

ING Historical Trend Data 2Q2017 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. Wholesale 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), excluding the impact from divestments, special items, Insurance Other and discontinued operations. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit. Insurance Other comprises mainly the net result relating to warrants on the shares of Voya Financial and NN Group.
- With effect from the end of the first quarter of 2017, the 'ING Group return on equity based on IFRS-EU equity' is calculated using IFRS-EU shareholders' equity after excluding 'interim profit not included in CET1 capital'.
- Rounding could cause some small differences.
- All figures are unaudited.

Product segmentation Wholesale Banking

| <u>Product Group</u> | <u>Sub products</u> |
|--|--|
| ▪ Industry Lending | Structured Finance Real Estate Finance |
| ▪ General Lending & Transaction Services | Corporate & Financial Institutions Lending Payments & Cash Management General Lease and Commercial Finance Trade Finance Services |
| ▪ Financial Markets | Financial Markets Clients & Products Corporate Finance |
| ▪ Bank Treasury & Other | WB-part Bank Treasury (Asset & Liability Management and Treasury) Real Estate run-off portfolio General Lease run-off portfolio Other |

Table of contents

| 1. Profit or loss | 2. Balance sheet and other | 3. Customer lending/deposits |
|---|--|--|
| 1.1 Profit or loss: Comparable quarters | 2.1 Consolidated Balance sheet: Assets - Comparable quarters | 3.1 Customer lending/deposits: 2Q2017 Segment split |
| 1.2 Profit or loss: 2Q2017 Segment split | 2.2 Consolidated Balance sheet: Assets - Quarterly overview | 3.2 Customer lending/deposits: Quarterly overview |
| 1.3 Profit or loss: Quarterly overview | 2.3 Consolidated Balance sheet: Liabilities and Equity - Comparable quarters | 3.3 Customer lending/deposits: Retail Banking |
| 1.4 Profit or loss: Retail Banking | 2.4 Consolidated Balance sheet: Liabilities and Equity - Quarterly overview | 3.4 Customer lending/deposits: Retail Banking Netherlands |
| 1.5 Profit or loss: Retail Banking Benelux | 2.5 Total equity: Comparable quarters | 3.5 Customer lending/deposits: Retail Banking Belgium |
| 1.6 Profit or loss: Retail Banking Netherlands | 2.6 Total equity: Quarterly overview | 3.6 Customer lending/deposits: Retail Banking Germany |
| 1.7 Profit or loss: Retail Banking Belgium | 2.7 Capital position | 3.7 Customer lending/deposits: Retail Banking Other Challengers & Growth Markets |
| 1.8 Profit or loss: Retail Banking Challengers & Growth Markets | 2.8 Funding | 3.8 Customer lending/deposits: Wholesale Banking |
| 1.9 Profit or loss: Retail Banking Germany | 2.9 Investments: ING Group | 3.9 Customer lending/deposits: Wholesale Banking - Industry Lending |
| 1.10 Profit or loss: Retail Banking Other Challengers & Growth Markets | | 3.10 Customer lending/deposits: Wholesale Banking - General Lending & Transaction Services |
| 1.11 Profit or loss: Wholesale Banking | | 3.11 Customer lending/deposits: Wholesale Banking - Financial Markets |
| 1.12 Profit or loss: Wholesale Banking - Industry Lending | | 3.12 Customer lending/deposits: Wholesale Banking - Bank Treasury & Other |
| 1.13 Profit or loss: Wholesale Banking - General Lending & Transaction Services | | 3.13 Customer lending/deposits: Corporate Line |
| 1.14 Profit or loss: Wholesale Banking - Financial Markets | | 3.14 Customer lending/deposits: 2Q2017 Geographical split |
| 1.15 Profit or loss: Wholesale Banking - Bank Treasury & Other | | 3.15 Customer lending/deposits: Geographical Netherlands |
| 1.16 Profit or loss: Corporate Line | | 3.16 Customer lending/deposits: Geographical Belgium |
| 1.17 Geographical split: 2Q2017 | | 3.17 Customer lending/deposits: Geographical Germany |
| 1.18 Geographical split: Comparable quarters | | 3.18 Customer lending/deposits: Geographical Other Challengers |
| 1.19 Geographical split: Netherlands | | 3.19 Customer lending/deposits: Geographical Growth Markets |
| 1.20 Geographical split: Belgium | | 3.20 Customer lending/deposits: Geographical Wholesale Banking Rest of World |
| 1.21 Geographical split: Germany | | 3.21 Customer lending/deposits: Geographical Other |
| 1.22 Geographical split: Other Challengers | | |
| 1.23 Geographical split: Growth Markets | | |
| 1.24 Geographical split: Wholesale Banking Rest of World | | |
| 1.25 Geographical split: Other | | |

ING 1.1 Profit or loss: Comparable quarters

| Profit or loss | | | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------------------|--------------|--------------|-----------------------------|--------------|--------------|--------------------------|------------|-------------|
| In EUR million | Total Group | | | of which: Retail Banking | | | of which: Wholesale Banking | | | of which: Corporate Line | | |
| | 2Q2017 | 2Q2016 | 1Q2017 | 2Q2017 | 2Q2016 | 1Q2017 | 2Q2017 | 2Q2016 | 1Q2017 | 2Q2017 | 2Q2016 | 1Q2017 |
| Profit or loss | | | | | | | | | | | | |
| Net interest income | 3,359 | 3,267 | 3,352 | 2,372 | 2,333 | 2,371 | 941 | 902 | 955 | 46 | 31 | 25 |
| Net commission income | 714 | 610 | 682 | 419 | 339 | 403 | 297 | 273 | 280 | -2 | -1 | -1 |
| Investment income | 43 | 172 | 48 | 39 | 156 | 27 | 11 | 15 | 23 | -6 | 1 | -3 |
| Other income | 415 | 498 | 314 | 144 | 197 | 111 | 340 | 281 | 287 | -68 | 20 | -85 |
| Total underlying income | 4,532 | 4,547 | 4,396 | 2,974 | 3,025 | 2,913 | 1,588 | 1,471 | 1,545 | -30 | 51 | -63 |
| Expenses excl. regulatory costs | 2,242 | 2,157 | 2,137 | 1,493 | 1,494 | 1,459 | 667 | 587 | 608 | 82 | 76 | 70 |
| Regulatory costs ¹⁾ | 69 | 75 | 474 | 61 | 72 | 384 | 7 | 2 | 91 | 1 | 1 | 0 |
| Operating expenses | 2,311 | 2,231 | 2,611 | 1,554 | 1,566 | 1,843 | 675 | 590 | 698 | 82 | 76 | 70 |
| Gross result | 2,221 | 2,316 | 1,785 | 1,420 | 1,459 | 1,071 | 914 | 881 | 847 | -113 | -25 | -133 |
| Addition to loan loss provisions | 229 | 307 | 133 | 93 | 184 | 98 | 135 | 123 | 35 | 1 | 0 | 0 |
| Underlying result before | 1,992 | 2,009 | 1,652 | 1,327 | 1,275 | 972 | 778 | 758 | 813 | -113 | -25 | -133 |
| Taxation | 565 | 569 | 456 | 369 | 346 | 267 | 208 | 266 | 230 | -12 | -42 | -41 |
| Non-controlling interests | 23 | 23 | 21 | 20 | 19 | 17 | 3 | 4 | 4 | - | - | - |
| Underlying net result | 1,403 | 1,417 | 1,175 | 938 | 911 | 688 | 566 | 489 | 579 | -101 | 17 | -92 |
| Special items after tax | - | - | - | - | - | - | - | - | - | - | - | - |
| Net result Banking | 1,403 | 1,417 | 1,175 | 938 | 911 | 688 | 566 | 489 | 579 | -101 | 17 | -92 |
| Net result Insurance Other | -32 | -58 | -32 | | | | | | | | | |
| Net result from continuing operations | 1,371 | 1,359 | 1,143 | | | | | | | | | |
| Net result from discontinued operations | - | -64 | - | | | | | | | | | |
| Net result ING Group | 1,371 | 1,295 | 1,143 | | | | | | | | | |
| Key figures²⁾ | | | | | | | | | | | | |
| Interest margin | 1.51% | 1.50% | 1.52% | | | | | | | | | |
| Cost/income ratio | 51.0% | 49.1% | 59.4% | 52.3% | 51.8% | 63.3% | 42.5% | 40.1% | 45.2% | n.a. | n.a. | n.a. |
| Return on equity based on IFRS-EU equity ING Group | 11.7% | 11.6% | 9.6% | | | | | | | | | |
| Return on equity based on 12.0% CET1 ³⁾ | 15.3% | 15.1% | 12.8% | 20.3% | 19.3% | 15.1% | 12.7% | 10.8% | 12.7% | -116.0% | 10.6% | -80.0% |
| Risk costs in bps of average RWA | 30 | 39 | 17 | 24 | 46 | 25 | 36 | 32 | 9 | 8 | 0 | 0 |
| Risk-weighted assets (end of period) | 310,336 | 319,115 | 309,796 | 159,683 | 160,647 | 154,677 | 148,023 | 153,679 | 151,929 | 2,630 | 4,788 | 3,190 |
| Employees (internal FTEs, end of period) | 51,342 | 51,833 | 51,464 | 39,753 | 40,399 | 39,960 | 11,586 | 11,431 | 11,500 | 3 | 3 | 3 |
| Four-quarter rolling average key figures | | | | | | | | | | | | |
| Interest margin | 1.52% | 1.48% | 1.52% | | | | | | | | | |
| Cost/income ratio | 53.6% | 57.9% | 53.1% | 55.2% | 58.6% | 55.1% | 45.0% | 49.5% | 44.5% | n.a. | n.a. | n.a. |
| Return on equity based on IFRS-EU equity ING Group | 10.8% | 8.8% | 10.8% | | | | | | | | | |
| Return on equity based on 12.0% CET1 ³⁾ | 14.3% | 11.2% | 14.3% | 18.7% | 15.2% | 18.4% | 12.1% | 8.7% | 11.6% | -73.3% | -38.4% | -42.6% |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and the (European) single resolution fund ('SRF').

