

**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.

Final Terms dated 03 October 2019

**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>
100227	NG2TKK	DE000NG2TKK0	2000000	ING Long Commodity Mini Future Certificate
100228	NG2TKL	DE000NG2TKL8	2000000	ING Long Commodity Mini Future Certificate
100229	NG2TKM	DE000NG2TKM6	2000000	ING Long Commodity Mini Future Certificate
100230	NG2TKN	DE000NG2TKN4	2000000	ING Long Commodity Mini Future Certificate
100231	NG2TKP	DE000NG2TKP9	2000000	ING Long Commodity Mini Future Certificate
100232	NG2TKQ	DE000NG2TKQ7	2000000	ING Long Commodity Mini Future Certificate
100233	NG2TKR	DE000NG2TKR5	2000000	ING Long Commodity Mini Future Certificate
100234	NG2TKS	DE000NG2TKS3	2000000	ING Long Commodity Mini Future Certificate
100235	NG2TKT	DE000NG2TKT1	2000000	ING Long Commodity Mini Future Certificate
100236	NG2TKU	DE000NG2TKU9	2000000	ING Long Commodity Mini Future Certificate
100237	NG2TKV	DE000NG2TKV7	2000000	ING Long Commodity Mini Future Certificate
100238	NG2TKW	DE000NG2TKW5	2000000	ING Long Commodity Mini Future Certificate

100239	NG2TKX	DE000NG2TKX3	2000000	ING Long Commodity Mini Future Certificate
100240	NG2TKY	DE000NG2TKY1	2000000	ING Long Commodity Mini Future Certificate
100241	NG2TKZ	DE000NG2TKZ8	2000000	ING Long Commodity Mini Future Certificate
100242	NG2TK0	DE000NG2TK08	2000000	ING Long Commodity Mini Future Certificate
100243	NG2TK1	DE000NG2TK16	2000000	ING Long Commodity Mini Future Certificate
100244	NG2TK2	DE000NG2TK24	2000000	ING Long Commodity 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 that Public Offer Jurisdiction 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 3 of the Prospectus Directive or to supplement a prospectus pursuant to Article 16 of the Prospectus Directive, 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.

**PART A – CONTRACTUAL TERMS**

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 this Base Prospectus dated 6 May 2019 as supplemented from time to time (the “Prospectus”) which constitutes a base prospectus for the purposes of Directive 2003/71/EC, as amended, to the extent that such amendments have been implemented in the relevant Member State of the European Economic Area, (the “**Prospectus Directive**”). This document constitutes the Final Terms applicable to the issue of Certificates described herein for the purposes of Article 5.4 of the Prospectus Directive (as implemented by the Dutch Financial Supervision Act (*Wet op het financieel toezicht*) and its implementing regulations) and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Certificates is only available on the basis of the combination of these Final Terms and the Prospectus. Copies of the Prospectus 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 website [www.ingmarkets.de](http://www.ingmarkets.de).

