

## 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
254,971	NG6UWH	DE000NG6UWH0	250,000	ING Long FX Open End Turbo Certificate
254,972	NG6UWJ	DE000NG6UWJ6	1,000,000	ING Long FX Open End Turbo Certificate
254,973	NG6UWK	DE000NG6UWK4	1,000,000	ING Long FX Open End Turbo Certificate
254,974	NG6UWL	DE000NG6UWL2	1,000,000	ING Long FX Open End Turbo Certificate
254,975	NG6UWM	DE000NG6UWM0	1,000,000	ING Long FX Open End Turbo Certificate
254,976	NG6UWN	DE000NG6UWN8	1,000,000	ING Long FX Open End Turbo Certificate
254,977	NG6UWP	DE000NG6UWP3	1,000,000	ING Long FX Open End Turbo Certificate
254,978	NG6UWQ	DE000NG6UWQ1	1,000,000	ING Long FX Open End Turbo Certificate
254,979	NG6UWR	DE000NG6UWR9	1,000,000	ING Long FX Open End Turbo Certificate
254,980	NG6UWS	DE000NG6UWS7	250,000	ING Long FX Open End Turbo Certificate
254,981	NG6UWT	DE000NG6UWT5	250,000	ING Long FX Open End Turbo Certificate
254,982	NG6UWU	DE000NG6UWU3	250,000	ING Long FX Open End Turbo Certificate
254,983	NG6UWV	DE000NG6UWV1	250,000	ING Long FX Open End Turbo Certificate
254,984	NG6UWW	DE000NG6UWW9	250,000	ING Long FX Open End Turbo Certificate
254,985	NG6UWX	DE000NG6UWX7	250,000	ING Long FX Open End Turbo Certificate
254,986	NG6UWY	DE000NG6UWY5	250,000	ING Long FX Open End Turbo Certificate
254,987	NG6UWZ	DE000NG6UWZ2	250,000	ING Long FX Open End Turbo Certificate
254,988	NG6UW0	DE000NG6UW07	250,000	ING Long FX Open End Turbo Certificate
254,989	NG6UW1	DE000NG6UW15	250,000	ING Long FX Open End Turbo Certificate
254,990	NG6UW2	DE000NG6UW23	250,000	ING Long FX 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 term is defined in the Prospectus) and that any conditions relevant to 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.

**PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Certificates are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom ("**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, 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**"); (ii) a customer within the meaning of the provisions of the FSMA and any rules or regulations made under the FSMA to implement the Insurance Distribution Directive, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of the Prospectus Regulation as it forms part of UK domestic law by virtue of the EUWA (the "**UK Prospectus Regulation**"). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Certificates or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Certificates or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

## **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 24 March 2023 and its supplement(s) (if any) (the "**Securities Note**") and (ii) the registration document of ING Bank N.V. (the "**Issuer**") dated 24 March 2023, 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](http://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](mailto:info@sprinters.nl)) and are available for viewing on the websites [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl) and [www.ingturbos.fr](http://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, Other Bond Certificates or Index Futures Certificates:	Currency Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	Best Certificates (Marketing name: Open End Turbo, Sprinter Best or Turbo Best)
	(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:	04 April 2023
6	Issue Date:	06 April 2023
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 Currency 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
254,971	DE000NG6UWH0	250,000	3.4	139.780000000	3.5	5.0	2.0	20.0	0.0	139.780000000	0.01	100.0	JPY
254,972	DE000NG6UWJ6	1,000,000	0.26	1.080900000	3.5	5.0	1.0	20.0	0.0	1.080900000	0.0001	100.0	USD
254,973	DE000NG6UWK4	1,000,000	0.35	1.079900000	3.5	5.0	1.0	20.0	0.0	1.079900000	0.0001	100.0	USD
254,974	DE000NG6UWL2	1,000,000	0.44	1.078900000	3.5	5.0	1.0	20.0	0.0	1.078900000	0.0001	100.0	USD
254,975	DE000NG6UWM0	1,000,000	0.54	1.077900000	3.5	5.0	1.0	20.0	0.0	1.077900000	0.0001	100.0	USD
254,976	DE000NG6UWN8	1,000,000	0.63	1.076900000	3.5	5.0	1.0	20.0	0.0	1.076900000	0.0001	100.0	USD
254,977	DE000NG6UWP3	1,000,000	0.72	1.075900000	3.5	5.0	1.0	20.0	0.0	1.075900000	0.0001	100.0	USD
254,978	DE000NG6UWQ1	1,000,000	0.81	1.074900000	3.5	5.0	1.0	20.0	0.0	1.074900000	0.0001	100.0	USD

