Final Terms dated 13 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
639,605	NB65QX	DE000NB65QX7	500,000	ING Long Index Mini Future Certificate
639,606	NB65QY	DE000NB65QY5	500,000	ING Long Index Mini Future Certificate
639,607	NB65QZ	DE000NB65QZ2	500,000	ING Long Index Mini Future Certificate
639,608	NB65Q0	DE000NB65Q06	500,000	ING Long Index Mini Future Certificate
639,609	NB65Q1	DE000NB65Q14	1,000,000	ING Long Index Mini Future Certificate
639,610	NB65Q2	DE000NB65Q22	1,000,000	ING Long Index Mini Future Certificate
639,611	NB65Q3	DE000NB65Q30	1,000,000	ING Long Index Mini Future Certificate
639,612	NB65Q4	DE000NB65Q48	1,000,000	ING Long Index Mini Future Certificate
639,613	NB65Q5	DE000NB65Q55	1,000,000	ING Long Index Mini Future Certificate
639,614	NB65Q6	DE000NB65Q63	1,000,000	ING Long Index Mini Future Certificate
639,615	NB65Q7	DE000NB65Q71	1,000,000	ING Long Index Mini Future Certificate
639,616	NB65Q8	DE000NB65Q89	1,000,000	ING Long Index Mini Future Certificate
639,617	NB65Q9	DE000NB65Q97	1,000,000	ING Long Index Mini Future Certificate
639,618	NB65RA	DE000NB65RA3	1,000,000	ING Long Index Mini Future Certificate
639,619	NB65RB	DE000NB65RB1	1,000,000	ING Long Index Mini Future Certificate
639,620	NB65RC	DE000NB65RC9	1,000,000	ING Long Index Mini Future Certificate

under the
Certificates Programme

The Prospectus referred to below (as completed by these Final Terms) has been prepared on the basis that, except as provided in sub-paragraph (i) below, any offer of Notes in any Member State of the European Economic Area (each, a "**Member State**") will be made pursuant to an exemption under the Prospectus Regulation (as defined below) from the requirement to publish a prospectus for offers of the Notes.
Accordingly any person making or intending to make an offer of the Notes may only do so:

(i) in those Public Offer Jurisdictions mentioned in the paragraph *Distribution* of Part B below, provided such person is a Dealer or Authorised Offeror (as such term is defined in the Prospectus) and that any conditions relevant to the use of the Prospectus are complied with; or

(ii) otherwise in circumstances in which no obligation arises for the Issuer or any Dealer to publish a prospectus pursuant to Article 3 of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**") or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

Neither the Issuer nor any Dealer has authorised, nor do they authorise, the making of any offer of Certificates in any other circumstances.

MiFID II product governance / Retail investors, professional investors and ECPs target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Certificates has led to the conclusion that: (i) the target market for the Certificates is eligible counterparties, professional clients and retail clients, each as defined in Directive 2014/65/EU, as amended ("**MiFID II**"); and (ii) all channels for distribution to eligible counterparties and professional clients are appropriate; and (iii) the following channels for distribution of the Certificates to retail clients are appropriate - investment advice, portfolio management, non-advised sales and pure execution services - subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable. Any person subsequently offering, selling or recommending the Certificates (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Certificates (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under MiFID II, as applicable.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is 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

European Banks is provided by Stoxx Ltd.. Stoxx Ltd. appears 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").

AEX Index is provided by Euronext. Euronext appears 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").

