

**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>
138,810	NG3SYC	DE000NG3SYC8	250,000	ING Long Index Mini Future Certificate
138,811	NG3SYD	DE000NG3SYD6	250,000	ING Long Index Mini Future Certificate
138,812	NG3SYE	DE000NG3SYE4	250,000	ING Long Index Mini Future Certificate
138,813	NG3SYF	DE000NG3SYF1	250,000	ING Long Index Mini Future Certificate
138,814	NG3SYG	DE000NG3SYG9	250,000	ING Long Index Mini Future Certificate
138,815	NG3SYH	DE000NG3SYH7	250,000	ING Long Index Mini Future Certificate
138,816	NG3SYJ	DE000NG3SYJ3	250,000	ING Long Index Mini Future Certificate
138,817	NG3SYK	DE000NG3SYK1	250,000	ING Long Index Mini Future Certificate
138,818	NG3SYL	DE000NG3SYL9	250,000	ING Long Index Mini Future Certificate
138,819	NG3SYM	DE000NG3SYM7	250,000	ING Long Index Mini Future Certificate
138,820	NG3SYN	DE000NG3SYN5	250,000	ING Long Index Mini Future Certificate
138,821	NG3SYP	DE000NG3SYP0	250,000	ING Long Index Mini Future Certificate
138,822	NG3SYQ	DE000NG3SYQ8	250,000	ING Long Index Mini Future Certificate
138,823	NG3SYR	DE000NG3SYR6	250,000	ING Long Index Mini Future Certificate
138,824	NG3SYS	DE000NG3SYS4	250,000	ING Long Index Mini Future Certificate
138,825	NG3SYT	DE000NG3SYT2	250,000	ING Long Index Mini Future Certificate
138,826	NG3SYU	DE000NG3SYU0	250,000	ING Long Index Mini Future Certificate
138,827	NG3SYV	DE000NG3SYV8	250,000	ING Long Index Mini Future Certificate
138,828	NG3SYW	DE000NG3SYW6	250,000	ING Long Index Mini Future Certificate
138,829	NG3SYX	DE000NG3SYX4	250,000	ING Long Index Mini Future Certificate
138,830	NG3SYY	DE000NG3SYY2	250,000	ING Long Index Mini Future Certificate
138,831	NG3SYZ	DE000NG3SYZ9	250,000	ING Long Index Mini Future Certificate
138,832	NG3SY0	DE000NG3SY02	150,000	ING Long Index Mini Future Certificate
138,833	NG3SY1	DE000NG3SY10	150,000	ING Long Index Mini Future Certificate
138,834	NG3SY2	DE000NG3SY28	150,000	ING Long Index Mini Future Certificate
138,835	NG3SY3	DE000NG3SY36	150,000	ING Long Index Mini Future Certificate
138,836	NG3SY4	DE000NG3SY44	150,000	ING Long Index Mini Future Certificate
138,837	NG3SY5	DE000NG3SY51	150,000	ING Long Index 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.

TecDAX Index is provided by Stoxx Ltd.. Stoxx Ltd. appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

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## **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:	Index 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:	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:	16 September 2020
6	Issue Date:	18 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 Index 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
138,810	DE000NG3SYC8	250,000	3.24	12906.668200000	3.5	5.0	1.5	20.0	0.0	13110.000000000	10.0	0.01	EUR
138,811	DE000NG3SYD6	250,000	3.44	12886.668200000	3.5	5.0	1.5	20.0	0.0	13080.000000000	10.0	0.01	EUR
138,812	DE000NG3SYE4	250,000	3.64	12866.668200000	3.5	5.0	1.5	20.0	0.0	13060.000000000	10.0	0.01	EUR
138,813	DE000NG3SYF1	250,000	3.84	12846.668200000	3.5	5.0	1.5	20.0	0.0	13040.000000000	10.0	0.01	EUR
138,814	DE000NG3SYG9	250,000	4.04	12826.668200000	3.5	5.0	1.5	20.0	0.0	13020.000000000	10.0	0.01	EUR
138,815	DE000NG3SYH7	250,000	4.24	12806.668200000	3.5	5.0	1.5	20.0	0.0	13000.000000000	10.0	0.01	EUR
138,816	DE000NG3SYJ3	250,000	4.44	12786.668200000	3.5	5.0	1.5	20.0	0.0	12980.000000000	10.0	0.01	EUR
138,817	DE000NG3SYK1	250,000	4.64	12766.668200000	3.5	5.0	1.5	20.0	0.0	12960.000000000	10.0	0.01	EUR
138,818	DE000NG3SYL9	250,000	4.84	12746.668200000	3.5	5.0	1.5	20.0	0.0	12940.000000000	10.0	0.01	EUR
138,819	DE000NG3SYM7	250,000	5.04	12726.668200000	3.5	5.0	1.5	20.0	0.0	12920.000000000	10.0	0.01	EUR
138,820	DE000NG3SYN5	250,000	5.24	12706.668200000	3.5	5.0	1.5	20.0	0.0	12900.000000000	10.0	0.01	EUR
138,821	DE000NG3SYP0	250,000	5.44	12686.668200000	3.5	5.0	1.5	20.0	0.0	12880.000000000	10.0	0.01	EUR
138,822	DE000NG3SYQ8	250,000	5.64	12666.668200000	3.5	5.0	1.5	20.0	0.0	12860.000000000	10.0	0.01	EUR
138,823	DE000NG3SYR6	250,000	5.84	12646.668200000	3.5	5.0	1.5	20.0	0.0	12840.000000000	10.0	0.01	EUR

138,8 24	DE000NG 3SYS4	250,000	6.04	12626. 668200 0000	3.5	5.0	1.5	20.0	0.0	12820. 00000 00000	10.0	0.01	EUR
138,8 25	DE000NG 3SYT2	250,000	6.24	12606. 668200 0000	3.5	5.0	1.5	20.0	0.0	12800. 00000 00000	10.0	0.01	EUR
138,8 26	DE000NG 3SYU0	250,000	6.44	12586. 668200 0000	3.5	5.0	1.5	20.0	0.0	12780. 00000 00000	10.0	0.01	EUR
138,8 27	DE000NG 3SYV8	250,000	6.64	12566. 668200 0000	3.5	5.0	1.5	20.0	0.0	12760. 00000 00000	10.0	0.01	EUR
138,8 28	DE000NG 3SYW6	250,000	6.84	12546. 668200 0000	3.5	5.0	1.5	20.0	0.0	12740. 00000 00000	10.0	0.01	EUR
138,8 29	DE000NG 3SYX4	250,000	7.04	12526. 668200 0000	3.5	5.0	1.5	20.0	0.0	12720. 00000 00000	10.0	0.01	EUR
138,8 30	DE000NG 3SYY2	250,000	7.24	12506. 668200 0000	3.5	5.0	1.5	20.0	0.0	12700. 00000 00000	10.0	0.01	EUR
138,8 31	DE000NG 3SYZ9	250,000	7.44	12486. 668200 0000	3.5	5.0	1.5	20.0	0.0	12680. 00000 00000	10.0	0.01	EUR
138,8 32	DE000NG 3SY02	150,000	2.37	2860.4 560000 000	3.5	5.0	3.0	20.0	0.0	2947.0 00000 0000	1.0	0.01	EUR
138,8 33	DE000NG 3SY10	150,000	2.67	2830.4 560000 000	3.5	5.0	3.0	20.0	0.0	2916.0 00000 0000	1.0	0.01	EUR
138,8 34	DE000NG 3SY28	150,000	2.97	2800.4 560000 000	3.5	5.0	3.0	20.0	0.0	2885.0 00000 0000	1.0	0.01	EUR
138,8 35	DE000NG 3SY36	150,000	3.27	2770.4 560000 000	3.5	5.0	3.0	20.0	0.0	2854.0 00000 0000	1.0	0.01	EUR
138,8 36	DE000NG 3SY44	150,000	3.57	2740.4 560000 000	3.5	5.0	3.0	20.0	0.0	2823.0 00000 0000	1.0	0.01	EUR
138,8 37	DE000NG 3SY51	150,000	3.87	2710.4 560000 000	3.5	5.0	3.0	20.0	0.0	2792.0 00000 0000	1.0	0.01	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
138,810	DE000NG3SYC 8	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,811	DE000NG3SYD 6	DAX® Index (Bloomberg code: DAX <Index> )	As specified in the Index Certificate	As specified in the Index Certificate

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			Conditions	Conditions
138,832	DE000NG3SY02	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,833	DE000NG3SY10	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,834	DE000NG3SY28	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,835	DE000NG3SY36	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,836	DE000NG3SY44	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
138,837	DE000NG3SY51	TecDAX Index (Bloomberg code: TDXP <Index> )	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	<b>Share Certificate Provisions</b>	Not Applicable
26	<b>Currency Certificate Provisions</b>	Not Applicable
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.
TecDAX Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: TDXP <Index>)
DAX® Index	The return on the Certificates is linked to the performance of the underlying Index. The price of the Index may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Index will affect the value of the Certificates. Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)

## 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
DE000NG3SYC8	Not Applicable	NG3SYC
DE000NG3SYD6	Not Applicable	NG3SYD
DE000NG3SYE4	Not Applicable	NG3SYE
DE000NG3SYF1	Not Applicable	NG3SYF
DE000NG3SYG9	Not Applicable	NG3SYG
DE000NG3SYH7	Not Applicable	NG3SYH
DE000NG3SYJ3	Not Applicable	NG3SYJ
DE000NG3SYK1	Not Applicable	NG3SYK
DE000NG3SYL9	Not Applicable	NG3SYL
DE000NG3SYM7	Not Applicable	NG3SYM
DE000NG3SYN5	Not Applicable	NG3SYN
DE000NG3SYP0	Not Applicable	NG3SYP
DE000NG3SYQ8	Not Applicable	NG3SYQ
DE000NG3SYR6	Not Applicable	NG3SYR
DE000NG3SYS4	Not Applicable	NG3SYS
DE000NG3SYT2	Not Applicable	NG3SYT
DE000NG3SYU0	Not Applicable	NG3SYU
DE000NG3SYV8	Not Applicable	NG3SYV
DE000NG3SYW6	Not Applicable	NG3SYW
DE000NG3SYX4	Not Applicable	NG3SYX
DE000NG3SYY2	Not Applicable	NG3SYY
DE000NG3SYZ9	Not Applicable	NG3SYZ
DE000NG3SY02	Not Applicable	NG3SY0
DE000NG3SY10	Not Applicable	NG3SY1
DE000NG3SY28	Not Applicable	NG3SY2
DE000NG3SY36	Not Applicable	NG3SY3
DE000NG3SY44	Not Applicable	NG3SY4
DE000NG3SY51	Not Applicable	NG3SY5

(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)**

### Index Disclaimer

The Certificates are not sponsored, endorsed, sold or promoted by the Index or of the Index Sponsor and the Index Sponsor has not made any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of the Index and/or the levels at which the Index stands at any particular time on any particular date or otherwise. The Index Sponsor shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and the Index Sponsor are not under any obligation to advise any person of any error therein. The Index Sponsor has made no representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Certificates. Neither the Issuer nor the Calculation Agent shall have any liability to any person for any act or failure to act by the Index Sponsor in connection with the calculation, adjustment or maintenance of the Index. Neither the Issuer nor the Calculation Agent has any affiliation with or control over the Index or of the Index Sponsor or any control over the computation, composition or dissemination of the Index. Although the Issuer and the Calculation Agent will obtain information concerning the Index from publicly available sources they believe to be reliable, they will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning the Index.