

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
212,757	NG5SCX	DE000NG5SCX5	500,000	ING Short Commodity Open End Turbo Certificate
212,758	NG5SCY	DE000NG5SCY3	500,000	ING Short Commodity Open End Turbo Certificate
212,759	NG5SCZ	DE000NG5SCZ0	500,000	ING Short Commodity Open End Turbo Certificate
212,760	NG5SC0	DE000NG5SC06	500,000	ING Short Commodity Open End Turbo Certificate
212,761	NG5SC1	DE000NG5SC14	500,000	ING Short Commodity Open End Turbo Certificate
212,762	NG5SC2	DE000NG5SC22	500,000	ING Short Commodity Open End Turbo Certificate
212,763	NG5SC3	DE000NG5SC30	500,000	ING Short Commodity Open End Turbo Certificate
212,764	NG5SC4	DE000NG5SC48	500,000	ING Short Commodity Open End Turbo Certificate
212,765	NG5SC5	DE000NG5SC55	500,000	ING Short Commodity Open End Turbo Certificate
212,766	NG5SC6	DE000NG5SC63	500,000	ING Short Commodity Open End Turbo Certificate
212,767	NG5SC7	DE000NG5SC71	500,000	ING Short Commodity Open End Turbo Certificate
212,768	NG5SC8	DE000NG5SC89	500,000	ING Short Commodity Open End Turbo Certificate
212,769	NG5SC9	DE000NG5SC97	500,000	ING Short Commodity Open End Turbo Certificate
212,770	NG5SDA	DE000NG5SDA1	500,000	ING Short Commodity Open End Turbo Certificate
212,771	NG5SDB	DE000NG5SDB9	500,000	ING Short Commodity Open End Turbo Certificate
212,772	NG5SDC	DE000NG5SDC7	500,000	ING Short Commodity Open End Turbo Certificate
212,773	NG5SDD	DE000NG5SDD5	500,000	ING Short Commodity Open End Turbo Certificate
212,774	NG5SDE	DE000NG5SDE3	500,000	ING Short Commodity Open End Turbo Certificate
212,775	NG5SDF	DE000NG5SDF0	1,000,000	ING Short Commodity Open End Turbo Certificate
212,776	NG5SDG	DE000NG5SDG8	1,000,000	ING Short Commodity Open End Turbo Certificate
212,777	NG5SDH	DE000NG5SDH6	1,000,000	ING Short Commodity 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 those Non-exempt Offer Jurisdictions mentioned in the Paragraph Distribution of Part B below, provided such person is a Dealer or Authorised Offeror (as such terms is defined in the Prospectus) and that such offer is made during the Offer Period specified in that paragraph and that any conditions relevant the use of the Prospectus are complied with; 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 Regulation (EU) 2017/1129 (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.*

***UK MiFIR 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 retail clients, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (“**EUWA**”), and eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (“**COBS**”) and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA (“**UK MiFIR**”); **EITHER** 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 COBS, 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 the FCA Handbook Product Intervention and Product Governance Sourcebook (the “**UK MiFIR Product Governance Rules**”) 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 COBS, 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 04 August 2022 and its supplement(s) (if any) (the “**Securities Note**”) and (ii) the registration document of ING Bank N.V. (the “**Issuer**”) dated 25 March 2022, 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:	Commodity Certificates
	(b) Whether such Certificates are Best Certificates, Limited Certificates, Open Ended Certificates or Fixed Leverage.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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 August 2022
6	Issue Date:	16 August 2022
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 Commodity 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
212,757	DE000NG5SCX5	500,000	0.08	1788.09000000	3.5	5.0	3.0	20.0	0.0	1788.09000000	0.01	0.1	USD
212,758	DE000NG5SCY3	500,000	0.23	1789.59000000	3.5	5.0	3.0	20.0	0.0	1789.59000000	0.01	0.1	USD
212,759	DE000NG5SCZ0	500,000	0.37	1791.09000000	3.5	5.0	3.0	20.0	0.0	1791.09000000	0.01	0.1	USD
212,760	DE000NG5SC06	500,000	0.52	1792.59000000	3.5	5.0	3.0	20.0	0.0	1792.59000000	0.01	0.1	USD
212,761	DE000NG5SC14	500,000	0.66	1794.09000000	3.5	5.0	3.0	20.0	0.0	1794.09000000	0.01	0.1	USD
212,762	DE000NG5SC22	500,000	0.81	1795.59000000	3.5	5.0	3.0	20.0	0.0	1795.59000000	0.01	0.1	USD
212,76	DE000NG5	500,000	0.95	1797.09	3.5	5.0	3.0	20.0	0.0	1797.09	0.01	0.1	USD

