

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
282,152	NG7JDY	DE000NG7JDY6	1,000,000	ING Long Share Mini Future Certificate
282,153	NG7JDZ	DE000NG7JDZ3	175,000	ING Long Share Mini Future Certificate
282,154	NG7JD0	DE000NG7JD04	2,000,000	ING Long Share Mini Future Certificate
282,155	NG7JD1	DE000NG7JD12	1,000,000	ING Long Share Mini Future Certificate
282,156	NG7JD2	DE000NG7JD20	500,000	ING Long Share Mini Future Certificate
282,157	NG7JD3	DE000NG7JD38	1,000,000	ING Long Share Mini Future Certificate
282,158	NG7JD4	DE000NG7JD46	500,000	ING Long Share Mini Future Certificate
282,159	NG7JD5	DE000NG7JD53	500,000	ING Long Share Mini Future Certificate
282,160	NG7JD6	DE000NG7JD61	500,000	ING Long Share Mini Future Certificate
282,161	NG7JD7	DE000NG7JD79	500,000	ING Long Share Mini Future Certificate
282,162	NG7JD8	DE000NG7JD87	500,000	ING Long Share Mini Future Certificate
282,163	NG7JD9	DE000NG7JD95	500,000	ING Long Share Mini Future Certificate
282,164	NG7JEA	DE000NG7JEA4	500,000	ING Long Share Mini Future Certificate
282,165	NG7JEB	DE000NG7JEB2	1,000,000	ING Long Share Mini Future Certificate
282,166	NG7JEC	DE000NG7JEC0	1,000,000	ING Long Share Mini Future Certificate
282,167	NG7JED	DE000NG7JED8	1,000,000	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 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) 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, Other Bond Certificates or Index Futures Certificates:	Share Certificates
	(b) Whether such Certificates are Best Certificates, Factor Certificates, Limited Certificates, Discount Certificates, Open Ended Certificates, Fixed Leverage Certificates or Tracker Certificates.	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:	29 September 2023
6	Issue Date:	03 October 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 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
282,15 2	DE000NG7 JDY6	1,000,000	1.18	113.643 800000 0	3.5	5.0	10.0	20.0	0.0	125.010 000000 0	0.01	0.1	EUR
282,15 3	DE000NG7 JDZ3	175,000	2.98	30.8449 000000 0	3.5	5.0	7.5	20.0	0.0	33.2000 000000 0	0.1	1.0	EUR
282,15 4	DE000NG7 JD04	2,000,000	6.7	55.5354 000000 0	3.5	5.0	7.5	20.0	0.0	60.0000 000000 0	1.0	0.1	USD
282,15 5	DE000NG7 JD12	1,000,000	3.45	134.173 200000 0	3.5	5.0	7.5	20.0	0.0	144.300 000000 0	0.1	0.1	USD
282,15 6	DE000NG7 JD20	500,000	6.54	7.76700 000000	3.5	5.0	15.0	20.0	0.0	8.94000 000000 0	0.01	1.0	USD
282,15 7	DE000NG7 JD38	1,000,000	1.1	9.30000 000000	3.5	5.0	7.5	20.0	0.0	10.0000 000000 0	0.1	1.0	EUR
282,15 8	DE000NG7 JD46	500,000	0.59	14.9862 000000 0	3.5	5.0	10.0	20.0	0.0	16.4900 000000 0	0.01	0.1	EUR
282,15 9	DE000NG7 JD53	500,000	0.61	14.8364 000000 0	3.5	5.0	10.0	20.0	0.0	16.3200 000000 0	0.01	0.1	EUR
282,16	DE000NG7	500,000	0.62	14.6881	3.5	5.0	10.0	20.0	0.0	16.1600	0.01	0.1	EUR

0	JD61			000000					000000				
282,16 1	DE000NG7 JD79	500,000	1.85	150.573 000000 0	3.5	5.0	10.0	20.0	0.0	165.640 000000 0	0.01	0.1	EUR
282,16 2	DE000NG7 JD87	500,000	2.0	149.082 000000 0	3.5	5.0	10.0	20.0	0.0	163.990 000000 0	0.01	0.1	EUR
282,16 3	DE000NG7 JD95	500,000	2.14	147.605 000000 0	3.5	5.0	10.0	20.0	0.0	162.370 000000 0	0.01	0.1	EUR
282,16 4	DE000NG7 JEA4	500,000	2.29	146.143 000000 0	3.5	5.0	10.0	20.0	0.0	160.760 000000 0	0.01	0.1	EUR
282,16 5	DE000NG7 JEB2	1,000,000	2.54	271.090 200000 0	3.5	5.0	7.5	20.0	0.0	291.500 000000 0	0.1	0.1	USD
282,16 6	DE000NG7 JEC0	1,000,000	2.73	269.090 200000 0	3.5	5.0	7.5	20.0	0.0	289.300 000000 0	0.1	0.1	USD
282,16 7	DE000NG7 JED8	1,000,000	2.69	29.1069 000000	3.5	5.0	7.5	20.0	0.0	31.3000 000000	0.1	0.1	USD

