

**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
133,221	NG3M3Z	DE000NG3M3Z8	250,000	ING Long FX Open End Turbo Certificate
133,222	NG3M30	DE000NG3M304	250,000	ING Long FX Open End Turbo Certificate
133,223	NG3M31	DE000NG3M312	250,000	ING Long FX Open End Turbo Certificate
133,224	NG3M32	DE000NG3M320	250,000	ING Long FX Open End Turbo Certificate
133,225	NG3M33	DE000NG3M338	250,000	ING Long FX Open End Turbo Certificate
133,226	NG3M34	DE000NG3M346	250,000	ING Long FX Open End Turbo Certificate
133,227	NG3M35	DE000NG3M353	250,000	ING Long FX Open End Turbo Certificate
133,228	NG3M36	DE000NG3M361	250,000	ING Long FX Open End Turbo Certificate
133,229	NG3M37	DE000NG3M379	250,000	ING Long FX Open End Turbo Certificate
133,230	NG3M38	DE000NG3M387	250,000	ING Long FX Open End Turbo Certificate
133,231	NG3M39	DE000NG3M395	250,000	ING Long FX Open End Turbo Certificate
133,232	NG3M4A	DE000NG3M4A9	250,000	ING Long FX Open End Turbo Certificate
133,233	NG3M4B	DE000NG3M4B7	250,000	ING Long FX Open End Turbo Certificate
133,234	NG3M4C	DE000NG3M4C5	250,000	ING Long FX Open End Turbo Certificate
133,235	NG3M4D	DE000NG3M4D3	250,000	ING Long FX Open End Turbo Certificate
133,236	NG3M4E	DE000NG3M4E1	250,000	ING Long FX Open End Turbo Certificate
133,237	NG3M4F	DE000NG3M4F8	250,000	ING Long FX Open End Turbo Certificate
133,238	NG3M4G	DE000NG3M4G6	250,000	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:	24 August 2020
6	Issue Date:	26 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
133,2 21	DE000NG3M3Z8	250,000	9.51	0.9743400000	3.5	5.0	2.0	20.0	0.0	0.9743400000	0.00001	100.0	CHF
133,2 22	DE000NG3M304	250,000	15.95	0.7526000000	3.5	5.0	2.0	20.0	0.0	0.7526000000	0.00001	100.0	GBP
133,2 23	DE000NG3M312	250,000	16.79	0.7450800000	3.5	5.0	2.0	20.0	0.0	0.7450800000	0.00001	100.0	GBP
133,2 24	DE000NG3M320	250,000	17.62	0.7376300000	3.5	5.0	2.0	20.0	0.0	0.7376300000	0.00001	100.0	GBP
133,2 25	DE000NG3M338	250,000	18.44	0.7302600000	3.5	5.0	2.0	20.0	0.0	0.7302600000	0.00001	100.0	GBP
133,2 26	DE000NG3M346	250,000	19.26	0.7229600000	3.5	5.0	2.0	20.0	0.0	0.7229600000	0.00001	100.0	GBP
133,2 27	DE000NG3M353	250,000	20.06	0.7157400000	3.5	5.0	2.0	20.0	0.0	0.7157400000	0.00001	100.0	GBP
133,2 28	DE000NG3M361	250,000	20.86	0.7085900000	3.5	5.0	2.0	20.0	0.0	0.7085900000	0.00001	100.0	GBP
133,2 29	DE000NG3M379	250,000	21.65	0.7015100000	3.5	5.0	2.0	20.0	0.0	0.7015100000	0.00001	100.0	GBP
133,2 30	DE000NG3M387	250,000	17.09	1.1204000000	3.5	5.0	2.0	20.0	0.0	1.1204000000	0.00001	100.0	USD
133,2 31	DE000NG3M395	250,000	17.8	1.1120000000	3.5	5.0	2.0	20.0	0.0	1.1120000000	0.00001	100.0	USD
133,2 32	DE000NG3M4A9	250,000	18.5	1.1037000000	3.5	5.0	2.0	20.0	0.0	1.1037000000	0.00001	100.0	USD
133,2 33	DE000NG3M4B7	250,000	19.2	1.0955000000	3.5	5.0	2.0	20.0	0.0	1.0955000000	0.00001	100.0	USD
133,2 34	DE000NG3M4C5	250,000	19.88	1.0873000000	3.5	5.0	2.0	20.0	0.0	1.0873000000	0.00001	100.0	USD

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133,235	DE000NG3M4D3	250,000	20.57	1.0792000000	3.5	5.0	2.0	20.0	0.0	1.0792000000	0.0001	100.0	USD
133,236	DE000NG3M4E1	250,000	0.27	105.2300000000	3.5	5.0	2.0	20.0	0.0	105.2300000000	0.01	100.0	JPY
133,237	DE000NG3M4F8	250,000	1.92	103.1600000000	3.5	5.0	2.0	20.0	0.0	103.1600000000	0.01	100.0	JPY
133,238	DE000NG3M4G6	250,000	2.13	102.9100000000	3.5	5.0	2.0	20.0	0.0	102.9100000000	0.01	100.0	JPY

**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>	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
133,221	DE000NG3M3Z8	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,222	DE000NG3M304	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,223	DE000NG3M312	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,224	DE000NG3M320	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,225	DE000NG3M338	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,226	DE000NG3M346	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,227	DE000NG3M353	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPOT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

133,228	DE000NG3M361	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,229	DE000NG3M379	EUR/GBP (Bloomberg code: EURGBP <Crncy>)	Reuters Page WMRPSPT19	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,230	DE000NG3M387	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,231	DE000NG3M395	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,232	DE000NG3M4A 9	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,233	DE000NG3M4B 7	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,234	DE000NG3M4C 5	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,235	DE000NG3M4D 3	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,236	DE000NG3M4E 1	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,237	DE000NG3M4F 8	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
133,238	DE000NG3M4G 6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	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
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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/GBP	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: EURGBP <Crncy>)
EUR/CHF	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: EURCHF <Crncy>)



GBP/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: GBPUSD <Crncy>)
USD/JPY	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: USDJPY <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
DE000NG3M3Z8	Not Applicable	NG3M3Z
DE000NG3M304	Not Applicable	NG3M30
DE000NG3M312	Not Applicable	NG3M31
DE000NG3M320	Not Applicable	NG3M32
DE000NG3M338	Not Applicable	NG3M33
DE000NG3M346	Not Applicable	NG3M34
DE000NG3M353	Not Applicable	NG3M35
DE000NG3M361	Not Applicable	NG3M36
DE000NG3M379	Not Applicable	NG3M37
DE000NG3M387	Not Applicable	NG3M38
DE000NG3M395	Not Applicable	NG3M39
DE000NG3M4A9	Not Applicable	NG3M4A
DE000NG3M4B7	Not Applicable	NG3M4B
DE000NG3M4C5	Not Applicable	NG3M4C
DE000NG3M4D3	Not Applicable	NG3M4D
DE000NG3M4E1	Not Applicable	NG3M4E
DE000NG3M4F8	Not Applicable	NG3M4F
DE000NG3M4G6	Not Applicable	NG3M4G

(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	Clearstream Banking AG, Eschborn
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Netherlands:	
(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)**