

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
126,500	NG3GAA	DE000NG3GAA7	1,000,000	ING Long FX Open End Turbo Certificate
126,501	NG3GAB	DE000NG3GAB5	1,000,000	ING Long FX Open End Turbo Certificate
126,502	NG3GAC	DE000NG3GAC3	1,000,000	ING Long FX Open End Turbo Certificate
126,503	NG3GAD	DE000NG3GAD1	1,000,000	ING Long FX Open End Turbo Certificate
126,504	NG3GAE	DE000NG3GAE9	1,000,000	ING Long FX Open End Turbo Certificate
126,505	NG3GAF	DE000NG3GAF6	1,000,000	ING Long FX Open End Turbo Certificate
126,506	NG3GAG	DE000NG3GAG4	1,000,000	ING Long FX Open End Turbo Certificate
126,507	NG3GAH	DE000NG3GAH2	1,000,000	ING Long FX Open End Turbo Certificate
126,508	NG3GAJ	DE000NG3GAJ8	1,000,000	ING Long FX Open End Turbo Certificate
126,509	NG3GAK	DE000NG3GAK6	1,000,000	ING Long FX Open End Turbo Certificate
126,510	NG3GAL	DE000NG3GAL4	1,000,000	ING Long FX Open End Turbo Certificate
126,511	NG3GAM	DE000NG3GAM2	1,000,000	ING Long FX Open End Turbo Certificate
126,512	NG3GAN	DE000NG3GAN0	1,000,000	ING Long FX Open End Turbo Certificate
126,513	NG3GAP	DE000NG3GAP5	1,000,000	ING Long FX Open End Turbo Certificate
126,514	NG3GAQ	DE000NG3GAQ3	1,000,000	ING Long FX Open End Turbo Certificate
126,515	NG3GAR	DE000NG3GAR1	1,000,000	ING Long FX Open End Turbo Certificate
126,516	NG3GAS	DE000NG3GAS9	1,000,000	ING Long FX Open End Turbo Certificate
126,517	NG3GAT	DE000NG3GAT7	1,000,000	ING Long FX Open End Turbo Certificate
126,518	NG3GAU	DE000NG3GAU5	1,000,000	ING Long FX Open End Turbo Certificate
126,519	NG3GAV	DE000NG3GAV3	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) 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:	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:	04 August 2020
6	Issue Date:	06 August 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
126,500	DE000NG3GAA7	1,000,000	0.43	1.171000000	3.5	5.0	1.0	20.0	0.0	1.171000000	0.0001	100.0	USD
126,501	DE000NG3GAB5	1,000,000	0.51	1.170000000	3.5	5.0	1.0	20.0	0.0	1.170000000	0.0001	100.0	USD
126,502	DE000NG3GAC3	1,000,000	0.6	1.169000000	3.5	5.0	1.0	20.0	0.0	1.169000000	0.0001	100.0	USD
126,503	DE000NG3GAD1	1,000,000	0.68	1.168000000	3.5	5.0	1.0	20.0	0.0	1.168000000	0.0001	100.0	USD
126,504	DE000NG3GAE9	1,000,000	0.77	1.167000000	3.5	5.0	1.0	20.0	0.0	1.167000000	0.0001	100.0	USD
126,505	DE000NG3GAF6	1,000,000	0.85	1.166000000	3.5	5.0	1.0	20.0	0.0	1.166000000	0.0001	100.0	USD
126,506	DE000NG3GAG4	1,000,000	0.94	1.165000000	3.5	5.0	1.0	20.0	0.0	1.165000000	0.0001	100.0	USD
126,507	DE000NG3GAH2	1,000,000	1.02	1.164000000	3.5	5.0	1.0	20.0	0.0	1.164000000	0.0001	100.0	USD
126,508	DE000NG3GAJ8	1,000,000	1.11	1.163000000	3.5	5.0	1.0	20.0	0.0	1.163000000	0.0001	100.0	USD
126,509	DE000NG3GAK6	1,000,000	1.19	1.162000000	3.5	5.0	1.0	20.0	0.0	1.162000000	0.0001	100.0	USD
126,510	DE000NG3GAL4	1,000,000	1.28	1.161000000	3.5	5.0	1.0	20.0	0.0	1.161000000	0.0001	100.0	USD
126,511	DE000NG3GAM2	1,000,000	1.36	1.160000000	3.5	5.0	1.0	20.0	0.0	1.160000000	0.0001	100.0	USD
126,512	DE000NG3GAN0	1,000,000	1.45	1.159000000	3.5	5.0	1.0	20.0	0.0	1.159000000	0.0001	100.0	USD
126,513	DE000NG3GAP5	1,000,000	1.53	1.158000000	3.5	5.0	1.0	20.0	0.0	1.158000000	0.0001	100.0	USD