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:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Long Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	14 July 2026
6	Issue Date:	16 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 Index 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
639,605	DE000NB65QX7	500,000	10.57	977.3694000000	3	5.0	2.0	20.0	0.0	997.0000000000	1.0	0.1	EUR
639,606	DE000NB65QY5	500,000	12.49	958.2052000000	3	5.0	2.0	20.0	0.0	978.0000000000	1.0	0.1	EUR
639,607	DE000NB65QZ2	500,000	14.37	939.4168000000	3	5.0	2.0	20.0	0.0	959.0000000000	1.0	0.1	EUR
639,608	DE000NB65Q06	500,000	16.21	920.9968000000	3	5.0	2.0	20.0	0.0	940.0000000000	1.0	0.1	EUR
639,609	DE000NB65Q14	1,000,000	5.19	357.3400000000	3	3.5	7.5	20.0	0.0	384.1400000000	0.01	0.1	EUR
639,610	DE000NB65Q22	1,000,000	5.89	350.3300000000	3	3.5	7.5	20.0	0.0	376.6100000000	0.01	0.1	EUR
639,611	DE000NB65Q30	1,000,000	6.57	343.4600000000	3	3.5	7.5	20.0	0.0	369.2200000000	0.01	0.1	EUR
639,61	DE000NB6	1,000,000	7.25	336.720	3	3.5	7.5	20.0	0.0	361.970	0.01	0.1	EUR

2	5Q48			0000000						0000000			
639,613	DE000NB65Q55	1,000,000	7.91	330.1100000000	3	3.5	7.5	20.0	0.0	354.8700000000	0.01	0.1	EUR
639,614	DE000NB65Q63	1,000,000	8.56	323.6300000000	3	3.5	7.5	20.0	0.0	347.9000000000	0.01	0.1	EUR
639,615	DE000NB65Q71	1,000,000	9.19	317.2800000000	3	3.5	7.5	20.0	0.0	341.0700000000	0.01	0.1	EUR
639,616	DE000NB65Q89	1,000,000	9.82	311.0500000000	3	3.5	7.5	20.0	0.0	334.3800000000	0.01	0.1	EUR
639,617	DE000NB65Q97	1,000,000	10.43	304.9500000000	3	3.5	7.5	20.0	0.0	327.8300000000	0.01	0.1	EUR
639,618	DE000NB65RA3	1,000,000	11.02	298.9700000000	3	3.5	7.5	20.0	0.0	321.3900000000	0.01	0.1	EUR
639,619	DE000NB65RB1	1,000,000	11.61	293.1000000000	3	3.5	7.5	20.0	0.0	315.0800000000	0.01	0.1	EUR
639,620	DE000NB65RC9	1,000,000	12.19	287.3500000000	3	3.5	7.5	20.0	0.0	308.9000000000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
639,605	DE000NB65QX7	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,606	DE000NB65QY5	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,607	DE000NB65QZ2	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,608	DE000NB65Q06	AEX Index (Bloomberg code: AEX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,609	DE000NB65Q14	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,610	DE000NB65Q22	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,611	DE000NB65Q30	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,612	DE000NB65Q48	European Banks (Bloomberg code:	As specified in the	As specified in the

		SX7P <Index>)	Index Certificate Conditions	Index Certificate Conditions
639,613	DE000NB65Q55	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,614	DE000NB65Q63	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,615	DE000NB65Q71	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,616	DE000NB65Q89	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,617	DE000NB65Q97	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,618	DE000NB65RA3	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,619	DE000NB65RB1	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
639,620	DE000NB65RC9	European Banks (Bloomberg code: SX7P <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	**Share Certificate Provisions**	Not Applicable

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

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.**
European Banks	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: SX7P <Index>)
AEX 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: AEX <Index>)

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
DE000NB65QX7	Not Applicable	NB65QX
DE000NB65QY5	Not Applicable	NB65QY
DE000NB65QZ2	Not Applicable	NB65QZ
DE000NB65Q06	Not Applicable	NB65Q0
DE000NB65Q14	Not Applicable	NB65Q1
DE000NB65Q22	Not Applicable	NB65Q2
DE000NB65Q30	Not Applicable	NB65Q3
DE000NB65Q48	Not Applicable	NB65Q4
DE000NB65Q55	Not Applicable	NB65Q5
DE000NB65Q63	Not Applicable	NB65Q6
DE000NB65Q71	Not Applicable	NB65Q7
DE000NB65Q89	Not Applicable	NB65Q8
DE000NB65Q97	Not Applicable	NB65Q9
DE000NB65RA3	Not Applicable	NB65RA
DE000NB65RB1	Not Applicable	NB65RB
DE000NB65RC9	Not Applicable	NB65RC

(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

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.