

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
138,297	NG3SG9	DE000NG3SG95	1,000,000	ING Short FX Open End Turbo Certificate
138,298	NG3SHA	DE000NG3SHA7	1,000,000	ING Short FX Open End Turbo Certificate
138,299	NG3SHB	DE000NG3SHB5	1,000,000	ING Short FX Open End Turbo Certificate
138,300	NG3SHC	DE000NG3SHC3	1,000,000	ING Short FX Open End Turbo Certificate
138,301	NG3SHD	DE000NG3SHD1	1,000,000	ING Short FX Open End Turbo Certificate
138,302	NG3SHE	DE000NG3SHE9	1,000,000	ING Short FX Open End Turbo Certificate
138,303	NG3SHF	DE000NG3SHF6	1,000,000	ING Short FX Open End Turbo Certificate
138,304	NG3SHG	DE000NG3SHG4	1,000,000	ING Short FX Open End Turbo Certificate
138,305	NG3SHH	DE000NG3SHH2	1,000,000	ING Short FX Open End Turbo Certificate
138,306	NG3SHJ	DE000NG3SHJ8	1,000,000	ING Short FX Open End Turbo Certificate
138,307	NG3SHK	DE000NG3SHK6	1,000,000	ING Short FX Open End Turbo Certificate
138,308	NG3SHL	DE000NG3SHL4	1,000,000	ING Short FX Open End Turbo Certificate
138,309	NG3SHM	DE000NG3SHM2	1,000,000	ING Short FX Open End Turbo Certificate
138,310	NG3SHN	DE000NG3SHN0	1,000,000	ING Short FX Open End Turbo Certificate
138,311	NG3SHP	DE000NG3SHP5	1,000,000	ING Short FX Open End Turbo Certificate
138,312	NG3SHQ	DE000NG3SHQ3	1,000,000	ING Short FX Open End Turbo Certificate
138,313	NG3SHR	DE000NG3SHR1	1,000,000	ING Short FX Open End Turbo Certificate
138,314	NG3SHS	DE000NG3SHS9	1,000,000	ING Short FX Open End Turbo Certificate
138,315	NG3SHT	DE000NG3SHT7	1,000,000	ING Short FX Open End Turbo Certificate
138,316	NG3SHU	DE000NG3SHU5	250,000	ING Short FX Open End Turbo Certificate
138,317	NG3SHV	DE000NG3SHV3	250,000	ING Short FX Open End Turbo Certificate
138,318	NG3SHW	DE000NG3SHW1	250,000	ING Short FX Open End Turbo Certificate
138,319	NG3SHX	DE000NG3SHX9	250,000	ING Short 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) 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.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	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 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
138,297	DE000NG3SG95	1,000,000	0.45	1.1817000000	3.5	5.0	1.0	20.0	0.0	1.1817000000	0.0001	100.0	USD
138,298	DE000NG3SHA7	1,000,000	0.54	1.1827000000	3.5	5.0	1.0	20.0	0.0	1.1827000000	0.0001	100.0	USD
138,299	DE000NG3SHB5	1,000,000	0.62	1.1837000000	3.5	5.0	1.0	20.0	0.0	1.1837000000	0.0001	100.0	USD
138,300	DE000NG3SHC3	1,000,000	0.71	1.1847000000	3.5	5.0	1.0	20.0	0.0	1.1847000000	0.0001	100.0	USD
138,301	DE000NG3SHD1	1,000,000	0.79	1.1857000000	3.5	5.0	1.0	20.0	0.0	1.1857000000	0.0001	100.0	USD
138,302	DE000NG3SHE9	1,000,000	0.88	1.1867000000	3.5	5.0	1.0	20.0	0.0	1.1867000000	0.0001	100.0	USD
138,303	DE000NG3SHF6	1,000,000	0.96	1.1877000000	3.5	5.0	1.0	20.0	0.0	1.1877000000	0.0001	100.0	USD
138,304	DE000NG3SHG4	1,000,000	1.05	1.1887000000	3.5	5.0	1.0	20.0	0.0	1.1887000000	0.0001	100.0	USD
138,305	DE000NG3SHH2	1,000,000	1.13	1.1897000000	3.5	5.0	1.0	20.0	0.0	1.1897000000	0.0001	100.0	USD
138,306	DE000NG3SHJ8	1,000,000	1.22	1.1907000000	3.5	5.0	1.0	20.0	0.0	1.1907000000	0.0001	100.0	USD
138,307	DE000NG3SHK6	1,000,000	1.3	1.1917000000	3.5	5.0	1.0	20.0	0.0	1.1917000000	0.0001	100.0	USD
138,308	DE000NG3SHL4	1,000,000	1.39	1.1927000000	3.5	5.0	1.0	20.0	0.0	1.1927000000	0.0001	100.0	USD
138,309	DE000NG3SHM2	1,000,000	1.47	1.1937000000	3.5	5.0	1.0	20.0	0.0	1.1937000000	0.0001	100.0	USD
138,310	DE000NG3SHN0	1,000,000	1.56	1.1947000000	3.5	5.0	1.0	20.0	0.0	1.1947000000	0.0001	100.0	USD

