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.*

EURO STOXX 50® (Price) 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 Benchmark 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 Benchmark Regulation.

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 Benchmark Regulation.

NASDAQ 100 Stock Index is provided by The Nasdaq Stock Market, Inc.. The Nasdaq Stock Market, Inc. does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that The Nasdaq Stock Market, Inc. is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 06 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**
102819	NG2VTT	DE000NG2VTT8	2000000	ING Short Index Open End Turbo Certificate
102820	NG2VTU	DE000NG2VTU6	2000000	ING Short Index Open End Turbo Certificate
102821	NG2VTV	DE000NG2VTV4	2000000	ING Short Index Open End Turbo

				Certificate
102822	NG2VTW	DE000NG2VTW2	2000000	ING Short Index Open End Turbo Certificate
102823	NG2VTX	DE000NG2VTX0	2000000	ING Short Index Open End Turbo Certificate
102824	NG2VTY	DE000NG2VTY8	2000000	ING Short Index Open End Turbo Certificate
102825	NG2VTZ	DE000NG2VTZ5	2000000	ING Short Index Open End Turbo Certificate
102826	NG2VT0	DE000NG2VT05	2000000	ING Short Index Open End Turbo Certificate
102827	NG2VT1	DE000NG2VT13	2000000	ING Short Index Open End Turbo Certificate
102828	NG2VT2	DE000NG2VT21	2000000	ING Short Index Open End Turbo Certificate
102829	NG2VT3	DE000NG2VT39	2000000	ING Short Index Open End Turbo Certificate
102830	NG2VT4	DE000NG2VT47	2000000	ING Short Index Open End Turbo Certificate
102831	NG2VT5	DE000NG2VT54	2000000	ING Short Index Open End Turbo Certificate
102832	NG2VT6	DE000NG2VT62	2000000	ING Short Index Open End Turbo Certificate
102833	NG2VT7	DE000NG2VT70	2000000	ING Short Index Open End Turbo Certificate
102834	NG2VT8	DE000NG2VT88	2000000	ING Short Index Open End Turbo Certificate
102835	NG2VT9	DE000NG2VT96	2000000	ING Short Index Open End Turbo Certificate
102836	NG2VUA	DE000NG2VUA6	2000000	ING Short Index Open End Turbo Certificate
102837	NG2VUB	DE000NG2VUB4	2000000	ING Short Index 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:	Index 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:	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:	07 November 2019
6	Issue Date:	11 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 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
102819	DE000NG2VTT8	2000000	30.49	16204.4000000000	3.5	5.0	1.5	20.0	0.0	16204.4000000000	0.01	0.01	EUR
102820	DE000NG2VTU6	2000000	30.54	16209.4000000000	3.5	5.0	1.5	20.0	0.0	16209.4000000000	0.01	0.01	EUR
102821	DE000NG2VTV4	2000000	30.59	16214.4000000000	3.5	5.0	1.5	20.0	0.0	16214.4000000000	0.01	0.01	EUR
102822	DE000NG2VTW2	2000000	30.64	16219.4000000000	3.5	5.0	1.5	20.0	0.0	16219.4000000000	0.01	0.01	EUR
102823	DE000NG2VTX0	2000000	30.69	16224.4000000000	3.5	5.0	1.5	20.0	0.0	16224.4000000000	0.01	0.01	EUR
102824	DE000NG2VTY8	2000000	30.74	16229.4000000000	3.5	5.0	1.5	20.0	0.0	16229.4000000000	0.01	0.01	EUR
102825	DE000NG2VTZ5	2000000	30.79	16234.4000000000	3.5	5.0	1.5	20.0	0.0	16234.4000000000	0.01	0.01	EUR
102826	DE000NG2VT05	2000000	30.84	16239.4000000000	3.5	5.0	1.5	20.0	0.0	16239.4000000000	0.01	0.01	EUR
102827	DE000NG2VT13	2000000	30.89	16244.4000000000	3.5	5.0	1.5	20.0	0.0	16244.4000000000	0.01	0.01	EUR
102828	DE000NG2VT21	2000000	30.94	16249.4000000000	3.5	5.0	1.5	20.0	0.0	16249.4000000000	0.01	0.01	EUR
102829	DE000NG2VT39	2000000	30.99	16254.4000000000	3.5	5.0	1.5	20.0	0.0	16254.4000000000	0.01	0.01	EUR
102830	DE000NG2VT47	2000000	8.13	9111.1200000000	3.5	5.0	3.0	20.0	0.0	9111.1200000000	0.01	0.01	USD
102831	DE000NG2VT54	2000000	8.31	9131.1200000000	3.5	5.0	3.0	20.0	0.0	9131.1200000000	0.01	0.01	USD
102832	DE000NG2VT62	2000000	8.49	9151.1200000000	3.5	5.0	3.0	20.0	0.0	9151.1200000000	0.01	0.01	USD
102833	DE000NG2VT70	2000000	4.96	4179.9900000000	3.5	5.0	2.0	20.0	0.0	4179.9900000000	0.01	0.01	EUR
102834	DE000NG2VT88	2000000	16.45	29316.2400	3.5	5.0	2.0	20.0	0.0	29316.2400	0.01	0.01	USD

