

**ING Bank N.V.****Legal entity identifier (LEI): 3TK20IVIUJ8J3ZU0QE75****Issue of**

<b>Series number of the Certificates</b>	<b>WKN Code</b>	<b>ISIN Code</b>	<b>Number of Certificates being issued</b>	<b>Title</b>
344,772	NG84KS	DE000NG84KS0	250,000	ING Short Index Open End Turbo Certificate
344,773	NG84KT	DE000NG84KT8	250,000	ING Short Index Open End Turbo Certificate
344,774	NG84KU	DE000NG84KU6	250,000	ING Short Index Open End Turbo Certificate
344,775	NG84KV	DE000NG84KV4	250,000	ING Short Index Open End Turbo Certificate
344,776	NG84KW	DE000NG84KW2	250,000	ING Short Index Open End Turbo Certificate
344,777	NG84KX	DE000NG84KX0	250,000	ING Short Index Open End Turbo Certificate
344,778	NG84KY	DE000NG84KY8	250,000	ING Short Index Open End Turbo Certificate
344,779	NG84KZ	DE000NG84KZ5	250,000	ING Short Index Open End Turbo Certificate
344,780	NG84K0	DE000NG84K04	500,000	ING Short Index Open End Turbo Certificate
344,781	NG84K1	DE000NG84K12	1,000,000	ING Short Index Open End Turbo Certificate
344,782	NG84K2	DE000NG84K20	1,000,000	ING Short Index Open End Turbo Certificate
344,783	NG84K3	DE000NG84K38	1,000,000	ING Short Index Open End Turbo Certificate
344,784	NG84K4	DE000NG84K46	1,000,000	ING Short Index Open End Turbo Certificate
344,785	NG84K5	DE000NG84K53	1,000,000	ING Short Index Open End Turbo Certificate
344,786	NG84K6	DE000NG84K61	1,000,000	ING Short Index Open End Turbo Certificate
344,787	NG84K7	DE000NG84K79	1,000,000	ING Short Index Open End Turbo Certificate
344,788	NG84K8	DE000NG84K87	1,000,000	ING Short Index Open End Turbo Certificate
344,789	NG84K9	DE000NG84K95	1,000,000	ING Short Index Open End Turbo Certificate
344,790	NG84LA	DE000NG84LA6	1,000,000	ING Short Index Open End Turbo Certificate
344,791	NG84LB	DE000NG84LB4	1,000,000	ING Short Index Open End Turbo Certificate
344,792	NG84LC	DE000NG84LC2	1,000,000	ING Short Index Open End Turbo Certificate
344,793	NG84LD	DE000NG84LD0	300,000	ING Short Index Open End Turbo Certificate
344,794	NG84LE	DE000NG84LE8	300,000	ING Short Index Open End Turbo Certificate

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**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 one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as 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 EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the “**UK Prospectus Regulation**”). 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.

DAX Index is provided by Stoxx Ltd. Stoxx Ltd appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

AEX Index is provided by Euronext. Euronext appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

Dow Jones Industrial Average 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 ESMA pursuant to Article 36 of the Benchmarks Regulation.

XDAXDAX ® Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 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, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 22 March 2024 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 22 March 2024, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”)) pertaining to the Issuer’s Certificates 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 Regulation (EU) 2017/1129, as amended or superseded (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](http://www.ingmarkets.com)) and copies may be obtained from ING Bank N.V. at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (E-mail: [info@sprinters.nl](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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:	16 July 2024
6	Issue Date:	18 July 2024
7	"as-if-and-when-issued" trading:	Not Applicable
8	Current Financing Level on the Trade Date:	As specified in the table below
9	Current Spread on the Trade Date:	As specified in the table below
10	Maximum Spread:	As specified in the table below
11	Current Stop Loss Premium Rate on the Trade Date:	As specified in the table below
12	Maximum Premium:	As specified in the table below
13	Minimum Premium:	As specified in the table below

14	Stop Loss Price on the Trade Date:	As specified in the table below
15	Stop Loss Price Rounding:	As specified in the table below
16	Entitlement:	As specified in the table below
17	Financing Level Currency:	As specified in the table below
18	Settlement Currency:	EUR
19	Exercise Time:	12:00 AM Central European Time
20	Cash Settlement Amount:	As specified in the Index Certificate Conditions
21	Final Valuation Date:	Not Applicable
22	Valuation Date(s):	Annually, commencing on the date one year after the Issue Date.
23	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
344,772	DE000NG84KS0	250,000	0.02	18742.450000000	3	5.0	1.5	20.0	0.0	18742.450000000	0.01	0.01	EUR
344,773	DE000NG84KT8	250,000	0.07	18747.450000000	3	5.0	1.5	20.0	0.0	18747.450000000	0.01	0.01	EUR
344,774	DE000NG84KU6	250,000	0.12	18752.450000000	3	5.0	1.5	20.0	0.0	18752.450000000	0.01	0.01	EUR
344,775	DE000NG84KV4	250,000	0.17	18757.450000000	3	5.0	1.5	20.0	0.0	18757.450000000	0.01	0.01	EUR
344,776	DE000NG84KW2	250,000	0.22	18762.450000000	3	5.0	1.5	20.0	0.0	18762.450000000	0.01	0.01	EUR
344,777	DE000NG84KX0	250,000	0.27	18767.450000000	3	5.0	1.5	20.0	0.0	18767.450000000	0.01	0.01	EUR
344,778	DE000NG84KY8	250,000	0.32	18772.450000000	3	5.0	1.5	20.0	0.0	18772.450000000	0.01	0.01	EUR

