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
233,561	NG6ACT	DE000NG6ACT9	1,000,000	ING Short Commodity Open End Turbo Certificate
233,562	NG6ACU	DE000NG6ACU7	1,000,000	ING Short Commodity Open End Turbo Certificate
233,563	NG6ACV	DE000NG6ACV5	500,000	ING Short Commodity Open End Turbo Certificate
233,564	NG6ACW	DE000NG6ACW3	500,000	ING Short Commodity Open End Turbo Certificate
233,565	NG6ACX	DE000NG6ACX1	500,000	ING Short Commodity Open End Turbo Certificate
233,566	NG6ACY	DE000NG6ACY9	500,000	ING Short Commodity Open End Turbo Certificate
233,567	NG6ACZ	DE000NG6ACZ6	500,000	ING Short Commodity Open End Turbo Certificate
233,568	NG6AC0	DE000NG6AC05	500,000	ING Short Commodity Open End Turbo Certificate
233,569	NG6AC1	DE000NG6AC13	500,000	ING Short Commodity Open End Turbo Certificate
233,570	NG6AC2	DE000NG6AC21	500,000	ING Short Commodity Open End Turbo Certificate
233,571	NG6AC3	DE000NG6AC39	500,000	ING Short Commodity Open End Turbo Certificate
233,572	NG6AC4	DE000NG6AC47	500,000	ING Short Commodity Open End Turbo Certificate
233,573	NG6AC5	DE000NG6AC54	500,000	ING Short Commodity Open End Turbo Certificate
233,574	NG6AC6	DE000NG6AC62	500,000	ING Short Commodity Open End Turbo Certificate
233,575	NG6AC7	DE000NG6AC70	500,000	ING Short Commodity Open End Turbo Certificate
233,576	NG6AC8	DE000NG6AC88	500,000	ING Short Commodity Open End Turbo Certificate
233,577	NG6AC9	DE000NG6AC96	500,000	ING Short Commodity Open End Turbo Certificate
233,578	NG6ADA	DE000NG6ADA7	500,000	ING Short Commodity Open End Turbo Certificate
233,579	NG6ADB	DE000NG6ADB5	500,000	ING Short Commodity Open End Turbo Certificate
233,580	NG6ADC	DE000NG6ADC3	500,000	ING Short Commodity Open End Turbo Certificate
233,581	NG6ADD	DE000NG6ADD1	1,000,000	ING Short Commodity Open End Turbo Certificate
233,582	NG6ADE	DE000NG6ADE9	250,000	ING Short Commodity Open End Turbo Certificate
233,583	NG6ADF	DE000NG6ADF6	250,000	ING Short Commodity Open End Turbo

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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 term is defined in the Prospectus) and that any conditions relevant to 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.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, 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"); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the "UK Prospectus Regulation"). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

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 4 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) 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

GLITT	MANUFACTOR OF THE CENTIFICATES	
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:	1
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	(Warketing name: Open End Turbo, Sprinter
	(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:	29 December 2022
6	Issue Date:	02 January 2023
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
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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
1.6	Entitlement:	A
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 Numb er of the Certifi cates	ISIN Code	Number of Certificate s being issued	Issue price per Certifi cate	Current Financi ng Level on the Trade Date	Curre nt Sprea d on the Trade Date	Maxi mum Sprea d	Current Stop Loss Premiu m Rate on the Trade Date	Maxi mum Premi um	Minim um Premi um	Stop Loss Price on the Trade Date	Stop Loss Price Roun ding	Entit lem ent	Finan cing Level Curre ncy
233,56	DE000NG6 ACT9	1,000,000	0.04	84.8100 000000	3.5	5.0	7.5	20.0	0.0	84.8100 000000	0.01	0.1	USD
233,56	DE000NG6 ACU7	1,000,000	0.07	85.0600 000000	3.5	5.0	7.5	20.0	0.0	85.0600 000000	0.01	0.1	USD
233,56	DE000NG6 ACV5	500,000	0.09	1807.35 000000 00	3.5	5.0	3.0	20.0	0.0	1807.35 000000 00	0.01	0.1	USD
233,56 4	DE000NG6 ACW3	500,000	0.23	1808.85 000000 00	3.5	5.0	3.0	20.0	0.0	1808.85 000000 00	0.01	0.1	USD
233,56	DE000NG6 ACX1	500,000	0.37	1810.35 000000 00	3.5	5.0	3.0	20.0	0.0	1810.35 000000 00	0.01	0.1	USD
233,56	DE000NG6 ACY9	500,000	0.52	1811.85 000000 00	3.5	5.0	3.0	20.0	0.0	1811.85 000000 00	0.01	0.1	USD
233,56 7	DE000NG6 ACZ6	500,000	0.66	1813.35 000000	3.5	5.0	3.0	20.0	0.0	1813.35 000000	0.01	0.1	USD

