

**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.

Final Terms dated 17 April 2020

**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>
117948	NG28WS	DE000NG28WS2	175000	ING Long Share Mini Future Certificate
117949	NG28WT	DE000NG28WT0	175000	ING Long Share Mini Future Certificate
117950	NG28WU	DE000NG28WU8	175000	ING Long Share Mini Future Certificate
117951	NG28WV	DE000NG28WV6	175000	ING Long Share Mini Future Certificate
117952	NG28WW	DE000NG28WW4	175000	ING Long Share Mini Future Certificate
117953	NG28WX	DE000NG28WX2	175000	ING Long Share Mini Future Certificate
117954	NG28WY	DE000NG28WY0	175000	ING Long Share Mini Future Certificate
117955	NG28WZ	DE000NG28WZ7	175000	ING Long Share Mini Future Certificate
117956	NG28W0	DE000NG28W09	175000	ING Long Share Mini Future Certificate
117957	NG28W1	DE000NG28W17	175000	ING Long Share Mini Future Certificate
117958	NG28W2	DE000NG28W25	175000	ING Long Share Mini Future Certificate
117959	NG28W3	DE000NG28W33	175000	ING Long Share Mini Future Certificate
117960	NG28W4	DE000NG28W41	175000	ING Long Share Mini Future Certificate
117961	NG28W5	DE000NG28W58	175000	ING Long Share Mini Future Certificate
117962	NG28W6	DE000NG28W66	2000000	ING Long Share Mini Future Certificate
117963	NG28W7	DE000NG28W74	2000000	ING Long Share Mini Future Certificate
117964	NG28W8	DE000NG28W82	2000000	ING Long Share Mini Future Certificate
117965	NG28W9	DE000NG28W90	2000000	ING Long Share Mini Future Certificate
117966	NG28XA	DE000NG28XA8	2000000	ING Long Share Mini Future Certificate

**under the  
Certificates Programme**

Any person making or intending to make an offer of the Certificates may only do so:

- (i) in that Public Offer Jurisdiction mentioned in the Paragraph Distribution of Part B below, provided such person is of a kind specified in that paragraph; 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 the Prospectus Directive or to supplement a prospectus pursuant to Article 16 of the Prospectus Directive, 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.

#### **PART A – CONTRACTUAL TERMS**

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 this Base Prospectus dated 6 May 2019 as supplemented from time to time (the “Prospectus”) which constitutes a base prospectus for the purposes of Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area, (the “**Prospectus Directive**”). This document constitutes the Final Terms applicable to the issue of Certificates described herein for the purposes of Article 5.4 of the Prospectus Directive (as implemented by the Dutch Financial Supervision Act (*Wet op het financieel toezicht*) and its implementing regulations) and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Certificates is only available on the basis of the combination of these Final Terms and the Prospectus. Copies of the Prospectus 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 website [www.ingmarkets.de](http://www.ingmarkets.de).

**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 or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Open Ended Certificates (Marketing name: Mini Futures)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Long 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:	20 April 2020
6	Issue Date:	22 April 2020
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
117948	DE000NG28WS2	175000	1.36	8.2426000000	3.5	5.0	7.5	20.0	0.0	8.9000000000	0.1	1.0	EUR
117949	DE000NG28WT0	175000	1.61	7.9849000000	3.5	5.0	7.5	20.0	0.0	8.6000000000	0.1	1.0	EUR
117950	DE000NG28WU8	175000	1.74	7.8591000000	3.5	5.0	7.5	20.0	0.0	8.5000000000	0.1	1.0	EUR
117951	DE000NG28WV6	175000	1.98	7.6134000000	3.5	5.0	7.5	20.0	0.0	8.2000000000	0.1	1.0	EUR
117952	DE000NG28W4W4	175000	2.1	7.4935000000	3.5	5.0	7.5	20.0	0.0	8.1000000000	0.1	1.0	EUR
117953	DE000NG28WX2	175000	2.34	7.2592000000	3.5	5.0	7.5	20.0	0.0	7.9000000000	0.1	1.0	EUR
117954	DE000NG28WY0	175000	2.68	6.9214000000	3.5	5.0	7.5	20.0	0.0	7.5000000000	0.1	1.0	EUR
117955	DE000NG28WZ7	175000	2.79	6.8124000000	3.5	5.0	7.5	20.0	0.0	7.4000000000	0.1	1.0	EUR
117956	DE000NG28W09	175000	3.0	6.5995000000	3.5	5.0	7.5	20.0	0.0	7.1000000000	0.1	1.0	EUR
117957	DE000NG28W17	175000	3.1	6.4955000000	3.5	5.0	7.5	20.0	0.0	7.0000000000	0.1	1.0	EUR
117958	DE000NG28W25	175000	3.31	6.2925000000	3.5	5.0	7.5	20.0	0.0	6.8000000000	0.1	1.0	EUR
117959	DE000NG28W33	175000	3.4	6.1934000000	3.5	5.0	7.5	20.0	0.0	6.7000000000	0.1	1.0	EUR
117960	DE000NG28W41	175000	3.6	5.9998000000	3.5	5.0	7.5	20.0	0.0	6.5000000000	0.1	1.0	EUR
117961	DE000NG28W58	175000	3.69	5.9053000000	3.5	5.0	7.5	20.0	0.0	6.4000000000	0.1	1.0	EUR
117962	DE000NG28W66	2000000	2.07	80.0184000000	3.5	5.0	7.5	20.0	0.0	86.1000000000	0.1	0.1	EUR
117963	DE000NG28W77	2000000	2.38	76.91110000	3.5	5.0	7.5	20.0	0.0	82.70000000	0.1	0.1	EUR

