

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

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
154,037	NG39KV	DE000NG39KV8	1,000,000	ING Long Share Open End Turbo Certificate
154,038	NG39KW	DE000NG39KW6	1,000,000	ING Long Share Open End Turbo Certificate
154,039	NG39KX	DE000NG39KX4	1,000,000	ING Long Share Open End Turbo Certificate
154,040	NG39KY	DE000NG39KY2	1,000,000	ING Long Share Open End Turbo Certificate
154,041	NG39KZ	DE000NG39KZ9	1,000,000	ING Long Share Open End Turbo Certificate
154,042	NG39K0	DE000NG39K00	1,000,000	ING Long Share Open End Turbo Certificate
154,043	NG39K1	DE000NG39K18	500,000	ING Long Share Open End Turbo Certificate
154,044	NG39K2	DE000NG39K26	500,000	ING Long Share Open End Turbo Certificate
154,045	NG39K3	DE000NG39K34	500,000	ING Long Share Open End Turbo Certificate
154,046	NG39K4	DE000NG39K42	100,000	ING Long Share Open End Turbo Certificate
154,047	NG39K5	DE000NG39K59	100,000	ING Long Share Open End Turbo Certificate
154,048	NG39K6	DE000NG39K67	100,000	ING Long Share Open End Turbo Certificate
154,049	NG39K7	DE000NG39K75	100,000	ING Long Share Open End Turbo Certificate
154,050	NG39K8	DE000NG39K83	100,000	ING Long Share Open End Turbo Certificate
154,051	NG39K9	DE000NG39K91	500,000	ING Long Share Open End Turbo Certificate

154,052	NG39LA	DE000NG39LA0	500,000	ING Long Share Open End Turbo Certificate
154,053	NG39LB	DE000NG39LB8	500,000	ING Long Share Open End Turbo Certificate
154,054	NG39LC	DE000NG39LC6	500,000	ING Long Share Open End Turbo Certificate
154,055	NG39LD	DE000NG39LD4	500,000	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 Public Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 1 of 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.*

**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 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the

Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website ([www.ingmarkets.com](http://www.ingmarkets.com)) and copies may be obtained from ING Bank N.V at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: [info@sprinters.nl](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://www.ingturbos.fr).

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

**GENERAL DESCRIPTION OF THE CERTIFICATES**

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	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:	04 March 2021
6	Issue Date:	08 March 2021
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
154,037	DE000NG39KV8	1,000,000	0.24	206.220000000	3.5	5.0	5.0	20.0	0.0	206.220000000	0.01	0.1	EUR
154,038	DE000NG39KW6	1,000,000	0.34	205.190000000	3.5	5.0	5.0	20.0	0.0	205.190000000	0.01	0.1	EUR
154,039	DE000NG39KX4	1,000,000	0.44	204.160000000	3.5	5.0	5.0	20.0	0.0	204.160000000	0.01	0.1	EUR
154,040	DE000NG39KY2	1,000,000	0.55	203.140000000	3.5	5.0	5.0	20.0	0.0	203.140000000	0.01	0.1	EUR
154,041	DE000NG39KZ9	1,000,000	0.65	202.120000000	3.5	5.0	5.0	20.0	0.0	202.120000000	0.01	0.1	EUR

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154,04 2	DE000NG3 9K00	1,000,000	0.75	201.110 000000 0	3.5	5.0	5.0	20.0	0.0	201.110 000000 0	0.01	0.1	EUR
154,04 3	DE000NG3 9K18	500,000	0.06	51.2700 000000	3.5	5.0	7.5	20.0	0.0	51.2700 000000	0.01	0.1	EUR
154,04 4	DE000NG3 9K26	500,000	0.09	51.0100 000000	3.5	5.0	7.5	20.0	0.0	51.0100 000000	0.01	0.1	EUR
154,04 5	DE000NG3 9K34	500,000	0.11	50.7500 000000	3.5	5.0	7.5	20.0	0.0	50.7500 000000	0.01	0.1	EUR
154,04 6	DE000NG3 9K42	100,000	2.38	54.5212 000000	3.5	5.0	7.5	20.0	0.0	54.5300 000000	0.01	1.0	EUR
154,04 7	DE000NG3 9K59	100,000	2.92	53.9813 000000	3.5	5.0	7.5	20.0	0.0	53.9900 000000	0.01	1.0	EUR
154,04 8	DE000NG3 9K67	100,000	3.45	53.4468 000000	3.5	5.0	7.5	20.0	0.0	53.4500 000000	0.01	1.0	EUR
154,04 9	DE000NG3 9K75	100,000	3.98	52.9176 000000	3.5	5.0	7.5	20.0	0.0	52.9200 000000	0.01	1.0	EUR
154,05 0	DE000NG3 9K83	100,000	4.51	52.3936 000000	3.5	5.0	7.5	20.0	0.0	52.4000 000000	0.01	1.0	EUR
154,05 1	DE000NG3 9K91	500,000	1.51	41.3810 000000	3.5	5.0	7.5	20.0	0.0	41.3810 000000	0.001	1.0	EUR
154,05 2	DE000NG3 9LA0	500,000	1.92	40.9710 000000	3.5	5.0	7.5	20.0	0.0	40.9710 000000	0.001	1.0	EUR
154,05 3	DE000NG3 9LB8	500,000	0.75	11.0600 000000	3.5	5.0	7.5	20.0	0.0	11.0600 000000	0.001	1.0	EUR
154,05 4	DE000NG3 9LC6	500,000	0.86	10.9500 000000	3.5	5.0	7.5	20.0	0.0	10.9500 000000	0.001	1.0	EUR
154,05 5	DE000NG3 9LD4	500,000	0.97	10.8410 000000	3.5	5.0	7.5	20.0	0.0	10.8410 000000	0.001	1.0	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Applicable
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Series Number	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange	(v) Notional
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of the Certificate					Traded Fund	Dividend Period
154,037	DE000NG39KV8	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
154,038	DE000NG39KW6	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
154,039	DE000NG39KX4	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
154,040	DE000NG39KY2	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
154,041	DE000NG39KZ9	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
154,042	DE000NG39K00	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
154,043	DE000NG39K18	Ordinary Shares	Bayer AG	Deutsche Börse,	Not	As

		issued by the Share Issuer (ISIN code: DE000BAY0017 ) (Bloomberg code: BAYN GY <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
154,044	DE000NG39K26	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
154,045	DE000NG39K34	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
154,046	DE000NG39K42	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
154,047	DE000NG39K59	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
154,048	DE000NG39K67	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
154,049	DE000NG39K75	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005419105) (Bloomberg	CANCOM SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate



		code: COK GY <Equity>)				Conditions
154,050	DE000NG39K83	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
154,051	DE000NG39K91	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005552004) (Bloomberg code: DPW GY <Equity>)	Deutsche Post AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
154,052	DE000NG39LA0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005552004) (Bloomberg code: DPW GY <Equity>)	Deutsche Post AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
154,053	DE000NG39LB8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
154,054	DE000NG39LC6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
154,055	DE000NG39LD4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

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

Signed on behalf of the Issuer:

By: .....

*Duly authorised*

By: .....

*Duly authorised*

## PART B – OTHER INFORMATION

### 1 LISTING

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

### 2 RATINGS

Ratings:	The Certificates to be issued will not be rated
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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.
Bayer 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 Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAYN GY &lt;Equity&gt;)</p>

ThyssenKrupp 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 Share and its volatility can be obtained from Bloomberg (Bloomberg code: TKA GY &lt;Equity&gt;)</p>
Deutsche Post 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 Share and its volatility can be obtained from Bloomberg (Bloomberg code: DPW GY &lt;Equity&gt;)</p>
Allianz 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: ALV GY &lt;Equity&gt;)</p>
CANCOM 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: COK GY &lt;Equity&gt;)</p>

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://www.ingturbo.fr) or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

## 7 OPERATIONAL INFORMATION

<b>ISIN Code</b>	<b>(ii) Common Code</b>	<b>(iii) Other relevant code</b>
DE000NG39KV8	Not Applicable	NG39KV
DE000NG39KW6	Not Applicable	NG39KW
DE000NG39KX4	Not Applicable	NG39KX
DE000NG39KY2	Not Applicable	NG39KY
DE000NG39KZ9	Not Applicable	NG39KZ
DE000NG39K00	Not Applicable	NG39K0
DE000NG39K18	Not Applicable	NG39K1
DE000NG39K26	Not Applicable	NG39K2
DE000NG39K34	Not Applicable	NG39K3
DE000NG39K42	Not Applicable	NG39K4
DE000NG39K59	Not Applicable	NG39K5
DE000NG39K67	Not Applicable	NG39K6
DE000NG39K75	Not Applicable	NG39K7
DE000NG39K83	Not Applicable	NG39K8
DE000NG39K91	Not Applicable	NG39K9
DE000NG39LA0	Not Applicable	NG39LA
DE000NG39LB8	Not Applicable	NG39LB
DE000NG39LC6	Not Applicable	NG39LC
DE000NG39LD4	Not Applicable	NG39LD

(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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**