

**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 31 January 2019

**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>
89450	NG2H8L	DE000NG2H8L5	2000000	ING Long Share Mini Future Certificate
89451	NG2H8M	DE000NG2H8M3	2000000	ING Long Share Mini Future Certificate
89452	NG2H8N	DE000NG2H8N1	2000000	ING Long Share Mini Future Certificate
89453	NG2H8P	DE000NG2H8P6	2000000	ING Long Share Mini Future Certificate
89454	NG2H8Q	DE000NG2H8Q4	2000000	ING Long Share Mini Future Certificate
89455	NG2H8R	DE000NG2H8R2	2000000	ING Long Share Mini Future Certificate
89456	NG2H8S	DE000NG2H8S0	2000000	ING Long Share Mini Future Certificate
89457	NG2H8T	DE000NG2H8T8	2000000	ING Long Share Mini Future Certificate
89458	NG2H8U	DE000NG2H8U6	2000000	ING Long Share Mini Future Certificate
89459	NG2H8V	DE000NG2H8V4	2000000	ING Long Share Mini Future Certificate
89460	NG2H8W	DE000NG2H8W2	2000000	ING Long Share Mini Future Certificate
89461	NG2H8X	DE000NG2H8X0	2000000	ING Long Share Mini Future Certificate
89462	NG2H8Y	DE000NG2H8Y8	2000000	ING Long Share Mini Future Certificate
89463	NG2H8Z	DE000NG2H8Z5	2000000	ING Long Share Mini Future Certificate
89464	NG2H80	DE000NG2H801	2000000	ING Long Share Mini Future Certificate
89465	NG2H81	DE000NG2H819	2000000	ING Long Share Mini Future Certificate
89466	NG2H82	DE000NG2H827	2000000	ING Long Share Mini Future Certificate
89467	NG2H83	DE000NG2H835	2000000	ING Long Share Mini Future Certificate
89468	NG2H84	DE000NG2H843	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](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.	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:	01 February 2019
6	Issue Date:	05 February 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
89450	DE000NG2H8L5	2000000	0.65	45.444200000	3.5	5.0	5.0	20.0	0.0	47.800000000	0.1	0.1	EUR
89451	DE000NG2H8M3	2000000	1.53	169.695900000	3.5	5.0	5.0	20.0	0.0	178.200000000	0.1	0.1	EUR
89452	DE000NG2H8N1	2000000	2.13	127.553500000	3.5	5.0	7.5	20.0	0.0	138.000000000	1.0	0.1	EUR
89453	DE000NG2H8P6	2000000	2.33	125.553500000	3.5	5.0	7.5	20.0	0.0	135.000000000	1.0	0.1	EUR
89454	DE000NG2H8Q4	2000000	1.78	188.692700000	3.5	5.0	7.5	20.0	0.0	202.900000000	0.1	0.1	EUR
89455	DE000NG2H8R2	2000000	1.88	187.692700000	3.5	5.0	7.5	20.0	0.0	201.800000000	0.1	0.1	EUR
89456	DE000NG2H8S0	2000000	1.98	186.692700000	3.5	5.0	7.5	20.0	0.0	200.700000000	0.1	0.1	EUR
89457	DE000NG2H8T8	2000000	1.52	8.1119000000	3.5	5.0	7.5	20.0	0.0	8.8000000000	0.1	1.0	EUR
89458	DE000NG2H8U6	2000000	5.25	60.600000000	3.5	5.0	7.5	20.0	0.0	65.150000000	0.01	1.0	EUR
89459	DE000NG2H8V4	2000000	6.45	59.410000000	3.5	5.0	7.5	20.0	0.0	63.860000000	0.01	1.0	EUR
89460	DE000NG2H8W2	2000000	2.42	122.597600000	3.5	5.0	10.0	20.0	0.0	134.860000000	0.01	0.1	EUR
89461	DE000NG2H8X0	2000000	2.66	120.193700000	3.5	5.0	10.0	20.0	0.0	132.220000000	0.01	0.1	EUR
89462	DE000NG2H8Y8	2000000	2.9	117.836900000	3.5	5.0	10.0	20.0	0.0	129.630000000	0.01	0.1	EUR
89463	DE000NG2H8Z5	2000000	3.13	115.526300000	3.5	5.0	10.0	20.0	0.0	127.080000000	0.01	0.1	EUR
89464	DE000NG2H801	2000000	0.37	46.050900000	3.5	5.0	7.5	20.0	0.0	49.510000000	0.01	0.1	EUR
89465	DE000NG2H81	2000000	0.46	45.1479000	3.5	5.0	7.5	20.0	0.0	48.5400000	0.01	0.1	EUR