**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.	Open Ended Certificates (Marketing name: Mini Futures)
	(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:	04 October 2019
6	Issue Date:	08 October 2019
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
100227	DE000NG2TKK0	2000000	4.22	1451.107000000	3.5	5.0	3.0	20.0	0.0	1495.000000000	1.0	0.1	USD
100228	DE000NG2TKL8	2000000	4.45	1448.607000000	3.5	5.0	3.0	20.0	0.0	1493.000000000	1.0	0.1	USD
100229	DE000NG2TKM6	2000000	4.68	1446.107000000	3.5	5.0	3.0	20.0	0.0	1490.000000000	1.0	0.1	USD
100230	DE000NG2TKN4	2000000	4.91	1443.607000000	3.5	5.0	3.0	20.0	0.0	1487.000000000	1.0	0.1	USD
100231	DE000NG2TKP9	2000000	5.14	1441.107000000	3.5	5.0	3.0	20.0	0.0	1485.000000000	1.0	0.1	USD
100232	DE000NG2TKQ7	2000000	5.37	1438.607000000	3.5	5.0	3.0	20.0	0.0	1482.000000000	1.0	0.1	USD
100233	DE000NG2TKR5	2000000	5.59	1436.107000000	3.5	5.0	3.0	20.0	0.0	1480.000000000	1.0	0.1	USD
100234	DE000NG2TKS3	2000000	5.82	1433.607000000	3.5	5.0	3.0	20.0	0.0	1477.000000000	1.0	0.1	USD
100235	DE000NG2TKT1	2000000	6.05	1431.107000000	3.5	5.0	3.0	20.0	0.0	1475.000000000	1.0	0.1	USD
100236	DE000NG2TKU9	2000000	6.28	1428.607000000	3.5	5.0	3.0	20.0	0.0	1472.000000000	1.0	0.1	USD
100237	DE000NG2TKV7	2000000	6.51	1426.107000000	3.5	5.0	3.0	20.0	0.0	1469.000000000	1.0	0.1	USD
100238	DE000NG2TKW5	2000000	6.74	1423.607000000	3.5	5.0	3.0	20.0	0.0	1467.000000000	1.0	0.1	USD
100239	DE000NG2TKX3	2000000	6.97	1421.107000000	3.5	5.0	3.0	20.0	0.0	1464.000000000	1.0	0.1	USD
100240	DE000NG2TKY1	2000000	0.9	16.573400000	3.5	5.0	4.0	20.0	0.0	17.300000000	0.1	1.0	USD
100241	DE000NG2TKZ8	2000000	1.0	16.473400000	3.5	5.0	4.0	20.0	0.0	17.200000000	0.1	1.0	USD
100242	DE000NG2TK0	2000000	1.09	16.373400000	3.5	5.0	4.0	20.0	0.0	17.100000000	0.1	1.0	USD

	8			000						000			
100243	DE000NG2TK1 6	2000000	1.18	16.2734000 000	3.5	5.0	4.0	20.0	0.0	17.0000000 000	0.1	1.0	USD
100244	DE000NG2TK2 4	2000000	1.27	16.1734000 000	3.5	5.0	4.0	20.0	0.0	16.9000000 000	0.1	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
100227	DE000N G2TKK0	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
100228	DE000N G2TKL8	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
100229	DE000N G2TKM6	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
100230	DE000N G2TKN4	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
100231	DE000N G2TKP9	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
100232	DE000N G2TKQ7	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
100233	DE000N G2TKR5	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
100234	DE000N G2TKS3	Gold	Gold-Spot	GOLD SPOT \$/OZ	The spot	Not Applicable	Not Applicable.	Not Applicable	The close of trading

				(Bloomberg code: XAU <Crcny>)	price	e.		e	on the Exchange
100235	DE000N G2TKT1	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
100236	DE000N G2TKU9	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
100237	DE000N G2TKV7	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
100238	DE000N G2TKW5	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
100239	DE000N G2TKX3	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
100240	DE000N G2TKY1	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
100241	DE000N G2TKZ8	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
100242	DE000N G2TK08	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
100243	DE000N G2TK16	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
100244	DE000N G2TK24	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>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
----------	---

### 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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
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>)

## 5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

## 6 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG2TKK0	Not Applicable	NG2TKK
DE000NG2TKL8	Not Applicable	NG2TKL
DE000NG2TKM6	Not Applicable	NG2TKM
DE000NG2TKN4	Not Applicable	NG2TKN
DE000NG2TKP9	Not Applicable	NG2TKP
DE000NG2TKQ7	Not Applicable	NG2TKQ
DE000NG2TKR5	Not Applicable	NG2TKR
DE000NG2TKS3	Not Applicable	NG2TKS
DE000NG2TKT1	Not Applicable	NG2TKT
DE000NG2TKU9	Not Applicable	NG2TKU
DE000NG2TKV7	Not Applicable	NG2TKV
DE000NG2TKW5	Not Applicable	NG2TKW
DE000NG2TKX3	Not Applicable	NG2TKX
DE000NG2TKY1	Not Applicable	NG2TKY
DE000NG2TKZ8	Not Applicable	NG2TKZ
DE000NG2TK08	Not Applicable	NG2TK0
DE000NG2TK16	Not Applicable	NG2TK1
DE000NG2TK24	Not Applicable	NG2TK2

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
--	--

## 7 DISTRIBUTION

(iv) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschbom
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	German 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 Directive in Germany (the “ <b>Public Offer Jurisdiction</b> ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable

## 8 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 WEBSITE OF THE ISSUER [WWW.INGMARKETS.DE](http://WWW.INGMARKETS.DE)**