Final Terms dated 09 March 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
191,325	NG47UK	DE000NG47UK3	250,000	ING Short Bond Open End Turbo Certificate
191,326	NG47UL	DE000NG47UL1	250,000	ING Short Bond Open End Turbo Certificate
191,327	NG47UM	DE000NG47UM9	250,000	ING Short Bond Open End Turbo Certificate
191,328	NG47UN	DE000NG47UN7	250,000	ING Short Bond Open End Turbo Certificate
191,329	NG47UP	DE000NG47UP2	250,000	ING Short Bond Open End Turbo Certificate
191,330	NG47UQ	DE000NG47UQ0	250,000	ING Short Bond Open End Turbo Certificate
191,331	NG47UR	DE000NG47UR8	250,000	ING Short Bond Open End Turbo Certificate
191,332	NG47US	DE000NG47US6	250,000	ING Short Bond Open End Turbo Certificate
191,333	NG47UT	DE000NG47UT4	250,000	ING Short Bond Open End Turbo Certificate
191,334	NG47UU	DE000NG47UU2	250,000	ING Short Bond Open End Turbo Certificate
191,335	NG47UV	DE000NG47UV0	250,000	ING Short Bond Open End Turbo Certificate
191,336	NG47UW	DE000NG47UW8	250,000	ING Short Bond Open End Turbo Certificate
191,337	NG47UX	DE000NG47UX6	250,000	ING Short Bond 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.

10-year German Government Bond Future is provided by Eurex Frankfurt AG. Eurex Frankfurt AG does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that and Eurex Frankfurt AG are currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

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:	Government Bond 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:	10 March 2022

6	Issue Date:	14 March 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 Government Bond 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
191,325	DE000NG47UK3	250,000	0.75	164.9800000000	3.5	5.0	0.75	20.0	0.0	164.9800000000	0.01	1.0	EUR
191,326	DE000NG47UL1	250,000	0.85	165.0800000000	3.5	5.0	0.75	20.0	0.0	165.0800000000	0.01	1.0	EUR
191,327	DE000NG47UM9	250,000	0.95	165.1800000000	3.5	5.0	0.75	20.0	0.0	165.1800000000	0.01	1.0	EUR
191,328	DE000NG47UN7	250,000	1.05	165.2800000000	3.5	5.0	0.75	20.0	0.0	165.2800000000	0.01	1.0	EUR
191,329	DE000NG47UP2	250,000	1.15	165.3800000000	3.5	5.0	0.75	20.0	0.0	165.3800000000	0.01	1.0	EUR
191,330	DE000NG47UQ0	250,000	1.25	165.4800000000	3.5	5.0	0.75	20.0	0.0	165.4800000000	0.01	1.0	EUR
191,33	DE000NG4	250,000	1.35	165.580	3.5	5.0	0.75	20.0	0.0	165.580	0.01	1.0	EUR

1	7UR8			000000 0						000000 0			
191,33 2	DE000NG4 7US6	250,000	1.45	165.680 000000 0	3.5	5.0	0.75	20.0	0.0	165.680 000000 0	0.01	1.0	EUR
191,33 3	DE000NG4 7UT4	250,000	1.55	165.780 000000 0	3.5	5.0	0.75	20.0	0.0	165.780 000000 0	0.01	1.0	EUR
191,33 4	DE000NG4 7UU2	250,000	1.65	165.880 000000 0	3.5	5.0	0.75	20.0	0.0	165.880 000000 0	0.01	1.0	EUR
191,33 5	DE000NG4 7UV0	250,000	1.75	165.980 000000 0	3.5	5.0	0.75	20.0	0.0	165.980 000000 0	0.01	1.0	EUR
191,33 6	DE000NG4 7UW8	250,000	1.85	166.080 000000 0	3.5	5.0	0.75	20.0	0.0	166.080 000000 0	0.01	1.0	EUR
191,33 7	DE000NG4 7UX6	250,000	1.95	166.180 000000 0	3.5	5.0	0.75	20.0	0.0	166.180 000000 0	0.01	1.0	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Not Applicable

27	**Commodity Certificate Provisions**	Not Applicable

28	**Fund Certificate Provisions**	Not Applicable

29	**Government Bond Certificate Provisions**	Applicable

Series Number of the Certificate s	ISIN Code	(i) Reference Asset	(ii) Rollover Date	(iii) Exchange	(iv) Valuation Time
191,325	DE000NG47U K3	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading	Eurex	The close of trading on the Exchange

			date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
191,326	DE000NG47UL1	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,327	DE000NG47UM9	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,328	DE000NG47UN7	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case	Eurex	The close of trading on the Exchange

		Bloomberg page referring to the Substitute Asset.)	of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
191,329	DE000NG47U P2	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,330	DE000NG47U Q0	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,331	DE000NG47U	10-year German	A date, as	Eurex	The close of

	R8	Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		trading on the Exchange
191,332	DE000NG47US6	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,333	DE000NG47UT4	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the	Eurex	The close of trading on the Exchange

			Reference Asset may be given in accordance with the rules of the relevant Exchange		
191,334	DE000NG47U U2	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,335	DE000NG47U V0	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
191,336	DE000NG47U W8	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5	Eurex	The close of trading on the Exchange

			Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
191,337	DE000NG47UX6	10-year German Government Bond Future (Initially Bloomberg code: RXM2 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange

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.
10-year German Government Bond Future	The return on the Certificates is linked to the performance of the underlying Government Bond. The price of the Government Bond may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Government Bond will affect the value of the Certificates. Information and details of the past and future performance of the Government Bond and its volatility can be obtained from Bloomberg (Bloomberg code: RX1 <Cmdty>)

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
DE000NG47UK3	Not Applicable	NG47UK
DE000NG47UL1	Not Applicable	NG47UL
DE000NG47UM9	Not Applicable	NG47UM
DE000NG47UN7	Not Applicable	NG47UN
DE000NG47UP2	Not Applicable	NG47UP
DE000NG47UQ0	Not Applicable	NG47UQ
DE000NG47UR8	Not Applicable	NG47UR
DE000NG47US6	Not Applicable	NG47US
DE000NG47UT4	Not Applicable	NG47UT
DE000NG47UU2	Not Applicable	NG47UU
DE000NG47UV0	Not Applicable	NG47UV
DE000NG47UW8	Not Applicable	NG47UW
DE000NG47UX6	Not Applicable	NG47UX

(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