

2009

ING GROUP



Group Statistical Supplement Third quarter 2009

INTRODUCTION

INTRODUCTION

General comments

- The Group Statistical Supplement will be published on a quarterly basis.
- The US Statistical Supplement will continue to be published as a separate document
- In addition to the Group Statistical Supplement information that follows the Quarterly Report, trended information is included in the Historical Trend Data document on www.ing.com/investorrelations.
- Allocation keys are used to calculate segmental information; e.g. Life vs. Non-life, Retail vs. Commercial banking and product information. These allocation keys might be refined over time.
- Realised gains/losses and impairments on equity securities in the insurance operations are allocated between the business units and the corporate line. The business units include a notional return of 3% on their equity investments, and the remainder is allocated to the corporate line.
- Rounding could cause some small differences.
- ING reports its results on an underlying basis, which excludes special items and the impact of divestitures. In case of a divestiture, historical numbers are restated for both the transaction gain/loss and the operating results. Details of restatements can be found in the separate document containing historical trend data on www.ing.com/investorrelations.

Supplemental information in terms of financial data and countries includes:

- Insurance information broken down into Life and Non-Life insurance for the Benelux income statement
- Detailed breakdown of investment income to show realised gains and fair value changes on investments;
- Income statement for each region
- Condensed income statement for products within Commercial banking;
- ING Direct retail balances in local currencies
- Income statement for corporate lines
- Breakdown shareholders' equity
- Client Balances Roll forward

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Profit and Loss: Banking and Insurance

In EUR million	Total Group ¹	Total Banking	Total Insurance
Gross premium income	7,632		7,632
Interest result banking operations	3,099	3,165	
Commission income	1,215	717	498
Total investment & other income	173	-714	903
Total underlying income	12,119	3,168	9,033
Underwriting expenditure	7,192		7,192
Staff expenses	1,732	1,227	505
Other expenses	1,492	1,005	487
Operating expenses	3,225	2,232	992
Other interest expenses	162		244
Addition to loan loss provisions / other impairments	680	662	18
Total underlying expenditure	11,258	2,893	8,447
Underlying result before tax	861	274	587
Taxation	91	26	65
Minority interests	-8	-16	8
Underlying net result	778	264	514
Net gains/losses on divestments	-168		-168
Net result from divested units	-4		-4
Special items after tax	-106	-75	-30
Net result	499	188	311

¹ Including intercompany eliminations

Profit and Loss: Banking and Insurance

In EUR million	Total Group ¹	Total Banking	Total Insurance
Gross premium income	9,085		9,085
Interest result banking operations	2,611	2,643	
Commission income	1,246	704	542
Total investment & other income	1,075	-722	1,845
Total underlying income	14,017	2,625	11,473
Underwriting expenditure	10,549		10,549
Staff expenses	1,971	1,414	557
Other expenses	1,583	1,054	529
Operating expenses	3,555	2,468	1,086
Other interest expenses	228		309
Addition to loan loss provisions / other impairments	398	373	25
Total underlying expenditure	14,729	2,841	11,969
Underlying result before tax	-712	-216	-496
Taxation	-140	-118	-22
Minority interests	-3	4	-7
Underlying net result	-568	-101	-467
Net gains/losses on divestments	178		178
Net result from divested units	-13		-13
Special items after tax	-74	-27	-47
Net result	-478	-128	-350

¹ Including intercompany eliminations

Profit and Loss: Banking and Insurance

In EUR million	Total Group ¹	Total Banking	Total Insurance
Gross premium income	7,269		7,269
Interest result banking operations	3,143	3,182	
Commission income	1,161	665	496
Total investment & other income	-1,329	-886	-400
Total underlying income	10,244	2,961	7,365
Underwriting expenditure	5,816		5,816
Staff expenses	1,782	1,287	495
Other expenses	1,522	1,025	497
Operating expenses	3,304	2,312	993
Other interest expenses	177		259
Addition to loan loss provisions / other impairments	870	852	18
Total underlying expenditure	10,169	3,164	7,087
Underlying result before tax	74	-204	278
Taxation	-71	-93	22
Minority interests	-83	-86	3
Underlying net result	229	-25	254
Net gains/losses on divestments	8		8
Net result from divested units	-6		-6
Special items after tax	-161	-93	-68
Net result	71	-118	189

¹ Including intercompany eliminations

ING GROUP 1.2 CONSOLIDATED BALANCE SHEET: ASSETS

Consolidated Balance Sheet: Assets

In EUR million	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09
Cash and balances with central banks	14,316	20,794	10,960	17,222	9,853	11,245	-6,496	-7,673
Amounts due from banks	51,373	51,355	51,373	51,355				
Financial assets at fair value through P&L:								
- trading assets	122,544	119,068	122,144	118,626	403	442	-3	
- investments for risk policyholders	101,212	99,900			101,212	99,900		
- non-trading derivatives	13,301	12,453	9,999	9,717	3,915	3,392	-613	-656
- designated as at fair value through profit and loss	6,006	7,431	3,678	4,970	2,365	2,497	-37	-36
Investments:								
- Available-for-sale investments	193,508	192,655	90,323	91,031	103,185	101,624		
of which equity securities ¹	8,507	8,155	3,390	3,003	5,117	5,152		
of which debt securities	185,001	184,500	86,933	88,028	98,068	96,472		
- Held-to-maturity investments	14,717	14,862	14,717	14,862				
Loans and advances to customers	577,931	589,439	551,240	561,249	30,202	30,924	-3,511	-2,734
Reinsurance contracts	5,376	5,656			5,376	5,656		
Investments in associates	3,811	3,946	1,454	1,559	2,535	2,567	-178	-181
Real estate investments	4,071	4,141	2,696	2,709	1,083	1,140	291	292
Property and equipment	6,180	6,368	5,637	5,776	543	592		
Intangible assets	6,056	6,594	2,380	2,441	3,903	4,384	-228	-231
Deferred acquisition costs	11,048	11,393			11,048	11,393		
Assets held for sale	16,901		4,936		11,964			
Other assets	39,566	41,866	28,553	30,454	10,868	11,285	145	127
Total assets²	1,187,915	1,187,921	900,089	911,972	298,455	287,041	-10,629	-11,092

¹ EUR 5,117 million equity securities in ING Verzekeringen N.V. includes EUR 2,741 million public equity. The remainder consists of preference shares, private equity without influence, mutual funds fixed income investments and Real Estate minority stakes.

² Note that the bank has more than EUR 100 billion assets (ex investments) that are traditionally considered illiquid, but are in fact eligible for refinancing through central banks. Whilst the bank does not rely on this for funding, this forms a liquidity buffer on top of traditional security buffers that are funded unsecured.

