

**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>
248,843	NG6PK9	DE000NG6PK99	500,000	ING Long Commodity Mini Future Certificate
248,844	NG6PLA	DE000NG6PLA8	500,000	ING Long Commodity Mini Future Certificate
248,845	NG6PLB	DE000NG6PLB6	500,000	ING Long Commodity Mini Future Certificate
248,846	NG6PLC	DE000NG6PLC4	500,000	ING Long Commodity Mini Future Certificate
248,847	NG6PLD	DE000NG6PLD2	500,000	ING Long Commodity Mini Future Certificate
248,848	NG6PLE	DE000NG6PLE0	500,000	ING Long Commodity Mini Future Certificate
248,849	NG6PLF	DE000NG6PLF7	500,000	ING Long Commodity Mini Future Certificate
248,850	NG6PLG	DE000NG6PLG5	500,000	ING Long Commodity Mini Future Certificate
248,851	NG6PLH	DE000NG6PLH3	500,000	ING Long Commodity Mini Future Certificate
248,852	NG6PLJ	DE000NG6PLJ9	500,000	ING Long Commodity Mini Future Certificate
248,853	NG6PLK	DE000NG6PLK7	500,000	ING Long Commodity Mini Future Certificate
248,854	NG6PLL	DE000NG6PLL5	500,000	ING Long Commodity Mini Future Certificate
248,855	NG6PLM	DE000NG6PLM3	500,000	ING Long Commodity Mini Future Certificate
248,856	NG6PLN	DE000NG6PLN1	500,000	ING Long Commodity Mini Future Certificate
248,857	NG6PLP	DE000NG6PLP6	500,000	ING Long Commodity Mini Future Certificate
248,858	NG6PLQ	DE000NG6PLQ4	500,000	ING Long Commodity Mini Future Certificate
248,859	NG6PLR	DE000NG6PLR2	500,000	ING Long Commodity Mini Future Certificate
248,860	NG6PLS	DE000NG6PLS0	500,000	ING Long Commodity Mini Future Certificate
248,861	NG6PLT	DE000NG6PLT8	500,000	ING Long Commodity Mini Future Certificate
248,862	NG6PLU	DE000NG6PLU6	500,000	ING Long Commodity 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](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, Other Bond Certificates or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	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:	15 March 2023
6	Issue Date:	17 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 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
248,843	DE000NG6PK99	500,000	5.43	1851.1606000000	3.5	5.0	3.0	20.0	0.0	1907.00000000	1.0	0.1	USD
248,844	DE000NG6PLA8	500,000	5.67	1848.6606000000	3.5	5.0	3.0	20.0	0.0	1905.00000000	1.0	0.1	USD
248,845	DE000NG6PLB6	500,000	5.9	1846.1606000000	3.5	5.0	3.0	20.0	0.0	1902.00000000	1.0	0.1	USD
248,846	DE000NG6PLC4	500,000	6.13	1843.6606000000	3.5	5.0	3.0	20.0	0.0	1899.00000000	1.0	0.1	USD
248,847	DE000NG6PLD2	500,000	6.37	1841.1606000000	3.5	5.0	3.0	20.0	0.0	1897.00000000	1.0	0.1	USD
248,848	DE000NG6PLE0	500,000	6.6	1838.6606000000	3.5	5.0	3.0	20.0	0.0	1894.00000000	1.0	0.1	USD

