Final Terms dated 21 February 2022

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
187,074	NG435J	DE000NG435J7	250,000	ING Short FX Open End Turbo Certificate
187,075	NG435K	DE000NG435K5	250,000	ING Short FX Open End Turbo Certificate
187,076	NG435L	DE000NG435L3	250,000	ING Short FX Open End Turbo Certificate
187,077	NG435M	DE000NG435M1	250,000	ING Short FX Open End Turbo Certificate
187,078	NG435N	DE000NG435N9	1,000,000	ING Short FX Open End Turbo Certificate
187,079	NG435P	DE000NG435P4	1,000,000	ING Short FX Open End Turbo Certificate
187,080	NG435Q	DE000NG435Q2	1,000,000	ING Short FX Open End Turbo Certificate
187,081	NG435R	DE000NG435R0	1,000,000	ING Short FX Open End Turbo Certificate
187,082	NG435S	DE000NG435S8	1,000,000	ING Short FX Open End Turbo Certificate
187,083	NG435T	DE000NG435T6	1,000,000	ING Short FX Open End Turbo Certificate
187,084	NG435U	DE000NG435U4	1,000,000	ING Short FX Open End Turbo Certificate
187,085	NG435V	DE000NG435V2	1,000,000	ING Short FX Open End Turbo Certificate
187,086	NG435W	DE000NG435W0	1,000,000	ING Short FX Open End Turbo Certificate
187,087	NG435X	DE000NG435X8	1,000,000	ING Short FX Open End Turbo Certificate
187,088	NG435Y	DE000NG435Y6	250,000	ING Short FX Open End Turbo Certificate
187,089	NG435Z	DE000NG435Z3	250,000	ING Short FX Open End Turbo Certificate
187,090	NG4350	DE000NG43502	250,000	ING Short FX Open End Turbo Certificate

under the
Certificates Programme

Any person making or intending to make an offer of the Certificates may only do so:

(i)   in those Non-exempt Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such terms is defined in the Prospectus) and that such offer is made during the Offer Period specified in that paragraph and that any conditions relevant 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.*

UK MIFIR 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 Certifiates has led to the conclusion that: (i) the target market for the Certificates is retail clients, 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**"), and eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook ("**COBS**") and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA ("**UK MiFIR**"); **EITHER** 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 COBS, as applicable. Any person subsequently offering, selling or recommending the Certifiates (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") 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 COBS, 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 16 April 2021 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 26 March 2021, 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 or Index Futures Certificates:	Currency 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:	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:		22 February 2022
6	Issue Date:		24 February 2022
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 Currency 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
187,074	DE000NG435J7	250,000	1.13	1.0537900000	3.5	5.0	2.0	20.0	0.0	1.0537900000	0.00001	100.0	CHF
187,075	DE000NG435K5	250,000	1.38	1.0564400000	3.5	5.0	2.0	20.0	0.0	1.0564400000	0.00001	100.0	CHF
187,076	DE000NG435L3	250,000	1.64	1.0590900000	3.5	5.0	2.0	20.0	0.0	1.0590900000	0.00001	100.0	CHF
187,077	DE000NG435M1	250,000	23.91	161.6600000000	3.5	5.0	2.0	20.0	0.0	161.6600000000	0.01	100.0	JPY
187,078	DE000NG435N9	1,000,000	0.22	1.1386000000	3.5	5.0	1.0	20.0	0.0	1.1386000000	0.00001	100.0	USD
187,079	DE000NG435P4	1,000,000	0.31	1.1396000000	3.5	5.0	1.0	20.0	0.0	1.1396000000	0.00001	100.0	USD
187,080	DE000NG435Q2	1,000,000	0.4	1.1406000000	3.5	5.0	1.0	20.0	0.0	1.1406000000	0.00001	100.0	USD
187,081	DE000NG435R0	1,000,000	0.48	1.1416000000	3.5	5.0	1.0	20.0	0.0	1.1416000000	0.00001	100.0	USD
187,082	DE000NG435S8	1,000,000	0.57	1.1426000000	3.5	5.0	1.0	20.0	0.0	1.1426000000	0.00001	100.0	USD