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126,5 14	DE000NG 3GAQ3	1,000,000	1.62	1.1570 000000	3.5	5.0	1.0	20.0	0.0	1.1570 00000 0	0.000 1	100. 0	USD
126,5 15	DE000NG 3GAR1	1,000,000	1.7	1.1560 000000	3.5	5.0	1.0	20.0	0.0	1.1560 00000 0	0.000 1	100. 0	USD
126,5 16	DE000NG 3GAS9	1,000,000	1.79	1.1550 000000	3.5	5.0	1.0	20.0	0.0	1.1550 00000 0	0.000 1	100. 0	USD
126,5 17	DE000NG 3GAT7	1,000,000	1.87	1.1540 000000	3.5	5.0	1.0	20.0	0.0	1.1540 00000 0	0.000 1	100. 0	USD
126,5 18	DE000NG 3GAU5	1,000,000	1.96	1.1530 000000	3.5	5.0	1.0	20.0	0.0	1.1530 00000 0	0.000 1	100. 0	USD
126,5 19	DE000NG 3GAV3	1,000,000	2.04	1.1520 000000	3.5	5.0	1.0	20.0	0.0	1.1520 00000 0	0.000 1	100. 0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Applicable
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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
126,500	DE000NG3GAA7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,501	DE000NG3GAB5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,502	DE000NG3GAC3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,503	DE000NG3GAD1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,504	DE000NG3GAE9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,505	DE000NG3GAF6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

		code: EURUSD <Crncy>		Conditions		Mean Time.
126,506	DE000NG3GAG 4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,507	DE000NG3GAH 2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,508	DE000NG3GAJ8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,509	DE000NG3GAK 6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,510	DE000NG3GAL 4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,511	DE000NG3GAM 2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,512	DE000NG3GAN 0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,513	DE000NG3GAP 5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,514	DE000NG3GAQ 3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,515	DE000NG3GAR 1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,516	DE000NG3GAS 9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,517	DE000NG3GAT 7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,518	DE000NG3GAU 5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
126,519	DE000NG3GAV 3	EUR/USD (Bloomberg	Reuters Page EUR=	As specified in the Currency Certificate	USD	3 p.m. Greenwich

		code: EURUSD <Crncy>	Conditions	Mean Time.
27	Commodity Certificate Provisions		Not Applicable	
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.
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, 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
DE000NG3GAA7	Not Applicable	NG3GAA
DE000NG3GAB5	Not Applicable	NG3GAB
DE000NG3GAC3	Not Applicable	NG3GAC
DE000NG3GAD1	Not Applicable	NG3GAD
DE000NG3GAE9	Not Applicable	NG3GAE
DE000NG3GAF6	Not Applicable	NG3GAF
DE000NG3GAG4	Not Applicable	NG3GAG
DE000NG3GAH2	Not Applicable	NG3GAH
DE000NG3GAJ8	Not Applicable	NG3GAJ
DE000NG3GAK6	Not Applicable	NG3GAK
DE000NG3GAL4	Not Applicable	NG3GAL
DE000NG3GAM2	Not Applicable	NG3GAM
DE000NG3GAN0	Not Applicable	NG3GAN
DE000NG3GAP5	Not Applicable	NG3GAP
DE000NG3GAQ3	Not Applicable	NG3GAQ
DE000NG3GAR1	Not Applicable	NG3GAR
DE000NG3GAS9	Not Applicable	NG3GAS
DE000NG3GAT7	Not Applicable	NG3GAT
DE000NG3GAU5	Not Applicable	NG3GAU
DE000NG3GAV3	Not Applicable	NG3GAV

(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
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	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