

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
444,244	NB16Q0	DE000NB16Q06	500,000	ING Long Share Mini Future Certificate
444,245	NB16Q1	DE000NB16Q14	500,000	ING Long Share Mini Future Certificate
444,246	NB16Q2	DE000NB16Q22	500,000	ING Long Share Mini Future Certificate
444,247	NB16Q3	DE000NB16Q30	100,000	ING Long Share Mini Future Certificate
444,248	NB16Q4	DE000NB16Q48	100,000	ING Long Share Mini Future Certificate
444,249	NB16Q5	DE000NB16Q55	100,000	ING Long Share Mini Future Certificate
444,250	NB16Q6	DE000NB16Q63	250,000	ING Long Share Mini Future Certificate
444,251	NB16Q7	DE000NB16Q71	250,000	ING Long Share Mini Future Certificate
444,252	NB16Q8	DE000NB16Q89	250,000	ING Long Share Mini Future Certificate
444,253	NB16Q9	DE000NB16Q97	250,000	ING Long Share Mini Future Certificate
444,254	NB16RA	DE000NB16RA6	2,000,000	ING Long Share Mini Future Certificate
444,255	NB16RB	DE000NB16RB4	250,000	ING Long Share Mini Future Certificate
444,256	NB16RC	DE000NB16RC2	2,000,000	ING Long Share Mini Future 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 Financial Services and Markets Act 2000 (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. 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 (the “**Prospectus Regulation**”), and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 21 March 2025 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 21 March 2025, 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 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 electronic copies may be obtained from 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.	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:	17 April 2025
6	Issue Date:	23 April 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
444,244	DE000NB16Q06	500,000	2.76	66.4900000000	3	3.5	7.5	20.0	0.0	71.4800000000	0.01	0.1	EUR
444,245	DE000NB16Q14	500,000	3.02	63.8400000000	3	3.5	7.5	20.0	0.0	68.6200000000	0.01	0.1	EUR
444,246	DE000NB16Q22	500,000	3.28	61.2900000000	3	3.5	7.5	20.0	0.0	65.8900000000	0.01	0.1	EUR
444,247	DE000NB16Q30	100,000	7.0	23.5620000000	3	3.5	7.5	20.0	0.0	25.3300000000	0.001	1.0	EUR
444,248	DE000NB16Q48	100,000	8.12	22.4400000000	3	3.5	7.5	20.0	0.0	24.1230000000	0.001	1.0	EUR
444,249	DE000NB16Q55	100,000	9.19	21.3710000000	3	3.5	7.5	20.0	0.0	22.9740000000	0.001	1.0	EUR
444,250	DE000NB16Q63	250,000	13.43	352.8590000000	3	3.5	7.5	20.0	0.0	379.3240000000	0.001	0.1	EUR
444,251	DE000NB16Q71	250,000	15.19	335.2170000000	3	3.5	7.5	20.0	0.0	360.3580000000	0.001	0.1	EUR
444,25	DE000NB1	250,000	16.87	318.457	3	3.5	7.5	20.0	0.0	342.341	0.001	0.1	EUR

2	6Q89			000000 0						000000 0			
444,25 3	DE000NB1 6Q97	250,000	18.46	302.535 000000 0	3	3.5	7.5	20.0	0.0	325.225 000000 0	0.001	0.1	EUR
444,25 4	DE000NB1 6RA6	2,000,000	1.02	36.4601 000000	3.0	3.5	7.5	20.0	0.0	39.1946 000000	0.000 1	0.1	EUR
444,25 5	DE000NB1 6RB4	250,000	3.98	194.037 200000 0	3.0	3.5	7.5	20.0	0.0	208.589 900000 0	0.000 1	0.1	EUR
444,25 6	DE000NB1 6RC2	2,000,000	0.79	438.035 900000 0	3.0	3.5	7.5	20.0	0.0	470.888 600000 0	0.000 1	0.01	USD

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
444,244	DE000NB16Q06	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012866412) (Bloomberg code: BESI NA <Equity>)	BE Semiconductor Industries N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
444,245	DE000NB16Q14	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012866412) (Bloomberg code: BESI NA <Equity>)	BE Semiconductor Industries N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
444,246	DE000NB16Q22	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012866412) (Bloomberg code: BESI NA <Equity>)	BE Semiconductor Industries N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
444,247	DE000NB16Q30	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions

444,248	DE000NB16Q48	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
444,249	DE000NB16Q55	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
444,250	DE000NB16Q63	Ordinary Shares issued by the Share Issuer (ISIN code: FR0000121014) (Bloomberg code: MC FP <Equity>)	LVMH Moet Hennessy Louis Vuitton S.A.	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
444,251	DE000NB16Q71	Ordinary Shares issued by the Share Issuer (ISIN code: FR0000121014) (Bloomberg code: MC FP <Equity>)	LVMH Moet Hennessy Louis Vuitton S.A.	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
444,252	DE000NB16Q89	Ordinary Shares issued by the Share Issuer (ISIN code: FR0000121014) (Bloomberg code: MC FP <Equity>)	LVMH Moet Hennessy Louis Vuitton S.A.	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
444,253	DE000NB16Q97	Ordinary Shares issued by the Share Issuer (ISIN code: FR0000121014) (Bloomberg code: MC FP <Equity>)	LVMH Moet Hennessy Louis Vuitton S.A.	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
444,254	DE000NB16RA6	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000302636) (Bloomberg code: VLK NA <Equity>)	VAN LANSCHOT KEMPEN	As specified in the Share Certificate Conditions	Not Applicable	As specified in the Index Certificate Conditions
444,255	DE000NB16RB4	Ordinary Shares issued by the Share Issuer (ISIN code:	SOFINA	Euronext Brussel	Not Applicable	As specified in the

		BE0003717312) (Bloomberg code: SOF BB <Equity>)				Index Certificate Conditions
444,256	DE000NB16RC2	Ordinary Shares issued by the Share Issuer (ISIN code: US0846707026) (Bloomberg code: BRK/B US <Equity>)	Berkshire Hathaway - B	New York Stock Exchange	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
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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.
BE Semiconductor Industries 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: BESI NA <Equity>)
VAN LANSCHOT KEMPEN	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: VLK NA <Equity>)
Flow Traders 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: FLOW NA <Equity>)
Berkshire Hathaway - B	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: BRK/B US <Equity>)
SOFINA	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: SOF BB <Equity>)
LVMH Moët Hennessy Louis Vuitton S.A.	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: MC FP <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
DE000NB16Q06	Not Applicable	NB16Q0
DE000NB16Q14	Not Applicable	NB16Q1
DE000NB16Q22	Not Applicable	NB16Q2
DE000NB16Q30	Not Applicable	NB16Q3
DE000NB16Q48	Not Applicable	NB16Q4

DE000NB16Q55	Not Applicable	NB16Q5
DE000NB16Q63	Not Applicable	NB16Q6
DE000NB16Q71	Not Applicable	NB16Q7
DE000NB16Q89	Not Applicable	NB16Q8
DE000NB16Q97	Not Applicable	NB16Q9
DE000NB16RA6	Not Applicable	NB16RA
DE000NB16RB4	Not Applicable	NB16RB
DE000NB16RC2	Not Applicable	NB16RC

(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) Public 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