Final Terms dated 28 October 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
672,644	NB70AN	DE000NB70AN2	500,000	ING Short Share Open End Turbo Certificate
672,645	NB70AP	DE000NB70AP7	1,000,000	ING Short Share Open End Turbo Certificate
672,646	NB70AQ	DE000NB70AQ5	1,000,000	ING Short Share Open End Turbo Certificate
672,647	NB70AR	DE000NB70AR3	1,000,000	ING Short Share Open End Turbo Certificate
672,648	NB70AS	DE000NB70AS1	250,000	ING Short Share Open End Turbo Certificate
672,649	NB70AT	DE000NB70AT9	500,000	ING Short Share Open End Turbo Certificate
672,650	NB70AU	DE000NB70AU7	50,000	ING Short Share Open End Turbo Certificate
672,651	NB70AV	DE000NB70AV5	500,000	ING Short Share Open End Turbo Certificate
672,652	NB70AW	DE000NB70AW3	500,000	ING Short Share Open End Turbo Certificate
672,653	NB70AX	DE000NB70AX1	800,000	ING Short Share Open End Turbo Certificate
672,654	NB70AY	DE000NB70AY9	600,000	ING Short Share Open End Turbo Certificate
672,655	NB70AZ	DE000NB70AZ6	200,000	ING Short Share Open End Turbo Certificate
672,656	NB70A0	DE000NB70A07	300,000	ING Short Share Open End Turbo Certificate
672,657	NB70A1	DE000NB70A15	500,000	ING Short Share Open End Turbo Certificate
672,658	NB70A2	DE000NB70A23	1,000,000	ING Short Share Open End Turbo Certificate
672,659	NB70A3	DE000NB70A31	1,000,000	ING Short Share Open End Turbo Certificate
672,660	NB70A4	DE000NB70A49	1,000,000	ING Short Share Open End Turbo Certificate
672,661	NB70A5	DE000NB70A56	1,000,000	ING Short Share Open End Turbo Certificate
672,662	NB70A6	DE000NB70A64	1,000,000	ING Short Share Open End Turbo Certificate
672,663	NB70A7	DE000NB70A72	1,000,000	ING Short Share Open End Turbo Certificate
672,664	NB70A8	DE000NB70A80	1,000,000	ING Short Share Open End Turbo Certificate
672,665	NB70A9	DE000NB70A98	1,000,000	ING Short Share Open End Turbo Certificate
672,666	NB70BA	DE000NB70BA7	1,000,000	ING Short Share Open End Turbo

				Certificate
672,667	NB70BB	DE000NB70BB5	1,000,000	ING Short Share Open End Turbo Certificate
672,668	NB70BC	DE000NB70BC3	2,000,000	ING Short Share Open End Turbo Certificate
672,669	NB70BD	DE000NB70BD1	1,000,000	ING Short Share Open End Turbo Certificate
672,670	NB70BE	DE000NB70BE9	1,000,000	ING Short Share Open End Turbo Certificate
672,671	NB70BF	DE000NB70BF6	500,000	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 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:	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:	29 October 2026
6	Issue Date:	02 November 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 Share 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
672,644	DE000NB70AN2	500,000	0.25	82.7900000000	3	5.0	5.0	20.0	0.0	82.7900000000	0.01	0.1	EUR
672,645	DE000NB70AP7	1,000,000	0.22	533.7565000000	3	5.0	7.5	20.0	0.0	533.7500000000	0.01	0.1	USD
672,646	DE000NB70AQ5	1,000,000	0.08	63.4627000000	3	5.0	7.5	20.0	0.0	63.4627000000	0.0001	0.1	USD
672,647	DE000NB70AR3	1,000,000	0.17	64.4292000000	3	5.0	7.5	20.0	0.0	64.4292000000	0.0001	0.1	USD
672,648	DE000NB70AS1	250,000	2.24	45.8500000000	3	5.0	7.5	20.0	0.0	45.8500000000	0.01	1.0	EUR
672,649	DE000NB70AT9	500,000	0.92	13.1890000000	3	5.0	7.5	20.0	0.0	13.1890000000	0.001	1.0	EUR
672,650	DE000NB70AU7	50,000	1.14	26.9100000000	3	5.0	10.0	20.0	0.0	26.9100000000	0.01	1.0	EUR
672,651	DE000NB70AV5	500,000	0.59	893.6100000000	3	3.5	10.0	20.0	0.0	893.6100000000	0.01	0.01	EUR
672,652	DE000NB70AW3	500,000	1.06	940.6500000000	3	3.5	10.0	20.0	0.0	940.6500000000	0.01	0.01	EUR
672,65	DE000NB7	800,000	5.28	39.9400	3	3.5	7.5	20.0	0.0	39.9400	0.01	1.0	EUR

