Final Terms dated 20 November 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
682,324	NB78PC	DE000NB78PC6	250,000	ING Short FX Open End Turbo Certificate
682,325	NB78PD	DE000NB78PD4	250,000	ING Short FX Open End Turbo Certificate
682,326	NB78PE	DE000NB78PE2	250,000	ING Short FX Open End Turbo Certificate
682,327	NB78PF	DE000NB78PF9	250,000	ING Short FX Open End Turbo Certificate
682,328	NB78PG	DE000NB78PG7	250,000	ING Short FX Open End Turbo Certificate
682,329	NB78PH	DE000NB78PH5	1,000,000	ING Short FX Open End Turbo Certificate
682,330	NB78PJ	DE000NB78PJ1	1,000,000	ING Short FX Open End Turbo Certificate
682,331	NB78PK	DE000NB78PK9	1,000,000	ING Short FX Open End Turbo Certificate
682,332	NB78PL	DE000NB78PL7	1,000,000	ING Short FX Open End Turbo Certificate
682,333	NB78PM	DE000NB78PM5	1,000,000	ING Short FX Open End Turbo Certificate
682,334	NB78PN	DE000NB78PN3	1,000,000	ING Short FX Open End Turbo Certificate
682,335	NB78PP	DE000NB78PP8	1,000,000	ING Short FX Open End Turbo Certificate
682,336	NB78PQ	DE000NB78PQ6	1,000,000	ING Short FX Open End Turbo Certificate
682,337	NB78PR	DE000NB78PR4	250,000	ING Short FX Open End Turbo Certificate
682,338	NB78PS	DE000NB78PS2	250,000	ING Short FX Open End Turbo Certificate
682,339	NB78PT	DE000NB78PT0	250,000	ING Short FX Open End Turbo Certificate
682,340	NB78PU	DE000NB78PU8	250,000	ING Short FX Open End Turbo Certificate
682,341	NB78PV	DE000NB78PV6	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:	23 November 2026
6	Issue Date:	25 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 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
682,324	DE000NB78PC6	250,000	0.37	0.9263900000	3	5.0	2.0	20.0	0.0	0.9263900000	0.00001	100.0	CHF
682,325	DE000NB78PD4	250,000	0.5	174.9400000000	3	5.0	2.0	20.0	0.0	174.9400000000	0.01	100.0	JPY
682,326	DE000NB78PE2	250,000	0.75	175.3800000000	3	5.0	2.0	20.0	0.0	175.3800000000	0.01	100.0	JPY
682,327	DE000NB78PF9	250,000	1.01	175.8200000000	3	5.0	2.0	20.0	0.0	175.8200000000	0.01	100.0	JPY
682,328	DE000NB78PG7	250,000	0.49	10.7483000000	3	5.0	2.0	20.0	0.0	10.7483000000	0.0001	100.0	NOK
682,329	DE000NB78PH5	1,000,000	0.44	1.0913000000	3	5.0	1.0	20.0	0.0	1.0913000000	0.0001	100.0	USD
682,330	DE000NB78PJ1	1,000,000	0.35	1.0923000000	3	5.0	1.0	20.0	0.0	1.0923000000	0.0001	100.0	USD
682,331	DE000NB78PK9	1,000,000	0.26	1.0933000000	3	5.0	1.0	20.0	0.0	1.0933000000	0.0001	100.0	USD
682,332	DE000NB78PL7	1,000,000	0.16	1.0943000000	3	5.0	1.0	20.0	0.0	1.0943000000	0.0001	100.0	USD

682,333	DE000NB78PM5	1,000,000	0.07	1.0953000000	3	5.0	1.0	20.0	0.0	1.0953000000	0.0001	100.0	USD
682,334	DE000NB78PN3	1,000,000	0.02	1.0963000000	3	5.0	1.0	20.0	0.0	1.0963000000	0.0001	100.0	USD
682,335	DE000NB78PP8	1,000,000	0.11	1.0973000000	3	5.0	1.0	20.0	0.0	1.0973000000	0.0001	100.0	USD
682,336	DE000NB78PQ6	1,000,000	0.21	1.0983000000	3	5.0	1.0	20.0	0.0	1.0983000000	0.0001	100.0	USD
682,337	DE000NB78PR4	250,000	0.01	1.3097000000	3	5.0	2.0	20.0	0.0	1.3097000000	0.0001	100.0	USD
682,338	DE000NB78PS2	250,000	0.13	159.0400000000	3	5.0	2.0	20.0	0.0	159.0400000000	0.01	100.0	JPY
682,339	DE000NB78PT0	250,000	0.27	159.2800000000	3	5.0	2.0	20.0	0.0	159.2800000000	0.01	100.0	JPY
682,340	DE000NB78PU8	250,000	0.41	159.5200000000	3	5.0	2.0	20.0	0.0	159.5200000000	0.01	100.0	JPY
682,341	DE000NB78PV6	250,000	0.55	159.7600000000	3	5.0	2.0	20.0	0.0	159.7600000000	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
682,324	DE000NB78PC6	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,325	DE000NB78PD4	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,326	DE000NB78PE2	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,327	DE000NB78PF9	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,328	DE000NB78PG7	EUR/NOK (Bloomberg code:	Reuters Page EURNOK=	As specified in the Currency Certificate	CHF	3 p.m. Greenwich Mean Time.

		EURNOK <Crncy>)		Conditions		
682,329	DE000NB78PH5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,330	DE000NB78PJ1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,331	DE000NB78PK9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,332	DE000NB78PL7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,333	DE000NB78PM5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,334	DE000NB78PN3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,335	DE000NB78PP8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,336	DE000NB78PQ6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,337	DE000NB78PR4	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,338	DE000NB78PS2	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,339	DE000NB78PT0	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,340	DE000NB78PU8	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
682,341	DE000NB78PV6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	CHF	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/CHF	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: EURCHF <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 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
DE000NB78PC6	Not Applicable	NB78PC
DE000NB78PD4	Not Applicable	NB78PD
DE000NB78PE2	Not Applicable	NB78PE
DE000NB78PF9	Not Applicable	NB78PF
DE000NB78PG7	Not Applicable	NB78PG

DE000NB78PH5	Not Applicable	NB78PH
DE000NB78PJ1	Not Applicable	NB78PJ
DE000NB78PK9	Not Applicable	NB78PK
DE000NB78PL7	Not Applicable	NB78PL
DE000NB78PM5	Not Applicable	NB78PM
DE000NB78PN3	Not Applicable	NB78PN
DE000NB78PP8	Not Applicable	NB78PP
DE000NB78PQ6	Not Applicable	NB78PQ
DE000NB78PR4	Not Applicable	NB78PR
DE000NB78PS2	Not Applicable	NB78PS
DE000NB78PT0	Not Applicable	NB78PT
DE000NB78PU8	Not Applicable	NB78PU
DE000NB78PV6	Not Applicable	NB78PV

(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