

**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>
146,737	NG3285	DE000NG32851	1,000,000	ING Long FX Open End Turbo Certificate
146,738	NG3286	DE000NG32869	1,000,000	ING Long FX Open End Turbo Certificate
146,739	NG3287	DE000NG32877	1,000,000	ING Long FX Open End Turbo Certificate
146,740	NG3288	DE000NG32885	1,000,000	ING Long FX Open End Turbo Certificate
146,741	NG3289	DE000NG32893	1,000,000	ING Long FX Open End Turbo Certificate
146,742	NG329A	DE000NG329A1	1,000,000	ING Long FX Open End Turbo Certificate
146,743	NG329B	DE000NG329B9	1,000,000	ING Long FX Open End Turbo Certificate
146,744	NG329C	DE000NG329C7	1,000,000	ING Long FX Open End Turbo Certificate
146,745	NG329D	DE000NG329D5	1,000,000	ING Long FX Open End Turbo Certificate
146,746	NG329E	DE000NG329E3	1,000,000	ING Long FX Open End Turbo Certificate
146,747	NG329F	DE000NG329F0	1,000,000	ING Long FX Open End Turbo Certificate
146,748	NG329G	DE000NG329G8	1,000,000	ING Long FX Open End Turbo Certificate
146,749	NG329H	DE000NG329H6	1,000,000	ING Long FX Open End Turbo Certificate
146,750	NG329J	DE000NG329J2	1,000,000	ING Long FX Open End Turbo Certificate
146,751	NG329K	DE000NG329K0	1,000,000	ING Long FX Open End Turbo Certificate
146,752	NG329L	DE000NG329L8	1,000,000	ING Long FX Open End Turbo Certificate
146,753	NG329M	DE000NG329M6	1,000,000	ING Long FX Open End Turbo Certificate
146,754	NG329N	DE000NG329N4	1,000,000	ING Long FX Open End Turbo Certificate
146,755	NG329P	DE000NG329P9	1,000,000	ING Long FX Open End Turbo Certificate
146,756	NG329Q	DE000NG329Q7	1,000,000	ING Long FX Open End Turbo Certificate
146,757	NG329R	DE000NG329R5	1,000,000	ING Long FX Open End Turbo Certificate
146,758	NG329S	DE000NG329S3	1,000,000	ING Long FX Open End Turbo Certificate
146,759	NG329T	DE000NG329T1	1,000,000	ING Long FX Open End Turbo Certificate
146,760	NG329U	DE000NG329U9	1,000,000	ING Long FX Open End Turbo Certificate
146,761	NG329V	DE000NG329V7	1,000,000	ING Long FX Open End Turbo Certificate
146,762	NG329W	DE000NG329W5	1,000,000	ING Long FX Open End Turbo Certificate
146,763	NG329X	DE000NG329X3	1,000,000	ING Long FX 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](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 or Index Futures Certificates:	Currency 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:	02 December 2020
6	Issue Date:	04 December 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 Currency 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
146,737	DE000NG32851	1,000,000	10.78	1.0678000000	3.5	5.0	1.0	20.0	0.0	1.0678000000	0.0001	100.0	USD
146,738	DE000NG32869	1,000,000	10.86	1.0668000000	3.5	5.0	1.0	20.0	0.0	1.0668000000	0.0001	100.0	USD
146,739	DE000NG32877	1,000,000	10.95	1.0658000000	3.5	5.0	1.0	20.0	0.0	1.0658000000	0.0001	100.0	USD
146,740	DE000NG32885	1,000,000	11.03	1.0648000000	3.5	5.0	1.0	20.0	0.0	1.0648000000	0.0001	100.0	USD
146,741	DE000NG32893	1,000,000	11.11	1.0638000000	3.5	5.0	1.0	20.0	0.0	1.0638000000	0.0001	100.0	USD
146,742	DE000NG329A1	1,000,000	11.2	1.0628000000	3.5	5.0	1.0	20.0	0.0	1.0628000000	0.0001	100.0	USD
146,743	DE000NG329B9	1,000,000	11.28	1.0618000000	3.5	5.0	1.0	20.0	0.0	1.0618000000	0.0001	100.0	USD
146,744	DE000NG329C7	1,000,000	11.36	1.0608000000	3.5	5.0	1.0	20.0	0.0	1.0608000000	0.0001	100.0	USD
146,745	DE000NG329D5	1,000,000	11.45	1.0598000000	3.5	5.0	1.0	20.0	0.0	1.0598000000	0.0001	100.0	USD
146,746	DE000NG329E3	1,000,000	11.53	1.0588000000	3.5	5.0	1.0	20.0	0.0	1.0588000000	0.0001	100.0	USD
146,747	DE000NG329F0	1,000,000	11.61	1.0578000000	3.5	5.0	1.0	20.0	0.0	1.0578000000	0.0001	100.0	USD
146,748	DE000NG329G8	1,000,000	11.7	1.0568000000	3.5	5.0	1.0	20.0	0.0	1.0568000000	0.0001	100.0	USD
146,749	DE000NG329H6	1,000,000	11.78	1.0558000000	3.5	5.0	1.0	20.0	0.0	1.0558000000	0.0001	100.0	USD
146,750	DE000NG329J2	1,000,000	11.86	1.0548000000	3.5	5.0	1.0	20.0	0.0	1.0548000000	0.0001	100.0	USD

										0			
146,751	DE000NG329K0	1,000,000	11.95	1.0538000000	3.5	5.0	1.0	20.0	0.0	1.0538000000	0.0001	100.0	USD
146,752	DE000NG329L8	1,000,000	12.03	1.0528000000	3.5	5.0	1.0	20.0	0.0	1.0528000000	0.0001	100.0	USD
146,753	DE000NG329M6	1,000,000	12.11	1.0518000000	3.5	5.0	1.0	20.0	0.0	1.0518000000	0.0001	100.0	USD
146,754	DE000NG329N4	1,000,000	12.2	1.0508000000	3.5	5.0	1.0	20.0	0.0	1.0508000000	0.0001	100.0	USD
146,755	DE000NG329P9	1,000,000	12.28	1.0498000000	3.5	5.0	1.0	20.0	0.0	1.0498000000	0.0001	100.0	USD
146,756	DE000NG329Q7	1,000,000	12.37	1.0488000000	3.5	5.0	1.0	20.0	0.0	1.0488000000	0.0001	100.0	USD
146,757	DE000NG329R5	1,000,000	12.45	1.0478000000	3.5	5.0	1.0	20.0	0.0	1.0478000000	0.0001	100.0	USD
146,758	DE000NG329S3	1,000,000	12.53	1.0468000000	3.5	5.0	1.0	20.0	0.0	1.0468000000	0.0001	100.0	USD
146,759	DE000NG329T1	1,000,000	12.62	1.0458000000	3.5	5.0	1.0	20.0	0.0	1.0458000000	0.0001	100.0	USD
146,760	DE000NG329U9	1,000,000	12.7	1.0448000000	3.5	5.0	1.0	20.0	0.0	1.0448000000	0.0001	100.0	USD
146,761	DE000NG329V7	1,000,000	12.78	1.0438000000	3.5	5.0	1.0	20.0	0.0	1.0438000000	0.0001	100.0	USD
146,762	DE000NG329W5	1,000,000	12.87	1.0428000000	3.5	5.0	1.0	20.0	0.0	1.0428000000	0.0001	100.0	USD
146,763	DE000NG329X3	1,000,000	12.95	1.0418000000	3.5	5.0	1.0	20.0	0.0	1.0418000000	0.0001	100.0	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
146,737	DE000NG32851	EUR/USD	Reuters Page	As specified in the	USD	3 p.m.

		(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
146,738	DE000NG32869	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,739	DE000NG32877	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,740	DE000NG32885	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,741	DE000NG32893	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,742	DE000NG329A1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,743	DE000NG329B9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,744	DE000NG329C7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,745	DE000NG329D5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,746	DE000NG329E3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,747	DE000NG329F0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,748	DE000NG329G8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,749	DE000NG329H6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,750	DE000NG329J2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,751	DE000NG329K0	EUR/USD	Reuters Page	As specified in the	USD	3 p.m.

		(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
146,752	DE000NG329L8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,753	DE000NG329M6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,754	DE000NG329N4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,755	DE000NG329P9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,756	DE000NG329Q7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,757	DE000NG329R5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,758	DE000NG329S3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,759	DE000NG329T1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,760	DE000NG329U9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,761	DE000NG329V7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,762	DE000NG329W5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
146,763	DE000NG329X3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

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>Other Bond Certificate Provisions</b>	Not Applicable
31	<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
----------	---

### 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.
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)

### 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

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG32851	Not Applicable	NG3285
DE000NG32869	Not Applicable	NG3286
DE000NG32877	Not Applicable	NG3287
DE000NG32885	Not Applicable	NG3288
DE000NG32893	Not Applicable	NG3289
DE000NG329A1	Not Applicable	NG329A
DE000NG329B9	Not Applicable	NG329B
DE000NG329C7	Not Applicable	NG329C
DE000NG329D5	Not Applicable	NG329D
DE000NG329E3	Not Applicable	NG329E
DE000NG329F0	Not Applicable	NG329F
DE000NG329G8	Not Applicable	NG329G
DE000NG329H6	Not Applicable	NG329H
DE000NG329J2	Not Applicable	NG329J
DE000NG329K0	Not Applicable	NG329K
DE000NG329L8	Not Applicable	NG329L
DE000NG329M6	Not Applicable	NG329M
DE000NG329N4	Not Applicable	NG329N
DE000NG329P9	Not Applicable	NG329P
DE000NG329Q7	Not Applicable	NG329Q
DE000NG329R5	Not Applicable	NG329R
DE000NG329S3	Not Applicable	NG329S
DE000NG329T1	Not Applicable	NG329T
DE000NG329U9	Not Applicable	NG329U
DE000NG329V7	Not Applicable	NG329V
DE000NG329W5	Not Applicable	NG329W
DE000NG329X3	Not Applicable	NG329X

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

## 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 and UK Retail	Not Applicable

Investors:	
------------	--

## 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 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)**