

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
139,501	NG3TJP	DE000NG3TJP9	500,000	ING Long Commodity Open End Turbo Certificate
139,502	NG3TJQ	DE000NG3TJQ7	500,000	ING Long Commodity Open End Turbo Certificate
139,503	NG3TJR	DE000NG3TJR5	500,000	ING Long Commodity Open End Turbo Certificate
139,504	NG3TJS	DE000NG3TJS3	500,000	ING Long Commodity Open End Turbo Certificate
139,505	NG3TJT	DE000NG3TJT1	500,000	ING Long Commodity Open End Turbo Certificate
139,506	NG3TJU	DE000NG3TJU9	500,000	ING Long Commodity Open End Turbo Certificate
139,507	NG3TJV	DE000NG3TJV7	500,000	ING Long Commodity Open End Turbo Certificate
139,508	NG3TJW	DE000NG3TJW5	500,000	ING Long Commodity Open End Turbo Certificate
139,509	NG3TJX	DE000NG3TJX3	500,000	ING Long Commodity Open End Turbo Certificate
139,510	NG3TJY	DE000NG3TJY1	500,000	ING Long Commodity Open End Turbo Certificate
139,511	NG3TJZ	DE000NG3TJZ8	500,000	ING Long Commodity Open End Turbo Certificate
139,512	NG3TJ0	DE000NG3TJ00	500,000	ING Long Commodity Open End Turbo Certificate
139,513	NG3TJ1	DE000NG3TJ18	500,000	ING Long Commodity Open End Turbo Certificate
139,514	NG3TJ2	DE000NG3TJ26	250,000	ING Long Commodity Open End Turbo Certificate
139,515	NG3TJ3	DE000NG3TJ34	250,000	ING Long Commodity Open End Turbo Certificate
139,516	NG3TJ4	DE000NG3TJ42	250,000	ING Long Commodity Open End Turbo Certificate
139,517	NG3TJ5	DE000NG3TJ59	250,000	ING Long Commodity Open End Turbo Certificate
139,518	NG3TJ6	DE000NG3TJ67	250,000	ING Long Commodity Open End Turbo Certificate
139,519	NG3TJ7	DE000NG3TJ75	250,000	ING Long Commodity Open End Turbo Certificate
139,520	NG3TJ8	DE000NG3TJ83	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) 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:	23 September 2020
6	Issue Date:	25 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
139,501	DE000NG3TJP9	500,000	0.13	1901.9 100000 000	3.5	5.0	3.0	20.0	0.0	1901.9 10000 0000	0.01	0.1	USD
139,502	DE000NG3TJQ7	500,000	0.25	1900.4 100000 000	3.5	5.0	3.0	20.0	0.0	1900.4 10000 0000	0.01	0.1	USD
139,503	DE000NG3TJR5	500,000	0.38	1898.9 100000 000	3.5	5.0	3.0	20.0	0.0	1898.9 10000 0000	0.01	0.1	USD
139,504	DE000NG3TJS3	500,000	0.51	1897.4 100000 000	3.5	5.0	3.0	20.0	0.0	1897.4 10000 0000	0.01	0.1	USD
139,505	DE000NG3TJT1	500,000	0.64	1895.9 100000 000	3.5	5.0	3.0	20.0	0.0	1895.9 10000 0000	0.01	0.1	USD
139,506	DE000NG3TJU9	500,000	0.76	1894.4 100000 000	3.5	5.0	3.0	20.0	0.0	1894.4 10000 0000	0.01	0.1	USD
139,507	DE000NG3TJV7	500,000	0.89	1892.9 100000 000	3.5	5.0	3.0	20.0	0.0	1892.9 10000 0000	0.01	0.1	USD
139,508	DE000NG3TJW5	500,000	1.02	1891.4 100000 000	3.5	5.0	3.0	20.0	0.0	1891.4 10000 0000	0.01	0.1	USD
139,509	DE000NG3TJX3	500,000	1.15	1889.9 100000 000	3.5	5.0	3.0	20.0	0.0	1889.9 10000 0000	0.01	0.1	USD
139,510	DE000NG3TJY1	500,000	1.28	1888.4 100000 000	3.5	5.0	3.0	20.0	0.0	1888.4 10000 0000	0.01	0.1	USD
139,511	DE000NG3TJZ8	500,000	1.4	1886.9 100000 000	3.5	5.0	3.0	20.0	0.0	1886.9 10000 0000	0.01	0.1	USD
139,512	DE000NG3TJ00	500,000	1.53	1885.4 100000 000	3.5	5.0	3.0	20.0	0.0	1885.4 10000 0000	0.01	0.1	USD
139,513	DE000NG3TJ18	500,000	1.66	1883.9 100000 000	3.5	5.0	3.0	20.0	0.0	1883.9 10000 0000	0.01	0.1	USD
139,514	DE000NG3TJ26	250,000	0.07	884.29 000000	3.5	5.0	5.0	20.0	0.0	884.29 00000	0.01	0.01	USD

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139,515	DE000NG3TJ34	250,000	0.15	874.2900000000	3.5	5.0	5.0	20.0	0.0	874.2900000000	0.01	0.01	USD
139,516	DE000NG3TJ42	250,000	0.24	864.2900000000	3.5	5.0	5.0	20.0	0.0	864.2900000000	0.01	0.01	USD
139,517	DE000NG3TJ59	250,000	2.55	593.1500000000	3.5	5.0	5.0	20.0	0.0	593.1500000000	0.01	0.01	USD
139,518	DE000NG3TJ67	250,000	0.49	39.5300000000	3.5	5.0	7.5	20.0	0.0	39.5300000000	0.01	1.0	USD
139,519	DE000NG3TJ75	250,000	0.7	39.2800000000	3.5	5.0	7.5	20.0	0.0	39.2800000000	0.01	1.0	USD
139,520	DE000NG3TJ83	250,000	0.91	39.0300000000	3.5	5.0	7.5	20.0	0.0	39.0300000000	0.01	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Not Applicable
27	Commodity Certificate Provisions	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
139,501	DE000NG3TJP9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,502	DE000NG3TJQ7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,503	DE000NG3TJR5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange

139,504	DE000N G3TJS3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,505	DE000N G3TJT1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,506	DE000N G3TJU9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,507	DE000N G3TJV7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,508	DE000N G3TJW5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,509	DE000N G3TJX3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,510	DE000N G3TJY1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,511	DE000N G3TJZ8	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,512	DE000N G3TJ00	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,51	DE000N	Gold	Gold-Spot	GOLD SPOT		Not	Not	Not	The close

3	G3TJ18		t	\$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	applicabl e	applicable	Applicabl e	of trading on the Exchange
139,51 4	DE000N G3TJ26	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,51 5	DE000N G3TJ34	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,51 6	DE000N G3TJ42	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,51 7	DE000N G3TJ59	Platinum	Platinum -Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,51 8	DE000N G3TJ67	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLX0 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,51 9	DE000N G3TJ75	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLX0 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange
139,52 0	DE000N G3TJ83	WTI Crude Oil	OIL-WTI -NYMEX	Initially Bloomberg code: CLX0 <Cmdty> and	The spot price	Not applicabl e	Not applicable	Not Applicabl e	The close of trading on the Exchange

				after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.					
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.
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>)

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>)
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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
DE000NG3TJP9	Not Applicable	NG3TJP
DE000NG3TJQ7	Not Applicable	NG3TJQ
DE000NG3TJR5	Not Applicable	NG3TJR
DE000NG3TJS3	Not Applicable	NG3TJS
DE000NG3TJT1	Not Applicable	NG3TJT
DE000NG3TJU9	Not Applicable	NG3TJU
DE000NG3TJV7	Not Applicable	NG3TJV
DE000NG3TJW5	Not Applicable	NG3TJW
DE000NG3TJX3	Not Applicable	NG3TJX
DE000NG3TJY1	Not Applicable	NG3TJY
DE000NG3TJZ8	Not Applicable	NG3TJZ
DE000NG3TJ00	Not Applicable	NG3TJ0
DE000NG3TJ18	Not Applicable	NG3TJ1
DE000NG3TJ26	Not Applicable	NG3TJ2
DE000NG3TJ34	Not Applicable	NG3TJ3
DE000NG3TJ42	Not Applicable	NG3TJ4
DE000NG3TJ59	Not Applicable	NG3TJ5
DE000NG3TJ67	Not Applicable	NG3TJ6
DE000NG3TJ75	Not Applicable	NG3TJ7
DE000NG3TJ83	Not Applicable	NG3TJ8

(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