	9			000						000			
89466	DE000NG2H82 7	2000000	0.55	44.2626000 000	3.5	5.0	7.5	20.0	0.0	47.5900000 000	0.01	0.1	EUR
89467	DE000NG2H83 5	2000000	0.64	43.3947000 000	3.5	5.0	7.5	20.0	0.0	46.6500000 000	0.01	0.1	EUR
89468	DE000NG2H84 3	2000000	0.72	42.5438000 000	3.5	5.0	7.5	20.0	0.0	45.7400000 000	0.01	0.1	EUR

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
----	-------------------------------------	----------------

25	<b>Share Certificate Provisions</b>	Applicable
----	-------------------------------------	------------

Series Number of the Certificates	ISIN Code	(i) Share	(ii) Share Issuer	(iii) Exchange	(iv) Exchange Traded Fund	(v) Notional Dividend Period
89450	DE000NG2H8L5 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
89451	DE000NG2H8M3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0008404005) (Bloomberg code: ALV GY <Equity>)	Allianz SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
89452	DE000NG2H8N1 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
89453	DE000NG2H8P6 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
89454	DE000NG2H8Q4 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
89455	DE000NG2H8R2 DE000NG12XF1	Ordinary Shares issued by the Share Issuer	Adidas AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index

		(ISIN code: DE000A1EWW W0) (Bloomberg code: ADS GY <Equity>)				Certificate Conditions
89456	DE000NG2H8S0 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
89457	DE000NG2H8T8 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
89458	DE000NG2H8U6 DE000NG12XF1	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
89459	DE000NG2H8V4 DE000NG12XF1	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
89460	DE000NG2H8W 2 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
89461	DE000NG2H8X0 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
89462	DE000NG2H8Y8	Ordinary Shares	Wirecard AG	Deutsche Börse,	Not	As



	DE000NG12XF1	issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
89463	DE000NG2H8Z5 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007472060) (Bloomberg code: WDI GY <Equity>)	Wirecard AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
89464	DE000NG2H801 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
89465	DE000NG2H819 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
89466	DE000NG2H827 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
89467	DE000NG2H835 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
89468	DE000NG2H843 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

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
----------	---

### 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.
BASF SE	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: BAS GY <Equity>)
Covestro 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: 1COV GY <Equity>)

Wirecard 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: WDI GY &lt;Equity&gt;)</p>
Allianz 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: ALV GY &lt;Equity&gt;)</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 &lt;Equity&gt;)</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 &lt;Equity&gt;)</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 &lt;Equity&gt;)</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 &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
DE000NG2H8L5	Not Applicable	NG2H8L
DE000NG2H8M3	Not Applicable	NG2H8M
DE000NG2H8N1	Not Applicable	NG2H8N
DE000NG2H8P6	Not Applicable	NG2H8P
DE000NG2H8Q4	Not Applicable	NG2H8Q
DE000NG2H8R2	Not Applicable	NG2H8R
DE000NG2H8S0	Not Applicable	NG2H8S
DE000NG2H8T8	Not Applicable	NG2H8T
DE000NG2H8U6	Not Applicable	NG2H8U
DE000NG2H8V4	Not Applicable	NG2H8V
DE000NG2H8W2	Not Applicable	NG2H8W
DE000NG2H8X0	Not Applicable	NG2H8X
DE000NG2H8Y8	Not Applicable	NG2H8Y
DE000NG2H8Z5	Not Applicable	NG2H8Z
DE000NG2H801	Not Applicable	NG2H80
DE000NG2H819	Not Applicable	NG2H81
DE000NG2H827	Not Applicable	NG2H82
DE000NG2H835	Not Applicable	NG2H83
DE000NG2H843	Not Applicable	NG2H84

(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 “ <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.
---	---

## **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)**