

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
369,483	NG9RYL	DE000NG9RYL8	1,000,000	ING Short Share Open End Turbo Certificate
369,484	NG9RYM	DE000NG9RYM6	1,000,000	ING Short Share Open End Turbo Certificate
369,485	NG9RYN	DE000NG9RYN4	1,000,000	ING Short Share Open End Turbo Certificate
369,486	NG9RYP	DE000NG9RYP9	1,000,000	ING Short Share Open End Turbo Certificate
369,487	NG9RYQ	DE000NG9RYQ7	500,000	ING Short Share Open End Turbo Certificate
369,488	NG9RYR	DE000NG9RYR5	500,000	ING Short Share Open End Turbo Certificate
369,489	NG9RYS	DE000NG9RYS3	500,000	ING Short Share Open End Turbo Certificate
369,490	NG9RYT	DE000NG9RYT1	500,000	ING Short Share Open End Turbo Certificate
369,491	NG9RYU	DE000NG9RYU9	500,000	ING Short Share Open End Turbo Certificate
369,492	NG9RYV	DE000NG9RYV7	2,000,000	ING Short Share Open End Turbo Certificate
369,493	NG9RYW	DE000NG9RYW5	500,000	ING Short Share Open End Turbo Certificate
369,494	NG9RYX	DE000NG9RYX3	500,000	ING Short Share Open End Turbo Certificate
369,495	NG9RYY	DE000NG9RYY1	500,000	ING Short Share Open End Turbo Certificate
369,496	NG9RYZ	DE000NG9RYZ8	500,000	ING Short Share Open End Turbo Certificate
369,497	NG9RY0	DE000NG9RY07	1,000,000	ING Short Share Open End Turbo Certificate
369,498	NG9RY1	DE000NG9RY15	500,000	ING Short Share Open End Turbo Certificate
369,499	NG9RY2	DE000NG9RY23	500,000	ING Short Share Open End Turbo Certificate
369,500	NG9RY3	DE000NG9RY31	500,000	ING Short Share Open End Turbo Certificate
369,501	NG9RY4	DE000NG9RY49	2,000,000	ING Short Share Open End Turbo Certificate
369,502	NG9RY5	DE000NG9RY56	500,000	ING Short Share Open End Turbo Certificate
369,503	NG9RY6	DE000NG9RY64	1,000,000	ING Short Share Open End Turbo Certificate
369,504	NG9RY7	DE000NG9RY72	1,000,000	ING Short Share Open End Turbo Certificate
369,505	NG9RY8	DE000NG9RY80	100,000	ING Short Share Open End Turbo Certificate

				Certificate
369,506	NG9RY9	DE000NG9RY98	1,000,000	ING Short Share Open End Turbo Certificate
369,507	NG9RZA	DE000NG9RZA8	100,000	ING Short Share Open End Turbo Certificate
369,508	NG9RZB	DE000NG9RZB6	1,000,000	ING Short Share Open End Turbo Certificate
369,509	NG9RZC	DE000NG9RZC4	1,000,000	ING Short Share Open End Turbo Certificate
369,510	NG9RZD	DE000NG9RZD2	1,000,000	ING Short Share 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.

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:	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:	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:	23 October 2024
6	Issue Date:	25 October 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 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
369,483	DE000NG9RYL8	1,000,000	0.7	226.880000000	3	5.0	7.5	20.0	0.0	226.880000000	0.01	0.1	EUR
369,484	DE000NG9RYM6	1,000,000	0.93	229.180000000	3	5.0	7.5	20.0	0.0	229.180000000	0.01	0.1	EUR
369,485	DE000NG9RYN4	1,000,000	0.6	302.180000000	3	5.0	5.0	20.0	0.0	302.180000000	0.01	0.1	EUR
369,486	DE000NG9RYP9	1,000,000	0.26	94.389200000	3	5.0	7.5	20.0	0.0	94.389200000	0.0001	0.1	USD
369,487	DE000NG9RYQ7	500,000	0.06	26.360000000	3	5.0	7.5	20.0	0.0	26.360000000	0.01	0.1	EUR
369,488	DE000NG9RYR5	500,000	0.08	26.630000000	3	5.0	7.5	20.0	0.0	26.630000000	0.01	0.1	EUR
369,489	DE000NG9RYS3	500,000	0.46	133.050000000	3	5.0	5.0	20.0	0.0	133.050000000	0.01	0.1	EUR
369,49	DE000NG9	500,000	0.14	26.6414	3	5.0	7.5	20.0	0.0	26.6400	0.01	0.1	EUR

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369,491	DE000NG9 RYU9	500,000	0.71	28.1520000000	3	5.0	7.5	20.0	0.0	28.1520000000	0.001	1.0	EUR
369,492	DE000NG9 RYV7	2,000,000	0.44	13.0968000000	3	5.0	7.5	20.0	0.0	13.0968000000	0.0001	1.0	EUR
369,493	DE000NG9 RYW5	500,000	0.73	30.4520000000	3	5.0	5.0	20.0	0.0	30.4520000000	0.001	1.0	EUR
369,494	DE000NG9 RYX3	500,000	1.15	490.9431000000	3	5.0	7.5	20.0	0.0	490.9431000000	0.0001	0.1	EUR
369,495	DE000NG9 RYY1	500,000	1.65	495.9022000000	3	5.0	7.5	20.0	0.0	495.9022000000	0.0001	0.1	EUR
369,496	DE000NG9 RYZ8	500,000	2.15	500.9114000000	3	5.0	7.5	20.0	0.0	500.9114000000	0.0001	0.1	EUR
369,497	DE000NG9 RY07	1,000,000	12.85	911.1989000000	3	5.0	7.5	20.0	0.0	911.1989000000	0.0001	0.1	USD
369,498	DE000NG9 RY15	500,000	0.78	5.1270000000	3	3.5	7.5	20.0	0.0	5.1270000000	0.001	1.0	EUR
369,499	DE000NG9 RY23	500,000	11.85	336.9300000000	3	5.0	7.5	20.0	0.0	336.9300000000	0.01	0.1	EUR
369,500	DE000NG9 RY31	500,000	12.53	343.6680000000	3	5.0	7.5	20.0	0.0	343.6680000000	0.01	0.1	EUR
369,501	DE000NG9 RY49	2,000,000	0.2	32.4620000000	3	5.0	15.0	20.0	0.0	32.4620000000	0.001	0.1	EUR
369,502	DE000NG9 RY56	500,000	0.12	30.5800000000	3	5.0	10.0	20.0	0.0	30.5800000000	0.01	0.1	EUR
369,503	DE000NG9 RY64	1,000,000	4.45	191.8715000000	3	3.5	12.5	20.0	0.0	191.8715000000	0.01	0.1	USD
369,504	DE000NG9 RY72	1,000,000	0.16	1.2530000000	3	3.5	7.5	20.0	0.0	1.2530000000	0.001	1.0	EUR
369,505	DE000NG9 RY80	100,000	0.3	65.2800000000	3	5.0	7.5	20.0	0.0	65.2800000000	0.01	0.1	EUR
369,506	DE000NG9 RY98	1,000,000	1.69	593.4105000000	3	5.0	7.5	20.0	0.0	593.4105000000	0.01	0.1	USD
369,507	DE000NG9 RZA8	100,000	1.89	13.7448000000	3.0	3.5	7.5	20.0	0.0	13.7448000000	0.0001	1.0	EUR
369,508	DE000NG9 RZB6	1,000,000	0.65	40.3836000000	3.0	3.5	7.5	20.0	0.0	40.3836000000	0.0001	1.0	USD
369,509	DE000NG9 RZC4	1,000,000	0.33	155.8816000000	3.0	3.5	7.5	20.0	0.0	155.8816000000	0.0001	0.1	USD
369,510	DE000NG9 RZD2	1,000,000	0.25	162.4797000000	3.0	3.5	7.5	20.0	0.0	162.4797000000	0.0001	0.1	USD

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
369,483	DE000NG9RYL8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWWW0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,484	DE000NG9RYM6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWWW0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,485	DE000NG9RYN4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,486	DE000NG9RYP9	Ordinary Shares issued by the Share Issuer (ISIN code: US0567521085) (Bloomberg code: BIDU US <Equity>)	Baidu ADR	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
369,487	DE000NG9RYQ7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,488	DE000NG9RYR5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,489	DE000NG9RYS3	Ordinary Shares issued by the Share Issuer (ISIN code:	Beiersdorf AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		DE0005200000) (Bloomberg code: BEI GY <Equity>)				Certificate Conditions
369,490	DE000NG9RYT 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005419105) (Bloomberg code: COK GY <Equity>)	CANCOM SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,491	DE000NG9RYU 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTE GY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,492	DE000NG9RYV 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,493	DE000NG9RYW 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,494	DE000NG9RYX 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,495	DE000NG9RYY 1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,496	DE000NG9RYZ 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicheru ngs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

