

**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>
447,400	NB19FU	DE000NB19FU3	1,000,000	ING Long Index Open End Turbo Certificate
447,401	NB19FV	DE000NB19FV1	1,000,000	ING Long Index Open End Turbo Certificate
447,402	NB19FW	DE000NB19FW9	1,000,000	ING Long Index Open End Turbo Certificate
447,403	NB19FX	DE000NB19FX7	1,000,000	ING Long Index Open End Turbo Certificate
447,404	NB19FY	DE000NB19FY5	1,000,000	ING Long Index Open End Turbo Certificate
447,405	NB19FZ	DE000NB19FZ2	1,000,000	ING Long Index Open End Turbo Certificate
447,406	NB19F0	DE000NB19F06	1,000,000	ING Long Index Open End Turbo Certificate
447,407	NB19F1	DE000NB19F14	1,000,000	ING Long Index Open End Turbo Certificate
447,408	NB19F2	DE000NB19F22	1,000,000	ING Long Index Open End Turbo Certificate
447,409	NB19F3	DE000NB19F30	1,000,000	ING Long Index Open End Turbo Certificate
447,410	NB19F4	DE000NB19F48	1,000,000	ING Long Index Open End Turbo Certificate
447,411	NB19F5	DE000NB19F55	1,000,000	ING Long Index Open End Turbo Certificate
447,412	NB19F6	DE000NB19F63	1,000,000	ING Long Index Open End Turbo Certificate
447,413	NB19F7	DE000NB19F71	1,000,000	ING Long Index Open End Turbo Certificate
447,414	NB19F8	DE000NB19F89	1,000,000	ING Long Index Open End Turbo Certificate
447,415	NB19F9	DE000NB19F97	1,000,000	ING Long Index Open End Turbo Certificate
447,416	NB19GA	DE000NB19GA3	1,000,000	ING Long Index Open End Turbo Certificate
447,417	NB19GB	DE000NB19GB1	1,000,000	ING Long Index Open End Turbo Certificate
447,418	NB19GC	DE000NB19GC9	1,000,000	ING Long Index Open End Turbo Certificate
447,419	NB19GD	DE000NB19GD7	1,000,000	ING Long Index Open End Turbo Certificate
447,420	NB19GE	DE000NB19GE5	1,000,000	ING Long Index 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 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.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the Regulation (EU) 2016/1011, as amended (“**Benchmarks Regulation**”).

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

#### **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](http://www.ingmarkets.com)) and electronic copies may be obtained from 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:	Index 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:	25 April 2025
6	Issue Date:	29 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 Index 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
447,400	DE000NB19FU3	1,000,000	0.73	18776.440000000	3	5.0	3.0	20.0	0.0	18776.440000000	0.01	0.01	USD
447,401	DE000NB19FV1	1,000,000	0.55	18756.440000000	3	5.0	3.0	20.0	0.0	18756.440000000	0.01	0.01	USD
447,402	DE000NB19FW9	1,000,000	0.38	18736.440000000	3	5.0	3.0	20.0	0.0	18736.440000000	0.01	0.01	USD
447,403	DE000NB19FX7	1,000,000	0.2	18716.440000000	3	5.0	3.0	20.0	0.0	18716.440000000	0.01	0.01	USD
447,404	DE000NB19FY5	1,000,000	0.03	18696.440000000	3	5.0	3.0	20.0	0.0	18696.440000000	0.01	0.01	USD
447,405	DE000NB19FZ2	1,000,000	0.15	18676.440000000	3	5.0	3.0	20.0	0.0	18676.440000000	0.01	0.01	USD
447,406	DE000NB19F06	1,000,000	0.32	18656.440000000	3	5.0	3.0	20.0	0.0	18656.440000000	0.01	0.01	USD

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447,407	DE000NB19F14	1,000,000	0.5	18636.4 400000 000	3	5.0	3.0	20.0	0.0	18636.4 400000 000	0.01	0.01	USD
447,408	DE000NB19F22	1,000,000	0.67	18616.4 400000 000	3	5.0	3.0	20.0	0.0	18616.4 400000 000	0.01	0.01	USD
447,409	DE000NB19F30	1,000,000	0.85	18596.4 400000 000	3	5.0	3.0	20.0	0.0	18596.4 400000 000	0.01	0.01	USD
447,410	DE000NB19F48	1,000,000	1.03	18576.4 400000 000	3	5.0	3.0	20.0	0.0	18576.4 400000 000	0.01	0.01	USD
447,411	DE000NB19F55	1,000,000	1.2	18556.4 400000 000	3	5.0	3.0	20.0	0.0	18556.4 400000 000	0.01	0.01	USD
447,412	DE000NB19F63	1,000,000	1.38	18536.4 400000 000	3	5.0	3.0	20.0	0.0	18536.4 400000 000	0.01	0.01	USD
447,413	DE000NB19F71	1,000,000	1.55	18516.4 400000 000	3	5.0	3.0	20.0	0.0	18516.4 400000 000	0.01	0.01	USD
447,414	DE000NB19F89	1,000,000	1.73	18496.4 400000 000	3	5.0	3.0	20.0	0.0	18496.4 400000 000	0.01	0.01	USD
447,415	DE000NB19F97	1,000,000	1.9	18476.4 400000 000	3	5.0	3.0	20.0	0.0	18476.4 400000 000	0.01	0.01	USD
447,416	DE000NB19GA3	1,000,000	2.08	18456.4 400000 000	3	5.0	3.0	20.0	0.0	18456.4 400000 000	0.01	0.01	USD
447,417	DE000NB19GB1	1,000,000	2.26	18436.4 400000 000	3	5.0	3.0	20.0	0.0	18436.4 400000 000	0.01	0.01	USD
447,418	DE000NB19GC9	1,000,000	2.43	18416.4 400000 000	3	5.0	3.0	20.0	0.0	18416.4 400000 000	0.01	0.01	USD
447,419	DE000NB19GD7	1,000,000	2.61	18396.4 400000 000	3	5.0	3.0	20.0	0.0	18396.4 400000 000	0.01	0.01	USD
447,420	DE000NB19GE5	1,000,000	2.78	18376.4 400000 000	3	5.0	3.0	20.0	0.0	18376.4 400000 000	0.01	0.01	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
447,400	DE000NB19FU3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
447,401	DE000NB19FV1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions



26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	Not Applicable
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>
NASDAQ 100 Stock Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)

## 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
DE000NB19FU3	Not Applicable	NB19FU
DE000NB19FV1	Not Applicable	NB19FV
DE000NB19FW9	Not Applicable	NB19FW
DE000NB19FX7	Not Applicable	NB19FX
DE000NB19FY5	Not Applicable	NB19FY
DE000NB19FZ2	Not Applicable	NB19FZ
DE000NB19F06	Not Applicable	NB19F0
DE000NB19F14	Not Applicable	NB19F1
DE000NB19F22	Not Applicable	NB19F2
DE000NB19F30	Not Applicable	NB19F3
DE000NB19F48	Not Applicable	NB19F4
DE000NB19F55	Not Applicable	NB19F5
DE000NB19F63	Not Applicable	NB19F6
DE000NB19F71	Not Applicable	NB19F7
DE000NB19F89	Not Applicable	NB19F8
DE000NB19F97	Not Applicable	NB19F9
DE000NB19GA3	Not Applicable	NB19GA
DE000NB19GB1	Not Applicable	NB19GB
DE000NB19GC9	Not Applicable	NB19GC
DE000NB19GD7	Not Applicable	NB19GD
DE000NB19GE5	Not Applicable	NB19GE

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

### Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.