

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
129,609	NG3JZR	DE000NG3JZR2	500,000	ING Long Share Mini Future Certificate
129,610	NG3JZS	DE000NG3JZS0	500,000	ING Long Share Mini Future Certificate
129,611	NG3JZT	DE000NG3JZT8	500,000	ING Long Share Mini Future Certificate
129,612	NG3JZU	DE000NG3JZU6	500,000	ING Long Share Mini Future Certificate
129,613	NG3JZV	DE000NG3JZV4	500,000	ING Long Share Mini Future Certificate
129,614	NG3JZW	DE000NG3JZW2	500,000	ING Long Share Mini Future Certificate
129,615	NG3JZX	DE000NG3JZX0	500,000	ING Long Share Mini Future Certificate
129,616	NG3JZY	DE000NG3JZY8	500,000	ING Long Share Mini Future Certificate
129,617	NG3JZZ	DE000NG3JZZ5	500,000	ING Long Share Mini Future Certificate
129,618	NG3JZ0	DE000NG3JZ02	500,000	ING Long Share Mini Future Certificate
129,619	NG3JZ1	DE000NG3JZ10	500,000	ING Long Share Mini Future Certificate
129,620	NG3JZ2	DE000NG3JZ28	500,000	ING Long Share Mini Future Certificate
129,621	NG3JZ3	DE000NG3JZ36	500,000	ING Long Share Mini Future Certificate
129,622	NG3JZ4	DE000NG3JZ44	500,000	ING Long Share Mini Future Certificate
129,623	NG3JZ5	DE000NG3JZ51	500,000	ING Long Share Mini Future Certificate
129,624	NG3JZ6	DE000NG3JZ69	500,000	ING Long Share Mini Future Certificate
129,625	NG3JZ7	DE000NG3JZ77	500,000	ING Long Share Mini Future Certificate
129,626	NG3JZ8	DE000NG3JZ85	500,000	ING Long Share Mini Future Certificate
129,627	NG3JZ9	DE000NG3JZ93	500,000	ING Long Share Mini Future Certificate
129,628	NG3J0A	DE000NG3J0A2	500,000	ING Long Share Mini Future Certificate
129,629	NG3J0B	DE000NG3J0B0	500,000	ING Long Share Mini Future Certificate
129,630	NG3J0C	DE000NG3J0C8	500,000	ING Long Share Mini Future Certificate
129,631	NG3J0D	DE000NG3J0D6	500,000	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 those Public Offer Jurisdictions 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 1 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, 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.

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.

PART A – CONTRACTUAL TERMS

These Final Terms have been prepared for the purpose of Article 8 of Regulation (EU) 2017/1129, as amended, and must be read in conjunction with the base prospectus consisting of separate documents (i.e. (i) the securities note dated 8 May 2020 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 27 March 2020, and its supplement(s) (if any)) (the “**Registration Document**” and together with the Securities Note, the “**Prospectus**”) pertaining to the Issuer’s Certificates Programme. 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 the Prospectus which constitutes a base prospectus for the purposes of Regulation (EU) 2017/1129, as amended or superseded (the “**Prospectus Regulation**”). Full information on the Issuer and the offer of the Certificates is only available on the basis of the Prospectus, any supplements thereto and these Final Terms. The Prospectus and any supplements thereto are available for viewing at the Issuer’s website (www.ingmarkets.com) and copies 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 websites www.ingmarkets.de, www.ingsprinters.nl and www.ingturbos.fr.

Prospective investors should carefully consider the section “Risk Factors” in the Prospectus.

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 Future, Turbo Infini or Sprinter)
	(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:	12 August 2020
6	Issue Date:	14 August 2020
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
129,609	DE000NG3JZR2	500,000	0.74	60.123000000	3.5	5.0	10.0	20.0	0.0	66.14000000	0.01	0.1	EUR
129,610	DE000NG3JZS0	500,000	0.8	59.521900000	3.5	5.0	10.0	20.0	0.0	65.48000000	0.01	0.1	EUR
129,611	DE000NG3JZT8	500,000	0.86	58.926700000	3.5	5.0	10.0	20.0	0.0	64.82000000	0.01	0.1	EUR
129,612	DE000NG3JZU6	500,000	0.92	58.337500000	3.5	5.0	10.0	20.0	0.0	64.18000000	0.01	0.1	EUR
129,613	DE000NG3JZV4	500,000	0.97	57.754200000	3.5	5.0	10.0	20.0	0.0	63.53000000	0.01	0.1	EUR
129,614	DE000NG3JZW2	500,000	1.03	57.176700000	3.5	5.0	10.0	20.0	0.0	62.90000000	0.01	0.1	EUR
129,615	DE000NG3JZX0	500,000	1.09	56.605000000	3.5	5.0	10.0	20.0	0.0	62.27000000	0.01	0.1	EUR
129,616	DE000NG3JZY8	500,000	1.15	56.039000000	3.5	5.0	10.0	20.0	0.0	61.65000000	0.01	0.1	EUR
129,617	DE000NG3JZZ5	500,000	1.2	55.478700000	3.5	5.0	10.0	20.0	0.0	61.03000000	0.01	0.1	EUR
129,618	DE000NG3JZ02	500,000	1.26	54.924000000	3.5	5.0	10.0	20.0	0.0	60.42000000	0.01	0.1	EUR
129,619	DE000NG3JZ10	500,000	1.31	54.374800000	3.5	5.0	10.0	20.0	0.0	59.82000000	0.01	0.1	EUR
129,620	DE000NG3JZ28	500,000	1.37	53.831000000	3.5	5.0	10.0	20.0	0.0	59.22000000	0.01	0.1	EUR
129,621	DE000NG3JZ36	500,000	1.42	53.292800000	3.5	5.0	10.0	20.0	0.0	58.63000000	0.01	0.1	EUR
129,622	DE000NG3JZ44	500,000	1.47	52.759900000	3.5	5.0	10.0	20.0	0.0	58.04000000	0.01	0.1	EUR