248,849	DE000NG6PLF7	500,000	6.84	1836.1606000000	3.5	5.0	3.0	20.0	0.0	1892.0000000000	1.0	0.1	USD
248,850	DE000NG6PLG5	500,000	7.07	1833.6606000000	3.5	5.0	3.0	20.0	0.0	1889.0000000000	1.0	0.1	USD
248,851	DE000NG6PLH3	500,000	7.3	1831.1606000000	3.5	5.0	3.0	20.0	0.0	1887.0000000000	1.0	0.1	USD
248,852	DE000NG6PLJ9	500,000	7.54	1828.6606000000	3.5	5.0	3.0	20.0	0.0	1884.0000000000	1.0	0.1	USD
248,853	DE000NG6PLK7	500,000	1.05	20.6648000000	3.5	5.0	4.0	20.0	0.0	21.5000000000	0.1	1.0	USD
248,854	DE000NG6PLL5	500,000	1.15	20.5648000000	3.5	5.0	4.0	20.0	0.0	21.4000000000	0.1	1.0	USD
248,855	DE000NG6PLM3	500,000	1.24	20.4648000000	3.5	5.0	4.0	20.0	0.0	21.3000000000	0.1	1.0	USD
248,856	DE000NG6PLN1	500,000	1.34	20.3648000000	3.5	5.0	4.0	20.0	0.0	21.2000000000	0.1	1.0	USD
248,857	DE000NG6PLP6	500,000	1.43	20.2648000000	3.5	5.0	4.0	20.0	0.0	21.1000000000	0.1	1.0	USD
248,858	DE000NG6PLQ4	500,000	1.52	20.1648000000	3.5	5.0	4.0	20.0	0.0	21.0000000000	0.1	1.0	USD
248,859	DE000NG6PLR2	500,000	1.62	20.0648000000	3.5	5.0	4.0	20.0	0.0	20.9000000000	0.1	1.0	USD
248,860	DE000NG6PLS0	500,000	1.71	19.9648000000	3.5	5.0	4.0	20.0	0.0	20.8000000000	0.1	1.0	USD
248,861	DE000NG6PLT8	500,000	1.8	19.8648000000	3.5	5.0	4.0	20.0	0.0	20.7000000000	0.1	1.0	USD
248,862	DE000NG6PLU6	500,000	1.9	19.7648000000	3.5	5.0	4.0	20.0	0.0	20.6000000000	0.1	1.0	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Applicable

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
248,843	DE000NG6PK99	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

				<Crncy>)					
248,844	DE000N G6PLA8	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
248,845	DE000N G6PLB6	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
248,846	DE000N G6PLC4	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
248,847	DE000N G6PLD2	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
248,848	DE000N G6PLE0	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
248,849	DE000N G6PLF7	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
248,850	DE000N G6PLG5	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
248,851	DE000N G6PLH3	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
248,852	DE000N G6PLJ9	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
248,853	DE000N G6PLK7	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the

				code: XAG <Crncy>)	price	e.		e	Exchange
248,854	DE000N G6PLL5	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,855	DE000N G6PLM3	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,856	DE000N G6PLN1	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,857	DE000N G6PLP6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,858	DE000N G6PLQ4	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,859	DE000N G6PLR2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,860	DE000N G6PLS0	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,861	DE000N G6PLT8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
248,862	DE000N G6PLU6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange



28	<b>Fund Certificate Provisions</b>	Not Applicable
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

<b>Underlying</b>	<b>Information on the underlying can be obtained from the below specified source.</b>
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>)
Silver	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: XAG <Crncy>)
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## 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 successor 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
DE000NG6PK99	Not Applicable	NG6PK9
DE000NG6PLA8	Not Applicable	NG6PLA
DE000NG6PLB6	Not Applicable	NG6PLB
DE000NG6PLC4	Not Applicable	NG6PLC
DE000NG6PLD2	Not Applicable	NG6PLD
DE000NG6PLE0	Not Applicable	NG6PLE
DE000NG6PLF7	Not Applicable	NG6PLF
DE000NG6PLG5	Not Applicable	NG6PLG
DE000NG6PLH3	Not Applicable	NG6PLH
DE000NG6PLJ9	Not Applicable	NG6PLJ
DE000NG6PLK7	Not Applicable	NG6PLK
DE000NG6PLL5	Not Applicable	NG6PLL
DE000NG6PLM3	Not Applicable	NG6PLM
DE000NG6PLN1	Not Applicable	NG6PLN
DE000NG6PLP6	Not Applicable	NG6PLP
DE000NG6PLQ4	Not Applicable	NG6PLQ
DE000NG6PLR2	Not Applicable	NG6PLR
DE000NG6PLS0	Not Applicable	NG6PLS
DE000NG6PLT8	Not Applicable	NG6PLT
DE000NG6PLU6	Not Applicable	NG6PLU

(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 “Public Offer

	<b>Jurisdiction” and together the “Public Offer Jurisdictions”).</b>
(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.
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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)**