

2009

ING GROUP



Group Statistical Supplement

Second 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 included:

- Insurance information is 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	7,269		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
Underlying result before minority interests	145	-111	256
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

Profit and Loss: Banking and Insurance

In EUR million	Total Group ¹	Total Banking	Total Insurance
Gross premium income	9,360		9,360
Interest result banking operations	2,662	2,666	
Commission income	1,238	753	485
Total investment & other income	2,162	345	1,874
Total underlying income	15,422	3,765	11,719
Underwriting expenditure	9,313		9,312
Staff expenses	2,031	1,464	567
Other expenses	1,467	966	501
Operating expenses	3,498	2,430	1,068
Other interest expenses	218		279
Addition to loan loss provisions / other impairments	251	234	17
Total underlying expenditure	13,280	2,664	10,677
Underlying result before tax	2,142	1,101	1,043
Taxation	302	249	53
Underlying result before minority interests	1,842	852	990
Minority interests	-44	-45	1
Underlying net result	1,885	897	989
Net gains/losses on divestments	2		2
Net result from divested units	60		60
Special items after tax	-28	-28	
Net result	1,920	869	1,051

¹ Including intercompany eliminations

Profit and Loss: Banking and Insurance

In EUR million	Total Group ¹	Total Banking	Total Insurance
Gross premium income	8,914		8,914
Interest result banking operations	3,036	3,040	
Commission income	1,084	609	475
Total investment & other income	1,873	172	1,786
Total underlying income	14,907	3,821	11,175
Underwriting expenditure	10,822		10,822
Staff expenses	1,987	1,380	607
Other expenses	1,396	971	425
Operating expenses	3,384	2,352	1,032
Other interest expenses	193		282
Addition to loan loss provisions / other impairments	790	772	18
Total underlying expenditure	15,189	3,124	12,154
Underlying result before tax	-281	698	-979
Taxation	44	202	-158
Underlying result before minority interests	-325	496	-821
Minority interests	-21	-24	3
Underlying net result	-305	519	-824
Net gains/losses on divestments	-56		-56
Net result from divested units	5		5
Special items after tax	-438	-170	-268
Net result	-793	350	-1,143

¹ Including intercompany eliminations

ING GROUP 1.2 CONSOLIDATED BALANCE SHEET: ASSETS

Consolidated Balance Sheet: Assets

	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
In EUR million	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09
Cash and balances with central banks	20,794	19,696	17,222	15,811	11,245	11,426	-7,673	-7,540
Amounts due from banks	51,355	57,011	51,355	57,011				
Financial assets at fair value through P&L:								
- trading assets	119,068	139,378	118,626	138,961	442	416		
- investments for risk policyholders	99,900	92,702			99,900	92,702		
- non-trading derivatives	12,453	16,455	9,717	11,707	3,392	5,422	-656	-674
- designated as at fair value through profit and loss	7,431	7,052	4,970	4,583	2,497	2,532	-36	-63
Investments:								
- Available-for-sale investments	192,655	199,371	91,031	93,021	101,624	106,350		
of which equity securities ¹	8,155	7,464	3,003	2,362	5,152	5,102		
of which debt securities	184,500	191,907	88,028	90,659	96,472	101,248		
- Held-to-maturity investments	14,862	14,854	14,862	14,854				
Loans and advances to customers	589,439	641,075	561,249	616,958	30,924	30,423	-2,734	-6,306
Reinsurance contracts	5,656	5,729			5,656	5,728		
Investments in associates	3,946	4,064	1,559	1,709	2,567	2,539	-181	-184
Real estate investments	4,141	4,228	2,709	2,803	1,140	1,128	292	298
Property and equipment	6,368	6,386	5,776	5,758	592	629		
Intangible assets	6,594	6,822	2,441	2,443	4,384	4,614	-231	-235
Deferred acquisition costs	11,393	11,615			11,393	11,615		
Other assets	41,866	45,400	30,454	31,714	11,285	13,575	127	111
Total assets ²	1,187,921	1,271,836	911,972	997,331	287,041	289,097	-11,092	-14,592

¹ EUR 5,152 million equity securities in ING Verzekeringen N.V. includes EUR 2,504 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 100bn 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 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09
Shareholders' equity (in parent)	22,276	19,370	27,653	26,475	12,203	10,451	-17,580	-17,556
Minority interests	1,075	1,137	1,150	1,236	74	74	-149	-173
Non-voting equity securities	10,000	10,000					10,000	10,000
Total equity	33,351	30,507	28,803	27,711	12,277	10,525	-7,729	-7,729
Subordinated loans	10,238	10,619	20,929	21,466	6,868	7,101	-17,559	-17,947
Debt securities in issue	122,891	114,131	111,265	102,441	4,094	4,132	7,532	7,558
Other borrowed funds	26,362	29,531			9,555	11,822	16,807	17,709
Insurance and investment contracts								
- Total provisions for insurance contracts	218,544	216,388			218,544	216,388		
of which provision for life insurance for risk company	126,588	130,931			126,588	130,931		
of which provision for life insurance for risk policyholders	88,208	81,997			88,208	81,997		
of which provision for unearned premiums and unexpired risks	615	718			615	718		
of which claims provision	3,263	3,258			3,263	3,258		
of which other insurance provisions	-129	-515			-129	-515		
- Investment contracts for risk of company	7,209	8,726			7,209	8,726		
- Investment contracts for risk of policyholders	12,262	11,272			12,262	11,272		
Amounts due to banks	104,135	123,538	104,135	123,538				
Customer deposits and other funds on deposits	461,796	516,629	471,368	530,609			-9,572	-13,980
Financial liabilities at fair value through profit and loss:								
- trading liabilities	117,528	127,704	117,528	127,704				
- non-trading derivatives	19,885	24,310	16,931	20,404	3,547	4,617	-593	-711
- designated as at fair value through profit and loss	11,891	12,338	11,891	12,338				
Other liabilities:								
- deferred tax liabilities	2,844	3,907	2,075	2,735	755	1,154	14	18
- other	38,985	42,236	27,047	28,385	11,930	13,360	8	491
Total liabilities	1,154,570	1,241,329	883,169	969,620	274,764	278,573	-3,363	-6,864
Total equity and liabilities	1,187,921	1,271,836	911,972	997,331	287,041	289,097	-11,092	-14,592

ING GROUP 1.4 TOTAL EQUITY

Total equity								
	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
In EUR million	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09
Share capital	495	495	525	525	174	174	-204	-204
Share premium	9,182	9,182	16,392	16,392	9,824	9,824	-17,034	-17,034
Revaluation reserve equity securities	2,503	1,511	1,958	1,366	501	101	44	44
Revaluation reserve debt securities	-7,929	-11,789	-1,620	-2,296	-6,284	-9,468	-25	-25
Revaluation reserve crediting to life policyholders	1,959	2,828			1,959	2,828		
Revaluation reserve cashflow hedge	31	662	-440	-425	550	1,174	-79	-87
Other revaluation reserve	618	569	422	432	198	142	-2	-5
Currency translation reserve	-1,782	-1,173	-258	-222	-1,269	-703	-255	-248
Treasury shares	-755	-887					-755	-887
Other reserves	17,954	17,972	10,674	10,703	6,550	6,379	730	890
Shareholders' equity	22,276	19,370	27,653	26,475	12,203	10,451	-17,580	-17,556
Minority interests	1,075	1,137	1,150	1,236	74	74	-149	-173
Non-voting equity securities	10,000	10,000					10,000	10,000
Total equity	33,351	30,507	28,803	27,711	12,277	10,525	-7,729	-7,729
Key figures								
Return on Equity	-5.2%	-11.5%	1.6%	4.9%	-11.9%	-28.1%		
Equity as per ROE calculation	27,732	27,510	29,102	28,750	16,064	16,243		
Shareholders' equity per share in EUR	10.99	9.59						
Shares outstanding	2,027	2,021						

ING GROUP 1.5 CASH FLOW STATEMENT

Cash flow statement

In EUR million	ING Group		ING Bank NV		ING Verzekeringen NV		Holdings/Eliminations	
	2Q2009	2Q2008	2Q2009	2Q2008	2Q2009	2Q2008	2Q2009	2Q2008
Net cash flow from operating activities	-2,584	-6,667	-5,660	-8,135	2,376	1,988	700	-520
Investments and advances:								
Group companies				-174				174
Associates	-70	-167	-55	-108	-24	-59	9	
Available-for-sale investments	-34,037	-61,091	-8,410	-24,319	-25,578	-36,772	-49	
Held-to-maturity investments		-314		-314				
Real estate investments	-11	-251	-7	-107	-2	-144	-2	
Property and equipment	-96	-157	-53	-119	-43	-38		
Assets subject to operating leases	-268	-370	-268	-370				
Investments for risk of policyholders	-14,540	-37,087			-14,540	-37,087		
Other investments	-63	-298	-53	-266	-10	-32		
Disposals and redemptions:								
Group companies		368				542		-174
Associates	29	285	16	37	13	248		
Available-for-sale investments	35,629	59,602	10,211	22,280	25,369	37,322	49	
Held-to-maturity investments	732	505	732	505				
Real estate investments	99	86	94		5	86		
Property and equipment	13	6	13	5		1		
Assets subject to operating leases	108	105	108	105				
Investments for risk of policyholders	14,057	34,921			14,057	34,921		
Other investments	15	2	16		-1	2		
Net cash flow from investing activities	1,597	-3,855	2,344	-2,845	-754	-1,010	7	0
Proceeds from issuance of subordinated loans		2,711	-1,777	3,059		719	1,777	-1,067
Repayments of subordinated loans			1,453	-251			-1,453	251
Proceeds from borrowed funds and debt securities	102,129	95,809	101,631	86,927	2,734	8,346	-2,236	536
Repayments from borrowed funds and debt securities	-96,943	-82,479	-93,772	-74,923	-4,626	-8,808	1,455	1,252
Issuance of ordinary shares						1,000		-1,000
Purchase of treasury shares		-649			-2	-1	2	-648
Sale of treasury shares	39	-30			-1	3	40	-33
Dividends paid/received	-425	-1,773		-900		-1,857	-425	984
Net cash flow from financing activities	4,800	13,590	7,535	13,912	-1,895	-598	-840	276
Net cash flow	3,813	3,068	4,219	2,932	-273	380	-133	-244
Cash and cash equivalents at beginning of period	25,245	-7,180	21,359	-10,739	11,426	4,122	-7,540	-563
Effect of exchange rates on cash and equivalents	57	-241	-35	-309	92	67		
Cash and cash equivalents at end of period	29,115	-4,353	25,543	-8,116	11,245	4,569	-7,673	-806
- of which Treasury bills and other eligible bills	6,997	6,088	6,997	6,088				
- of which Amounts due to/from banks	1,324	-23,603	1,324	-23,603				
- of which Cash and balances with central banks	20,704	13,162	17,222	9,399	11,245	4,569	-7,673	-806

ING GROUP 1.6 FIXED-INCOME SECURITIES BY RATING CLASS

2Q2009

Banking				
In percentages	Retail	Direct	Commercial	Total
AAA	0.1%	34.4%	9.4%	43.9%
AA	1.0%	12.8%	11.7%	25.5%
A	0.8%	13.5%	8.5%	22.9%
BBB	0.6%	3.7%	0.7%	5.0%
BB	0.6%	0.7%	0.5%	1.8%
B	0.0%	0.4%	0.1%	0.5%
CCC	0.0%	0.2%	0.2%	0.4%
Defaulted Organisations	0.0%	0.0%	0.1%	0.1%
Total	3.2%	65.7%	31.0%	100.0%

Insurance				
In percentages	Europe	Americas	Asia	Total
AAA	20.5%	21.7%	0.5%	42.7%
AA	7.4%	5.1%	3.4%	15.9%
A	12.0%	6.7%	8.4%	27.1%
BBB	2.3%	7.6%	1.2%	11.1%
BB	0.1%	1.4%	0.1%	1.6%
B	0.3%	0.5%	0.0%	0.8%
CCC	0.1%	0.4%	0.2%	0.7%
Defaulted Organisations	0.0%	0.0%	0.0%	0.1%
Total	42.6%	43.5%	13.9%	100.0%

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

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	-0

BANKING 2.1 PROFIT AND LOSS

2Q2008

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	2,666	1,397	894	285	183	35	642	818	162	135	40	298	129	54	-191
Capital charge on book equity	-	-71	-23	-0	-39	-9	-66	-187	-	-	-3	-	-150	-33	323
Interest benefit on economic capital	-	42	22	10	7	3	31	115	28	16	6	35	5	25	-188
Interest result	2,666	1,368	893	295	152	28	608	746	190	151	42	333	-17	46	-55
Funds transfer	164	139	91	19	29	1	7	18					-		0
Securities business	135	83	16	40	9	18	15	37					-		-0
Insurance broking	46	45	16	26	2	1	1	1					-		-
Management fees	204	78	18	59	-	1	1	125					107		0
Brokerage and advisory fees	76	3	1	1	1	1	1	72					-0		-0
Other	128	60	28	-12	35	10	-14	83					2		0
Commission income	753	408	169	133	75	31	10	335	52	88	6	-35	114	109	0
Rental income	51	1	0	-0	0	0	-0	53						52	-2
Other investment income	12	9	0	1	7	1	0	0						2	2
Investment income	62	10	0	1	8	1	-0	53						54	-0
Realised gains/losses on bonds	-16	0	-	0	0	-	-14	-7					1		5
Realised gains/losses on equities	-44	0	-	-0	0	-	-0	54					-		-97
Change in fair value real estate investments	-188	0	-	-	0	-	-	-188					-185		0
Realised gains and fair value changes on investments	-247	0	-	-0	0	-	-14	-141					-184		-92
Total investment income	-185	10	0	1	8	1	-14	-88	16	1	-0	-7	32	-130	-93
Valuation results non-trading derivatives	192	6	6	-3	0	3	14	103						-28	69
Net trading income	236	47	2	13	24	9	13	118						31	57
Other income	103	99	47	27	15	10	20	-36						-14	20
Total other income	530	152	55	38	39	21	46	186	8	-9	60	159	-22	-11	146
Total underlying income	3,765	1,939	1,117	467	274	81	650	1,178	267	231	108	451	107	14	-2
Operating expenses	2,430	1,314	692	367	198	57	421	695	145	88	60	175	99	128	-0
Gross result	1,334	625	425	100	76	24	228	483	122	143	48	275	9	-114	-2
Additions to loan loss provision	234	66	61	5	-4	4	50	117	-16	97	7	0	-1	29	0
Underlying result before tax	1,101	558	363	94	80	20	179	365	137	47	40	275	9	-143	-2
Taxation	249	114	75	20	16	2	65	106	34	9	12	67	-6	-11	-36
Minority interests	-45	13	-	0	11	2	2	-60	3	1	-0	6	-1	-68	0
Underlying net result	897	431	288	74	53	16	111	320	100	36	28	202	17	-64	34
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-28	-28	-28	-	-	-	-	-	-	-	-	-	-	-	-
Net result	869	403	260	74	53	16	111	320	100	36	28	202	17	-64	34
Key figures															
Underlying cost/income ratio	64.6%	67.8%	62.0%	78.7%	72.2%	70.0%	64.8%	59.0%	54.3%	38.0%	55.7%	38.9%	92.0%	912.6%	n.a.
Risk cost in bp of average CRWA	36	36					47	32							-
Risk weighted assets (end of period)	322,582	91,261					50,293	178,951							2,077
Underlying RAROC before tax	20.2%	32.8%	59.9%	36.6%	12.9%	6.0%	25.4%	14.0%	10.8%	28.7%	35.4%	38.0%	7.1%	-24.8%	n.a.
Underlying RAROC after tax	15.7%	26.4%	47.5%	29.7%	10.5%	5.4%	16.0%	9.9%	8.4%	22.2%	24.4%	28.8%	12.8%	-23.2%	n.a.
Economic Capital (average over period)	18,818	6,083	2,407	858	1,056	1,763	3,222	9,020	1,907	1,360	431	2,683	464	2,175	493
Staff (FTEs end of period)	73,393	48,883	15,783	9,451	14,477	9,171	9,094	15,416						2,766	-

BANKING 2.1 PROFIT AND LOSS

1Q2009

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	3,040	1,407	784	405	179	38	699	1,075	209	212	30	404	149	72	-141
Capital charge on book equity	-	-51	-13	-1	-31	-6	-36	-187	-	-	-	-	-174	-14	274
Interest benefit on economic capital	-	47	25	9	10	3	43	94	23	14	5	28	4	21	-184
Interest result	3,040	1,403	796	414	158	35	706	983	231	226	35	432	-21	79	-51
Funds transfer	162	134	94	18	20	1	10	18						-	-0
Securities business	136	60	9	36	6	9	29	48						-	-0
Insurance broking	47	42	16	24	1	1	0	5						-	-
Management fees	136	48	8	40	-	1	1	86						90	0
Brokerage and advisory fees	50	2	-	1	1	0	3	45						-3	0
Other	79	38	16	-18	30	10	-11	53						2	-0
Commission income	609	324	143	100	59	22	31	255	49	58	7	9	42	89	-1
Rental income	44	1	0	-	1	0	-0	45						45	-2
Other investment income	-3	-2	-	-2	0	0	-0	-0						0	-1
Investment income	41	-1	0	-2	1	0	-0	45						46	-3
Realised gains/losses on bonds	-93	14	-	11	3	-	-67	-45						-	5
Realised gains/losses on equities	-18	1	-	1	-	-	-0	-7						-	-12
Change in fair value real estate investments	-80	0	-	0	-	-	-	-80						-80	-0
Realised gains and fair value changes on investments	-191	14	-	12	3	-	-67	-132						-80	-7
Total investment income	-150	14	0	9	4	0	-67	-87	1	-3	-0	-45	-5	-34	-10
Valuation results non-trading derivatives	-1	-6	0	-4	-3	2	-102	142						-114	-35
Net trading income	269	-38	-23	17	-42	10	53	153						90	102
Other income	54	37	31	2	4	-0	-5	-6						-87	29
Total other income	322	-7	8	16	-42	11	-55	289	1	-16	50	357	7	-110	95
Total underlying income	3,821	1,733	947	539	179	68	615	1,440	283	265	92	754	23	23	34
Operating expenses	2,352	1,260	702	354	151	54	413	653	139	80	53	185	66	131	24
Gross result	1,470	472	246	185	28	14	202	786	143	186	39	569	-43	-108	9
Additions to loan loss provision	772	334	128	56	52	98	158	280	37	139	24	-1	-0	82	-0
Underlying result before tax	698	139	118	130	-24	-85	44	506	107	47	15	570	-43	-190	9
Taxation	202	35	30	31	-4	-22	26	140	19	8	6	148	12	-53	1
Minority interests	-24	-1	-	0	-3	2	0	-23	-1	0	0	6	0	-28	0
Underlying net result	519	104	88	98	-17	-65	18	389	89	38	9	417	-55	-109	8
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-170	-89	-74	-15	-	-	42	-121	-	-	-	-	-116	-5	-2
Net result	350	15	14	84	-17	-65	60	268	89	38	9	417	-171	-114	7
Key figures															
Underlying cost/income ratio	61.5%	72.7%	74.1%	65.6%	84.3%	80.0%	67.2%	45.4%	49.2%	30.0%	57.4%	24.5%	287.5%	563.0%	n.a.
Risk cost in bp of average CRWA	108	168					109	76							-
Risk weighted assets (end of period)	339,357	94,491					63,742	178,611							2,513
Underlying RAROC before tax	19.3%	22.6%	28.8%	58.6%	-11.8%	3.0%	16.1%	26.2%	14.5%	37.8%	25.9%	71.6%	-48.4%	-20.9%	n.a.
Underlying RAROC after tax	13.7%	17.2%	21.4%	43.3%	-9.6%	5.0%	9.3%	18.8%	12.5%	27.9%	17.2%	53.1%	-61.4%	-15.3%	n.a.
Economic Capital (average over period)	22,413	6,057	2,755	1,138	1,042	1,122	4,016	9,912	2,219	1,498	449	3,126	364	2,255	2,427
Staff (FTEs end of period)	73,695	48,871	15,200	9,588	14,941	9,142	9,737	15,087						2,630	-

Client Balances				
In EUR billion	Total Banking	Retail Banking	ING Direct	Commercial Banking
Residential Mortgages				
Beginning of period Client Balances	265.2	153.1	112.2	-
Net production	5.9	2.6	3.3	-
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	1.2	0.1	1.1	-
End of period	272.3	155.7	116.6	-
Other Lending				
Beginning of period Client Balances	238.6	84.6	2.9	151.1
Net production	-5.3	-0.2	0.1	-5.1
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	-2.0	0.1	0.0	-2.0
End of period	231.4	84.4	3.0	143.9
Funds Entrusted				
Beginning of period Client Balances	459.4	191.7	205.7	62.0
Net production	-3.5	6.5	-2.5	-7.5
Acquisitions / divestments	-	-	-	-
Market performance	-	-	-	-
FX impact and other	0.7	0.4	-0.2	0.5
End of period	456.6	198.5	203.1	55.0
Assets under Management/Mutual Funds				
Beginning of period Client Balances	125.6	53.7	6.3	65.6
Net production	0.5	0.1	0.2	0.2
Acquisitions / divestments	-0.5	-0.5	-	-
Market performance	3.0	2.5	0.8	-0.3
FX impact and other	-1.1	-0.4	-0.0	-0.8
End of period	127.6	55.5	7.4	64.7
Total				
Beginning of period Client Balances	1,088.8	483.1	327.1	278.6
Net production	-2.4	8.9	1.2	-12.4
Acquisitions / divestments	-0.5	-0.5	-	-
Market performance	3.0	2.5	0.8	-0.3
FX impact and other	-1.2	0.1	0.9	-2.3
End of period	1,087.8	494.1	330.0	263.7

BANKING 2.3 ADDITIONAL INFORMATION

Total Bank

	2Q2009	2Q2008	1Q2009
Interest margin	1.31%	1.05%	1.17%

Loan portfolio ratios (end of period, in EUR bln)

Total provisions	3.8	2.0	3.1
Provisioned loans	11.8	5.6	10.6
Total loans (incl. amounts due from banks)	561.2	637.2	673.9
Provisioned loans/total loans in %	2.1%	0.9%	1.6%
Total provisions/provisioned loans in %	33%	35%	29%
Provisions/total loans in %	0.68%	0.31%	0.46%

Retail Banking

In EUR million	2Q2009	2Q2008	1Q2009
Underlying result before tax			
Poland	3	46	-3
Turkey	48	40	-14
Rest of Central Europe	-5	-6	-8
Retail Banking Central Europe	47	80	-24
Private Banking Asia	-30	12	-81
ING Vysya Bank	5	2	2
Other	-1	6	-6
Retail Banking Asia	-26	20	-85

Commercial Banking

In EUR million	2Q2009	2Q2008	1Q2009
Value at Risk trading and Treasury positions (avg.)	39.7	48.9	48.7

BANKING 2.4 ADDITIONAL INFORMATION: ING DIRECT

ING Direct

	2Q2009	2Q2008	1Q2009
Interest margin	1.14%	0.93%	0.98%
Underlying result before tax (in EUR mln)			
Canada	27	16	21
Spain	19	8	14
Australia	59	12	48
France	14	9	7
United States	-13	89	42
Italy	9	11	-10
Germany/Austria	47	65	21
United Kingdom	26	-21	30
Japan	0	-10	0
Subtotal	187	179	173
Impairments	-361	0	-129
Total	-175	179	44

ING Direct

	Funds Entrusted in local currency		Residential Mortgages in local currency	
In billion	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09
Canada (CAD)	24.8	24.1	23.8	22.9
Spain (Euro)	13.9	13.3	7.4	7.2
Australia (AUD)	19.8	19.7	35.1	34.6
France (Euro)	11.2	10.5	0.0	0.0
United States (USD)	74.9	75.7	31.9	30.7
Italy (Euro)	15.5	15.4	5.7	5.5
Germany/Austria (Euro)	64.3	67.5	44.7	43.4
United Kingdom (GBP)	15.7	16.2	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 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09	30 Jun 09	31 Mar 09
Canada	1,597	1,583	30.3	28.5	15.3	14.4	14.6	13.7	0.2	0.2
Spain	1,909	1,878	22.6	21.7	13.9	13.3	7.4	7.2	1.1	0.9
Australia	1,377	1,369	31.6	28.2	11.4	10.2	20.2	18.0	0.0	0.0
France	754	755	12.4	11.6	11.2	10.5	0.0	0.0	1.2	1.1
United States	7,672	7,664	75.9	80.2	53.0	56.9	22.6	23.1	0.3	0.2
Italy	1,142	1,131	21.5	21.2	15.5	15.4	5.7	5.5	0.3	0.3
Germany/Austria	6,754	6,741	115.8	117.0	64.3	67.5	44.7	43.4	4.3	3.7
United Kingdom	1,405	1,387	19.8	18.7	18.4	17.4	1.4	1.3	0.0	0.0
Total	22,609	22,510	330.0	327.1	203.1	205.7	116.6	112.2	7.4	6.3

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 2.8 bln at 30 June 2009)

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	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 ¹	8	3	-	-	3	-8	-1	-7	-	-	-	-	-	-	13
Net results from divested units	-6	-	-	-	-	-6	-	-6	-	-	-	-	-	-	-
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	149	55	16		40	55	42	13	39	12	-2	17	5	7	
Internal rate of return (YTD)	12.7%	16.1%	10.7%		24.7%	11.4%	10.8%	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 Net loss on divested business (US) relates to ING Canada

ING Group Statistical Supplement

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INSURANCE 3.1 PROFIT AND LOSS

2Q2008

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	9,360	2,366	1,432	311	623	4,762	4,649	113	2,227	54	1,098	789	115	172	5
Commission income	485	127	46	17	64	271	178	94	86	63	5	1	2	15	1
Income from debt securities and loans	2,146	659	525	43	91	779	690	89	153	17	22	77	19	19	555
Dividend income	270	242	225	14	3	13	11	2	23	5	0	4	3	11	-8
Rental income	18	12	11	1	-	6	1	5	0	-	-	-	0	-	0
Other	-350	170	136	12	22	49	34	14	174	4	166	4	-1	1	-743
Direct investment income	2,084	1,083	896	70	116	847	737	109	350	26	188	85	21	31	-196
Realised gains/losses and impairments on debt securities	-147	-8	-8	-0	-0	-140	-146	5	2	0	-3	4	0	-0	-0
Realised gains/losses and impairments on equity securities	407	20	21	1	-1	2	2	0	6	1	2	2	0	0	379
Realised gains/losses and fair value changes on private equity	-12	-12	-6	-7	1	-	-	-	0	0	-	-0	-	-	0
Changes in fair value real estate investments	-51	-51	-47	-5	0	0	0	0	0	-	-	-	0	-	-0
Changes in fair value non-trading derivatives	-407	8	11	-0	-3	-47	-43	-4	-471	-1	-462	-7	0	-1	103
Realised gains/losses and fair value changes on investments	-210	-44	-29	-11	-4	-185	-187	2	-462	1	-463	-0	1	-1	482
Total investment and other income	1,874	1,039	867	59	112	661	550	111	-112	27	-275	84	21	30	286
Total underlying income	11,719	3,532	2,345	387	799	5,695	5,377	318	2,201	144	828	874	139	216	292
Reinsurance and retrocession premiums	409	16	7	5	4	340	335	5	57	10	8	29	8	2	-5
Net benefits Life insurance for risk company and Non-Life claims incurred	6,313	2,316	1,703	241	373	3,287	3,202	85	709	26	305	299	43	37	1
Changes in Life insurance provisions for risk company	2,131	323	128		195	1,347	1,237	110	460	-20	-72	407	38	108	1
Result sharing and rebates	-178	-147	-134	-1	-12	-73	-73	-0	41	-	-0	6	20	15	0
Change in deferred acquisition costs	30	-13	-12	10	-11	-178	-178	0	221	-2	316	-65	-14	-14	0
Other underwriting expenditure (incl. change in provision unearned premiums)	608	85	55	-39	69	286	263	23	236	29	69	88	19	30	0
Underwriting expenditure	9,312	2,581	1,748	216	617	5,009	4,787	222	1,725	44	625	764	114	178	-3
Operating expenses	1,068	451	238	125	88	404	345	59	208	48	46	57	13	44	6
Other interest expenses	279	100	96	-1	5	22	43	-21	144	14	130	0	-	-	13
Other impairments	17	3	3	-	0	0	0	-	-0	-	-	-	-	-0	14
Total underlying expenditure	10,677	3,135	2,084	340	710	5,435	5,175	260	2,077	106	800	821	127	222	30
Underlying result before tax	1,043	397	261	47	89	260	201	58	124	38	27	52	12	-6	262
Taxation	53	31	1	10	21	45	37	8	33	8	4	14	4	2	-55
Minority interests	1	-4	-8	-0	4	1	0	1	6	-	-	6	0	0	-3
Underlying net result	989	370	268	37	65	213	165	49	86	30	23	32	8	-9	320
Net gains/losses on divestments	2	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Net results from divested units ¹	60	-	-	-	-	69	58	11	-8	-	-	-	-	-8	-0
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result	1,051	370	268	37	65	282	222	60	78	30	23	32	8	-17	321
New business figures															
Value of new life business	235	89	27		63	84	57	27	61	11	12	27	4	8	
Internal rate of return (YTD)	14.8%	18.1%	12.6%		24.4%	13.5%	12.5%	19.6%	15.0%	19.0%	12.1%	18.7%	14.8%	13.4%	
Single premiums	7,046	765	453		312	4,668	4,604	64	1,613	715	778	63	9	48	
Annual premiums	869	174	69		105	386	269	118	309	26	41	183	15	45	
New sales (APE)	1,574	250	114		136	853	729	124	471	97	119	190	16	50	
Investment in new business	395	95	56		39	206	176	30	93	10	41	18	6	17	
Other key figures															
Staff (FTEs end of period)	42,046	14,297	10,366		3,931	18,946	9,071	9,875	8,753	1,630	1,129	1,446	1,208	3,340	51

Unaudited

¹ US including EUR 58 million net result from ING Canada

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INSURANCE 3.1 PROFIT AND LOSS

1Q2009

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	8,914	2,951	1,659	773	518	3,991	3,908	82	1,964	53	965	655	125	166	9
Commission income	475	107	48	15	44	305	206	99	62	43	6	1	2	10	2
Income from debt securities and loans	1,827	632	505	36	92	963	933	31	154	0	37	72	21	24	77
Dividend income	22	4	4	0	0	9	9	0	8	3	0	2	2	1	0
Rental income	15	13	12	1	-	2	2	0	1	-	-	-	1	-	-0
Other	172	267	245	7	16	63	48	15	329	3	312	10	-2	5	-486
Direct investment income	2,036	916	765	44	108	1,038	992	45	491	6	349	85	22	30	-409
Realised gains/losses and impairments on debt securities	-394	-31	-27	-7	3	-358	-354	-4	-2	1	9	6	2	-20	-3
Realised gains/losses and impairments on equity securities	-139	69	63	7	0	2	2	-	-5	1	1	4	-6	-4	-205
Realised gains/losses and fair value changes on private equity	-78	-72	-59	-9	-3	-	-	-	-6	-4	-	-2	-	-0	-0
Changes in fair value real estate investments	-179	-180	-167	-13	0	0	0	0	0	-	-	-	0	-	0
Changes in fair value non-trading derivatives	539	205	186	6	13	186	178	8	-121	0	-108	-10	-1	-2	269
Realised gains/losses and fair value changes on investments	-250	-8	-4	-16	13	-169	-174	4	-134	-2	-98	-2	-5	-26	61
Total investment and other income	1,786	908	761	28	121	868	818	50	357	4	251	83	16	3	-348
Total underlying income	11,175	3,966	2,468	816	683	5,164	4,933	231	2,383	99	1,221	739	144	179	-338
Reinsurance and retrocession premiums	520	75	11	37	27	399	395	5	48	9	11	15	10	3	-3
Net benefits Life insurance for risk company and Non-Life claims incurred	6,948	2,189	1,551	277	362	3,910	3,817	93	841	25	416	299	44	57	8
Changes in Life insurance provisions for risk company	2,402	1,103	1,025	78	78	122	147	-24	1,174	35	746	275	49	70	2
Result sharing and rebates	-323	-339	-355	3	13	-19	-19	-	35	-	0	4	13	18	-0
Change in deferred acquisition costs	313	-42	2	-43	-2	532	538	-6	-176	2	-146	-1	-16	-15	-0
Other underwriting expenditure (incl. change in provision unearned premiums)	962	540	58	432	49	238	218	21	183	22	59	47	18	37	1
Underwriting expenditure	10,822	3,525	2,292	706	527	5,183	5,095	88	2,106	93	1,085	639	119	170	8
Operating expenses	1,032	400	220	105	75	413	369	43	185	36	46	42	13	49	33
Other interest expenses	282	116	106	0	11	78	37	41	241	0	237	4	-	0	-152
Other impairments	18	0	-	-	0	-	-	-	0	0	-	-	-	0	18
Total underlying expenditure	12,154	4,041	2,618	811	613	5,673	5,502	171	2,532	129	1,368	685	132	219	-93
Underlying result before tax	-979	-75	-150	4	70	-510	-569	60	-149	-30	-147	54	12	-39	-245
Taxation	-158	59	37	8	14	-122	-134	12	-23	-10	-28	14	3	-2	-72
Minority interests	3	4	2	-	2	2	-	2	0	-	-	-	0	0	-3
Underlying net result	-824	-138	-188	-3	54	-390	-435	45	-127	-19	-118	40	9	-38	-170
Net gains/losses on divestments ¹	-56	-	-	-	-	-46	-46	-1	-	-	-	-	-	-	-10
Net results from divested units	5	-	-	-	-	5	-	5	-	-	-	-	-	-	-
Special items after tax	-268	-75	-47	-18	-11	-191	-190	-1	-	-	-	-	-	-	-2
Net result	-1,143	-213	-235	-21	43	-622	-671	49	-127	-19	-118	40	9	-38	-182
New business figures															
Value of new life business	120	49	5		45	38	27	11	32	7	-3	22	3	4	
Internal rate of return (YTD)	11.7%	14.8%	9.2%		22.8%	10.5%	10.0%	16.2%	12.2%	18.8%	6.9%	21.7%	13.3%	10.5%	
Single premiums	3,977	708	563		145	2,434	2,156	278	836	214	557	38	9	18	
Annual premiums	878	137	44		94	497	421	75	244	20	58	110	15	41	
New sales (APE)	1,276	208	100		108	740	637	103	327	41	114	113	16	43	
Investment in new business	380	76	47		29	205	188	16	100	10	53	14	6	16	
Other key figures															
Staff (FTEs end of period)	40,340	14,170	10,027		4,143	17,485	10,440	7,045	8,633	1,500	1,111	1,441	1,261	3,320	53

Unaudited

¹ Net loss on divested business (US) relates to ING Canada

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Client Balances				
(in EUR billion ¹)	Total Insurance	Insurance Europe	Insurance Americas	Insurance Asia Pacific
Client Balances included on Balance Sheet				
Beginning of period	226.2	74.2	114.2	37.8
Deposits	7.3	1.6	3.0	2.8
Withdrawals / Benefits	-7.8	-1.6	-4.1	-2.1
Net production	-0.5	-0.0	-1.1	0.7
Acquisition / Divestments / Transfers	-0.0	-0.0	0.0	-
Market performance / Interest credited	10.0	1.1	7.1	1.7
FX impact and other	-6.0	0.4	-6.4	0.0
End of period	229.7	75.6	113.9	40.2
Off Balance Sheet Institutional Asset Management²				
Beginning of period	70.0	31.1	20.5	18.4
Deposits	8.3	5.3	1.0	2.0
Withdrawals / Benefits	-10.7	-6.1	-1.0	-3.6
Net production	-2.4	-0.9	0.0	-1.6
Acquisition / Divestments / Transfers ⁴	-0.4	-	-	-0.4
Market performance / Interest credited	4.1	2.6	1.3	0.2
FX impact and other	-1.0	-0.0	-1.1	0.2
End of period	70.4	32.9	20.7	16.8
Off Balance Sheet Mutual Funds³				
Beginning of period	81.7	14.5	42.1	25.2
Deposits	9.2	1.9	2.0	5.4
Withdrawals / Benefits	-9.0	-1.1	-1.7	-6.1
Net production	0.3	0.8	0.3	-0.8
Acquisition / Divestments / Transfers ⁴	0.4	-	-0.0	0.4
Market performance / Interest credited	8.3	1.3	3.9	3.2
FX impact and other	0.6	0.5	-0.4	0.4
End of period	91.3	17.0	45.9	28.4
Total client Balances				
Beginning of period	378.0	119.8	176.8	81.4
Deposits	24.9	8.7	6.0	10.2
Withdrawals / Benefits	-27.5	-8.9	-6.8	-11.9
Net production	-2.6	-0.1	-0.8	-1.7
Acquisition / Divestments / Transfers	-0.0	-0.0	-0.0	-0.0
Market performance / Interest credited	22.4	5.0	12.3	5.1
FX impact and other	-6.3	0.9	-7.8	0.6
End of period	391.4	125.5	180.5	85.4

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.

⁴ In 2Q2009 EUR 373 mln of Off Balance Institutional Clients have been reclassified as Off Balance Mutual Funds in the Philippines.

INSURANCE 3.3 ADDITIONAL INFORMATION: NON-LIFE INSURANCE BENELUX

Non-life Insurance: Benelux

In EUR million	2Q2009	2Q2008	1Q2009
Combined ratio	108.4%	99.0%	109.6%
Claims ratio	66.5%	59.1%	70.6%
Expense ratio	41.9%	39.9%	39.1%

Gross premiums by line of business

In EUR million	2Q2009	2Q2008	1Q2009
Fire	92	91	142
Marine & Aviation	4	5	13
Motor	61	60	114
Health	1	1	1
Income/Accident	137	125	412
Misc.	33	30	90
Indirect business	2	-1	0
Total	331	311	773

Underlying result before tax by line of business

In EUR million	2Q2009	2Q2008	1Q2009
Fire	-3	8	-6
Marine & Aviation	-0	3	1
Motor	-9	-11	-10
Health	-0	1	1
Income/Accident	21	46	13
Misc.	18	0	5
Indirect business	4	0	-1
Total	30	47	4

DISCLAIMER

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All figures in this Group Statistical Supplement are unaudited. This ING Group Statistical Supplement is for information purposes only, is not offered or intended to be used as if it were a full and complete financial statement and should be read in conjunction with the ING Group press release on quarterly figures, and the ING Group Quarterly report. Small differences are possible in the tables due to rounding.

Certain of the statements contained in this release are statements of future expectations and other forwardlooking 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) 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, (iii) the frequency and severity of insured loss events, (iv) mortality and morbidity levels and trends, (v) persistency levels, (vi) interest rate levels, (vii) currency exchange rates, (viii) general competitive factors, (ix) changes in laws and regulations, and (x) changes in the policies of governments and/or regulatory authorities. ING assumes no obligation to update any forward-looking information contained in this document.