129,6 23	DE000NG 3JZ51	500,000	1.53	52.232 400000 0	3.5	5.0	10.0	20.0	0.0	57.460 00000 00	0.01	0.1	EUR
129,6 24	DE000NG 3JZ69	500,000	1.58	51.710 100000 0	3.5	5.0	10.0	20.0	0.0	56.890 00000 00	0.01	0.1	EUR
129,6 25	DE000NG 3JZ77	500,000	1.63	51.193 000000 0	3.5	5.0	10.0	20.0	0.0	56.320 00000 00	0.01	0.1	EUR
129,6 26	DE000NG 3JZ85	500,000	1.68	50.681 100000 0	3.5	5.0	10.0	20.0	0.0	55.750 00000 00	0.01	0.1	EUR
129,6 27	DE000NG 3JZ93	500,000	1.73	50.174 300000 0	3.5	5.0	10.0	20.0	0.0	55.200 00000 00	0.01	0.1	EUR
129,6 28	DE000NG 3J0A2	500,000	1.78	49.672 600000 0	3.5	5.0	10.0	20.0	0.0	54.640 00000 00	0.01	0.1	EUR
129,6 29	DE000NG 3J0B0	500,000	1.83	49.175 900000 0	3.5	5.0	10.0	20.0	0.0	54.100 00000 00	0.01	0.1	EUR
129,6 30	DE000NG 3J0C8	500,000	1.88	48.684 200000 0	3.5	5.0	10.0	20.0	0.0	53.560 00000 00	0.01	0.1	EUR
129,6 31	DE000NG 3J0D6	500,000	1.93	48.197 400000 0	3.5	5.0	10.0	20.0	0.0	53.020 00000 00	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
129,609	DE000NG3JZR2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,610	DE000NG3JZS0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,611	DE000NG3JZT8	Ordinary Shares	Zalando SE	Deutsche Börse,	Not	As

		issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
129,612	DE000NG3JZU6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,613	DE000NG3JZV4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,614	DE000NG3JZW2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,615	DE000NG3JZX0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,616	DE000NG3JZY8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,617	DE000NG3JZZ5	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,618	DE000NG3JZ02	Ordinary Shares	Zalando SE	Deutsche Börse,	Not	As

		issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
129,619	DE000NG3JZ10	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,620	DE000NG3JZ28	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,621	DE000NG3JZ36	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,622	DE000NG3JZ44	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,623	DE000NG3JZ51	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,624	DE000NG3JZ69	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,625	DE000NG3JZ77	Ordinary Shares	Zalando SE	Deutsche Börse,	Not	As

		issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)		Exchange Electronic Trading (Xetra)	Applicable	specified in the Index Certificate Conditions
129,626	DE000NG3JZ85	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,627	DE000NG3JZ93	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,628	DE000NG3J0A2	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,629	DE000NG3J0B0	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,630	DE000NG3J0C8	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
129,631	DE000NG3J0D6	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GR <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	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	Other Bond Certificate Provisions	Not Applicable
31	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 from the below specified source.
Zalando 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: ZAL GR <Equity>)

6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer www.ingmarkets.de, www.ingsprinters.nl, www.ingturbo.fr or any successor website. There is no assurance that the Issuer will continue to provide such information for the life of the Certificates.

7 OPERATIONAL INFORMATION

ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG3JZR2	Not Applicable	NG3JZR
DE000NG3JZS0	Not Applicable	NG3JZS
DE000NG3JZT8	Not Applicable	NG3JZT
DE000NG3JZU6	Not Applicable	NG3JZU
DE000NG3JZV4	Not Applicable	NG3JZV
DE000NG3JZW2	Not Applicable	NG3JZW
DE000NG3JZX0	Not Applicable	NG3JZX
DE000NG3JZY8	Not Applicable	NG3JZY
DE000NG3JZZ5	Not Applicable	NG3JZZ
DE000NG3JZ02	Not Applicable	NG3JZ0
DE000NG3JZ10	Not Applicable	NG3JZ1
DE000NG3JZ28	Not Applicable	NG3JZ2
DE000NG3JZ36	Not Applicable	NG3JZ3
DE000NG3JZ44	Not Applicable	NG3JZ4
DE000NG3JZ51	Not Applicable	NG3JZ5
DE000NG3JZ69	Not Applicable	NG3JZ6
DE000NG3JZ77	Not Applicable	NG3JZ7
DE000NG3JZ85	Not Applicable	NG3JZ8
DE000NG3JZ93	Not Applicable	NG3JZ9
DE000NG3J0A2	Not Applicable	NG3J0A
DE000NG3J0B0	Not Applicable	NG3J0B
DE000NG3J0C8	Not Applicable	NG3J0C
DE000NG3J0D6	Not Applicable	NG3J0D

(iv) Name of the Principal Certificate Agent	ING Bank N.V.
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8 DISTRIBUTION

(i) Details of any clearing system other than Euroclear Netherlands:	Clearstream Banking AG, Eschborn
(a) details of the appropriate clearing code/number:	Not Applicable
(b) further details regarding the form of Certificates	European 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 Regulation in Germany, France, the Netherlands, Belgium, Spain and Italy (each a “ Public Offer Jurisdiction ” and together the “ Public Offer Jurisdictions ”).
(iii) Prohibition of Sales to EEA and UK Retail Investors:	Not Applicable

9 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 WEBSITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR