

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
577,695	NB5K51	DE000NB5K514	1,000,000	ING Short Share Open End Turbo Certificate
577,696	NB5K52	DE000NB5K522	1,000,000	ING Short Share Open End Turbo Certificate
577,697	NB5K53	DE000NB5K530	1,000,000	ING Short Share Open End Turbo Certificate
577,698	NB5K54	DE000NB5K548	1,000,000	ING Short Share Open End Turbo Certificate
577,699	NB5K55	DE000NB5K555	1,000,000	ING Short Share Open End Turbo Certificate
577,700	NB5K56	DE000NB5K563	1,000,000	ING Short Share Open End Turbo Certificate
577,701	NB5K57	DE000NB5K571	2,000,000	ING Short Share Open End Turbo Certificate
577,702	NB5K58	DE000NB5K589	500,000	ING Short Share Open End Turbo Certificate
577,703	NB5K59	DE000NB5K597	500,000	ING Short Share Open End Turbo Certificate
577,704	NB5K6A	DE000NB5K6A5	250,000	ING Short Share Open End Turbo Certificate
577,705	NB5K6B	DE000NB5K6B3	1,000,000	ING Short Share Open End Turbo Certificate
577,706	NB5K6C	DE000NB5K6C1	1,000,000	ING Short Share Open End Turbo Certificate
577,707	NB5K6D	DE000NB5K6D9	1,000,000	ING Short Share Open End Turbo Certificate
577,708	NB5K6E	DE000NB5K6E7	1,000,000	ING Short Share Open End Turbo Certificate
577,709	NB5K6F	DE000NB5K6F4	100,000	ING Short Share Open End Turbo Certificate
577,710	NB5K6G	DE000NB5K6G2	200,000	ING Short Share Open End Turbo Certificate
577,711	NB5K6H	DE000NB5K6H0	1,000,000	ING Short Share Open End Turbo Certificate
577,712	NB5K6J	DE000NB5K6J6	1,000,000	ING Short Share Open End Turbo Certificate
577,713	NB5K6K	DE000NB5K6K4	1,000,000	ING Short Share Open End Turbo Certificate
577,714	NB5K6L	DE000NB5K6L2	2,000,000	ING Short Share Open End Turbo Certificate
577,715	NB5K6M	DE000NB5K6M0	2,000,000	ING Short Share Open End Turbo Certificate
577,716	NB5K6N	DE000NB5K6N8	1,000,000	ING Short Share Open End Turbo Certificate
577,717	NB5K6P	DE000NB5K6P3	1,000,000	ING Short Share Open End Turbo

				Certificate
577,718	NB5K6Q	DE000NB5K6Q1	1,000,000	ING Short Share Open End Turbo Certificate
577,719	NB5K6R	DE000NB5K6R9	500,000	ING Short Share Open End Turbo Certificate
577,720	NB5K6S	DE000NB5K6S7	200,000	ING Short Share Open End Turbo Certificate
577,721	NB5K6T	DE000NB5K6T5	250,000	ING Short Share Open End Turbo Certificate
577,722	NB5K6U	DE000NB5K6U3	250,000	ING Short Share Open End Turbo Certificate
577,723	NB5K6V	DE000NB5K6V1	250,000	ING Short 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 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.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short 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 February 2026
6	Issue Date:	19 February 2026
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
577,695	DE000NB5K514	1,000,000	0.57	162.475300000	3	5.0	10.0	20.0	0.0	162.470000000	0.01	0.1	USD
577,696	DE000NB5K522	1,000,000	0.71	164.116500000	3	5.0	10.0	20.0	0.0	164.110000000	0.01	0.1	USD
577,697	DE000NB5K530	1,000,000	0.12	257.149600000	3	5.0	7.5	20.0	0.0	257.140000000	0.01	0.1	USD
577,698	DE000NB5K548	1,000,000	0.33	259.747100000	3	5.0	7.5	20.0	0.0	259.740000000	0.01	0.1	USD
577,699	DE000NB5K555	1,000,000	0.56	262.370900000	3	5.0	7.5	20.0	0.0	262.370000000	0.01	0.1	USD
577,700	DE000NB5K563	1,000,000	0.95	33.677000000	3	5.0	7.5	20.0	0.0	33.677000000	0.001	1.0	EUR
577,701	DE000NB5K571	2,000,000	6.96	25.554200000	3	5.0	7.5	20.0	0.0	25.554200000	0.0001	1.0	EUR

577,70 2	DE000NB5 K589	500,000	1.58	51.3440 000000	3	5.0	7.5	20.0	0.0	51.3440 000000	0.001	1.0	EUR
577,70 3	DE000NB5 K597	500,000	0.82	250.950 000000 0	3	3.5	5.0	20.0	0.0	250.950 000000 0	0.01	0.1	EUR
577,70 4	DE000NB5 K6A5	250,000	0.77	69.1160 000000	3	3.5	7.5	20.0	0.0	69.1160 000000	0.001	0.1	EUR
577,70 5	DE000NB5 K6B3	1,000,000	0.15	184.567 700000 0	3	3.5	12.5	20.0	0.0	184.560 000000 0	0.01	0.1	USD
577,70 6	DE000NB5 K6C1	1,000,000	0.23	185.495 200000 0	3	3.5	12.5	20.0	0.0	185.490 000000 0	0.01	0.1	USD
577,70 7	DE000NB5 K6D9	1,000,000	0.3	186.427 400000 0	3	3.5	12.5	20.0	0.0	186.420 000000 0	0.01	0.1	USD
577,70 8	DE000NB5 K6E7	1,000,000	0.38	187.364 300000 0	3	3.5	12.5	20.0	0.0	187.360 000000 0	0.01	0.1	USD
577,70 9	DE000NB5 K6F4	100,000	0.11	20.8300 000000	3	5.0	7.5	20.0	0.0	20.8300 000000	0.01	0.1	EUR
577,71 0	DE000NB5 K6G2	200,000	4.71	211.100 000000 0	3	5.0	7.5	20.0	0.0	211.100 000000 0	0.01	0.1	EUR
577,71 1	DE000NB5 K6H0	1,000,000	0.26	642.796 500000 0	3	5.0	7.5	20.0	0.0	642.790 000000 0	0.01	0.1	USD
577,71 2	DE000NB5 K6J6	1,000,000	0.51	645.796 500000 0	3	5.0	7.5	20.0	0.0	645.790 000000 0	0.01	0.1	USD
577,71 3	DE000NB5 K6K4	1,000,000	0.76	648.796 500000 0	3	5.0	7.5	20.0	0.0	648.790 000000 0	0.01	0.1	USD
577,71 4	DE000NB5 K6L2	2,000,000	1.73	102.557 100000 0	3.0	3.5	7.5	20.0	0.0	102.557 100000 0	0.000 1	0.1	EUR
577,71 5	DE000NB5 K6M0	2,000,000	2.14	106.659 300000 0	3.0	3.5	7.5	20.0	0.0	106.659 300000 0	0.000 1	0.1	EUR
577,71 6	DE000NB5 K6N8	1,000,000	0.64	27.9014 000000	3.0	3.5	7.5	20.0	0.0	27.9014 000000	0.000 1	1.0	USD
577,71 7	DE000NB5 K6P3	1,000,000	0.21	115.392 300000 0	3.0	3.5	7.5	20.0	0.0	115.392 300000 0	0.000 1	0.1	USD
577,71 8	DE000NB5 K6Q1	1,000,000	0.41	117.747 300000 0	3.0	3.5	7.5	20.0	0.0	117.747 300000 0	0.000 1	0.1	USD
577,71 9	DE000NB5 K6R9	500,000	0.2	81.7807 000000	3.0	3.5	7.5	20.0	0.0	81.7800 000000	0.01	0.1	EUR
577,72 0	DE000NB5 K6S7	200,000	0.14	58.6222 000000	3.0	5.0	7.5	20.0	0.0	58.6200 000000	0.01	0.1	EUR
577,72 1	DE000NB5 K6T5	250,000	0.36	329.414 800000 0	3.0	5.0	7.5	20.0	0.0	329.410 000000 0	0.01	0.1	USD
577,72 2	DE000NB5 K6U3	250,000	0.57	331.904 100000 0	3.0	5.0	7.5	20.0	0.0	331.900 000000 0	0.01	0.1	USD
577,72 3	DE000NB5 K6V1	250,000	0.78	334.412 200000 0	3.0	5.0	7.5	20.0	0.0	334.410 000000 0	0.01	0.1	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 Certificate s	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
577,695	DE000NB5K514	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,696	DE000NB5K522	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,697	DE000NB5K530	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,698	DE000NB5K548	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,699	DE000NB5K555	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,700	DE000NB5K563	Ordinary Shares issued by the Share Issuer (ISIN code:	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000CBK1001 (Bloomberg code: CBK GY <Equity>)				Share Certificate Conditions
577,701	DE000NB5K571	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
577,702	DE000NB5K589	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007037129) (Bloomberg code: RWE GY <Equity>)	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
577,703	DE000NB5K597	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007236101) (Bloomberg code: SIE GY <Equity>)	Siemens AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
577,704	DE000NB5K6A5	Ordinary Shares issued by the Share Issuer (ISIN code: CH1216478797) (Bloomberg code: DSFIR NA <Equity>)	DSM-Fimenich AG	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
577,705	DE000NB5K6B3	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,706	DE000NB5K6C1	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,707	DE000NB5K6D9	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

577,708	DE000NB5K6E7	Ordinary Shares issued by the Share Issuer (ISIN code: US67066G1040) (Bloomberg code: NVDA US <Equity>)	Nvidia Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,709	DE000NB5K6F4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A2E4K43) (Bloomberg code: DHER GY <Equity>)	Delivery Hero SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
577,710	DE000NB5K6G2	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 Share Certificate Conditions
577,711	DE000NB5K6H0	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,712	DE000NB5K6J6	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,713	DE000NB5K6K4	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,714	DE000NB5K6L2	Ordinary Shares issued by the Share Issuer (ISIN code: NL0009269109) (Bloomberg code: HEIJM NA <Equity>)	KONINKLIJKE HEIJMANS	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
577,715	DE000NB5K6M0	Ordinary Shares issued by the Share Issuer (ISIN code:	KONINKLIJKE HEIJMANS	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the