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117964	DE000NG28W8 2	2000000	2.68	73.9245000 000	3.5	5.0	7.5	20.0	0.0	79.5000000 000	0.1	0.1	EUR
117965	DE000NG28W9 0	2000000	2.97	71.0539000 000	3.5	5.0	7.5	20.0	0.0	76.4000000 000	0.1	0.1	EUR
117966	DE000NG28XA 8	2000000	7.62	16.7500000 000	3.5	5.0	15.0	20.0	0.0	19.2700000 000	0.01	1.0	USD

**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
117948	DE000NG28WS2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117949	DE000NG28WT0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117950	DE000NG28WU8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117951	DE000NG28WV6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117952	DE000NG28WW4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117953	DE000NG28WX2	Ordinary Shares issued by the Share Issuer (ISIN code:	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)				Conditions
117954	DE000NG28WY 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117955	DE000NG28WZ 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117956	DE000NG28W0 9	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117957	DE000NG28W1 7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117958	DE000NG28W2 5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117959	DE000NG28W3 3	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117960	DE000NG28W4 1	Ordinary Shares issued by the Share Issuer (ISIN code:	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate



		DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)				Conditions
117961	DE000NG28W5 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117962	DE000NG28W6 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117963	DE000NG28W7 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117964	DE000NG28W8 2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117965	DE000NG28W9 0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
117966	DE000NG28XA8	Ordinary Shares issued by the Share Issuer (ISIN code: CA0679011084) (Bloomberg code: GOLD US <Equity>)	Barrick Gold Corp	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
26	<b>Currency Certificate Provisions</b>		Not Applicable			
27	<b>Commodity Certificate Provisions</b>		Not Applicable			

28	<b>Fund Certificate Provisions</b>	Not Applicable
29	<b>Government Bond Certificate Provisions</b>	Not Applicable
30	<b>Index Futures Certificate Provisions</b>	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
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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 on source of information.</b>
Merck KGaA	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: MRK GR <Equity>)
Aixtron SE NA	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: AIXA GR <Equity>)

Barrick Gold Corp	<p>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.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: GOLD US &lt;Equity&gt;)</p>
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## 5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

## 6 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG28WS2	Not Applicable	NG28WS
DE000NG28WT0	Not Applicable	NG28WT
DE000NG28WU8	Not Applicable	NG28WU
DE000NG28WV6	Not Applicable	NG28WV
DE000NG28WW4	Not Applicable	NG28WW
DE000NG28WX2	Not Applicable	NG28WX
DE000NG28WY0	Not Applicable	NG28WY
DE000NG28WZ7	Not Applicable	NG28WZ
DE000NG28W09	Not Applicable	NG28W0
DE000NG28W17	Not Applicable	NG28W1
DE000NG28W25	Not Applicable	NG28W2
DE000NG28W33	Not Applicable	NG28W3
DE000NG28W41	Not Applicable	NG28W4
DE000NG28W58	Not Applicable	NG28W5
DE000NG28W66	Not Applicable	NG28W6
DE000NG28W74	Not Applicable	NG28W7
DE000NG28W82	Not Applicable	NG28W8
DE000NG28W90	Not Applicable	NG28W9
DE000NG28XA8	Not Applicable	NG28XA

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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## 7 DISTRIBUTION

(iv) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschbom
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German 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 Directive

	in Germany (the “ <b>Public Offer Jurisdiction</b> ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable

## 8 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 WEBSITE OF THE ISSUER [WWW.INGMARKETS.DE](http://WWW.INGMARKETS.DE)**