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138,311	DE000NG3SHP5	1,000,000	1.64	1.1957000000	3.5	5.0	1.0	20.0	0.0	1.1957000000	0.0001	100.0	USD
138,312	DE000NG3SHQ3	1,000,000	1.73	1.1967000000	3.5	5.0	1.0	20.0	0.0	1.1967000000	0.0001	100.0	USD
138,313	DE000NG3SHR1	1,000,000	1.81	1.1977000000	3.5	5.0	1.0	20.0	0.0	1.1977000000	0.0001	100.0	USD
138,314	DE000NG3SHS9	1,000,000	1.9	1.1987000000	3.5	5.0	1.0	20.0	0.0	1.1987000000	0.0001	100.0	USD
138,315	DE000NG3SHT7	1,000,000	1.99	1.1997000000	3.5	5.0	1.0	20.0	0.0	1.1997000000	0.0001	100.0	USD
138,316	DE000NG3SHU5	250,000	3.36	1.3338000000	3.5	5.0	2.0	20.0	0.0	1.3338000000	0.0001	100.0	USD
138,317	DE000NG3SHV3	250,000	4.22	1.3439000000	3.5	5.0	2.0	20.0	0.0	1.3439000000	0.0001	100.0	USD
138,318	DE000NG3SHW1	250,000	0.23	106.4300000000	3.5	5.0	2.0	20.0	0.0	106.4300000000	0.01	100.0	JPY
138,319	DE000NG3SHX9	250,000	0.45	106.7000000000	3.5	5.0	2.0	20.0	0.0	106.7000000000	0.01	100.0	JPY

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
138,297	DE000NG3SG95	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,298	DE000NG3SHA7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,299	DE000NG3SHB5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,300	DE000NG3SHC	EUR/USD	Reuters Page	As specified in the	JPY	3 p.m.

	3	(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
138,301	DE000NG3SHD1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,302	DE000NG3SHE9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,303	DE000NG3SHF6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,304	DE000NG3SHG4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,305	DE000NG3SHH2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,306	DE000NG3SHJ8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,307	DE000NG3SHK6	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,308	DE000NG3SHL4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,309	DE000NG3SHM2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,310	DE000NG3SHN0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,311	DE000NG3SHP5	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,312	DE000NG3SHQ3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,313	DE000NG3SHR1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,314	DE000NG3SHS9	EUR/USD	Reuters Page	As specified in the	JPY	3 p.m.

		(Bloomberg code: EURUSD <Crncy>)	EUR=	Currency Certificate Conditions		Greenwich Mean Time.
138,315	DE000NG3SHT 7	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,316	DE000NG3SHU 5	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,317	DE000NG3SHV 3	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,318	DE000NG3SHW 1	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
138,319	DE000NG3SHX 9	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	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
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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/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>)

USD/JPY	<p>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.</p> <p>Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)</p>
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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
DE000NG3SG95	Not Applicable	NG3SG9
DE000NG3SHA7	Not Applicable	NG3SHA
DE000NG3SHB5	Not Applicable	NG3SHB
DE000NG3SHC3	Not Applicable	NG3SHC
DE000NG3SHD1	Not Applicable	NG3SHD
DE000NG3SHE9	Not Applicable	NG3SHE
DE000NG3SHF6	Not Applicable	NG3SHF
DE000NG3SHG4	Not Applicable	NG3SHG
DE000NG3SHH2	Not Applicable	NG3SHH
DE000NG3SHJ8	Not Applicable	NG3SHJ
DE000NG3SHK6	Not Applicable	NG3SHK
DE000NG3SHL4	Not Applicable	NG3SHL
DE000NG3SHM2	Not Applicable	NG3SHM
DE000NG3SHN0	Not Applicable	NG3SHN
DE000NG3SHP5	Not Applicable	NG3SHP
DE000NG3SHQ3	Not Applicable	NG3SHQ
DE000NG3SHR1	Not Applicable	NG3SHR
DE000NG3SHS9	Not Applicable	NG3SHS
DE000NG3SHT7	Not Applicable	NG3SHT
DE000NG3SHU5	Not Applicable	NG3SHU
DE000NG3SHV3	Not Applicable	NG3SHV
DE000NG3SHW1	Not Applicable	NG3SHW
DE000NG3SHX9	Not Applicable	NG3SHX

(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