3	SC30			000000 00						000000 00			
212,76 4	DE000NG5 SC48	500,000	1.1	1798.59 000000 00	3.5	5.0	3.0	20.0	0.0	1798.59 000000 00	0.01	0.1	USD
212,76 5	DE000NG5 SC55	500,000	1.24	1800.09 000000 00	3.5	5.0	3.0	20.0	0.0	1800.09 000000 00	0.01	0.1	USD
212,76 6	DE000NG5 SC63	500,000	1.39	1801.59 000000 00	3.5	5.0	3.0	20.0	0.0	1801.59 000000 00	0.01	0.1	USD
212,76 7	DE000NG5 SC71	500,000	1.53	1803.09 000000 00	3.5	5.0	3.0	20.0	0.0	1803.09 000000 00	0.01	0.1	USD
212,76 8	DE000NG5 SC89	500,000	1.68	1804.59 000000 00	3.5	5.0	3.0	20.0	0.0	1804.59 000000 00	0.01	0.1	USD
212,76 9	DE000NG5 SC97	500,000	1.82	1806.09 000000 00	3.5	5.0	3.0	20.0	0.0	1806.09 000000 00	0.01	0.1	USD
212,77 0	DE000NG5 SDA1	500,000	1.97	1807.59 000000 00	3.5	5.0	3.0	20.0	0.0	1807.59 000000 00	0.01	0.1	USD
212,77 1	DE000NG5 SDB9	500,000	2.11	1809.09 000000 00	3.5	5.0	3.0	20.0	0.0	1809.09 000000 00	0.01	0.1	USD
212,77 2	DE000NG5 SDC7	500,000	2.26	1810.59 000000 00	3.5	5.0	3.0	20.0	0.0	1810.59 000000 00	0.01	0.1	USD
212,77 3	DE000NG5 SDD5	500,000	2.41	1812.09 000000 00	3.5	5.0	3.0	20.0	0.0	1812.09 000000 00	0.01	0.1	USD
212,77 4	DE000NG5 SDE3	500,000	2.55	1813.59 000000 00	3.5	5.0	3.0	20.0	0.0	1813.59 000000 00	0.01	0.1	USD
212,77 5	DE000NG5 SDF0	1,000,000	2.5	10.8470 000000	3.5	5.0	10.0	20.0	0.0	10.8470 000000	0.001	1.0	USD
212,77 6	DE000NG5 SDG8	1,000,000	2.69	11.0470 000000	3.5	5.0	10.0	20.0	0.0	11.0470 000000	0.001	1.0	USD
212,77 7	DE000NG5 SDH6	1,000,000	2.88	11.2470 000000	3.5	5.0	10.0	20.0	0.0	11.2470 000000	0.001	1.0	USD

ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:

24	Index Certificate Provisions	Not Applicable
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25	Share Certificate Provisions	Not Applicable
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26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Applicable
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Series Numb	ISIN Code	(i) Commodi	(ii) Commo	(iii) Price Source/	(iv) Speci	(v) Delivery	(vi) Rollover Date	(vii) Exchang	(viii) Valuation
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Number of the Certificates	ISIN	Commodity	Delivery Reference Price	Reference Dealers	Delivered Price	Dates	Delivery Method	Settlement	Time
212,757	DE000N G5SCX5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,758	DE000N G5SCY3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,759	DE000N G5SCZ0	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,760	DE000N G5SC06	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,761	DE000N G5SC14	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,762	DE000N G5SC22	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,763	DE000N G5SC30	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,764	DE000N G5SC48	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,765	DE000N G5SC55	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

212,766	DE000N G5SC63	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,767	DE000N G5SC71	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,768	DE000N G5SC89	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,769	DE000N G5SC97	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,770	DE000N G5SDA1	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,771	DE000N G5SDB9	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,772	DE000N G5SDC7	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,773	DE000N G5SDD5	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,774	DE000N G5SDE3	Gold	Gold-Spot	GOLD SPOT \$/OZ (Bloomberg code: XAU <Crncy>)	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange
212,775	DE000N G5SDF0	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGU22 <Cmdty> and after the first	The spot price	Not Applicable.	Not Applicable.	Not Applicable	The close of trading on the Exchange

				Rollover Date the Bloomberg page referring to the relevant Futures Contract.					
212,776	DE000NG5SDG8	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGU22 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange
212,777	DE000NG5SDH6	Natural Gas	Natural Gas-NY MEX	Initially Bloomberg code: NGU22 <Cmdty> and after the first Rollover Date the Bloomberg page referring to the relevant Futures Contract.	The spot price	Not Applicable.	Not Applicable.	Not Applicable.	The close of trading on the Exchange

28	Fund Certificate Provisions	Not Applicable
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29	Government Bond Certificate Provisions	Not Applicable
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30	Other Bond Certificate Provisions	Not Applicable
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31	Index Futures Certificate Provisions	Not Applicable
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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.
Gold	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: XAU <Crncy>)
Natural Gas	The return on the Certificates is linked to the performance of the underlying Commodity. The price of the Commodity may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Commodity will affect the value of the Certificates. Information and details of the past and future performance of the

	Commodity and its volatility can be obtained from Bloomberg (Bloomberg code: NG1 <Cmnty>)
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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

(i) ISIN Code	(ii) Common Code	(iii) Other relevant code
DE000NG5SCX5	Not Applicable	NG5SCX
DE000NG5SCY3	Not Applicable	NG5SCY
DE000NG5SCZ0	Not Applicable	NG5SCZ
DE000NG5SC06	Not Applicable	NG5SC0
DE000NG5SC14	Not Applicable	NG5SC1
DE000NG5SC22	Not Applicable	NG5SC2
DE000NG5SC30	Not Applicable	NG5SC3
DE000NG5SC48	Not Applicable	NG5SC4
DE000NG5SC55	Not Applicable	NG5SC5
DE000NG5SC63	Not Applicable	NG5SC6
DE000NG5SC71	Not Applicable	NG5SC7
DE000NG5SC89	Not Applicable	NG5SC8
DE000NG5SC97	Not Applicable	NG5SC9
DE000NG5SDA1	Not Applicable	NG5SDA
DE000NG5SDB9	Not Applicable	NG5SDB
DE000NG5SDC7	Not Applicable	NG5SDC
DE000NG5SDD5	Not Applicable	NG5SDD
DE000NG5SDE3	Not Applicable	NG5SDE
DE000NG5SDF0	Not Applicable	NG5SDF
DE000NG5SDG8	Not Applicable	NG5SDG
DE000NG5SDH6	Not Applicable	NG5SDH

(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 Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	Not Applicable
(v) Prohibition of Sales to Belgian Consumers:	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