

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
132,238	NG3L82	DE000NG3L827	500,000	ING Long Commodity Open End Turbo Certificate
132,239	NG3L83	DE000NG3L835	500,000	ING Long Commodity Open End Turbo Certificate
132,240	NG3L84	DE000NG3L843	500,000	ING Long Commodity Open End Turbo Certificate
132,241	NG3L85	DE000NG3L850	500,000	ING Long Commodity Open End Turbo Certificate
132,242	NG3L86	DE000NG3L868	500,000	ING Long Commodity Open End Turbo Certificate
132,243	NG3L87	DE000NG3L876	500,000	ING Long Commodity Open End Turbo Certificate
132,244	NG3L88	DE000NG3L884	500,000	ING Long Commodity Open End Turbo Certificate
132,245	NG3L89	DE000NG3L892	500,000	ING Long Commodity Open End Turbo Certificate
132,246	NG3L9A	DE000NG3L9A9	500,000	ING Long Commodity Open End Turbo Certificate
132,247	NG3L9B	DE000NG3L9B7	250,000	ING Long Commodity Open End Turbo Certificate
132,248	NG3L9C	DE000NG3L9C5	250,000	ING Long Commodity Open End Turbo Certificate
132,249	NG3L9D	DE000NG3L9D3	500,000	ING Long Commodity Open End Turbo Certificate
132,250	NG3L9E	DE000NG3L9E1	500,000	ING Long Commodity Open End Turbo Certificate
132,251	NG3L9F	DE000NG3L9F8	500,000	ING Long Commodity Open End Turbo Certificate
132,252	NG3L9G	DE000NG3L9G6	500,000	ING Long Commodity Open End Turbo Certificate
132,253	NG3L9H	DE000NG3L9H4	500,000	ING Long Commodity Open End Turbo Certificate
132,254	NG3L9J	DE000NG3L9J0	500,000	ING Long Commodity Open End Turbo Certificate
132,255	NG3L9K	DE000NG3L9K8	500,000	ING Long Commodity Open End Turbo Certificate
132,256	NG3L9L	DE000NG3L9L6	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:	17 August 2020
6	Issue Date:	19 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 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
132,238	DE000NG3L827	500,000	0.3	1942.840000000	3.5	5.0	3.0	20.0	0.0	1942.840000000	0.01	0.1	USD
132,239	DE000NG3L835	500,000	0.43	1941.340000000	3.5	5.0	3.0	20.0	0.0	1941.340000000	0.01	0.1	USD
132,240	DE000NG3L843	500,000	0.56	1939.840000000	3.5	5.0	3.0	20.0	0.0	1939.840000000	0.01	0.1	USD
132,241	DE000NG3L850	500,000	0.69	1938.340000000	3.5	5.0	3.0	20.0	0.0	1938.340000000	0.01	0.1	USD
132,242	DE000NG3L868	500,000	0.81	1936.840000000	3.5	5.0	3.0	20.0	0.0	1936.840000000	0.01	0.1	USD
132,243	DE000NG3L876	500,000	0.94	1935.340000000	3.5	5.0	3.0	20.0	0.0	1935.340000000	0.01	0.1	USD
132,244	DE000NG3L884	500,000	1.07	1933.840000000	3.5	5.0	3.0	20.0	0.0	1933.840000000	0.01	0.1	USD
132,245	DE000NG3L892	500,000	1.19	1932.340000000	3.5	5.0	3.0	20.0	0.0	1932.340000000	0.01	0.1	USD
132,246	DE000NG3L9A9	500,000	1.32	1930.840000000	3.5	5.0	3.0	20.0	0.0	1930.840000000	0.01	0.1	USD
132,247	DE000NG3L9B7	250,000	0.14	931.150000000	3.5	5.0	5.0	20.0	0.0	931.150000000	0.01	0.01	USD
132,248	DE000NG3L9C5	250,000	0.22	921.150000000	3.5	5.0	5.0	20.0	0.0	921.150000000	0.01	0.01	USD
132,249	DE000NG3L9D3	500,000	0.2	26.357400000	3.5	5.0	4.0	20.0	0.0	26.357400000	0.0001	1.0	USD
132,250	DE000NG3L9E1	500,000	0.28	26.257400000	3.5	5.0	4.0	20.0	0.0	26.257400000	0.0001	1.0	USD
132,251	DE000NG3L9F8	500,000	0.37	26.157400000	3.5	5.0	4.0	20.0	0.0	26.157400000	0.0001	1.0	USD

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132,252	DE000NG3L9G6	500,000	0.45	26.057400000	3.5	5.0	4.0	20.0	0.0	26.057400000	0.0001	1.0	USD
132,253	DE000NG3L9H4	500,000	0.53	25.957400000	3.5	5.0	4.0	20.0	0.0	25.957400000	0.0001	1.0	USD
132,254	DE000NG3L9J0	500,000	0.62	25.857400000	3.5	5.0	4.0	20.0	0.0	25.857400000	0.0001	1.0	USD
132,255	DE000NG3L9K8	500,000	0.7	25.757400000	3.5	5.0	4.0	20.0	0.0	25.757400000	0.0001	1.0	USD
132,256	DE000NG3L9L6	500,000	7.15	18.150500000	3.5	5.0	4.0	20.0	0.0	18.150500000	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
132,238	DE000NG3L827	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
132,239	DE000NG3L835	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
132,240	DE000NG3L843	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
132,241	DE000NG3L850	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the

				code: XAU <Crncy>)	price				Exchange
132,24 2	DE000N G3L868	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
132,24 3	DE000N G3L876	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
132,24 4	DE000N G3L884	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
132,24 5	DE000N G3L892	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
132,24 6	DE000N G3L9A9	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
132,24 7	DE000N G3L9B7	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
132,24 8	DE000N G3L9C5	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
132,24 9	DE000N G3L9D3	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
132,25 0	DE000N G3L9E1	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				<Crncy>)					
132,25 1	DE000N G3L9F8	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
132,25 2	DE000N G3L9G6	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
132,25 3	DE000N G3L9H4	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
132,25 4	DE000N G3L9J0	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
132,25 5	DE000N G3L9K8	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
132,25 6	DE000N G3L9L6	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
DE000NG3L827	Not Applicable	NG3L82
DE000NG3L835	Not Applicable	NG3L83
DE000NG3L843	Not Applicable	NG3L84
DE000NG3L850	Not Applicable	NG3L85
DE000NG3L868	Not Applicable	NG3L86
DE000NG3L876	Not Applicable	NG3L87
DE000NG3L884	Not Applicable	NG3L88
DE000NG3L892	Not Applicable	NG3L89
DE000NG3L9A9	Not Applicable	NG3L9A
DE000NG3L9B7	Not Applicable	NG3L9B
DE000NG3L9C5	Not Applicable	NG3L9C
DE000NG3L9D3	Not Applicable	NG3L9D
DE000NG3L9E1	Not Applicable	NG3L9E
DE000NG3L9F8	Not Applicable	NG3L9F
DE000NG3L9G6	Not Applicable	NG3L9G
DE000NG3L9H4	Not Applicable	NG3L9H
DE000NG3L9J0	Not Applicable	NG3L9J
DE000NG3L9K8	Not Applicable	NG3L9K
DE000NG3L9L6	Not Applicable	NG3L9L

(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