3	0AX1			000000						000000			
672,654	DE000NB70AY9	600,000	2.09	15.3040000000	3	3.5	7.5	20.0	0.0	15.3040000000	0.001	1.0	EUR
672,655	DE000NB70AZ6	200,000	0.28	85.0620000000	3	3.5	7.5	20.0	0.0	85.0620000000	0.001	0.1	CHF
672,656	DE000NB70A07	300,000	0.84	98.1000000000	3	5.0	10.0	20.0	0.0	98.1000000000	0.01	0.1	EUR
672,657	DE000NB70A15	500,000	0.21	2.9850000000	3	5.0	7.5	20.0	0.0	2.9850000000	0.001	1.0	EUR
672,658	DE000NB70A23	1,000,000	0.06	627.3847000000	3	5.0	7.5	20.0	0.0	627.3800000000	0.01	0.01	USD
672,659	DE000NB70A31	1,000,000	0.09	630.3847000000	3	5.0	7.5	20.0	0.0	630.3800000000	0.01	0.01	USD
672,660	DE000NB70A49	1,000,000	0.12	633.3847000000	3	5.0	7.5	20.0	0.0	633.3800000000	0.01	0.01	USD
672,661	DE000NB70A56	1,000,000	0.15	636.3847000000	3	5.0	7.5	20.0	0.0	636.3800000000	0.01	0.01	USD
672,662	DE000NB70A64	1,000,000	0.44	173.0620000000	3.0	3.5	7.5	20.0	0.0	173.0620000000	0.0001	0.1	USD
672,663	DE000NB70A72	1,000,000	0.76	176.5939000000	3.0	3.5	7.5	20.0	0.0	176.5939000000	0.0001	0.1	USD
672,664	DE000NB70A80	1,000,000	1.08	180.1979000000	3.0	3.5	7.5	20.0	0.0	180.1979000000	0.0001	0.1	USD
672,665	DE000NB70A98	1,000,000	1.41	183.8755000000	3.0	3.5	7.5	20.0	0.0	183.8755000000	0.0001	0.1	USD
672,666	DE000NB70BA7	1,000,000	1.75	187.6281000000	3.0	3.5	7.5	20.0	0.0	187.6281000000	0.0001	0.1	USD
672,667	DE000NB70BB5	1,000,000	0.25	93.9163000000	3.0	3.5	7.5	20.0	0.0	93.9163000000	0.0001	0.1	USD
672,668	DE000NB70BC3	2,000,000	0.26	583.8383000000	3.0	3.5	7.5	20.0	0.0	583.8383000000	0.0001	0.01	USD
672,669	DE000NB70BD1	1,000,000	0.11	263.9952000000	3.0	3.5	7.5	20.0	0.0	263.9952000000	0.0001	0.1	DKK
672,670	DE000NB70BE9	1,000,000	0.24	1040.11780000000	3.0	3.5	7.5	20.0	0.0	1040.11000000000	0.01	0.01	EUR
672,671	DE000NB70BF6	500,000	0.03	40.8090000000	3.0	5.0	5.0	20.0	0.0	40.8000000000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Applicable

Series Number	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange	(v) Notional

of the Certificates					Traded Fund	Dividend Period
672,644	DE000NB70AN2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005200000) (Bloomberg code: BEI GY <Equity>)	Beiersdorf AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,645	DE000NB70AP7	Ordinary Shares issued by the Share Issuer (ISIN code: US5949181045) (Bloomberg code: MSFT US <Equity>)	Microsoft Corp.	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,646	DE000NB70AQ5	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <Equity>)	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,647	DE000NB70AR3	Ordinary Shares issued by the Share Issuer (ISIN code: US64110L1061) (Bloomberg code: NFLX US <Equity>)	Netflix Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,648	DE000NB70AS1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006202005) (Bloomberg code: SZG GY <Equity>)	Salzgitter AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,649	DE000NB70AT9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,650	DE000NB70AU7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions

672,651	DE000NB70AV5	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012969182) (Bloomberg code: ADYEN NA <Equity>)	Adyen N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
672,652	DE000NB70AW3	Ordinary Shares issued by the Share Issuer (ISIN code: NL0012969182) (Bloomberg code: ADYEN NA <Equity>)	Adyen N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
672,653	DE000NB70AX1	Ordinary Shares issued by the Share Issuer (ISIN code: LU0569974404) (Bloomberg code: APAM NA <Equity>)	Aperam	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Share Certificate Conditions
672,654	DE000NB70AY9	Ordinary Shares issued by the Share Issuer (ISIN code: FR0000120172) (Bloomberg code: CA FP <Equity>)	Carrefour SA	Euronext Paris	Not Applicable	As specified in the Share Certificate Conditions
672,655	DE000NB70AZ6	Ordinary Shares issued by the Share Issuer (ISIN code: CH0038863350) (Bloomberg code: NESN SW <Equity>)	Nestle SA	SIX Swiss Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,656	DE000NB70A07	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SYM9999) (Bloomberg code: SY1 GY <Equity>)	Symrise AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,657	DE000NB70A15	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A161408) (Bloomberg code: HFG GY <Equity>)	HelloFresh SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,658	DE000NB70A23	Ordinary Shares issued by the Share Issuer (ISIN code:	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the

