

**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 04 October 2018

**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>
86468	NG2FNW	DE000NG2FNW8	2000000	ING Short Share Open End Turbo Certificate
86469	NG2FNX	DE000NG2FNX6	2000000	ING Short Share Open End Turbo Certificate
86470	NG2FNY	DE000NG2FNY4	2000000	ING Short Share Open End Turbo Certificate
86471	NG2FNZ	DE000NG2FNZ1	2000000	ING Short Share Open End Turbo Certificate
86472	NG2FN0	DE000NG2FN01	2000000	ING Short Share Open End Turbo Certificate
86473	NG2FN1	DE000NG2FN19	2000000	ING Short Share Open End Turbo Certificate
86474	NG2FN2	DE000NG2FN27	2000000	ING Short Share Open End Turbo Certificate
86475	NG2FN3	DE000NG2FN35	2000000	ING Short Share Open End Turbo Certificate
86476	NG2FN4	DE000NG2FN43	2000000	ING Short Share Open End Turbo Certificate
86477	NG2FN5	DE000NG2FN50	2000000	ING Short Share Open End Turbo Certificate
86478	NG2FN6	DE000NG2FN68	2000000	ING Short Share Open End Turbo Certificate
86479	NG2FN7	DE000NG2FN76	2000000	ING Short Share Open End Turbo Certificate
86480	NG2FN8	DE000NG2FN84	2000000	ING Short 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](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:	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:	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:	05 October 2018
6	Issue Date:	09 October 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
86468	DE000NG2FNW8	2000000	0.8	9.698000000	3.5	5.0	7.5	20.0	0.0	9.698000000	0.001	1.0	EUR
86469	DE000NG2FNX6	2000000	1.0	9.896000000	3.5	5.0	7.5	20.0	0.0	9.896000000	0.001	1.0	EUR
86470	DE000NG2FNY4	2000000	1.2	10.098000000	3.5	5.0	7.5	20.0	0.0	10.098000000	0.001	1.0	EUR
86471	DE000NG2FNZ1	2000000	1.74	45.210000000	3.5	5.0	7.5	20.0	0.0	45.210000000	0.01	1.0	EUR
86472	DE000NG2FN01	2000000	2.1	21.950000000	3.5	5.0	7.5	20.0	0.0	21.950000000	0.001	1.0	EUR
86473	DE000NG2FN19	2000000	3.0	22.856000000	3.5	5.0	7.5	20.0	0.0	22.856000000	0.001	1.0	EUR
86474	DE000NG2FN27	2000000	3.94	23.799000000	3.5	5.0	7.5	20.0	0.0	23.799000000	0.001	1.0	EUR
86475	DE000NG2FN35	2000000	4.93	38.741000000	3.5	5.0	10.0	20.0	0.0	38.741000000	0.001	1.0	EUR
86476	DE000NG2FN43	2000000	6.55	40.356000000	3.5	5.0	10.0	20.0	0.0	40.356000000	0.001	1.0	EUR
86477	DE000NG2FN50	2000000	8.23	42.038000000	3.5	5.0	10.0	20.0	0.0	42.038000000	0.001	1.0	EUR
86478	DE000NG2FN68	2000000	1.73	22.286000000	3.5	5.0	7.5	20.0	0.0	22.286000000	0.001	1.0	EUR
86479	DE000NG2FN76	2000000	6.87	27.428000000	3.5	5.0	7.5	20.0	0.0	27.428000000	0.001	1.0	EUR
86480	DE000NG2FN84	2000000	7.69	28.250000000	3.5	5.0	7.5	20.0	0.0	28.250000000	0.001	1.0	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	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
86468	DE000NG2FNW8 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
86469	DE000NG2FNX6 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
86470	DE000NG2FNY4 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
86471	DE000NG2FNZ1 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006202005) (Bloomberg code: SZG GR <Equity>)	Salzgitter AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86472	DE000NG2FN01 DE000NG12XF1	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
86473	DE000NG2FN19 DE000NG12XF1	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
86474	DE000NG2FN27 DE000NG12XF1	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
86475	DE000NG2FN35 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000LED4000) (Bloomberg code: OSR GY <Equity>)	Osram Licht AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86476	DE000NG2FN43 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000LED4000) (Bloomberg code: OSR GY <Equity>)	Osram Licht AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86477	DE000NG2FN50 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000LED4000) (Bloomberg code: OSR GY <Equity>)	Osram Licht AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86478	DE000NG2FN68 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007037129) (Bloomberg code: RWE GR <Equity>)	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86479	DE000NG2FN76 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007037129) (Bloomberg code: RWE GR <Equity>)	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
86480	DE000NG2FN84 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code:	RWE AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007037129) (Bloomberg code: RWE GR <Equity>)				Conditions
26	<b>Currency Certificate Provisions</b>		Not Applicable			
27	<b>Commodity Certificate Provisions</b>		Not Applicable			
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
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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>)
RWE 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: RWE GR <Equity>)

Salzgitter 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: SZG GR &lt;Equity&gt;)</p>
Osram Licht 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: OSR GY &lt;Equity&gt;)</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 &lt;Equity&gt;)</p>

## 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
DE000NG2FNW8	Not Applicable	NG2FNW
DE000NG2FNX6	Not Applicable	NG2FNX
DE000NG2FNY4	Not Applicable	NG2FNY
DE000NG2FNZ1	Not Applicable	NG2FNZ
DE000NG2FN01	Not Applicable	NG2FN0
DE000NG2FN19	Not Applicable	NG2FN1
DE000NG2FN27	Not Applicable	NG2FN2
DE000NG2FN35	Not Applicable	NG2FN3
DE000NG2FN43	Not Applicable	NG2FN4
DE000NG2FN50	Not Applicable	NG2FN5
DE000NG2FN68	Not Applicable	NG2FN6
DE000NG2FN76	Not Applicable	NG2FN7
DE000NG2FN84	Not Applicable	NG2FN8

(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 “ <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.
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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](http://WWW.INGMARKETS.DE)**