

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
130,705	NG3KXZ	DE000NG3KXZ8	250,000	ING Short FX Open End Turbo Certificate
130,706	NG3KX0	DE000NG3KX01	250,000	ING Short FX Open End Turbo Certificate
130,707	NG3KX1	DE000NG3KX19	250,000	ING Short FX Open End Turbo Certificate
130,708	NG3KX2	DE000NG3KX27	1,000,000	ING Short FX Open End Turbo Certificate
130,709	NG3KX3	DE000NG3KX35	1,000,000	ING Short FX Open End Turbo Certificate
130,710	NG3KX4	DE000NG3KX43	1,000,000	ING Short FX Open End Turbo Certificate
130,711	NG3KX5	DE000NG3KX50	250,000	ING Short FX Open End Turbo Certificate
130,712	NG3KX6	DE000NG3KX68	250,000	ING Short FX Open End Turbo Certificate
130,713	NG3KX7	DE000NG3KX76	250,000	ING Short FX Open End Turbo Certificate
130,714	NG3KX8	DE000NG3KX84	250,000	ING Short FX Open End Turbo Certificate
130,715	NG3KX9	DE000NG3KX92	250,000	ING Short FX Open End Turbo Certificate
130,716	NG3KYA	DE000NG3KYA9	250,000	ING Short FX Open End Turbo Certificate
130,717	NG3KYB	DE000NG3KYB7	250,000	ING Short FX Open End Turbo Certificate
130,718	NG3KYC	DE000NG3KYC5	250,000	ING Short FX Open End Turbo Certificate
130,719	NG3KYD	DE000NG3KYD3	250,000	ING Short FX Open End Turbo Certificate
130,720	NG3KYE	DE000NG3KYE1	250,000	ING Short FX Open End Turbo Certificate
130,721	NG3KYF	DE000NG3KYF8	250,000	ING Short FX Open End Turbo Certificate
130,722	NG3KYG	DE000NG3KYG6	250,000	ING Short FX Open End Turbo Certificate
130,723	NG3KYH	DE000NG3KYH4	250,000	ING Short FX 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:	Currency 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:	13 August 2020
6	Issue Date:	17 August 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 Currency 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
130,705	DE000NG3KXZ8	250,000	1.24	1.0891200000	3.5	5.0	2.0	20.0	0.0	1.0891200000	0.00001	100.0	CHF
130,706	DE000NG3KX01	250,000	1.5	1.0918500000	3.5	5.0	2.0	20.0	0.0	1.0918500000	0.00001	100.0	CHF
130,707	DE000NG3KX19	250,000	11.58	1.2003200000	3.5	5.0	2.0	20.0	0.0	1.2003200000	0.00001	100.0	CHF
130,708	DE000NG3KX27	1,000,000	0.49	1.1825000000	3.5	5.0	1.0	20.0	0.0	1.1825000000	0.00001	100.0	USD
130,709	DE000NG3KX35	1,000,000	0.58	1.1835000000	3.5	5.0	1.0	20.0	0.0	1.1835000000	0.00001	100.0	USD
130,710	DE000NG3KX43	1,000,000	0.66	1.1845000000	3.5	5.0	1.0	20.0	0.0	1.1845000000	0.00001	100.0	USD
130,711	DE000NG3KX50	250,000	2.66	1.3372000000	3.5	5.0	2.0	20.0	0.0	1.3372000000	0.00001	100.0	USD
130,712	DE000NG3KX68	250,000	3.52	1.3474000000	3.5	5.0	2.0	20.0	0.0	1.3474000000	0.00001	100.0	USD
130,713	DE000NG3KX76	250,000	23.89	1.5871000000	3.5	5.0	2.0	20.0	0.0	1.5871000000	0.00001	100.0	USD
130,714	DE000NG3KX84	250,000	24.9	1.5990000000	3.5	5.0	2.0	20.0	0.0	1.5990000000	0.00001	100.0	USD
130,715	DE000NG3KX92	250,000	0.42	107.2900000000	3.5	5.0	2.0	20.0	0.0	107.2900000000	0.01	100.0	JPY
130,716	DE000NG3KYA9	250,000	0.63	107.5500000000	3.5	5.0	2.0	20.0	0.0	107.5500000000	0.01	100.0	JPY
130,717	DE000NG3KYB7	250,000	0.83	107.8100000000	3.5	5.0	2.0	20.0	0.0	107.8100000000	0.01	100.0	JPY
130,718	DE000NG3KYC5	250,000	1.04	108.0700000000	3.5	5.0	2.0	20.0	0.0	108.0700000000	0.01	100.0	JPY

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130,7 19	DE000NG 3KYD3	250,000	1.25	108.34 000000 00	3.5	5.0	2.0	20.0	0.0	108.34 00000 000	0.01	100. 0	JPY
130,7 20	DE000NG 3KYE1	250,000	1.47	108.61 000000 00	3.5	5.0	2.0	20.0	0.0	108.61 00000 000	0.01	100. 0	JPY
130,7 21	DE000NG 3KYF8	250,000	1.68	108.88 000000 00	3.5	5.0	2.0	20.0	0.0	108.88 00000 000	0.01	100. 0	JPY
130,7 22	DE000NG 3KYG6	250,000	1.9	109.15 000000 00	3.5	5.0	2.0	20.0	0.0	109.15 00000 000	0.01	100. 0	JPY
130,7 23	DE000NG 3KYH4	250,000	2.11	109.42 000000 00	3.5	5.0	2.0	20.0	0.0	109.42 00000 000	0.01	100. 0	JPY

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
25	Share Certificate Provisions	Not Applicable
26	Currency Certificate Provisions	Applicable

Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
130,705	DE000NG3KXZ8	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,706	DE000NG3KX01	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,707	DE000NG3KX19	EUR/CHF (Bloomberg code: EURCHF <Crncy>)	Reuters Page EURCHF=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,708	DE000NG3KX27	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,709	DE000NG3KX35	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,710	DE000NG3KX43	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,711	DE000NG3KX50	GBP/USD	Reuters Page	As specified in the	USD	3 p.m.

		(Bloomberg code: GBPUSD <Crncy>)	GBP=	Currency Certificate Conditions		Greenwich Mean Time.
130,712	DE000NG3KX68	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,713	DE000NG3KX76	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,714	DE000NG3KX84	GBP/USD (Bloomberg code: GBPUSD <Crncy>)	Reuters Page GBP=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,715	DE000NG3KX92	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,716	DE000NG3KYA9	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,717	DE000NG3KYB7	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,718	DE000NG3KYC5	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,719	DE000NG3KYD3	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,720	DE000NG3KYE1	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,721	DE000NG3KYF8	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,722	DE000NG3KYG6	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.
130,723	DE000NG3KYH4	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	USD	3 p.m. Greenwich Mean Time.

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.
EUR/CHF	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURCHF <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)

GBP/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: GBPUSD <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

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
DE000NG3KXZ8	Not Applicable	NG3KXZ
DE000NG3KX01	Not Applicable	NG3KX0
DE000NG3KX19	Not Applicable	NG3KX1
DE000NG3KX27	Not Applicable	NG3KX2
DE000NG3KX35	Not Applicable	NG3KX3
DE000NG3KX43	Not Applicable	NG3KX4
DE000NG3KX50	Not Applicable	NG3KX5
DE000NG3KX68	Not Applicable	NG3KX6
DE000NG3KX76	Not Applicable	NG3KX7
DE000NG3KX84	Not Applicable	NG3KX8
DE000NG3KX92	Not Applicable	NG3KX9
DE000NG3KYA9	Not Applicable	NG3KYA
DE000NG3KYB7	Not Applicable	NG3KYB
DE000NG3KYC5	Not Applicable	NG3KYC
DE000NG3KYD3	Not Applicable	NG3KYD
DE000NG3KYE1	Not Applicable	NG3KYE
DE000NG3KYF8	Not Applicable	NG3KYF
DE000NG3KYG6	Not Applicable	NG3KYG
DE000NG3KYH4	Not Applicable	NG3KYH

(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**