

# ING Historical Trend Data 2Q2015 Introduction

## General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Commercial banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), i.e. IFRS-EU result, excluding the impact of divestments and special items. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit.
- ING Group has aligned the scope of 'underlying' figures as of the third quarter of 2014, in order to better reflect the performance of its core banking businesses. As a consequence, the result from discontinued insurance operations, the remaining insurance businesses (recorded under Insurance Other) and the intercompany eliminations between ING Bank and NN Group are excluded from ING Group's underlying figures.
- As a result of the sale of the third tranche, NN Group was deconsolidated and is accounted for as an associate held for sale as of the second quarter of 2015. The remaining investment in NN Group was recognised at its fair value of EUR 3,174 million (EUR 25.21 per share) as per 30 June 2015.
- Rounding could cause some small differences.
- All figures are unaudited.

## Product segmentation Commercial Banking

### Product Group

- Industry Lending
- General Lending & Transaction Services
- Financial Markets
- Bank Treasury, Real Estate & Other

### Sub products

Structured Finance  
Real Estate Finance

Corporate & Financial Institutions Lending  
Payments & Cash Management  
General Lease and Commercial Finance  
Trade Finance Services

Financial Markets Clients & Products  
Corporate Finance

CB-part Bank Treasury (Asset & Liability Management and Treasury)  
Real Estate run-off portfolio  
General Lease run-off portfolio  
Other

# Table of contents

## 1. Profit and Loss

- 1.1 Profit and loss: Comparable quarters
- 1.2 Profit and loss: 2Q2015 Segment split
- 1.3 Profit and loss: Quarterly overview
- 1.4 Profit and loss: Retail Banking
- 1.5 Profit and loss: Retail Banking Benelux
- 1.6 Profit and loss: Retail Banking Netherlands
- 1.7 Profit and loss: Retail Banking Belgium
- 1.8 Profit and loss: Retail Banking Challengers & Growth Markets
- 1.9 Profit and loss: Retail Banking Germany
- 1.10 Profit and loss: Retail Banking Other Challengers & Growth Markets
- 1.11 Profit and loss: Commercial Banking
- 1.12 Profit and loss: Commercial Banking - Industry Lending
- 1.13 Profit and loss: Commercial Banking - General Lending & Transaction Services
- 1.14 Profit and loss: Commercial Banking - Financial Markets
- 1.15 Profit and loss: Commercial Banking - Bank Treasury, Real Estate & Other
- 1.16 Profit and loss: Corporate Line Banking
- 1.17 Geographical split Banking: 2Q2015
- 1.18 Geographical split Banking: Comparable quarters
- 1.19 Geographical split Banking: Netherlands
- 1.20 Geographical split Banking: Belgium
- 1.21 Geographical split Banking: Germany
- 1.22 Geographical split Banking: Other Challengers
- 1.23 Geographical split Banking: Growth Markets
- 1.24 Geographical split Banking: Commercial Banking Rest of World
- 1.25 Geographical split Banking: Other

## 2. Balance Sheet

- 2.1 Consolidated Balance sheet: Assets - Comparable quarters
- 2.2 Consolidated Balance sheet: Assets - Quarterly overview
- 2.3 Consolidated Balance sheet: Equity and Liabilities - Comparable quarters
- 2.4 Consolidated Balance sheet: Equity and Liabilities - Quarterly overview
- 2.5 Total equity: Comparable quarters
- 2.6 Total equity: Quarterly overview
- 2.7 Capital base
- 2.8 Funding
- 2.9 Investments: ING Group

## 3. Customer lending/deposits

- 3.1 Customer lending/deposits: ING Bank 2Q2015 Segment split
- 3.2 Customer lending/deposits: ING Bank Quarterly overview
- 3.3 Customer lending/deposits: Retail Banking
- 3.4 Customer lending/deposits: Retail Banking Netherlands
- 3.5 Customer lending/deposits: Retail Banking Belgium
- 3.6 Customer lending/deposits: Retail Banking Germany
- 3.7 Customer lending/deposits: Retail Banking Other Challengers & Growth Markets
- 3.8 Customer lending/deposits: Commercial Banking
- 3.9 Customer lending/deposits: Commercial Banking - Industry Lending
- 3.10 Customer lending/deposits: Commercial Banking - General Lending & Transaction Services
- 3.11 Customer lending/deposits: Commercial Banking - Financial Markets
- 3.12 Customer lending/deposits: Commercial Banking - Bank Treasury, Real Estate & Other
- 3.13 Customer lending/deposits: Corporate Line
- 3.14 Customer lending/deposits: 2Q2015 Geographical split
- 3.15 Customer lending/deposits: Geographical Netherlands
- 3.16 Customer lending/deposits: Geographical Belgium
- 3.17 Customer lending/deposits: Geographical Germany
- 3.18 Customer lending/deposits: Geographical Other Challengers
- 3.19 Customer lending/deposits: Geographical Growth Markets
- 3.20 Customer lending/deposits: Geographical Commercial Banking Rest of World
- 3.21 Customer lending/deposits: Geographical Other

## ING 1.1 Profit and loss: Comparable quarters

Profit and loss												
In EUR million	Total Group			of which: Retail Banking			of which: Commercial Banking			of which: Corporate Line		
	2Q2015	2Q2014	1Q2015	2Q2015	2Q2014	1Q2015	2Q2015	2Q2014	1Q2015	2Q2015	2Q2014	1Q2015
<b>Profit and loss</b>												
Interest result Banking operations	3,103	2,985	3,175	2,269	2,222	2,305	889	861	904	-55	-97	-35
Commission income	584	595	606	345	326	350	239	269	256	-0	-0	-0
Investment income	25	38	113	32	9	63	-8	28	50	0	2	0
Other income	460	163	442	43	117	205	440	137	305	-22	-91	-68
<b>Total underlying income</b>	<b>4,171</b>	<b>3,781</b>	<b>4,335</b>	<b>2,688</b>	<b>2,674</b>	<b>2,922</b>	<b>1,560</b>	<b>1,295</b>	<b>1,515</b>	<b>-77</b>	<b>-187</b>	<b>-102</b>
<b>Operating expenses</b>	<b>2,218</b>	<b>2,098</b>	<b>2,242</b>	<b>1,549</b>	<b>1,470</b>	<b>1,626</b>	<b>606</b>	<b>571</b>	<b>603</b>	<b>63</b>	<b>58</b>	<b>13</b>
<b>Gross result</b>	<b>1,953</b>	<b>1,683</b>	<b>2,093</b>	<b>1,139</b>	<b>1,204</b>	<b>1,297</b>	<b>954</b>	<b>724</b>	<b>912</b>	<b>-140</b>	<b>-245</b>	<b>-115</b>
Addition to loan loss provisions	353	405	432	242	263	259	111	141	173	-	-	-
<b>Underlying result before tax Banking</b>	<b>1,601</b>	<b>1,278</b>	<b>1,661</b>	<b>897</b>	<b>941</b>	<b>1,037</b>	<b>844</b>	<b>582</b>	<b>739</b>	<b>-140</b>	<b>-245</b>	<b>-115</b>
Taxation	462	338	459	288	226	287	217	178	195	-42	-65	-24
Minority interests	21	17	16	19	10	11	1	7	5	-	-	-
<b>Underlying net result Banking</b>	<b>1,118</b>	<b>923</b>	<b>1,187</b>	<b>589</b>	<b>705</b>	<b>739</b>	<b>626</b>	<b>397</b>	<b>539</b>	<b>-98</b>	<b>-180</b>	<b>-92</b>
Net gains/losses on investments	367	-	-	367	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-13	-117	-14	-13	-15	-14	-	-	-	-	-101	-
<b>Net result Banking</b>	<b>1,471</b>	<b>806</b>	<b>1,173</b>	<b>943</b>	<b>690</b>	<b>725</b>	<b>626</b>	<b>397</b>	<b>539</b>	<b>-98</b>	<b>-281</b>	<b>-92</b>
Net result Insurance Other	28	-6	7									
Net result ic elimination between ING Bank and NN Group	-11	-19	-10									
Net result from discontinued operations NN Group <sup>1)</sup>	-130	264	276									
Net result from discontinued operations Voya Financial		22	323									
<b>Net result ING Group</b>	<b>1,359</b>	<b>1,067</b>	<b>1,769</b>	<b>943</b>	<b>690</b>	<b>725</b>	<b>626</b>	<b>397</b>	<b>539</b>	<b>-98</b>	<b>-281</b>	<b>-92</b>
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.43%	1.46%	1.47%									
Cost/income ratio	53.2%	55.5%	51.7%	57.6%	55.0%	55.6%	38.8%	44.1%	39.8%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	11.4%	11.1%	12.2%									
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	14.8%	12.9%	16.0%	15.3%	18.5%	19.2%	17.5%	12.1%	15.5%	-116.4%	-182.1%	-107.6%
Risk costs in bps of average RWA	46	55	58	61	68	66	31	42	49	-	-	-
Risk-weighted assets (end of period)	309,831	293,399	303,581	161,650	155,762	157,764	144,393	133,553	142,867	3,788	4,084	2,949
Employees (FTEs, end of period)	52,729	52,736	53,032	41,759	42,023	42,063	10,968	10,711	10,967	2	2	2

<sup>1)</sup> The 2Q2015 net result from discontinued operations NN Group includes a EUR 223 million loss on deconsolidation and a EUR 33 million loss on a subsequent decrease in fair value below the carrying value at deconsolidation of NN Group

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.2 Profit and loss: 2Q2015 Segment split

### Profit and loss 2Q2015

In EUR million	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Commercial Banking	General Lending		Bank Treasury		Corporate Line Banking
			Netherlands	Belgium	Germany	Other		Industry Lending	& Transaction Services	Financial Markets	Real Estate & Other	
Balance sheet related interest	3,103	2,230	879	474	404	473	998	478	242	85	193	-125
Capital charge on book equity	-	-18	0	0	-3	-14	-163	-0	-1	-0	-162	181
Interest benefit on total capital	-	57	23	10	9	14	54	21	15	14	4	-111
Interest result	3,103	2,269	902	485	410	472	889	499	256	99	35	-55
Commission income	584	345	126	107	36	76	239	134	90	15	0	-0
Investment income	8	4	0	1	1	2	4	3	0	1	-0	0
Realised gains and fair value changes on investments	17	28	-0	2	24	3	-12	-23	-	1	11	0
Total investment income	25	32	0	3	25	4	-8	-20	0	2	11	0
Valuation results non-trading derivatives	190	11	6	6	-3	2	1	-7	-4	42	-30	178
Net trading income	298	64	12	41	-3	14	421	6	15	369	31	-187
Other income	-29	-33	31	-21	2	-45	18	2	1	-15	29	-14
Total other income	460	43	49	26	-3	-29	440	1	12	397	30	-22
<b>Total underlying income</b>	<b>4,171</b>	<b>2,688</b>	<b>1,078</b>	<b>621</b>	<b>467</b>	<b>524</b>	<b>1,560</b>	<b>613</b>	<b>359</b>	<b>513</b>	<b>76</b>	<b>-77</b>
<b>Operating expenses</b>	<b>2,218</b>	<b>1,549</b>	<b>580</b>	<b>377</b>	<b>200</b>	<b>393</b>	<b>606</b>	<b>151</b>	<b>193</b>	<b>227</b>	<b>35</b>	<b>63</b>
<b>Gross result</b>	<b>1,953</b>	<b>1,139</b>	<b>498</b>	<b>244</b>	<b>267</b>	<b>131</b>	<b>954</b>	<b>462</b>	<b>166</b>	<b>285</b>	<b>41</b>	<b>-140</b>
Addition to loan loss provisions	353	242	140	40	14	48	111	65	34	0	11	-
<b>Underlying result before tax Banking</b>	<b>1,601</b>	<b>897</b>	<b>358</b>	<b>204</b>	<b>253</b>	<b>83</b>	<b>844</b>	<b>398</b>	<b>132</b>	<b>285</b>	<b>29</b>	<b>-140</b>
Taxation	462	288	92	81	90	25	217	114	41	60	2	-42
Minority interests	21	19	-	2	0	17	1	1	-2	1	1	-
<b>Underlying net result Banking</b>	<b>1,118</b>	<b>589</b>	<b>266</b>	<b>120</b>	<b>162</b>	<b>41</b>	<b>626</b>	<b>282</b>	<b>93</b>	<b>225</b>	<b>26</b>	<b>-98</b>
Net gains/losses on divestments	367	367	-	-	-	367	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-13	-13	-13	-	-	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,471</b>	<b>943</b>	<b>253</b>	<b>120</b>	<b>162</b>	<b>408</b>	<b>626</b>	<b>282</b>	<b>93</b>	<b>225</b>	<b>26</b>	<b>-98</b>
Net result Insurance Other	28											
Net result ic elimination between ING Bank and NN Group	-11											
Net result from discontinued operations NN Group <sup>1)</sup>	-130											
Net result from discontinued operations Voya Financial												
<b>Net result ING Group</b>	<b>1,359</b>											
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.43%											
Cost/income ratio	53.2%	57.6%	53.8%	60.7%	42.8%	75.1%	38.8%	24.6%	53.7%	44.3%	46.4%	n.a.
Return on equity based on IFRS-EU equity ING Bank	11.4%											
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	14.8%	15.3%	17.5%	17.8%	26.8%	4.9%	17.5%	20.3%	9.0%	24.5%	10.4%	-116.4%
Risk costs in bps of average RWA	46	61	92	58	23	41	31	46	34	0	44	-
Risk-weighted assets (end of period)	309,831	161,650	60,683	27,920	24,467	48,581	144,393	56,222	41,304	36,910	9,957	3,788
Employees (FTEs, end of period)	52,729	41,759	10,423	8,861	4,101	18,374	10,968					2

<sup>1)</sup> The 2Q2015 net result from discontinued operations NN Group includes a EUR 223 million loss on deconsolidation and a EUR 33 million loss on a subsequent decrease in fair value below the carrying value at deconsolidation of NN Group

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.3 Profit and loss: Quarterly overview

Profit and loss										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Interest income			11,549	12,271	12,203	12,021	11,892	12,822	23,820	24,714
Minus: interest expense			8,446	9,096	8,996	8,865	8,907	9,795	17,542	18,701
<b>Interest result</b>			<b>3,103</b>	<b>3,175</b>	<b>3,208</b>	<b>3,156</b>	<b>2,985</b>	<b>3,027</b>	<b>6,278</b>	<b>6,012</b>
Commission income			584	606	556	579	595	560	1,189	1,155
Investment income			8	1	7	24	9	-0	9	9
Realised gains and fair value changes on investments			17	112	18	13	29	105	128	134
<b>Total investment income</b>			<b>25</b>	<b>113</b>	<b>25</b>	<b>37</b>	<b>38</b>	<b>105</b>	<b>137</b>	<b>144</b>
Valuation results non-trading derivatives			190	72	-201	-149	-132	90	262	-43
Net trading income			298	281	116	245	276	-14	579	262
Other income			-29	90	51	75	18	49	61	68
<b>Total other income</b>			<b>460</b>	<b>442</b>	<b>-34</b>	<b>171</b>	<b>163</b>	<b>125</b>	<b>902</b>	<b>287</b>
<b>Total underlying income</b>			<b>4,171</b>	<b>4,335</b>	<b>3,756</b>	<b>3,942</b>	<b>3,781</b>	<b>3,818</b>	<b>8,507</b>	<b>7,599</b>
Staff expenses			1,266	1,256	1,204	1,194	1,207	1,240	2,522	2,446
Other expenses			952	986	1,368	940	892	934	1,938	1,826
<b>Operating expenses</b>			<b>2,218</b>	<b>2,242</b>	<b>2,572</b>	<b>2,134</b>	<b>2,098</b>	<b>2,174</b>	<b>4,460</b>	<b>4,272</b>
<b>Gross result</b>			<b>1,953</b>	<b>2,093</b>	<b>1,183</b>	<b>1,808</b>	<b>1,683</b>	<b>1,644</b>	<b>4,047</b>	<b>3,326</b>
Addition to loan loss provisions			353	432	400	322	405	468	785	872
<b>Underlying result before tax Banking</b>			<b>1,601</b>	<b>1,661</b>	<b>783</b>	<b>1,486</b>	<b>1,278</b>	<b>1,176</b>	<b>3,262</b>	<b>2,454</b>
Taxation			462	459	215	349	338	318	921	657
Minority interests			21	16	20	14	17	28	36	45
<b>Underlying net result Banking</b>			<b>1,118</b>	<b>1,187</b>	<b>548</b>	<b>1,123</b>	<b>923</b>	<b>830</b>	<b>2,304</b>	<b>1,753</b>
Net gains/losses on divestments			367	-	-	-	-	202	367	202
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-13	-14	-18	-117	-117	-768	-27	-885
<b>Net result Banking</b>			<b>1,471</b>	<b>1,173</b>	<b>530</b>	<b>1,006</b>	<b>806</b>	<b>264</b>	<b>2,644</b>	<b>1,070</b>
Net result Insurance Other			28	7	14	43	-6	56	35	50
Net result ic elimination between ING Bank and NN Group			-11	-10	-12	-3	-19	-21	-20	-40
Net result from discontinued operations NN Group <sup>1)</sup>			-130	276	226	-159	264	-266	146	-2
Net result from discontinued operations Voya Financial				323	418	41	22	-1,952	323	-1,930
<b>Net result ING Group</b>			<b>1,359</b>	<b>1,769</b>	<b>1,176</b>	<b>928</b>	<b>1,067</b>	<b>-1,917</b>	<b>3,128</b>	<b>-851</b>
<b>Key figures<sup>2)</sup></b>										
Interest margin			1.43%	1.47%	1.53%	1.53%	1.46%	1.50%	1.45%	1.48%
Cost/income ratio			53.2%	51.7%	68.5%	54.1%	55.5%	56.9%	52.4%	56.2%
Return on equity based on IFRS-EU equity ING Bank			11.4%	12.2%	5.9%	12.7%	11.1%	10.2%	11.8%	10.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			14.8%	16.0%	7.7%	15.5%	12.9%	12.0%	15.4%	12.4%
Risk costs in bps of average RWA			46	58	54	44	55	65	52	60
Risk-weighted assets (end of period)			309,831	303,581	296,319	294,903	293,399	290,792	309,831	293,399
Employees (FTEs, end of period)			52,729	53,032	52,898	52,854	52,736	63,477	52,729	52,736