		NL0009269109) (Bloomberg code: HEIJM NA <Equity>)				Share Certificate Conditions
577,716	DE000NB5K6N8	Ordinary Shares issued by the Share Issuer (ISIN code: US47215P1066) (Bloomberg code: JD US <Equity>)	JD.com	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,717	DE000NB5K6P3	Ordinary Shares issued by the Share Issuer (ISIN code: CA13321L1085) (Bloomberg code: CCJ US <Equity>)	Cameco	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,718	DE000NB5K6Q1	Ordinary Shares issued by the Share Issuer (ISIN code: CA13321L1085) (Bloomberg code: CCJ US <Equity>)	Cameco	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,719	DE000NB5K6R9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000HAG0005) (Bloomberg code: HAG GY <Equity>)	HENSOLDT AG	Frankfurt Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,720	DE000NB5K6S7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000RENK730) (Bloomberg code: R3NK GY <Equity>)	RENK Group AG	Frankfurt Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,721	DE000NB5K6T5	Ordinary Shares issued by the Share Issuer (ISIN code: US11135F1012) (Bloomberg code: AVGO US <Equity>)	Broadcom Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
577,722	DE000NB5K6U3	Ordinary Shares issued by the Share Issuer (ISIN code: US11135F1012) (Bloomberg code: AVGO US <Equity>)	Broadcom Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

577,723	DE000NB5K6V 1	Ordinary Shares issued by the Share Issuer (ISIN code: US11135F1012) (Bloomberg code: AVGO US <Equity>)	Broadcom Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
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26	Currency Certificate Provisions	Not Applicable
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.
KONINKLIJKE HEIJMANS	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: HEIJM NA <Equity>)
JD.com	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: JD US <Equity>)
RENK Group AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: R3NK GY <Equity>)</p>
Delivery Hero SE	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DHER GY <Equity>)</p>
Commerzbank AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: CBK GY <Equity>)</p>
HENSOLDT AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: HAG GY <Equity>)</p>
Nvidia Corp.	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: NVDA US <Equity>)</p>
Siemens Energy AG	<p>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.</p> <p>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>)</p>
Apple Inc.	<p>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.</p> <p>Information and details of the past and future performance of the</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: AAPL US <Equity>)
Siemens AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SIE GY <Equity>)</p>
Alibaba Group Holding Ltd.	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: BABA US <Equity>)</p>
RWE AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: RWE GY <Equity>)</p>
Meta Platforms Inc	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: META US <Equity>)</p>
DSM-Fimenich AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: DSFIR NA <Equity>)</p>
Broadcom Inc	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: AVGO US <Equity>)</p>
Cameco	<p>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.</p> <p>Information and details of the past and future performance of the</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: CCJ US <Equity>)
E.ON AG	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: EOAN GY <Equity>)</p>

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
DE000NB5K514	Not Applicable	NB5K51
DE000NB5K522	Not Applicable	NB5K52
DE000NB5K530	Not Applicable	NB5K53
DE000NB5K548	Not Applicable	NB5K54
DE000NB5K555	Not Applicable	NB5K55
DE000NB5K563	Not Applicable	NB5K56
DE000NB5K571	Not Applicable	NB5K57
DE000NB5K589	Not Applicable	NB5K58
DE000NB5K597	Not Applicable	NB5K59
DE000NB5K6A5	Not Applicable	NB5K6A
DE000NB5K6B3	Not Applicable	NB5K6B
DE000NB5K6C1	Not Applicable	NB5K6C
DE000NB5K6D9	Not Applicable	NB5K6D
DE000NB5K6E7	Not Applicable	NB5K6E
DE000NB5K6F4	Not Applicable	NB5K6F
DE000NB5K6G2	Not Applicable	NB5K6G
DE000NB5K6H0	Not Applicable	NB5K6H
DE000NB5K6J6	Not Applicable	NB5K6J
DE000NB5K6K4	Not Applicable	NB5K6K
DE000NB5K6L2	Not Applicable	NB5K6L
DE000NB5K6M0	Not Applicable	NB5K6M
DE000NB5K6N8	Not Applicable	NB5K6N
DE000NB5K6P3	Not Applicable	NB5K6P
DE000NB5K6Q1	Not Applicable	NB5K6Q
DE000NB5K6R9	Not Applicable	NB5K6R
DE000NB5K6S7	Not Applicable	NB5K6S
DE000NB5K6T5	Not Applicable	NB5K6T
DE000NB5K6U3	Not Applicable	NB5K6U
DE000NB5K6V1	Not Applicable	NB5K6V

(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 Europe 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 WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR