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
672,404	NB7Z3L	DE000NB7Z3L0	1,000,000	ING Short Index Open End Turbo Certificate
672,405	NB7Z3M	DE000NB7Z3M8	1,000,000	ING Short Index Open End Turbo Certificate
672,406	NB7Z3N	DE000NB7Z3N6	1,000,000	ING Short Index Open End Turbo Certificate
672,407	NB7Z3P	DE000NB7Z3P1	1,000,000	ING Short Index Open End Turbo Certificate
672,408	NB7Z3Q	DE000NB7Z3Q9	1,000,000	ING Short Index Open End Turbo Certificate
672,409	NB7Z3R	DE000NB7Z3R7	1,000,000	ING Short Index Open End Turbo Certificate
672,410	NB7Z3S	DE000NB7Z3S5	1,000,000	ING Short Index Open End Turbo Certificate
672,411	NB7Z3T	DE000NB7Z3T3	1,000,000	ING Short Index Open End Turbo Certificate
672,412	NB7Z3U	DE000NB7Z3U1	1,000,000	ING Short Index Open End Turbo Certificate
672,413	NB7Z3V	DE000NB7Z3V9	1,000,000	ING Short Index Open End Turbo Certificate
672,414	NB7Z3W	DE000NB7Z3W7	1,000,000	ING Short Index Open End Turbo Certificate
672,415	NB7Z3X	DE000NB7Z3X5	1,000,000	ING Short Index Open End Turbo Certificate
672,416	NB7Z3Y	DE000NB7Z3Y3	1,000,000	ING Short Index Open End Turbo Certificate
672,417	NB7Z3Z	DE000NB7Z3Z0	1,000,000	ING Short Index Open End Turbo Certificate
672,418	NB7Z30	DE000NB7Z302	1,000,000	ING Short Index Open End Turbo Certificate
672,419	NB7Z31	DE000NB7Z310	1,000,000	ING Short Index Open End Turbo Certificate
672,420	NB7Z32	DE000NB7Z328	1,000,000	ING Short Index Open End Turbo Certificate
672,421	NB7Z33	DE000NB7Z336	1,000,000	ING Short Index 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

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the Regulation (EU) 2016/1011, as amended ("**Benchmarks Regulation**").

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of the Regulation (EU) 2016/1011, as amended ("**Benchmarks Regulation**").

As far as the Issuer is aware, the NASDAQ 100 is a non significant third country benchmarks and therefore out of scope of the Benchmarks Regulation.

PART A – CONTRACTUAL TERMS

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

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

GENERAL DESCRIPTION OF THE CERTIFICATES

1	(a) Series number of the Certificates:	As specified in the table below
	(b) Whether or not the Certificates are to be consolidated and form a single series with the Certificates of an existing series:	Not Applicable
2	(a) The type of Certificates which may be Index Certificates, Share Certificates, Currency Certificates, Commodity Certificates, Fund Certificates, Government Bond Certificates, Other Bond Certificates or Index Futures Certificates:	Index Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	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 Index Certificate Conditions
20	Final Valuation Date:	Not Applicable
21	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
22	Applicable Business Day Centre(s) for the purposes of the definition of "Business Day"	Amsterdam

Series Number of the Certificates	ISIN Code	Number of Certificates being issued	Issue price per Certificate	Current Financing Level on the Trade Date	Current Spread on the Trade Date	Maximum Spread	Current Stop Loss Premium Rate on the Trade Date	Maximum Premium	Minimum Premium	Stop Loss Price on the Trade Date	Stop Loss Price Rounding	Entitlement	Financing Level Currency
672,404	DE000NB7Z3L0	1,000,000	0.73	29732.6500000000	3	5.0	3.0	20.0	0.0	29732.6500000000	0.01	0.01	USD
672,405	DE000NB7Z3M8	1,000,000	0.91	29752.6500000000	3	5.0	3.0	20.0	0.0	29752.6500000000	0.01	0.01	USD
672,406	DE000NB7Z3N6	1,000,000	1.09	29772.6500000000	3	5.0	3.0	20.0	0.0	29772.6500000000	0.01	0.01	USD
672,407	DE000NB7Z3P1	1,000,000	1.27	29792.6500000000	3	5.0	3.0	20.0	0.0	29792.6500000000	0.01	0.01	USD
672,408	DE000NB7Z3Q9	1,000,000	1.45	29812.6500000000	3	5.0	3.0	20.0	0.0	29812.6500000000	0.01	0.01	USD
672,409	DE000NB7Z3R7	1,000,000	1.63	29832.6500000000	3	5.0	3.0	20.0	0.0	29832.6500000000	0.01	0.01	USD
672,410	DE000NB7Z3S5	1,000,000	1.81	29852.6500000000	3	5.0	3.0	20.0	0.0	29852.6500000000	0.01	0.01	USD
672,41	DE000NB7	1,000,000	1.99	29872.6	3	5.0	3.0	20.0	0.0	29872.6	0.01	0.01	USD

