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
246,530	NG6MK8	DE000NG6MK84	1,000,000	ING Short Share Mini Future Certificate
246,531	NG6MK9	DE000NG6MK92	175,000	ING Short Share Mini Future Certificate
246,532	NG6MLA	DE000NG6MLA5	175,000	ING Short Share Mini Future Certificate
246,533	NG6MLB	DE000NG6MLB3	1,000,000	ING Short Share Mini Future Certificate
246,534	NG6MLC	DE000NG6MLC1	2,000,000	ING Short Share Mini Future Certificate
246,535	NG6MLD	DE000NG6MLD9	500,000	ING Short Share Mini Future Certificate
246,536	NG6MLE	DE000NG6MLE7	500,000	ING Short Share Mini Future Certificate
246,537	NG6MLF	DE000NG6MLF4	100,000	ING Short Share Mini Future Certificate
246,538	NG6MLG	DE000NG6MLG2	100,000	ING Short Share Mini Future Certificate
246,539	NG6MLH	DE000NG6MLH0	500,000	ING Short Share Mini Future Certificate
246,540	NG6MLJ	DE000NG6MLJ6	100,000	ING Short Share Mini Future Certificate
246,541	NG6MLK	DE000NG6MLK4	500,000	ING Short Share 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 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	MANUEL 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:	
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: Willing attace, Turbo milling of
	(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:	03 March 2023
6	Issue Date:	07 March 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

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 Share 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	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
246,53	DE000NG6 MK84	1,000,000	1.46	136.894 100000 0	3.5	5.0	10.0	20.0	0.0	123.200 000000 0	0.01	0.1	EUR
246,53 1	DE000NG6 MK92	175,000	2.94	32.3034 000000	3.5	5.0	7.5	20.0	0.0	29.8000 000000	0.1	1.0	EUR
246,53 2	DE000NG6 MLA5	175,000	3.47	32.8287 000000	3.5	5.0	7.5	20.0	0.0	30.3000 000000	0.1	1.0	EUR
246,53 3	DE000NG6 MLB3	1,000,000	0.42	52.6200 000000	3.5	5.0	7.5	20.0	0.0	48.6700 000000	0.01	0.1	EUR
246,53 4	DE000NG6 MLC1	2,000,000	0.21	18.6978 000000	3.5	5.0	10.0	20.0	0.0	16.8200 000000	0.01	0.1	EUR
246,53 5	DE000NG6 MLD9	500,000	0.53	30.3587 000000	3.5	5.0	7.5	20.0	0.0	28.0800 000000	0.01	0.1	EUR
246,53	DE000NG6 MLE7	500,000	1.39	120.552 000000 0	3.5	5.0	7.5	20.0	0.0	111.510 000000 0	0.01	0.1	EUR
246,53 7	DE000NG6 MLF4	100,000	0.95	65.7800 000000	3.5	5.0	7.5	20.0	0.0	60.8500 000000	0.01	0.1	EUR

246,53	DE000NG6	100,000	1.15	0	3.5	5.0	7.5	20.0	0.0	62.7400	0.01	0.1	EUR
8	MLG2			000000						000000			
246,53	DE000NG6	500,000	0.65	49.2320	3.5	5.0	7.5	20.0	0.0	45.5300	0.01	0.1	EUR
9	MLH0			000000						000000			
246,54	DE000NG6	100,000	1.94	21.5040	3.5	5.0	7.5	20.0	0.0	19.8900	0.01	1.0	EUR
0	MLJ6			000000						000000			
246,54	DE000NG6	500,000	0.31	23.5900	3.5	5.0	7.5	20.0	0.0	21.8200	0.01	0.1	EUR
1	MLK4			000000						000000			

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

	24	Index Certificate Provisions	Not Applicable
Ī	25	Share Certificate Provisions	Applicable

Series Number of the Certificate s	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
246,530	DE000NG6MK8 4	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <equity>)</equity>	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
246,531	DE000NG6MK9 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <equity>)</equity>	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,532	DE000NG6MLA 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <equity>)</equity>	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,533	DE000NG6MLB	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <equity>)</equity>	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,534	DE000NG6MLC	Ordinary Shares issued by the Share Issuer (ISIN code:	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		DE0005664809) (Bloomberg code: EVT GY				Certificate Conditions
		<equity>)</equity>				
246,535	DE000NG6MLD	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GY	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246.526	DE000NG(MLE	<equity>)</equity>	CARCE	Davida ali a Dii aa	NI-4	Λ -
246,536	DE000NG6MLE 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,537	DE000NG6MLF	<equity>) Ordinary Shares</equity>	PUMA SE	Deutsche Börse,	Not	As
210,00	4	issued by the Share Issuer (ISIN code: DE0006969603) (Bloomberg code: PUM GY <equity>)</equity>	T GWA SL	Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
246,538	DE000NG6MLG	Ordinary Shares	PUMA SE	Deutsche Börse,	Not	As
	2	issued by the Share Issuer (ISIN code: DE0006969603) (Bloomberg code: PUM GY <equity>)</equity>		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
246,539	DE000NG6MLH 0	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012169213) (Bloomberg code: QIA GY	Qiagen N.V.	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
246,540	DE000NG6MLJ	<equity>) Ordinary Shares</equity>	Siemens Energy	Deutsche Börse,	Not	As
210,270	6	issued by the Share Issuer (ISIN code: DE000ENER6Y 0) (Bloomberg code: ENR GY <equity>)</equity>	AG	Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
246,541	DE000NG6MLK	Ordinary Shares	HelloFresh SE	Deutsche Börse,	Not	As
	4	issued by the Share Issuer (ISIN code: DE000A161408) (Bloomberg code: HFG GY <equity>)</equity>		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
•		
28	Fund Certificate Provisions	Not Applicable
20	Community Bord Contifered Breezing	NT 4 A - 1' - 11.
29	Government Bond Certificate Provisions	Not Applicable
20	Od D IC CC (D)	N. (A. 1' 11
30	Other Bond Certificate Provisions	Not Applicable
21	Inday Euturas Cartificata Provisions	Not Applicable
31	inuca rutures Certificate Frovisions	Not Applicable
31	Index Futures Certificate Provisions	Not Applicable

By:							• • •
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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.
Qiagen N.V.	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: QIA GY <equity>)</equity>
HelloFresh SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: HFG GY <equity>)</equity>
BASF SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BAS GY <equity>)</equity>
Aixtron SE NA	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIXA GR <equity>)</equity>
Evotec AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: EVT GY <equity>)</equity>
Fresenius SE & Co KGaA	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: FRE GY <equity>)</equity>
PUMA SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: PUM GY <equity>)</equity>
SAP SE	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SAP GY <equity>)</equity>
Airbus	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIR FP <equity>)</equity>
Siemens Energy AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ENR GY <equity>)</equity>

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
DE000NG6MK84	Not Applicable	NG6MK8
DE000NG6MK92	Not Applicable	NG6MK9
DE000NG6MLA5	Not Applicable	NG6MLA
DE000NG6MLB3	Not Applicable	NG6MLB
DE000NG6MLC1	Not Applicable	NG6MLC
DE000NG6MLD9	Not Applicable	NG6MLD
DE000NG6MLE7	Not Applicable	NG6MLE
DE000NG6MLF4	Not Applicable	NG6MLF
DE000NG6MLG2	Not Applicable	NG6MLG
DE000NG6MLH0	Not Applicable	NG6MLH
DE000NG6MLJ6	Not Applicable	NG6MLJ
DE000NG6MLK4	Not Applicable	NG6MLK

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.

8 DISTRIBUTION

(i)	Details of any clearing system other than Euroclear	Clearstream Banking AG, Eschborn
	Netherlands:	
	(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) 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