

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
145,594	NG319J	DE000NG319J3	500,000	ING Long Commodity Open End Turbo Certificate
145,595	NG319K	DE000NG319K1	500,000	ING Long Commodity Open End Turbo Certificate
145,596	NG319L	DE000NG319L9	500,000	ING Long Commodity Open End Turbo Certificate
145,597	NG319M	DE000NG319M7	500,000	ING Long Commodity Open End Turbo Certificate
145,598	NG319N	DE000NG319N5	500,000	ING Long Commodity Open End Turbo Certificate
145,599	NG319P	DE000NG319P0	500,000	ING Long Commodity Open End Turbo Certificate
145,600	NG319Q	DE000NG319Q8	500,000	ING Long Commodity Open End Turbo Certificate
145,601	NG319R	DE000NG319R6	500,000	ING Long Commodity Open End Turbo Certificate
145,602	NG319S	DE000NG319S4	500,000	ING Long Commodity Open End Turbo Certificate
145,603	NG319T	DE000NG319T2	500,000	ING Long Commodity Open End Turbo Certificate
145,604	NG319U	DE000NG319U0	500,000	ING Long Commodity Open End Turbo Certificate
145,605	NG319V	DE000NG319V8	500,000	ING Long Commodity Open End Turbo Certificate
145,606	NG319W	DE000NG319W6	500,000	ING Long Commodity Open End Turbo Certificate
145,607	NG319X	DE000NG319X4	500,000	ING Long Commodity Open End Turbo Certificate
145,608	NG319Y	DE000NG319Y2	500,000	ING Long Commodity Open End Turbo Certificate
145,609	NG319Z	DE000NG319Z9	500,000	ING Long Commodity Open End Turbo Certificate
145,610	NG3190	DE000NG31903	250,000	ING Long Commodity Open End Turbo Certificate
145,611	NG3191	DE000NG31911	250,000	ING Long Commodity Open End Turbo Certificate
145,612	NG3192	DE000NG31929	250,000	ING Long Commodity Open End Turbo Certificate
145,613	NG3193	DE000NG31937	250,000	ING Long Commodity Open End Turbo Certificate
145,614	NG3194	DE000NG31945	250,000	ING Long Commodity Open End Turbo Certificate
145,615	NG3195	DE000NG31952	500,000	ING Long Commodity Open End Turbo Certificate

145,616	NG3196	DE000NG31960	500,000	ING Long Commodity Open End Turbo Certificate
145,617	NG3197	DE000NG31978	500,000	ING Long Commodity Open End Turbo Certificate
145,618	NG3198	DE000NG31986	500,000	ING Long Commodity Open End Turbo Certificate
145,619	NG3199	DE000NG31994	500,000	ING Long Commodity Open End Turbo Certificate

**under the
Certificates Programme**

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

- (i) in those Public Offer Jurisdictions 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 1 of 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.*

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 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, 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) and copies may be obtained from ING Bank N.V at Foppingadreef 7, 1102 BD Amsterdam, the Netherlands (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 or Index Futures Certificates:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	18 November 2020
6	Issue Date:	20 November 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 Commodity 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
145,594	DE000NG319J3	500,000	0.46	1882.4 200000 000	3.5	5.0	3.0	20.0	0.0	1882.4 20000 0000	0.01	0.1	USD
145,595	DE000NG319K1	500,000	0.59	1880.9 200000 000	3.5	5.0	3.0	20.0	0.0	1880.9 20000 0000	0.01	0.1	USD
145,596	DE000NG319L9	500,000	0.72	1879.4 200000 000	3.5	5.0	3.0	20.0	0.0	1879.4 20000 0000	0.01	0.1	USD
145,597	DE000NG319M7	500,000	0.84	1877.9 200000 000	3.5	5.0	3.0	20.0	0.0	1877.9 20000 0000	0.01	0.1	USD
145,598	DE000NG319N5	500,000	0.97	1876.4 200000 000	3.5	5.0	3.0	20.0	0.0	1876.4 20000 0000	0.01	0.1	USD
145,599	DE000NG319P0	500,000	1.09	1874.9 200000 000	3.5	5.0	3.0	20.0	0.0	1874.9 20000 0000	0.01	0.1	USD
145,600	DE000NG319Q8	500,000	1.22	1873.4 200000 000	3.5	5.0	3.0	20.0	0.0	1873.4 20000 0000	0.01	0.1	USD
145,601	DE000NG319R6	500,000	1.35	1871.9 200000 000	3.5	5.0	3.0	20.0	0.0	1871.9 20000 0000	0.01	0.1	USD
145,602	DE000NG319S4	500,000	1.47	1870.4 200000 000	3.5	5.0	3.0	20.0	0.0	1870.4 20000 0000	0.01	0.1	USD
145,603	DE000NG319T2	500,000	1.6	1868.9 200000 000	3.5	5.0	3.0	20.0	0.0	1868.9 20000 0000	0.01	0.1	USD
145,604	DE000NG319U0	500,000	1.73	1867.4 200000 000	3.5	5.0	3.0	20.0	0.0	1867.4 20000 0000	0.01	0.1	USD
145,605	DE000NG319V8	500,000	1.85	1865.9 200000 000	3.5	5.0	3.0	20.0	0.0	1865.9 20000 0000	0.01	0.1	USD
145,606	DE000NG319W6	500,000	2.11	1862.9 200000 000	3.5	5.0	3.0	20.0	0.0	1862.9 20000 0000	0.01	0.1	USD
145,607	DE000NG319X4	500,000	2.23	1861.4 200000	3.5	5.0	3.0	20.0	0.0	1861.4 20000	0.01	0.1	USD

