Final Terms dated 07 September 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
657,390	NB7L30	DE000NB7L302	250,000	ING Short FX Open End Turbo Certificate
657,391	NB7L31	DE000NB7L310	250,000	ING Short FX Open End Turbo Certificate
657,392	NB7L32	DE000NB7L328	250,000	ING Short FX Open End Turbo Certificate
657,393	NB7L33	DE000NB7L336	250,000	ING Short FX Open End Turbo Certificate
657,394	NB7L34	DE000NB7L344	250,000	ING Short FX Open End Turbo Certificate
657,395	NB7L35	DE000NB7L351	250,000	ING Short FX Open End Turbo Certificate
657,396	NB7L36	DE000NB7L369	1,000,000	ING Short FX Open End Turbo Certificate
657,397	NB7L37	DE000NB7L377	1,000,000	ING Short FX Open End Turbo Certificate
657,398	NB7L38	DE000NB7L385	1,000,000	ING Short FX Open End Turbo Certificate
657,399	NB7L39	DE000NB7L393	1,000,000	ING Short FX Open End Turbo Certificate
657,400	NB7L4A	DE000NB7L4A7	1,000,000	ING Short FX Open End Turbo Certificate
657,401	NB7L4B	DE000NB7L4B5	1,000,000	ING Short FX Open End Turbo Certificate
657,402	NB7L4C	DE000NB7L4C3	1,000,000	ING Short FX Open End Turbo Certificate
657,403	NB7L4D	DE000NB7L4D1	250,000	ING Short FX Open End Turbo Certificate
657,404	NB7L4E	DE000NB7L4E9	250,000	ING Short FX Open End Turbo Certificate
657,405	NB7L4F	DE000NB7L4F6	250,000	ING Short FX Open End Turbo Certificate
657,406	NB7L4G	DE000NB7L4G4	250,000	ING Short FX Open End Turbo Certificate
657,407	NB7L4H	DE000NB7L4H2	250,000	ING Short FX Open End Turbo Certificate
657,408	NB7L4J	DE000NB7L4J8	250,000	ING Short FX Open End Turbo Certificate
657,409	NB7L4K	DE000NB7L4K6	250,000	ING Short FX Open End Turbo Certificate
657,410	NB7L4L	DE000NB7L4L4	250,000	ING Short FX Open End Turbo Certificate
657,411	NB7L4M	DE000NB7L4M2	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:	08 September 2026
6	Issue Date:	10 September 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
657,390	DE000NB7L302	250,000	17.86	1.1082600000	3	5.0	2.0	20.0	0.0	1.1082600000	0.00001	100.0	CHF
657,391	DE000NB7L310	250,000	0.47	180.6500000000	3	5.0	2.0	20.0	0.0	180.6500000000	0.01	100.0	JPY
657,392	DE000NB7L328	250,000	0.72	181.1100000000	3	5.0	2.0	20.0	0.0	181.1100000000	0.01	100.0	JPY
657,393	DE000NB7L336	250,000	0.98	181.5700000000	3	5.0	2.0	20.0	0.0	181.5700000000	0.01	100.0	JPY
657,394	DE000NB7L344	250,000	0.27	10.8002000000	3	5.0	2.0	20.0	0.0	10.8002000000	0.0001	100.0	NOK
657,395	DE000NB7L351	250,000	0.52	10.8273000000	3	5.0	2.0	20.0	0.0	10.8273000000	0.0001	100.0	NOK
657,396	DE000NB7L369	1,000,000	0.5	1.1567000000	3	5.0	1.0	20.0	0.0	1.1567000000	0.0001	100.0	USD
657,397	DE000NB7L377	1,000,000	0.41	1.1577000000	3	5.0	1.0	20.0	0.0	1.1577000000	0.0001	100.0	USD
657,398	DE000NB7L385	1,000,000	0.33	1.1587000000	3	5.0	1.0	20.0	0.0	1.1587000000	0.0001	100.0	USD

657,399	DE000NB7L393	1,000,000	0.24	1.1597000000	3	5.0	1.0	20.0	0.0	1.1597000000	0.0001	100.0	USD
657,400	DE000NB7L4A7	1,000,000	0.15	1.1607000000	3	5.0	1.0	20.0	0.0	1.1607000000	0.0001	100.0	USD
657,401	DE000NB7L4B5	1,000,000	0.07	1.1617000000	3	5.0	1.0	20.0	0.0	1.1617000000	0.0001	100.0	USD
657,402	DE000NB7L4C3	1,000,000	0.02	1.1627000000	3	5.0	1.0	20.0	0.0	1.1627000000	0.0001	100.0	USD
657,403	DE000NB7L4D1	250,000	0.05	1.3532000000	3	5.0	2.0	20.0	0.0	1.3532000000	0.0001	100.0	USD
657,404	DE000NB7L4E9	250,000	0.15	154.9400000000	3	5.0	2.0	20.0	0.0	154.9400000000	0.01	100.0	JPY
657,405	DE000NB7L4F6	250,000	0.28	155.1800000000	3	5.0	2.0	20.0	0.0	155.1800000000	0.01	100.0	JPY
657,406	DE000NB7L4G4	250,000	0.42	155.4200000000	3	5.0	2.0	20.0	0.0	155.4200000000	0.01	100.0	JPY
657,407	DE000NB7L4H2	250,000	0.55	155.6600000000	3	5.0	2.0	20.0	0.0	155.6600000000	0.01	100.0	JPY
657,408	DE000NB7L4J8	250,000	0.68	155.9000000000	3	5.0	2.0	20.0	0.0	155.9000000000	0.01	100.0	JPY
657,409	DE000NB7L4K6	250,000	0.81	156.1400000000	3	5.0	2.0	20.0	0.0	156.1400000000	0.01	100.0	JPY
657,410	DE000NB7L4L4	250,000	0.95	156.3800000000	3	5.0	2.0	20.0	0.0	156.3800000000	0.01	100.0	JPY
657,411	DE000NB7L4M2	250,000	1.08	156.6200000000	3	5.0	2.0	20.0	0.0	156.6200000000	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
657,390	DE000NB7L302	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,391	DE000NB7L310	EUR/JPY (Bloomberg code: EURJPY	Reuters Page EURJPY=	As specified in the Currency Certificate	JPY	3 p.m. Greenwich Mean Time.

		<Crncy>)		Conditions		
657,392	DE000NB7L328	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,393	DE000NB7L336	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,394	DE000NB7L344	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,395	DE000NB7L351	EUR/NOK (Bloomberg code: EURNOK <Crncy>)	Reuters Page EURNOK=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,396	DE000NB7L369	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,397	DE000NB7L377	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,398	DE000NB7L385	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,399	DE000NB7L393	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,400	DE000NB7L4A7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,401	DE000NB7L4B5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,402	DE000NB7L4C3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,403	DE000NB7L4D1	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,404	DE000NB7L4E9	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,405	DE000NB7L4F6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.

657,406	DE000NB7L4G4	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,407	DE000NB7L4H2	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,408	DE000NB7L4J8	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,409	DE000NB7L4K6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,410	DE000NB7L4L4	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
657,411	DE000NB7L4M2	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	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**
DE000NB7L302	Not Applicable	NB7L30
DE000NB7L310	Not Applicable	NB7L31
DE000NB7L328	Not Applicable	NB7L32
DE000NB7L336	Not Applicable	NB7L33
DE000NB7L344	Not Applicable	NB7L34

DE000NB7L351	Not Applicable	NB7L35
DE000NB7L369	Not Applicable	NB7L36
DE000NB7L377	Not Applicable	NB7L37
DE000NB7L385	Not Applicable	NB7L38
DE000NB7L393	Not Applicable	NB7L39
DE000NB7L4A7	Not Applicable	NB7L4A
DE000NB7L4B5	Not Applicable	NB7L4B
DE000NB7L4C3	Not Applicable	NB7L4C
DE000NB7L4D1	Not Applicable	NB7L4D
DE000NB7L4E9	Not Applicable	NB7L4E
DE000NB7L4F6	Not Applicable	NB7L4F
DE000NB7L4G4	Not Applicable	NB7L4G
DE000NB7L4H2	Not Applicable	NB7L4H
DE000NB7L4J8	Not Applicable	NB7L4J
DE000NB7L4K6	Not Applicable	NB7L4K
DE000NB7L4L4	Not Applicable	NB7L4L
DE000NB7L4M2	Not Applicable	NB7L4M

(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