

**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 25 March 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>
90708	NG2KBL	DE000NG2KBL6	2000000	ING Short Share Open End Turbo Certificate
90709	NG2KBM	DE000NG2KBM4	2000000	ING Short Share Open End Turbo Certificate
90710	NG2KBN	DE000NG2KBN2	2000000	ING Short Share Open End Turbo Certificate
90711	NG2KBP	DE000NG2KBP7	2000000	ING Short Share Open End Turbo Certificate
90712	NG2KBQ	DE000NG2KBQ5	2000000	ING Short Share Open End Turbo Certificate
90713	NG2KBR	DE000NG2KBR3	2000000	ING Short Share Open End Turbo Certificate
90714	NG2KBS	DE000NG2KBS1	2000000	ING Short Share Open End Turbo Certificate
90715	NG2KBT	DE000NG2KBT9	2000000	ING Short Share Open End Turbo Certificate
90716	NG2KBU	DE000NG2KBU7	2000000	ING Short Share Open End Turbo Certificate
90717	NG2KBV	DE000NG2KBV5	2000000	ING Short Share Open End Turbo Certificate
90718	NG2KBW	DE000NG2KBW3	2000000	ING Short Share Open End Turbo Certificate
90719	NG2KBX	DE000NG2KBX1	2000000	ING Short Share Open End Turbo Certificate

90720	NG2KBY	DE000NG2KBY9	2000000	ING Short Share Open End Turbo Certificate
90721	NG2KBZ	DE000NG2KBZ6	2000000	ING Short Share Open End Turbo Certificate
90722	NG2KB0	DE000NG2KB08	2000000	ING Short Share Open End Turbo Certificate
90723	NG2KB1	DE000NG2KB16	2000000	ING Short Share Open End Turbo Certificate
90724	NG2KB2	DE000NG2KB24	2000000	ING Short Share Open End Turbo Certificate
90725	NG2KB3	DE000NG2KB32	2000000	ING Short Share Open End Turbo Certificate
90726	NG2KB4	DE000NG2KB40	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:	26 March 2019
6	Issue Date:	28 March 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
90708	DE000NG2KBL6	2000000	1.24	152.6600000000	3.5	5.0	7.5	20.0	0.0	152.6600000000	0.01	0.1	EUR
90709	DE000NG2KBM4	2000000	1.47	154.9900000000	3.5	5.0	7.5	20.0	0.0	154.9900000000	0.01	0.1	EUR
90710	DE000NG2KBN2	2000000	0.6	7.4640000000	3.5	5.0	7.5	20.0	0.0	7.4640000000	0.001	1.0	EUR
90711	DE000NG2KBP7	2000000	0.76	7.6170000000	3.5	5.0	7.5	20.0	0.0	7.6170000000	0.001	1.0	EUR
90712	DE000NG2KBQ5	2000000	0.91	7.7730000000	3.5	5.0	7.5	20.0	0.0	7.7730000000	0.001	1.0	EUR
90713	DE000NG2KBR3	2000000	0.6	63.9800000000	3.5	5.0	7.5	20.0	0.0	63.9800000000	0.01	0.1	EUR
90714	DE000NG2KBS1	2000000	0.67	64.6300000000	3.5	5.0	7.5	20.0	0.0	64.6300000000	0.01	0.1	EUR
90715	DE000NG2KBT9	2000000	0.74	65.2900000000	3.5	5.0	7.5	20.0	0.0	65.2900000000	0.01	0.1	EUR
90716	DE000NG2KBU7	2000000	0.8	65.9500000000	3.5	5.0	7.5	20.0	0.0	65.9500000000	0.01	0.1	EUR
90717	DE000NG2KBV5	2000000	0.87	66.6200000000	3.5	5.0	7.5	20.0	0.0	66.6200000000	0.01	0.1	EUR
90718	DE000NG2KBW3	2000000	0.94	67.3000000000	3.5	5.0	7.5	20.0	0.0	67.3000000000	0.01	0.1	EUR
90719	DE000NG2KBX1	2000000	1.96	21.5480000000	3.5	5.0	7.5	20.0	0.0	21.5480000000	0.001	1.0	EUR
90720	DE000NG2KBY9	2000000	3.78	23.3630000000	3.5	5.0	7.5	20.0	0.0	23.3630000000	0.001	1.0	EUR
90721	DE000NG2KBZ6	2000000	5.44	29.4190000000	3.5	5.0	7.5	20.0	0.0	29.4190000000	0.001	1.0	EUR
90722	DE000NG2KB08	2000000	0.64	7.9100000000	3.5	5.0	7.5	20.0	0.0	7.9100000000	0.001	1.0	EUR
90723	DE000NG2KB1	2000000	0.81	8.0710000000	3.5	5.0	7.5	20.0	0.0	8.0710000000	0.001	1.0	EUR

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90724	DE000NG2KB2 4	2000000	0.97	8.23600000 00	3.5	5.0	7.5	20.0	0.0	8.23600000 00	0.001	1.0	EUR
90725	DE000NG2KB3 2	2000000	0.47	104.749000 0000	3.5	5.0	10.0	20.0	0.0	104.749000 0000	0.001	0.1	EUR
90726	DE000NG2KB4 0	2000000	0.8	107.989000 0000	3.5	5.0	10.0	20.0	0.0	107.989000 0000	0.001	0.1	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
90708	DE000NG2KBL 6 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
90709	DE000NG2KBM 4 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
90710	DE000NG2KBN 2 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
90711	DE000NG2KBP 7 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
90712	DE000NG2KBQ 5 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
90713	DE000NG2KBR 3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code:	Bayer AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate

		DE000BAY0017 ) (Bloomberg code: BAYN GY <Equity>)				Conditions
90714	DE000NG2KBS1 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
90715	DE000NG2KBT9 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
90716	DE000NG2KBU7 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
90717	DE000NG2KBV5 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
90718	DE000NG2KBW3 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
90719	DE000NG2KBX1 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
90720	DE000NG2KBY9 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
90721	DE000NG2KBZ 6 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
90722	DE000NG2KB08 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
90723	DE000NG2KB16 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
90724	DE000NG2KB24 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	Deutsche Bank AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
90725	DE000NG2KB32 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
90726	DE000NG2KB40 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
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

<b>Underlying</b>	<b>Information on the underlying can be obtained on source of information.</b>
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>)
Deutsche Bank 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: DBK GY <Equity>)

Deutsche Lufthansa 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: LHA GY &lt;Equity&gt;)</p>
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>
RWE 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: RWE GR &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>
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>

## 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
DE000NG2KBL6	Not Applicable	NG2KBL
DE000NG2KBM4	Not Applicable	NG2KBM

DE000NG2KBN2	Not Applicable	NG2KBN
DE000NG2KBP7	Not Applicable	NG2KBP
DE000NG2KBQ5	Not Applicable	NG2KBQ
DE000NG2KBR3	Not Applicable	NG2KBR
DE000NG2KBS1	Not Applicable	NG2KBS
DE000NG2KBT9	Not Applicable	NG2KBT
DE000NG2KBU7	Not Applicable	NG2KBU
DE000NG2KBV5	Not Applicable	NG2KBV
DE000NG2KBW3	Not Applicable	NG2KBW
DE000NG2KBX1	Not Applicable	NG2KBX
DE000NG2KBY9	Not Applicable	NG2KBY
DE000NG2KBZ6	Not Applicable	NG2KBZ
DE000NG2KB08	Not Applicable	NG2KB0
DE000NG2KB16	Not Applicable	NG2KB1
DE000NG2KB24	Not Applicable	NG2KB2
DE000NG2KB32	Not Applicable	NG2KB3
DE000NG2KB40	Not Applicable	NG2KB4

(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)**