

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
141,310	NG3YKJ	DE000NG3YKJ0	1,000,000	ING Short Share Open End Turbo Certificate
141,311	NG3YKK	DE000NG3YKK8	500,000	ING Short Share Open End Turbo Certificate
141,312	NG3YKL	DE000NG3YKL6	500,000	ING Short Share Open End Turbo Certificate
141,313	NG3YKM	DE000NG3YKM4	500,000	ING Short Share Open End Turbo Certificate
141,314	NG3YKN	DE000NG3YKN2	500,000	ING Short Share Open End Turbo Certificate
141,315	NG3YKP	DE000NG3YKP7	500,000	ING Short Share Open End Turbo Certificate
141,316	NG3YKQ	DE000NG3YKQ5	500,000	ING Short Share Open End Turbo Certificate
141,317	NG3YKR	DE000NG3YKR3	500,000	ING Short Share Open End Turbo Certificate
141,318	NG3YKS	DE000NG3YKS1	500,000	ING Short Share Open End Turbo Certificate
141,319	NG3YKT	DE000NG3YKT9	500,000	ING Short Share Open End Turbo Certificate
141,320	NG3YKU	DE000NG3YKU7	500,000	ING Short Share Open End Turbo Certificate
141,321	NG3YKV	DE000NG3YKV5	500,000	ING Short Share Open End Turbo Certificate
141,322	NG3YKW	DE000NG3YKW3	500,000	ING Short Share Open End Turbo Certificate
141,323	NG3YKX	DE000NG3YKX1	500,000	ING Short Share Open End Turbo Certificate
141,324	NG3YKY	DE000NG3YKY9	500,000	ING Short Share Open End Turbo Certificate
141,325	NG3YKZ	DE000NG3YKZ6	250,000	ING Short Share Open End Turbo Certificate
141,326	NG3YK0	DE000NG3YK00	250,000	ING Short Share 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:	Share 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:	05 October 2020
6	Issue Date:	07 October 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 Share 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
141,310	DE000NG3YKJ0	1,000,000	1.25	289.06000000	3.5	5.0	7.5	20.0	0.0	289.06000000	0.01	0.1	EUR
141,311	DE000NG3YKK8	500,000	1.06	8.095000000	3.5	5.0	7.5	20.0	0.0	8.095000000	0.001	1.0	EUR
141,312	DE000NG3YKL6	500,000	1.23	8.261000000	3.5	5.0	7.5	20.0	0.0	8.261000000	0.001	1.0	EUR
141,313	DE000NG3YKM4	500,000	1.4	8.430000000	3.5	5.0	7.5	20.0	0.0	8.430000000	0.001	1.0	EUR
141,314	DE000NG3YKN2	500,000	1.98	215.59000000	3.5	5.0	5.0	20.0	0.0	215.59000000	0.01	0.1	EUR
141,315	DE000NG3YKP7	500,000	2.2	217.77000000	3.5	5.0	5.0	20.0	0.0	217.77000000	0.01	0.1	EUR
141,316	DE000NG3YKQ5	500,000	2.42	219.97000000	3.5	5.0	5.0	20.0	0.0	219.97000000	0.01	0.1	EUR
141,317	DE000NG3YKR3	500,000	1.14	108.73000000	3.5	5.0	7.5	20.0	0.0	108.73000000	0.01	0.1	EUR
141,318	DE000NG3YKS1	500,000	1.6	113.27000000	3.5	5.0	7.5	20.0	0.0	113.27000000	0.01	0.1	EUR
141,319	DE000NG3YKT9	500,000	2.53	240.18000000	3.5	5.0	5.0	20.0	0.0	240.18000000	0.01	0.1	EUR
141,320	DE000NG3YKU7	500,000	1.38	38.287800000	3.5	5.0	7.5	20.0	0.0	38.28000000	0.01	1.0	EUR
141,321	DE000NG3YKV5	500,000	1.96	38.870900000	3.5	5.0	7.5	20.0	0.0	38.87000000	0.01	1.0	EUR
141,322	DE000NG3YKW3	500,000	1.59	333.06000000	3.5	5.0	7.5	20.0	0.0	333.06000000	0.01	0.1	EUR
141,323	DE000NG3YKX1	500,000	3.25	349.71000000	3.5	5.0	7.5	20.0	0.0	349.71000000	0.01	0.1	EUR

