

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 23 June 2020

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
124256	NG3ECA	DE000NG3ECA8	175000	ING Long Share Mini Future Certificate
124257	NG3ECB	DE000NG3ECB6	175000	ING Long Share Mini Future Certificate
124258	NG3ECC	DE000NG3ECC4	175000	ING Long Share Mini Future Certificate
124259	NG3ECD	DE000NG3ECD2	175000	ING Long Share Mini Future Certificate
124260	NG3ECE	DE000NG3ECE0	175000	ING Long Share Mini Future Certificate
124261	NG3ECF	DE000NG3ECF7	175000	ING Long Share Mini Future Certificate
124262	NG3ECG	DE000NG3ECG5	175000	ING Long Share Mini Future Certificate
124263	NG3ECH	DE000NG3ECH3	175000	ING Long Share Mini Future Certificate
124264	NG3ECJ	DE000NG3ECJ9	2000000	ING Long Share Mini Future Certificate
124265	NG3ECK	DE000NG3ECK7	2000000	ING Long Share Mini Future Certificate
124266	NG3ECL	DE000NG3ECL5	2000000	ING Long Share Mini Future Certificate
124267	NG3ECM	DE000NG3ECM3	2000000	ING Long Share Mini Future Certificate
124268	NG3ECN	DE000NG3ECN1	2000000	ING Long Share Mini Future Certificate
124269	NG3ECP	DE000NG3ECP6	2000000	ING Long Share Mini Future Certificate
124270	NG3ECQ	DE000NG3ECQ4	2000000	ING Long Share Mini Future Certificate
124271	NG3ECR	DE000NG3ECR2	2000000	ING Long Share Mini Future Certificate
124272	NG3ECS	DE000NG3ECS0	2000000	ING Long Share Mini Future Certificate
124273	NG3ECT	DE000NG3ECT8	500000	ING Long Share Mini Future Certificate
124274	NG3ECU	DE000NG3ECU6	500000	ING Long Share Mini Future Certificate
124275	NG3ECV	DE000NG3ECV4	500000	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 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.

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 website www.ingmarkets.de.

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:	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:	24 June 2020
6	Issue Date:	26 June 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
124256	DE000NG3ECA8	175000	0.89	9.561000000	3.5	5.0	7.5	20.0	0.0	10.300000000	0.1	1.0	EUR
124257	DE000NG3ECB6	175000	1.04	9.410400000	3.5	5.0	7.5	20.0	0.0	10.200000000	0.1	1.0	EUR
124258	DE000NG3ECC4	175000	1.19	9.262200000	3.5	5.0	7.5	20.0	0.0	10.000000000	0.1	1.0	EUR
124259	DE000NG3ECD2	175000	1.33	9.116300000	3.5	5.0	7.5	20.0	0.0	9.800000000	0.1	1.0	EUR
124260	DE000NG3ECE0	175000	1.48	8.972700000	3.5	5.0	7.5	20.0	0.0	9.700000000	0.1	1.0	EUR
124261	DE000NG3ECF7	175000	1.62	8.831300000	3.5	5.0	7.5	20.0	0.0	9.500000000	0.1	1.0	EUR
124262	DE000NG3ECG5	175000	1.76	8.692200000	3.5	5.0	7.5	20.0	0.0	9.400000000	0.1	1.0	EUR
124263	DE000NG3ECH3	175000	1.89	8.555300000	3.5	5.0	7.5	20.0	0.0	9.200000000	0.1	1.0	EUR
124264	DE000NG3ECJ9	2000000	1.42	87.609700000	3.5	5.0	7.5	20.0	0.0	94.200000000	0.1	0.1	EUR
124265	DE000NG3ECK7	2000000	1.6	85.891800000	3.5	5.0	7.5	20.0	0.0	92.400000000	0.1	0.1	EUR
124266	DE000NG3ECL5	2000000	1.76	84.207600000	3.5	5.0	7.5	20.0	0.0	90.600000000	0.1	0.1	EUR
124267	DE000NG3ECM3	2000000	1.93	82.556400000	3.5	5.0	7.5	20.0	0.0	88.800000000	0.1	0.1	EUR
124268	DE000NG3ECN1	2000000	2.09	80.937600000	3.5	5.0	7.5	20.0	0.0	87.100000000	0.1	0.1	EUR
124269	DE000NG3ECP6	2000000	4.23	173.700000000	3.5	5.0	10.0	20.0	0.0	191.100000000	0.1	0.1	USD
124270	DE000NG3ECQ4	2000000	4.68	168.640700000	3.5	5.0	10.0	20.0	0.0	185.600000000	0.1	0.1	USD
124271	DE000NG3ECR	2000000	5.11	163.728800	3.5	5.0	10.0	20.0	0.0	180.200000	0.1	0.1	USD

