

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
141,755	NG3YYM	DE000NG3YYM5	250,000	ING Long Index Mini Future Certificate
141,756	NG3YYN	DE000NG3YYN3	250,000	ING Long Index Mini Future Certificate
141,757	NG3YYP	DE000NG3YYP8	250,000	ING Long Index Mini Future Certificate
141,758	NG3YYQ	DE000NG3YYQ6	250,000	ING Long Index Mini Future Certificate
141,759	NG3YYR	DE000NG3YYR4	250,000	ING Long Index Mini Future Certificate
141,760	NG3YYs	DE000NG3YYs2	250,000	ING Long Index Mini Future Certificate
141,761	NG3YYT	DE000NG3YYT0	250,000	ING Long Index Mini Future Certificate
141,762	NG3YYU	DE000NG3YYU8	250,000	ING Long Index Mini Future Certificate
141,763	NG3YYV	DE000NG3YYV6	150,000	ING Long Index Mini Future Certificate
141,764	NG3YYW	DE000NG3YYW4	1,000,000	ING Long Index Mini Future Certificate
141,765	NG3YYX	DE000NG3YYX2	1,000,000	ING Long Index Mini Future Certificate
141,766	NG3YYY	DE000NG3YYY0	1,000,000	ING Long Index Mini Future Certificate
141,767	NG3YYZ	DE000NG3YYZ7	1,000,000	ING Long Index Mini Future Certificate
141,768	NG3YY0	DE000NG3YY04	1,000,000	ING Long Index Mini Future Certificate
141,769	NG3YY1	DE000NG3YY12	1,000,000	ING Long Index Mini Future Certificate
141,770	NG3YY2	DE000NG3YY20	1,000,000	ING Long Index Mini Future Certificate
141,771	NG3YY3	DE000NG3YY38	1,000,000	ING Long Index Mini Future Certificate
141,772	NG3YY4	DE000NG3YY46	1,000,000	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.

Dow Jones Industrial Average Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

S&P 500 Index is provided by S&P Dow Jones Indices LLC. S&P Dow Jones Indices LLC appears in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmarks Regulation.

DAX® 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.

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:	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:	08 October 2020
6	Issue Date:	12 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 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
141,755	DE000NG3YYM5	250,000	2.93	12607.426400000	3.5	5.0	1.5	20.0	0.0	12800.000000000	10.0	0.01	EUR
141,756	DE000NG3YYN3	250,000	3.13	12587.426400000	3.5	5.0	1.5	20.0	0.0	12780.000000000	10.0	0.01	EUR
141,757	DE000NG3YYP8	250,000	3.33	12567.426400000	3.5	5.0	1.5	20.0	0.0	12760.000000000	10.0	0.01	EUR
141,758	DE000NG3YYQ6	250,000	3.53	12547.426400000	3.5	5.0	1.5	20.0	0.0	12740.000000000	10.0	0.01	EUR
141,759	DE000NG3YYR4	250,000	3.73	12527.426400000	3.5	5.0	1.5	20.0	0.0	12720.000000000	10.0	0.01	EUR
141,760	DE000NG3YYS2	250,000	3.93	12507.426400000	3.5	5.0	1.5	20.0	0.0	12700.000000000	10.0	0.01	EUR
141,761	DE000NG3YYT0	250,000	4.13	12487.426400000	3.5	5.0	1.5	20.0	0.0	12680.000000000	10.0	0.01	EUR
141,762	DE000NG3YYU8	250,000	4.33	12467.426400000	3.5	5.0	1.5	20.0	0.0	12660.000000000	10.0	0.01	EUR
141,763	DE000NG3YYV6	150,000	7.4	26902.496000000	3.5	5.0	2.0	20.0	0.0	27450.000000000	10.0	0.01	USD
141,764	DE000NG3YYW4	1,000,000	1.28	3210.638300000	3.5	5.0	3.0	20.0	0.0	3307.000000000	1.0	0.01	USD
141,765	DE000NG3YYX2	1,000,000	1.36	3200.638300000	3.5	5.0	3.0	20.0	0.0	3297.000000000	1.0	0.01	USD
141,766	DE000NG3YYY0	1,000,000	1.45	3190.638300000	3.5	5.0	3.0	20.0	0.0	3287.000000000	1.0	0.01	USD
141,767	DE000NG3YYZ7	1,000,000	1.53	3180.638300000	3.5	5.0	3.0	20.0	0.0	3277.000000000	1.0	0.01	USD
141,768	DE000NG3YY04	1,000,000	1.62	3170.638300000	3.5	5.0	3.0	20.0	0.0	3266.000000000	1.0	0.01	USD

141,769	DE000NG3YY12	1,000,000	1.7	3160.6 383000 000	3.5	5.0	3.0	20.0	0.0	3256.0 00000 0000	1.0	0.01	USD
141,770	DE000NG3YY20	1,000,000	1.79	3150.6 383000 000	3.5	5.0	3.0	20.0	0.0	3246.0 00000 0000	1.0	0.01	USD
141,771	DE000NG3YY38	1,000,000	1.87	3140.6 383000 000	3.5	5.0	3.0	20.0	0.0	3235.0 00000 0000	1.0	0.01	USD
141,772	DE000NG3YY46	1,000,000	1.96	3130.6 383000 000	3.5	5.0	3.0	20.0	0.0	3225.0 00000 0000	1.0	0.01	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Details of the Index	(ii) Exchange	(iii) Notional Dividend Period
141,755	DE000NG3YYM5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,756	DE000NG3YYN3	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,757	DE000NG3YYP8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,758	DE000NG3YYQ6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,759	DE000NG3YYR4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,760	DE000NG3YY2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,761	DE000NG3YYT0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,762	DE000NG3YYU8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,763	DE000NG3YYV6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,764	DE000NG3YYW4	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,765	DE000NG3YYX2	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,766	DE000NG3YY0	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,767	DE000NG3YYZ	S&P 500 Index (Bloomberg code:	As specified in the	As specified in the

	7	SPX <Index>)	Index Certificate Conditions	Index Certificate Conditions
141,768	DE000NG3YY04	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,769	DE000NG3YY12	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,770	DE000NG3YY20	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,771	DE000NG3YY38	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
141,772	DE000NG3YY46	S&P 500 Index (Bloomberg code: SPX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

25	Share Certificate Provisions	Not Applicable
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
----------	---

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.
S&P 500 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: SPX <Index>)
Dow Jones Industrial Average 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: INDU <Index>)

DAX® Index	<p>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.</p> <p>Information and details of the past and future performance of the Index and its volatility can be obtained from Bloomberg (Bloomberg code: DAX <Index>)</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 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
DE000NG3YYM5	Not Applicable	NG3YYM
DE000NG3YYN3	Not Applicable	NG3YYN
DE000NG3YYP8	Not Applicable	NG3YYP
DE000NG3YYQ6	Not Applicable	NG3YYQ
DE000NG3YYR4	Not Applicable	NG3YYR
DE000NG3YYs2	Not Applicable	NG3YYs
DE000NG3YYT0	Not Applicable	NG3YYT
DE000NG3YYU8	Not Applicable	NG3YYU
DE000NG3YYV6	Not Applicable	NG3YYV
DE000NG3YYW4	Not Applicable	NG3YYW
DE000NG3YYX2	Not Applicable	NG3YYX
DE000NG3YYY0	Not Applicable	NG3YYY
DE000NG3YYZ7	Not Applicable	NG3YYZ
DE000NG3YY04	Not Applicable	NG3YY0
DE000NG3YY12	Not Applicable	NG3YY1
DE000NG3YY20	Not Applicable	NG3YY2
DE000NG3YY38	Not Applicable	NG3YY3
DE000NG3YY46	Not Applicable	NG3YY4

(iv) Name of the Principal Certificate Agent	ING Bank N.V.
--	---------------

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.
---	---

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

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.