

**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>
156,869	NG4B05	DE000NG4B057	500,000	ING Long Commodity Open End Turbo Certificate
156,870	NG4B06	DE000NG4B065	500,000	ING Long Commodity Open End Turbo Certificate
156,871	NG4B07	DE000NG4B073	500,000	ING Long Commodity Open End Turbo Certificate
156,872	NG4B08	DE000NG4B081	500,000	ING Long Commodity Open End Turbo Certificate
156,873	NG4B09	DE000NG4B099	500,000	ING Long Commodity Open End Turbo Certificate
156,874	NG4B1A	DE000NG4B1A7	500,000	ING Long Commodity Open End Turbo Certificate
156,875	NG4B1B	DE000NG4B1B5	500,000	ING Long Commodity Open End Turbo Certificate
156,876	NG4B1C	DE000NG4B1C3	500,000	ING Long Commodity Open End Turbo Certificate
156,877	NG4B1D	DE000NG4B1D1	500,000	ING Long Commodity Open End Turbo Certificate
156,878	NG4B1E	DE000NG4B1E9	500,000	ING Long Commodity Open End Turbo Certificate
156,879	NG4B1F	DE000NG4B1F6	500,000	ING Long Commodity Open End Turbo Certificate
156,880	NG4B1G	DE000NG4B1G4	500,000	ING Long Commodity Open End Turbo Certificate
156,881	NG4B1H	DE000NG4B1H2	500,000	ING Long Commodity Open End Turbo Certificate
156,882	NG4B1J	DE000NG4B1J8	500,000	ING Long Commodity Open End Turbo Certificate
156,883	NG4B1K	DE000NG4B1K6	500,000	ING Long Commodity Open End Turbo Certificate

156,884	NG4B1L	DE000NG4B1L4	500,000	ING Long Commodity Open End Turbo Certificate
156,885	NG4B1M	DE000NG4B1M2	500,000	ING Long Commodity Open End Turbo Certificate
156,886	NG4B1N	DE000NG4B1N0	500,000	ING Long Commodity Open End Turbo Certificate
156,887	NG4B1P	DE000NG4B1P5	500,000	ING Long Commodity Open End Turbo Certificate
156,888	NG4B1Q	DE000NG4B1Q3	500,000	ING Long Commodity Open End Turbo Certificate
156,889	NG4B1R	DE000NG4B1R1	500,000	ING Long Commodity 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:	Commodity 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:	06 April 2021
6	Issue Date:	08 April 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 Commodity 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
156,869	DE000NG4B057	500,000	0.55	1709.24000000	3.5	5.0	3.0	20.0	0.0	1709.24000000	0.01	0.1	USD
156,870	DE000NG4B065	500,000	0.68	1707.74000000	3.5	5.0	3.0	20.0	0.0	1707.74000000	0.01	0.1	USD
156,871	DE000NG4B073	500,000	0.8	1706.24000000	3.5	5.0	3.0	20.0	0.0	1706.24000000	0.01	0.1	USD
156,872	DE000NG4B081	500,000	0.93	1704.74000000	3.5	5.0	3.0	20.0	0.0	1704.74000000	0.01	0.1	USD
156,87	DE000NG4B099	500,000	1.06	1703.24000000	3.5	5.0	3.0	20.0	0.0	1703.24000000	0.01	0.1	USD