<sup>1)</sup> The 2Q2015 and 6M2015 net result from discontinued operations NN Group includes a EUR 223 million loss on deconsolidation and a EUR 33 million loss on a subsequent decrease in fair value below the carrying value at deconsolidation of NN Group

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.4 Profit and loss: Retail Banking

Profit and loss Retail Banking										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			2,230	2,262	2,290	2,259	2,175	2,172	4,493	4,346
Capital charge on book equity			-18	-22	-34	-35	-36	-30	-39	-66
Interest benefit on total capital			57	64	74	80	82	85	121	167
<b>Interest result</b>			<b>2,269</b>	<b>2,305</b>	<b>2,329</b>	<b>2,305</b>	<b>2,222</b>	<b>2,226</b>	<b>4,574</b>	<b>4,448</b>
Commission income			345	350	313	331	326	342	695	668
Investment income			4	1	1	20	-11	9	5	-1
Realised gains and fair value changes on investments			28	62	8	6	19	66	90	86
<b>Total investment income</b>			<b>32</b>	<b>63</b>	<b>10</b>	<b>26</b>	<b>9</b>	<b>76</b>	<b>95</b>	<b>84</b>
Valuation results non-trading derivatives			11	125	-50	-34	51	-17	137	34
Net trading income			64	33	55	111	44	88	97	132
Other income			-33	47	44	45	22	27	14	48
<b>Total other income</b>			<b>43</b>	<b>205</b>	<b>49</b>	<b>122</b>	<b>117</b>	<b>98</b>	<b>248</b>	<b>215</b>
<b>Total underlying income</b>			<b>2,688</b>	<b>2,922</b>	<b>2,701</b>	<b>2,783</b>	<b>2,674</b>	<b>2,741</b>	<b>5,611</b>	<b>5,415</b>
<b>Operating expenses</b>			<b>1,549</b>	<b>1,626</b>	<b>1,884</b>	<b>1,507</b>	<b>1,470</b>	<b>1,596</b>	<b>3,175</b>	<b>3,065</b>
<b>Gross result</b>			<b>1,139</b>	<b>1,297</b>	<b>817</b>	<b>1,276</b>	<b>1,204</b>	<b>1,146</b>	<b>2,436</b>	<b>2,350</b>
Addition to loan loss provisions			242	259	247	287	263	296	501	559
<b>Underlying result before tax</b>			<b>897</b>	<b>1,037</b>	<b>569</b>	<b>989</b>	<b>941</b>	<b>850</b>	<b>1,934</b>	<b>1,790</b>
Taxation			288	287	155	261	226	227	575	453
Minority interests			19	11	15	7	10	22	30	31
<b>Underlying net result</b>			<b>589</b>	<b>739</b>	<b>399</b>	<b>721</b>	<b>705</b>	<b>601</b>	<b>1,329</b>	<b>1,307</b>
Net gains/losses on divestments			367	-	-	-	-	202	367	202
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-13	-14	-18	-16	-15	-13	-27	-29
<b>Net result</b>			<b>943</b>	<b>725</b>	<b>381</b>	<b>705</b>	<b>690</b>	<b>791</b>	<b>1,668</b>	<b>1,480</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			57.6%	55.6%	69.8%	54.2%	55.0%	58.2%	56.6%	56.6%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			15.3%	19.2%	10.7%	18.8%	18.5%	16.3%	17.2%	17.4%
Risk costs in bps of average RWA			61	66	64	74	68	77	63	73
Risk-weighted assets (end of period)			161,650	157,764	155,199	154,206	155,762	152,540	161,650	155,762
Employees (FTEs, end of period)			41,759	42,063	42,121	42,007	42,023	52,718	41,759	42,023

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

# ING 1.5 Profit and loss: Retail Banking Benelux

Profit and loss Retail Banking Benelux										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			1,353	1,417	1,426	1,410	1,390	1,365	2,770	2,755
Capital charge on book equity			0	-0	-0	-0	-1	-1	-0	-2
Interest benefit on total capital			34	39	43	47	49	49	72	97
<b>Interest result</b>			<b>1,387</b>	<b>1,455</b>	<b>1,469</b>	<b>1,456</b>	<b>1,438</b>	<b>1,412</b>	<b>2,842</b>	<b>2,851</b>
Commission income			233	231	212	209	207	212	464	419
Investment income			2	1	-0	-4	-11	9	2	-3
Realised gains and fair value changes on investments			2	4	8	6	17	65	6	82
<b>Total investment income</b>			<b>3</b>	<b>4</b>	<b>8</b>	<b>2</b>	<b>6</b>	<b>74</b>	<b>8</b>	<b>80</b>
Valuation results non-trading derivatives			12	81	-1	-26	76	21	94	97
Net trading income			53	34	19	86	1	34	87	36
Other income			10	25	4	11	1	13	34	14
<b>Total other income</b>			<b>75</b>	<b>140</b>	<b>22</b>	<b>72</b>	<b>78</b>	<b>69</b>	<b>215</b>	<b>147</b>
<b>Total underlying income</b>			<b>1,698</b>	<b>1,831</b>	<b>1,711</b>	<b>1,740</b>	<b>1,729</b>	<b>1,767</b>	<b>3,529</b>	<b>3,496</b>
<b>Operating expenses</b>			<b>956</b>	<b>1,019</b>	<b>1,309</b>	<b>940</b>	<b>935</b>	<b>1,018</b>	<b>1,976</b>	<b>1,953</b>
<b>Gross result</b>			<b>742</b>	<b>812</b>	<b>402</b>	<b>800</b>	<b>794</b>	<b>749</b>	<b>1,553</b>	<b>1,543</b>
Addition to loan loss provisions			180	200	182	224	227	223	380	450
<b>Underlying result before tax</b>			<b>562</b>	<b>611</b>	<b>220</b>	<b>575</b>	<b>567</b>	<b>526</b>	<b>1,173</b>	<b>1,093</b>
Taxation			173	164	50	158	155	136	337	291
Minority interests			2	1	5	-2	-1	-1	4	-2
<b>Underlying net result</b>			<b>386</b>	<b>446</b>	<b>164</b>	<b>419</b>	<b>412</b>	<b>391</b>	<b>832</b>	<b>804</b>
Net gains/losses on divestments			-	-	-	-	-	-	-	-
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-13	-14	-18	-16	-15	-13	-27	-29
<b>Net result</b>			<b>373</b>	<b>432</b>	<b>145</b>	<b>403</b>	<b>397</b>	<b>378</b>	<b>805</b>	<b>775</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			56.3%	55.7%	76.5%	54.0%	54.1%	57.6%	56.0%	55.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			17.6%	20.2%	7.7%	19.0%	18.5%	17.6%	18.9%	18.1%
Risk costs in bps of average RWA			81	91	83	102	102	100	86	101
Risk-weighted assets (end of period)			88,603	88,280	88,735	86,133	89,639	87,959	88,603	89,639
Employees (FTEs, end of period)			19,284	19,424	19,709	19,659	20,074	20,193	19,284	20,074

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.6 Profit and loss: Retail Banking Netherlands

Profit and loss Retail Banking Netherlands										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			879	917	935	920	896	894	1,796	1,790
Capital charge on book equity			0	-0	-0	-0	-1	-1	-0	-2
Interest benefit on total capital			23	27	31	34	36	35	50	71
<b>Interest result</b>			<b>902</b>	<b>944</b>	<b>966</b>	<b>954</b>	<b>930</b>	<b>928</b>	<b>1,846</b>	<b>1,859</b>
Commission income			126	121	118	120	113	112	247	226
Investment income			0	-	-	-4	1	-6	0	-5
Realised gains and fair value changes on investments			-0	2	1	3	0	13	2	13
<b>Total investment income</b>			<b>0</b>	<b>2</b>	<b>1</b>	<b>-1</b>	<b>1</b>	<b>7</b>	<b>2</b>	<b>9</b>
Valuation results non-trading derivatives			6	81	7	9	41	9	87	50
Net trading income			12	-3	-8	1	12	10	9	22
Other income			31	8	2	9	-17	4	39	-13
<b>Total other income</b>			<b>49</b>	<b>86</b>	<b>1</b>	<b>19</b>	<b>36</b>	<b>23</b>	<b>135</b>	<b>59</b>
<b>Total underlying income</b>			<b>1,078</b>	<b>1,153</b>	<b>1,086</b>	<b>1,092</b>	<b>1,081</b>	<b>1,071</b>	<b>2,231</b>	<b>2,152</b>
<b>Operating expenses</b>			<b>580</b>	<b>581</b>	<b>941</b>	<b>577</b>	<b>578</b>	<b>581</b>	<b>1,161</b>	<b>1,159</b>
<b>Gross result</b>			<b>498</b>	<b>572</b>	<b>144</b>	<b>515</b>	<b>503</b>	<b>490</b>	<b>1,070</b>	<b>993</b>
Addition to loan loss provisions			140	153	165	180	178	192	292	370
<b>Underlying result before tax</b>			<b>358</b>	<b>420</b>	<b>-20</b>	<b>335</b>	<b>325</b>	<b>298</b>	<b>778</b>	<b>623</b>
Taxation			92	105	3	84	82	75	197	156
Minority interests			-	-	-	-	-	-	-	-
<b>Underlying net result</b>			<b>266</b>	<b>315</b>	<b>-23</b>	<b>251</b>	<b>243</b>	<b>224</b>	<b>581</b>	<b>467</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax			-13	-14	-18	-16	-15	-13	-27	-29
<b>Net result</b>			<b>253</b>	<b>301</b>	<b>-42</b>	<b>235</b>	<b>228</b>	<b>211</b>	<b>553</b>	<b>438</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			53.8%	50.4%	86.7%	52.9%	53.5%	54.2%	52.0%	53.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			17.5%	20.6%	-1.5%	16.0%	15.2%	13.9%	19.0%	14.5%
Risk costs in bps of average RWA			92	100	108	115	111	119	96	115
Risk-weighted assets (end of period)			60,683	61,076	61,201	61,224	64,233	63,901	60,683	64,233
Employees (FTEs, end of period)			10,423	10,504	10,675	10,613	10,994	11,043	10,423	10,994

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)



## ING 1.7 Profit and loss: Retail Banking Belgium

Profit and loss Retail Banking Belgium <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			474	500	491	489	495	471	974	966
Capital charge on book equity			0	-0	-	-	0	-0	0	-
Interest benefit on total capital			10	12	12	14	13	13	23	26
<b>Interest result</b>			<b>485</b>	<b>512</b>	<b>504</b>	<b>503</b>	<b>508</b>	<b>484</b>	<b>996</b>	<b>992</b>
Commission income			107	110	94	89	93	100	217	193
Investment income			1	1	-0	0	-12	15	2	2
Realised gains and fair value changes on investments			2	1	7	3	17	52	3	69
<b>Total investment income</b>			<b>3</b>	<b>2</b>	<b>7</b>	<b>3</b>	<b>4</b>	<b>67</b>	<b>5</b>	<b>71</b>
Valuation results non-trading derivatives			6	0	-8	-35	35	13	6	47
Net trading income			41	37	27	85	-11	24	78	14
Other income			-21	16	2	3	18	9	-5	27
<b>Total other income</b>			<b>26</b>	<b>53</b>	<b>21</b>	<b>53</b>	<b>42</b>	<b>46</b>	<b>80</b>	<b>88</b>
<b>Total underlying income</b>			<b>621</b>	<b>678</b>	<b>625</b>	<b>648</b>	<b>648</b>	<b>696</b>	<b>1,298</b>	<b>1,344</b>
<b>Operating expenses</b>			<b>377</b>	<b>438</b>	<b>368</b>	<b>363</b>	<b>357</b>	<b>437</b>	<b>815</b>	<b>794</b>
<b>Gross result</b>			<b>244</b>	<b>239</b>	<b>257</b>	<b>285</b>	<b>291</b>	<b>259</b>	<b>483</b>	<b>550</b>
Addition to loan loss provisions			40	48	18	44	49	31	88	80
<b>Underlying result before tax</b>			<b>204</b>	<b>192</b>	<b>240</b>	<b>241</b>	<b>242</b>	<b>228</b>	<b>395</b>	<b>470</b>
Taxation			81	59	47	74	74	61	140	135
Minority interests			2	1	5	-2	-1	-1	4	-2
<b>Underlying net result</b>			<b>120</b>	<b>131</b>	<b>187</b>	<b>169</b>	<b>169</b>	<b>168</b>	<b>252</b>	<b>337</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>120</b>	<b>131</b>	<b>187</b>	<b>169</b>	<b>169</b>	<b>168</b>	<b>252</b>	<b>337</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			60.7%	64.7%	58.8%	56.0%	55.1%	62.8%	62.8%	59.1%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			17.8%	19.4%	29.4%	26.5%	27.2%	27.5%	18.6%	27.4%
Risk costs in bps of average RWA			58	70	27	70	79	52	64	66
Risk-weighted assets (end of period)			27,920	27,204	27,534	24,908	25,407	24,058	27,920	25,407
Employees (FTEs, end of period)			8,861	8,920	9,034	9,045	9,080	9,150	8,861	9,080

<sup>1)</sup> Including ING Luxembourg

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.8 Profit and loss: Retail Banking Challengers & Growth Markets

Profit and loss Retail Banking Challengers & Growth Markets										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			877	846	863	850	784	807	1,723	1,591
Capital charge on book equity			-18	-22	-34	-34	-35	-29	-39	-64
Interest benefit on total capital			23	25	30	33	34	36	48	70
<b>Interest result</b>			<b>882</b>	<b>849</b>	<b>860</b>	<b>848</b>	<b>783</b>	<b>814</b>	<b>1,732</b>	<b>1,597</b>
Commission income			112	119	101	121	120	130	231	249
Investment income			2	0	1	24	1	1	3	1
Realised gains and fair value changes on investments			27	58	1	0	2	1	84	3
<b>Total investment income</b>			<b>29</b>	<b>58</b>	<b>2</b>	<b>24</b>	<b>3</b>	<b>2</b>	<b>87</b>	<b>5</b>
Valuation results non-trading derivatives			-1	44	-49	-8	-25	-38	43	-63
Net trading income			11	-1	36	24	43	53	10	96
Other income			-43	22	40	34	21	13	-21	34
<b>Total other income</b>			<b>-33</b>	<b>65</b>	<b>27</b>	<b>50</b>	<b>39</b>	<b>29</b>	<b>33</b>	<b>68</b>
<b>Total underlying income</b>			<b>990</b>	<b>1,092</b>	<b>990</b>	<b>1,043</b>	<b>945</b>	<b>974</b>	<b>2,082</b>	<b>1,919</b>
<b>Operating expenses</b>			<b>593</b>	<b>607</b>	<b>575</b>	<b>567</b>	<b>535</b>	<b>578</b>	<b>1,200</b>	<b>1,112</b>
<b>Gross result</b>			<b>397</b>	<b>485</b>	<b>415</b>	<b>476</b>	<b>410</b>	<b>396</b>	<b>882</b>	<b>807</b>
Addition to loan loss provisions			62	59	65	63	37	73	121	109
<b>Underlying result before tax</b>			<b>335</b>	<b>426</b>	<b>350</b>	<b>414</b>	<b>374</b>	<b>324</b>	<b>761</b>	<b>697</b>
Taxation			115	123	105	102	70	91	238	162
Minority interests			17	10	10	10	11	23	27	33
<b>Underlying net result</b>			<b>203</b>	<b>293</b>	<b>236</b>	<b>302</b>	<b>293</b>	<b>210</b>	<b>496</b>	<b>503</b>
Net gains/losses on divestments			367	-	-	-	-	202	367	202
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-	-	-	-	-	-	-
<b>Net result</b>			<b>570</b>	<b>293</b>	<b>236</b>	<b>302</b>	<b>293</b>	<b>412</b>	<b>863</b>	<b>705</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			59.9%	55.6%	58.1%	54.4%	56.6%	59.3%	57.6%	58.0%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			12.4%	17.8%	14.6%	18.5%	18.6%	14.5%	15.0%	16.6%
Risk costs in bps of average RWA			35	35	39	37	22	45	35	34
Risk-weighted assets (end of period)			73,047	69,485	66,463	68,073	66,123	64,581	73,047	66,123
Employees (FTEs, end of period)			22,475	22,639	22,412	22,348	21,949	32,525	22,475	21,949

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

# ING 1.9 Profit and loss: Retail Banking Germany

Profit and loss Retail Banking Germany <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			404	371	388	406	364	360	775	724
Capital charge on book equity			-3	-6	-16	-17	-18	-22	-9	-40
Interest benefit on total capital			9	11	13	14	14	13	20	27
<b>Interest result</b>			<b>410</b>	<b>376</b>	<b>385</b>	<b>404</b>	<b>359</b>	<b>352</b>	<b>786</b>	<b>711</b>
Commission income			36	45	44	36	31	31	80	62
Investment income			1	-0	0	0	1	-1	0	0
Realised gains and fair value changes on investments			24	39	-	-	1	0	63	1
<b>Total investment income</b>			<b>25</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>-1</b>	<b>63</b>	<b>1</b>
Valuation results non-trading derivatives			-3	9	-15	-10	4	-9	6	-5
Net trading income			-3	2	-4	-0	-0	-0	-0	-0
Other income			2	2	0	2	2	2	4	4
<b>Total other income</b>			<b>-3</b>	<b>14</b>	<b>-19</b>	<b>-8</b>	<b>6</b>	<b>-7</b>	<b>10</b>	<b>-1</b>
<b>Total underlying income</b>			<b>467</b>	<b>473</b>	<b>411</b>	<b>432</b>	<b>398</b>	<b>375</b>	<b>939</b>	<b>772</b>
<b>Operating expenses</b>			<b>200</b>	<b>210</b>	<b>197</b>	<b>202</b>	<b>188</b>	<b>186</b>	<b>410</b>	<b>375</b>
<b>Gross result</b>			<b>267</b>	<b>263</b>	<b>214</b>	<b>230</b>	<b>210</b>	<b>188</b>	<b>529</b>	<b>398</b>
Addition to loan loss provisions			14	12	16	19	10	27	27	37
<b>Underlying result before tax</b>			<b>253</b>	<b>250</b>	<b>198</b>	<b>212</b>	<b>200</b>	<b>161</b>	<b>503</b>	<b>361</b>
Taxation			90	80	57	62	61	49	170	111
Minority interests			0	0	0	0	0	0	1	0
<b>Underlying net result</b>			<b>162</b>	<b>170</b>	<b>141</b>	<b>149</b>	<b>138</b>	<b>112</b>	<b>332</b>	<b>250</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>162</b>	<b>170</b>	<b>141</b>	<b>149</b>	<b>138</b>	<b>112</b>	<b>332</b>	<b>250</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			42.8%	44.4%	47.9%	46.7%	47.3%	49.8%	43.6%	48.5%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			26.8%	28.1%	22.5%	23.4%	22.3%	18.6%	27.4%	20.5%
Risk costs in bps of average RWA			23	20	26	29	17	44	22	30
Risk-weighted assets (end of period)			24,467	24,037	24,446	25,854	25,137	24,438	24,467	25,137
Employees (FTEs, end of period)			4,101	4,060	3,917	3,903	3,855	3,807	4,101	3,855

<sup>1)</sup> Including ING Austria

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.10 Profit and loss: Retail Banking Other Challengers & Growth Markets

Profit and loss Retail Banking Other Challengers & Growth Markets <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			473	475	475	443	421	447	948	867
Capital charge on book equity			-14	-16	-18	-18	-17	-7	-30	-24
Interest benefit on total capital			14	15	17	19	20	23	28	43
<b>Interest result</b>			<b>472</b>	<b>474</b>	<b>475</b>	<b>445</b>	<b>424</b>	<b>462</b>	<b>946</b>	<b>886</b>
Commission income			76	74	57	85	89	98	150	188
Investment income			2	0	1	23	-1	2	2	1
Realised gains and fair value changes on investments			3	19	1	0	1	1	22	2
<b>Total investment income</b>			<b>4</b>	<b>20</b>	<b>2</b>	<b>23</b>	<b>1</b>	<b>3</b>	<b>24</b>	<b>3</b>
Valuation results non-trading derivatives			2	35	-34	2	-28	-29	37	-58
Net trading income			14	-4	40	24	43	53	10	96
Other income			-45	20	40	31	19	12	-25	30
<b>Total other income</b>			<b>-29</b>	<b>52</b>	<b>46</b>	<b>58</b>	<b>33</b>	<b>36</b>	<b>22</b>	<b>69</b>
<b>Total underlying income</b>			<b>524</b>	<b>619</b>	<b>579</b>	<b>611</b>	<b>547</b>	<b>599</b>	<b>1,142</b>	<b>1,146</b>
<b>Operating expenses</b>			<b>393</b>	<b>397</b>	<b>378</b>	<b>365</b>	<b>346</b>	<b>391</b>	<b>790</b>	<b>738</b>
<b>Gross result</b>			<b>131</b>	<b>222</b>	<b>201</b>	<b>246</b>	<b>200</b>	<b>208</b>	<b>353</b>	<b>409</b>
Addition to loan loss provisions			48	47	49	44	26	46	95	72
<b>Underlying result before tax</b>			<b>83</b>	<b>176</b>	<b>152</b>	<b>202</b>	<b>174</b>	<b>162</b>	<b>258</b>	<b>336</b>
Taxation			25	43	48	40	9	42	68	51
Minority interests			17	9	9	9	10	22	26	33
<b>Underlying net result</b>			<b>41</b>	<b>123</b>	<b>94</b>	<b>153</b>	<b>155</b>	<b>98</b>	<b>164</b>	<b>253</b>
Net gains/losses on divestments			367					202	367	202
Net result from divested units									-	-
Special items after tax			-						-	-
<b>Net result</b>			<b>408</b>	<b>123</b>	<b>94</b>	<b>153</b>	<b>155</b>	<b>301</b>	<b>531</b>	<b>455</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			75.1%	64.1%	65.4%	59.8%	63.4%	65.3%	69.1%	64.4%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			4.9%	12.1%	9.8%	15.6%	16.3%	12.1%	8.4%	14.2%
Risk costs in bps of average RWA			41	43	46	42	26	46	42	36
Risk-weighted assets (end of period)			48,581	45,448	42,018	42,218	40,985	40,144	48,581	40,985
Employees (FTEs, end of period)			18,374	18,579	18,495	18,446	18,095	28,717	18,374	18,095

<sup>1)</sup> Includes: Australia, France, Italy, Spain, UK Legacy run-off portfolio, Poland, Romania, Turkey, Asian stakes

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.11 Profit and loss: Commercial Banking

Profit and loss Commercial Banking										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			998	1,002	1,008	1,001	950	916	2,000	1,865
Capital charge on book equity			-163	-159	-153	-152	-163	-159	-322	-322
Interest benefit on total capital			54	61	68	72	75	72	116	147
<b>Interest result</b>			<b>889</b>	<b>904</b>	<b>923</b>	<b>921</b>	<b>861</b>	<b>829</b>	<b>1,794</b>	<b>1,690</b>
Commission income			239	256	244	248	269	219	495	488
Investment income			4	-0	-0	4	19	-9	4	9
Realised gains and fair value changes on investments			-12	50	16	6	9	34	38	43
<b>Total investment income</b>			<b>-8</b>	<b>50</b>	<b>16</b>	<b>10</b>	<b>28</b>	<b>24</b>	<b>42</b>	<b>53</b>
Valuation results non-trading derivatives			1	27	-61	56	-111	144	27	33
Net trading income			421	259	5	69	247	-74	680	173
Other income			18	19	26	-26	0	25	37	25
<b>Total other income</b>			<b>440</b>	<b>305</b>	<b>-31</b>	<b>99</b>	<b>137</b>	<b>95</b>	<b>744</b>	<b>232</b>
<b>Total underlying income</b>			<b>1,560</b>	<b>1,515</b>	<b>1,153</b>	<b>1,278</b>	<b>1,295</b>	<b>1,168</b>	<b>3,076</b>	<b>2,463</b>
<b>Operating expenses</b>			<b>606</b>	<b>603</b>	<b>705</b>	<b>558</b>	<b>571</b>	<b>573</b>	<b>1,209</b>	<b>1,144</b>
<b>Gross result</b>			<b>954</b>	<b>912</b>	<b>447</b>	<b>720</b>	<b>724</b>	<b>595</b>	<b>1,867</b>	<b>1,319</b>
Addition to loan loss provisions			111	173	152	35	141	172	283	313
<b>Underlying result before tax</b>			<b>844</b>	<b>739</b>	<b>295</b>	<b>686</b>	<b>582</b>	<b>423</b>	<b>1,583</b>	<b>1,006</b>
Taxation			217	195	90	135	178	67	412	245
Minority interests			1	5	5	7	7	6	6	14
<b>Underlying net result</b>			<b>626</b>	<b>539</b>	<b>200</b>	<b>544</b>	<b>397</b>	<b>350</b>	<b>1,165</b>	<b>747</b>
Net gains/losses on divestments			-	-	-	-	-	-	-	-
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-	-	-	-	-	-	-
<b>Net result</b>			<b>626</b>	<b>539</b>	<b>200</b>	<b>544</b>	<b>397</b>	<b>350</b>	<b>1,165</b>	<b>747</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			38.8%	39.8%	61.2%	43.6%	44.1%	49.0%	39.3%	46.4%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			17.5%	15.5%	6.0%	16.3%	12.1%	10.9%	16.5%	11.5%
Risk costs in bps of average RWA			31	49	45	10	42	53	40	47
Risk-weighted assets (end of period)			144,393	142,867	137,244	136,763	133,553	134,438	144,393	133,553
Employees (FTEs, end of period)			10,968	10,967	10,775	10,845	10,711	10,757	10,968	10,711
Value at Risk trading positions (avg.)			10.2	10.8	9.4	8.7	9.3	9.0		

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.12 Profit and loss: CB - Industry Lending

Profit and loss Commercial Banking - Industry Lending										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			478	444	408	376	384	353	921	737
Capital charge on book equity			-0	-0	-0	-0	-0	-0	-0	-1
Interest benefit on total capital			21	23	25	26	27	27	44	54
<b>Interest result</b>			<b>499</b>	<b>467</b>	<b>433</b>	<b>402</b>	<b>411</b>	<b>380</b>	<b>966</b>	<b>790</b>
Commission income			134	133	135	142	137	98	268	236
Investment income			3	0	-2	3	2	3	3	6
Realised gains and fair value changes on investments			-23	10	-4	2	8	2	-14	10
<b>Total investment income</b>			<b>-20</b>	<b>10</b>	<b>-7</b>	<b>4</b>	<b>11</b>	<b>5</b>	<b>-10</b>	<b>16</b>
Valuation results non-trading derivatives			-7	-1	13	15	-10	-19	-8	-29
Net trading income			6	-4	-24	22	-3	-10	2	-13
Other income			2	4	7	-21	5	16	6	22
<b>Total other income</b>			<b>1</b>	<b>-1</b>	<b>-5</b>	<b>17</b>	<b>-8</b>	<b>-13</b>	<b>-0</b>	<b>-21</b>
<b>Total underlying income</b>			<b>613</b>	<b>610</b>	<b>557</b>	<b>565</b>	<b>551</b>	<b>470</b>	<b>1,223</b>	<b>1,021</b>
<b>Operating expenses</b>			<b>151</b>	<b>142</b>	<b>153</b>	<b>125</b>	<b>134</b>	<b>123</b>	<b>292</b>	<b>257</b>
<b>Gross result</b>			<b>462</b>	<b>468</b>	<b>403</b>	<b>440</b>	<b>417</b>	<b>346</b>	<b>930</b>	<b>763</b>
Addition to loan loss provisions			65	109	122	49	63	53	174	117
<b>Underlying result before tax</b>			<b>398</b>	<b>359</b>	<b>282</b>	<b>391</b>	<b>354</b>	<b>293</b>	<b>756</b>	<b>647</b>
Taxation			114	88	55	87	93	60	202	154
Minority interests			1	1	1	1	1	1	3	2
<b>Underlying net result</b>			<b>282</b>	<b>269</b>	<b>226</b>	<b>303</b>	<b>259</b>	<b>231</b>	<b>552</b>	<b>491</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>282</b>	<b>269</b>	<b>226</b>	<b>303</b>	<b>259</b>	<b>231</b>	<b>552</b>	<b>491</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			24.6%	23.2%	27.5%	22.1%	24.4%	26.3%	23.9%	25.2%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			20.3%	20.3%	18.0%	24.7%	21.6%	19.0%	20.3%	20.3%
Risk costs in bps of average RWA			46	82	96	40	52	44	64	48
Risk-weighted assets (end of period)			56,222	55,552	51,181	49,901	48,736	47,707	56,222	48,736

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.13 Profit and loss: CB - General Lending & Transaction Services

Profit and loss Commercial Banking - General Lending & Transaction Services										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			242	242	231	235	239	216	484	455
Capital charge on book equity			-1	-1	-1	-1	-2	-1	-2	-3
Interest benefit on total capital			15	17	19	20	20	20	32	40
<b>Interest result</b>			<b>256</b>	<b>259</b>	<b>249</b>	<b>254</b>	<b>257</b>	<b>235</b>	<b>515</b>	<b>492</b>
Commission income			90	86	88	89	96	88	177	184
Investment income			0	0	0	0	-0	1	0	1
Realised gains and fair value changes on investments			-	-	0	-	0	-	-	0
<b>Total investment income</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>
Valuation results non-trading derivatives			-4	1	2	2	3	-0	-4	3
Net trading income			15	8	9	9	7	5	23	12
Other income			1	3	9	-0	1	7	4	7
<b>Total other income</b>			<b>12</b>	<b>12</b>	<b>21</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>24</b>	<b>23</b>
<b>Total underlying income</b>			<b>359</b>	<b>356</b>	<b>358</b>	<b>354</b>	<b>364</b>	<b>336</b>	<b>715</b>	<b>700</b>
<b>Operating expenses</b>			<b>193</b>	<b>196</b>	<b>201</b>	<b>186</b>	<b>187</b>	<b>191</b>	<b>389</b>	<b>378</b>
<b>Gross result</b>			<b>166</b>	<b>160</b>	<b>157</b>	<b>168</b>	<b>178</b>	<b>145</b>	<b>326</b>	<b>323</b>
Addition to loan loss provisions			34	51	8	-28	57	101	86	159
<b>Underlying result before tax</b>			<b>132</b>	<b>109</b>	<b>149</b>	<b>196</b>	<b>121</b>	<b>43</b>	<b>240</b>	<b>164</b>
Taxation			41	28	31	47	33	7	69	40
Minority interests			-2	2	1	2	2	1	-0	3
<b>Underlying net result</b>			<b>93</b>	<b>79</b>	<b>117</b>	<b>146</b>	<b>85</b>	<b>35</b>	<b>172</b>	<b>121</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>93</b>	<b>79</b>	<b>117</b>	<b>146</b>	<b>85</b>	<b>35</b>	<b>172</b>	<b>121</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			53.7%	55.0%	56.1%	52.6%	51.2%	56.9%	54.4%	53.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			9.0%	8.2%	12.3%	15.9%	9.7%	4.1%	8.6%	6.9%
Risk costs in bps of average RWA			34	52	9	-30	64	114	43	89
Risk-weighted assets (end of period)			41,304	39,780	38,934	38,016	36,835	35,239	41,304	36,835

