

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 11 September 2019

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
98373	NG2RY1	DE000NG2RY12	2000000	ING Short Share Mini Future Certificate
98374	NG2RY2	DE000NG2RY20	2000000	ING Short Share Mini Future Certificate
98375	NG2RY3	DE000NG2RY38	2000000	ING Short Share Mini Future Certificate
98376	NG2RY4	DE000NG2RY46	2000000	ING Short Share Mini Future Certificate
98377	NG2RY5	DE000NG2RY53	2000000	ING Short Share Mini Future Certificate
98378	NG2RY6	DE000NG2RY61	175000	ING Short Share Mini Future Certificate
98379	NG2RY7	DE000NG2RY79	175000	ING Short Share Mini Future Certificate
98380	NG2RY8	DE000NG2RY87	175000	ING Short Share Mini Future Certificate
98381	NG2RY9	DE000NG2RY95	2000000	ING Short Share Mini Future Certificate
98382	NG2RZA	DE000NG2RZA3	2000000	ING Short Share Mini Future Certificate
98383	NG2RZB	DE000NG2RZB1	2000000	ING Short Share Mini Future Certificate
98384	NG2RZC	DE000NG2RZC9	2000000	ING Short Share Mini Future Certificate
98385	NG2RZD	DE000NG2RZD7	2000000	ING Short Share Mini Future Certificate
98386	NG2RZE	DE000NG2RZE5	2000000	ING Short Share Mini Future Certificate
98387	NG2RZF	DE000NG2RZF2	2000000	ING Short Share Mini Future Certificate
98388	NG2RZG	DE000NG2RZG0	2000000	ING Short Share Mini Future Certificate
98389	NG2RZH	DE000NG2RZH8	1000000	ING Short Share Mini Future Certificate
98390	NG2RZJ	DE000NG2RZJ4	1000000	ING Short 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 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.

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:	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 September 2019
6	Issue Date:	16 September 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
98373	DE000NG2RY12	2000000	4.81	205.634100000	3.5	5.0	7.5	20.0	0.0	190.000000000	1.0	0.1	EUR
98374	DE000NG2RY20	2000000	1.38	7.215900000	3.5	5.0	7.5	20.0	0.0	6.600000000	0.1	1.0	EUR
98375	DE000NG2RY38	2000000	3.21	302.973100000	3.5	5.0	7.5	20.0	0.0	280.200000000	0.1	0.1	EUR
98376	DE000NG2RY46	2000000	3.81	308.973100000	3.5	5.0	7.5	20.0	0.0	285.800000000	0.1	0.1	EUR
98377	DE000NG2RY53	2000000	4.61	316.973100000	3.5	5.0	7.5	20.0	0.0	293.200000000	0.1	0.1	EUR
98378	DE000NG2RY61	175000	1.13	11.508700000	3.5	5.0	7.5	20.0	0.0	10.600000000	0.1	1.0	EUR
98379	DE000NG2RY79	175000	1.69	12.073100000	3.5	5.0	7.5	20.0	0.0	11.100000000	0.1	1.0	EUR
98380	DE000NG2RY87	175000	1.89	12.266200000	3.5	5.0	7.5	20.0	0.0	11.300000000	0.1	1.0	EUR
98381	DE000NG2RY95	2000000	1.17	116.220000000	3.5	5.0	7.5	20.0	0.0	107.500000000	0.01	0.1	EUR
98382	DE000NG2RZA3	2000000	1.36	118.110000000	3.5	5.0	7.5	20.0	0.0	109.250000000	0.01	0.1	EUR
98383	DE000NG2RZB1	2000000	1.96	10.556400000	3.5	5.0	7.5	20.0	0.0	9.700000000	0.1	1.0	EUR
98384	DE000NG2RZC9	2000000	3.8	16.591600000	3.5	5.0	7.5	20.0	0.0	15.300000000	0.1	1.0	EUR
98385	DE000NG2RZD7	2000000	1.19	8.700000000	3.5	5.0	7.5	20.0	0.0	8.000000000	0.1	1.0	EUR
98386	DE000NG2RZE5	2000000	1.36	8.870000000	3.5	5.0	7.5	20.0	0.0	8.200000000	0.1	1.0	EUR
98387	DE000NG2RZF2	2000000	2.44	176.084300000	3.5	5.0	10.0	20.0	0.0	158.470000000	0.01	0.1	EUR
98388	DE000NG2RZG	2000000	0.3	22.8777000	3.5	5.0	10.0	20.0	0.0	20.5800000	0.01	0.1	EUR