254,979	DE000NG6UWR9	1,000,000	0.91	1.0739000000	3.5	5.0	1.0	20.0	0.0	1.0739000000	0.0001	100.0	USD
254,980	DE000NG6UWS7	250,000	0.39	132.9800000000	3.5	5.0	2.0	20.0	0.0	132.9800000000	0.01	100.0	JPY
254,981	DE000NG6UWT5	250,000	0.62	132.6400000000	3.5	5.0	2.0	20.0	0.0	132.6400000000	0.01	100.0	JPY
254,982	DE000NG6UWU3	250,000	0.85	132.3000000000	3.5	5.0	2.0	20.0	0.0	132.3000000000	0.01	100.0	JPY
254,983	DE000NG6UWV1	250,000	1.08	131.9700000000	3.5	5.0	2.0	20.0	0.0	131.9700000000	0.01	100.0	JPY
254,984	DE000NG6UWW9	250,000	1.31	131.6400000000	3.5	5.0	2.0	20.0	0.0	131.6400000000	0.01	100.0	JPY
254,985	DE000NG6UWX7	250,000	1.54	131.3100000000	3.5	5.0	2.0	20.0	0.0	131.3100000000	0.01	100.0	JPY
254,986	DE000NG6UWY5	250,000	1.76	130.9800000000	3.5	5.0	2.0	20.0	0.0	130.9800000000	0.01	100.0	JPY
254,987	DE000NG6UWZ2	250,000	1.99	130.6500000000	3.5	5.0	2.0	20.0	0.0	130.6500000000	0.01	100.0	JPY
254,988	DE000NG6UW07	250,000	2.22	130.3200000000	3.5	5.0	2.0	20.0	0.0	130.3200000000	0.01	100.0	JPY
254,989	DE000NG6UW15	250,000	2.45	129.9900000000	3.5	5.0	2.0	20.0	0.0	129.9900000000	0.01	100.0	JPY
254,990	DE000NG6UW23	250,000	2.68	129.6600000000	3.5	5.0	2.0	20.0	0.0	129.6600000000	0.01	100.0	JPY

**ADDITIONAL SPECIFIC PRODUCT RELATED PROVISIONS:**

24	<b>Index Certificate Provisions</b>	Not Applicable
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25	<b>Share Certificate Provisions</b>	Not Applicable
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26	<b>Currency Certificate Provisions</b>	Applicable
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Series Number of the Certificates	ISIN Code	(i) Details of the Underlying FX Rate	(ii) Relevant Screen Page	(iii) Termination Reference Price	(iv) Underlying Currency	(v) Valuation Time
254,971	DE000NG6UWH0	EUR/JPY (Bloomberg code: EURJPY <Crncy>)	Reuters Page EURJPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,972	DE000NG6UWJ6	EUR/USD (Bloomberg	Reuters Page EUR=	As specified in the Currency	JPY	3 p.m. Greenwich

		code: EURUSD <Crncy>		Certificate Conditions		Mean Time.
254,973	DE000NG6UW K4	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,974	DE000NG6UWL 2	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,975	DE000NG6UW M0	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,976	DE000NG6UW N8	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,977	DE000NG6UWP 3	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,978	DE000NG6UW Q1	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,979	DE000NG6UWR 9	EUR/USD (Bloomberg code: EURUSD <Crncy>)	Reuters Page EUR=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,980	DE000NG6UWS 7	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,981	DE000NG6UWT 5	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,982	DE000NG6UW U3	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,983	DE000NG6UW V1	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,984	DE000NG6UW W9	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,985	DE000NG6UW X7	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,986	DE000NG6UW Y5	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,987	DE000NG6UWZ	USD/JPY	Reuters Page	As specified in the	JPY	3 p.m.

	2	(Bloomberg code: USDJPY <Crncy>)	JPY=	Currency Certificate Conditions		Greenwich Mean Time.
254,988	DE000NG6UW07	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,989	DE000NG6UW15	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.
254,990	DE000NG6UW23	USD/JPY (Bloomberg code: USDJPY <Crncy>)	Reuters Page JPY=	As specified in the Currency Certificate Conditions	JPY	3 p.m. Greenwich Mean Time.

27	<b>Commodity Certificate Provisions</b>	Not Applicable
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28	<b>Fund Certificate Provisions</b>	Not Applicable
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29	<b>Government Bond Certificate Provisions</b>	Not Applicable
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30	<b>Other Bond Certificate Provisions</b>	Not Applicable
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31	<b>Index Futures Certificate Provisions</b>	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

<b>Underlying</b>	<b>Information on the underlying can be obtained from the below specified source.</b>
EUR/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURJPY <Crncy>)
EUR/USD	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the



	Currency and its volatility can be obtained from Bloomberg (Bloomberg code: EURUSD <Crncy>)
USD/JPY	The return on the Certificates is linked to the performance of the underlying Currency. The price of the Currency may go down as well as up throughout the life of the Certificates. Fluctuations in the price of the Currency will affect the value of the Certificates. Information and details of the past and future performance of the Currency and its volatility can be obtained from Bloomberg (Bloomberg code: USDJPY <Crncy>)

## 6 POST-ISSUANCE INFORMATION

Post-issuance information will be made available on the website of the Issuer [www.ingmarkets.de](http://www.ingmarkets.de), [www.ingsprinters.nl](http://www.ingsprinters.nl), [www.ingturbo.fr](http://www.ingturbo.fr) or any sucesor 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
DE000NG6UWH0	Not Applicable	NG6UWH
DE000NG6UWJ6	Not Applicable	NG6UWJ
DE000NG6UWK4	Not Applicable	NG6UWK
DE000NG6UWL2	Not Applicable	NG6UWL
DE000NG6UWM0	Not Applicable	NG6UWM
DE000NG6UWN8	Not Applicable	NG6UWN
DE000NG6UWP3	Not Applicable	NG6UWP
DE000NG6UWQ1	Not Applicable	NG6UWQ
DE000NG6UWR9	Not Applicable	NG6UWR
DE000NG6UWS7	Not Applicable	NG6UWS
DE000NG6UWT5	Not Applicable	NG6UWT
DE000NG6UWU3	Not Applicable	NG6UWU
DE000NG6UWV1	Not Applicable	NG6UWV
DE000NG6UWW9	Not Applicable	NG6UWW
DE000NG6UWX7	Not Applicable	NG6UWX
DE000NG6UWY5	Not Applicable	NG6UWY
DE000NG6UWZ2	Not Applicable	NG6UWZ
DE000NG6UW07	Not Applicable	NG6UW0
DE000NG6UW15	Not Applicable	NG6UW1
DE000NG6UW23	Not Applicable	NG6UW2

(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
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(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 “ <b>Public Offer Jurisdiction</b> ” and together the “ <b>Public Offer Jurisdictions</b> ”).
(iii) Prohibition of Sales to EEA Retail Investors:	Not Applicable
(iv) Prohibition of Sales to UK Retail Investors:	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](http://WWW.INGMARKETS.DE), [WWW.INGSPRINTERS.NL](http://WWW.INGSPRINTERS.NL) AND [WWW.INGTURBOS.FR](http://WWW.INGTURBOS.FR)**