

**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>
129,587	NG3JY3	DE000NG3JY37	250,000	ING Long Bond Open End Turbo Certificate
129,588	NG3JY4	DE000NG3JY45	250,000	ING Long Bond Open End Turbo Certificate
129,589	NG3JY5	DE000NG3JY52	250,000	ING Long Bond Open End Turbo Certificate
129,590	NG3JY6	DE000NG3JY60	250,000	ING Long Bond Open End Turbo Certificate
129,591	NG3JY7	DE000NG3JY78	250,000	ING Long Bond Open End Turbo Certificate
129,592	NG3JY8	DE000NG3JY86	250,000	ING Long Bond Open End Turbo Certificate
129,593	NG3JY9	DE000NG3JY94	250,000	ING Long Bond Open End Turbo Certificate
129,594	NG3JZA	DE000NG3JZA8	250,000	ING Long Bond Open End Turbo Certificate
129,595	NG3JZB	DE000NG3JZB6	250,000	ING Long Bond Open End Turbo Certificate
129,596	NG3JZC	DE000NG3JZC4	250,000	ING Long Bond Open End Turbo Certificate
129,597	NG3JZD	DE000NG3JZD2	250,000	ING Long Bond Open End Turbo Certificate
129,598	NG3JZE	DE000NG3JZE0	250,000	ING Long Bond Open End Turbo Certificate
129,599	NG3JZF	DE000NG3JZF7	250,000	ING Long Bond Open End Turbo Certificate
129,600	NG3JZG	DE000NG3JZG5	250,000	ING Long Bond 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.*

10-year German Government Bond Future is provided by Eurex Frankfurt AG. Eurex Frankfurt AG does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmarks Regulation apply, such that Eurex Frankfurt AG is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

## **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:	Government Bond 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:	11 August 2020
6	Issue Date:	13 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 Government Bond 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
129,587	DE000NG3JY37	250,000	0.5	176.93000000	3.5	5.0	0.75	20.0	0.0	176.93000000	0.01	1.0	EUR
129,588	DE000NG3JY45	250,000	0.75	176.68000000	3.5	5.0	0.75	20.0	0.0	176.68000000	0.01	1.0	EUR
129,589	DE000NG3JY52	250,000	1.0	176.43000000	3.5	5.0	0.75	20.0	0.0	176.43000000	0.01	1.0	EUR
129,590	DE000NG3JY60	250,000	1.25	176.18000000	3.5	5.0	0.75	20.0	0.0	176.18000000	0.01	1.0	EUR
129,591	DE000NG3JY78	250,000	1.5	175.93000000	3.5	5.0	0.75	20.0	0.0	175.93000000	0.01	1.0	EUR
129,592	DE000NG3JY86	250,000	1.75	175.68000000	3.5	5.0	0.75	20.0	0.0	175.68000000	0.01	1.0	EUR
129,593	DE000NG3JY94	250,000	2.0	175.43000000	3.5	5.0	0.75	20.0	0.0	175.43000000	0.01	1.0	EUR
129,594	DE000NG3JZA8	250,000	2.25	175.18000000	3.5	5.0	0.75	20.0	0.0	175.18000000	0.01	1.0	EUR
129,595	DE000NG3JZB6	250,000	2.5	174.93000000	3.5	5.0	0.75	20.0	0.0	174.93000000	0.01	1.0	EUR
129,596	DE000NG3JZC4	250,000	2.75	174.68000000	3.5	5.0	0.75	20.0	0.0	174.68000000	0.01	1.0	EUR
129,597	DE000NG3JZD2	250,000	3.0	174.43000000	3.5	5.0	0.75	20.0	0.0	174.43000000	0.01	1.0	EUR
129,598	DE000NG3JZE0	250,000	3.25	174.18000000	3.5	5.0	0.75	20.0	0.0	174.18000000	0.01	1.0	EUR
129,599	DE000NG3JZF7	250,000	3.5	173.93000000	3.5	5.0	0.75	20.0	0.0	173.93000000	0.01	1.0	EUR
129,600	DE000NG3JZG5	250,000	3.75	173.68000000	3.5	5.0	0.75	20.0	0.0	173.68000000	0.01	1.0	EUR

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**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Not Applicable
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26	<b>Currency Certificate Provisions</b>	Not Applicable
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27	<b>Commodity Certificate Provisions</b>	Not Applicable
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28	<b>Fund Certificate Provisions</b>	Not Applicable
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29	<b>Government Bond Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Reference Asset	(ii) Rollover Date	(iii) Exchange	(iv) Valuation Time
129,587	DE000NG3JY37	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,588	DE000NG3JY45	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of	Eurex	The close of trading on the Exchange

			the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
129,589	DE000NG3JY52	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,590	DE000NG3JY60	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,591	DE000NG3JY78	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover	Eurex	The close of trading on the Exchange

		Rollover Date the Bloomberg page referring to the Substitute Asset.)	Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
129,592	DE000NG3JY86	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,593	DE000NG3JY94	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant	Eurex	The close of trading on the Exchange

			Exchange		
129,594	DE000NG3JZ A8	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,595	DE000NG3JZ B6	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,596	DE000NG3JZ C4	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of	Eurex	The close of trading on the Exchange



			the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
129,597	DE000NG3JZ D2	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,598	DE000NG3JZ E0	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
129,599	DE000NG3JZ F7	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover	Eurex	The close of trading on the Exchange

		Rollover Date the Bloomberg page referring to the Substitute Asset.)	Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
129,600	DE000NG3JZ G5	10-year German Government Bond Future (Initially Bloomberg code: RXU0 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange

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
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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.
10-year German Government Bond Future	The return on the Certificates is linked to the performance of the underlying Government Bond. The price of the Government Bond may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Government Bond will affect the value of the Certificates. Information and details of the past and future performance of the Government Bond and its volatility can be obtained from Bloomberg (Bloomberg code: RX1 <Cmdty>)

### 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
DE000NG3JY37	Not Applicable	NG3JY3
DE000NG3JY45	Not Applicable	NG3JY4
DE000NG3JY52	Not Applicable	NG3JY5
DE000NG3JY60	Not Applicable	NG3JY6
DE000NG3JY78	Not Applicable	NG3JY7
DE000NG3JY86	Not Applicable	NG3JY8
DE000NG3JY94	Not Applicable	NG3JY9
DE000NG3JZA8	Not Applicable	NG3JZA
DE000NG3JZB6	Not Applicable	NG3JZB
DE000NG3JZC4	Not Applicable	NG3JZC
DE000NG3JZD2	Not Applicable	NG3JZD
DE000NG3JZE0	Not Applicable	NG3JZE
DE000NG3JZF7	Not Applicable	NG3JZF
DE000NG3JZG5	Not Applicable	NG3JZG

(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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(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](http://WWW.INGMARKETS.DE),  
[WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**