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145,608	DE000NG319Y2	500,000	2.36	1859.920000000	3.5	5.0	3.0	20.0	0.0	1859.920000000	0.01	0.1	USD
145,609	DE000NG319Z9	500,000	2.48	1858.420000000	3.5	5.0	3.0	20.0	0.0	1858.420000000	0.01	0.1	USD
145,610	DE000NG31903	250,000	0.12	908.910000000	3.5	5.0	5.0	20.0	0.0	908.910000000	0.01	0.01	USD
145,611	DE000NG31911	250,000	0.2	898.910000000	3.5	5.0	5.0	20.0	0.0	898.910000000	0.01	0.01	USD
145,612	DE000NG31929	250,000	0.29	888.910000000	3.5	5.0	5.0	20.0	0.0	888.910000000	0.01	0.01	USD
145,613	DE000NG31937	250,000	0.37	878.910000000	3.5	5.0	5.0	20.0	0.0	878.910000000	0.01	0.01	USD
145,614	DE000NG31945	250,000	0.46	868.910000000	3.5	5.0	5.0	20.0	0.0	868.910000000	0.01	0.01	USD
145,615	DE000NG31952	500,000	0.38	24.1645000000	3.5	5.0	4.0	20.0	0.0	24.1645000000	0.0001	1.0	USD
145,616	DE000NG31960	500,000	0.47	24.0645000000	3.5	5.0	4.0	20.0	0.0	24.0645000000	0.0001	1.0	USD
145,617	DE000NG31978	500,000	0.55	23.9645000000	3.5	5.0	4.0	20.0	0.0	23.9645000000	0.0001	1.0	USD
145,618	DE000NG31986	500,000	0.63	23.8645000000	3.5	5.0	4.0	20.0	0.0	23.8645000000	0.0001	1.0	USD
145,619	DE000NG31994	500,000	0.72	23.7645000000	3.5	5.0	4.0	20.0	0.0	23.7645000000	0.0001	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
145,59	DE000N	Gold	Gold-Spo	GOLD SPOT		Not	Not	Not	The close

4	G319J3		t	\$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	applicabl e	applicable	Applicabl e	of trading on the Exchange
145,59 5	DE000N G319K1	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,59 6	DE000N G319L9	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,59 7	DE000N G319M7	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,59 8	DE000N G319N5	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,59 9	DE000N G319P0	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,60 0	DE000N G319Q8	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,60 1	DE000N G319R6	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,60 2	DE000N G319S4	Gold	Gold-Spo t	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
145,60 3	DE000N G319T2	Gold	Gold-Spo t	GOLD SPOT \$/OZ	The	Not applicabl	Not applicable	Not Applicabl	The close of trading

				(Bloomberg code: XAU <Crncy>)	spot price				on the Exchange
145,604	DE000N G319U0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,605	DE000N G319V8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,606	DE000N G319W6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,607	DE000N G319X4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,608	DE000N G319Y2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,609	DE000N G319Z9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,610	DE000N G31903	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,611	DE000N G31911	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,612	DE000N G31929	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg	The spot	Not applicable	Not applicable	Not Applicable	The close of trading on the

				code: XPT <Crncy>)	price				Exchange
145,613	DE000NG31937	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,614	DE000NG31945	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,615	DE000NG31952	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,616	DE000NG31960	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,617	DE000NG31978	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,618	DE000NG31986	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
145,619	DE000NG31994	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	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
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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.
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>)
Silver	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: XAG <Crncy>)

Platinum	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: XPT <Crncy>)
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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 successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG319J3	Not Applicable	NG319J
DE000NG319K1	Not Applicable	NG319K
DE000NG319L9	Not Applicable	NG319L
DE000NG319M7	Not Applicable	NG319M
DE000NG319N5	Not Applicable	NG319N
DE000NG319P0	Not Applicable	NG319P
DE000NG319Q8	Not Applicable	NG319Q
DE000NG319R6	Not Applicable	NG319R
DE000NG319S4	Not Applicable	NG319S
DE000NG319T2	Not Applicable	NG319T
DE000NG319U0	Not Applicable	NG319U
DE000NG319V8	Not Applicable	NG319V
DE000NG319W6	Not Applicable	NG319W
DE000NG319X4	Not Applicable	NG319X
DE000NG319Y2	Not Applicable	NG319Y
DE000NG319Z9	Not Applicable	NG319Z
DE000NG31903	Not Applicable	NG3190
DE000NG31911	Not Applicable	NG3191
DE000NG31929	Not Applicable	NG3192
DE000NG31937	Not Applicable	NG3193
DE000NG31945	Not Applicable	NG3194
DE000NG31952	Not Applicable	NG3195
DE000NG31960	Not Applicable	NG3196
DE000NG31978	Not Applicable	NG3197
DE000NG31986	Not Applicable	NG3198
DE000NG31994	Not Applicable	NG3199

(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 “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	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,
WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR**