

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 06 November 2018

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
87162	NG2F9A	DE000NG2F9A8	2000000	ING Long Share Open End Turbo Certificate
87163	NG2F9B	DE000NG2F9B6	2000000	ING Long Share Open End Turbo Certificate
87164	NG2F9C	DE000NG2F9C4	2000000	ING Long Share Open End Turbo Certificate
87165	NG2F9D	DE000NG2F9D2	2000000	ING Long Share Open End Turbo Certificate
87166	NG2F9E	DE000NG2F9E0	2000000	ING Long Share Open End Turbo Certificate
87167	NG2F9F	DE000NG2F9F7	2000000	ING Long Share Open End Turbo Certificate
87168	NG2F9G	DE000NG2F9G5	2000000	ING Long Share Open End Turbo Certificate
87169	NG2F9H	DE000NG2F9H3	2000000	ING Long Share Open End Turbo Certificate
87170	NG2F9J	DE000NG2F9J9	2000000	ING Long Share Open End Turbo Certificate
87171	NG2F9K	DE000NG2F9K7	2000000	ING Long Share Open End Turbo Certificate
87172	NG2F9L	DE000NG2F9L5	2000000	ING Long Share Open End Turbo Certificate
87173	NG2F9M	DE000NG2F9M3	2000000	ING Long Share Open End Turbo Certificate

87174	NG2F9N	DE000NG2F9N1	2000000	ING Long Share Open End Turbo Certificate
87175	NG2F9P	DE000NG2F9P6	2000000	ING Long Share Open End Turbo Certificate
87176	NG2F9Q	DE000NG2F9Q4	2000000	ING Long Share Open End Turbo Certificate
87177	NG2F9R	DE000NG2F9R2	2000000	ING Long Share Open End Turbo Certificate
87178	NG2F9S	DE000NG2F9S0	2000000	ING Long Share Open End Turbo Certificate
87179	NG2F9T	DE000NG2F9T8	2000000	ING Long Share Open End Turbo Certificate
87180	NG2F9U	DE000NG2F9U6	2000000	ING Long Share Open End Turbo Certificate
87181	NG2F9V	DE000NG2F9V4	2000000	ING Long Share Open End Turbo Certificate
87182	NG2F9W	DE000NG2F9W2	2000000	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 22 June 2018 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:	07 November 2018
6	Issue Date:	09 November 2018
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
87162	DE000NG2F9A8	2000000	0.89	147.2100000000	3.5	5.0	7.5	20.0	0.0	147.2100000000	0.01	0.1	EUR
87163	DE000NG2F9B6	2000000	1.04	145.7400000000	3.5	5.0	7.5	20.0	0.0	145.7400000000	0.01	0.1	EUR
87164	DE000NG2F9C4	2000000	1.18	144.2800000000	3.5	5.0	7.5	20.0	0.0	144.2800000000	0.01	0.1	EUR
87165	DE000NG2F9D2	2000000	1.33	142.8400000000	3.5	5.0	7.5	20.0	0.0	142.8400000000	0.01	0.1	EUR
87166	DE000NG2F9E0	2000000	1.47	141.4100000000	3.5	5.0	7.5	20.0	0.0	141.4100000000	0.01	0.1	EUR
87167	DE000NG2F9F7	2000000	1.61	140.0000000000	3.5	5.0	7.5	20.0	0.0	140.0000000000	0.01	0.1	EUR
87168	DE000NG2F9G5	2000000	1.82	137.9100000000	3.5	5.0	7.5	20.0	0.0	137.9100000000	0.01	0.1	EUR
87169	DE000NG2F9H3	2000000	0.41	7.9750000000	3.5	5.0	7.5	20.0	0.0	7.9750000000	0.001	1.0	EUR
87170	DE000NG2F9J9	2000000	1.07	16.5050000000	3.5	5.0	5.0	20.0	0.0	16.5050000000	0.001	1.0	EUR
87171	DE000NG2F9K7	2000000	1.23	16.3410000000	3.5	5.0	5.0	20.0	0.0	16.3410000000	0.001	1.0	EUR
87172	DE000NG2F9L5	2000000	1.39	16.1790000000	3.5	5.0	5.0	20.0	0.0	16.1790000000	0.001	1.0	EUR
87173	DE000NG2F9M3	2000000	1.55	16.0180000000	3.5	5.0	5.0	20.0	0.0	16.0180000000	0.001	1.0	EUR
87174	DE000NG2F9N1	2000000	1.71	15.8590000000	3.5	5.0	5.0	20.0	0.0	15.8590000000	0.001	1.0	EUR
87175	DE000NG2F9P6	2000000	0.39	66.5600000000	3.5	5.0	7.5	20.0	0.0	66.5600000000	0.01	0.1	EUR
87176	DE000NG2F9Q4	2000000	0.53	65.2400000000	3.5	5.0	7.5	20.0	0.0	65.2400000000	0.01	0.1	EUR
87177	DE000NG2F9R2	2000000	0.59	64.5900000000	3.5	5.0	7.5	20.0	0.0	64.5900000000	0.01	0.1	EUR

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87178	DE000NG2F9S0	2000000	2.98	40.7500000 000	3.5	5.0	7.5	20.0	0.0	40.7500000 000	0.01	0.1	EUR
87179	DE000NG2F9T8	2000000	1.0	133.1900000 0000	3.5	5.0	7.5	20.0	0.0	133.1900000 0000	0.01	0.1	EUR
87180	DE000NG2F9U 6	2000000	1.26	130.5600000 0000	3.5	5.0	7.5	20.0	0.0	130.5600000 0000	0.01	0.1	EUR
87181	DE000NG2F9V4	2000000	1.07	17.9100000 000	3.5	5.0	7.5	20.0	0.0	17.9100000 000	0.001	1.0	EUR
87182	DE000NG2F9W 2	2000000	1.25	17.7320000 000	3.5	5.0	7.5	20.0	0.0	17.7320000 000	0.001	1.0	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
87162	DE000NG2F9A8 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87163	DE000NG2F9B6 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87164	DE000NG2F9C4 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87165	DE000NG2F9D2 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87166	DE000NG2F9E0 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87167	DE000NG2F9F7 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code:	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007664039) (Bloomberg code: VOW3 GY <Equity>)				Conditions
87168	DE000NG2F9G5 DE000NG12XF1	Preferred Shares issued by the Share Issuer (ISIN code: DE0007664039) (Bloomberg code: VOW3 GY <Equity>)	Volkswagen AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87169	DE000NG2F9H3 DE000NG12XF1	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
87170	DE000NG2F9J9 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87171	DE000NG2F9K7 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87172	DE000NG2F9L5 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87173	DE000NG2F9M 3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006231004) (Bloomberg code: IFX GY <Equity>)	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87174	DE000NG2F9N1 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code:	Infineon Technologies AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0006231004) (Bloomberg code: IFX GY <Equity>)				Conditions
87175	DE000NG2F9P6 DE000NG12XF1	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
87176	DE000NG2F9Q4 DE000NG12XF1	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
87177	DE000NG2F9R2 DE000NG12XF1	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
87178	DE000NG2F9S0 DE000NG12XF1	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
87179	DE000NG2F9T8 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005439004) (Bloomberg code: CON GR <Equity>)	Continental AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87180	DE000NG2F9U6 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005439004) (Bloomberg code: CON GR <Equity>)	Continental AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
87181	DE000NG2F9V4 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code:	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007500001) (Bloomberg code: TKA GY <Equity>)				Conditions
87182	DE000NG2F9W 2 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	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.
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>)
ThyssenKrupp 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: TKA GY <Equity>)

Infinion Technologies 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: IFX GY <Equity>)
Commerzbank 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: CBK GY <Equity>)
Volkswagen 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: VOW3 GY <Equity>)
Continental 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: CON GR <Equity>)

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
DE000NG2F9A8	Not Applicable	NG2F9A
DE000NG2F9B6	Not Applicable	NG2F9B
DE000NG2F9C4	Not Applicable	NG2F9C
DE000NG2F9D2	Not Applicable	NG2F9D
DE000NG2F9E0	Not Applicable	NG2F9E
DE000NG2F9F7	Not Applicable	NG2F9F
DE000NG2F9G5	Not Applicable	NG2F9G
DE000NG2F9H3	Not Applicable	NG2F9H
DE000NG2F9J9	Not Applicable	NG2F9J
DE000NG2F9K7	Not Applicable	NG2F9K

DE000NG2F9L5	Not Applicable	NG2F9L
DE000NG2F9M3	Not Applicable	NG2F9M
DE000NG2F9N1	Not Applicable	NG2F9N
DE000NG2F9P6	Not Applicable	NG2F9P
DE000NG2F9Q4	Not Applicable	NG2F9Q
DE000NG2F9R2	Not Applicable	NG2F9R
DE000NG2F9S0	Not Applicable	NG2F9S
DE000NG2F9T8	Not Applicable	NG2F9T
DE000NG2F9U6	Not Applicable	NG2F9U
DE000NG2F9V4	Not Applicable	NG2F9V
DE000NG2F9W2	Not Applicable	NG2F9W

(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**