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233,56 8	DE000NG6 AC05	500,000	0.8	1814.85 000000 00	3.5	5.0	3.0	20.0	0.0	1814.85 000000 00	0.01	0.1	USD
233,56 9	DE000NG6 AC13	500,000	0.94	1816.35 000000 00	3.5	5.0	3.0	20.0	0.0	1816.35 000000 00	0.01	0.1	USD
233,57 0	DE000NG6 AC21	500,000	1.08	1817.85 000000 00	3.5	5.0	3.0	20.0	0.0	1817.85 000000 00	0.01	0.1	USD
233,57 1	DE000NG6 AC39	500,000	1.22	1819.35 000000 00	3.5	5.0	3.0	20.0	0.0	1819.35 000000 00	0.01	0.1	USD
233,57	DE000NG6 AC47	500,000	1.36	1820.85 000000 00	3.5	5.0	3.0	20.0	0.0	1820.85 000000 00	0.01	0.1	USD
233,57	DE000NG6 AC54	500,000	1.5	1822.35 000000 00	3.5	5.0	3.0	20.0	0.0	1822.35 000000 00	0.01	0.1	USD
233,57 4	DE000NG6 AC62	500,000	1.64	1823.85 000000 00	3.5	5.0	3.0	20.0	0.0	1823.85 000000 00	0.01	0.1	USD
233,57 5	DE000NG6 AC70	500,000	1.78	1825.35 000000 00	3.5	5.0	3.0	20.0	0.0	1825.35 000000 00	0.01	0.1	USD
233,57 6	DE000NG6 AC88	500,000	1.92	1826.85 000000 00	3.5	5.0	3.0	20.0	0.0	1826.85 000000 00	0.01	0.1	USD
233,57 7	DE000NG6 AC96	500,000	2.07	1828.35 000000 00	3.5	5.0	3.0	20.0	0.0	1828.35 000000 00	0.01	0.1	USD
233,57 8	DE000NG6 ADA7	500,000	2.21	1829.85 000000 00	3.5	5.0	3.0	20.0	0.0	1829.85 000000 00	0.01	0.1	USD
233,57 9	DE000NG6 ADB5	500,000	2.35	1831.35 000000 00	3.5	5.0	3.0	20.0	0.0	1831.35 000000 00	0.01	0.1	USD
233,58 0	DE000NG6 ADC3	500,000	2.49	1832.85 000000 00	3.5	5.0	3.0	20.0	0.0	1832.85 000000 00	0.01	0.1	USD
233,58 1	DE000NG6 ADD1		0.26	5.12400 00000	3.5	5.0	10.0	20.0	0.0	5.12400 00000	0.001	1.0	USD
233,58	DE000NG6 ADE9		0.34	79.4700 000000	3.5	5.0	7.5	20.0	0.0	79.4700 000000	0.01	1.0	USD
233,58	DE000NG6 ADF6	250,000	0.57	79.7200 000000	3.5	5.0	7.5	20.0	0.0	79.7200 000000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
	1	
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Applicable

Series Numb er of	ISIN Code	(i) Commodi	(ii) Commo	(iii) Price Source/ Reference	(iv) Speci fied	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchang	(viii) Valuation Time
the Certifi		ty	dity Referen ce Price	Dealers	Price	Dates		е	Time
233,56 1	DE000N G6ACT9	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COH3 <cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.</cmdty>	The price	(i) First nearby month of expiratio n or (ii) the month of expiratio n with the highest volumes, as determin ed by the Calculati on Agent.	Date the Issue Date) and ending not less than 5 Commodity Business Days prior to the last trading date of the relevant Futures Contract of the Commodity.	The NYMEX Division of the New York Mercantil e Exchange , Inc.	The close of trading on the Exchange
233,56	DE000N G6ACU7	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COH3 <cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.</cmdty>	The price	(i) First nearby month of expiratio n or (ii) the month of expiratio n with the highest volumes, as determin ed by the Calculati on Agent.	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 Commodity Business	The NYMEX Division of the New York Mercantil e Exchange , Inc.	The close of trading on the Exchange

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				code: XAU		of	Calculation	of the	Exchange
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233,56	DE000N	Gold	Gold-Spo	GOLD SPOT	The	(i) First	A date, as	The	The close
6	G6ACY9		t	\$/OZ	price	nearby	determined	NYMEX	of trading
				(Bloomberg		month	by the	Division	on the
				code: XAU		of	Calculation	of the	Exchange
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233,56	DE000N	Gold	Gold-Spo	GOLD SPOT	The	(i) First	A date, as	The	The close
7	G6ACZ6		t	\$/OZ	price	nearby	determined	NYMEX	of trading
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233,56	DE000N	Gold	Gold-Spo		The	(i) First	A date, as	The	The close
8	G6AC05		t	\$/OZ	price	nearby	determined	NYMEX	of trading
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9	G6AC13		t	\$/OZ	price	nearby	determined	NYMEX	of trading
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233,57	DE000N	Gold	Gold-Spo	GOLD SPOT	The	(i) First	A date, as	The	The close
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				to the relevant		of	previous	Exchange	
				Futures		expiratio	Rollover	, Inc.	
				Contract.		n with	Date (or in	,	
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						Agent.	Dusiness		

Commodity.

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:	•
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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.	
WTI Crude Oil	Crude Oil The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down a well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <cmdty>)</cmdty>	
Gold	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. Information and details of the past and future performance of the	

	Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <crncy>)</crncy>
Brent Crude Oil	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. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <cmdty>)</cmdty>
Natural Gas	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. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: NG1 <cmdty>)</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
DE000NG6ACT9	Not Applicable	NG6ACT
DE000NG6ACU7	Not Applicable	NG6ACU
DE000NG6ACV5	Not Applicable	NG6ACV
DE000NG6ACW3	Not Applicable	NG6ACW
DE000NG6ACX1	Not Applicable	NG6ACX
DE000NG6ACY9	Not Applicable	NG6ACY
DE000NG6ACZ6	Not Applicable	NG6ACZ
DE000NG6AC05	Not Applicable	NG6AC0
DE000NG6AC13	Not Applicable	NG6AC1
DE000NG6AC21	Not Applicable	NG6AC2
DE000NG6AC39	Not Applicable	NG6AC3
DE000NG6AC47	Not Applicable	NG6AC4
DE000NG6AC54	Not Applicable	NG6AC5
DE000NG6AC62	Not Applicable	NG6AC6
DE000NG6AC70	Not Applicable	NG6AC7
DE000NG6AC88	Not Applicable	NG6AC8
DE000NG6AC96	Not Applicable	NG6AC9
DE000NG6ADA7	Not Applicable	NG6ADA
DE000NG6ADB5	Not Applicable	NG6ADB
DE000NG6ADC3	Not Applicable	NG6ADC
DE000NG6ADD1	Not Applicable	NG6ADD

DE000NG6ADE9	Not Applicable	NG6ADE
DE000NG6ADF6	Not Applicable	NG6ADF

(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:	Applicable
(v) I	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