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.14 Profit and loss: CB - Financial Markets

Profit and loss Commercial Banking - Financial Markets										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			85	121	181	209	123	156	206	279
Capital charge on book equity			-0	-0	-0	-0	-0	-0	-0	-0
Interest benefit on total capital			14	17	18	19	21	18	30	39
<b>Interest result</b>			<b>99</b>	<b>137</b>	<b>199</b>	<b>228</b>	<b>143</b>	<b>174</b>	<b>236</b>	<b>317</b>
Commission income			15	38	20	15	34	32	52	66
Investment income			1	0	2	0	1	0	1	1
Realised gains and fair value changes on investments			1	-1	4	0	-2	-3	1	-5
<b>Total investment income</b>			<b>2</b>	<b>-1</b>	<b>6</b>	<b>0</b>	<b>-1</b>	<b>-3</b>	<b>1</b>	<b>-4</b>
Valuation results non-trading derivatives			42	-14	-104	19	-49	58	28	9
Net trading income			369	242	72	25	167	15	612	181
Other income			-15	-13	-9	-18	-10	-5	-28	-15
<b>Total other income</b>			<b>397</b>	<b>215</b>	<b>-41</b>	<b>26</b>	<b>108</b>	<b>68</b>	<b>612</b>	<b>176</b>
<b>Total underlying income</b>			<b>513</b>	<b>389</b>	<b>184</b>	<b>269</b>	<b>285</b>	<b>271</b>	<b>902</b>	<b>555</b>
<b>Operating expenses</b>			<b>227</b>	<b>224</b>	<b>253</b>	<b>208</b>	<b>199</b>	<b>216</b>	<b>451</b>	<b>415</b>
<b>Gross result</b>			<b>285</b>	<b>165</b>	<b>-69</b>	<b>61</b>	<b>86</b>	<b>54</b>	<b>451</b>	<b>140</b>
Addition to loan loss provisions			0	-0	-1	-0	-1	1	-0	-0
<b>Underlying result before tax</b>			<b>285</b>	<b>166</b>	<b>-68</b>	<b>61</b>	<b>86</b>	<b>54</b>	<b>451</b>	<b>140</b>
Taxation			60	27	-6	10	17	16	87	32
Minority interests			1	1	1	1	1	1	2	2
<b>Underlying net result</b>			<b>225</b>	<b>138</b>	<b>-63</b>	<b>50</b>	<b>69</b>	<b>37</b>	<b>362</b>	<b>106</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>225</b>	<b>138</b>	<b>-63</b>	<b>50</b>	<b>69</b>	<b>37</b>	<b>362</b>	<b>106</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			44.3%	57.5%	137.4%	77.3%	69.9%	80.0%	50.0%	74.8%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			24.5%	15.1%	-6.8%	5.7%	7.6%	4.8%	19.8%	6.3%
Risk costs in bps of average RWA			0	-0	-1	-0	-1	1	-0	-0
Risk-weighted assets (end of period)			36,910	36,795	36,833	36,324	35,391	37,938	36,910	35,391

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)



## ING 1.15 Profit and loss: CB Bank Treasury, Real Estate & Other

Profit and loss Commercial Banking - Bank Treasury, Real Estate & Other										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			193	195	188	181	204	191	388	394
Capital charge on book equity			-162	-158	-152	-151	-161	-158	-320	-319
Interest benefit on total capital			4	4	6	7	7	7	8	15
Interest result			35	42	42	37	50	40	77	90
Commission income			0	-2	1	2	1	2	-2	3
Investment income			-0	-0	-0	1	16	-14	-0	2
Realised gains and fair value changes on investments			11	41	16	5	3	35	51	38
Total investment income			11	41	16	6	18	21	51	40
Valuation results non-trading derivatives			-30	41	28	20	-56	105	11	50
Net trading income			31	13	-52	13	76	-83	44	-7
Other income			29	25	18	12	4	6	55	11
Total other income			30	79	-5	46	25	28	109	54
<b>Total underlying income</b>			<b>76</b>	<b>160</b>	<b>54</b>	<b>90</b>	<b>95</b>	<b>92</b>	<b>236</b>	<b>186</b>
<b>Operating expenses</b>			<b>35</b>	<b>42</b>	<b>98</b>	<b>39</b>	<b>51</b>	<b>42</b>	<b>77</b>	<b>93</b>
<b>Gross result</b>			<b>41</b>	<b>118</b>	<b>-45</b>	<b>51</b>	<b>44</b>	<b>50</b>	<b>159</b>	<b>93</b>
Addition to loan loss provisions			11	12	23	13	22	17	23	38
<b>Underlying result before tax</b>			<b>29</b>	<b>106</b>	<b>-68</b>	<b>38</b>	<b>22</b>	<b>33</b>	<b>136</b>	<b>55</b>
Taxation			2	52	10	-9	35	-16	54	19
Minority interests			1	1	2	3	3	3	2	6
<b>Underlying net result</b>			<b>26</b>	<b>54</b>	<b>-80</b>	<b>44</b>	<b>-16</b>	<b>46</b>	<b>80</b>	<b>30</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>26</b>	<b>54</b>	<b>-80</b>	<b>44</b>	<b>-16</b>	<b>46</b>	<b>80</b>	<b>30</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			46.4%	26.0%	182.8%	43.1%	54.1%	45.7%	32.6%	49.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			10.4%	20.7%	-27.3%	14.9%	-4.0%	14.3%	15.6%	5.4%
Risk costs in bps of average RWA			44	46	81	43	66	49	45	57
Risk-weighted assets (end of period)			9,957	10,740	10,297	12,522	12,592	13,553	9,957	12,592

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.16 Profit and loss: Corporate Line

Profit and loss Corporate Line										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
Balance sheet related interest			-125	-90	-90	-105	-139	-60	-215	-200
Capital charge on book equity			181	181	187	187	199	189	362	388
Interest benefit on total capital			-111	-126	-142	-152	-157	-157	-236	-314
Interest result			-55	-35	-45	-70	-97	-28	-90	-126
Commission income			-0	-0	-1	-0	-0	-0	-0	-1
Investment income			0	0	6	1	1	0	0	2
Realised gains and fair value changes on investments			0	-	-6	-	0	5	0	6
Total investment income			0	0	-0	1	2	5	0	7
Valuation results non-trading derivatives			178	-80	-90	-171	-73	-38	98	-110
Net trading income			-187	-11	56	65	-15	-28	-198	-43
Other income			-14	24	-18	56	-3	-3	10	-6
Total other income			-22	-68	-52	-50	-91	-68	-90	-159
<b>Total underlying income</b>			<b>-77</b>	<b>-102</b>	<b>-98</b>	<b>-119</b>	<b>-187</b>	<b>-92</b>	<b>-180</b>	<b>-279</b>
<b>Operating expenses</b>			<b>63</b>	<b>13</b>	<b>-17</b>	<b>70</b>	<b>58</b>	<b>6</b>	<b>76</b>	<b>63</b>
<b>Gross result</b>			<b>-140</b>	<b>-115</b>	<b>-81</b>	<b>-188</b>	<b>-245</b>	<b>-97</b>	<b>-256</b>	<b>-342</b>
Addition to loan loss provisions			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>-140</b>	<b>-115</b>	<b>-81</b>	<b>-188</b>	<b>-245</b>	<b>-97</b>	<b>-256</b>	<b>-342</b>
Taxation			-42	-24	-29	-47	-65	24	-66	-41
Minority interests			-	-	-	-	-	-	-	-
<b>Underlying net result</b>			<b>-98</b>	<b>-92</b>	<b>-51</b>	<b>-142</b>	<b>-180</b>	<b>-121</b>	<b>-190</b>	<b>-301</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax					-	-101	-101	-755	-	-856
<b>Net result</b>			<b>-98</b>	<b>-92</b>	<b>-51</b>	<b>-243</b>	<b>-281</b>	<b>-876</b>	<b>-190</b>	<b>-1,157</b>
<b>Key figures<sup>1)</sup></b>										
Risk-weighted assets (end of period)			3,788	2,949	3,876	3,935	4,084	3,814	3,788	4,084
Employees (FTEs, end of period)			2	2	2	2	2	2	2	2

<sup>1)</sup> Key figures based on underlying figures

# ING 1.17 Geographical split Banking: 2Q2015

## Geographical split 2Q2015

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Commercial Banking Rest of World		Other <sup>1)</sup>		
	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Commercial Banking	Total	Commercial Banking	Corporate Line
<b>Profit and loss</b>																				
Interest result	1,168	902	265	555	485	71	448	410	38	308	237	71	287	235	52	392	392	-55	0	-55
Commission income	187	126	61	135	107	28	43	36	8	40	18	23	65	59	6	114	114	-0	0	-0
Investment income	-22	0	-22	2	3	-1	26	25	2	4	4	0	0	1	-0	11	11	3	3	0
Other income	71	49	22	192	26	166	-2	-3	2	-56	-77	21	75	47	28	191	191	-11	11	-22
<b>Total underlying income</b>	<b>1,404</b>	<b>1,078</b>	<b>326</b>	<b>884</b>	<b>621</b>	<b>263</b>	<b>516</b>	<b>467</b>	<b>49</b>	<b>296</b>	<b>181</b>	<b>114</b>	<b>427</b>	<b>342</b>	<b>85</b>	<b>707</b>	<b>707</b>	<b>-63</b>	<b>14</b>	<b>-77</b>
<b>Operating expenses</b>	<b>755</b>	<b>580</b>	<b>175</b>	<b>466</b>	<b>377</b>	<b>89</b>	<b>217</b>	<b>200</b>	<b>17</b>	<b>200</b>	<b>168</b>	<b>32</b>	<b>262</b>	<b>225</b>	<b>37</b>	<b>252</b>	<b>252</b>	<b>67</b>	<b>4</b>	<b>63</b>
<b>Gross result</b>	<b>649</b>	<b>498</b>	<b>152</b>	<b>418</b>	<b>244</b>	<b>174</b>	<b>299</b>	<b>267</b>	<b>32</b>	<b>96</b>	<b>14</b>	<b>82</b>	<b>166</b>	<b>117</b>	<b>49</b>	<b>455</b>	<b>455</b>	<b>-130</b>	<b>10</b>	<b>-140</b>
Addition to loan loss provisions	204	140	64	31	40	-9	14	14	0	6	10	-3	56	38	18	41	41	-	-	-
<b>Underlying result before tax Banking</b>	<b>446</b>	<b>358</b>	<b>88</b>	<b>387</b>	<b>204</b>	<b>183</b>	<b>285</b>	<b>253</b>	<b>32</b>	<b>89</b>	<b>4</b>	<b>85</b>	<b>109</b>	<b>79</b>	<b>31</b>	<b>414</b>	<b>414</b>	<b>-130</b>	<b>10</b>	<b>-140</b>
Retail Banking	358	358		204	204		253	253		4	4		79	79						
Commercial Banking	88		88	183		183	32		32	85		85	31		31	414	414	10	10	
Corporate Line																		-140		-140
<b>Underlying result before tax Banking</b>	<b>446</b>	<b>358</b>	<b>88</b>	<b>387</b>	<b>204</b>	<b>183</b>	<b>285</b>	<b>253</b>	<b>32</b>	<b>89</b>	<b>4</b>	<b>85</b>	<b>109</b>	<b>79</b>	<b>31</b>	<b>414</b>	<b>414</b>	<b>-130</b>	<b>10</b>	<b>-140</b>
<b>Customer lending/deposits (in EUR billion)</b>																				
Residential mortgages	131.3	130.0	1.3	33.8	33.8	0.0	64.5	64.4	0.1	42.8	42.8	0.0	6.5	6.5	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.1	38.9	36.2	53.0	40.0	12.9	27.2	17.3	9.9	19.4	3.3	16.1	25.1	17.4	7.7	60.0	60.0	0.0	0.0	0.0
Customer deposits	165.3	135.0	30.3	96.6	79.5	17.1	119.4	118.9	0.5	74.9	73.9	1.0	29.3	25.7	3.6	22.0	22.0	6.7	-0.0	6.7
<b>Key figures<sup>3)</sup></b>																				
Cost/income ratio	53.8%	53.8%	53.6%	52.7%	60.7%	33.8%	42.0%	42.8%	34.4%	67.7%	92.5%	28.3%	61.3%	65.8%	43.0%	35.6%	35.6%	n.a.	28.2%	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	13.4%	17.5%	n.a.	23.2%	17.8%	n.a.	25.4%	26.8%	n.a.	6.7%	-3.5%	n.a.	8.6%	7.9%	n.a.	20.7%	n.a.	-84.9%	n.a.	-116.4%
Risk costs in bps of average RWA	83	92	n.a.	28	58	n.a.	20	23	n.a.	10	31	n.a.	52	44	n.a.	26	n.a.	n.a.	n.a.	-
Risk-weighted assets (end of period)	98,457	60,683	37,774	45,066	27,920	17,146	29,620	24,467	5,153	25,409	12,290	13,119	45,294	36,291	9,004	61,467	61,467	4,518	730	3,788
Employees (FTEs, end of period)	13,757	10,423	3,334	10,637	8,861	1,776	4,326	4,101	226	3,746	3,287	459	16,406	15,087	1,318	3,828	3,828	29	27	2

<sup>1)</sup> Region Other consists of Corporate Line and Real Estate run-off portfolio

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.18 Geographical split Banking: Comparable quarters

### Geographical split comparable quarters

In EUR million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Commercial Banking Rest of World		Other	
	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014	2Q2015	2Q2014
<b>Profit and loss</b>																
Interest result	3,103	2,985	1,168	1,171	555	597	448	388	308	289	287	246	392	393	-55	-98
Commission income	584	595	187	179	135	120	43	38	40	42	65	87	114	129	-0	0
Investment income	25	38	-22	5	2	28	26	2	4	-1	0	2	11	7	3	-5
Other income	460	163	71	26	192	62	-2	9	-56	10	75	57	191	77	-11	-79
<b>Total underlying income</b>	<b>4,171</b>	<b>3,781</b>	<b>1,404</b>	<b>1,381</b>	<b>884</b>	<b>807</b>	<b>516</b>	<b>438</b>	<b>296</b>	<b>340</b>	<b>427</b>	<b>392</b>	<b>707</b>	<b>606</b>	<b>-63</b>	<b>-182</b>
<b>Operating expenses</b>	<b>2,218</b>	<b>2,098</b>	<b>755</b>	<b>748</b>	<b>466</b>	<b>446</b>	<b>217</b>	<b>203</b>	<b>200</b>	<b>175</b>	<b>262</b>	<b>237</b>	<b>252</b>	<b>221</b>	<b>67</b>	<b>69</b>
<b>Gross result</b>	<b>1,953</b>	<b>1,683</b>	<b>649</b>	<b>633</b>	<b>418</b>	<b>361</b>	<b>299</b>	<b>235</b>	<b>96</b>	<b>165</b>	<b>166</b>	<b>155</b>	<b>455</b>	<b>384</b>	<b>-130</b>	<b>-251</b>
Addition to loan loss provisions	353	405	204	286	31	51	14	9	6	52	56	10	41	-4	-	-
<b>Underlying result before tax Banking</b>	<b>1,601</b>	<b>1,278</b>	<b>446</b>	<b>347</b>	<b>387</b>	<b>310</b>	<b>285</b>	<b>226</b>	<b>89</b>	<b>113</b>	<b>109</b>	<b>145</b>	<b>414</b>	<b>389</b>	<b>-130</b>	<b>-251</b>
Retail Banking	897	941	358	325	204	242	253	200	4	70	79	104	-	-	-	-
Commercial Banking	844	582	88	23	183	68	32	26	85	42	31	41	414	389	10	-6
Corporate Line	-140	-245	-	-	-	-	-	-	-	-	-	-	-	-	-140	-245
<b>Underlying result before tax Banking</b>	<b>1,601</b>	<b>1,278</b>	<b>446</b>	<b>347</b>	<b>387</b>	<b>310</b>	<b>285</b>	<b>226</b>	<b>89</b>	<b>113</b>	<b>109</b>	<b>145</b>	<b>414</b>	<b>389</b>	<b>-130</b>	<b>-251</b>
Taxation	462	338	116	89	127	93	100	76	47	8	17	26	95	113	-40	-66
Minority interests	21	17	-	-	2	-1	0	0	-	-	18	18	-	-	-	0
<b>Underlying net result Banking</b>	<b>1,118</b>	<b>923</b>	<b>330</b>	<b>259</b>	<b>257</b>	<b>217</b>	<b>184</b>	<b>149</b>	<b>42</b>	<b>105</b>	<b>75</b>	<b>102</b>	<b>319</b>	<b>276</b>	<b>-90</b>	<b>-185</b>
Net gains/losses on divestments	367	-	-	-	-	-	-	-	-	-	367	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-13	-117	-13	-15	-	-	-	-	-	-	-	-	-	-	-	-101
<b>Net result Banking</b>	<b>1,471</b>	<b>806</b>	<b>316</b>	<b>243</b>	<b>257</b>	<b>217</b>	<b>184</b>	<b>149</b>	<b>42</b>	<b>105</b>	<b>442</b>	<b>102</b>	<b>319</b>	<b>276</b>	<b>-90</b>	<b>-286</b>
<b>Customer lending/deposits (in EUR billion)</b>																
Residential mortgages	278.8	281.7	131.3	135.8	33.8	31.9	64.5	65.1	42.8	43.8	6.5	5.2	0.0	0.0	0.0	0.0
Other customer lending	259.8	226.3	75.1	74.1	53.0	47.0	27.2	17.2	19.4	18.6	25.1	20.5	60.0	48.8	0.0	0.2
Customer deposits	514.2	488.4	165.3	164.4	96.6	90.0	119.4	112.5	74.9	73.4	29.3	25.7	22.0	21.3	6.7	1.1
<b>Key figures<sup>1)</sup></b>																
Cost/income ratio	53.2%	55.5%	53.8%	54.1%	52.7%	55.3%	42.0%	46.5%	67.7%	51.4%	61.3%	60.4%	35.6%	36.5%	n.a.	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>	14.8%	12.9%	13.4%	10.1%	23.2%	21.8%	25.4%	21.3%	6.7%	15.5%	8.6%	14.3%	20.7%	19.7%	-84.9%	-132.9%
Risk costs in bps of average RWA	46	55	83	112	28	51	20	13	10	77	52	12	26	-3	-	-
Risk-weighted assets (end of period)	309,831	293,399	98,457	103,087	45,066	40,217	29,620	28,469	25,409	26,847	45,294	33,757	61,467	55,499	4,518	5,523
Employees (FTEs, end of period)	52,729	52,736	13,757	14,367	10,637	10,781	4,326	4,064	3,746	3,525	16,406	16,295	3,828	3,658	29	47

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.19 Geographical split Banking: Netherlands

Geographical split Netherlands										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			1,168	1,197	1,168	1,202	1,171	1,157	2,365	2,329
Commission income			187	183	187	194	179	171	370	349
Investment income			-22	2	-7	3	5	17	-20	21
Other income			71	133	64	33	26	24	204	50
<b>Total underlying income</b>			<b>1,404</b>	<b>1,514</b>	<b>1,411</b>	<b>1,432</b>	<b>1,381</b>	<b>1,368</b>	<b>2,918</b>	<b>2,750</b>
<b>Operating expenses</b>			<b>755</b>	<b>742</b>	<b>1,178</b>	<b>728</b>	<b>748</b>	<b>750</b>	<b>1,497</b>	<b>1,498</b>
<b>Gross result</b>			<b>649</b>	<b>772</b>	<b>233</b>	<b>704</b>	<b>633</b>	<b>619</b>	<b>1,421</b>	<b>1,252</b>
Addition to loan loss provisions			204	262	224	167	286	270	466	556
<b>Underlying result before tax</b>			<b>446</b>	<b>510</b>	<b>10</b>	<b>537</b>	<b>347</b>	<b>348</b>	<b>956</b>	<b>695</b>
Retail Banking			358	420	-20	335	325	298	778	623
Commercial Banking			88	90	30	203	23	50	178	72
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>446</b>	<b>510</b>	<b>10</b>	<b>537</b>	<b>347</b>	<b>348</b>	<b>956</b>	<b>695</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			131.3	132.7	133.6	135.0	135.8	136.2	131.3	135.8
Other customer lending			75.1	78.7	71.8	76.6	74.1	76.0	75.1	74.1
Customer deposits			165.3	157.9	159.0	166.4	164.4	165.3	165.3	164.4
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			53.8%	49.0%	83.5%	50.8%	54.1%	54.8%	51.3%	54.5%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			13.4%	15.6%	0.1%	15.9%	10.1%	10.6%	14.5%	10.4%
Risk costs in bps of average RWA			83	106	89	65	112	108	94	110
Risk-weighted assets (end of period)			98,457	98,619	99,383	100,864	103,087	101,922	98,457	103,087
Employees (FTEs, end of period)			13,757	13,903	14,005	14,057	14,367	14,436	13,757	14,367

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.20 Geographical split Banking: Belgium

Geographical split Belgium <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			555	605	647	607	597	596	1,161	1,193
Commission income			135	139	107	109	120	128	274	248
Investment income			2	5	22	5	28	75	8	103
Other income			192	82	-25	76	62	45	274	107
<b>Total underlying income</b>			<b>884</b>	<b>832</b>	<b>751</b>	<b>796</b>	<b>807</b>	<b>844</b>	<b>1,716</b>	<b>1,651</b>
<b>Operating expenses</b>			<b>466</b>	<b>549</b>	<b>473</b>	<b>465</b>	<b>446</b>	<b>548</b>	<b>1,015</b>	<b>994</b>
<b>Gross result</b>			<b>418</b>	<b>283</b>	<b>278</b>	<b>331</b>	<b>361</b>	<b>296</b>	<b>701</b>	<b>657</b>
Addition to loan loss provisions			31	51	16	46	51	34	82	85
<b>Underlying result before tax</b>			<b>387</b>	<b>232</b>	<b>263</b>	<b>286</b>	<b>310</b>	<b>262</b>	<b>619</b>	<b>572</b>
Retail Banking			204	192	240	241	242	228	395	470
Commercial Banking			183	41	23	45	68	34	224	102
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>387</b>	<b>232</b>	<b>263</b>	<b>286</b>	<b>310</b>	<b>262</b>	<b>619</b>	<b>572</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			33.8	33.6	33.0	32.3	31.9	31.3	33.8	31.9
Other customer lending			53.0	51.0	49.5	47.0	47.0	45.7	53.0	47.0
Customer deposits			96.6	93.7	90.3	92.9	90.0	89.2	96.6	90.0
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			52.7%	66.0%	62.9%	58.4%	55.3%	64.9%	59.1%	60.2%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			23.2%	14.1%	19.3%	21.2%	21.8%	22.1%	18.7%	21.9%
Risk costs in bps of average RWA			28	46	15	45	51	36	37	44
Risk-weighted assets (end of period)			45,066	44,459	43,901	40,347	40,217	39,259	45,066	40,217
Employees (FTEs, end of period)			10,637	10,693	10,721	10,734	10,781	10,869	10,637	10,781

<sup>1)</sup> Including ING Luxembourg

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.21 Geographical split Banking: Germany

Geographical split Germany <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			448	412	417	434	388	376	860	765
Commission income			43	55	54	44	38	35	99	74
Investment income			26	41	0	0	2	-1	67	1
Other income			-2	18	-17	-6	9	-4	16	5
<b>Total underlying income</b>			<b>516</b>	<b>526</b>	<b>453</b>	<b>473</b>	<b>438</b>	<b>406</b>	<b>1,042</b>	<b>844</b>
<b>Operating expenses</b>			<b>217</b>	<b>225</b>	<b>219</b>	<b>215</b>	<b>203</b>	<b>199</b>	<b>442</b>	<b>402</b>
<b>Gross result</b>			<b>299</b>	<b>301</b>	<b>234</b>	<b>258</b>	<b>235</b>	<b>207</b>	<b>600</b>	<b>442</b>
Addition to loan loss provisions			14	12	8	21	9	29	27	38
<b>Underlying result before tax</b>			<b>285</b>	<b>288</b>	<b>226</b>	<b>237</b>	<b>226</b>	<b>178</b>	<b>573</b>	<b>404</b>
Retail Banking			253	250	198	212	200	161	503	361
Commercial Banking			32	38	28	25	26	17	70	43
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>285</b>	<b>288</b>	<b>226</b>	<b>237</b>	<b>226</b>	<b>178</b>	<b>573</b>	<b>404</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			64.5	64.3	65.1	65.5	65.1	64.5	64.5	65.1
Other customer lending			27.2	24.5	18.7	16.9	17.2	15.9	27.2	17.2
Customer deposits			119.4	118.5	114.9	113.6	112.5	110.3	119.4	112.5
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			42.0%	42.8%	48.3%	45.5%	46.5%	49.0%	42.4%	47.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			25.4%	27.5%	21.8%	22.9%	21.3%	18.7%	26.4%	20.0%
Risk costs in bps of average RWA			20	17	11	29	13	43	19	28
Risk-weighted assets (end of period)			29,620	28,486	28,617	29,295	28,469	27,658	29,620	28,469
Employees (FTEs, end of period)			4,326	4,278	4,138	4,115	4,064	4,013	4,326	4,064

<sup>1)</sup> Including ING Austria

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.22 Geographical split Banking: Other Challengers

Geographical split Other Challengers <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			308	295	311	285	289	274	602	562
Commission income			40	40	24	42	42	39	80	81
Investment income			4	10	1	0	-1	1	14	1
Other income			-56	11	26	6	10	1	-45	10
<b>Total underlying income</b>			<b>296</b>	<b>356</b>	<b>362</b>	<b>332</b>	<b>340</b>	<b>314</b>	<b>652</b>	<b>654</b>
<b>Operating expenses</b>			<b>200</b>	<b>191</b>	<b>189</b>	<b>182</b>	<b>175</b>	<b>177</b>	<b>391</b>	<b>351</b>
<b>Gross result</b>			<b>96</b>	<b>165</b>	<b>173</b>	<b>150</b>	<b>165</b>	<b>138</b>	<b>260</b>	<b>303</b>
Addition to loan loss provisions			6	42	50	28	52	55	49	107
<b>Underlying result before tax</b>			<b>89</b>	<b>122</b>	<b>123</b>	<b>122</b>	<b>113</b>	<b>83</b>	<b>212</b>	<b>195</b>
Retail Banking			4	100	89	81	70	63	104	134
Commercial Banking			85	22	34	41	42	19	107	62
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>89</b>	<b>122</b>	<b>123</b>	<b>122</b>	<b>113</b>	<b>83</b>	<b>212</b>	<b>195</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			42.8	43.9	43.3	44.4	43.8	42.7	42.8	43.8
Other customer lending			19.4	18.6	18.3	18.1	18.6	18.1	19.4	18.6
Customer deposits			74.9	75.5	73.9	73.7	73.4	71.6	74.9	73.4
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			67.7%	53.7%	52.2%	54.9%	51.4%	56.2%	60.0%	53.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			6.7%	13.6%	9.3%	13.1%	15.5%	8.7%	10.1%	12.1%
Risk costs in bps of average RWA			10	68	79	42	77	81	39	79
Risk-weighted assets (end of period)			25,409	25,259	24,644	26,233	26,847	27,269	25,409	26,847
Employees (FTEs, end of period)			3,746	3,635	3,578	3,578	3,525	3,509	3,746	3,525

<sup>1)</sup> Including Australia, France, Italy, Spain, UK Legacy run-off portfolio

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)



## ING 1.23 Geographical split Banking: Growth Markets

Geographical split Growth Markets <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			287	279	271	265	246	290	566	535
Commission income			65	70	74	81	87	91	135	178
Investment income			0	13	3	24	2	2	13	4
Other income			75	67	46	72	57	61	142	118
<b>Total underlying income</b>			<b>427</b>	<b>429</b>	<b>394</b>	<b>442</b>	<b>392</b>	<b>443</b>	<b>856</b>	<b>836</b>
<b>Operating expenses</b>			<b>262</b>	<b>273</b>	<b>260</b>	<b>245</b>	<b>237</b>	<b>276</b>	<b>535</b>	<b>513</b>
<b>Gross result</b>			<b>166</b>	<b>156</b>	<b>135</b>	<b>196</b>	<b>155</b>	<b>167</b>	<b>321</b>	<b>323</b>
Addition to loan loss provisions			56	36	46	33	10	36	92	47
<b>Underlying result before tax</b>			<b>109</b>	<b>120</b>	<b>89</b>	<b>163</b>	<b>145</b>	<b>131</b>	<b>229</b>	<b>276</b>
Retail Banking			79	75	62	121	104	99	154	203
Commercial Banking			31	44	26	43	41	32	75	73
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>109</b>	<b>120</b>	<b>89</b>	<b>163</b>	<b>145</b>	<b>131</b>	<b>229</b>	<b>276</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			6.5	6.3	5.7	5.4	5.2	4.9	6.5	5.2
Other customer lending			25.1	24.0	21.6	21.8	20.5	19.6	25.1	20.5
Customer deposits			29.3	29.2	27.5	26.6	25.7	24.2	29.3	25.7
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			61.3%	63.7%	65.9%	55.6%	60.4%	62.3%	62.5%	61.4%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			8.6%	10.2%	7.9%	15.9%	14.3%	12.3%	9.4%	13.3%
Risk costs in bps of average RWA			52	37	51	38	12	43	45	28
Risk-weighted assets (end of period)			45,294	40,778	36,576	35,872	33,757	32,877	45,294	33,757
Employees (FTEs, end of period)			16,406	16,714	16,677	16,618	16,295	26,935	16,406	16,295

<sup>1)</sup> Including Poland, Romania, Turkey, Asian stakes

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.24 Geographical split Banking: Commercial Banking Rest of World

Geographical split Commercial Banking Rest of World										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			392	421	438	431	393	363	813	756
Commission income			114	119	113	109	129	97	232	225
Investment income			11	11	7	4	7	3	22	11
Other income			191	184	-68	30	77	62	374	138
<b>Total underlying income</b>			<b>707</b>	<b>734</b>	<b>490</b>	<b>575</b>	<b>606</b>	<b>524</b>	<b>1,441</b>	<b>1,130</b>
<b>Operating expenses</b>			<b>252</b>	<b>242</b>	<b>254</b>	<b>218</b>	<b>221</b>	<b>212</b>	<b>494</b>	<b>433</b>
<b>Gross result</b>			<b>455</b>	<b>492</b>	<b>236</b>	<b>357</b>	<b>384</b>	<b>312</b>	<b>947</b>	<b>697</b>
Addition to loan loss provisions			41	28	57	28	-4	43	69	39
<b>Underlying result before tax</b>			<b>414</b>	<b>464</b>	<b>179</b>	<b>329</b>	<b>389</b>	<b>269</b>	<b>878</b>	<b>658</b>
Retail Banking			-	-	-	-	-	-	-	-
Commercial Banking			414	464	179	329	389	269	878	658
Corporate Line			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>414</b>	<b>464</b>	<b>179</b>	<b>329</b>	<b>389</b>	<b>269</b>	<b>878</b>	<b>658</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			60.0	59.3	52.7	51.8	48.8	46.1	60.0	48.8
Customer deposits			22.0	22.7	19.9	21.5	21.3	23.1	22.0	21.3
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			35.6%	33.0%	51.9%	37.9%	36.5%	40.4%	34.3%	38.3%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			20.7%	23.4%	9.9%	18.9%	19.7%	15.0%	22.0%	17.4%
Risk costs in bps of average RWA			26	19	39	20	-3	31	23	14
Risk-weighted assets (end of period)			61,467	62,059	58,180	57,179	55,499	56,216	61,467	55,499
Employees (FTEs, end of period)			3,828	3,774	3,737	3,708	3,658	3,662	3,828	3,658

<sup>1)</sup> Key figures based on underlying figures

<sup>2)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 1.25 Geographical split Banking: Other

