

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
294,018	NG7UNY	DE000NG7UNY2	1,000,000	ING Long FX Open End Turbo Certificate
294,019	NG7UNZ	DE000NG7UNZ9	1,000,000	ING Long FX Open End Turbo Certificate
294,020	NG7UN0	DE000NG7UN07	1,000,000	ING Long FX Open End Turbo Certificate
294,021	NG7UN1	DE000NG7UN15	1,000,000	ING Long FX Open End Turbo Certificate
294,022	NG7UN2	DE000NG7UN23	1,000,000	ING Long FX Open End Turbo Certificate
294,023	NG7UN3	DE000NG7UN31	1,000,000	ING Long FX Open End Turbo Certificate
294,024	NG7UN4	DE000NG7UN49	1,000,000	ING Long FX Open End Turbo Certificate
294,025	NG7UN5	DE000NG7UN56	1,000,000	ING Long FX Open End Turbo Certificate
294,026	NG7UN6	DE000NG7UN64	1,000,000	ING Long FX Open End Turbo Certificate
294,027	NG7UN7	DE000NG7UN72	1,000,000	ING Long FX Open End Turbo Certificate
294,028	NG7UN8	DE000NG7UN80	1,000,000	ING Long FX Open End Turbo Certificate
294,029	NG7UN9	DE000NG7UN98	1,000,000	ING Long FX Open End Turbo Certificate
294,030	NG7UPA	DE000NG7UPA7	1,000,000	ING Long FX Open End Turbo Certificate
294,031	NG7UPB	DE000NG7UPB5	1,000,000	ING Long FX Open End Turbo Certificate
294,032	NG7UPC	DE000NG7UPC3	1,000,000	ING Long FX Open End Turbo Certificate
294,033	NG7UPD	DE000NG7UPD1	1,000,000	ING Long FX Open End Turbo Certificate
294,034	NG7UPE	DE000NG7UPE9	1,000,000	ING Long FX Open End Turbo Certificate
294,035	NG7UPF	DE000NG7UPF6	1,000,000	ING Long FX Open End Turbo Certificate
294,036	NG7UPG	DE000NG7UPG4	1,000,000	ING Long FX Open End Turbo Certificate
294,037	NG7UPH	DE000NG7UPH2	1,000,000	ING Long FX Open End Turbo Certificate
294,038	NG7UPJ	DE000NG7UPJ8	1,000,000	ING Long FX Open End Turbo Certificate
294,039	NG7UPK	DE000NG7UPK6	1,000,000	ING Long FX Open End Turbo Certificate
294,040	NG7UPL	DE000NG7UPL4	250,000	ING Long FX 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 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 24 March 2023 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 24 March 2023, 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

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:	Currency Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	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:	21 November 2023
6	Issue Date:	23 November 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 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
294,018	DE000NG7UNY2	1,000,000	0.19	1.0911000000	3.5	5.0	1.0	20.0	0.0	1.0911000000	0.0001	100.0	USD
294,019	DE000NG7UNZ9	1,000,000	0.28	1.0901000000	3.5	5.0	1.0	20.0	0.0	1.0901000000	0.0001	100.0	USD
294,020	DE000NG7UN07	1,000,000	0.38	1.0891000000	3.5	5.0	1.0	20.0	0.0	1.0891000000	0.0001	100.0	USD
294,021	DE000NG7UN15	1,000,000	0.47	1.0881000000	3.5	5.0	1.0	20.0	0.0	1.0881000000	0.0001	100.0	USD
294,022	DE000NG7UN23	1,000,000	0.56	1.0871000000	3.5	5.0	1.0	20.0	0.0	1.0871000000	0.0001	100.0	USD
294,023	DE000NG7UN31	1,000,000	0.65	1.0861000000	3.5	5.0	1.0	20.0	0.0	1.0861000000	0.0001	100.0	USD
294,024	DE000NG7UN49	1,000,000	0.74	1.0851000000	3.5	5.0	1.0	20.0	0.0	1.0851000000	0.0001	100.0	USD
294,025	DE000NG7UN56	1,000,000	0.83	1.0841000000	3.5	5.0	1.0	20.0	0.0	1.0841000000	0.0001	100.0	USD
294,026	DE000NG7UN64	1,000,000	0.92	1.0831000000	3.5	5.0	1.0	20.0	0.0	1.0831000000	0.0001	100.0	USD

