

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 01 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
102238	NG2VAQ	DE000NG2VAQ4	2000000	ING Long Share Mini Future Certificate
102239	NG2VAR	DE000NG2VAR2	2000000	ING Long Share Mini Future Certificate
102240	NG2VAS	DE000NG2VAS0	2000000	ING Long Share Mini Future Certificate
102241	NG2VAT	DE000NG2VAT8	2000000	ING Long Share Mini Future Certificate
102242	NG2VAU	DE000NG2VAU6	2000000	ING Long Share Mini Future Certificate
102243	NG2VAV	DE000NG2VAV4	2000000	ING Long Share Mini Future Certificate
102244	NG2VAW	DE000NG2VAW2	2000000	ING Long Share Mini Future Certificate
102245	NG2VAX	DE000NG2VAX0	2000000	ING Long Share Mini Future Certificate
102246	NG2VAY	DE000NG2VAY8	2000000	ING Long Share Mini Future Certificate
102247	NG2VAZ	DE000NG2VAZ5	2000000	ING Long Share Mini Future Certificate
102248	NG2VA0	DE000NG2VA06	2000000	ING Long Share Mini Future Certificate
102249	NG2VA1	DE000NG2VA14	2000000	ING Long Share Mini Future Certificate
102250	NG2VA2	DE000NG2VA22	2000000	ING Long Share Mini Future Certificate
102251	NG2VA3	DE000NG2VA30	2000000	ING Long Share Mini Future Certificate
102252	NG2VA4	DE000NG2VA48	2000000	ING Long Share Mini Future Certificate
102253	NG2VA5	DE000NG2VA55	2000000	ING Long Share Mini Future Certificate
102254	NG2VA6	DE000NG2VA63	2000000	ING Long Share Mini Future Certificate
102255	NG2VA7	DE000NG2VA71	1000000	ING Long Share Mini Future Certificate
102256	NG2VA8	DE000NG2VA89	1000000	ING Long Share Mini Future Certificate
102257	NG2VA9	DE000NG2VA97	1000000	ING Long Share 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) 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.	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 November 2019
6	Issue Date:	06 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
102238	DE000NG2VAQ4	2000000	2.32	255.1107000000	3.5	5.0	7.5	20.0	0.0	274.3000000000	0.1	0.1	EUR
102239	DE000NG2VAR2	2000000	2.42	254.1107000000	3.5	5.0	7.5	20.0	0.0	273.2000000000	0.1	0.1	EUR
102240	DE000NG2VAS0	2000000	2.52	253.1107000000	3.5	5.0	7.5	20.0	0.0	272.1000000000	0.1	0.1	EUR
102241	DE000NG2VAT8	2000000	2.62	252.1107000000	3.5	5.0	7.5	20.0	0.0	271.1000000000	0.1	0.1	EUR
102242	DE000NG2VAU6	2000000	1.23	56.8737000000	3.5	5.0	7.5	20.0	0.0	61.2000000000	0.1	0.1	EUR
102243	DE000NG2VAV4	2000000	0.92	93.0800000000	3.5	5.0	7.5	20.0	0.0	100.0600000000	0.01	0.1	EUR
102244	DE000NG2VAW2	2000000	1.07	91.6100000000	3.5	5.0	7.5	20.0	0.0	98.4800000000	0.01	0.1	EUR
102245	DE000NG2VAX0	2000000	1.21	90.1600000000	3.5	5.0	7.5	20.0	0.0	96.9300000000	0.01	0.1	EUR
102246	DE000NG2VAY8	2000000	1.36	88.7400000000	3.5	5.0	7.5	20.0	0.0	95.4000000000	0.01	0.1	EUR
102247	DE000NG2VAZ5	2000000	1.5	87.3400000000	3.5	5.0	7.5	20.0	0.0	93.8900000000	0.01	0.1	EUR
102248	DE000NG2VA06	2000000	1.63	85.9600000000	3.5	5.0	7.5	20.0	0.0	92.4100000000	0.01	0.1	EUR
102249	DE000NG2VA14	2000000	1.77	84.6000000000	3.5	5.0	7.5	20.0	0.0	90.9500000000	0.01	0.1	EUR
102250	DE000NG2VA22	2000000	1.37	94.5499000000	3.5	5.0	7.5	20.0	0.0	101.7000000000	0.1	0.1	EUR
102251	DE000NG2VA30	2000000	0.68	40.6256000000	3.5	5.0	7.5	20.0	0.0	43.6800000000	0.01	0.1	EUR
102252	DE000NG2VA48	2000000	0.78	39.6256000000	3.5	5.0	7.5	20.0	0.0	42.6000000000	0.01	0.1	EUR
102253	DE000NG2VA55	2000000	0.52	62.9600000000	3.5	5.0	7.5	20.0	0.0	67.6800000000	0.01	0.1	EUR

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102254	DE000NG2VA6 3	2000000	0.22	18.3390000 000	3.5	5.0	10.0	20.0	0.0	20.1800000 000	0.01	0.1	EUR
102255	DE000NG2VA7 1	1000000	1.35	115.620900 0000	3.5	5.0	10.0	20.0	0.0	127.190000 0000	0.01	0.1	EUR
102256	DE000NG2VA8 9	1000000	1.58	113.353800 0000	3.5	5.0	10.0	20.0	0.0	124.690000 0000	0.01	0.1	EUR
102257	DE000NG2VA9 7	1000000	1.8	111.131100 0000	3.5	5.0	10.0	20.0	0.0	122.250000 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
102238	DE000NG2VAQ4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102239	DE000NG2VAR2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102240	DE000NG2VAS0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102241	DE000NG2VAT8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102242	DE000NG2VAU6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BAY0017) (Bloomberg code: BAYN GY <Equity>)	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions

102243	DE000NG2VAV 4	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
102244	DE000NG2VAW 2	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
102245	DE000NG2VAX 0	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
102246	DE000NG2VAY 8	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
102247	DE000NG2VAZ 5	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
102248	DE000NG2VA06	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
102249	DE000NG2VA14	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

102250	DE000NG2VA22	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006599905) (Bloomberg code: MRK GR <Equity>)	Merck KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102251	DE000NG2VA30	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102252	DE000NG2VA48	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005785604) (Bloomberg code: FRE GR <Equity>)	Fresenius SE & Co KGaA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102253	DE000NG2VA55	Ordinary Shares issued by the Share Issuer (ISIN code: DE000BASF111) (Bloomberg code: BAS GY <Equity>)	BASF SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102254	DE000NG2VA63	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
102255	DE000NG2VA71	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
102256	DE000NG2VA89	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

102257	DE000NG2VA97	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
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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.
Fresenius SE & Co KGaA	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: FRE GR <Equity>)
Bayer 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: BAYN GY <Equity>)

Merck KGaA	<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: MRK GR <Equity>)</p>
BASF 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: BAS GY <Equity>)</p>
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>
Evotec 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: EVT GY <Equity>)</p>
Adidas 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: ADS 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
DE000NG2VAQ4	Not Applicable	NG2VAQ
DE000NG2VAR2	Not Applicable	NG2VAR
DE000NG2VAS0	Not Applicable	NG2VAS
DE000NG2VAT8	Not Applicable	NG2VAT
DE000NG2VAU6	Not Applicable	NG2VAU
DE000NG2VAV4	Not Applicable	NG2VAV
DE000NG2VAW2	Not Applicable	NG2VAW
DE000NG2VAX0	Not Applicable	NG2VAX
DE000NG2VAY8	Not Applicable	NG2VAY
DE000NG2VAZ5	Not Applicable	NG2VAZ
DE000NG2VA06	Not Applicable	NG2VA0
DE000NG2VA14	Not Applicable	NG2VA1
DE000NG2VA22	Not Applicable	NG2VA2
DE000NG2VA30	Not Applicable	NG2VA3
DE000NG2VA48	Not Applicable	NG2VA4
DE000NG2VA55	Not Applicable	NG2VA5
DE000NG2VA63	Not Applicable	NG2VA6
DE000NG2VA71	Not Applicable	NG2VA7
DE000NG2VA89	Not Applicable	NG2VA8
DE000NG2VA97	Not Applicable	NG2VA9

(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**