

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
640,083	NB654Z	DE000NB654Z4	250,000	ING Short FX Open End Turbo Certificate
640,084	NB6540	DE000NB65407	250,000	ING Short FX Open End Turbo Certificate
640,085	NB6541	DE000NB65415	250,000	ING Short FX Open End Turbo Certificate
640,086	NB6542	DE000NB65423	250,000	ING Short FX Open End Turbo Certificate
640,087	NB6543	DE000NB65431	1,000,000	ING Short FX Open End Turbo Certificate
640,088	NB6544	DE000NB65449	1,000,000	ING Short FX Open End Turbo Certificate
640,089	NB6545	DE000NB65456	1,000,000	ING Short FX Open End Turbo Certificate
640,090	NB6546	DE000NB65464	1,000,000	ING Short FX Open End Turbo Certificate
640,091	NB6547	DE000NB65472	1,000,000	ING Short FX Open End Turbo Certificate
640,092	NB6548	DE000NB65480	1,000,000	ING Short FX Open End Turbo Certificate
640,093	NB6549	DE000NB65498	1,000,000	ING Short FX Open End Turbo Certificate
640,094	NB655A	DE000NB655A4	1,000,000	ING Short FX Open End Turbo Certificate
640,095	NB655B	DE000NB655B2	1,000,000	ING Short FX Open End Turbo Certificate
640,096	NB655C	DE000NB655C0	1,000,000	ING Short FX Open End Turbo Certificate
640,097	NB655D	DE000NB655D8	1,000,000	ING Short FX Open End Turbo Certificate
640,098	NB655E	DE000NB655E6	1,000,000	ING Short FX Open End Turbo Certificate
640,099	NB655F	DE000NB655F3	250,000	ING Short FX Open End Turbo Certificate
640,100	NB655G	DE000NB655G1	250,000	ING Short FX Open End Turbo Certificate
640,101	NB655H	DE000NB655H9	250,000	ING Short FX 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 neither: (i) 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 European Union (Withdrawal) Act 2018 (“EUWA”); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admission to Trading Regulations 2024. 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 11 March 2026 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 11 March 2026, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates and Warrants 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:	Currency Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	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:	15 July 2026
6	Issue Date:	17 July 2026
7	Current Financing Level on the Trade Date:	As specified in the table below
8	Current Spread on the Trade Date:	As specified in the table below
9	Maximum Spread:	As specified in the table below
10	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
11	Maximum Premium:	As specified in the table below
12	Minimum Premium:	As specified in the table below
13	Stop Loss Price on the Trade Date:	As specified in the table below

14	Stop Loss Price Rounding:	As specified in the table below
15	Entitlement:	As specified in the table below
16	Financing Level Currency:	As specified in the table below
17	Settlement Currency:	EUR
18	Exercise Time:	12:00 AM Central European Time
19	Cash Settlement Amount:	As specified in the Currency Certificate Conditions
20	Final Valuation Date:	Not Applicable
21	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
22	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
640,083	DE000NB654Z4	250,000	0.26	1.6454000000	3	5.0	2.0	20.0	0.0	1.6454000000	0.0001	100.0	AUD
640,084	DE000NB65407	250,000	0.4	185.620000000	3	5.0	2.0	20.0	0.0	185.620000000	0.01	100.0	JPY
640,085	DE000NB65415	250,000	0.37	11.1225000000	3	5.0	2.0	20.0	0.0	11.1225000000	0.0001	100.0	NOK
640,086	DE000NB65423	250,000	0.62	11.1504000000	3	5.0	2.0	20.0	0.0	11.1504000000	0.0001	100.0	NOK
640,087	DE000NB65431	1,000,000	0.45	1.1344000000	3	5.0	1.0	20.0	0.0	1.1344000000	0.0001	100.0	USD
640,088	DE000NB65449	1,000,000	0.36	1.1354000000	3	5.0	1.0	20.0	0.0	1.1354000000	0.0001	100.0	USD
640,089	DE000NB65456	1,000,000	0.27	1.1364000000	3	5.0	1.0	20.0	0.0	1.1364000000	0.0001	100.0	USD
640,090	DE000NB65464	1,000,000	0.18	1.1374000000	3	5.0	1.0	20.0	0.0	1.1374000000	0.0001	100.0	USD
640,091	DE000NB65472	1,000,000	0.1	1.1384000000	3	5.0	1.0	20.0	0.0	1.1384000000	0.0001	100.0	USD
640,092	DE000NB65480	1,000,000	0.01	1.1394000000	3	5.0	1.0	20.0	0.0	1.1394000000	0.0001	100.0	USD

