

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
408,712	NB09ZY	DE000NB09ZY4	100,000	ING Long Share Open End Turbo Certificate
408,713	NB09ZZ	DE000NB09ZZ1	500,000	ING Long Share Open End Turbo Certificate
408,714	NB09Z0	DE000NB09Z04	800,000	ING Long Share Open End Turbo Certificate
408,715	NB09Z1	DE000NB09Z12	200,000	ING Long Share Open End Turbo Certificate
408,716	NB09Z2	DE000NB09Z20	200,000	ING Long Share Open End Turbo Certificate
408,717	NB09Z3	DE000NB09Z38	200,000	ING Long Share Open End Turbo Certificate
408,718	NB09Z4	DE000NB09Z46	200,000	ING Long Share Open End Turbo Certificate
408,719	NB09Z5	DE000NB09Z53	200,000	ING Long Share Open End Turbo Certificate
408,720	NB09Z6	DE000NB09Z61	200,000	ING Long Share Open End Turbo Certificate
408,721	NB09Z7	DE000NB09Z79	200,000	ING Long Share Open End Turbo Certificate
408,722	NB09Z8	DE000NB09Z87	200,000	ING Long Share Open End Turbo Certificate
408,723	NB09Z9	DE000NB09Z95	200,000	ING Long Share Open End Turbo Certificate
408,724	NB090A	DE000NB090A4	200,000	ING Long Share Open End Turbo Certificate
408,725	NB090B	DE000NB090B2	200,000	ING Long Share Open End Turbo Certificate
408,726	NB090C	DE000NB090C0	200,000	ING Long Share Open End Turbo Certificate
408,727	NB090D	DE000NB090D8	200,000	ING Long Share Open End Turbo Certificate
408,728	NB090E	DE000NB090E6	200,000	ING Long Share Open End Turbo Certificate
408,729	NB090F	DE000NB090F3	200,000	ING Long Share Open End Turbo Certificate

under the
Certificates Programme

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a “**Member State**”) will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes. Accordingly any person making or intending to make an offer of the Notes may only do so:

- (i) in those Public 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 22 March 2024 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document

of ING Bank N.V. (the “**Issuer**”) dated 22 March 2024, 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:	Share 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:	18 February 2025
6	Issue Date:	20 February 2025
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 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
408,712	DE000NB09ZY4	100,000	2.68	13.6510000000	3	3.5	7.5	20.0	0.0	13.6510000000	0.001	1.0	EUR
408,713	DE000NB09ZZ1	500,000	1.42	7.2900000000	3	3.5	7.5	20.0	0.0	7.2900000000	0.001	1.0	EUR
408,714	DE000NB09Z04	800,000	4.86	24.7800000000	3	3.5	7.5	20.0	0.0	24.7800000000	0.01	1.0	EUR
408,715	DE000NB09Z12	200,000	0.09	63.3300000000	3	5.0	7.5	20.0	0.0	63.3300000000	0.01	0.1	EUR
408,716	DE000NB09Z20	200,000	0.11	63.0700000000	3	5.0	7.5	20.0	0.0	63.0700000000	0.01	0.1	EUR
408,717	DE000NB09Z38	200,000	0.14	62.8100000000	3	5.0	7.5	20.0	0.0	62.8100000000	0.01	0.1	EUR
408,718	DE000NB09Z46	200,000	0.17	62.5500000000	3	5.0	7.5	20.0	0.0	62.5500000000	0.01	0.1	EUR
408,719	DE000NB09Z53	200,000	0.19	62.3000000000	3	5.0	7.5	20.0	0.0	62.3000000000	0.01	0.1	EUR
408,720	DE000NB09Z61	200,000	0.22	62.0500000000	3	5.0	7.5	20.0	0.0	62.0500000000	0.01	0.1	EUR
408,72	DE000NB0	200,000	0.24	61.8000	3	5.0	7.5	20.0	0.0	61.8000	0.01	0.1	EUR