187,083	DE000NG435T6	1,000,000	0.66	1.1436000000	3.5	5.0	1.0	20.0	0.0	1.1436000000	0.0001	100.0	USD
187,084	DE000NG435U4	1,000,000	0.75	1.1446000000	3.5	5.0	1.0	20.0	0.0	1.1446000000	0.0001	100.0	USD
187,085	DE000NG435V2	1,000,000	0.84	1.1456000000	3.5	5.0	1.0	20.0	0.0	1.1456000000	0.0001	100.0	USD
187,086	DE000NG435W0	1,000,000	0.92	1.1466000000	3.5	5.0	1.0	20.0	0.0	1.1466000000	0.0001	100.0	USD
187,087	DE000NG435X8	1,000,000	1.02	1.1476000000	3.5	5.0	1.0	20.0	0.0	1.1476000000	0.0001	100.0	USD
187,088	DE000NG435Y6	250,000	0.47	115.4500000000	3.5	5.0	2.0	20.0	0.0	115.4500000000	0.01	100.0	JPY
187,089	DE000NG435Z3	250,000	0.7	115.7400000000	3.5	5.0	2.0	20.0	0.0	115.7400000000	0.01	100.0	JPY
187,090	DE000NG43502	250,000	0.92	116.0400000000	3.5	5.0	2.0	20.0	0.0	116.0400000000	0.01	100.0	JPY

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
187,074	DE000NG435J7	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,075	DE000NG435K5	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,076	DE000NG435L3	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,077	DE000NG435M1	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,078	DE000NG435N9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,079	DE000NG435P4	EUR/USD	Reuters Page	As specified in the	JPY	3 p.m.

		(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
187,080	DE000NG435Q2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,081	DE000NG435R0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,082	DE000NG435S8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,083	DE000NG435T6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,084	DE000NG435U4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,085	DE000NG435V2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,086	DE000NG435W0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,087	DE000NG435X8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,088	DE000NG435Y6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,089	DE000NG435Z3	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
187,090	DE000NG43502	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.

27	**Commodity Certificate Provisions**	Not Applicable

28	**Fund Certificate Provisions**	Not Applicable

29	**Government Bond Certificate Provisions**	Not Applicable

30	**Other Bond Certificate Provisions**	Not Applicable

31	**Index Futures Certificate Provisions**	Not Applicable

Signed on behalf of the Issuer:

By: ....

Duly authorised

By: ....

Duly authorised

PART B – OTHER INFORMATION

1   LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange

(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange

(iii) Estimate of total expenses related to admission to trading:	EUR 500

2   RATINGS

Ratings:	The Certificates to be issued will not be rated

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.
EUR/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURJPY <Crncy>)
EUR/CHF	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the

	Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURCHF <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

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 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
DE000NG435J7	Not Applicable	NG435J
DE000NG435K5	Not Applicable	NG435K
DE000NG435L3	Not Applicable	NG435L
DE000NG435M1	Not Applicable	NG435M
DE000NG435N9	Not Applicable	NG435N
DE000NG435P4	Not Applicable	NG435P
DE000NG435Q2	Not Applicable	NG435Q
DE000NG435R0	Not Applicable	NG435R
DE000NG435S8	Not Applicable	NG435S
DE000NG435T6	Not Applicable	NG435T
DE000NG435U4	Not Applicable	NG435U
DE000NG435V2	Not Applicable	NG435V
DE000NG435W0	Not Applicable	NG435W
DE000NG435X8	Not Applicable	NG435X
DE000NG435Y6	Not Applicable	NG435Y
DE000NG435Z3	Not Applicable	NG435Z
DE000NG43502	Not Applicable	NG4350

(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:	Not 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