Final Terms dated 21 August 2020

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
133,681	NG3NHH	DE000NG3NHH3	250,000	ING Short FX Mini Future Certificate
133,682	NG3NHJ	DE000NG3NHJ9	250,000	ING Short FX Mini Future Certificate
133,683	NG3NHK	DE000NG3NHK7	250,000	ING Short FX Mini Future Certificate
133,684	NG3NHL	DE000NG3NHL5	250,000	ING Short FX Mini Future Certificate
133,685	NG3NHM	DE000NG3NHM3	250,000	ING Short FX Mini Future Certificate
133,686	NG3NHN	DE000NG3NHN1	250,000	ING Short FX Mini Future Certificate
133,687	NG3NHP	DE000NG3NHP6	250,000	ING Short FX Mini Future Certificate
133,688	NG3NHQ	DE000NG3NHQ4	250,000	ING Short FX Mini Future Certificate
133,689	NG3NHR	DE000NG3NHR2	250,000	ING Short FX Mini Future Certificate
133,690	NG3NHS	DE000NG3NHS0	1,000,000	ING Short FX Mini Future Certificate
133,691	NG3NHT	DE000NG3NHT8	1,000,000	ING Short FX Mini Future Certificate
133,692	NG3NHU	DE000NG3NHU6	1,000,000	ING Short FX Mini Future Certificate
133,693	NG3NHV	DE000NG3NHV4	1,000,000	ING Short FX Mini Future Certificate
133,694	NG3NHW	DE000NG3NHW2	250,000	ING Short FX Mini Future 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.	Open Ended Certificates (Marketing name: Mini Future, Turbo Infini or Sprinter)
	(c) Whether such Certificates are Long Certificates or Short Certificates:	Short 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
133,681	DE000NG3NHH3	250,000	9.16	1.1740300000	3.5	5.0	2.0	20.0	0.0	1.150540000	0.00001	100.0	CHF
133,682	DE000NG3NHJ9	250,000	12.88	1.2140300000	3.5	5.0	2.0	20.0	0.0	1.189740000	0.00001	100.0	CHF
133,683	DE000NG3NHK7	250,000	18.45	1.2740300000	3.5	5.0	2.0	20.0	0.0	1.248540000	0.00001	100.0	CHF
133,684	DE000NG3NHL5	250,000	20.31	1.2940300000	3.5	5.0	2.0	20.0	0.0	1.268140000	0.00001	100.0	CHF
133,685	DE000NG3NHM3	250,000	22.17	1.3140300000	3.5	5.0	2.0	20.0	0.0	1.287740000	0.00001	100.0	CHF
133,686	DE000NG3NHN1	250,000	24.03	1.3340300000	3.5	5.0	2.0	20.0	0.0	1.307340000	0.00001	100.0	CHF
133,687	DE000NG3NHP6	250,000	25.89	1.3540300000	3.5	5.0	2.0	20.0	0.0	1.326940000	0.00001	100.0	CHF
133,688	DE000NG3NHQ4	250,000	27.75	1.3740300000	3.5	5.0	2.0	20.0	0.0	1.346540000	0.00001	100.0	CHF
133,689	DE000NG3NHR2	250,000	29.61	1.3940300000	3.5	5.0	2.0	20.0	0.0	1.366140000	0.00001	100.0	CHF
133,690	DE000NG3NHS0	1,000,000	8.66	1.2849000000	3.5	5.0	1.0	20.0	0.0	1.272000000	0.001	100.0	USD
133,691	DE000NG3NHT8	1,000,000	8.91	1.2879000000	3.5	5.0	1.0	20.0	0.0	1.275000000	0.001	100.0	USD
133,692	DE000NG3NHU6	1,000,000	9.17	1.2909000000	3.5	5.0	1.0	20.0	0.0	1.277000000	0.001	100.0	USD
133,693	DE000NG3NHV4	1,000,000	9.42	1.2939000000	3.5	5.0	1.0	20.0	0.0	1.280000000	0.001	100.0	USD
133,694	DE000NG3NHW2	250,000	8.03	1.4162000000	3.5	5.0	2.0	20.0	0.0	1.387000000	0.001	100.0	USD

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ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	**Index Certificate Provisions**	Not Applicable

25	**Share Certificate Provisions**	Not Applicable
26	**Currency Certificate Provisions**	Applicable

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
133,681	DE000NG3NHH3	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,682	DE000NG3NHJ9	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,683	DE000NG3NHK7	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,684	DE000NG3NHL5	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,685	DE000NG3NHM3	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,686	DE000NG3NHN1	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,687	DE000NG3NHP6	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,688	DE000NG3NHQ4	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,689	DE000NG3NHR2	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,690	DE000NG3NHS0	EUR/USD (Bloomberg code: EURUSD	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean

		<Crncy>)				Time.
133,691	DE000NG3NHT8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,692	DE000NG3NHU6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,693	DE000NG3NHV4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich Mean Time.
133,694	DE000NG3NHW2	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	CHF	3 p.m. Greenwich 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

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/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>)
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>)

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>)

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 succesor 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**
DE000NG3NHH3	Not Applicable	NG3NHH
DE000NG3NHJ9	Not Applicable	NG3NHJ
DE000NG3NHK7	Not Applicable	NG3NHK
DE000NG3NHL5	Not Applicable	NG3NHL
DE000NG3NHM3	Not Applicable	NG3NHM
DE000NG3NHN1	Not Applicable	NG3NHN
DE000NG3NHP6	Not Applicable	NG3NHP
DE000NG3NHQ4	Not Applicable	NG3NHQ
DE000NG3NHR2	Not Applicable	NG3NHR
DE000NG3NHS0	Not Applicable	NG3NHS
DE000NG3NHT8	Not Applicable	NG3NHT
DE000NG3NHU6	Not Applicable	NG3NHU
DE000NG3NHV4	Not Applicable	NG3NHV
DE000NG3NHW2	Not Applicable	NG3NHW

(iv) Name of the Principal Certificate Agent	ING Bank N.V.

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.

ANNEX

ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT ARE AVAILABLE ON THE WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR