

**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.

10-year German Government Bond Future is provided by Eurex Frankfurt AG. Eurex Frankfurt AG does not appear in the register of administrators and benchmarks established and maintained by ESMA pursuant to Article 36 of the Benchmark Regulation.

As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that Eurex Frankfurt AG is currently not required to obtain authorisation or registration (or, if located outside the European Union, recognition, endorsement or equivalence).

Final Terms dated 11 July 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>
93902	NG2M3J	DE000NG2M3J3	2000000	ING Short Bond Open End Turbo Certificate
93903	NG2M3K	DE000NG2M3K1	2000000	ING Short Bond Open End Turbo Certificate
93904	NG2M3L	DE000NG2M3L9	2000000	ING Short Bond Open End Turbo Certificate
93905	NG2M3M	DE000NG2M3M7	2000000	ING Short Bond Open End Turbo Certificate
93906	NG2M3N	DE000NG2M3N5	2000000	ING Short Bond Open End Turbo Certificate
93907	NG2M3P	DE000NG2M3P0	2000000	ING Short Bond Open End Turbo Certificate
93908	NG2M3Q	DE000NG2M3Q8	2000000	ING Short Bond Open End Turbo Certificate
93909	NG2M3R	DE000NG2M3R6	2000000	ING Short Bond Open End Turbo Certificate
93910	NG2M3S	DE000NG2M3S4	2000000	ING Short Bond Open End Turbo

				Certificate
93911	NG2M3T	DE000NG2M3T2	2000000	ING Short Bond Open End Turbo Certificate
93912	NG2M3U	DE000NG2M3U0	2000000	ING Short Bond Open End Turbo Certificate
93913	NG2M3V	DE000NG2M3V8	2000000	ING Short Bond Open End Turbo Certificate
93914	NG2M3W	DE000NG2M3W6	2000000	ING Short Bond Open End Turbo Certificate
93915	NG2M3X	DE000NG2M3X4	2000000	ING Short Bond Open End Turbo Certificate
93916	NG2M3Y	DE000NG2M3Y2	2000000	ING Short Bond Open End Turbo Certificate
93917	NG2M3Z	DE000NG2M3Z9	2000000	ING Short Bond 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 6 May 2019 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](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:	Government Bond 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:	12 July 2019
6	Issue Date:	16 July 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 Government Bond 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
93902	DE000NG2M3J3	2000000	0.95	173.4600000000	3.5	5.0	0.75	20.0	0.0	173.4600000000	0.01	1.0	EUR
93903	DE000NG2M3K1	2000000	1.05	173.5600000000	3.5	5.0	0.75	20.0	0.0	173.5600000000	0.01	1.0	EUR
93904	DE000NG2M3L9	2000000	1.15	173.6600000000	3.5	5.0	0.75	20.0	0.0	173.6600000000	0.01	1.0	EUR
93905	DE000NG2M3M7	2000000	1.25	173.7600000000	3.5	5.0	0.75	20.0	0.0	173.7600000000	0.01	1.0	EUR
93906	DE000NG2M3N5	2000000	1.35	173.8600000000	3.5	5.0	0.75	20.0	0.0	173.8600000000	0.01	1.0	EUR
93907	DE000NG2M3P0	2000000	3.73	176.2300000000	3.5	5.0	0.75	20.0	0.0	176.2300000000	0.01	1.0	EUR
93908	DE000NG2M3Q8	2000000	3.82	176.3300000000	3.5	5.0	0.75	20.0	0.0	176.3300000000	0.01	1.0	EUR
93909	DE000NG2M3R6	2000000	3.92	176.4300000000	3.5	5.0	0.75	20.0	0.0	176.4300000000	0.01	1.0	EUR
93910	DE000NG2M3S4	2000000	4.02	176.5300000000	3.5	5.0	0.75	20.0	0.0	176.5300000000	0.01	1.0	EUR
93911	DE000NG2M3T2	2000000	4.12	176.6300000000	3.5	5.0	0.75	20.0	0.0	176.6300000000	0.01	1.0	EUR
93912	DE000NG2M3U0	2000000	4.22	176.7300000000	3.5	5.0	0.75	20.0	0.0	176.7300000000	0.01	1.0	EUR
93913	DE000NG2M3V8	2000000	4.32	176.8300000000	3.5	5.0	0.75	20.0	0.0	176.8300000000	0.01	1.0	EUR
93914	DE000NG2M3W6	2000000	4.42	176.9300000000	3.5	5.0	0.75	20.0	0.0	176.9300000000	0.01	1.0	EUR
93915	DE000NG2M3X4	2000000	4.52	177.0300000000	3.5	5.0	0.75	20.0	0.0	177.0300000000	0.01	1.0	EUR
93916	DE000NG2M3Y2	2000000	4.62	177.1300000000	3.5	5.0	0.75	20.0	0.0	177.1300000000	0.01	1.0	EUR
93917	DE000NG2M3Z	2000000	4.72	177.2300000000	3.5	5.0	0.75	20.0	0.0	177.2300000000	0.01	1.0	EUR