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102835	DE000NG2VT96	2000000	16.68	29341.2400000000	3.5	5.0	2.0	20.0	0.0	29341.2400000000	0.01	0.01	USD
102836	DE000NG2VUA6	2000000	16.91	29366.2400000000	3.5	5.0	2.0	20.0	0.0	29366.2400000000	0.01	0.01	USD
102837	DE000NG2VUB4	2000000	17.13	29391.2400000000	3.5	5.0	2.0	20.0	0.0	29391.2400000000	0.01	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
102819	DE000NG2VTT8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102820	DE000NG2VTU6	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102821	DE000NG2VTV4	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102822	DE000NG2VTW2	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102823	DE000NG2VTX0	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102824	DE000NG2VTY8	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102825	DE000NG2VTZ5	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102826	DE000NG2VT05	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102827	DE000NG2VT13	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102828	DE000NG2VT21	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102829	DE000NG2VT39	DAX® Index (Bloomberg code: DAX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102830	DE000NG2VT47	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102831	DE000NG2VT54	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102832	DE000NG2VT62	NASDAQ 100 Stock Index (Bloomberg code: NDX <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102833	DE000NG2VT70	EURO STOXX 50® (Price) Index (Bloomberg code: SX5E <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102834	DE000NG2VT88	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102835	DE000NG2VT96	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions

102836	DE000NG2VUA6	Dow Jones Industrial Average Index (Bloomberg code: INDU <Index>)	As specified in the Index Certificate Conditions	As specified in the Index Certificate Conditions
102837	DE000NG2VUB4	Dow Jones Industrial Average Index (Bloomberg code: INDU <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	**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 on source of information.**
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>)
NASDAQ 100 Stock 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: NDX <Index>)

DAX® 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: DAX <Index>)
EURO STOXX 50® (Price) 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: SX5E <Index>)

5 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, or any succesor 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
DE000NG2VTT8	Not Applicable	NG2VTT
DE000NG2VTU6	Not Applicable	NG2VTU
DE000NG2VTV4	Not Applicable	NG2VTV
DE000NG2VTW2	Not Applicable	NG2VTW
DE000NG2VTX0	Not Applicable	NG2VTX
DE000NG2VTY8	Not Applicable	NG2VTY
DE000NG2VTZ5	Not Applicable	NG2VTZ
DE000NG2VT05	Not Applicable	NG2VT0
DE000NG2VT13	Not Applicable	NG2VT1
DE000NG2VT21	Not Applicable	NG2VT2
DE000NG2VT39	Not Applicable	NG2VT3
DE000NG2VT47	Not Applicable	NG2VT4
DE000NG2VT54	Not Applicable	NG2VT5
DE000NG2VT62	Not Applicable	NG2VT6
DE000NG2VT70	Not Applicable	NG2VT7
DE000NG2VT88	Not Applicable	NG2VT8
DE000NG2VT96	Not Applicable	NG2VT9
DE000NG2VUA6	Not Applicable	NG2VUA
DE000NG2VUB4	Not Applicable	NG2VUB

(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 "**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.

ANNEX

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

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.