Final Terms dated 18 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
660,885	NB7P4T	DE000NB7P4T3	150,000	ING Short Commodity Open End Turbo Certificate
660,886	NB7P4U	DE000NB7P4U1	150,000	ING Short Commodity Open End Turbo Certificate
660,887	NB7P4V	DE000NB7P4V9	150,000	ING Short Commodity Open End Turbo Certificate
660,888	NB7P4W	DE000NB7P4W7	150,000	ING Short Commodity Open End Turbo Certificate
660,889	NB7P4X	DE000NB7P4X5	150,000	ING Short Commodity Open End Turbo Certificate
660,890	NB7P4Y	DE000NB7P4Y3	500,000	ING Short Commodity Open End Turbo Certificate
660,891	NB7P4Z	DE000NB7P4Z0	500,000	ING Short Commodity Open End Turbo Certificate
660,892	NB7P40	DE000NB7P402	500,000	ING Short Commodity Open End Turbo Certificate
660,893	NB7P41	DE000NB7P410	500,000	ING Short Commodity Open End Turbo Certificate
660,894	NB7P42	DE000NB7P428	500,000	ING Short Commodity Open End Turbo Certificate
660,895	NB7P43	DE000NB7P436	500,000	ING Short Commodity Open End Turbo Certificate
660,896	NB7P44	DE000NB7P444	1,000,000	ING Short Commodity Open End Turbo Certificate
660,897	NB7P45	DE000NB7P451	1,000,000	ING Short Commodity Open End Turbo Certificate
660,898	NB7P46	DE000NB7P469	250,000	ING Short Commodity Open End Turbo Certificate
660,899	NB7P47	DE000NB7P477	250,000	ING Short Commodity Open End Turbo Certificate

under the
Certificates Programme

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

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

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

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

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

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("UK"). For these purposes, a retail investor means a person who is neither: (i) a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); nor (ii) a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admission to Trading Regulations 2024. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**"), and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 11 March 2026 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 11 March 2026, and its supplement(s) (if any)) (the "**Registration Document**" and together with the Securities Note, the "**Prospectus**")) pertaining to the Issuer's Certificates and Warrants Programme. Terms used herein shall be deemed to be defined as such for the purposes of the conditions set forth in the General Certificate Conditions and the relevant Product Conditions contained in the Prospectus which constitutes a base prospectus for the purposes of the Prospectus Regulation. Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer's website (www.ingmarkets.com) and electronic copies may be obtained from E-mail: info@sprinters.nl and are available for viewing on the websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section "Risk Factors" in the Prospectus.

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short Certificates
3	Number of Certificates being issued:	As specified in the table below
4	Issue Price per Certificate:	As specified in the table below
5	Trade Date:	21 September 2026
6	Issue Date:	23 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 Commodity Certificate Conditions

20	Final Valuation Date:	Not Applicable

21	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.

22	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
660,885	DE000NB7P4T3	150,000	0.5	103.8000000000	3	5.0	7.5	20.0	0.0	103.8000000000	0.01	1.0	USD
660,886	DE000NB7P4U1	150,000	0.58	103.9000000000	3	5.0	7.5	20.0	0.0	103.9000000000	0.01	1.0	USD
660,887	DE000NB7P4V9	150,000	0.67	104.0000000000	3	5.0	7.5	20.0	0.0	104.0000000000	0.01	1.0	USD
660,888	DE000NB7P4W7	150,000	0.76	104.1000000000	3	5.0	7.5	20.0	0.0	104.1000000000	0.01	1.0	USD
660,889	DE000NB7P4X5	150,000	0.85	104.2000000000	3	5.0	7.5	20.0	0.0	104.2000000000	0.01	1.0	USD
660,890	DE000NB7P4Y3	500,000	0.91	4391.9900000000	3	5.0	3.0	20.0	0.0	4391.9900000000	0.01	0.1	USD
660,891	DE000NB7P4Z0	500,000	1.08	4393.9900000000	3	5.0	3.0	20.0	0.0	4393.9900000000	0.01	0.1	USD

