

## 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
132,861	NG3MTD	DE000NG3MTD9	500,000	ING Long Commodity Open End Turbo Certificate
132,862	NG3MTE	DE000NG3MTE7	500,000	ING Long Commodity Open End Turbo Certificate
132,863	NG3MTF	DE000NG3MTF4	500,000	ING Long Commodity Open End Turbo Certificate
132,864	NG3MTG	DE000NG3MTG2	500,000	ING Long Commodity Open End Turbo Certificate
132,865	NG3MTH	DE000NG3MTH0	500,000	ING Long Commodity Open End Turbo Certificate
132,866	NG3MTJ	DE000NG3MTJ6	500,000	ING Long Commodity Open End Turbo Certificate
132,867	NG3MTK	DE000NG3MTK4	1,000,000	ING Long Commodity Open End Turbo Certificate
132,868	NG3MTL	DE000NG3MTL2	500,000	ING Long Commodity Open End Turbo Certificate
132,869	NG3MTM	DE000NG3MTM0	500,000	ING Long Commodity Open End Turbo Certificate
132,870	NG3MTN	DE000NG3MTN8	500,000	ING Long Commodity Open End Turbo Certificate
132,871	NG3MTP	DE000NG3MTP3	500,000	ING Long Commodity Open End Turbo Certificate
132,872	NG3MTQ	DE000NG3MTQ1	500,000	ING Long Commodity Open End Turbo Certificate
132,873	NG3MTR	DE000NG3MTR9	500,000	ING Long Commodity Open End Turbo Certificate
132,874	NG3MTS	DE000NG3MTS7	500,000	ING Long Commodity Open End Turbo Certificate
132,875	NG3MTT	DE000NG3MTT5	500,000	ING Long Commodity Open End Turbo Certificate
132,876	NG3MTU	DE000NG3MTU3	500,000	ING Long Commodity Open End Turbo Certificate
132,877	NG3MTV	DE000NG3MTV1	500,000	ING Long Commodity Open End Turbo Certificate
132,878	NG3MTW	DE000NG3MTW9	500,000	ING Long Commodity Open End Turbo Certificate
132,879	NG3MTX	DE000NG3MTX7	500,000	ING Long Commodity Open End Turbo Certificate
132,880	NG3MTY	DE000NG3MTY5	500,000	ING Long Commodity Open End Turbo Certificate
132,881	NG3MTZ	DE000NG3MTZ2	500,000	ING Long Commodity Open End Turbo Certificate
132,882	NG3MT0	DE000NG3MT05	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:	21 August 2020
6	Issue Date:	25 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
132,861	DE000NG3MTD9	500,000	0.18	1933.130000000	3.5	5.0	3.0	20.0	0.0	1933.130000000	0.01	0.1	USD
132,862	DE000NG3MTE7	500,000	0.3	1931.630000000	3.5	5.0	3.0	20.0	0.0	1931.630000000	0.01	0.1	USD
132,863	DE000NG3MTF4	500,000	0.43	1930.130000000	3.5	5.0	3.0	20.0	0.0	1930.130000000	0.01	0.1	USD
132,864	DE000NG3MTG2	500,000	0.56	1928.630000000	3.5	5.0	3.0	20.0	0.0	1928.630000000	0.01	0.1	USD
132,865	DE000NG3MTH0	500,000	0.68	1927.130000000	3.5	5.0	3.0	20.0	0.0	1927.130000000	0.01	0.1	USD
132,866	DE000NG3MTJ6	500,000	0.81	1925.630000000	3.5	5.0	3.0	20.0	0.0	1925.630000000	0.01	0.1	USD
132,867	DE000NG3MTK4	1,000,000	0.09	2.4446000000	3.5	5.0	10.0	20.0	0.0	2.4500000000	0.01	1.0	USD
132,868	DE000NG3MTL2	500,000	0.22	26.6683000000	3.5	5.0	4.0	20.0	0.0	26.6683000000	0.0001	1.0	USD
132,869	DE000NG3MTM0	500,000	0.3	26.5683000000	3.5	5.0	4.0	20.0	0.0	26.5683000000	0.0001	1.0	USD
132,870	DE000NG3MTN8	500,000	7.5	18.0580000000	3.5	5.0	4.0	20.0	0.0	18.0580000000	0.0001	1.0	USD
132,871	DE000NG3MTP3	500,000	7.58	17.9580000000	3.5	5.0	4.0	20.0	0.0	17.9580000000	0.0001	1.0	USD
132,872	DE000NG3MTQ1	500,000	7.67	17.8580000000	3.5	5.0	4.0	20.0	0.0	17.8580000000	0.0001	1.0	USD
132,873	DE000NG3MTR9	500,000	7.75	17.7580000000	3.5	5.0	4.0	20.0	0.0	17.7580000000	0.0001	1.0	USD
132,874	DE000NG3MTS7	500,000	7.84	17.6580000000	3.5	5.0	4.0	20.0	0.0	17.6580000000	0.0001	1.0	USD