640,093	DE000NB65498	1,000,000	0.08	1.1404000000	3	5.0	1.0	20.0	0.0	1.1404000000	0.0001	100.0	USD
640,094	DE000NB655A4	1,000,000	0.17	1.1414000000	3	5.0	1.0	20.0	0.0	1.1414000000	0.0001	100.0	USD
640,095	DE000NB655B2	1,000,000	0.25	1.1424000000	3	5.0	1.0	20.0	0.0	1.1424000000	0.0001	100.0	USD
640,096	DE000NB655C0	1,000,000	0.34	1.1434000000	3	5.0	1.0	20.0	0.0	1.1434000000	0.0001	100.0	USD
640,097	DE000NB655D8	1,000,000	0.43	1.1444000000	3	5.0	1.0	20.0	0.0	1.1444000000	0.0001	100.0	USD
640,098	DE000NB655E6	1,000,000	0.52	1.1454000000	3	5.0	1.0	20.0	0.0	1.1454000000	0.0001	100.0	USD
640,099	DE000NB655F3	250,000	0.18	1.3397000000	3	5.0	2.0	20.0	0.0	1.3397000000	0.0001	100.0	USD
640,100	DE000NB655G1	250,000	0.62	1.3447000000	3	5.0	2.0	20.0	0.0	1.3447000000	0.0001	100.0	USD
640,101	DE000NB655H9	250,000	0.12	162.4500000000	3	5.0	2.0	20.0	0.0	162.4500000000	0.01	100.0	JPY

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
----	------------------------------	----------------

25	Share Certificate Provisions	Not Applicable
----	------------------------------	----------------

26	Currency Certificate Provisions	Applicable
----	---------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
640,083	DE000NB654Z4	EUR/AUD (Bloomberg code: EURAUD <Crncy>)	Reuters page EURAUD=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,084	DE000NB65407	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,085	DE000NB65415	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,086	DE000NB65423	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,087	DE000NB65431	EUR/USD (Bloomberg code: EURUSD)	Reuters Page EUR=	As specified in the Currency Certificate	USD	3 p.m. Greenwich Mean Time.

		<Crncy>		Conditions		
640,088	DE000NB65449	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,089	DE000NB65456	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,090	DE000NB65464	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,091	DE000NB65472	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,092	DE000NB65480	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,093	DE000NB65498	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,094	DE000NB655A4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,095	DE000NB655B2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,096	DE000NB655C0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,097	DE000NB655D8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,098	DE000NB655E6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,099	DE000NB655F3	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,100	DE000NB655G1	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
640,101	DE000NB655H9	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
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
----------	---

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See “Use of Proceeds” wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	Information on the underlying can be obtained from the below specified source.
EUR/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURJPY <Crncy>)
EUR/NOK	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the

	Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURNOK <Crncy>)
EUR/AUD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURAUD <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)
GBP/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: GBPUSD <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

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
DE000NB654Z4	Not Applicable	NB654Z
DE000NB65407	Not Applicable	NB6540
DE000NB65415	Not Applicable	NB6541
DE000NB65423	Not Applicable	NB6542
DE000NB65431	Not Applicable	NB6543

DE000NB65449	Not Applicable	NB6544
DE000NB65456	Not Applicable	NB6545
DE000NB65464	Not Applicable	NB6546
DE000NB65472	Not Applicable	NB6547
DE000NB65480	Not Applicable	NB6548
DE000NB65498	Not Applicable	NB6549
DE000NB655A4	Not Applicable	NB655A
DE000NB655B2	Not Applicable	NB655B
DE000NB655C0	Not Applicable	NB655C
DE000NB655D8	Not Applicable	NB655D
DE000NB655E6	Not Applicable	NB655E
DE000NB655F3	Not Applicable	NB655F
DE000NB655G1	Not Applicable	NB655G
DE000NB655H9	Not Applicable	NB655H

(iv)	Name of the Principal Certificate Agent	ING Bank N.V.
------	--	---------------

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, Romania 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.
---	---

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