141,3 24	DE000NG 3YKY9	500,000	5.0	367.19 000000 00	3.5	5.0	7.5	20.0	0.0	367.19 00000 000	0.01	0.1	EUR
141,3 25	DE000NG 3YKZ6	250,000	1.47	11.690 000000 0	3.5	5.0	7.5	20.0	0.0	11.690 00000 00	0.01	1.0	EUR
141,3 26	DE000NG 3YK00	250,000	2.28	12.500 000000 0	3.5	5.0	7.5	20.0	0.0	12.500 00000 00	0.01	1.0	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Applicable
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Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
141,310	DE000NG3YKJ0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,311	DE000NG3YKK8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,312	DE000NG3YKL6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,313	DE000NG3YKM4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008232125) (Bloomberg code: LHA GY <Equity>)	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,314	DE000NG3YKN	Ordinary Shares	Linde PLC	Frankfurt Stock	Not	As

	2	issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)		Exchange	Applicable	specified in the Index Certificate Conditions
141,315	DE000NG3YKP7	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
141,316	DE000NG3YKQ5	Ordinary Shares issued by the Share Issuer (ISIN code: IE00BZ12WP82) (Bloomberg code: LIN GY <Equity>)	Linde PLC	Frankfurt Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
141,317	DE000NG3YKR3	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,318	DE000NG3YKS1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,319	DE000NG3YKT9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008430026) (Bloomberg code: MUV2 GY <Equity>)	Muenchener Rueckversicherungs AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,320	DE000NG3YKU7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Siemens Healthineers AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,321	DE000NG3YKV	Ordinary Shares	Siemens	Deutsche Börse,	Not	As

	5	issued by the Share Issuer (ISIN code: DE000SHL1006) (Bloomberg code: SHL GY <Equity>)	Healthineers AG	Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
141,322	DE000NG3YKW3	Ordinary Shares issued by the Share Issuer (ISIN code: NL0010273215) (Bloomberg code: ASML NA <Equity>)	ASML Holding N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,323	DE000NG3YKX1	Ordinary Shares issued by the Share Issuer (ISIN code: NL0010273215) (Bloomberg code: ASML NA <Equity>)	ASML Holding N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,324	DE000NG3YKY9	Ordinary Shares issued by the Share Issuer (ISIN code: NL0010273215) (Bloomberg code: ASML NA <Equity>)	ASML Holding N.V.	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,325	DE000NG3YKZ6	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX29) (Bloomberg code: RDSA NA <Equity>)	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,326	DE000NG3YK00	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX29) (Bloomberg code: RDSA NA <Equity>)	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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.
ASML Holding N.V.	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ASML NA <Equity>)
Deutsche Lufthansa AG	The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates. Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: LHA GY <Equity>)

Linde PLC	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: LIN GY <Equity>)</p>
Morphosys AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: MOR GY <Equity>)</p>
Siemens Healthineers AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: SHL GY <Equity>)</p>
Adidas AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: ADS GY <Equity>)</p>
Royal Dutch Shell plc-A	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: RDSA NA <Equity>)</p>
Muenchener Rueckversicherungs AG	<p>The return on the Certificates is linked to the performance of the underlying Share. The price of the Share may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Share will affect the value of the Certificates.</p> <p>Information and details of the past and future performance of the Share and its volatility can be obtained from Bloomberg (Bloomberg code: MUV2 GY <Equity>)</p>

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 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
DE000NG3YKJ0	Not Applicable	NG3YKJ
DE000NG3YKK8	Not Applicable	NG3YKK
DE000NG3YKL6	Not Applicable	NG3YKL
DE000NG3YKM4	Not Applicable	NG3YKM
DE000NG3YKN2	Not Applicable	NG3YKN
DE000NG3YKP7	Not Applicable	NG3YKP
DE000NG3YKQ5	Not Applicable	NG3YKQ
DE000NG3YKR3	Not Applicable	NG3YKR
DE000NG3YKS1	Not Applicable	NG3YKS
DE000NG3YKT9	Not Applicable	NG3YKT
DE000NG3YKU7	Not Applicable	NG3YKU
DE000NG3YKV5	Not Applicable	NG3YKV
DE000NG3YKW3	Not Applicable	NG3YKW
DE000NG3YKX1	Not Applicable	NG3YKX
DE000NG3YKY9	Not Applicable	NG3YKY
DE000NG3YKZ6	Not Applicable	NG3YKZ
DE000NG3YK00	Not Applicable	NG3YK0

(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