DE000NG8 KXB8	250,000	19.38	19910.6 700000 000	3	5.0	1.5	20.0	0.0	19910.6 700000 000	0.01	0.01	EUR
323,204	DE000NG8 KXC6	250,000	19.43	19915.6 700000 000	3	5.0	1.5	20.0	0.0	19915.6 700000 000	0.01	0.01	EUR
323,205	DE000NG8 KXD4	250,000	19.48	19920.6 700000 000	3	5.0	1.5	20.0	0.0	19920.6 700000 000	0.01	0.01	EUR
323,206	DE000NG8 KXE2	250,000	19.53	19925.6 700000 000	3	5.0	1.5	20.0	0.0	19925.6 700000 000	0.01	0.01	EUR
323,207	DE000NG8 KXF9	250,000	19.58	19930.6 700000 000	3	5.0	1.5	20.0	0.0	19930.6 700000 000	0.01	0.01	EUR
323,208	DE000NG8 KXG7	250,000	19.63	19935.6 700000 000	3	5.0	1.5	20.0	0.0	19935.6 700000 000	0.01	0.01	EUR
323,209	DE000NG8	250,000	19.68	19940.6	3	5.0	1.5	20.0	0.0	19940.6	0.01	0.01	EUR

9	KXH5			700000 000						700000 000			
323,21 0	DE000NG8 KXJ1	250,000	19.73	19945.6 700000 000	3	5.0	1.5	20.0	0.0	19945.6 700000 000	0.01	0.01	EUR
323,21 1	DE000NG8 KXK9	250,000	19.78	19950.6 700000 000	3	5.0	1.5	20.0	0.0	19950.6 700000 000	0.01	0.01	EUR
323,21 2	DE000NG8 KXL7	250,000	19.83	19955.6 700000 000	3	5.0	1.5	20.0	0.0	19955.6 700000 000	0.01	0.01	EUR
323,21 3	DE000NG8 KXM5	250,000	19.88	19960.6 700000 000	3	5.0	1.5	20.0	0.0	19960.6 700000 000	0.01	0.01	EUR
323,21 4	DE000NG8 KXN3	250,000	19.93	19965.6 700000 000	3	5.0	1.5	20.0	0.0	19965.6 700000 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
323,182	DE000NG8KWQ8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,183	DE000NG8KWR6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,184	DE000NG8KWS4	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,185	DE000NG8KWT2	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,186	DE000NG8KWU0	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,187	DE000NG8K WV8	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,188	DE000NG8KWW6	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,189	DE000NG8KWX4	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,190	DE000NG8KWY2	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,191	DE000NG8KWZ9	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,192	DE000NG8KW0	DAX Index (Bloomberg code: DAX	As specified in the	As specified in the

		<Index>)	Index Certificate Conditions	Index Certificate Conditions
323,213	DE000NG8KXM 5	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
323,214	DE000NG8KXN 3	DAX Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

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

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 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
DE000NG8KWQ8	Not Applicable	NG8KWQ
DE000NG8KWR6	Not Applicable	NG8KWR
DE000NG8KWS4	Not Applicable	NG8KWS
DE000NG8KWT2	Not Applicable	NG8KWT
DE000NG8KWU0	Not Applicable	NG8KWU
DE000NG8KVV8	Not Applicable	NG8KVV
DE000NG8KWW6	Not Applicable	NG8KWW
DE000NG8KWX4	Not Applicable	NG8KWX
DE000NG8KWY2	Not Applicable	NG8KWY
DE000NG8KWZ9	Not Applicable	NG8KWZ
DE000NG8KW07	Not Applicable	NG8KW0
DE000NG8KW15	Not Applicable	NG8KW1
DE000NG8KW23	Not Applicable	NG8KW2
DE000NG8KW31	Not Applicable	NG8KW3
DE000NG8KW49	Not Applicable	NG8KW4
DE000NG8KW56	Not Applicable	NG8KW5
DE000NG8KW64	Not Applicable	NG8KW6
DE000NG8KW72	Not Applicable	NG8KW7
DE000NG8KW80	Not Applicable	NG8KW8
DE000NG8KW98	Not Applicable	NG8KW9
DE000NG8KXA0	Not Applicable	NG8KXA
DE000NG8KXB8	Not Applicable	NG8KXB
DE000NG8KXC6	Not Applicable	NG8KXC
DE000NG8KXD4	Not Applicable	NG8KXD
DE000NG8KXE2	Not Applicable	NG8KXE
DE000NG8KXF9	Not Applicable	NG8KXF
DE000NG8KXG7	Not Applicable	NG8KXG
DE000NG8KXH5	Not Applicable	NG8KXH
DE000NG8KXJ1	Not Applicable	NG8KXJ
DE000NG8KXK9	Not Applicable	NG8KXK
DE000NG8KXL7	Not Applicable	NG8KXL
DE000NG8KXM5	Not Applicable	NG8KXM
DE000NG8KXN3	Not Applicable	NG8KXN

(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

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.