ING GROUP 1.3 CONSOLIDATED BALANCE SHEET: TOTAL EQUITY AND LIABILITIES

Consolidated Balance Sheet: Total equity and liabilities

	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
In EUR million	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09
Shareholders' equity (in parent)	26,515	22,276	29,441	27,653	14,530	12,203	-17,456	-17,580
Minority interests	1,067	1,075	1,132	1,150	81	74	-146	-149
Non-voting equity securities	10,000	10,000					10,000	10,000
Total equity	37,582	33,351	30,573	28,803	14,611	12,277	-7,602	-7,729
Subordinated loans	10,018	10,238	20,567	20,929	6,731	6,868	-17,280	-17,559
Debt securities in issue	117,369	122,891	106,753	111,265	4,057	4,094	6,559	7,532
Other borrowed funds	25,187	26,362			8,688	9,555	16,498	16,807
Insurance and investment contracts								
- Total provisions for insurance contracts	225,617	218,544			225,617	218,544		
of which provision for life insurance for risk company	123,895	126,588			123,895	126,588		
of which provision for life insurance for risk policyholders	96,451	88,208			96,451	88,208		
of which provision for unearned premiums and unexpired risks	499	615			499	615		
of which claims provision	3,198	3,263			3,198	3,263		
of which other insurance provisions	1,574	-129			1,574	-129		
- Investment contracts for risk of company	5,914	7,209			5,914	7,209		
- Investment contracts for risk of policyholders	5,298	12,262			5,298	12,262		
Amounts due to banks	96,885	104,135	96,885	104,135				
Customer deposits and other funds on deposits	459,193	461,796	467,399	471,368			-8,206	-9,572
Financial liabilities at fair value through profit and loss:								
- trading liabilities	113,174	117,528	113,174	117,528				
- non-trading derivatives	21,678	19,885	18,825	16,931	3,453	3,547	-600	-593
- designated as at fair value through profit and loss	11,820	11,891	11,820	11,891				
Liabilities held for sale	16,669		5,657		11,012			
Other liabilities:								
- deferred tax liabilities	3,397	2,844	2,402	2,075	989	755	6	14
- other	38,116	38,985	26,034	27,047	12,086	11,930	-4	8
Total liabilities	1,150,334	1,154,570	869,516	883,169	283,844	274,764	-3,027	-3,363
Total equity and liabilities	1,187,915	1,187,921	900,089	911,972	298,455	287,041	-10,629	-11,092

ING GROUP 1.4 TOTAL EQUITY

Total equity								
	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
In EUR million	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09
Share capital	495	495	525	525	174	174	-204	-204
Share premium	9,182	9,182	16,542	16,392	9,824	9,824	-17,184	-17,034
Revaluation reserve equity securities	3,230	2,503	2,273	1,958	913	501	44	44
Revaluation reserve debt securities	-2,774	-7,929	-334	-1,620	-2,414	-6,284	-26	-25
Revaluation reserve crediting to life policyholders	160	1,959			160	1,959		
Revaluation reserve cashflow hedge	171	31	-580	-440	839	550	-88	-79
Other revaluation reserve	610	618	424	422	189	198	-3	-2
Currency translation reserve	-2,232	-1,782	-337	-258	-1,632	-1,269	-263	-255
Treasury shares	-724	-755					-724	-755
Other reserves	18,397	17,954	10,928	10,674	6,477	6,550	992	730
Shareholders' equity	26,515	22,276	29,441	27,653	14,530	12,203	-17,456	-17,580
Minority interests	1,067	1,075	1,132	1,150	81	74	-146	-149
Non-voting equity securities	10,000	10,000					10,000	10,000
Total equity	37,582	33,351	30,573	28,803	14,611	12,277	-7,602	-7,729
Key figures								
Shareholders' equity per share in EUR	13.07	10.99						
Shares outstanding	2,028	2,027						

ING GROUP 1.5 CASH FLOW STATEMENT

Cash flow statement

In EUR million	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
	3Q2009	3Q2008	3Q2009	3Q2008	3Q2009	3Q2008	3Q2009	3Q2008
Net cash flow from operating activities	3,115	13,601	1,225	12,700	-180	2,242	2,070	-1,341
Investments and advances:								
Group companies		-996		-418		-578		
Associates	-20	-273	-5	-66	-14	-207	-1	
Available-for-sale investments	-25,595	-47,910	-10,620	-22,890	-14,975	-25,020		
Held-to-maturity investments								
Real estate investments	-62	-264	-60	-23	-2	-241		
Property and equipment	-197	-135	-179	-105	-18	-30		
Assets subject to operating leases	-247	-361	-247	-361				
Investments for risk of policyholders	-15,441	17,744			-15,441	17,744		
Other investments	-56	-145	-26	-2,730	-30	-15		2,600
Disposals and redemptions:								
Group companies		945				945		
Associates	69	452	20	50	49	402		
Available-for-sale investments	25,753	48,045	10,721	23,015	15,032	25,030		
Held-to-maturity investments	111	114	111	114				
Real estate investments	119	85	114	18	5	67		
Property and equipment	23	5	18	3	5	2		
Assets subject to operating leases	-105	110	-105	110				
Investments for risk of policyholders	15,092	-18,988			15,092	-18,988		
Other investments	-12	6	-12	1		5		
Net cash flow from investing activities	-568	-1,566	-270	-3,282	-297	-884	-1	2,600
Proceeds from issuance of subordinated loans		10	87	405			-87	-395
Repayments of subordinated loans			-524	-4			524	4
Proceeds from borrowed funds and debt securities	126,478	92,746	97,737	86,258	28,810	6,935	-69	-447
Repayments from borrowed funds and debt securities	-131,536	-88,171	-100,653	-82,196	-29,415	-7,638	-1,468	1,663
Issuance of ordinary shares			150	2,200		400	-150	-2,600
Purchase of treasury shares	-4	-22			-1	-18	-3	-4
Sale of treasury shares	13	163			2	18	11	145
Dividends paid/received		-1,444		-850	-350	-962	350	368
Net cash flow from financing activities	-5,049	3,282	-3,203	5,813	-954	-1,265	-892	-1,266
Net cash flow	-2,502	15,317	-2,248	15,231	-1,431	93	1,177	-7
Cash and cash equivalents at beginning of period	29,115	-4,353	25,543	-8,116	11,245	4,569	-7,673	-806
Effect of exchange rates on cash and equivalents	4	78	-35	79	39			-1
Cash and cash equivalents at end of period	26,617	11,042	23,260	7,194	9,852	4,662	-6,496	-814
- of which Treasury bills and other eligible bills	9,218	5,561	9,218	5,561				
- of which Amounts due to/from banks	3,083	-15,266	3,083	-15,266				
- of which Cash and balances with central banks	14,316	20,747	10,959	16,899	9,852	4,662	-6,496	-814

ING GROUP 1.6 FIXED-INCOME SECURITIES BY RATING CLASS

3Q2009

Banking				
In percentages	Retail	Direct	Commercial	Total
AAA	0.6%	32.3%	4.4%	37.3%
AA	1.0%	12.5%	14.8%	28.3%
A	0.7%	13.9%	9.3%	23.9%
BBB	0.5%	4.4%	1.3%	6.2%
BB	0.7%	0.6%	0.4%	1.7%
B	0.0%	0.7%	0.1%	0.8%
CCC	0.0%	1.4%	0.3%	1.6%
Defaulted Organisations	0.0%	0.0%	0.0%	0.1%
Total	3.6%	65.9%	30.5%	100.0%

Insurance				
In percentages	Europe	Americas	Asia	Total
AAA	21.5%	16.5%	0.6%	38.5%
AA	8.1%	4.2%	3.9%	16.2%
A	12.8%	7.2%	9.0%	29.0%
BBB	2.4%	8.0%	1.2%	11.6%
BB	0.1%	2.0%	0.1%	2.2%
B	0.3%	0.8%	0.0%	1.1%
CCC	0.2%	1.0%	0.3%	1.4%
Defaulted Organisations	0.0%	0.0%	0.0%	0.0%
Total	45.3%	39.6%	15.0%	100.0%

Note: Fixed-income securities include government bonds, corporate bonds (incl. financial institutions), covered bonds and ABS

BANKING 2.1 PROFIT AND LOSS

3Q2009

Banking

In EUR million	Total Banking	Retail Banking	Netherlands	Belgium	Central Europe	Asia	ING Direct	Commercial Banking	GL&PCM	Structured Finance	Leasing & Factoring	Financial Markets	Other products	ING Real Estate	Banking Corp. Line
Balance sheet related interest	3,165	1,411	808	386	182	36	805	1,003	195	232	36	312	131	98	-54
Capital charge on book equity	-	-29	-4	-1	-21	-3	-24	-157	-	-	-	-	-152	-5	210
Interest benefit on economic capital	-	56	29	11	13	3	39	97	22	15	4	29	4	22	-192
Interest result	3,165	1,439	832	396	175	36	820	942	217	247	40	340	-17	115	-36
Funds transfer	172	146	90	21	34	1	10	16						-	-0
Securities business	155	71	13	41	5	12	34	50						-	-0
Insurance broking	46	40	11	27	1	1	1	5						-	-
Management fees	154	53	11	41	-	1	2	99						101	-0
Brokerage and advisory fees	84	6	-	0	5	0	5	73						-0	0
Other	105	24	10	-21	22	13	2	80						7	-1
Commission income	717	341	135	110	68	29	54	324	59	83	7	14	53	108	-1
Rental income	40	0	0	-	0	0	-0	42						41	-2
Other investment income	41	21	3	2	0	17	0	20						3	0
Investment income	81	22	3	2	0	17	-0	62						45	-2
Realised gains/losses on bonds	-613	1	0	0	1	-	-597	-23						-0	6
Realised gains/losses on equities	-9	-0	-	-0	-0	-	-0	-9						0	-0
Change in fair value real estate investments	-133	-0	-	-0	-0	-	-	-133						-133	-0
Realised gains and fair value changes on investments	-755	1	0	0	1	-	-597	-165						-133	6
Total investment income	-674	23	4	2	1	17	-597	-103	-0	-5	-0	-23	13	-88	4
Valuation results non-trading derivatives	-455	-4	-8	2	2	0	-89	-15						-210	-346
Net trading income	307	-25	-16	12	-35	14	66	92						117	174
Other income	108	49	27	10	18	-5	30	-26						-51	55
Total other income	-40	20	3	24	-16	9	6	50	12	-21	49	99	55	-144	-117
Total underlying income	3,168	1,823	973	531	228	90	282	1,213	288	304	97	431	103	-9	-150
Operating expenses	2,232	1,085	561	305	167	53	402	712	120	78	49	161	71	233	34
Gross result	936	738	413	226	61	38	-120	502	168	226	48	271	32	-242	-184
Additions to loan loss provision	662	190	124	36	31	-1	238	234	53	77	36	1	-0	67	-0
Underlying result before tax	274	548	289	190	30	39	-358	267	115	149	12	270	32	-309	-184
Taxation	26	131	74	49	5	3	-126	81	25	45	2	37	-7	-21	-61
Minority interests	-16	7	-	1	4	3	0	-23	1	0	0	8	0	-32	-0
Underlying net result	263	409	216	139	22	33	-232	210	89	104	9	225	39	-256	-123
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-75	-59	-44	-6	-9	-0	-1	-14	-	-	-	-	-6	-8	-1
Net result	188	350	172	133	13	32	-233	196	89	104	9	225	33	-264	-125
Key figures															
Underlying cost/income ratio	70.5%	59.5%	57.6%	57.5%	73.1%	58.3%	142.5%	58.6%	41.7%	25.6%	50.4%	37.2%	69.3%	n.a.	n.a.
Risk cost in bp of average CRWA	87	91					134	66							-
Risk weighted assets (end of period)	337,338	98,939					70,082	164,873							3,445
Underlying RAROC before tax	8.2%	33.8%	47.5%	74.2%	-4.4%	10.0%	-14.7%	13.7%	15.0%	45.7%	31.2%	38.6%	32.6%	-48.3%	n.a.
Underlying RAROC after tax	6.4%	25.4%	35.4%	54.4%	-3.1%	8.7%	-9.6%	9.6%	12.5%	31.4%	23.1%	33.7%	40.4%	-47.3%	n.a.
Economic Capital (average over period)	23,419	6,801	2,873	1,108	1,163	1,657	4,461	9,444	2,290	1,523	468	2,652	370	2,140	2,713
Staff (FTEs end of period)	70,844	47,156	14,622	9,490	14,248	8,795	9,401	14,288						2,459	-

BANKING 2.1 PROFIT AND LOSS

3Q2008

Banking

In EUR million	Total Banking	Retail Banking	Netherlands	Belgium	Central Europe	Asia	ING Direct	Commercial Banking	GL&PCM	Structured Finance	Leasing & Factoring	Financial Markets	Other products	ING Real Estate	Banking Corp. Line
Balance sheet related interest	2,643	1,383	886	301	162	34	673	842	190	178	38	207	159	68	-254
Capital charge on book equity	-	-84	-31	-1	-41	-10	-63	-199	-	-	-	-	-167	-32	345
Interest benefit on economic capital	-	50	26	9	13	3	37	95	22	12	4	28	4	24	-182
Interest result	2,643	1,349	881	309	133	27	647	738	212	191	42	235	-3	61	-91
Funds transfer	196	140	93	17	30	1	9	47						-	-0
Securities business	145	69	14	35	7	13	15	61						-	-0
Insurance broking	40	37	12	23	2	1	1	3						-	-
Management fees	176	72	15	56	-	1	1	103						96	-0
Brokerage and advisory fees	69	5	0	1	2	1	1	64						-1	0
Other	77	68	32	-12	37	11	-6	16						8	-1
Commission income	704	391	167	119	78	27	21	293	51	97	7	-25	60	103	-1
Rental income	48	0	0	-0	0	0	-0	51						50	-2
Other investment income	20	14	3	-0	0	12	0	3						2	2
Investment income	68	15	3	-0	0	12	-0	54						52	-0
Realised gains/losses on bonds	-352	0	-	0	0	-	-206	-146						-	-0
Realised gains/losses on equities	-168	0	-	-0	0	-	-1	17						-0	-184
Change in fair value real estate investments	-66	-0	-	-	-0	-	-	-66						-66	0
Realised gains and fair value changes on investments	-585	1	-	-0	1	-	-207	-195						-66	-184
Total investment income	-517	15	3	-0	1	12	-207	-141	3	-1	0	-146	16	-14	-184
Valuation results non-trading derivatives	240	-7	-8	-2	0	3	68	25						7	154
Net trading income	-482	14	10	17	-24	12	-86	-178						-11	-232
Other income	37	61	26	13	14	8	16	213						5	-253
Total other income	-205	69	28	27	-9	23	-2	60	11	-15	52	47	-36	1	-331
Total underlying income	2,625	1,825	1,078	455	203	89	458	950	277	272	101	111	38	150	-606
Operating expenses	2,468	1,311	657	376	219	59	420	715	145	92	58	179	86	155	22
Gross result	157	513	421	79	-16	30	38	234	133	180	43	-68	-49	-5	-629
Additions to loan loss provision	373	93	52	15	25	1	85	195	126	48	12	-0	-1	9	0
Underlying result before tax	-216	420	369	64	-41	28	-47	40	7	132	31	-68	-48	-13	-629
Taxation	-118	79	79	9	-9	-0	-6	-17	-3	16	7	-31	-19	13	-175
Minority interests	4	10	-	0	6	4	0	-7	2	-1	0	5	-1	-12	0
Underlying net result	-101	330	290	54	-39	25	-42	64	8	117	23	-42	-27	-14	-453
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-27	-27	-27	-	-	-	-	-	-	-	-	-	-	-	-
Net result	-128	304	263	54	-39	25	-42	64	8	117	23	-42	-27	-14	-453
Key figures															
Underlying cost/income ratio	94.0%	71.9%	60.9%	82.7%	108.1%	66.6%	91.7%	75.3%	52.1%	34.0%	57.3%	161.1%	229.3%	103.0%	n.a.
Risk cost in bp of average CRWA	54	49					77	51							-
Risk weighted assets (end of period)	329,568	90,655					51,260	185,951							1,702
Underlying RAROC before tax	-4.2%	27.5%	62.2%	23.9%	-25.0%	7.2%	1.0%	4.1%	13.2%	36.5%	32.3%	-12.8%	-40.4%	-4.0%	n.a.
Underlying RAROC after tax	-1.9%	22.5%	48.8%	20.8%	-19.6%	7.9%	-0.7%	4.3%	11.2%	31.4%	24.3%	-7.4%	-24.1%	-6.1%	n.a.
Economic Capital (average over period)	18,963	5,782	2,392	982	957	1,451	3,484	9,253	2,249	1,496	425	2,541	476	2,064	444
Staff (FTEs end of period)	75,142	49,683	15,596	9,569	14,776	9,741	9,744	15,715						2,810	-

BANKING 2.1 PROFIT AND LOSS

2Q2009

Banking

In EUR million	Total Banking	Retail Banking	Netherlands	Belgium	Central Europe	Asia	ING Direct	Commercial Banking	GL&PCM	Structured Finance	Leasing & Factoring	Financial Markets	Other products	ING Real Estate	Banking Corp. Line
Balance sheet related interest	3,182	1,387	744	421	184	38	802	1,079	202	218	37	401	150	72	-87
Capital charge on book equity	-	-34	-6	-1	-23	-4	-27	-165	-	-	-	-	-157	-8	227
Interest benefit on economic capital	-	59	31	14	11	3	38	106	22	16	5	34	3	25	-202
Interest result	3,182	1,412	769	434	172	37	813	1,020	224	234	41	435	-3	88	-62
Funds transfer	158	134	83	19	31	1	11	13						-	-0
Securities business	166	79	11	51	5	13	36	52						-	-0
Insurance broking	49	42	9	31	1	1	1	6						-	-
Management fees	125	48	10	38	-	1	1	76						80	-0
Brokerage and advisory fees	69	9	-	2	7	0	5	56						-4	-0
Other	97	21	12	-19	21	7	-9	86						3	0
Commission income	665	332	124	121	64	23	44	289	101	71	7	-31	62	79	-1
Rental income	43	1	0	-	0	0	-0	45						45	-2
Other investment income	4	7	2	4	0	1	-0	-3						-9	1
Investment income	47	7	2	4	1	1	-0	42						36	-2
Realised gains/losses on bonds	-355	3	-2	3	2	-	-351	-16						-	9
Realised gains/losses on equities	-5	0	-	-0	0	-	0	-6						-	0
Change in fair value real estate investments	-290	-0	-	-	-0	-	-	-290						-290	0
Realised gains and fair value changes on investments	-650	3	-2	3	2	-	-351	-312						-290	9
Total investment income	-602	11	0	7	3	1	-351	-270	3	-1	0	-16	-3	-254	8
Valuation results non-trading derivatives	-483	4	1	4	-2	1	-184	-372						-22	70
Net trading income	385	19	9	6	-7	11	141	570						-47	-346
Other income	-186	37	26	12	-5	4	-37	-247						-185	60
Total other income	-284	60	36	22	-13	15	-80	-48	20	-28	53	146	16	-254	-216
Total underlying income	2,961	1,815	929	585	226	76	425	991	348	277	102	534	72	-341	-271
Operating expenses	2,312	1,184	618	341	167	57	431	661	129	79	49	169	67	168	36
Gross result	649	631	311	243	58	19	-5	330	219	198	52	365	5	-509	-307
Additions to loan loss provision	852	205	108	40	11	44	170	478	150	214	40	3	0	70	0
Underlying result before tax	-204	426	202	203	47	-26	-175	-148	69	-16	13	362	5	-580	-307
Taxation	-93	103	50	53	9	-9	-89	-29	41	-16	5	71	-35	-94	-79
Minority interests	-86	6	-	0	3	3	0	-92	4	-0	0	6	0	-102	0
Underlying net result	-25	317	153	150	34	-20	-86	-28	24	-0	8	285	39	-383	-228
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-93	-57	-42	-15	-0	-	-5	-31	-	-	-	-	-25	-7	-0
Net result	-118	260	111	135	34	-20	-91	-59	24	-0	8	285	14	-390	-228
Key figures															
Underlying cost/income ratio	78.1%	65.2%	66.6%	58.4%	74.2%	75.3%	101.2%	66.7%	37.1%	28.4%	48.4%	31.6%	93.4%	n.a.	n.a.
Risk cost in bp of average CRWA	118	100					117	131							-
Risk weighted assets (end of period)	345,068	98,577					70,385	172,325							3,781
Underlying RAROC before tax	3.7%	28.9%	35.3%	79.8%	-5.5%	5.1%	-4.7%	6.3%	25.7%	37.5%	38.1%	47.2%	4.1%	-95.0%	n.a.
Underlying RAROC after tax	3.0%	21.6%	26.5%	58.5%	-4.3%	4.6%	-0.4%	3.9%	15.0%	28.9%	26.7%	38.2%	41.4%	-80.9%	n.a.
Economic Capital (average over period)	22,647	6,527	2,829	1,109	1,209	1,379	3,957	9,728	2,225	1,552	447	2,917	376	2,211	2,435
Staff (FTEs end of period)	72,137	48,017	14,869	9,518	14,557	9,073	9,521	14,600						2,519	-

Client Balances				
In EUR billion	Total Banking	Retail Banking	ING Direct	Commercial Banking
Residential Mortgages				
Beginning of period Client Balances	272.3	155.7	116.6	-
Net production	5.0	1.8	3.1	-
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	0.6	0.0	0.5	-
End of period	277.8	157.6	120.2	-
Other Lending				
Beginning of period Client Balances	231.4	84.4	3.0	143.9
Net production	-8.1	-1.3	0.1	-6.8
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	-2.0	-0.0	0.0	-2.0
End of period	221.3	83.0	3.1	135.1
Funds Entrusted				
Beginning of period Client Balances	456.6	198.5	203.1	55.0
Net production	4.2	-0.7	8.3	-3.4
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	-2.2	0.3	-2.1	-0.4
End of period	458.6	198.1	209.3	51.2
Assets under Management/Mutual Funds				
Beginning of period Client Balances	127.6	55.5	7.4	64.7
Net production	1.0	-0.1	0.4	0.7
Acquisitions / divestments	-	-	-	-
Market performance	5.7	4.0	0.8	1.0
FX impact and other	-1.1	-0.2	-0.0	-0.8
End of period	133.3	59.1	8.6	65.6
Total				
Beginning of period Client Balances	1,087.8	494.1	330.0	263.7
Net production	2.1	-0.3	11.9	-9.5
Acquisitions / divestments	-	-	-	-
Market performance	5.7	4.0	0.8	1.0
FX impact and other	-4.8	0.1	-1.6	-3.2
End of period	1,090.9	497.8	341.1	251.9

BANKING 2.3 ADDITIONAL INFORMATION

Total Bank			
	3Q2009	3Q2008	2Q2009
Interest margin	1.40%	1.00%	1.31%
Loan portfolio ratios (end of period, in EUR bln)			
Total provisions	4.3	2.2	3.8
Provisioned loans	12.3	6.1	11.8
Total loans (incl. amounts due from banks)	602.6	676.9	612.6
Provisioned loans/total loans in %	2.0%	0.9%	1.9%
Total provisions/provisioned loans in %	35%	36%	33%
Provisions/total loans in %	0.71%	0.32%	0.62%

Retail Banking			
In EUR million	3Q2009	3Q2008	2Q2009
Underlying result before tax			
Poland	16	25	3
Turkey	17	-59	48
Rest of Central Europe	-2	-7	-5
Retail Banking Central Europe	30	-41	47
Private Banking Asia	14	10	-30
ING Vysya Bank	6	3	5
Other	18	16	-1
Retail Banking Asia	39	28	-26

Commercial Banking			
In EUR million	3Q2009	3Q2008	2Q2009
Value at Risk trading and Treasury positions (avg.)	39.4	52.6	39.7

BANKING 2.4 ADDITIONAL INFORMATION: ING DIRECT

ING Direct

	3Q2009	3Q2008	2Q2009
Interest margin	1.16%	0.96%	1.14%
Underlying result before tax (in EUR mln)			
Canada	49	15	27
Spain	32	7	19
Australia	38	12	59
France	22	6	14
United States	3	78	-13
Italy	14	10	9
Germany/Austria	84	73	47
United Kingdom	43	-21	26
Japan	0	-10	0
Subtotal	284	170	187
Impairments	-642	-217	-361
Total	-358	-47	-175

ING Direct

	Funds Entrusted in local currency		Residential Mortgages in local currency	
In billion	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09
Canada (CAD)	25.7	24.8	25.2	23.8
Spain (Euro)	14.6	13.9	7.4	7.4
Australia (AUD)	20.3	19.8	35.2	35.1
France (Euro)	11.0	11.2	0.0	0.0
United States (USD)	74.5	74.9	32.8	31.9
Italy (Euro)	15.8	15.5	5.8	5.7
Germany/Austria (Euro)	71.1	64.3	46.1	44.7
United Kingdom (GBP)	15.8	15.7	1.2	1.2

ING Direct

	Number of clients (x 1000)		Total Client Balances (in EUR bln) ¹		Funds Entrusted (in EUR bln)		Residential Mortgages (in EUR bln)		AUM / Mutual Funds (in EUR bln)	
	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09	30 Sep 09	30 Jun 09
Canada	1,637	1,597	32.9	30.3	16.4	15.3	16.0	14.6	0.3	0.2
Spain	1,948	1,909	23.7	22.6	14.6	13.9	7.4	7.4	1.3	1.1
Australia	1,384	1,377	33.4	31.6	12.2	11.4	21.2	20.2	0.0	0.0
France	759	754	12.4	12.4	11.0	11.2	0.0	0.0	1.4	1.2
United States	7,650	7,672	73.5	75.9	50.8	53.0	22.4	22.6	0.3	0.3
Italy	1,155	1,142	22.0	21.5	15.8	15.5	5.8	5.7	0.4	0.3
Germany/Austria	6,790	6,754	124.6	115.8	71.1	64.3	46.1	44.7	4.9	4.3
United Kingdom	1,436	1,405	18.7	19.8	17.4	18.4	1.3	1.4	0.0	0.0
Total	22,759	22,609	341.1	330.0	209.3	203.1	120.2	116.6	8.6	7.4

¹ ING Direct's Client Balances definition has been changed to align with group definition (excludes bought mortgage pools, e-brokerage and hedge), but includes consumer loans (not shown as separate column: EUR 3.1 bln at 30 September 2009 and EUR 2.8 bln at 30 June 2009)

INSURANCE 3.1 PROFIT AND LOSS

3Q2009

Insurance

In EUR million	Total Insurance	Insurance Europe	Benelux Life	Benelux Non-life	Central & Rest of Europe	Insurance Americas	United States	Latin America	Insurance Asia/Pacific	Australia & NZ	Japan	South Korea	Malaysia	Rest of Asia	Insurance Corp Line
Gross premium income	7,632	2,428	1,650	309	470	3,531	3,479	51	1,665	119	478	710	181	177	9
Commission income	498	117	49	18	49	305	217	88	75	52	6	2	2	13	2
Income from debt securities and loans	1,594	595	471	31	93	812	770	42	165	5	32	81	22	25	22
Dividend income	38	22	22	0	0	5	5	0	11	6	0	0	2	2	0
Rental income	11	12	11	1	-	3	1	2	-3	-4	-	-	1	-	-0
Other	233	154	133	2	21	28	8	20	180	-0	182	-7	-2	7	-130
Direct investment income	1,876	783	636	35	114	848	784	64	352	7	215	74	23	33	-108
Realised gains/losses and impairments on debt securities	-26	46	43	4	-1	-89	-86	-3	17	-1	2	0	2	13	-0
Realised gains/losses and impairments on equity securities	162	24	23	1	0	2	2	-	10	2	1	1	6	-0	127
Realised gains/losses and fair value changes on private equity	68	67	62	10	-4	-	-	-	1	-	-	-0	-	1	-0
Changes in fair value real estate investments	-97	-97	-94	-3	0	0	0	0	-0	-	-	-	0	-0	0
Changes in fair value non-trading derivatives	-1,080	-103	-83	-8	-11	-653	-676	23	1	0	-10	8	-1	4	-325
Realised gains/losses and fair value changes on investments	-973	-64	-50	3	-17	-739	-760	21	29	2	-6	9	7	18	-198
Total investment and other income	903	719	586	38	97	109	24	85	381	9	208	83	29	51	-306
Total underlying income	9,033	3,264	2,285	365	616	3,945	3,721	224	2,120	180	692	794	213	242	-295
Reinsurance and retrocession premiums	461	29	13	8	8	382	375	6	52	15	9	18	8	2	-2
Net benefits Life insurance for risk company and Non-Life claims incurred	5,284	1,570	1,079	188	304	2,945	2,852	93	763	35	350	291	46	41	6
Changes in Life insurance provisions for risk company	893	177	92		85	221	249	-28	496	18	-57	337	92	106	-1
Result sharing and rebates	769	678	666	4	7	44	44	-	48	-	0	3	32	13	-0
Change in deferred acquisition costs	-632	33	13	12	8	-615	-605	-10	-50	-0	1	-13	-20	-18	0
Other underwriting expenditure (incl. change in provision unearned premiums)	418	17	37	-61	40	224	200	24	176	31	32	53	24	37	0
Underwriting expenditure	7,192	2,504	1,901	150	454	3,201	3,116	86	1,484	98	335	688	182	181	3
Operating expenses	992	345	174	92	79	407	358	50	202	58	43	43	13	45	38
Other interest expenses	244	57	50	0	9	30	27	3	212	1	210	0	-	0	-53
Other impairments	18	-0	0	-	-0	0	0	-	0	0	-	-	-	0	18
Total underlying expenditure	8,447	2,906	2,125	241	542	3,638	3,500	138	1,897	157	587	731	195	227	6
Underlying result before tax	587	358	160	123	74	307	221	86	223	22	104	63	18	15	-301
Taxation	65	43	-1	28	15	70	54	16	57	6	31	14	5	2	-106
Minority interests	8	8	6	-	2	2	-	2	1	-	-	-	0	1	-3
Underlying net result	514	307	155	95	57	235	167	68	165	16	73	50	13	13	-193
Net gains/losses on divestments	-168	-119	-119	-	-	-49	-	-49	-	-	-	-	-	-	-0
Net results from divested units	-4	-	-	-	-	-4	-	-4	-	-	-	-	-	-	0
Special items after tax	-30	-30	-9	-21	-0	-	-	-	-	-	-	-	-	-	-0
Net result	311	157	27	74	57	182	167	15	165	16	73	50	13	13	-193
New business figures															
Value of new life business ¹	154	35	7		28	66	45	21	53	12	4	25	7	5	
Internal rate of return (YTD) ¹	12.8%	15.1%	10.4%		23.8%	11.7%	10.9%	17.9%	14.0%	21.5%	7.9%	20.2%	20.2%	11.1%	
Single premiums	4,560	685	565		119	3,122	2,670	452	753	489	112	69	63	21	
Annual premiums	793	179	101		77	336	243	93	278	23	47	138	25	46	
New sales (APE)	1,249	247	158		89	649	510	138	353	72	58	145	31	48	
Investment in new business	366	110	80		30	176	156	20	80	18	21	20	4	18	
Other key figures															
Staff (FTEs end of period)	38,088	13,402	9,550		3,852	16,792	9,964	6,828	7,833	1,424	851	1,196	1,236	3,126	62

Unaudited ¹ The value of new business and internal rate of return for all prior periods in the US beginning January 1, 2008 have been restated to reflect the corrected application of capital factors for the variable annuity business and modest adjustments to expense factors for both the variable annuity and fixed annuity businesses.

ING Group Statistical Supplement

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INSURANCE 3.1 PROFIT AND LOSS

3Q2008

Insurance

In EUR million	Total Insurance	Insurance Europe	Benelux Life	Benelux Non-life	Central & Rest of Europe	Insurance Americas	United States	Latin America	Insurance Asia/Pacific	Australia & NZ	Japan	South Korea	Malaysia	Rest of Asia	Insurance Corp Line
Gross premium income	9,085	2,089	1,225	312	552	4,678	4,561	118	2,308	112	1,054	821	147	174	10
Commission income	542	119	41	16	61	339	243	97	82	54	6	2	2	18	2
Income from debt securities and loans	1,993	696	565	37	94	1,121	966	155	168	21	28	77	19	23	8
Dividend income	74	42	38	3	1	-0	-0	0	15	3	0	3	-1	10	17
Rental income	25	15	14	1	-	10	4	6	0	-	-	-	0	-	0
Other	91	197	184	7	6	31	-14	44	171	7	133	35	-1	-4	-309
Direct investment income	2,183	950	802	48	101	1,162	956	206	354	31	161	115	18	29	-283
Realised gains/losses and impairments on debt securities	-456	5	1	0	4	-404	-399	-5	-56	1	-45	-4	-0	-8	-1
Realised gains/losses and impairments on equity securities	-175	43	34	7	2	2	2	0	7	1	2	3	0	0	-226
Realised gains/losses and fair value changes on private equity	-65	-65	-57	-9	0	-	-	-	-0	-0	-	0	-	-	0
Changes in fair value real estate investments	-116	-114	-105	-8	0	-3	-3	-0	-	-	-	-	-	-	0
Changes in fair value non-trading derivatives	474	37	34	-4	7	-115	-101	-14	431	1	490	-58	-0	-2	121
Realised gains/losses and fair value changes on investments	-338	-94	-93	-14	14	-520	-501	-19	382	3	447	-58	0	-9	-106
Total investment and other income	1,845	857	709	33	114	642	455	187	736	34	608	57	18	19	-389
Total underlying income	11,473	3,064	1,975	362	727	5,660	5,258	401	3,126	200	1,668	879	167	212	-377
Reinsurance and retrocession premiums	437	24	12	6	6	353	347	5	59	15	8	26	8	2	1
Net benefits Life insurance for risk company and Non-Life claims incurred	5,932	1,803	1,283	196	323	3,348	3,263	85	781	27	341	324	43	45	-0
Changes in Life insurance provisions for risk company	3,741	426	277		149	1,457	1,309	148	1,858	35	1,242	418	67	96	-1
Result sharing and rebates	138	115	101	6	9	-6	-6	-0	29	-	0	-2	15	16	-0
Change in deferred acquisition costs	-271	3	-4	12	-4	-8	15	-23	-266	-2	-182	-59	-15	-8	-
Other underwriting expenditure (incl. change in provision unearned premiums)	572	30	51	-77	56	304	260	43	238	33	64	84	20	37	0
Underwriting expenditure	10,549	2,401	1,720	143	538	5,448	5,189	259	2,699	109	1,473	790	139	188	1
Operating expenses	1,086	417	220	115	82	462	408	53	211	52	42	54	12	51	-4
Other interest expenses	309	148	141	0	6	66	37	28	197	15	182	0	-	-	-101
Other impairments	25	-3	-3	-	-	-0	-0	-	-0	-	-	0	-	-0	28
Total underlying expenditure	11,969	2,963	2,079	258	626	5,975	5,634	341	3,107	176	1,697	844	151	239	-77
Underlying result before tax	-496	101	-104	104	101	-316	-376	60	19	24	-29	35	16	-27	-300
Taxation	-22	59	8	29	22	-43	-33	-10	15	3	1	9	4	-2	-53
Minority interests	-7	-5	-7	0	2	0	0	0	3	-	-	4	0	-0	-6
Underlying net result	-467	47	-105	75	77	-273	-343	70	0	21	-30	22	12	-24	-242
Net gains/losses on divestments	178	-	-	-	-	178	-	178	-	-	-	-	-	-	-
Net results from divested units ¹	-13	-	-	-	-	59	51	8	50	-	-	-	-	50	-123
Special items after tax	-47	-	-	-	-	-47	-47	-	-	-	-	-	-	-	-
Net result	-350	47	-105	75	77	-83	-339	256	51	21	-30	22	12	26	-364
New business figures															
Value of new life business ²	219	91	18		73	63	37	26	64	11	12	26	5	10	
Internal rate of return (YTD) ²	14.5%	17.9%	12.3%		24.5%	12.8%	11.5%	19.0%	15.1%	19.2%	11.8%	19.2%	15.0%	13.5%	
Single premiums	6,540	639	364		275	4,388	3,891	497	1,513	615	723	93	42	40	
Annual premiums	905	169	59		110	404	296	108	332	37	52	178	19	46	
New sales (APE)	1,559	233	95		138	843	685	158	484	99	124	187	23	50	
Investment in new business	412	79	48		31	219	185	35	113	17	51	20	8	17	
Other key figures															
Staff (FTEs end of period)	44,685	14,430	10,379		4,051	21,276	11,974	9,302	8,926	1,619	1,132	1,454	1,242	3,479	54

Unaudited ¹ US including EUR 51 million net result from ING Canada

² The value of new business and internal rate of return for all prior periods in the US beginning January 1, 2008 have been restated to reflect the corrected application of capital factors for the variable annuity business and modest adjustments to expense factors for both the variable annuity and fixed annuity businesses.

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INSURANCE 3.1 PROFIT AND LOSS

2Q2009

Insurance

In EUR million	Total Insurance	Insurance Europe	Benelux Life	Benelux Non-life	Central & Rest of Europe	Insurance Americas	United States	Latin America	Insurance Asia/Pacific	Australia & NZ	Japan	South Korea	Malaysia	Rest of Asia	Insurance Corp Line
Gross premium income	7,269	2,166	1,349	331	486	3,413	3,342	70	1,684	58	664	663	133	166	7
Commission income	496	121	53	15	53	300	200	100	73	50	6	2	2	14	2
Income from debt securities and loans	1,771	599	477	33	89	975	909	67	156	5	32	75	20	23	40
Dividend income	86	67	64	2	0	4	4	1	12	3	0	5	1	3	2
Rental income	15	12	12	1	-	2	-1	3	1	-	-	-	1	-	-0
Other	313	185	171	2	13	24	6	17	192	2	192	-5	-3	6	-88
Direct investment income	2,184	863	724	39	102	1,005	918	87	361	10	224	75	20	31	-45
Realised gains/losses and impairments on debt securities	80	-50	-42	-3	-5	128	132	-4	8	2	3	6	2	-4	-6
Realised gains/losses and impairments on equity securities	14	-30	-24	-7	0	2	2	-	9	1	4	1	3	1	33
Realised gains/losses and fair value changes on private equity	44	42	38	6	-2	-	-	-	2	0	-	1	-	-	0
Changes in fair value real estate investments	-91	-92	-86	-7	0	-0	-0	0	2	-	-	-	2	-0	0
Changes in fair value non-trading derivatives	-2,632	-529	-501	-11	-17	-1,327	-1,352	26	-419	-0	-435	9	-0	6	-356
Realised gains/losses and fair value changes on investments	-2,584	-659	-614	-22	-23	-1,197	-1,218	21	-398	3	-428	17	6	3	-330
Total investment and other income	-400	204	109	17	79	-191	-300	108	-38	13	-204	93	26	35	-375
Total underlying income	7,365	2,491	1,512	363	617	3,521	3,243	278	1,720	121	466	757	161	214	-367
Reinsurance and retrocession premiums	457	24	7	8	9	388	381	6	50	14	7	17	9	3	-5
Net benefits Life insurance for risk company and Non-Life claims incurred	5,414	1,702	1,100	262	340	2,929	2,826	103	772	26	388	260	52	47	12
Changes in Life insurance provisions for risk company	-221	-186	-237		51	-23	-26	4	-14	-12	-450	314	40	94	2
Result sharing and rebates	361	307	307	-0	0	6	6	-	49	-	-0	8	26	15	0
Change in deferred acquisition costs	-651	20	2	12	6	-750	-742	-8	79	1	108	5	-16	-21	-0
Other underwriting expenditure (incl. change in provision unearned premiums)	457	51	47	-46	51	236	216	21	169	28	40	45	22	34	0
Underwriting expenditure	5,816	1,918	1,226	235	457	2,786	2,661	125	1,104	56	93	651	133	171	8
Operating expenses	993	359	194	98	66	424	375	49	186	44	47	41	11	43	24
Other interest expenses	259	81	73	0	9	55	31	24	229	2	223	3	-	-0	-106
Other impairments	18	0	0	-	0	-0	-0	-	0	-0	-	-	-	0	18
Total underlying expenditure	7,087	2,358	1,493	334	532	3,265	3,067	198	1,519	102	364	695	143	214	-55
Underlying result before tax	278	134	19	30	85	256	176	80	201	19	102	62	18	0	-312
Taxation	22	8	-18	6	21	67	50	17	46	4	26	14	4	-3	-100
Minority interests	3	4	1	-	4	2	-	2	1	-	-	-	0	1	-4
Underlying net result	254	121	36	24	61	187	126	62	154	15	76	48	13	2	-208
Net gains/losses on divestments	8	3	-	-	3	-8	-1	-7	-	-	-	-	-	-	13
Net results from divested units	-6	-	-	-	-	-6	-	-6	-	-	-	-	-	-	-0
Special items after tax	-68	-33	-28	-3	-2	-8	-8	-	-26	-	-21	-6	-	-	-0
Net result	189	92	8	22	62	166	117	48	127	15	55	42	13	2	-196
New business figures															
Value of new life business ¹	146	55	16		40	52	39	13	39	12	-2	17	5	7	
Internal rate of return (YTD) ¹	12.9%	16.1%	10.7%		24.7%	10.9%	10.3%	16.6%	12.9%	20.1%	7.0%	19.6%	16.2%	11.4%	
Single premiums	3,663	621	487		134	2,015	1,715	300	1,027	681	293	27	11	14	
Annual premiums	741	172	88		84	345	269	76	223	20	41	104	18	39	
New sales (APE)	1,107	234	137		98	547	441	106	326	89	70	107	19	41	
Investment in new business	323	76	49		27	155	139	17	91	16	38	18	4	15	
Other key figures															
Staff (FTEs end of period)	39,064	13,704	9,645		4,059	17,030	10,167	6,863	8,269	1,474	1,046	1,396	1,247	3,106	62

Unaudited

¹ The value of new business and internal rate of return for all prior periods in the US beginning January 1, 2008 have been restated to reflect the corrected application of capital factors for the variable annuity business and modest adjustments to expense factors for both the variable annuity and fixed annuity businesses.

ING Group Statistical Supplement

Client Balances				
In EUR million ¹	Total Insurance	Insurance Europe	Insurance Americas	Insurance Asia Pacific
Client Balances included on Balance Sheet				
Beginning of period	229.7	75.6	113.9	40.2
Deposits	8.0	1.8	3.2	3.1
Withdrawals / Benefits	-8.4	-1.3	-4.3	-2.8
Net production	-0.3	0.5	-1.1	0.3
Acquisition / Divestments / Transfers	-0.0	-	-0.0	-
Market performance / Interest credited	10.3	1.8	7.0	1.5
FX impact and other	-3.0	0.2	-4.4	1.3
End of period	236.7	78.0	115.4	43.3
Off Balance Sheet Institutional Asset Management²				
Beginning of period	70.4	32.9	20.7	16.8
Deposits	6.2	3.0	0.7	2.4
Withdrawals / Benefits	-7.3	-3.2	-2.2	-2.0
Net production	-1.1	-0.1	-1.4	0.4
Acquisition / Divestments / Transfers	0.0	0.0	-	0.0
Market performance / Interest credited	5.7	2.8	1.8	1.1
FX impact and other	-0.9	0.1	-1.2	0.1
End of period	74.0	35.7	19.9	18.5
Off Balance Sheet Mutual Funds³				
Beginning of period	91.3	17.0	45.9	28.4
Deposits	9.7	1.4	2.8	5.4
Withdrawals / Benefits	-12.1	-1.2	-2.2	-8.6
Net production	-2.5	0.2	0.5	-3.2
Acquisition / Divestments / Transfers	-0.3	-	-	-0.3
Market performance / Interest credited	7.0	1.6	4.2	1.2
FX impact and other	-0.5	0.5	-1.7	0.7
End of period	95.1	19.3	48.9	26.9
Total client Balances				
Beginning of period	391.4	125.5	180.5	85.4
Deposits	23.9	6.2	6.7	10.9
Withdrawals / Benefits	-27.8	-5.7	-8.7	-13.3
Net production	-3.9	0.5	-2.0	-2.4
Acquisition / Divestments / Transfers	-0.3	0.0	-0.0	-0.3
Market performance / Interest credited	23.1	6.2	13.0	3.8
FX impact and other	-4.4	0.8	-7.3	2.1
End of period	405.8	133.0	184.2	88.6

¹ From 1Q2009 prior period client balances are shown at historical Fx, in previous reports prior period client balances were shown at constant Fx.

² Off Balance Sheet Institutional Asset Management includes third party assets under management on behalf of institutional clients.

³ Off Balance Sheet Mutual Funds include third party assets under management on behalf of retail clients and defined contribution pension fund assets under management where the individual member is the end client.

INSURANCE 3.3 ADDITIONAL INFORMATION: NON-LIFE INSURANCE BENELUX

Non-life Insurance: Benelux

In EUR million	3Q2009	3Q2008	2Q2009
Combined ratio	102.4%	92.4%	108.4%
Claims ratio	60.0%	55.8%	66.5%
Expense ratio	42.4%	36.6%	41.9%

Gross premiums by line of business

In EUR million	3Q2009	3Q2008	2Q2009
Fire	98	95	92
Marine & Aviation	3	3	4
Motor	61	60	61
Health	1	1	1
Income/Accident	113	120	137
Miscellaneous	32	32	33
Indirect business	1	0	2
Total	309	312	331

Underlying result before tax by line of business

In EUR million	3Q2009	3Q2008	2Q2009
Fire	19	16	-3
Marine & Aviation	0	1	-0
Motor	-10	2	-9
Health	0	-0	-0
Income/Accident	96	78	21
Miscellaneous	19	7	18
Indirect business	-1	-0	4
Total	123	104	30

DISCLAIMER

DISCLAIMER

ING Group's Annual Accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU').

In preparing the financial information in this press release, the same accounting principles are applied as in the 2008 ING Group Annual Accounts. All figures in this press release are unaudited. Small differences are possible in the tables due to rounding.

Certain of the statements contained herein are statements of future expectations and other forward-looking statements. These expectations are based on management's current views and assumptions and involve known and unknown risks and uncertainties. Actual results, performance or events may differ materially from those in such statements due to, among other things, (i) general economic conditions, in particular economic conditions in ING's core markets, (ii) performance of financial markets, including developing markets, (iii) changes in the availability of, and costs associated with, sources of liquidity, such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (iv) the frequency and severity of insured loss events, (v) mortality and morbidity levels and trends, (vi) persistency levels, (vii) interest rate levels, (viii) currency exchange rates (ix) general competitive factors, (x) changes in laws and regulations, (xi) changes in the policies of governments and/or regulatory authorities, (xii) conclusions with regard to purchase accounting assumptions and methodologies, (xiii) ING's ability to achieve projected operational synergies and (xiv) the implementation

of ING's restructuring plan, including the planned separation of banking and insurance operations. ING assumes no obligation to update any forward-looking information contained in this document.

