

**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>
141,589	NG3YTR	DE000NG3YTR4	500,000	ING Long Share Open End Turbo Certificate
141,590	NG3YTS	DE000NG3YTS2	500,000	ING Long Share Open End Turbo Certificate
141,591	NG3YTT	DE000NG3YTT0	500,000	ING Long Share Open End Turbo Certificate
141,592	NG3YTU	DE000NG3YTU8	500,000	ING Long Share Open End Turbo Certificate
141,593	NG3YTV	DE000NG3YTV6	500,000	ING Long Share Open End Turbo Certificate
141,594	NG3YTW	DE000NG3YTW4	500,000	ING Long Share Open End Turbo Certificate
141,595	NG3YTX	DE000NG3YTX2	500,000	ING Long Share Open End Turbo Certificate
141,596	NG3YTY	DE000NG3YTY0	500,000	ING Long Share Open End Turbo Certificate
141,597	NG3YTZ	DE000NG3YTZ7	500,000	ING Long Share Open End Turbo Certificate
141,598	NG3YT0	DE000NG3YT01	500,000	ING Long Share Open End Turbo Certificate
141,599	NG3YT1	DE000NG3YT19	2,000,000	ING Long Share Open End Turbo Certificate
141,600	NG3YT2	DE000NG3YT27	250,000	ING Long Share Open End Turbo Certificate
141,601	NG3YT3	DE000NG3YT35	250,000	ING Long Share Open End Turbo Certificate
141,602	NG3YT4	DE000NG3YT43	250,000	ING Long Share Open End Turbo Certificate
141,603	NG3YT5	DE000NG3YT50	250,000	ING Long Share Open End Turbo Certificate
141,604	NG3YT6	DE000NG3YT68	250,000	ING Long 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](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:	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:	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:	06 October 2020
6	Issue Date:	08 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
141,589	DE000NG3YTR4	500,000	0.24	3.889000000	3.5	5.0	7.5	20.0	0.0	3.889000000	0.001	1.0	EUR
141,590	DE000NG3YTS2	500,000	0.28	3.850000000	3.5	5.0	7.5	20.0	0.0	3.850000000	0.001	1.0	EUR
141,591	DE000NG3YTT0	500,000	0.71	3.418000000	3.5	5.0	7.5	20.0	0.0	3.418000000	0.001	1.0	EUR
141,592	DE000NG3YTU8	500,000	0.74	3.384000000	3.5	5.0	7.5	20.0	0.0	3.384000000	0.001	1.0	EUR
141,593	DE000NG3YTV6	500,000	0.78	3.351000000	3.5	5.0	7.5	20.0	0.0	3.351000000	0.001	1.0	EUR
141,594	DE000NG3YTW4	500,000	0.81	3.318000000	3.5	5.0	7.5	20.0	0.0	3.318000000	0.001	1.0	EUR
141,595	DE000NG3YTX2	500,000	0.84	3.285000000	3.5	5.0	7.5	20.0	0.0	3.285000000	0.001	1.0	EUR
141,596	DE000NG3YTY0	500,000	0.87	3.253000000	3.5	5.0	7.5	20.0	0.0	3.253000000	0.001	1.0	EUR
141,597	DE000NG3YTZ7	500,000	0.91	3.221000000	3.5	5.0	7.5	20.0	0.0	3.221000000	0.001	1.0	EUR
141,598	DE000NG3YT01	500,000	7.68	58.990000000	3.5	5.0	7.5	20.0	0.0	58.990000000	0.01	0.1	EUR
141,599	DE000NG3YT19	2,000,000	0.08	58.277000000	3.5	5.0	15.0	20.0	0.0	58.277000000	0.001	0.1	EUR
141,600	DE000NG3YT27	250,000	2.08	8.560000000	3.5	5.0	7.5	20.0	0.0	8.560000000	0.01	1.0	EUR
141,601	DE000NG3YT35	250,000	2.33	8.310000000	3.5	5.0	7.5	20.0	0.0	8.310000000	0.01	1.0	EUR
141,602	DE000NG3YT43	250,000	2.58	8.070000000	3.5	5.0	7.5	20.0	0.0	8.070000000	0.01	1.0	EUR

141,603	DE000NG3YT50	250,000	2.81	7.8300000000	3.5	5.0	7.5	20.0	0.0	7.8300000000	0.01	1.0	EUR
141,604	DE000NG3YT68	250,000	3.04	7.6000000000	3.5	5.0	7.5	20.0	0.0	7.6000000000	0.01	1.0	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	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
141,589	DE000NG3YTR4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,590	DE000NG3YTS2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,591	DE000NG3YTT0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,592	DE000NG3YTU8	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,593	DE000NG3YTV6	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

		(Bloomberg code: TKA GY <Equity>)				
141,594	DE000NG3YTW4	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,595	DE000NG3YTX2	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,596	DE000NG3YTY0	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,597	DE000NG3YTZ7	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,598	DE000NG3YT01	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,599	DE000NG3YT19	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1ML7J1) (Bloomberg code: VNA GY <Equity>)	Vonovia SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
141,600	DE000NG3YT27	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX2	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions

		9) (Bloomberg code: RDSA NA <Equity>)				
141,601	DE000NG3YT35	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX2 9) (Bloomberg code: RDSA NA <Equity>)	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,602	DE000NG3YT43	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX2 9) (Bloomberg code: RDSA NA <Equity>)	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,603	DE000NG3YT50	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX2 9) (Bloomberg code: RDSA NA <Equity>)	Royal Dutch Shell plc-A	Euronext Amsterdam by NYSE Euronext	Not Applicable	As specified in the Index Certificate Conditions
141,604	DE000NG3YT68	Ordinary Shares issued by the Share Issuer (ISIN code: GB00B03MLX2 9) (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	<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.
ThyssenKrupp 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: TKA GY <Equity>)
Vonovia SE	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: VNA GY <Equity>)

Volkswagen 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: VOW3 GY <Equity>)
Royal Dutch Shell plc-A	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: RDSA NA <Equity>)

## 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
DE000NG3YTR4	Not Applicable	NG3YTR
DE000NG3YTS2	Not Applicable	NG3YTS
DE000NG3YTT0	Not Applicable	NG3YTT
DE000NG3YTU8	Not Applicable	NG3YTU
DE000NG3YTV6	Not Applicable	NG3YTV
DE000NG3YTW4	Not Applicable	NG3YTW
DE000NG3YTX2	Not Applicable	NG3YTX
DE000NG3YTY0	Not Applicable	NG3YTY
DE000NG3YTZ7	Not Applicable	NG3YTZ
DE000NG3YT01	Not Applicable	NG3YT0
DE000NG3YT19	Not Applicable	NG3YT1
DE000NG3YT27	Not Applicable	NG3YT2
DE000NG3YT35	Not Applicable	NG3YT3
DE000NG3YT43	Not Applicable	NG3YT4
DE000NG3YT50	Not Applicable	NG3YT5
DE000NG3YT68	Not Applicable	NG3YT6

(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
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(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)**