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**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
25	<b>Share Certificate Provisions</b>	Not Applicable
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>	Applicable

Series Number of the Certificates	ISIN Code	(i) Reference Asset	(ii) Rollover Date	(iii) Exchange	(iv) Valuation Time
93902	DE000NG2M3J3	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93903	DE000NG2M3K1	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice	Eurex	The close of trading on the Exchange

			to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
93904	DE000NG2M3L9	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93905	DE000NG2M3M7	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93906	DE000NG2M3N5	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover	Eurex	The close of trading on the Exchange



		referring to the Substitute Asset.)	Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
93907	DE000NG2M3P0	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93908	DE000NG2M3Q8	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93909	DE000NG2M	10-year German	A date, as	Eurex	The close of

	3R6	Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		trading on the Exchange
93910	DE000NG2M3S4	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93911	DE000NG2M3T2	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice	Eurex	The close of trading on the Exchange

			to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
93912	DE000NG2M3U0	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93913	DE000NG2M3V8	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93914	DE000NG2M3W6	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover	Eurex	The close of trading on the Exchange

		referring to the Substitute Asset.)	Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		
93915	DE000NG2M3X4	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93916	DE000NG2M3Y2	10-year German Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	A date, as determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange	Eurex	The close of trading on the Exchange
93917	DE000NG2M	10-year German	A date, as	Eurex	The close of

	3Z9	Government Bond Future (Initially Bloomberg code: RXU9 <Cmnty> and after the first Rollover Date the Bloomberg page referring to the Substitute Asset.)	determined by the Calculation Agent, in the period commencing on the previous Rollover Date (or in the case of the first Rollover Date the Issue Date) and ending not less than 5 Business Days prior to the last trading date of the Reference Asset upon which notice to deliver the Reference Asset may be given in accordance with the rules of the relevant Exchange		trading on the Exchange
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>
10-year German Government Bond Future	The return on the Certificates is linked to the performance of the underlying Government Bond. The price of the Government Bond may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Government Bond will affect the value of the Certificates. Information and details of the past and future performance of the Government Bond and its volatility can be obtained from Bloomberg (Bloomberg code: RX1 <Cmdty>)

### 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
DE000NG2M3J3	Not Applicable	NG2M3J
DE000NG2M3K1	Not Applicable	NG2M3K
DE000NG2M3L9	Not Applicable	NG2M3L
DE000NG2M3M7	Not Applicable	NG2M3M
DE000NG2M3N5	Not Applicable	NG2M3N
DE000NG2M3P0	Not Applicable	NG2M3P
DE000NG2M3Q8	Not Applicable	NG2M3Q
DE000NG2M3R6	Not Applicable	NG2M3R
DE000NG2M3S4	Not Applicable	NG2M3S
DE000NG2M3T2	Not Applicable	NG2M3T
DE000NG2M3U0	Not Applicable	NG2M3U
DE000NG2M3V8	Not Applicable	NG2M3V
DE000NG2M3W6	Not Applicable	NG2M3W
DE000NG2M3X4	Not Applicable	NG2M3X
DE000NG2M3Y2	Not Applicable	NG2M3Y
DE000NG2M3Z9	Not Applicable	NG2M3Z

(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)**