Geographical split Other <sup>1)</sup>										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	6M2015	6M2014
<b>Profit and loss</b>										
Interest result			-55	-34	-44	-69	-98	-28	-89	-127
Commission income			-0	-0	-1	0	0	-0	-0	-0
Investment income			3	30	-0	1	-5	8	33	3
Other income			-11	-52	-61	-39	-79	-62	-63	-141
<b>Total underlying income</b>			<b>-63</b>	<b>-56</b>	<b>-107</b>	<b>-107</b>	<b>-182</b>	<b>-83</b>	<b>-119</b>	<b>-265</b>
<b>Operating expenses</b>			<b>67</b>	<b>19</b>	<b>-1</b>	<b>81</b>	<b>69</b>	<b>12</b>	<b>86</b>	<b>81</b>
<b>Gross result</b>			<b>-130</b>	<b>-75</b>	<b>-106</b>	<b>-188</b>	<b>-251</b>	<b>-95</b>	<b>-205</b>	<b>-346</b>
Addition to loan loss provisions			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>-130</b>	<b>-75</b>	<b>-106</b>	<b>-188</b>	<b>-251</b>	<b>-95</b>	<b>-205</b>	<b>-346</b>
Retail Banking									-	-
Commercial Banking			10	40	-25	0	-6	2	51	-4
Corporate Line			-140	-115	-81	-188	-245	-97	-256	-342
<b>Underlying result before tax</b>			<b>-130</b>	<b>-75</b>	<b>-106</b>	<b>-188</b>	<b>-251</b>	<b>-95</b>	<b>-205</b>	<b>-346</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			0.0	0.3	0.3	0.2	0.2	0.3	0.0	0.2
Customer deposits			6.7	5.0	3.7	3.8	1.1	-0.0	6.7	1.1
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			-84.9%	-62.9%	-53.9%	-105.1%	-132.9%	-88.5%	-73.5%	-111.4%
Risk costs in bps of average RWA			-	-	-	-	-	-	-	-
Risk-weighted assets (end of period)			4,518	3,922	5,019	5,112	5,523	5,592	4,518	5,523
Employees (FTEs, end of period)			29	35	42	44	47	53	29	47

<sup>1)</sup> Region Other consists of Corporate Line and Real Estate run-off portfolio

<sup>2)</sup> Key figures based on underlying figures

<sup>3)</sup> Underlying after-tax return divided by average equity based on 10.0% common equity Tier 1 ratio (annualised)

## ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets								
In EUR million	ING Group		ING Bank N.V.		NN Group N.V.		Holding/Eliminations	
	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015
Cash and balances with central banks	21,511	15,342	21,501	15,331			11	11
Amounts due from banks	39,711	44,170	39,689	44,148			22	22
<b>Financial assets at fair value through P&amp;L</b>								
- trading assets	140,429	153,434	140,429	153,434				
- non-trading derivatives	3,493	4,609	3,407	4,579			86	31
- other	2,750	3,142	2,750	3,142				
<b>Investments</b>								
- Available-for-sale investments	85,896	90,026	85,896	90,026				
of which equity securities	4,511	2,968	4,511	2,968				
of which debt securities	81,385	87,058	81,385	87,058				
- Held-to-maturity investments	6,534	5,365	6,534	5,365				
<b>Loans and advances to customers</b>								
- customer lending excl. provision for loan losses	539,466	536,443	538,643	537,093			823	-650
- securities at amortised cost	9,680	10,271	9,680	10,271				
- provision for loan losses	-5,973	-6,077	-5,973	-6,077				
Investments in associates	1,004	1,063	886	949			118	114
Real estate investments	79	79	79	79				
Property and equipment	2,021	2,088	2,021	2,088				
Intangible assets	1,613	1,651	1,613	1,651				
Assets held for sale	3,205	177,014	26	822		178,664	3,178	-2,472
<b>Other assets</b>								
- deferred tax assets	1,256	1,191	1,256	1,161				31
- other	12,245	13,572	12,312	13,676			-67	-104
<b>Total assets</b>	<b>864,920</b>	<b>1,053,383</b>	<b>860,749</b>	<b>877,738</b>		<b>178,664</b>	<b>4,171</b>	<b>-3,018</b>

## ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
In EUR million	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
Cash and balances with central banks			21,511	15,342	12,233	13,272	15,010	21,253
Amounts due from banks			39,711	44,170	37,119	41,876	43,185	49,481
<b>Financial assets at fair value through P&amp;L</b>								
- trading assets			140,429	153,434	136,959	133,402	126,738	118,688
- investments for risk policyholders							38,822	37,683
- non-trading derivatives			3,493	4,609	4,384	3,834	7,773	6,637
- other			2,750	3,142	2,756	4,425	4,160	3,366
<b>Investments</b>								
- Available-for-sale investments			85,896	90,026	95,401	92,639	158,968	143,738
of which equity securities			4,511	2,968	2,718	2,086	7,855	7,649
of which debt securities			81,385	87,058	92,683	90,553	151,113	136,089
- Held-to-maturity investments			6,534	5,365	2,239	2,170	2,497	2,676
<b>Loans and advances to customers</b>								
- customer lending excl. provision for loan losses			539,466	536,443	512,888	514,261	528,534	519,769
- securities at amortised cost			9,680	10,271	10,579	11,996	17,278	18,611
- provision for loan losses			-5,973	-6,077	-5,989	-6,039	-6,294	-6,239
Reinsurance contracts							270	275
Investments in associates			1,004	1,063	953	1,592	3,074	2,813
Real estate investments			79	79	80	78	1,137	1,055
Property and equipment			2,021	2,088	2,100	2,111	2,275	2,368
Intangible assets			1,613	1,651	1,655	1,655	1,835	1,816
Deferred acquisition costs							1,441	1,411
Assets held for sale			3,205	177,014	165,532	159,480	3,036	3,074
<b>Other assets</b>								
- deferred tax assets			1,256	1,191	1,145	1,350	1,559	1,709
- other			12,245	13,572	12,821	12,885	19,219	18,264
<b>Total assets</b>			<b>864,920</b>	<b>1,053,383</b>	<b>992,856</b>	<b>990,987</b>	<b>970,517</b>	<b>948,448</b>

## ING 2.3 Consolidated Balance Sheet: Total Equity and Liabilities - Comparable quarters

### ING Group: Total equity and liabilities

In EUR million	ING Group		ING Bank N.V.		NN Group N.V. <sup>1)</sup>		Holding/Eliminations	
	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015
Shareholders' equity	46,767	53,503	38,805	39,494		13,165	7,962	844
Minority interests	576	12,469	576	667		12,030		-228
<b>Total equity</b>	<b>47,343</b>	<b>65,972</b>	<b>39,381</b>	<b>40,161</b>		<b>25,194</b>	<b>7,962</b>	<b>617</b>
Subordinated loans	7,434	7,423	16,994	17,142			-9,560	-9,719
Debt securities in issue	130,145	132,876	126,531	129,146			3,615	3,730
Other borrowed funds	10,041	11,290					10,041	11,290
Amounts due to banks	39,425	36,833	39,429	36,837			-4	-4
Customer deposits and other funds on deposits	506,194	494,954	514,162	502,448			-7,968	-7,493
<b>Financial liabilities at fair value through P&amp;L</b>								
- trading liabilities	88,673	111,360	88,673	111,360				
- non-trading derivatives	4,710	5,791	4,899	6,039			-189	-248
- designated as at fair value through P&L	13,028	13,996	13,028	13,996				
Liabilities held for sale		151,952				153,469		-1,517
<b>Other liabilities</b>								
- deferred tax liabilities	725	956	735	966			-10	-10
- other	17,202	19,980	16,918	19,643			284	337
<b>Total liabilities</b>	<b>817,577</b>	<b>987,411</b>	<b>821,368</b>	<b>837,577</b>		<b>153,469</b>	<b>-3,791</b>	<b>-3,635</b>
<b>Total equity and liabilities</b>	<b>864,920</b>	<b>1,053,383</b>	<b>860,749</b>	<b>877,738</b>		<b>178,664</b>	<b>4,171</b>	<b>-3,018</b>

<sup>1)</sup> NN Group N.V. was deconsolidated on 29 May 2015 and is accounted for as an investment in associate held-for-sale as at 30 June 2015. As per 31 March 2015 Shareholders' equity represents ING's 54.6% shareholding in NN Group N.V.

## ING 2.4 Consolidated Balance Sheet: Total Equity and Liabilities - Quarterly overview

ING Group: Total equity and liabilities								
In EUR million	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
Shareholders' equity (in parent)			46,767	53,503	50,424	47,166	48,461	45,380
Minority interests			576	12,469	8,072	7,307	616	625
Non-voting equity securities						683	683	683
<b>Total equity</b>			<b>47,343</b>	<b>65,972</b>	<b>58,496</b>	<b>55,156</b>	<b>49,760</b>	<b>46,688</b>
Subordinated loans			7,434	7,423	6,861	6,678	6,748	6,959
Debt securities in issue			130,145	132,876	126,352	133,615	135,420	131,662
Other borrowed funds			10,041	11,290	11,297	12,485	16,623	14,765
<b>Insurance and investment contracts</b>								
Life insurance provisions excluding provisions for risk of policyholders							72,569	71,345
Provision for life insurance for risk of policyholders							37,243	36,192
Provision for unearned premiums and unexpired risks							506	614
Claims provision							3,286	3,298
Investment contracts for risk of company							806	808
Investment contracts for risk of policyholders							1,626	1,580
<b>Total Insurance and investment contracts</b>							<b>116,036</b>	<b>113,836</b>
Amounts due to banks			39,425	36,833	29,999	30,412	32,401	29,882
Customer deposits and other funds on deposits			506,194	494,954	483,871	492,277	489,254	482,648
<b>Financial liabilities at fair value through P&amp;L</b>								
Trading liabilities			88,673	111,360	97,091	84,786	79,530	78,554
Non-trading derivatives			4,710	5,791	6,040	5,824	7,918	7,971
Designated as at fair value through P&L			13,028	13,996	13,551	14,156	14,074	14,193
Liabilities held for sale				151,952	142,132	138,889	4	18
<b>Other liabilities</b>								
Deferred tax liabilities			725	956	860	827	1,968	1,675
Other			17,202	19,980	16,306	15,882	20,781	19,597
<b>Total liabilities</b>			<b>817,577</b>	<b>987,411</b>	<b>934,360</b>	<b>935,831</b>	<b>920,757</b>	<b>901,760</b>
<b>Total equity and liabilities</b>			<b>864,920</b>	<b>1,053,383</b>	<b>992,856</b>	<b>990,987</b>	<b>970,517</b>	<b>948,448</b>

## ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity								
In EUR million	ING Group		ING Bank N.V.		NN Group N.V. <sup>1)</sup>		Holdings/Eliminations	
	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015
Share capital	928	926	525	525		23	403	378
Share premium	16,053	16,051	16,542	16,542		6,603	-489	-7,094
Revaluation reserve equity securities	2,709	3,061	2,709	2,289		772		0
Revaluation reserve debt securities	1,405	8,753	1,405	1,868		6,885		
Revaluation reserve crediting to life policyholders		-3,835				-3,835		
Revaluation reserve cashflow hedge	217	3,844	239	935		2,940	-22	-31
Other revaluation reserve	291	303	291	291		14		
Remeasurement of the net defined benefit asset/liability	-355	-539	-355	-374		-75		-90
Currency translation reserve	-337	9	-339	-13		18	2	3
Treasury shares	-30	-37					-30	-37
Retained earnings and other reserves	25,886	24,967	17,788	17,431		-179	8,098	7,716
<b>Shareholders' equity</b>	<b>46,767</b>	<b>53,503</b>	<b>38,805</b>	<b>39,494</b>		<b>13,165</b>	<b>7,962</b>	<b>844</b>
Minority interests	576	12,469	576	667		12,030		-228
<b>Total equity</b>	<b>47,343</b>	<b>65,972</b>	<b>39,381</b>	<b>40,161</b>		<b>25,194</b>	<b>7,962</b>	<b>617</b>
<b>Key figures</b>								
Shareholders' equity per share in EUR	12.09	13.86						
Shares outstanding in the market (in million)	3,868	3,860						

<sup>1)</sup> NN Group N.V. was deconsolidated on 29 May 2015 and is accounted for as an investment in associate held-for-sale as at 30 June 2015. As per 31 March 2015 Shareholders' equity represents ING's 54.6% shareholding in NN Group N.V.



## ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
In EUR million								
Share capital			928	926	925	925	925	923
Share premium			16,053	16,051	16,047	16,044	16,044	16,043
Revaluation reserve equity securities			2,709	3,061	2,847	2,097	2,198	2,145
Revaluation reserve debt securities			1,405	8,753	7,755	6,233	6,739	5,126
Revaluation reserve crediting to life policyholders			-	-3,835	-3,765	-3,092	-3,857	-3,198
Revaluation reserve cashflow hedge			217	3,844	3,877	3,102	3,475	2,607
Other revaluation reserve			291	303	306	314	336	344
Remeasurement of the net defined benefit asset/liability			-355	-539	-504	-542	-574	-652
Currency translation reserve			-337	9	-741	-660	-1,443	-1,642
Treasury shares			-30	-37	-46	-14	-71	-64
Retained earnings and other reserves			25,886	24,967	23,724	22,760	24,689	23,748
<b>Shareholders' equity</b>			<b>46,767</b>	<b>53,503</b>	<b>50,424</b>	<b>47,166</b>	<b>48,461</b>	<b>45,380</b>
Minority interests			576	12,469	8,072	7,307	616	625
Non-voting equity securities						683	683	683
<b>Total equity</b>			<b>47,343</b>	<b>65,972</b>	<b>58,496</b>	<b>55,156</b>	<b>49,760</b>	<b>46,688</b>
<b>Key figures</b>								
Shareholders' equity per share in EUR			12.09	13.86	13.08	12.23	12.59	11.82

## ING 2.7 Capital base

ING Group: Capital base <sup>1)</sup>				
In EUR million	ING Group <sup>2)</sup>		ING Bank N.V.	
	30 Jun 2015	31 Mar 2015	30 Jun 2015	31 Mar 2015
Shareholders' equity (parent)	46,767	53,503	38,805	39,494
Group hybrid capital	6,745	6,338	7,420	6,338
<b>Total capitalisation</b>	<b>53,512</b>	<b>59,841</b>	<b>46,225</b>	<b>45,832</b>
Adjustments to equity:				
Revaluation reserve debt securities	-843	-1,119	-843	-1,121
Revaluation reserve cashflow hedge	-217	-903	-239	-935
Goodwill & intangibles	-1,640	-1,678	-1,613	-1,651
Revaluation reserve equity	-1,625	-1,373	-1,625	-1,373
Revaluation reserves real estate	-173	-174	-173	-174
Prudential filters	-3,968	-9,556	-14	-213
Minority interests	284	258	284	258
Deductions Tier 1	-858	-894	-858	-894
<b>Available Tier 1 capital</b>	<b>44,473</b>	<b>44,400</b>	<b>41,145</b>	<b>39,727</b>
Tier 2 capital	8,729	5,887	9,524	9,416
<b>BIS capital</b>	<b>53,202</b>	<b>50,287</b>	<b>50,669</b>	<b>49,143</b>

<sup>1)</sup> phased-in

<sup>2)</sup> The presentation of the Group Capital base has been aligned with regular reporting on ING Group solvency ratio's according to CRR/CRD IV

## ING 2.8 Funding

### ING Group: Maturity ladder outstanding long-term debt 30 June 2015

In EUR million	Long-term debt issued			Maturing											
	2013	2014	2015	6M2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	>2025
ING Bank senior debt <sup>1)</sup>	13,760	11,440	9,496	8,935	14,753	8,514	4,876	6,334	3,445	3,527	2,943	183	55	6	2,534
ING Bank covered bond	2,725	98		1,983	3,462	2,063	5,789	1,910	3,696	2,823	3,584	1,735	778	597	4,191
ING Bank RMBS	5,130	843	750		1,893	1,142	45	3,597	52	750					
ING Group senior debt <sup>1)</sup>	1,000				1,750	1,750									123
ING Group Mandatory exchangeable subordinated notes <sup>2)</sup>		1,125			338										
ING Bank lower Tier-2	4,045	1,509		117		54	62	88	957			7,177			1,739

<sup>1)</sup> Figures shown for issued senior bonds are only included with the tenors >= 1 year

<sup>2)</sup> The exchange will take place at any time in 2015 or 2016 at the discretion of ING Group

### ING Bank: Loan-to-deposit ratio and funding mix

	30 Jun 2015	31 Mar 2015
Loan-to-deposit ratio	1.05	1.08
Loan-to-deposit ratio excl. Securities at amortised cost	1.04	1.06
<b>Key figures</b>		
Customer deposits (retail)	46%	46%
Customer deposits (corporate)	23%	22%
Lending / repurchase agreement	5%	6%
Interbank	5%	5%
Public debt	19%	19%
Subordinated debt	2%	2%
<b>Total <sup>1)</sup></b>	<b>100%</b>	<b>100%</b>

<sup>1)</sup> Liabilities excluding trading securities, IFRS equity and assets held for sale