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156,874	DE000NG4 B1A7	500,000	1.19	1701.74 000000 00	3.5	5.0	3.0	20.0	0.0	1701.74 000000 00	0.01	0.1	USD
156,875	DE000NG4 B1B5	500,000	1.31	1700.24 000000 00	3.5	5.0	3.0	20.0	0.0	1700.24 000000 00	0.01	0.1	USD
156,876	DE000NG4 B1C3	500,000	1.44	1698.74 000000 00	3.5	5.0	3.0	20.0	0.0	1698.74 000000 00	0.01	0.1	USD
156,877	DE000NG4 B1D1	500,000	1.57	1697.24 000000 00	3.5	5.0	3.0	20.0	0.0	1697.24 000000 00	0.01	0.1	USD
156,878	DE000NG4 B1E9	500,000	1.7	1695.74 000000 00	3.5	5.0	3.0	20.0	0.0	1695.74 000000 00	0.01	0.1	USD
156,879	DE000NG4 B1F6	500,000	1.82	1694.24 000000 00	3.5	5.0	3.0	20.0	0.0	1694.24 000000 00	0.01	0.1	USD
156,880	DE000NG4 B1G4	500,000	1.95	1692.74 000000 00	3.5	5.0	3.0	20.0	0.0	1692.74 000000 00	0.01	0.1	USD
156,881	DE000NG4 B1H2	500,000	2.08	1691.24 000000 00	3.5	5.0	3.0	20.0	0.0	1691.24 000000 00	0.01	0.1	USD
156,882	DE000NG4 B1J8	500,000	2.21	1689.74 000000 00	3.5	5.0	3.0	20.0	0.0	1689.74 000000 00	0.01	0.1	USD
156,883	DE000NG4 B1K6	500,000	2.34	1688.24 000000 00	3.5	5.0	3.0	20.0	0.0	1688.24 000000 00	0.01	0.1	USD
156,884	DE000NG4 B1L4	500,000	2.46	1686.74 000000 00	3.5	5.0	3.0	20.0	0.0	1686.74 000000 00	0.01	0.1	USD
156,885	DE000NG4 B1M2	500,000	2.59	1685.24 000000 00	3.5	5.0	3.0	20.0	0.0	1685.24 000000 00	0.01	0.1	USD
156,886	DE000NG4 B1N0	500,000	2.72	1683.74 000000 00	3.5	5.0	3.0	20.0	0.0	1683.74 000000 00	0.01	0.1	USD
156,887	DE000NG4 B1P5	500,000	2.85	1682.24 000000 00	3.5	5.0	3.0	20.0	0.0	1682.24 000000 00	0.01	0.1	USD
156,888	DE000NG4	500,000	2.97	1680.74	3.5	5.0	3.0	20.0	0.0	1680.74	0.01	0.1	USD

8	B1Q3			000000 00						000000 00			
156,88 9	DE000NG4 B1R1	500,000	3.1	1679.24 000000 00	3.5	5.0	3.0	20.0	0.0	1679.24 000000 00	0.01	0.1	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Not Applicable
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26	<b>Currency Certificate Provisions</b>	Not Applicable
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27	<b>Commodity Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
156,86 9	DE000N G4B057	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,87 0	DE000N G4B065	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,87 1	DE000N G4B073	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

156,872	DE000N G4B081	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
156,873	DE000N G4B099	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
156,874	DE000N G4B1A7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
156,875	DE000N G4B1B5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
156,876	DE000N G4B1C3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
156,877	DE000N G4B1D1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

156,878	DE000N G4B1E9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,879	DE000N G4B1F6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,880	DE000N G4B1G4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,881	DE000N G4B1H2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,882	DE000N G4B1J8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,883	DE000N G4B1K6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
156,88	DE000N	Gold	Gold-Spot	GOLD SPOT		Not	Not	Not	The close

4	G4B1L4		t	\$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Applicabl e.	Applicable.	Applicabl e	of trading on the Exchange
156,88 5	DE000N G4B1M2	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
156,88 6	DE000N G4B1N0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
156,88 7	DE000N G4B1P5	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
156,88 8	DE000N G4B1Q3	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange
156,88 9	DE000N G4B1R1	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicabl e.	Not Applicable.	Not Applicabl e	The close of trading on the Exchange

28	<b>Fund Certificate Provisions</b>	Not Applicable
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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.
Gold	<p>The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU &lt;Crncy&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 sucesor 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>
DE000NG4B057	Not Applicable	NG4B05
DE000NG4B065	Not Applicable	NG4B06
DE000NG4B073	Not Applicable	NG4B07
DE000NG4B081	Not Applicable	NG4B08
DE000NG4B099	Not Applicable	NG4B09
DE000NG4B1A7	Not Applicable	NG4B1A
DE000NG4B1B5	Not Applicable	NG4B1B
DE000NG4B1C3	Not Applicable	NG4B1C
DE000NG4B1D1	Not Applicable	NG4B1D
DE000NG4B1E9	Not Applicable	NG4B1E
DE000NG4B1F6	Not Applicable	NG4B1F
DE000NG4B1G4	Not Applicable	NG4B1G
DE000NG4B1H2	Not Applicable	NG4B1H
DE000NG4B1J8	Not Applicable	NG4B1J
DE000NG4B1K6	Not Applicable	NG4B1K
DE000NG4B1L4	Not Applicable	NG4B1L
DE000NG4B1M2	Not Applicable	NG4B1M
DE000NG4B1N0	Not Applicable	NG4B1N
DE000NG4B1P5	Not Applicable	NG4B1P
DE000NG4B1Q3	Not Applicable	NG4B1Q

DE000NG4B1R1	Not Applicable	NG4B1R
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(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)**