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344,779	DE000NG84KZ5	250,000	0.37	18777.450000000	3	5.0	1.5	20.0	0.0	18777.450000000	0.01	0.01	EUR
344,780	DE000NG84K04	500,000	9.75	1046.460000000	3	5.0	2.0	20.0	0.0	1046.460000000	0.01	0.1	EUR
344,781	DE000NG84K12	1,000,000	76.83	48382.780000000	3	5.0	2.0	20.0	0.0	48382.780000000	0.01	0.01	USD
344,782	DE000NG84K20	1,000,000	77.06	48407.780000000	3	5.0	2.0	20.0	0.0	48407.780000000	0.01	0.01	USD
344,783	DE000NG84K38	1,000,000	77.29	48432.780000000	3	5.0	2.0	20.0	0.0	48432.780000000	0.01	0.01	USD
344,784	DE000NG84K46	1,000,000	77.52	48457.780000000	3	5.0	2.0	20.0	0.0	48457.780000000	0.01	0.01	USD
344,785	DE000NG84K53	1,000,000	77.74	48482.780000000	3	5.0	2.0	20.0	0.0	48482.780000000	0.01	0.01	USD
344,786	DE000NG84K61	1,000,000	77.97	48507.780000000	3	5.0	2.0	20.0	0.0	48507.780000000	0.01	0.01	USD
344,787	DE000NG84K79	1,000,000	78.2	48532.780000000	3	5.0	2.0	20.0	0.0	48532.780000000	0.01	0.01	USD
344,788	DE000NG84K87	1,000,000	78.43	48557.780000000	3	5.0	2.0	20.0	0.0	48557.780000000	0.01	0.01	USD
344,789	DE000NG84K95	1,000,000	78.66	48582.780000000	3	5.0	2.0	20.0	0.0	48582.780000000	0.01	0.01	USD
344,790	DE000NG84LA6	1,000,000	78.89	48607.780000000	3	5.0	2.0	20.0	0.0	48607.780000000	0.01	0.01	USD
344,791	DE000NG84LB4	1,000,000	79.12	48632.780000000	3	5.0	2.0	20.0	0.0	48632.780000000	0.01	0.01	USD
344,792	DE000NG84LC2	1,000,000	79.35	48657.780000000	3	5.0	2.0	20.0	0.0	48657.780000000	0.01	0.01	USD
344,793	DE000NG84LD0	300,000	0.35	18775.580000000	3	5.0	1.5	20.0	0.0	18775.580000000	0.01	0.01	EUR
344,794	DE000NG84LE8	300,000	0.4	18780.580000000	3	5.0	1.5	20.0	0.0	18780.580000000	0.01	0.01	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	Index Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
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[illegible]

344,792	DE000NG84LC2	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
344,793	DE000NG84LD0	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
344,794	DE000NG84LE8	XDAXDAX ® Index (Bloomberg code: XDAXDAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
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26	<b>Currency Certificate Provisions</b>	Not Applicable
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27	<b>Commodity Certificate Provisions</b>	Not Applicable
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28	<b>Fund Certificate Provisions</b>	Not Applicable
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29	<b>Government Bond Certificate Provisions</b>	Not Applicable
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30	<b>Other Bond Certificate Provisions</b>	Not Applicable
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31	<b>Index Futures Certificate Provisions</b>	Not Applicable
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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
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### 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.
Dow Jones Industrial Average 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: INDU <Index>)
XDAXDAX ® 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: XDAXDAX <Index>)
AEX 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: AEX <Index>)
DAX 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: DAX <Index>)

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://www.ingturbo.fr) or any successor 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
DE000NG84KS0	Not Applicable	NG84KS
DE000NG84KT8	Not Applicable	NG84KT
DE000NG84KU6	Not Applicable	NG84KU
DE000NG84KV4	Not Applicable	NG84KV
DE000NG84KW2	Not Applicable	NG84KW
DE000NG84KX0	Not Applicable	NG84KX
DE000NG84KY8	Not Applicable	NG84KY
DE000NG84KZ5	Not Applicable	NG84KZ
DE000NG84K04	Not Applicable	NG84K0
DE000NG84K12	Not Applicable	NG84K1
DE000NG84K20	Not Applicable	NG84K2
DE000NG84K38	Not Applicable	NG84K3
DE000NG84K46	Not Applicable	NG84K4
DE000NG84K53	Not Applicable	NG84K5
DE000NG84K61	Not Applicable	NG84K6
DE000NG84K79	Not Applicable	NG84K7
DE000NG84K87	Not Applicable	NG84K8
DE000NG84K95	Not Applicable	NG84K9
DE000NG84LA6	Not Applicable	NG84LA
DE000NG84LB4	Not Applicable	NG84LB
DE000NG84LC2	Not Applicable	NG84LC
DE000NG84LD0	Not Applicable	NG84LD
DE000NG84LE8	Not Applicable	NG84LE

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

(i)	Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
	(a) details of the appropriate clearing code/number:	Not Applicable
	(b) further details regarding the form of Certificates	European Certificates
(ii)	Non-exempt 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 and Italy (each a “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(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.
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## **ANNEX**

**ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBSITES OF THE ISSUER [WWW.INGMARKETS.DE](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://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.