

**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>
139,813	NG3W9H	DE000NG3W9H1	500,000	ING Long Commodity Open End Turbo Certificate
139,814	NG3W9J	DE000NG3W9J7	500,000	ING Long Commodity Open End Turbo Certificate
139,815	NG3W9K	DE000NG3W9K5	500,000	ING Long Commodity Open End Turbo Certificate
139,816	NG3W9L	DE000NG3W9L3	500,000	ING Long Commodity Open End Turbo Certificate
139,817	NG3W9M	DE000NG3W9M1	1,000,000	ING Long Commodity Open End Turbo Certificate
139,818	NG3W9N	DE000NG3W9N9	1,000,000	ING Long Commodity Open End Turbo Certificate
139,819	NG3W9P	DE000NG3W9P4	1,000,000	ING Long Commodity Open End Turbo Certificate
139,820	NG3W9Q	DE000NG3W9Q2	1,000,000	ING Long Commodity Open End Turbo Certificate
139,821	NG3W9R	DE000NG3W9R0	250,000	ING Long Commodity Open End Turbo Certificate
139,822	NG3W9S	DE000NG3W9S8	250,000	ING Long Commodity Open End Turbo Certificate
139,823	NG3W9T	DE000NG3W9T6	250,000	ING Long Commodity Open End Turbo Certificate
139,824	NG3W9U	DE000NG3W9U4	250,000	ING Long Commodity Open End Turbo Certificate
139,825	NG3W9V	DE000NG3W9V2	250,000	ING Long Commodity Open End Turbo Certificate
139,826	NG3W9W	DE000NG3W9W0	250,000	ING Long Commodity Open End Turbo Certificate
139,827	NG3W9X	DE000NG3W9X8	500,000	ING Long Commodity Open End Turbo Certificate
139,828	NG3W9Y	DE000NG3W9Y6	500,000	ING Long Commodity Open End Turbo Certificate
139,829	NG3W9Z	DE000NG3W9Z3	500,000	ING Long Commodity Open End Turbo Certificate
139,830	NG3W90	DE000NG3W907	500,000	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:	25 September 2020
6	Issue Date:	29 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
139,813	DE000NG3W9H1	500,000	0.38	1854.130000000	3.5	5.0	3.0	20.0	0.0	1854.130000000	0.01	0.1	USD
139,814	DE000NG3W9J7	500,000	0.51	1852.630000000	3.5	5.0	3.0	20.0	0.0	1852.630000000	0.01	0.1	USD
139,815	DE000NG3W9K5	500,000	0.64	1851.130000000	3.5	5.0	3.0	20.0	0.0	1851.130000000	0.01	0.1	USD
139,816	DE000NG3W9L3	500,000	0.77	1849.630000000	3.5	5.0	3.0	20.0	0.0	1849.630000000	0.01	0.1	USD
139,817	DE000NG3W9M1	1,000,000	0.15	2.6635000000	3.5	5.0	10.0	20.0	0.0	2.6700000000	0.01	1.0	USD
139,818	DE000NG3W9N9	1,000,000	0.23	2.5635000000	3.5	5.0	10.0	20.0	0.0	2.5700000000	0.01	1.0	USD
139,819	DE000NG3W9P4	1,000,000	1.7	0.8561000000	3.5	5.0	10.0	20.0	0.0	0.8600000000	0.01	1.0	USD
139,820	DE000NG3W9Q2	1,000,000	1.79	0.7561000000	3.5	5.0	10.0	20.0	0.0	0.7600000000	0.01	1.0	USD
139,821	DE000NG3W9R0	250,000	2.18	583.280000000	3.5	5.0	5.0	20.0	0.0	583.280000000	0.01	0.01	USD
139,822	DE000NG3W9S8	250,000	2.26	573.280000000	3.5	5.0	5.0	20.0	0.0	573.280000000	0.01	0.01	USD
139,823	DE000NG3W9T6	250,000	2.35	563.280000000	3.5	5.0	5.0	20.0	0.0	563.280000000	0.01	0.01	USD
139,824	DE000NG3W9U4	250,000	2.43	553.280000000	3.5	5.0	5.0	20.0	0.0	553.280000000	0.01	0.01	USD
139,825	DE000NG3W9V2	250,000	2.52	543.280000000	3.5	5.0	5.0	20.0	0.0	543.280000000	0.01	0.01	USD
139,826	DE000NG3W9W0	250,000	2.61	533.280000000	3.5	5.0	5.0	20.0	0.0	533.280000000	0.01	0.01	USD

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139,827	DE000NG3W9X8	500,000	0.24	22.039900000	3.5	5.0	4.0	20.0	0.0	22.039900000	0.0001	1.0	USD
139,828	DE000NG3W9Y6	500,000	0.32	21.939900000	3.5	5.0	4.0	20.0	0.0	21.939900000	0.0001	1.0	USD
139,829	DE000NG3W9Z3	500,000	0.41	21.839900000	3.5	5.0	4.0	20.0	0.0	21.839900000	0.0001	1.0	USD
139,830	DE000NG3W907	500,000	0.5	21.739900000	3.5	5.0	4.0	20.0	0.0	21.739900000	0.0001	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
139,813	DE000NG3W9H1	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
139,814	DE000NG3W9J7	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
139,815	DE000NG3W9K5	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
139,816	DE000NG3W9L3	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

139,817	DE000NG3W9M1	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGX20 <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
139,818	DE000NG3W9N9	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGX20 <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
139,819	DE000NG3W9P4	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGX20 <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
139,820	DE000NG3W9Q2	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGX20 <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
139,821	DE000NG3W9R0	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,822	DE000NG3W9S8	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crncy>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange

139,823	DE000NG3W9T6	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,824	DE000NG3W9U4	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,825	DE000NG3W9V2	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,826	DE000NG3W9W0	Platinum	Platinum-Spot	PLATINUM SPOT \$/OZ (Bloomberg code: XPT <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,827	DE000NG3W9X8	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,828	DE000NG3W9Y6	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,829	DE000NG3W9Z3	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcny>)	The spot price	Not applicable	Not applicable	Not Applicable	The close of trading on the Exchange
139,830	DE000NG3W907	Silver	Silver-Spot	SILVER SPOT \$/OZ (Bloomberg code: XAG <Crcny>)	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
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31	<b>Index Futures Certificate Provisions</b>	Not Applicable
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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.
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>)
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>)

Natural Gas	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: NG1 <Cmdty>)
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 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
DE000NG3W9H1	Not Applicable	NG3W9H
DE000NG3W9J7	Not Applicable	NG3W9J
DE000NG3W9K5	Not Applicable	NG3W9K
DE000NG3W9L3	Not Applicable	NG3W9L
DE000NG3W9M1	Not Applicable	NG3W9M
DE000NG3W9N9	Not Applicable	NG3W9N
DE000NG3W9P4	Not Applicable	NG3W9P
DE000NG3W9Q2	Not Applicable	NG3W9Q
DE000NG3W9R0	Not Applicable	NG3W9R
DE000NG3W9S8	Not Applicable	NG3W9S
DE000NG3W9T6	Not Applicable	NG3W9T
DE000NG3W9U4	Not Applicable	NG3W9U
DE000NG3W9V2	Not Applicable	NG3W9V
DE000NG3W9W0	Not Applicable	NG3W9W
DE000NG3W9X8	Not Applicable	NG3W9X
DE000NG3W9Y6	Not Applicable	NG3W9Y
DE000NG3W9Z3	Not Applicable	NG3W9Z
DE000NG3W907	Not Applicable	NG3W90

(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	Clearstream Banking AG, Eschborn
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Netherlands:	
(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)**