

**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>
349,445	NG88L8	DE000NG88L82	100,000	ING Short Share Mini Future Certificate
349,446	NG88L9	DE000NG88L90	100,000	ING Short Share Mini Future Certificate
349,447	NG88MA	DE000NG88MA5	100,000	ING Short Share Mini Future Certificate
349,448	NG88MB	DE000NG88MB3	100,000	ING Short Share Mini Future Certificate
349,449	NG88MC	DE000NG88MC1	100,000	ING Short Share Mini Future Certificate
349,450	NG88MD	DE000NG88MD9	100,000	ING Short Share Mini Future Certificate
349,451	NG88ME	DE000NG88ME7	100,000	ING Short Share Mini Future Certificate
349,452	NG88MF	DE000NG88MF4	100,000	ING Short Share Mini Future Certificate
349,453	NG88MG	DE000NG88MG2	100,000	ING Short Share Mini Future Certificate
349,454	NG88MH	DE000NG88MH0	100,000	ING Short Share Mini Future Certificate
349,455	NG88MJ	DE000NG88MJ6	100,000	ING Short Share Mini Future Certificate
349,456	NG88MK	DE000NG88MK4	100,000	ING Short Share Mini Future Certificate
349,457	NG88ML	DE000NG88ML2	250,000	ING Short Share Mini Future Certificate
349,458	NG88MM	DE000NG88MM0	250,000	ING Short Share Mini Future Certificate
349,459	NG88MN	DE000NG88MN8	250,000	ING Short Share Mini Future Certificate
349,460	NG88MP	DE000NG88MP3	250,000	ING Short Share Mini Future 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 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.

## **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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(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:	30 July 2024
6	Issue Date:	01 August 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 Share 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
349,445	DE000NG88L82	100,000	14.49	79.8800000000	3	3.5	7.5	20.0	0.0	73.8900000000	0.01	1.0	EUR
349,446	DE000NG88L90	100,000	16.08	81.4700000000	3	3.5	7.5	20.0	0.0	75.3600000000	0.01	1.0	EUR
349,447	DE000NG88MA5	100,000	17.7	83.0900000000	3	3.5	7.5	20.0	0.0	76.8600000000	0.01	1.0	EUR
349,448	DE000NG88MB3	100,000	19.35	84.7500000000	3	3.5	7.5	20.0	0.0	78.3900000000	0.01	1.0	EUR
349,449	DE000NG88MC1	100,000	21.05	86.4400000000	3	3.5	7.5	20.0	0.0	79.9600000000	0.01	1.0	EUR
349,450	DE000NG88MD9	100,000	22.77	88.1600000000	3	3.5	7.5	20.0	0.0	81.5500000000	0.01	1.0	EUR
349,451	DE000NG88ME7	100,000	24.52	89.9200000000	3	3.5	7.5	20.0	0.0	83.1700000000	0.01	1.0	EUR
349,452	DE000NG88MF4	100,000	1.69	16.6300000000	3	3.5	7.5	20.0	0.0	15.3830000000	0.001	1.0	EUR
349,453	DE000NG88MG2	100,000	2.03	16.9700000000	3	3.5	7.5	20.0	0.0	15.6970000000	0.001	1.0	EUR
349,454	DE000NG88	100,000	2.38	17.3170	3	3.5	7.5	20.0	0.0	16.0180	0.001	1.0	EUR

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349,455	DE000NG88MJ6	100,000	2.73	17.6710000000	3	3.5	7.5	20.0	0.0	16.3460000000	0.001	1.0	EUR
349,456	DE000NG88MK4	100,000	3.09	18.0320000000	3	3.5	7.5	20.0	0.0	16.6790000000	0.001	1.0	EUR
349,457	DE000NG88ML2	250,000	2.53	24.7720000000	3	3.5	7.5	20.0	0.0	22.9140000000	0.001	1.0	EUR
349,458	DE000NG88MM0	250,000	3.04	25.2780000000	3	3.5	7.5	20.0	0.0	23.3820000000	0.001	1.0	EUR
349,459	DE000NG88MN8	250,000	3.55	25.7940000000	3	3.5	7.5	20.0	0.0	23.8590000000	0.001	1.0	EUR
349,460	DE000NG88MP3	250,000	4.08	26.3210000000	3	3.5	7.5	20.0	0.0	24.3470000000	0.001	1.0	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
349,445	DE000NG88L82	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,446	DE000NG88L90	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,447	DE000NG88MA5	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,448	DE000NG88MB3	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions

349,449	DE000NG88MC1	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,450	DE000NG88MD9	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,451	DE000NG88ME7	Ordinary Shares issued by the Share Issuer (ISIN code: NL0006237562) (Bloomberg code: ARCAD NA <Equity>)	Arcadis N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,452	DE000NG88MF4	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,453	DE000NG88MG2	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,454	DE000NG88MH0	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,455	DE000NG88MJ6	Ordinary Shares issued by the Share Issuer (ISIN code: BMG3602E1084) (Bloomberg code: FLOW NA <Equity>)	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,456	DE000NG88MK4	Ordinary Shares issued by the Share Issuer (ISIN code:	Flow Traders N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the

		BMG3602E1084 (Bloomberg code: FLOW NA <Equity>)				Index Certificate Conditions
349,457	DE000NG88ML 2	Ordinary Shares issued by the Share Issuer (ISIN code: NL0011821392) (Bloomberg code: LIGHT NA <Equity>)	SIGNIFY NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,458	DE000NG88MM 0	Ordinary Shares issued by the Share Issuer (ISIN code: NL0011821392) (Bloomberg code: LIGHT NA <Equity>)	SIGNIFY NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,459	DE000NG88MN 8	Ordinary Shares issued by the Share Issuer (ISIN code: NL0011821392) (Bloomberg code: LIGHT NA <Equity>)	SIGNIFY NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
349,460	DE000NG88MP 3	Ordinary Shares issued by the Share Issuer (ISIN code: NL0011821392) (Bloomberg code: LIGHT NA <Equity>)	SIGNIFY NV	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions

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

<b>Underlying</b>	<b>Information on the underlying can be obtained from the below specified source.</b>
Flow Traders N.V.	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: FLOW NA <Equity>)
Arcadis N.V.	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: ARCAD NA <Equity>)
SIGNIFY NV	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: LIGHT NA <Equity>)

## 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 sucesor 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
DE000NG88L82	Not Applicable	NG88L8
DE000NG88L90	Not Applicable	NG88L9
DE000NG88MA5	Not Applicable	NG88MA
DE000NG88MB3	Not Applicable	NG88MB
DE000NG88MC1	Not Applicable	NG88MC
DE000NG88MD9	Not Applicable	NG88MD
DE000NG88ME7	Not Applicable	NG88ME
DE000NG88MF4	Not Applicable	NG88MF
DE000NG88MG2	Not Applicable	NG88MG
DE000NG88MH0	Not Applicable	NG88MH
DE000NG88MJ6	Not Applicable	NG88MJ
DE000NG88MK4	Not Applicable	NG88MK
DE000NG88ML2	Not Applicable	NG88ML
DE000NG88MM0	Not Applicable	NG88MM
DE000NG88MN8	Not Applicable	NG88MN
DE000NG88MP3	Not Applicable	NG88MP

(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)**