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
282,152	DE000NG7JDY6	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
282,153	DE000NG7JDZ3	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
282,154	DE000NG7JD04	Ordinary Shares issued by the Share Issuer (ISIN code: US0231351067) (Bloomberg code: AMZN US <Equity>)	Amazon.com Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

282,155	DE000NG7JD12	Ordinary Shares issued by the Share Issuer (ISIN code: US0378331005) (Bloomberg code: AAPL US <Equity>)	Apple Inc.	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
282,156	DE000NG7JD20	Ordinary Shares issued by the Share Issuer (ISIN code: CA0679011084) (Bloomberg code: GOLD US <Equity>)	Barrick Gold Corp	New York Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
282,157	DE000NG7JD38	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
282,158	DE000NG7JD46	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,159	DE000NG7JD53	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,160	DE000NG7JD61	Ordinary Shares issued by the Share Issuer (ISIN code: DE000ZAL1111) (Bloomberg code: ZAL GY <Equity>)	Zalando SE	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,161	DE000NG7JD79	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0) (Bloomberg code: MTX GY <Equity>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,162	DE000NG7JD87	Ordinary Shares issued by the Share Issuer (ISIN code:	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the

		DE000A0D9PT0 (Bloomberg code: MTX GY <Equity>)				Index Certificate Conditions
282,163	DE000NG7JD95	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0 (Bloomberg code: MTX GY <Equity>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,164	DE000NG7JEA4	Ordinary Shares issued by the Share Issuer (ISIN code: DE000A0D9PT0 (Bloomberg code: MTX GY <Equity>)	MTU Aero Engines AG	Deutsche Börse, Exchange Electronic Trading (Xetra)	Not Applicable	As specified in the Index Certificate Conditions
282,165	DE000NG7JEB2	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
282,166	DE000NG7JEC0	Ordinary Shares issued by the Share Issuer (ISIN code: US30303M1027) (Bloomberg code: META US <Equity>)	Meta Platforms Inc	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions
282,167	DE000NG7JED8	Ordinary Shares issued by the Share Issuer (ISIN code: US70450Y1038) (Bloomberg code: PYPL US <Equity>)	PayPal	Nasdaq Stock Exchange	Not Applicable	As specified in the Index Certificate Conditions

26	Currency Certificate Provisions	Not Applicable
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27	Commodity Certificate Provisions	Not Applicable
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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.
Amazon.com Inc	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: AMZN US <Equity>)
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>)
MTU Aero Engines 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: MTX GY <Equity>)</p>
Meta Platforms Inc	<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: META US <Equity>)</p>
PayPal	<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: PYPL US <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>
Zalando SE	<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: ZAL GY <Equity>)</p>
Barrick Gold Corp	<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: GOLD US <Equity>)</p>
Airbus	<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</p>

	Share and its volatility can be obtained from Bloomberg (Bloomberg code: AIR FP <Equity>)
Apple Inc.	<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: AAPL US <Equity>)</p>

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
DE000NG7JDY6	Not Applicable	NG7JDY
DE000NG7JDZ3	Not Applicable	NG7JDZ
DE000NG7JD04	Not Applicable	NG7JD0
DE000NG7JD12	Not Applicable	NG7JD1
DE000NG7JD20	Not Applicable	NG7JD2
DE000NG7JD38	Not Applicable	NG7JD3
DE000NG7JD46	Not Applicable	NG7JD4
DE000NG7JD53	Not Applicable	NG7JD5
DE000NG7JD61	Not Applicable	NG7JD6
DE000NG7JD79	Not Applicable	NG7JD7
DE000NG7JD87	Not Applicable	NG7JD8
DE000NG7JD95	Not Applicable	NG7JD9
DE000NG7JEA4	Not Applicable	NG7JEA
DE000NG7JEB2	Not Applicable	NG7JEB
DE000NG7JEC0	Not Applicable	NG7JEC
DE000NG7JED8	Not Applicable	NG7JED

(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:	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 WEBITES OF THE ISSUER WWW.INGMARKETS.DE, WWW.INGSPRINTERS.NL AND WWW.INGTURBOS.FR