660,892	DE000NB7P402	500,000	1.26	4395.9900000000	3	5.0	3.0	20.0	0.0	4395.9900000000	0.01	0.1	USD
660,893	DE000NB7P410	500,000	1.43	4397.9900000000	3	5.0	3.0	20.0	0.0	4397.9900000000	0.01	0.1	USD
660,894	DE000NB7P428	500,000	1.61	4399.9900000000	3	5.0	3.0	20.0	0.0	4399.9900000000	0.01	0.1	USD
660,895	DE000NB7P436	500,000	1.78	4401.9900000000	3	5.0	3.0	20.0	0.0	4401.9900000000	0.01	0.1	USD
660,896	DE000NB7P444	1,000,000	0.01	2.8630000000	3	5.0	10.0	20.0	0.0	2.8630000000	0.001	1.0	USD
660,897	DE000NB7P451	1,000,000	0.02	2.8780000000	3	5.0	10.0	20.0	0.0	2.8780000000	0.001	1.0	USD
660,898	DE000NB7P469	250,000	0.48	96.4600000000	3	5.0	7.5	20.0	0.0	96.4600000000	0.01	1.0	USD
660,899	DE000NB7P477	250,000	0.66	96.6600000000	3	5.0	7.5	20.0	0.0	96.6600000000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Not Applicable

27	**Commodity Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Commodity	(ii) Commodity Reference Price	(iii) Price Source/ Reference Dealers	(iv) Specified Price	(v) Delivery Dates	(vi) Rollover Date	(vii) Exchange	(viii) Valuation Time
660,885	DE000NB7P4T3	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

660,886	DE000NB7P4U1	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,887	DE000NB7P4V9	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,888	DE000NB7P4W7	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,889	DE000NB7P4X5	Brent Crude Oil	Oil-Brent-ICE	Initially Bloomberg code: COX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,890	DE000NB7P4Y3	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,891	DE000NB7P4Z0	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York	The close of trading on the Exchange

								Mercantile Exchange, Inc.	
660,892	DE000NB7P402	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,893	DE000NB7P410	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,894	DE000NB7P428	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,895	DE000NB7P436	Gold	Gold-Spot	GOLD SPOT $/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,896	DE000NB7P444	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGV26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

660,897	DE000NB7P451	US Natural Gas	Natural Gas-NYMEX	Initially Bloomberg code: NGV26 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,898	DE000NB7P469	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange
660,899	DE000NB7P477	WTI Crude Oil	OIL-WTI-NYMEX	Initially Bloomberg code: CLX6 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	The COMEX Division of the New York Mercantile Exchange, Inc.	The close of trading on the Exchange

28	**Fund Certificate Provisions**	Not Applicable

29	**Government Bond Certificate Provisions**	Not Applicable

30	**Other Bond Certificate Provisions**	Not Applicable

31	**Index Futures Certificate Provisions**	Not Applicable

Signed on behalf of the Issuer:

By: ....

Duly authorised

By: ....

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange
(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange
(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers, so far as the Issuer is aware, no person involved in the offer of the Certificates has an interest material to the offer. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4 REASONS FOR THE OFFER, ESTIMATED NET PROCEEDS AND TOTAL EXPENSES

(i) Reasons for the offer	See "Use of Proceeds" wording in Base Prospectus
(ii) Estimated total expenses	The terms of the Public Offer do not provide for any expenses and/or taxes to be charged to any purchaser of the Certificates

5 INFORMATION CONCERNING THE UNDERLYING

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

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

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any succesor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

(i)ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NB7P4T3	Not Applicable	NB7P4T
DE000NB7P4U1	Not Applicable	NB7P4U
DE000NB7P4V9	Not Applicable	NB7P4V
DE000NB7P4W7	Not Applicable	NB7P4W
DE000NB7P4X5	Not Applicable	NB7P4X
DE000NB7P4Y3	Not Applicable	NB7P4Y
DE000NB7P4Z0	Not Applicable	NB7P4Z
DE000NB7P402	Not Applicable	NB7P40
DE000NB7P410	Not Applicable	NB7P41
DE000NB7P428	Not Applicable	NB7P42
DE000NB7P436	Not Applicable	NB7P43
DE000NB7P444	Not Applicable	NB7P44
DE000NB7P451	Not Applicable	NB7P45
DE000NB7P469	Not Applicable	NB7P46
DE000NB7P477	Not Applicable	NB7P47

(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