		US30303M1027) (Bloomberg code: META US <Equity>)				Share Certificate Conditions
672,659	DE000NB70A31	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
672,660	DE000NB70A49	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
672,661	DE000NB70A56	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
672,662	DE000NB70A64	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,663	DE000NB70A72	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,664	DE000NB70A80	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,665	DE000NB70A98	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

672,666	DE000NB70BA7	Ordinary Shares issued by the Share Issuer (ISIN code: US0970231058) (Bloomberg code: BA US <Equity>)	Boeing	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,667	DE000NB70BB5	Ordinary Shares issued by the Share Issuer (ISIN code: US1912161007) (Bloomberg code: KO US <Equity>)	Coca Cola	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,668	DE000NB70BC3	Ordinary Shares issued by the Share Issuer (ISIN code: LU1778762911) (Bloomberg code: SPOT US <Equity>)	Spotify Technology SA	New York Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,669	DE000NB70BD1	Ordinary Shares issued by the Share Issuer (ISIN code: DK0062498333) (Bloomberg code: NOVOB DC <Equity>)	Novo Nordisk A/S	Copenhagen Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions
672,670	DE000NB70BE9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007030009) (Bloomberg code: RHM GY <Equity>)	Rheinmetall AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Share Certificate Conditions
672,671	DE000NB70BF6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000DTR0CK8) (Bloomberg code: DTG GY <Equity>)	Daimler Truck Holding AG	Frankfurt Stock Exchange	Not Applicable	As specified in the Share Certificate Conditions

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.**
HelloFresh SE	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: HFG GY <Equity>)
Carrefour SA	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: CA FP <Equity>)
Adyen N.V.	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: ADYEN NA <Equity>)
ThyssenKrupp AG	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: TKA GY <Equity>)
Nestle SA	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: NESN SW <Equity>)
Rheinmetall AG	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: RHM GY <Equity>)
Beiersdorf AG	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: BEI GY <Equity>)
Zalando SE	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: ZAL GY <Equity>)
Salzgitter AG	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: SZG GY <Equity>)
Daimler Truck Holding AG	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: DTG GY <Equity>)
Meta Platforms Inc	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: META US <Equity>)
Boeing	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: BA US <Equity>)
Microsoft Corp.	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: MSFT US <Equity>)
Netflix Inc	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: NFLX US <Equity>)
Novo Nordisk A/S	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: NOVOB DC <Equity>)
Spotify Technology SA	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: SPOT US <Equity>)
Symrise AG	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: SY1 GY <Equity>)
Aperam	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: APAM NA <Equity>)
Coca Cola	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: KO US <Equity>)

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
DE000NB70AN2	Not Applicable	NB70AN
DE000NB70AP7	Not Applicable	NB70AP
DE000NB70AQ5	Not Applicable	NB70AQ
DE000NB70AR3	Not Applicable	NB70AR
DE000NB70AS1	Not Applicable	NB70AS
DE000NB70AT9	Not Applicable	NB70AT
DE000NB70AU7	Not Applicable	NB70AU
DE000NB70AV5	Not Applicable	NB70AV
DE000NB70AW3	Not Applicable	NB70AW
DE000NB70AX1	Not Applicable	NB70AX
DE000NB70AY9	Not Applicable	NB70AY
DE000NB70AZ6	Not Applicable	NB70AZ
DE000NB70A07	Not Applicable	NB70A0

DE000NB70A15	Not Applicable	NB70A1
DE000NB70A23	Not Applicable	NB70A2
DE000NB70A31	Not Applicable	NB70A3
DE000NB70A49	Not Applicable	NB70A4
DE000NB70A56	Not Applicable	NB70A5
DE000NB70A64	Not Applicable	NB70A6
DE000NB70A72	Not Applicable	NB70A7
DE000NB70A80	Not Applicable	NB70A8
DE000NB70A98	Not Applicable	NB70A9
DE000NB70BA7	Not Applicable	NB70BA
DE000NB70BB5	Not Applicable	NB70BB
DE000NB70BC3	Not Applicable	NB70BC
DE000NB70BD1	Not Applicable	NB70BD
DE000NB70BE9	Not Applicable	NB70BE
DE000NB70BF6	Not Applicable	NB70BF

(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