Final Terms dated 09 July 2026

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
639,563	NB65PP	DE000NB65PP5	150,000	ING Short Commodity Open End Turbo Certificate
639,564	NB65PQ	DE000NB65PQ3	500,000	ING Short Commodity Open End Turbo Certificate
639,565	NB65PR	DE000NB65PR1	500,000	ING Short Commodity Open End Turbo Certificate
639,566	NB65PS	DE000NB65PS9	500,000	ING Short Commodity Open End Turbo Certificate
639,567	NB65PT	DE000NB65PT7	500,000	ING Short Commodity Open End Turbo Certificate
639,568	NB65PU	DE000NB65PU5	500,000	ING Short Commodity Open End Turbo Certificate
639,569	NB65PV	DE000NB65PV3	1,000,000	ING Short Commodity Open End Turbo Certificate
639,570	NB65PW	DE000NB65PW1	1,000,000	ING Short Commodity Open End Turbo Certificate
639,571	NB65PX	DE000NB65PX9	1,000,000	ING Short Commodity Open End Turbo Certificate
639,572	NB65PY	DE000NB65PY7	1,000,000	ING Short Commodity Open End Turbo Certificate
639,573	NB65PZ	DE000NB65PZ4	1,000,000	ING Short Commodity Open End Turbo Certificate
639,574	NB65P0	DE000NB65P07	1,000,000	ING Short Commodity Open End Turbo Certificate
639,575	NB65P1	DE000NB65P15	250,000	ING Short Commodity Open End Turbo Certificate
639,576	NB65P2	DE000NB65P23	250,000	ING Short Commodity Open End Turbo Certificate
639,577	NB65P3	DE000NB65P31	250,000	ING Short Commodity 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:	Commodity 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:	10 July 2026

6	Issue Date:	14 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 Commodity 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
639,563	DE000NB65PP5	150,000	0.39	79.1400000000	3	5.0	7.5	20.0	0.0	79.1400000000	0.01	1.0	USD
639,564	DE000NB65PQ3	500,000	0.83	4109.3400000000	3	5.0	3.0	20.0	0.0	4109.3400000000	0.01	0.1	USD
639,565	DE000NB65PR1	500,000	1.01	4111.3400000000	3	5.0	3.0	20.0	0.0	4111.3400000000	0.01	0.1	USD
639,566	DE000NB65PS9	500,000	1.18	4113.3400000000	3	5.0	3.0	20.0	0.0	4113.3400000000	0.01	0.1	USD
639,567	DE000NB65PT7	500,000	1.36	4115.3400000000	3	5.0	3.0	20.0	0.0	4115.3400000000	0.01	0.1	USD
639,568	DE000NB65PU5	500,000	1.53	4117.3400000000	3	5.0	3.0	20.0	0.0	4117.3400000000	0.01	0.1	USD
639,569	DE000NB65PV3	1,000,000	0.02	3.2180000000	3	5.0	10.0	20.0	0.0	3.2180000000	0.001	1.0	USD
639,570	DE000NB65PW1	1,000,000	0.03	3.2350000000	3	5.0	10.0	20.0	0.0	3.2350000000	0.001	1.0	USD

639,571	DE000NB65PX9	1,000,000	0.05	3.2520000000	3	5.0	10.0	20.0	0.0	3.2520000000	0.001	1.0	USD
639,572	DE000NB65PY7	1,000,000	0.06	3.2690000000	3	5.0	10.0	20.0	0.0	3.2690000000	0.001	1.0	USD
639,573	DE000NB65PZ4	1,000,000	0.08	3.2860000000	3	5.0	10.0	20.0	0.0	3.2860000000	0.001	1.0	USD
639,574	DE000NB65P07	1,000,000	0.09	3.3030000000	3	5.0	10.0	20.0	0.0	3.3030000000	0.001	1.0	USD
639,575	DE000NB65P15	250,000	0.44	74.5500000000	3	5.0	7.5	20.0	0.0	74.5500000000	0.01	1.0	USD
639,576	DE000NB65P23	250,000	0.61	74.7500000000	3	5.0	7.5	20.0	0.0	74.7500000000	0.01	1.0	USD
639,577	DE000NB65P31	250,000	0.79	74.9500000000	3	5.0	7.5	20.0	0.0	74.9500000000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Not Applicable

27	**Commodity Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
639,563	DE000NB65PP5	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COU6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,564	DE000NB65PQ3	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

639,565	DE000NB65PR1	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,566	DE000NB65PS9	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,567	DE000NB65PT7	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,568	DE000NB65PU5	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,569	DE000NB65PV3	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

639,570	DE000NB65PW1	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,571	DE000NB65PX9	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,572	DE000NB65PY7	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,573	DE000NB65PZ4	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,574	DE000NB65P07	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGQ26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

639,575	DE000NB65P15	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLQ6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,576	DE000NB65P23	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLQ6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
639,577	DE000NB65P31	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLQ6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

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.**
US Natural Gas	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: NG1 <Cmdty>)
WTI Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the

	Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CL1 <Cmdty>)
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)
Brent Crude Oil	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: CO1 <Cmdty>)

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 succesor 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
DE000NB65PP5	Not Applicable	NB65PP
DE000NB65PQ3	Not Applicable	NB65PQ
DE000NB65PR1	Not Applicable	NB65PR
DE000NB65PS9	Not Applicable	NB65PS
DE000NB65PT7	Not Applicable	NB65PT
DE000NB65PU5	Not Applicable	NB65PU
DE000NB65PV3	Not Applicable	NB65PV
DE000NB65PW1	Not Applicable	NB65PW
DE000NB65PX9	Not Applicable	NB65PX
DE000NB65PY7	Not Applicable	NB65PY
DE000NB65PZ4	Not Applicable	NB65PZ
DE000NB65P07	Not Applicable	NB65P0
DE000NB65P15	Not Applicable	NB65P1
DE000NB65P23	Not Applicable	NB65P2
DE000NB65P31	Not Applicable	NB65P3

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