1	Z3T3			500000000						500000000			
672,412	DE000NB7Z3U1	1,000,000	2.17	29892.6500000000	3	5.0	3.0	20.0	0.0	29892.6500000000	0.01	0.01	USD
672,413	DE000NB7Z3V9	1,000,000	2.35	29912.6500000000	3	5.0	3.0	20.0	0.0	29912.6500000000	0.01	0.01	USD
672,414	DE000NB7Z3W7	1,000,000	2.53	29932.6500000000	3	5.0	3.0	20.0	0.0	29932.6500000000	0.01	0.01	USD
672,415	DE000NB7Z3X5	1,000,000	0.17	7704.1200000000	3	5.0	3.0	20.0	0.0	7704.1200000000	0.01	0.01	USD
672,416	DE000NB7Z3Y3	1,000,000	0.12	7709.1200000000	3	5.0	3.0	20.0	0.0	7709.1200000000	0.01	0.01	USD
672,417	DE000NB7Z3Z0	1,000,000	0.08	7714.1200000000	3	5.0	3.0	20.0	0.0	7714.1200000000	0.01	0.01	USD
672,418	DE000NB7Z302	1,000,000	0.03	7719.1200000000	3	5.0	3.0	20.0	0.0	7719.1200000000	0.01	0.01	USD
672,419	DE000NB7Z310	1,000,000	0.01	7724.1200000000	3	5.0	3.0	20.0	0.0	7724.1200000000	0.01	0.01	USD
672,420	DE000NB7Z328	1,000,000	0.06	7729.1200000000	3	5.0	3.0	20.0	0.0	7729.1200000000	0.01	0.01	USD
672,421	DE000NB7Z336	1,000,000	0.1	7734.1200000000	3	5.0	3.0	20.0	0.0	7734.1200000000	0.01	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
672,404	DE000NB7Z3L0	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,405	DE000NB7Z3M8	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,406	DE000NB7Z3N6	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,407	DE000NB7Z3P1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,408	DE000NB7Z3Q9	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,409	DE000NB7Z3R7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate	As specified in the Index Certificate

			Conditions	Conditions
672,410	DE000NB7Z3S5	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,411	DE000NB7Z3T3	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,412	DE000NB7Z3U1	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,413	DE000NB7Z3V9	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,414	DE000NB7Z3W7	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,415	DE000NB7Z3X5	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,416	DE000NB7Z3Y3	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,417	DE000NB7Z3Z0	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,418	DE000NB7Z302	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,419	DE000NB7Z310	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,420	DE000NB7Z328	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
672,421	DE000NB7Z336	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	**Share Certificate Provisions**	Not Applicable

26	**Currency Certificate Provisions**	Not Applicable

27	**Commodity Certificate Provisions**	Not Applicable

28	**Fund Certificate Provisions**	Not Applicable

29	**Government Bond Certificate Provisions**	Not Applicable

30	**Other Bond Certificate Provisions**	Not Applicable

31	**Index Futures Certificate Provisions**	Not Applicable

Signed on behalf of the Issuer:

By: .....

Duly authorised

By: .....

Duly authorised

PART B – OTHER INFORMATION

1 LISTING

(i) Listing:	The Freiverkehr section of the Frankfurt Stock Exchange

(ii) Admission to trading:	Application is expected to be made by the Issuer (or on its behalf) for the Certificates to be admitted to trading on The Freiverkehr section of the Frankfurt Stock Exchange

(iii) Estimate of total expenses related to admission to trading:	EUR 500

2 RATINGS

Ratings:	The Certificates to be issued will not be rated

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

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

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

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

5 INFORMATION CONCERNING THE UNDERLYING

Underlying	**Information on the underlying can be obtained from the below specified source.**
S&P 500 Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: SPX <Index>)
NASDAQ 100 Stock Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the

	Index and its volatility can be obtained from Bloomberg (Bloomberg code: NDX <Index>)

6 POST-ISSUANCE INFORMATION

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

7 OPERATIONAL INFORMATION

(i)ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NB7Z3L0	Not Applicable	NB7Z3L
DE000NB7Z3M8	Not Applicable	NB7Z3M
DE000NB7Z3N6	Not Applicable	NB7Z3N
DE000NB7Z3P1	Not Applicable	NB7Z3P
DE000NB7Z3Q9	Not Applicable	NB7Z3Q
DE000NB7Z3R7	Not Applicable	NB7Z3R
DE000NB7Z3S5	Not Applicable	NB7Z3S
DE000NB7Z3T3	Not Applicable	NB7Z3T
DE000NB7Z3U1	Not Applicable	NB7Z3U
DE000NB7Z3V9	Not Applicable	NB7Z3V
DE000NB7Z3W7	Not Applicable	NB7Z3W
DE000NB7Z3X5	Not Applicable	NB7Z3X
DE000NB7Z3Y3	Not Applicable	NB7Z3Y
DE000NB7Z3Z0	Not Applicable	NB7Z3Z
DE000NB7Z302	Not Applicable	NB7Z30
DE000NB7Z310	Not Applicable	NB7Z31
DE000NB7Z328	Not Applicable	NB7Z32
DE000NB7Z336	Not Applicable	NB7Z33

(iv) Name of the Principal Certificate Agent	ING Bank N.V.

8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Europe AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European Certificates
(ii) Public offer:	An offer of Certificates may be made by the Issuer other than pursuant to Article 3(2) of the Prospectus Regulation in Germany, France, the Netherlands, Belgium, Spain, Romania and Italy (each a "**Public Offer Jurisdiction**" and together the "**Public Offer Jurisdictions**").

(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Applicable
(v) Prohibition of Sales to Belgian Consumers:	Not Applicable

9 GENERAL

Conditions to which the offer is subject:	There is no subscription period and the offer of Certificates is not subject to any conditions imposed by the Issuer.

ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR

Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.