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124272	DE000NG3ECS 0	2000000	5.53	158.960000 0000	3.5	5.0	10.0	20.0	0.0	174.900000 0000	0.1	0.1	USD
124273	DE000NG3ECT 8	500000	7.97	35.1527000 000	3.5	5.0	7.5	20.0	0.0	37.7900000 000	0.01	1.0	EUR
124274	DE000NG3ECU 6	500000	8.66	34.4634000 000	3.5	5.0	7.5	20.0	0.0	37.0500000 000	0.01	1.0	EUR
124275	DE000NG3ECV 4	500000	9.33	33.7876000 000	3.5	5.0	7.5	20.0	0.0	36.3300000 000	0.01	1.0	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	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
124256	DE000NG3ECA8	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
124257	DE000NG3ECB6	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
124258	DE000NG3ECC4	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
124259	DE000NG3ECD2	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
124260	DE000NG3ECE0	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
124261	DE000NG3ECF7	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
124262	DE000NG3ECG 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
124263	DE000NG3ECH 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
124264	DE000NG3ECJ9	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
124265	DE000NG3ECK 7	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
124266	DE000NG3ECL5	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
124267	DE000NG3ECM 3	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
124268	DE000NG3ECN 1	Ordinary Shares issued by the Share Issuer (ISIN code:	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0006599905) (Bloomberg code: MRK GR <Equity>)				Conditions
124269	DE000NG3ECP6	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
124270	DE000NG3ECQ 4	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
124271	DE000NG3ECR 2	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
124272	DE000NG3ECS0	Depository receipts of shares issued by the Share Issuer (ISIN code: US01609W1027) (Bloomberg code: BABA US <Equity>)	Alibaba Group Holding Ltd.	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
124273	DE000NG3ECT 8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Siemens Healthineers AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
124274	DE000NG3ECU 6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Siemens Healthineers AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

124275	DE000NG3ECV 4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Siemens Healthineers AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
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26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	Not Applicable
28	Fund Certificate Provisions	Not Applicable
29	Government Bond Certificate Provisions	Not Applicable
30	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 on source of information.
Alibaba Group Holding Ltd.	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: BABA US <Equity>)
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>)

Siemens Healthineers AG	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: SHL GY <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>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer 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.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG3ECA8	Not Applicable	NG3ECA
DE000NG3ECB6	Not Applicable	NG3ECB
DE000NG3ECC4	Not Applicable	NG3ECC
DE000NG3ECD2	Not Applicable	NG3ECD
DE000NG3ECE0	Not Applicable	NG3ECE
DE000NG3ECF7	Not Applicable	NG3ECF
DE000NG3ECG5	Not Applicable	NG3ECG
DE000NG3ECH3	Not Applicable	NG3ECH
DE000NG3ECJ9	Not Applicable	NG3ECJ
DE000NG3ECK7	Not Applicable	NG3ECK
DE000NG3ECL5	Not Applicable	NG3ECL
DE000NG3ECM3	Not Applicable	NG3ECM
DE000NG3ECN1	Not Applicable	NG3ECN
DE000NG3ECP6	Not Applicable	NG3ECP
DE000NG3ECQ4	Not Applicable	NG3ECQ
DE000NG3ECR2	Not Applicable	NG3ECR
DE000NG3ECS0	Not Applicable	NG3ECS
DE000NG3ECT8	Not Applicable	NG3ECT
DE000NG3ECU6	Not Applicable	NG3ECU
DE000NG3ECV4	Not Applicable	NG3ECV

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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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	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 Regulation in Germany (the “ Public Offer Jurisdiction ”).
(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 WEBSITE OF THE ISSUER WWW.INGMARKETS.DE**