

**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>
221,332	NG5ZS4	DE000NG5ZS41	1,000,000	ING Long FX Mini Future Certificate
221,333	NG5ZS5	DE000NG5ZS58	1,000,000	ING Long FX Mini Future Certificate
221,334	NG5ZS6	DE000NG5ZS66	1,000,000	ING Long FX Mini Future Certificate
221,335	NG5ZS7	DE000NG5ZS74	1,000,000	ING Long FX Mini Future Certificate
221,336	NG5ZS8	DE000NG5ZS82	1,000,000	ING Long FX Mini Future Certificate
221,337	NG5ZS9	DE000NG5ZS90	1,000,000	ING Long FX Mini Future Certificate
221,338	NG5ZTA	DE000NG5ZTA2	1,000,000	ING Long FX Mini Future Certificate
221,339	NG5ZTB	DE000NG5ZTB0	1,000,000	ING Long FX Mini Future Certificate
221,340	NG5ZTC	DE000NG5ZTC8	1,000,000	ING Long FX Mini Future Certificate
221,341	NG5ZTD	DE000NG5ZTD6	1,000,000	ING Long FX Mini Future Certificate
221,342	NG5ZTE	DE000NG5ZTE4	1,000,000	ING Long FX Mini Future Certificate
221,343	NG5ZTF	DE000NG5ZTF1	1,000,000	ING Long FX Mini Future Certificate
221,344	NG5ZTG	DE000NG5ZTG9	1,000,000	ING Long FX Mini Future Certificate
221,345	NG5ZTH	DE000NG5ZTH7	1,000,000	ING Long FX Mini Future Certificate
221,346	NG5ZTJ	DE000NG5ZTJ3	1,000,000	ING Long FX Mini Future Certificate
221,347	NG5ZTK	DE000NG5ZTK1	1,000,000	ING Long FX Mini Future Certificate
221,348	NG5ZTL	DE000NG5ZTL9	1,000,000	ING Long FX Mini Future 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 Certificates 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 Certificates (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 04 August 2022 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 25 March 2022, 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:	Currency Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(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:	07 October 2022
6	Issue Date:	11 October 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
221,332	DE000NG5ZS41	1,000,000	1.67	0.9726000000	3.5	5.0	1.0	20.0	0.0	0.9830000000	0.001	100.0	USD
221,333	DE000NG5ZS58	1,000,000	1.97	0.9696000000	3.5	5.0	1.0	20.0	0.0	0.9800000000	0.001	100.0	USD
221,334	DE000NG5ZS66	1,000,000	2.88	0.9606000000	3.5	5.0	1.0	20.0	0.0	0.9710000000	0.001	100.0	USD
221,335	DE000NG5ZS74	1,000,000	3.18	0.9576000000	3.5	5.0	1.0	20.0	0.0	0.9680000000	0.001	100.0	USD
221,336	DE000NG5ZS82	1,000,000	3.49	0.9546000000	3.5	5.0	1.0	20.0	0.0	0.9650000000	0.001	100.0	USD
221,337	DE000NG5ZS90	1,000,000	3.79	0.9516000000	3.5	5.0	1.0	20.0	0.0	0.9620000000	0.001	100.0	USD
221,338	DE000NG5ZTA2	1,000,000	4.4	0.9456000000	3.5	5.0	1.0	20.0	0.0	0.9560000000	0.001	100.0	USD
221,339	DE000NG5ZTB0	1,000,000	4.7	0.9426000000	3.5	5.0	1.0	20.0	0.0	0.9530000000	0.001	100.0	USD
221,340	DE000NG5ZTC8	1,000,000	5.0	0.9396000000	3.5	5.0	1.0	20.0	0.0	0.9490000000	0.001	100.0	USD

221,341	DE000NG5ZTD6	1,000,000	5.61	0.9336000000	3.5	5.0	1.0	20.0	0.0	0.9430000000	0.001	100.0	USD
221,342	DE000NG5ZTE4	1,000,000	6.22	0.9276000000	3.5	5.0	1.0	20.0	0.0	0.9370000000	0.001	100.0	USD
221,343	DE000NG5ZTF1	1,000,000	6.52	0.9246000000	3.5	5.0	1.0	20.0	0.0	0.9340000000	0.001	100.0	USD
221,344	DE000NG5ZTG9	1,000,000	7.43	0.9156000000	3.5	5.0	1.0	20.0	0.0	0.9250000000	0.001	100.0	USD
221,345	DE000NG5ZTH7	1,000,000	8.04	0.9096000000	3.5	5.0	1.0	20.0	0.0	0.9190000000	0.001	100.0	USD
221,346	DE000NG5ZTJ3	1,000,000	8.34	0.9066000000	3.5	5.0	1.0	20.0	0.0	0.9160000000	0.001	100.0	USD
221,347	DE000NG5ZTK1	1,000,000	8.95	0.9006000000	3.5	5.0	1.0	20.0	0.0	0.9100000000	0.001	100.0	USD
221,348	DE000NG5ZTL9	1,000,000	9.55	0.8946000000	3.5	5.0	1.0	20.0	0.0	0.9040000000	0.001	100.0	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>	Applicable
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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
221,332	DE000NG5ZS41	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,333	DE000NG5ZS58	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,334	DE000NG5ZS66	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,335	DE000NG5ZS74	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,336	DE000NG5ZS82	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,337	DE000NG5ZS90	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

221,338	DE000NG5ZTA 2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,339	DE000NG5ZTB 0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,340	DE000NG5ZTC 8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,341	DE000NG5ZTD 6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,342	DE000NG5ZTE4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,343	DE000NG5ZTF1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,344	DE000NG5ZTG 9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,345	DE000NG5ZTH 7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,346	DE000NG5ZTJ3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,347	DE000NG5ZTK 1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
221,348	DE000NG5ZTL9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

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

<b>Underlying</b>	<b>Information on the underlying can be obtained from the below specified source.</b>
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>)

### 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

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG5ZS41	Not Applicable	NG5ZS4
DE000NG5ZS58	Not Applicable	NG5ZS5
DE000NG5ZS66	Not Applicable	NG5ZS6
DE000NG5ZS74	Not Applicable	NG5ZS7
DE000NG5ZS82	Not Applicable	NG5ZS8
DE000NG5ZS90	Not Applicable	NG5ZS9
DE000NG5ZTA2	Not Applicable	NG5ZTA
DE000NG5ZTB0	Not Applicable	NG5ZTB
DE000NG5ZTC8	Not Applicable	NG5ZTC
DE000NG5ZTD6	Not Applicable	NG5ZTD
DE000NG5ZTE4	Not Applicable	NG5ZTE
DE000NG5ZTF1	Not Applicable	NG5ZTF
DE000NG5ZTG9	Not Applicable	NG5ZTG
DE000NG5ZTH7	Not Applicable	NG5ZTH
DE000NG5ZTJ3	Not Applicable	NG5ZTJ
DE000NG5ZTK1	Not Applicable	NG5ZTK
DE000NG5ZTL9	Not Applicable	NG5ZTL

(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 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 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)**