

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 11 November 2019

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
103126	NG2V2U	DE000NG2V2U1	2000000	ING Long Share Open End Turbo Certificate
103127	NG2V2V	DE000NG2V2V9	2000000	ING Long Share Open End Turbo Certificate
103128	NG2V2W	DE000NG2V2W7	2000000	ING Long Share Open End Turbo Certificate
103129	NG2V2X	DE000NG2V2X5	2000000	ING Long Share Open End Turbo Certificate
103130	NG2V2Y	DE000NG2V2Y3	2000000	ING Long Share Open End Turbo Certificate
103131	NG2V2Z	DE000NG2V2Z0	2000000	ING Long Share Open End Turbo Certificate
103132	NG2V20	DE000NG2V208	2000000	ING Long Share Open End Turbo Certificate
103133	NG2V21	DE000NG2V216	2000000	ING Long Share Open End Turbo Certificate
103134	NG2V22	DE000NG2V224	100000	ING Long Share Open End Turbo Certificate
103135	NG2V23	DE000NG2V232	100000	ING Long Share Open End Turbo Certificate
103136	NG2V24	DE000NG2V240	2000000	ING Long Share Open End Turbo Certificate
103137	NG2V25	DE000NG2V257	2000000	ING Long Share Open End Turbo Certificate

103138	NG2V26	DE000NG2V265	2000000	ING Long Share Open End Turbo Certificate
103139	NG2V27	DE000NG2V273	2000000	ING Long Share Open End Turbo Certificate
103140	NG2V28	DE000NG2V281	2000000	ING Long Share Open End Turbo Certificate
103141	NG2V29	DE000NG2V299	2000000	ING Long Share Open End Turbo Certificate
103142	NG2V3A	DE000NG2V3A1	2000000	ING Long Share Open End Turbo Certificate
103143	NG2V3B	DE000NG2V3B9	2000000	ING Long Share Open End Turbo Certificate
103144	NG2V3C	DE000NG2V3C7	1000000	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 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) and are available for viewing on the website 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:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbos)
	(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:	12 November 2019
6	Issue Date:	14 November 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 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
103126	DE000NG2V2U1	2000000	0.06	5.45600000	3.5	5.0	7.5	20.0	0.0	5.45600000	0.001	1.0	EUR
103127	DE000NG2V2V9	2000000	0.26	120.8700000000	3.5	5.0	7.5	20.0	0.0	120.8700000000	0.01	0.1	EUR
103128	DE000NG2V2W7	2000000	0.93	11.1850000000	3.5	5.0	10.0	20.0	0.0	11.1850000000	0.001	1.0	EUR
103129	DE000NG2V2X5	2000000	1.15	10.9650000000	3.5	5.0	10.0	20.0	0.0	10.9650000000	0.001	1.0	EUR
103130	DE000NG2V2Y3	2000000	0.12	99.0000000000	3.5	5.0	7.5	20.0	0.0	99.0000000000	0.01	0.1	EUR
103131	DE000NG2V2Z0	2000000	0.22	98.0100000000	3.5	5.0	7.5	20.0	0.0	98.0100000000	0.01	0.1	EUR
103132	DE000NG2V208	2000000	0.32	97.0300000000	3.5	5.0	7.5	20.0	0.0	97.0300000000	0.01	0.1	EUR
103133	DE000NG2V216	2000000	0.41	96.0600000000	3.5	5.0	7.5	20.0	0.0	96.0600000000	0.01	0.1	EUR
103134	DE000NG2V224	100000	2.3	49.3975000000	3.5	5.0	7.5	20.0	0.0	49.4000000000	0.01	1.0	EUR
103135	DE000NG2V232	100000	2.79	48.9084000000	3.5	5.0	7.5	20.0	0.0	48.9100000000	0.01	1.0	EUR
103136	DE000NG2V240	2000000	1.04	16.6860000000	3.5	5.0	7.5	20.0	0.0	16.6860000000	0.001	1.0	EUR
103137	DE000NG2V257	2000000	1.21	16.5200000000	3.5	5.0	7.5	20.0	0.0	16.5200000000	0.001	1.0	EUR
103138	DE000NG2V265	2000000	1.37	16.3560000000	3.5	5.0	7.5	20.0	0.0	16.3560000000	0.001	1.0	EUR
103139	DE000NG2V273	2000000	0.05	118.1230000000	3.5	5.0	10.0	20.0	0.0	118.1230000000	0.001	0.1	EUR
103140	DE000NG2V281	2000000	0.1	117.6230000000	3.5	5.0	10.0	20.0	0.0	117.6230000000	0.001	0.1	EUR
103141	DE000NG2V299	2000000	0.15	117.123000	3.5	5.0	10.0	20.0	0.0	117.123000	0.001	0.1	EUR

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103142	DE000NG2V3A 1	2000000	0.2	116.623000 0000	3.5	5.0	10.0	20.0	0.0	116.623000 0000	0.001	0.1	EUR
103143	DE000NG2V3B 9	2000000	0.25	116.123000 0000	3.5	5.0	10.0	20.0	0.0	116.123000 0000	0.001	0.1	EUR
103144	DE000NG2V3C 7	1000000	0.46	128.692000 0000	3.5	5.0	10.0	20.0	0.0	128.700000 0000	0.01	0.1	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
103126	DE000NG2V2U1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000CBK1001) (Bloomberg code: CBK GY <Equity>)	Commerzbank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103127	DE000NG2V2V9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007164600) (Bloomberg code: SAP GY <Equity>)	SAP SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103128	DE000NG2V2W7	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D6554) (Bloomberg code: NDX1 GY <Equity>)	Nordex SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103129	DE000NG2V2X5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D6554) (Bloomberg code: NDX1 GY <Equity>)	Nordex SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103130	DE000NG2V2Y3	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
103131	DE000NG2V2Z0	Ordinary Shares issued by the Share Issuer (ISIN code:	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0006632003) (Bloomberg code: MOR GY <Equity>)				Conditions
103132	DE000NG2V208	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
103133	DE000NG2V216	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
103134	DE000NG2V224	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005419105) (Bloomberg code: COK GY <Equity>)	CANCOM SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103135	DE000NG2V232	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005419105) (Bloomberg code: COK GY <Equity>)	CANCOM SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103136	DE000NG2V240	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
103137	DE000NG2V257	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
103138	DE000NG2V265	Ordinary Shares issued by the Share Issuer (ISIN code:	Deutsche Lufthansa AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0008232125) (Bloomberg code: LHA GY <Equity>)				Conditions
103139	DE000NG2V273	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103140	DE000NG2V281	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103141	DE000NG2V299	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103142	DE000NG2V3A1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103143	DE000NG2V3B9	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
103144	DE000NG2V3C7	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	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	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 on source of information.
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>)
Nordex 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: NDX1 GY <Equity>)

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>
Wirecard 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: WDI GY <Equity>)</p>
CANCOM SE	<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: COK GY <Equity>)</p>
Commerzbank 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: CBK GY <Equity>)</p>
SAP SE	<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: SAP GY <Equity>)</p>
Airbus	<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: AIR FP <Equity>)</p>

5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer 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
DE000NG2V2U1	Not Applicable	NG2V2U
DE000NG2V2V9	Not Applicable	NG2V2V
DE000NG2V2W7	Not Applicable	NG2V2W
DE000NG2V2X5	Not Applicable	NG2V2X
DE000NG2V2Y3	Not Applicable	NG2V2Y
DE000NG2V2Z0	Not Applicable	NG2V2Z
DE000NG2V208	Not Applicable	NG2V20
DE000NG2V216	Not Applicable	NG2V21
DE000NG2V224	Not Applicable	NG2V22
DE000NG2V232	Not Applicable	NG2V23
DE000NG2V240	Not Applicable	NG2V24
DE000NG2V257	Not Applicable	NG2V25
DE000NG2V265	Not Applicable	NG2V26
DE000NG2V273	Not Applicable	NG2V27
DE000NG2V281	Not Applicable	NG2V28
DE000NG2V299	Not Applicable	NG2V29
DE000NG2V3A1	Not Applicable	NG2V3A
DE000NG2V3B9	Not Applicable	NG2V3B
DE000NG2V3C7	Not Applicable	NG2V3C

(iv) Name of the Principal Certificate Agent	BNP Paribas Securities Services S.C.A.
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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 “ Public Offer Jurisdiction ”).
(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.
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ANNEX

**ISSUE SPECIFIC SUMMARY OF THE CERTIFICATES AND THE KEY INFORMATION DOCUMENT
ARE AVAILABLE ON THE WEBSITE OF THE ISSUER WWW.INGMARKETS.DE**