

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 12 December 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
88032	NG2G0W	DE000NG2G0W0	2000000	ING Long Share Mini Future Certificate
88033	NG2G0X	DE000NG2G0X8	2000000	ING Long Share Mini Future Certificate
88034	NG2G0Y	DE000NG2G0Y6	2000000	ING Long Share Mini Future Certificate
88035	NG2G0Z	DE000NG2G0Z3	2000000	ING Long Share Mini Future Certificate
88036	NG2G00	DE000NG2G001	2000000	ING Long Share Mini Future Certificate
88037	NG2G01	DE000NG2G019	2000000	ING Long Share Mini Future Certificate
88038	NG2G02	DE000NG2G027	2000000	ING Long Share Mini Future Certificate
88039	NG2G03	DE000NG2G035	2000000	ING Long Share Mini Future Certificate
88040	NG2G04	DE000NG2G043	2000000	ING Long Share Mini Future Certificate
88041	NG2G05	DE000NG2G050	2000000	ING Long Share Mini Future Certificate
88042	NG2G06	DE000NG2G068	2000000	ING Long Share Mini Future Certificate
88043	NG2G07	DE000NG2G076	2000000	ING Long Share Mini Future Certificate
88044	NG2G08	DE000NG2G084	2000000	ING Long Share Mini Future Certificate
88045	NG2G09	DE000NG2G092	2000000	ING Long Share Mini Future Certificate
88046	NG2G1A	DE000NG2G1A4	2000000	ING Long Share Mini Future Certificate
88047	NG2G1B	DE000NG2G1B2	2000000	ING Long Share Mini Future Certificate
88048	NG2G1C	DE000NG2G1C0	2000000	ING Long Share Mini Future Certificate
88049	NG2G1D	DE000NG2G1D8	2000000	ING Long Share Mini Future Certificate
88050	NG2G1E	DE000NG2G1E6	2000000	ING Long Share Mini Future Certificate
88051	NG2G1F	DE000NG2G1F3	2000000	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 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.	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:	13 December 2018
6	Issue Date:	17 December 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
88032	DE000NG2G0W0	2000000	2.26	12.986600000	3.5	5.0	7.5	20.0	0.0	14.000000000	0.1	1.0	EUR
88033	DE000NG2G0X8	2000000	0.58	41.261000000	3.5	5.0	5.0	20.0	0.0	43.400000000	0.1	0.1	EUR
88034	DE000NG2G0Y6	2000000	0.78	39.261000000	3.5	5.0	5.0	20.0	0.0	41.300000000	0.1	0.1	EUR
88035	DE000NG2G0Z3	2000000	0.98	37.261000000	3.5	5.0	5.0	20.0	0.0	39.200000000	0.1	0.1	EUR
88036	DE000NG2G001	2000000	1.28	34.261000000	3.5	5.0	5.0	20.0	0.0	36.000000000	0.1	0.1	EUR
88037	DE000NG2G019	2000000	1.58	31.261000000	3.5	5.0	5.0	20.0	0.0	32.900000000	0.1	0.1	EUR
88038	DE000NG2G027	2000000	1.88	28.261000000	3.5	5.0	5.0	20.0	0.0	29.700000000	0.1	0.1	EUR
88039	DE000NG2G035	2000000	2.18	25.261000000	3.5	5.0	5.0	20.0	0.0	26.600000000	0.1	0.1	EUR
88040	DE000NG2G043	2000000	2.12	127.023100000	3.5	5.0	7.5	20.0	0.0	137.000000000	1.0	0.1	EUR
88041	DE000NG2G050	2000000	2.72	121.023100000	3.5	5.0	7.5	20.0	0.0	131.000000000	1.0	0.1	EUR
88042	DE000NG2G068	2000000	6.46	-0.030000000	3.5	5.0	7.5	20.0	0.0	0E-10	0.1	1.0	EUR
88043	DE000NG2G076	2000000	1.86	179.094800000	3.5	5.0	7.5	20.0	0.0	192.600000000	0.1	0.1	EUR
88044	DE000NG2G084	2000000	6.57	58.967200000	3.5	5.0	7.5	20.0	0.0	63.400000000	0.1	0.1	EUR
88045	DE000NG2G092	2000000	1.28	84.373600000	3.5	5.0	7.5	20.0	0.0	90.800000000	0.1	0.1	EUR
88046	DE000NG2G1A4	2000000	1.47	7.678500000	3.5	5.0	7.5	20.0	0.0	8.300000000	0.1	1.0	EUR
88047	DE000NG2G1B	2000000	0.38	40.7628000	3.5	5.0	7.5	20.0	0.0	43.8200000	0.01	0.1	EUR

	2			000						000			
88048	DE000NG2G1C 0	2000000	0.46	39.9476000 000	3.5	5.0	7.5	20.0	0.0	42.9500000 000	0.01	0.1	EUR
88049	DE000NG2G1D 8	2000000	0.54	39.1487000 000	3.5	5.0	7.5	20.0	0.0	42.0900000 000	0.01	0.1	EUR
88050	DE000NG2G1E 6	2000000	0.62	38.3658000 000	3.5	5.0	7.5	20.0	0.0	41.2500000 000	0.01	0.1	EUR
88051	DE000NG2G1F 3	2000000	0.7	37.5985000 000	3.5	5.0	7.5	20.0	0.0	40.4200000 000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
----	-------------------------------------	----------------

25	Share Certificate Provisions	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
88032	DE000NG2G0W0 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005557508) (Bloomberg code: DTE GY <Equity>)	Deutsche Telekom AG-REG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88033	DE000NG2G0X8 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88034	DE000NG2G0Y6 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88035	DE000NG2G0Z3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88036	DE000NG2G001 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88037	DE000NG2G019 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code:	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE0007100000) (Bloomberg code: DAI GY <Equity>)				Conditions
88038	DE000NG2G027 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88039	DE000NG2G035 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007100000) (Bloomberg code: DAI GY <Equity>)	Daimler AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88040	DE000NG2G043 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
88041	DE000NG2G050 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
88042	DE000NG2G068 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
88043	DE000NG2G076 DE000NG12XF1	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
88044	DE000NG2G084 DE000NG12XF1	Ordinary Shares issued by the Share Issuer	Continental AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE0005439004) (Bloomberg code: CON GR <Equity>)				Certificate Conditions
88045	DE000NG2G092 DE000NG12XF1	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
88046	DE000NG2G1A4 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ENAG999) (Bloomberg code: EOAN GY <Equity>)	E.ON AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88047	DE000NG2G1B2 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88048	DE000NG2G1C0 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88049	DE000NG2G1D8 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88050	DE000NG2G1E6 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
88051	DE000NG2G1F3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer	Covestro AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE0006062144) (Bloomberg code: 1COV GY <Equity>)				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
----------	-------------------------------------------------

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 Telekom AG-REG	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: DTE GY <Equity>)
Merck 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: MRK GR <Equity>)

Covestro 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: 1COV 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>
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>
Volkswagen 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: VOW3 GY <Equity>)</p>
Continental 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: CON GR <Equity>)</p>
Daimler 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: DAI GY <Equity>)</p>
E.ON 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: EOAN GY <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
DE000NG2G0W0	Not Applicable	NG2G0W
DE000NG2G0X8	Not Applicable	NG2G0X
DE000NG2G0Y6	Not Applicable	NG2G0Y
DE000NG2G0Z3	Not Applicable	NG2G0Z
DE000NG2G001	Not Applicable	NG2G00
DE000NG2G019	Not Applicable	NG2G01
DE000NG2G027	Not Applicable	NG2G02
DE000NG2G035	Not Applicable	NG2G03
DE000NG2G043	Not Applicable	NG2G04
DE000NG2G050	Not Applicable	NG2G05
DE000NG2G068	Not Applicable	NG2G06
DE000NG2G076	Not Applicable	NG2G07
DE000NG2G084	Not Applicable	NG2G08
DE000NG2G092	Not Applicable	NG2G09
DE000NG2G1A4	Not Applicable	NG2G1A
DE000NG2G1B2	Not Applicable	NG2G1B
DE000NG2G1C0	Not Applicable	NG2G1C
DE000NG2G1D8	Not Applicable	NG2G1D
DE000NG2G1E6	Not Applicable	NG2G1E
DE000NG2G1F3	Not Applicable	NG2G1F

(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 WEBSITE OF THE ISSUER WWW.INGMARKETS.DE**