1	9Z79			000000						000000			
408,72 2	DE000NB0 9Z87	200,000	0.27	61.5500 000000	3	5.0	7.5	20.0	0.0	61.5500 000000	0.01	0.1	EUR
408,72 3	DE000NB0 9Z95	200,000	0.29	61.3000 000000	3	5.0	7.5	20.0	0.0	61.3000 000000	0.01	0.1	EUR
408,72 4	DE000NB0 90A4	200,000	0.32	61.0500 000000	3	5.0	7.5	20.0	0.0	61.0500 000000	0.01	0.1	EUR
408,72 5	DE000NB0 90B2	200,000	0.34	60.8000 000000	3	5.0	7.5	20.0	0.0	60.8000 000000	0.01	0.1	EUR
408,72 6	DE000NB0 90C0	200,000	0.37	60.5500 000000	3	5.0	7.5	20.0	0.0	60.5500 000000	0.01	0.1	EUR
408,72 7	DE000NB0 90D8	200,000	0.39	60.3000 000000	3	5.0	7.5	20.0	0.0	60.3000 000000	0.01	0.1	EUR
408,72 8	DE000NB0 90E6	200,000	0.42	60.0500 000000	3	5.0	7.5	20.0	0.0	60.0500 000000	0.01	0.1	EUR
408,72 9	DE000NB0 90F3	200,000	0.44	59.8100 000000	3	5.0	7.5	20.0	0.0	59.8100 000000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
408,712	DE000NB09ZY4	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000888691) (Bloomberg code: AMG NA <Equity>)	AMG NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
408,713	DE000NB09ZZ1	Ordinary Shares issued by the Share Issuer (ISIN code: FR001400J770) (Bloomberg code: AF FP <Equity>)	Air France-KLM	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
408,714	DE000NB09Z04	Ordinary Shares issued by the Share Issuer (ISIN code: LU0569974404) (Bloomberg code: APAM NA <Equity>)	Aperam	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
408,715	DE000NB09Z12	Ordinary Shares issued by the Share Issuer (ISIN code:	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)				Index Certificate Conditions
408,716	DE000NB09Z20	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,717	DE000NB09Z38	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,718	DE000NB09Z46	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,719	DE000NB09Z53	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,720	DE000NB09Z61	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,721	DE000NB09Z79	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,722	DE000NB09Z87	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

408,723	DE000NB09Z95	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,724	DE000NB090A4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,725	DE000NB090B2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,726	DE000NB090C0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,727	DE000NB090D8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,728	DE000NB090E6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
408,729	DE000NB090F3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENER6Y0) (Bloomberg code: ENR GY <Equity>)	Siemens Energy AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Not Applicable
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:

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.
Air France-KLM	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: AF FP <Equity>)
AMG NV	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: AMG NA <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>)
Aperam	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: APAM NA <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 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
DE000NB09ZY4	Not Applicable	NB09ZY
DE000NB09ZZ1	Not Applicable	NB09ZZ
DE000NB09Z04	Not Applicable	NB09Z0
DE000NB09Z12	Not Applicable	NB09Z1
DE000NB09Z20	Not Applicable	NB09Z2
DE000NB09Z38	Not Applicable	NB09Z3
DE000NB09Z46	Not Applicable	NB09Z4
DE000NB09Z53	Not Applicable	NB09Z5
DE000NB09Z61	Not Applicable	NB09Z6
DE000NB09Z79	Not Applicable	NB09Z7
DE000NB09Z87	Not Applicable	NB09Z8
DE000NB09Z95	Not Applicable	NB09Z9
DE000NB090A4	Not Applicable	NB090A
DE000NB090B2	Not Applicable	NB090B
DE000NB090C0	Not Applicable	NB090C
DE000NB090D8	Not Applicable	NB090D
DE000NB090E6	Not Applicable	NB090E
DE000NB090F3	Not Applicable	NB090F

(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