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98389	DE000NG2RZH 8	1000000	2.15	144.790200 0000	3.5	5.0	10.0	20.0	0.0	130.310000 0000	0.01	0.1	EUR
98390	DE000NG2RZJ4	1000000	3.49	158.216100 0000	3.5	5.0	10.0	20.0	0.0	142.390000 0000	0.01	0.1	EUR

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	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
98373	DE000NG2RY12 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
98374	DE000NG2RY20 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
98375	DE000NG2RY38 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
98376	DE000NG2RY46 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
98377	DE000NG2RY53 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
98378	DE000NG2RY61	Ordinary Shares	Aixtron SE NA	Deutsche Börse,	Not	As

	DE000NG12XF1	issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
98379	DE000NG2RY79 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98380	DE000NG2RY87 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0WMPJ 6) (Bloomberg code: AIXA GR <Equity>)	Aixtron SE NA	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98381	DE000NG2RY95 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98382	DE000NG2RZA 3 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0006632003) (Bloomberg code: MOR GY <Equity>)	Morphosys AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98383	DE000NG2RZB 1 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
98384	DE000NG2RZC 9 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0007500001) (Bloomberg code: TKA GY <Equity>)	ThyssenKrupp AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98385	DE000NG2RZD	Ordinary Shares	Deutsche Bank	Deutsche Börse,	Not	As

	7 DE000NG12XF1	issued by the Share Issuer (ISIN code: DE0005140008) (Bloomberg code: DBK GY <Equity>)	AG	Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
98386	DE000NG2RZE5 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
98387	DE000NG2RZF2 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
98388	DE000NG2RZG0 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: DE0005664809) (Bloomberg code: EVT GY <Equity>)	Evotec AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
98389	DE000NG2RZH8 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index Certificate Conditions
98390	DE000NG2RZJ4 DE000NG12XF1	Ordinary Shares issued by the Share Issuer (ISIN code: NL0000235190) (Bloomberg code: AIR FP <Equity>)	Airbus	Euronext Paris	Not Applicable	As specified in the Index 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
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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 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>)
ThyssenKrupp 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: TKA GY <Equity>)

Morphosys 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: MOR GY <Equity>)</p>
Aixtron SE NA	<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: AIXA GR <Equity>)</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 <Equity>)</p>
Evotec 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: EVT 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>

Airbus	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: AIR FP <Equity>)
E.ON 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: EOAN GY <Equity>)

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
DE000NG2RY12	Not Applicable	NG2RY1
DE000NG2RY20	Not Applicable	NG2RY2
DE000NG2RY38	Not Applicable	NG2RY3
DE000NG2RY46	Not Applicable	NG2RY4
DE000NG2RY53	Not Applicable	NG2RY5
DE000NG2RY61	Not Applicable	NG2RY6
DE000NG2RY79	Not Applicable	NG2RY7
DE000NG2RY87	Not Applicable	NG2RY8
DE000NG2RY95	Not Applicable	NG2RY9
DE000NG2RZA3	Not Applicable	NG2RZA
DE000NG2RZB1	Not Applicable	NG2RZB
DE000NG2RZC9	Not Applicable	NG2RZC
DE000NG2RZD7	Not Applicable	NG2RZD
DE000NG2RZE5	Not Applicable	NG2RZE
DE000NG2RZF2	Not Applicable	NG2RZF
DE000NG2RZG0	Not Applicable	NG2RZG
DE000NG2RZH8	Not Applicable	NG2RZH
DE000NG2RZJ4	Not Applicable	NG2RZJ

(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	Clearstream Banking AG, Eschbom
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Netherlands:	
(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.
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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**