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132,875	DE000NG3MTT5	500,000	7.92	17.5580000000	3.5	5.0	4.0	20.0	0.0	17.5580000000	0.0001	1.0	USD
132,876	DE000NG3MTU3	500,000	8.01	17.4580000000	3.5	5.0	4.0	20.0	0.0	17.4580000000	0.0001	1.0	USD
132,877	DE000NG3MTV1	500,000	8.09	17.3580000000	3.5	5.0	4.0	20.0	0.0	17.3580000000	0.0001	1.0	USD
132,878	DE000NG3MTW9	500,000	8.18	17.2580000000	3.5	5.0	4.0	20.0	0.0	17.2580000000	0.0001	1.0	USD
132,879	DE000NG3MTX7	500,000	8.26	17.1580000000	3.5	5.0	4.0	20.0	0.0	17.1580000000	0.0001	1.0	USD
132,880	DE000NG3MTY5	500,000	8.34	17.0580000000	3.5	5.0	4.0	20.0	0.0	17.0580000000	0.0001	1.0	USD
132,881	DE000NG3MTZ2	500,000	8.43	16.9580000000	3.5	5.0	4.0	20.0	0.0	16.9580000000	0.0001	1.0	USD
132,882	DE000NG3MT05	500,000	8.51	16.8580000000	3.5	5.0	4.0	20.0	0.0	16.8580000000	0.0001	1.0	USD

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
27	<b>Commodity Certificate Provisions</b>	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
132,861	DE000NG3MTD9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,862	DE000NG3MTE7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

132,863	DE000N G3MTF4	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,864	DE000N G3MTG2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,865	DE000N G3MTH0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,866	DE000N G3MTJ6	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,867	DE000N G3MTK4	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGV20 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,868	DE000N G3MTL2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,869	DE000N G3MTM0	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,870	DE000N G3MTN8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
132,871	DE000N G3MTP3	Silver	Silver-Spot	SILVER SPOT \$/OZ	The	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAG <Crncy>)	spot price	e.		e	on the Exchange
132,872	DE000N G3MTQ1	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
132,873	DE000N G3MTR9	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
132,874	DE000N G3MTS7	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
132,875	DE000N G3MTT5	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
132,876	DE000N G3MTU3	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
132,877	DE000N G3MTV1	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
132,878	DE000N G3MTW9	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
132,879	DE000N G3MTX7	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
132,880	DE000N G3MTY5	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg	The spot	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the



				code: XAG <Crncy>)	price				Exchange
132,88 1	DE000N G3MTZ2	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
132,88 2	DE000N G3MT05	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	<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.
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>)

Natural Gas	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: NG1 <Cmnty>)
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## 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
DE000NG3MTD9	Not Applicable	NG3MTD
DE000NG3MTE7	Not Applicable	NG3MTE
DE000NG3MTF4	Not Applicable	NG3MTF
DE000NG3MTG2	Not Applicable	NG3MTG
DE000NG3MTH0	Not Applicable	NG3MTH
DE000NG3MTJ6	Not Applicable	NG3MTJ
DE000NG3MTK4	Not Applicable	NG3MTK
DE000NG3MTL2	Not Applicable	NG3MTL
DE000NG3MTM0	Not Applicable	NG3MTM
DE000NG3MTN8	Not Applicable	NG3MTN
DE000NG3MTP3	Not Applicable	NG3MTP
DE000NG3MTQ1	Not Applicable	NG3MTQ
DE000NG3MTR9	Not Applicable	NG3MTR
DE000NG3MTS7	Not Applicable	NG3MTS
DE000NG3MTT5	Not Applicable	NG3MTT
DE000NG3MTU3	Not Applicable	NG3MTU
DE000NG3MTV1	Not Applicable	NG3MTV
DE000NG3MTW9	Not Applicable	NG3MTW
DE000NG3MTX7	Not Applicable	NG3MTX
DE000NG3MTY5	Not Applicable	NG3MTY
DE000NG3MTZ2	Not Applicable	NG3MTZ
DE000NG3MT05	Not Applicable	NG3MT0

(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)**