294,027	DE000NG7UN72	1,000,000	1.02	1.0821000000	3.5	5.0	1.0	20.0	0.0	1.0821000000	0.0001	100.0	USD
294,028	DE000NG7UN80	1,000,000	1.11	1.0811000000	3.5	5.0	1.0	20.0	0.0	1.0811000000	0.0001	100.0	USD
294,029	DE000NG7UN98	1,000,000	1.2	1.0801000000	3.5	5.0	1.0	20.0	0.0	1.0801000000	0.0001	100.0	USD
294,030	DE000NG7UPA7	1,000,000	1.29	1.0791000000	3.5	5.0	1.0	20.0	0.0	1.0791000000	0.0001	100.0	USD
294,031	DE000NG7UPB5	1,000,000	1.38	1.0781000000	3.5	5.0	1.0	20.0	0.0	1.0781000000	0.0001	100.0	USD
294,032	DE000NG7UPC3	1,000,000	1.47	1.0771000000	3.5	5.0	1.0	20.0	0.0	1.0771000000	0.0001	100.0	USD
294,033	DE000NG7UPD1	1,000,000	1.56	1.0761000000	3.5	5.0	1.0	20.0	0.0	1.0761000000	0.0001	100.0	USD
294,034	DE000NG7UPE9	1,000,000	1.66	1.0751000000	3.5	5.0	1.0	20.0	0.0	1.0751000000	0.0001	100.0	USD
294,035	DE000NG7UPF6	1,000,000	1.75	1.0741000000	3.5	5.0	1.0	20.0	0.0	1.0741000000	0.0001	100.0	USD
294,036	DE000NG7UPG4	1,000,000	1.84	1.0731000000	3.5	5.0	1.0	20.0	0.0	1.0731000000	0.0001	100.0	USD
294,037	DE000NG7UPH2	1,000,000	1.93	1.0721000000	3.5	5.0	1.0	20.0	0.0	1.0721000000	0.0001	100.0	USD
294,038	DE000NG7UPJ8	1,000,000	2.02	1.0711000000	3.5	5.0	1.0	20.0	0.0	1.0711000000	0.0001	100.0	USD
294,039	DE000NG7UPK6	1,000,000	2.11	1.0701000000	3.5	5.0	1.0	20.0	0.0	1.0701000000	0.0001	100.0	USD
294,040	DE000NG7UPL4	250,000	2.6	1.2209000000	3.5	5.0	2.0	20.0	0.0	1.2209000000	0.0001	100.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	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
294,018	DE000NG7UNY2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,019	DE000NG7UNZ9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,020	DE000NG7UN07	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,021	DE000NG7UN1	EUR/USD	Reuters Page	As specified in the	USD	3 p.m.

	5	(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
294,022	DE000NG7UN23	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,023	DE000NG7UN31	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,024	DE000NG7UN49	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,025	DE000NG7UN56	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,026	DE000NG7UN64	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,027	DE000NG7UN72	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,028	DE000NG7UN80	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,029	DE000NG7UN98	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,030	DE000NG7UPA7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,031	DE000NG7UPB5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,032	DE000NG7UPC3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,033	DE000NG7UPD1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,034	DE000NG7UPE9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,035	DE000NG7UPF6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

294,036	DE000NG7UPG 4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,037	DE000NG7UPH 2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,038	DE000NG7UPJ8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,039	DE000NG7UPK 6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
294,040	DE000NG7UPL 4	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

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

Underlying	Information on the underlying can be obtained from the below specified source.
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>)
GBP/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: GBPUSD <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, www.ingsprinters.nl, 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
DE000NG7UNY2	Not Applicable	NG7UNY
DE000NG7UNZ9	Not Applicable	NG7UNZ
DE000NG7UN07	Not Applicable	NG7UN0
DE000NG7UN15	Not Applicable	NG7UN1
DE000NG7UN23	Not Applicable	NG7UN2
DE000NG7UN31	Not Applicable	NG7UN3
DE000NG7UN49	Not Applicable	NG7UN4
DE000NG7UN56	Not Applicable	NG7UN5
DE000NG7UN64	Not Applicable	NG7UN6
DE000NG7UN72	Not Applicable	NG7UN7
DE000NG7UN80	Not Applicable	NG7UN8
DE000NG7UN98	Not Applicable	NG7UN9
DE000NG7UPA7	Not Applicable	NG7UPA
DE000NG7UPB5	Not Applicable	NG7UPB
DE000NG7UPC3	Not Applicable	NG7UPC
DE000NG7UPD1	Not Applicable	NG7UPD
DE000NG7UPE9	Not Applicable	NG7UPE
DE000NG7UPF6	Not Applicable	NG7UPF
DE000NG7UPG4	Not Applicable	NG7UPG
DE000NG7UPH2	Not Applicable	NG7UPH
DE000NG7UPJ8	Not Applicable	NG7UPJ
DE000NG7UPK6	Not Applicable	NG7UPK
DE000NG7UPL4	Not Applicable	NG7UPL

(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 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.
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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, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR