

**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>
138,206	NG3SEL	DE000NG3SEL1	250,000	ING Long Commodity Open End Turbo Certificate
138,207	NG3SEM	DE000NG3SEM9	250,000	ING Long Commodity Open End Turbo Certificate
138,208	NG3SEN	DE000NG3SEN7	250,000	ING Long Commodity Open End Turbo Certificate
138,209	NG3SEP	DE000NG3SEP2	500,000	ING Long Commodity Open End Turbo Certificate
138,210	NG3SEQ	DE000NG3SEQ0	500,000	ING Long Commodity Open End Turbo Certificate
138,211	NG3SER	DE000NG3SER8	250,000	ING Long Commodity Open End Turbo Certificate
138,212	NG3SES	DE000NG3SES6	250,000	ING Long Commodity Open End Turbo Certificate
138,213	NG3SET	DE000NG3SET4	500,000	ING Long Commodity Open End Turbo Certificate
138,214	NG3SEU	DE000NG3SEU2	500,000	ING Long Commodity Open End Turbo Certificate
138,215	NG3SEV	DE000NG3SEV0	500,000	ING Long Commodity Open End Turbo Certificate
138,216	NG3SEW	DE000NG3SEW8	500,000	ING Long Commodity Open End Turbo Certificate
138,217	NG3SEX	DE000NG3SEX6	500,000	ING Long Commodity Open End Turbo Certificate
138,218	NG3SEY	DE000NG3SEY4	250,000	ING Long Commodity Open End Turbo Certificate
138,219	NG3SEZ	DE000NG3SEZ1	250,000	ING Long Commodity Open End Turbo Certificate
138,220	NG3SE0	DE000NG3SE06	250,000	ING Long Commodity Open End Turbo Certificate
138,221	NG3SE1	DE000NG3SE14	250,000	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](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:	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:	10 September 2020
6	Issue Date:	14 September 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
138,206	DE000NG3SEL1	250,000	0.26	39.930000000	3.5	5.0	7.5	20.0	0.0	39.930000000	0.01	1.0	USD
138,207	DE000NG3SEM9	250,000	0.48	39.680000000	3.5	5.0	7.5	20.0	0.0	39.680000000	0.01	1.0	USD
138,208	DE000NG3SEN7	250,000	0.69	39.430000000	3.5	5.0	7.5	20.0	0.0	39.430000000	0.01	1.0	USD
138,209	DE000NG3SEP2	500,000	0.09	1927.440000000	3.5	5.0	3.0	20.0	0.0	1927.440000000	0.01	0.1	USD
138,210	DE000NG3SEQ0	500,000	0.22	1925.940000000	3.5	5.0	3.0	20.0	0.0	1925.940000000	0.01	0.1	USD
138,211	DE000NG3SER8	250,000	0.05	903.270000000	3.5	5.0	5.0	20.0	0.0	903.270000000	0.01	0.01	USD
138,212	DE000NG3SES6	250,000	0.14	893.270000000	3.5	5.0	5.0	20.0	0.0	893.270000000	0.01	0.01	USD
138,213	DE000NG3SET4	500,000	0.28	26.320600000	3.5	5.0	4.0	20.0	0.0	26.320600000	0.0001	1.0	USD
138,214	DE000NG3SEU2	500,000	0.37	26.220600000	3.5	5.0	4.0	20.0	0.0	26.220600000	0.0001	1.0	USD
138,215	DE000NG3SEV0	500,000	0.45	26.120600000	3.5	5.0	4.0	20.0	0.0	26.120600000	0.0001	1.0	USD
138,216	DE000NG3SEW8	500,000	0.54	26.020600000	3.5	5.0	4.0	20.0	0.0	26.020600000	0.0001	1.0	USD
138,217	DE000NG3SEX6	500,000	0.62	25.920600000	3.5	5.0	4.0	20.0	0.0	25.920600000	0.0001	1.0	USD
138,218	DE000NG3SEY4	250,000	0.59	36.680000000	3.5	5.0	7.5	20.0	0.0	36.680000000	0.01	1.0	USD
138,219	DE000NG3SEZ1	250,000	0.81	36.430000000	3.5	5.0	7.5	20.0	0.0	36.430000000	0.01	1.0	USD

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138,20	DE000NG3SE06	250,000	1.02	36.180000000	3.5	5.0	7.5	20.0	0.0	36.180000000	0.01	1.0	USD
138,21	DE000NG3SE14	250,000	1.23	35.930000000	3.5	5.0	7.5	20.0	0.0	35.930000000	0.01	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
138,206	DE000NG3SEL1	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <Cmdty> 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
138,207	DE000NG3SEM9	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <Cmdty> 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
138,208	DE000NG3SEN7	Brent Crude Oil	Oil-Brent -ICE	Initially Bloomberg code: COX0 <Cmdty> and after the first Rollover Date the Bloomberg page referring	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

				to the relevant Futures Contract.					
138,209	DE000N G3SEP2	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,210	DE000N G3SEQ0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,211	DE000N G3SER8	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,212	DE000N G3SES6	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,213	DE000N G3SET4	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,214	DE000N G3SEU2	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,215	DE000N G3SEV0	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,216	DE000N G3SEW8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
138,217	DE000N G3SEX6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Cmcy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

				<Crncy>)					
138,218	DE000N G3SEY4	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLV0 <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
138,219	DE000N G3SEZ1	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLV0 <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
138,220	DE000N G3SE06	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLV0 <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
138,221	DE000N G3SE14	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLV0 <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
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.
WTI Crude Oil	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: CL1 <Cmdty>)
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>)

Brent Crude Oil	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: CO1 <Cmnty>)
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>)

## 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 sucesor 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
DE000NG3SEL1	Not Applicable	NG3SEL
DE000NG3SEM9	Not Applicable	NG3SEM
DE000NG3SEN7	Not Applicable	NG3SEN
DE000NG3SEP2	Not Applicable	NG3SEP
DE000NG3SEQ0	Not Applicable	NG3SEQ
DE000NG3SER8	Not Applicable	NG3SER
DE000NG3SES6	Not Applicable	NG3SES
DE000NG3SET4	Not Applicable	NG3SET
DE000NG3SEU2	Not Applicable	NG3SEU
DE000NG3SEV0	Not Applicable	NG3SEV
DE000NG3SEW8	Not Applicable	NG3SEW
DE000NG3SEX6	Not Applicable	NG3SEX
DE000NG3SEY4	Not Applicable	NG3SEY
DE000NG3SEZ1	Not Applicable	NG3SEZ
DE000NG3SE06	Not Applicable	NG3SE0
DE000NG3SE14	Not Applicable	NG3SE1

(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)**