## ING 2.9 Investments: Group

### ING Group: Total Investments - 30 June 2015

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	2.3	9.7	6.5	81.4	1.3	19.1	119.0	1.4
of which Government bonds		1.2	3.9	58.4	1.0	13.3	76.8	1.1
of which Covered bonds	2.2	2.1	0.6	10.8	0.2	0.6	16.3	0.2
of which Financial institutions	0.1	0.3	1.4	9.7	0.1	4.1	15.6	0.1
of which Corporate bonds		1.0	0.2	1.3	-0.0	1.0	3.6	-0.0
of which asset-backed securities	0.0	5.1	0.4	1.1	-0.0	0.1	6.8	-0.0
Public Equity Exposure				4.5	0.0		4.5	0.0
<b>Total Investments</b>	<b>2.3</b>	<b>9.7</b>	<b>6.5</b>	<b>85.9</b>	<b>1.3</b>	<b>19.1</b>	<b>123.6</b>	<b>1.4</b>

Total investments contains banking book but excludes the trading book and investments indicated as assets held for sale

## ING 3.1 Customer lending/deposits: 2Q2015 Segment split

Customer lending/deposits ING Bank												
In EUR billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Commercial Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury Real Estate & Other	Corporate Line Banking
			Netherlands	Belgium	Germany	Other		Industry Lending				
<b>Residential mortgages</b>												
<b>Beginning of period</b>	<b>280.8</b>	<b>279.1</b>	<b>131.2</b>	<b>33.5</b>	<b>64.2</b>	<b>50.1</b>	<b>1.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>
Net production	1.1	1.1	-0.5	0.4	0.4	0.9						
Bank Treasury Acquisitions / divestments	-1.2	-1.2	-0.3			-0.8						
FX impact and other	-1.9	-1.6	-0.4	-0.1	-0.2	-0.9	-0.2		-0.0		-0.2	
<b>End of period</b>	<b>278.8</b>	<b>277.4</b>	<b>130.0</b>	<b>33.8</b>	<b>64.4</b>	<b>49.2</b>	<b>1.4</b>	<b>0.0</b>	<b>-0.0</b>	<b>0.0</b>	<b>1.4</b>	<b>0.0</b>
<b>Other customer lending</b>												
<b>Beginning of period</b>	<b>256.3</b>	<b>115.8</b>	<b>41.6</b>	<b>38.5</b>	<b>15.6</b>	<b>20.3</b>	<b>140.2</b>	<b>90.1</b>	<b>35.9</b>	<b>5.3</b>	<b>9.0</b>	<b>0.3</b>
Net production	6.9	2.8	-0.3	1.5	0.2	1.4	4.4	4.3	1.6	-1.1	-0.4	-0.3
Bank Treasury Acquisitions / divestments	-0.5	0.0	-1.4	0.1	1.5	-0.1	-0.6				-0.6	
FX impact and other	-2.9	-1.7	-0.9			-0.8	-1.2	-0.9	-0.3	-0.1	-0.0	
<b>End of period</b>	<b>259.8</b>	<b>116.9</b>	<b>38.9</b>	<b>40.0</b>	<b>17.3</b>	<b>20.7</b>	<b>142.9</b>	<b>93.5</b>	<b>37.2</b>	<b>4.1</b>	<b>8.0</b>	<b>0.0</b>
<b>Customer deposits</b>												
<b>Beginning of period</b>	<b>502.4</b>	<b>425.1</b>	<b>129.1</b>	<b>77.9</b>	<b>118.0</b>	<b>100.1</b>	<b>72.3</b>	<b>1.9</b>	<b>46.4</b>	<b>8.3</b>	<b>15.6</b>	<b>5.0</b>
Net production	9.3	6.7	3.2	1.6	0.9	1.0	1.0	0.3	1.8	-1.4	0.3	1.7
Bank Treasury Acquisitions / divestments	4.1	2.8	2.7		-0.0	0.0	1.3				1.3	
FX impact and other	-1.7	-1.5				-1.5	-0.2	-0.0	-0.0	-0.1	0.0	-
<b>End of period</b>	<b>514.2</b>	<b>433.1</b>	<b>135.0</b>	<b>79.5</b>	<b>118.9</b>	<b>99.6</b>	<b>74.4</b>	<b>2.1</b>	<b>48.2</b>	<b>6.8</b>	<b>17.3</b>	<b>6.7</b>

## ING 3.2 Customer lending/deposits: ING Bank Quarterly overview

Customer lending/deposits ING Bank								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>280.8</b>	<b>280.6</b>	<b>282.6</b>	<b>281.7</b>	<b>279.6</b>	<b>278.8</b>
Net production			1.1	-0.1	-0.2	1.0	1.6	0.7
Bank Treasury								
Acquisitions / divestments			-1.2	-1.0	-1.2	-0.3	-0.4	-0.8
FX impact and other			-1.9	1.3	-0.6	0.1	0.9	0.9
<b>End of period</b>			<b>278.8</b>	<b>280.8</b>	<b>280.6</b>	<b>282.6</b>	<b>281.7</b>	<b>279.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>256.3</b>	<b>232.9</b>	<b>232.3</b>	<b>226.3</b>	<b>221.7</b>	<b>220.0</b>
Net production			6.9	6.3	0.1	-2.0	2.9	4.5
Bank Treasury			-0.5	9.8	-0.9	4.2	0.7	0.7
Acquisitions / divestments								-3.6
FX impact and other			-2.9	7.4	1.4	3.9	1.0	0.1
<b>End of period</b>			<b>259.8</b>	<b>256.3</b>	<b>232.9</b>	<b>232.3</b>	<b>226.3</b>	<b>221.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>502.4</b>	<b>489.3</b>	<b>498.6</b>	<b>488.4</b>	<b>483.7</b>	<b>474.8</b>
Net production			9.3	13.6	2.7	8.4	5.3	10.9
Bank Treasury			4.1	-4.0	-10.7	1.1	-2.0	1.2
Acquisitions / divestments								-3.6
FX impact and other			-1.7	3.5	-1.3	0.6	1.4	0.5
<b>End of period</b>			<b>514.2</b>	<b>502.4</b>	<b>489.3</b>	<b>498.6</b>	<b>488.4</b>	<b>483.7</b>

## ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>279.1</b>	<b>278.9</b>	<b>280.9</b>	<b>280.1</b>	<b>278.0</b>	<b>277.2</b>
Net production			1.1	-0.1	-0.2	1.0	1.6	0.7
Bank Treasury								
Acquisitions / divestments			-1.2	-1.0	-1.2	-0.3	-0.4	-0.8
FX impact and other			-1.6	1.3	-0.6	0.1	0.8	0.9
<b>End of period</b>			<b>277.4</b>	<b>279.1</b>	<b>278.9</b>	<b>280.9</b>	<b>280.1</b>	<b>278.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>115.8</b>	<b>105.7</b>	<b>105.6</b>	<b>102.9</b>	<b>101.6</b>	<b>103.3</b>
Net production			2.8	1.7	0.7	0.1	0.4	1.1
Bank Treasury			0.0	7.9	-0.5	2.5	0.7	0.7
Acquisitions / divestments								-3.6
FX impact and other			-1.7	0.5	-0.1	0.1	0.3	0.1
<b>End of period</b>			<b>116.9</b>	<b>115.8</b>	<b>105.7</b>	<b>105.6</b>	<b>102.9</b>	<b>101.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>425.1</b>	<b>417.3</b>	<b>422.0</b>	<b>419.3</b>	<b>411.9</b>	<b>407.3</b>
Net production			6.7	8.9	2.4	1.2	6.5	7.1
Bank Treasury			2.8	-3.0	-6.1	1.4	0.0	0.3
Acquisitions / divestments								-3.6
FX impact and other			-1.5	1.9	-0.9	0.1	0.8	0.7
<b>End of period</b>			<b>433.1</b>	<b>425.1</b>	<b>417.3</b>	<b>422.0</b>	<b>419.3</b>	<b>411.9</b>

## ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>131.2</b>	<b>132.1</b>	<b>133.5</b>	<b>134.3</b>	<b>134.7</b>	<b>135.3</b>
Net production			-0.5	-0.6	-1.2	-0.5	-0.1	-0.3
Bank Treasury								
Acquisitions / divestments			-0.3	-0.2	-0.2	-0.3	-0.4	-0.3
FX impact and other			-0.4	-0.1	-0.0	0.0	0.0	0.0
<b>End of period</b>			<b>130.0</b>	<b>131.2</b>	<b>132.1</b>	<b>133.5</b>	<b>134.3</b>	<b>134.7</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>41.6</b>	<b>38.7</b>	<b>40.9</b>	<b>37.4</b>	<b>38.6</b>	<b>38.7</b>
Net production			-0.3	-0.1	-1.3	-0.1	-1.2	-0.2
Bank Treasury			-1.4	2.9	-0.9	3.6	0.0	0.1
Acquisitions / divestments								
FX impact and other			-0.9					
<b>End of period</b>			<b>38.9</b>	<b>41.6</b>	<b>38.7</b>	<b>40.9</b>	<b>37.4</b>	<b>38.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>129.1</b>	<b>129.4</b>	<b>136.2</b>	<b>136.7</b>	<b>135.7</b>	<b>134.5</b>
Net production			3.2	1.4	-1.4	-0.7	1.4	1.3
Bank Treasury			2.7	-1.8	-5.3	0.1	-0.3	-0.1
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>135.0</b>	<b>129.1</b>	<b>129.4</b>	<b>136.2</b>	<b>136.7</b>	<b>135.7</b>



## ING 3.5 Customer lending/deposits: Retail Banking Belgium

### Customer lending/deposits Retail Banking Belgium<sup>1)</sup>

In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>33.5</b>	<b>32.9</b>	<b>32.2</b>	<b>31.9</b>	<b>31.3</b>	<b>30.9</b>
Net production			0.4	0.5	0.7	0.3	0.5	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.1	0.1	0.0	0.0	0.1	0.1
<b>End of period</b>			<b>33.8</b>	<b>33.5</b>	<b>32.9</b>	<b>32.2</b>	<b>31.9</b>	<b>31.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>38.5</b>	<b>37.5</b>	<b>35.8</b>	<b>36.4</b>	<b>35.3</b>	<b>34.1</b>
Net production			1.5	0.6	1.7	-0.7	1.0	1.3
Bank Treasury			0.1	0.3	0.1	0.1	0.0	-0.0
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>40.0</b>	<b>38.5</b>	<b>37.5</b>	<b>35.8</b>	<b>36.4</b>	<b>35.3</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>77.9</b>	<b>76.7</b>	<b>77.2</b>	<b>75.9</b>	<b>74.7</b>	<b>72.7</b>
Net production			1.6	1.3	-0.5	1.3	1.2	2.0
Bank Treasury				-0.1	0.0	0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>79.5</b>	<b>77.9</b>	<b>76.7</b>	<b>77.2</b>	<b>75.9</b>	<b>74.7</b>

<sup>1)</sup> Including ING Luxembourg

## ING 3.6 Customer lending/deposits: Retail Banking Germany

### Customer lending/deposits Retail Banking Germany<sup>1)</sup>

In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>64.2</b>	<b>65.0</b>	<b>65.4</b>	<b>65.0</b>	<b>64.4</b>	<b>64.0</b>
Net production			0.4	-0.6	-0.5	0.5	0.7	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.2	-0.1	0.1	-0.1	-0.1	-0.1
<b>End of period</b>			<b>64.4</b>	<b>64.2</b>	<b>65.0</b>	<b>65.4</b>	<b>65.0</b>	<b>64.4</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>15.6</b>	<b>10.9</b>	<b>10.3</b>	<b>11.3</b>	<b>10.5</b>	<b>10.0</b>
Net production			0.2	0.2	0.1	0.2	0.1	-0.7
Bank Treasury			1.5	4.5	0.5	-1.2	0.6	1.2
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>17.3</b>	<b>15.6</b>	<b>10.9</b>	<b>10.3</b>	<b>11.3</b>	<b>10.5</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>118.0</b>	<b>114.3</b>	<b>113.1</b>	<b>112.1</b>	<b>109.8</b>	<b>106.2</b>
Net production			0.9	4.4	2.0	-0.3	2.2	3.3
Bank Treasury			-0.0	-0.8	-0.7	1.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>118.9</b>	<b>118.0</b>	<b>114.3</b>	<b>113.1</b>	<b>112.1</b>	<b>109.8</b>

<sup>1)</sup> Including ING Austria

## ING 3.7 Customer lending/deposits: RB Other Challengers & Growth Markets

Customer lending/deposits Retail Banking Other Challengers & Growth Markets								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>50.1</b>	<b>49.0</b>	<b>49.8</b>	<b>48.9</b>	<b>47.6</b>	<b>46.9</b>
Net production			0.9	0.6	0.9	0.7	0.6	0.3
Bank Treasury								
Acquisitions / divestments			-0.8	-0.8	-0.9			-0.4
FX impact and other			-0.9	1.4	-0.8	0.2	0.8	0.8
<b>End of period</b>			<b>49.2</b>	<b>50.1</b>	<b>49.0</b>	<b>49.8</b>	<b>48.9</b>	<b>47.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>20.3</b>	<b>18.7</b>	<b>18.7</b>	<b>17.9</b>	<b>17.1</b>	<b>20.5</b>
Net production			1.4	1.0	0.3	0.7	0.5	0.7
Bank Treasury			-0.1	0.2	-0.2	0.0	0.0	-0.6
Acquisitions / divestments								-3.6
FX impact and other			-0.8	0.5	-0.1	0.1	0.3	0.1
<b>End of period</b>			<b>20.7</b>	<b>20.3</b>	<b>18.7</b>	<b>18.7</b>	<b>17.9</b>	<b>17.1</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>100.1</b>	<b>96.8</b>	<b>95.6</b>	<b>94.6</b>	<b>91.7</b>	<b>93.9</b>
Net production			1.0	1.8	2.3	0.9	1.8	0.6
Bank Treasury			0.0	-0.4	-0.1	0.0	0.2	0.2
Acquisitions / divestments								-3.6
FX impact and other			-1.5	1.9	-0.9	0.1	0.8	0.7
<b>End of period</b>			<b>99.6</b>	<b>100.1</b>	<b>96.8</b>	<b>95.6</b>	<b>94.6</b>	<b>91.7</b>

## ING 3.8 Customer lending/deposits: Commercial Banking

Customer lending/deposits Commercial Banking								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>1.6</b>	<b>1.7</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>	<b>1.6</b>
Net production					0.0	0.0	-0.0	0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.2	-0.0	0.0	0.0	0.0	0.0
<b>End of period</b>			<b>1.4</b>	<b>1.6</b>	<b>1.7</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>140.2</b>	<b>126.9</b>	<b>126.5</b>	<b>123.1</b>	<b>119.8</b>	<b>115.7</b>
Net production			4.4	4.6	-0.7	-2.1	2.6	4.1
Bank Treasury			-0.6	1.9	-0.4	1.7	-0.0	-0.0
Acquisitions / divestments								
FX impact and other			-1.2	6.9	1.5	3.8	0.7	-0.0
<b>End of period</b>			<b>142.9</b>	<b>140.2</b>	<b>126.9</b>	<b>126.5</b>	<b>123.1</b>	<b>119.8</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>72.3</b>	<b>68.2</b>	<b>72.8</b>	<b>68.0</b>	<b>71.9</b>	<b>67.5</b>
Net production			1.0	3.4	0.4	4.5	-2.4	3.7
Bank Treasury			1.3	-1.0	-4.6	-0.2	-2.0	0.9
Acquisitions / divestments								
FX impact and other			-0.2	1.7	-0.4	0.5	0.5	-0.2
<b>End of period</b>			<b>74.4</b>	<b>72.3</b>	<b>68.2</b>	<b>72.8</b>	<b>68.0</b>	<b>71.9</b>

## ING 3.9 Customer lending/deposits: CB - Industry Lending

Customer lending/deposits Commercial Banking - Industry Lending								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			90.1	82.5	80.0	76.6	73.3	72.1
Net production			4.3	1.9	1.2	0.3	2.9	1.2
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.9	5.7	1.3	3.1	0.5	-0.0
<b>End of period</b>			93.5	90.1	82.5	80.0	76.6	73.3
<b>Customer deposits</b>								
<b>Beginning of period</b>			1.9	2.0	1.6	1.4	1.2	0.8
Net production			0.3	-0.2	0.4	0.2	0.2	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	0.1	0.0	0.1	0.0	-0.0
<b>End of period</b>			2.1	1.9	2.0	1.6	1.4	1.2

## ING 3.10 Customer lending/deposits: CB - General Lending & Transaction Services

Customer lending/deposits Commercial Banking - General Lending & Transaction Services								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>			<b>-0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			35.9	33.5	34.0	32.1	32.7	31.2
Net production			1.6	1.3	-0.7	1.3	-0.6	1.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.3	1.1	0.2	0.5	0.1	-0.0
<b>End of period</b>			<b>37.2</b>	<b>35.9</b>	<b>33.5</b>	<b>34.0</b>	<b>32.1</b>	<b>32.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			46.4	44.3	44.7	39.5	41.7	39.7
Net production			1.8	1.5	-0.2	5.1	-2.3	2.1
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	0.6	-0.2	0.0	0.1	-0.1
<b>End of period</b>			<b>48.2</b>	<b>46.4</b>	<b>44.3</b>	<b>44.7</b>	<b>39.5</b>	<b>41.7</b>

## ING 3.11 Customer lending/deposits: CB - Financial Markets

Customer lending/deposits Commercial Banking - Financial Markets								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			5.3	3.7	4.5	7.7	6.5	4.5
Net production			-1.1	1.4	-0.8	-3.3	1.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.1	0.2	-0.0	0.1	0.1	-0.0
<b>End of period</b>			4.1	5.3	3.7	4.5	7.7	6.5
<b>Customer deposits</b>								
<b>Beginning of period</b>			8.3	5.9	5.9	6.6	6.6	5.6
Net production			-1.4	1.9	0.2	-0.8	-0.2	1.1
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.1	0.5	-0.2	0.2	0.1	-0.1
<b>End of period</b>			6.8	8.3	5.9	5.9	6.6	6.6

## ING 3.12 Customer lending/deposits: CB - Bank Treasury, Real Estate & Other

Customer lending/deposits Commercial Banking - Bank Treasury, Real Estate & Other								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			1.6	1.7	1.7	1.6	1.6	1.6
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.2	-0.0	0.0	0.0	0.0	0.0
<b>End of period</b>			<b>1.4</b>	<b>1.6</b>	<b>1.7</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			9.0	7.2	8.0	6.6	7.4	7.9
Net production			-0.4	-0.1	-0.4	-0.4	-0.9	-0.4
Bank Treasury			-0.6	1.9	-0.4	1.7	-0.0	-0.0
Acquisitions / divestments								
FX impact and other			-0.0	-0.0	0.0	0.1	0.1	0.0
<b>End of period</b>			<b>8.0</b>	<b>9.0</b>	<b>7.2</b>	<b>8.0</b>	<b>6.6</b>	<b>7.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			15.6	16.0	20.6	20.6	22.4	21.4
Net production			0.3	0.2	-0.0	0.1	-0.1	0.1
Bank Treasury			1.3	-1.0	-4.6	-0.2	-2.0	0.9
Acquisitions / divestments								
FX impact and other			0.0	0.4	-0.0	0.2	0.3	0.0
<b>End of period</b>			<b>17.3</b>	<b>15.6</b>	<b>16.0</b>	<b>20.6</b>	<b>20.6</b>	<b>22.4</b>



## ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>			0.3	0.3	0.2	0.2	0.2	1.0
Net production			-0.3	-0.0	0.0	-0.0	-0.0	-0.8
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.3	0.3	0.2	0.2	0.2
<b>Customer deposits</b>								
<b>Beginning of period</b>			5.0	3.7	3.8	1.1	-0.0	-0.0
Net production			1.7	1.3	-0.0	2.7	1.1	0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			6.7	5.0	3.7	3.8	1.1	-0.0

## ING 3.14 Customer lending/deposits: 2Q2015 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total Banking	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	CB Rest of World	Other
<b>Residential mortgages</b>								
<b>Beginning of period</b>	<b>280.8</b>	<b>132.7</b>	<b>33.6</b>	<b>64.3</b>	<b>43.9</b>	<b>6.3</b>	<b>0.0</b>	<b>0.0</b>
Net production	1.1	-0.5	0.4	0.4	0.5	0.4	0.0	
Bank Treasury								
Acquisitions / divestments	-1.2	-0.3			-0.8			
FX impact and other	-1.9	-0.6	-0.1	-0.2	-0.7	-0.2	-0.0	
<b>End of period</b>	<b>278.8</b>	<b>131.3</b>	<b>33.8</b>	<b>64.5</b>	<b>42.8</b>	<b>6.5</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>	<b>256.3</b>	<b>78.7</b>	<b>51.0</b>	<b>24.5</b>	<b>18.6</b>	<b>24.0</b>	<b>59.3</b>	<b>0.3</b>
Net production	6.9	-1.1	2.0	1.2	1.0	2.0	2.2	-0.3
Bank Treasury	-0.5	-2.1	0.1	1.6	-0.0	-0.1	-0.0	
Acquisitions / divestments								
FX impact and other	-2.9	-0.4	-0.1	-0.1	-0.1	-0.8	-1.4	
<b>End of period</b>	<b>259.8</b>	<b>75.1</b>	<b>53.0</b>	<b>27.2</b>	<b>19.4</b>	<b>25.1</b>	<b>60.0</b>	<b>0.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>	<b>502.4</b>	<b>157.9</b>	<b>93.7</b>	<b>118.5</b>	<b>75.5</b>	<b>29.2</b>	<b>22.7</b>	<b>5.0</b>
Net production	9.3	3.4	2.9	0.9	0.0	1.1	-0.6	1.7
Bank Treasury	4.1	4.0		-0.0	0.0	-0.0	0.0	
Acquisitions / divestments								
FX impact and other	-1.7	-0.0			-0.7	-0.9	-0.1	
<b>End of period</b>	<b>514.2</b>	<b>165.3</b>	<b>96.6</b>	<b>119.4</b>	<b>74.9</b>	<b>29.3</b>	<b>22.0</b>	<b>6.7</b>

## ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>132.7</b>	<b>133.6</b>	<b>135.0</b>	<b>135.8</b>	<b>136.2</b>	<b>136.8</b>
Net production			-0.5	-0.6	-1.2	-0.5	-0.1	-0.3
Bank Treasury								
Acquisitions / divestments			-0.3	-0.2	-0.2	-0.3	-0.4	-0.3
FX impact and other			-0.6	-0.1	-0.0	0.0	0.1	0.1
<b>End of period</b>			<b>131.3</b>	<b>132.7</b>	<b>133.6</b>	<b>135.0</b>	<b>135.8</b>	<b>136.2</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>78.7</b>	<b>71.8</b>	<b>76.6</b>	<b>74.1</b>	<b>76.0</b>	<b>75.6</b>
Net production			-1.1	1.5	-3.8	-3.3	-2.1	0.3
Bank Treasury			-2.1	4.3	-1.3	5.2	0.0	0.1
Acquisitions / divestments								
FX impact and other			-0.4	1.1	0.3	0.6	0.1	-0.0
<b>End of period</b>			<b>75.1</b>	<b>78.7</b>	<b>71.8</b>	<b>76.6</b>	<b>74.1</b>	<b>76.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>157.9</b>	<b>159.0</b>	<b>166.4</b>	<b>164.4</b>	<b>165.3</b>	<b>163.2</b>
Net production			3.4	1.4	0.4	2.0	-0.4	2.3
Bank Treasury			4.0	-2.6	-7.8	0.1	-0.5	-0.2
Acquisitions / divestments								
FX impact and other			-0.0					
<b>End of period</b>			<b>165.3</b>	<b>157.9</b>	<b>159.0</b>	<b>166.4</b>	<b>164.4</b>	<b>165.3</b>

## ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium <sup>1)</sup>								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>33.6</b>	<b>33.0</b>	<b>32.3</b>	<b>31.9</b>	<b>31.3</b>	<b>30.9</b>
Net production			0.4	0.5	0.7	0.3	0.5	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.1	0.1	0.1	0.1	0.1	0.1
<b>End of period</b>			<b>33.8</b>	<b>33.6</b>	<b>33.0</b>	<b>32.3</b>	<b>31.9</b>	<b>31.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>51.0</b>	<b>49.5</b>	<b>47.0</b>	<b>47.0</b>	<b>45.7</b>	<b>44.3</b>
Net production			2.0	0.7	2.3	-0.4	1.2	1.5
Bank Treasury			0.1	0.5	0.1	0.2	0.0	-0.0
Acquisitions / divestments								
FX impact and other			-0.1	0.3	0.1	0.2	0.0	-0.0
<b>End of period</b>			<b>53.0</b>	<b>51.0</b>	<b>49.5</b>	<b>47.0</b>	<b>47.0</b>	<b>45.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>93.7</b>	<b>90.3</b>	<b>92.9</b>	<b>90.0</b>	<b>89.2</b>	<b>85.4</b>
Net production			2.9	3.5	-2.7	2.9	0.8	3.8
Bank Treasury				-0.1	0.0	0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>96.6</b>	<b>93.7</b>	<b>90.3</b>	<b>92.9</b>	<b>90.0</b>	<b>89.2</b>

<sup>1)</sup> Including ING Luxembourg

## ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany <sup>1)</sup>								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>64.3</b>	<b>65.1</b>	<b>65.5</b>	<b>65.1</b>	<b>64.5</b>	<b>64.1</b>
Net production			0.4	-0.6	-0.5	0.5	0.7	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.2	-0.1	0.1	-0.1	-0.1	-0.0
<b>End of period</b>			<b>64.5</b>	<b>64.3</b>	<b>65.1</b>	<b>65.5</b>	<b>65.1</b>	<b>64.5</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>24.5</b>	<b>18.7</b>	<b>16.9</b>	<b>17.2</b>	<b>15.9</b>	<b>15.0</b>
Net production			1.2	0.6	1.3	0.9	0.6	-0.4
Bank Treasury			1.6	4.8	0.5	-1.3	0.7	1.3
Acquisitions / divestments								
FX impact and other			-0.1	0.3	0.0	0.1	0.0	-0.0
<b>End of period</b>			<b>27.2</b>	<b>24.5</b>	<b>18.7</b>	<b>16.9</b>	<b>17.2</b>	<b>15.9</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>118.5</b>	<b>114.9</b>	<b>113.6</b>	<b>112.5</b>	<b>110.3</b>	<b>106.8</b>
Net production			0.9	4.4	2.1	-0.3	2.2	3.2
Bank Treasury			-0.0	-0.8	-0.8	1.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>119.4</b>	<b>118.5</b>	<b>114.9</b>	<b>113.6</b>	<b>112.5</b>	<b>110.3</b>

<sup>1)</sup> Including ING Austria

## ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers <sup>1)</sup>								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>43.9</b>	<b>43.3</b>	<b>44.4</b>	<b>43.8</b>	<b>42.7</b>	<b>41.7</b>
Net production			0.5	0.2	0.5	0.5	0.4	0.2
Bank Treasury								
Acquisitions / divestments			-0.8	-0.8	-0.9			
FX impact and other			-0.7	1.2	-0.7	0.2	0.7	0.8
<b>End of period</b>			<b>42.8</b>	<b>43.9</b>	<b>43.3</b>	<b>44.4</b>	<b>43.8</b>	<b>42.7</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>18.6</b>	<b>18.3</b>	<b>18.1</b>	<b>18.6</b>	<b>18.1</b>	<b>18.4</b>
Net production			1.0	-0.0	0.2	-0.7	0.4	0.1
Bank Treasury			-0.0	0.0	-0.0	-0.0	0.0	-0.5
Acquisitions / divestments								
FX impact and other			-0.1	0.2	0.0	0.2	0.1	0.1
<b>End of period</b>			<b>19.4</b>	<b>18.6</b>	<b>18.3</b>	<b>18.1</b>	<b>18.6</b>	<b>18.1</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>75.5</b>	<b>73.9</b>	<b>73.7</b>	<b>73.4</b>	<b>71.6</b>	<b>70.1</b>
Net production			0.0	1.0	0.8	0.2	1.2	0.7
Bank Treasury			0.0	-0.5	-0.0	0.0	0.0	0.2
Acquisitions / divestments								
FX impact and other			-0.7	1.1	-0.6	0.1	0.6	0.6
<b>End of period</b>			<b>74.9</b>	<b>75.5</b>	<b>73.9</b>	<b>73.7</b>	<b>73.4</b>	<b>71.6</b>

<sup>1)</sup> Includes Australia, France, Italy, Spain, UK Legacy run-off portfolio

## ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets <sup>1)</sup>								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			6.3	5.7	5.4	5.2	4.9	5.2
Net production			0.4	0.4	0.4	0.3	0.2	0.1
Bank Treasury								
Acquisitions / divestments								-0.4
FX impact and other			-0.2	0.2	-0.1	-0.0	0.0	-0.0
<b>End of period</b>			<b>6.5</b>	<b>6.3</b>	<b>5.7</b>	<b>5.4</b>	<b>5.2</b>	<b>4.9</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			24.0	21.6	21.8	20.5	19.6	22.6
Net production			2.0	1.7	0.1	1.1	0.7	0.7
Bank Treasury			-0.1	0.2	-0.2	0.0	0.0	-0.2
Acquisitions / divestments								-3.6
FX impact and other			-0.8	0.5	-0.0	0.2	0.2	0.0
<b>End of period</b>			<b>25.1</b>	<b>24.0</b>	<b>21.6</b>	<b>21.8</b>	<b>20.5</b>	<b>19.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			29.2	27.5	26.6	25.7	24.2	28.3
Net production			1.1	0.7	1.4	1.0	0.9	-0.5
Bank Treasury			-0.0	0.1	-0.1	-0.1	0.3	-0.0
Acquisitions / divestments								-3.6
FX impact and other			-0.9	0.9	-0.4	-0.0	0.2	-0.0
<b>End of period</b>			<b>29.3</b>	<b>29.2</b>	<b>27.5</b>	<b>26.6</b>	<b>25.7</b>	<b>24.2</b>

<sup>1)</sup> Includes: Poland, Romania, Turkey, Asian stakes

## ING 3.20 Customer lending/deposits: Geographical CB Rest of World

Customer lending/deposits Geographical Commercial Banking Rest of World								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other			0.0	-0.0	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			59.3	52.7	51.8	48.8	46.1	43.1
Net production			2.2	1.7	-0.1	0.4	2.1	3.0
Bank Treasury			-0.0	-0.0	-0.0	-0.0	-0.1	0.1
Acquisitions / divestments								
FX impact and other			-1.4	4.9	1.0	2.6	0.5	-0.0
<b>End of period</b>			<b>60.0</b>	<b>59.3</b>	<b>52.7</b>	<b>51.8</b>	<b>48.8</b>	<b>46.1</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			22.7	19.9	21.5	21.3	23.1	21.0
Net production			-0.6	1.3	0.8	0.0	-0.4	1.4
Bank Treasury			0.0	-0.1	-2.0	-0.3	-2.0	0.9
Acquisitions / divestments								
FX impact and other			-0.1	1.5	-0.3	0.5	0.5	-0.2
<b>End of period</b>			<b>22.0</b>	<b>22.7</b>	<b>19.9</b>	<b>21.5</b>	<b>21.3</b>	<b>23.1</b>



## ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other <sup>1)</sup>								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>			0.3	0.3	0.2	0.2	0.3	1.0
Net production			-0.3	-0.0	0.1	-0.0	-0.0	-0.8
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.3	0.3	0.2	0.2	0.3
<b>Customer deposits</b>								
<b>Beginning of period</b>			5.0	3.7	3.8	1.1	-0.0	-0.0
Net production			1.7	1.3	-0.0	2.7	1.1	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			6.7	5.0	3.7	3.8	1.1	-0.0

<sup>1)</sup> Region Other consists of Corporate Line and Real Estate run-off portfolio

## Important legal information

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 document, the same accounting principles are applied as in the 2014 ING Group Annual Accounts.

All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

Certain of the statements contained in this Report are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) ING's implementation of the restructuring plan as agreed with the European Commission, (5) 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, (6) the frequency and severity of insured loss events, (7) changes affecting mortality and morbidity levels and trends, (8) changes affecting persistency levels, (9) changes affecting interest rate levels, (10) changes affecting currency exchange rates, (11) changes in investor, customer and policyholder behaviour, (12) changes in general competitive factors, (13) changes in laws and regulations, (14) changes in the policies of governments and/or regulatory authorities, (15) conclusions with regard to purchase accounting assumptions and methodologies, (16) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (17) changes in credit-ratings, (18) ING's ability to achieve projected operational synergies and (19) the other risks and uncertainties detailed in the Risk Factors section contained in the most recent Annual Report of ING Groep N.V..

Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and, ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities in the United States or any other jurisdiction. The securities of NN Group have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), and may not be offered or sold within the United States absent registration or an applicable exemption from the registration requirements of the Securities Act.