369,497	DE000NG9RY07	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
369,498	DE000NG9RY15	Ordinary Shares issued by the Share Issuer (ISIN code: FI0009000681) (Bloomberg code: NOKIA FH <Equity>)	Nokia OYJ	Helsinki Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
369,499	DE000NG9RY23	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
369,500	DE000NG9RY31	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
369,501	DE000NG9RY49	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,502	DE000NG9RY56	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,503	DE000NG9RY64	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
369,504	DE000NG9RY72	Ordinary Shares issued by the Share Issuer (ISIN code:	PostNL N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the

		NL0009739416) (Bloomberg code: PNL NA <Equity>)				Index Certificate Conditions
369,505	DE000NG9RY8 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1DAH 0) (Bloomberg code: BNR GY <Equity>)	Brenntag SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
369,506	DE000NG9RY9 8	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
369,507	DE000NG9RZA 8	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012817175) (Bloomberg code: ALFEN NA <Equity>)	Alfen N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
369,508	DE000NG9RZB 6	Ordinary Shares issued by the Share Issuer (ISIN code: US47215P1066) (Bloomberg code: JD US <Equity>)	JD.com	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
369,509	DE000NG9RZC 4	Ordinary Shares issued by the Share Issuer (ISIN code: US0420682058) (Bloomberg code: ARM US <Equity>)	Arm Holdings	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
369,510	DE000NG9RZD 2	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

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
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.
Arm Holdings	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: ARM US <Equity>)
JD.com	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: JD US <Equity>)
PostNL 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: PNL NA <Equity>)
Baidu 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: BIDU US <Equity>)
Infineon Technologies 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: IFX GY <Equity>)
Vonovia 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: VNA GY <Equity>)
Beiersdorf 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: BEI GY <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>)
SAP 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: SAP GY <Equity>)
Nvidia 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: NVDA US <Equity>)
Deutsche Telekom AG-REG	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: DTE GY <Equity>)
Bayer 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: BAYN GY <Equity>)
Nokia OYJ	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: NOKIA FH <Equity>)
Brenntag 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: BNR GY <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>)
Boeing	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: BA US <Equity>)
Allianz 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: ALV GY <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>)
CANCOM 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: COK GY <Equity>)
Alfen 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: ALFEN NA <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>)
Muenchener Rueckversicherungs 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: MUV2 GY <Equity>)
E.ON 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: EOAN 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
DE000NG9RYL8	Not Applicable	NG9RYL
DE000NG9RYM6	Not Applicable	NG9RYM
DE000NG9RYN4	Not Applicable	NG9RYN
DE000NG9RYP9	Not Applicable	NG9RYP
DE000NG9RYQ7	Not Applicable	NG9RYQ
DE000NG9RYR5	Not Applicable	NG9RYR
DE000NG9RYS3	Not Applicable	NG9RYS
DE000NG9RYT1	Not Applicable	NG9RYT
DE000NG9RYU9	Not Applicable	NG9RYU
DE000NG9RYV7	Not Applicable	NG9RYV
DE000NG9RYW5	Not Applicable	NG9RYW
DE000NG9RYX3	Not Applicable	NG9RYX
DE000NG9RYY1	Not Applicable	NG9RYY
DE000NG9RYZ8	Not Applicable	NG9RYZ
DE000NG9RY07	Not Applicable	NG9RY0
DE000NG9RY15	Not Applicable	NG9RY1
DE000NG9RY23	Not Applicable	NG9RY2
DE000NG9RY31	Not Applicable	NG9RY3
DE000NG9RY49	Not Applicable	NG9RY4
DE000NG9RY56	Not Applicable	NG9RY5
DE000NG9RY64	Not Applicable	NG9RY6
DE000NG9RY72	Not Applicable	NG9RY7
DE000NG9RY80	Not Applicable	NG9RY8
DE000NG9RY98	Not Applicable	NG9RY9
DE000NG9RZA8	Not Applicable	NG9RZA
DE000NG9RZB6	Not Applicable	NG9RZB
DE000NG9RZC4	Not Applicable	NG9RZC
DE000NG9RZD2	Not Applicable	NG9RZD

(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
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(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