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.2 Profit or loss: 2Q2017 Segment split

Profit or loss 2Q2017

| In EUR million | Total | Retail | Retail Benelux | | Retail Challengers & Growth Markets | | Wholesale Banking | General Lending & Transaction Services | | Financial Markets | Bank Treasury & Other | Corporate Line |
|--|--------------|--------------|----------------|------------|-------------------------------------|------------|-------------------|--|------------|-------------------|-----------------------|----------------|
| | | Banking | Netherlands | Belgium | Germany | Other | | Industry Lending | | | | |
| Balance sheet related interest | 3,359 | 2,357 | 883 | 466 | 394 | 614 | 1,057 | 541 | 279 | 64 | 174 | -55 |
| Capital charge on book equity | - | -2 | 1 | 0 | 8 | -11 | -135 | 0 | -0 | -1 | -133 | 137 |
| Interest benefit on total capital | - | 17 | 6 | 4 | 3 | 4 | 18 | 8 | 6 | 3 | 1 | -36 |
| Net interest income | 3,359 | 2,372 | 889 | 470 | 405 | 607 | 941 | 549 | 284 | 66 | 42 | 46 |
| Net commission income | 714 | 419 | 150 | 115 | 51 | 103 | 297 | 156 | 103 | 39 | -1 | -2 |
| Investment income | 18 | 13 | 0 | 11 | 0 | 2 | 4 | - | 0 | - | 4 | 1 |
| Realised gains and fair value changes on investments | 25 | 26 | 5 | 4 | 0 | 17 | 7 | 1 | - | -0 | 6 | -7 |
| Total investment income | 43 | 39 | 5 | 16 | 0 | 18 | 11 | 1 | 0 | -0 | 10 | -6 |
| Valuation result and net trading income | 267 | 88 | 64 | 31 | -3 | -4 | 249 | 8 | 10 | 198 | 32 | -70 |
| Other income | 148 | 55 | 9 | 22 | 1 | 23 | 91 | 2 | -1 | -19 | 109 | 2 |
| Total other income | 415 | 144 | 73 | 53 | -2 | 20 | 340 | 10 | 9 | 179 | 141 | -68 |
| Total underlying income | 4,532 | 2,974 | 1,117 | 654 | 455 | 748 | 1,588 | 716 | 396 | 285 | 192 | -30 |
| Expenses excl. regulatory costs | 2,242 | 1,493 | 520 | 350 | 222 | 401 | 667 | 174 | 190 | 220 | 84 | 82 |
| Regulatory costs ¹⁾ | 69 | 61 | 19 | -13 | 15 | 40 | 7 | 0 | 1 | 2 | 4 | 1 |
| Operating expenses | 2,311 | 1,554 | 539 | 336 | 237 | 441 | 675 | 174 | 191 | 222 | 88 | 82 |
| Gross result | 2,221 | 1,420 | 578 | 317 | 218 | 307 | 914 | 542 | 205 | 63 | 104 | -113 |
| Addition to loan loss provisions | 229 | 93 | 12 | 13 | 5 | 63 | 135 | 94 | 5 | 1 | 36 | 1 |
| Underlying result before tax | 1,992 | 1,327 | 565 | 304 | 214 | 243 | 778 | 448 | 200 | 63 | 68 | -113 |
| Taxation | 565 | 369 | 140 | 98 | 70 | 60 | 208 | 108 | 54 | 25 | 21 | -12 |
| Non-controlling interests | 23 | 20 | - | 2 | 1 | 18 | 3 | 1 | 2 | 1 | 0 | - |
| Underlying net result | 1,403 | 938 | 425 | 205 | 142 | 165 | 566 | 339 | 144 | 37 | 47 | -101 |
| Special items after tax | - | - | - | - | - | - | - | - | - | - | - | - |
| Net result Banking | 1,403 | 938 | 425 | 205 | 142 | 165 | 566 | 339 | 144 | 37 | 47 | -101 |
| Net result Insurance Other | -32 | | | | | | | | | | | |
| Net result from continuing operations | 1,371 | | | | | | | | | | | |
| Net result from discontinued operations | - | | | | | | | | | | | |
| Net result ING Group | 1,371 | | | | | | | | | | | |
| Key figures²⁾ | | | | | | | | | | | | |
| Interest margin | 1.51% | | | | | | | | | | | |
| Cost/income ratio | 51.0% | 52.3% | 48.3% | 51.4% | 52.1% | 59.0% | 42.5% | 24.4% | 48.2% | 77.8% | 45.8% | n.a. |
| Return on equity based on IFRS-EU equity ING Group | 11.7% | | | | | | | | | | | |
| Return on equity based on 12.0% CET1 ³⁾ | 15.3% | 20.3% | 29.0% | 19.7% | 19.6% | 12.4% | 12.7% | 16.5% | 10.5% | 4.9% | 16.0% | -116.0% |
| Risk costs in bps of average RWA | 30 | 24 | 10 | 15 | 7 | 51 | 36 | 54 | 4 | 1 | 148 | 8 |
| Risk-weighted assets (end of period) | 310,336 | 159,683 | 50,680 | 34,791 | 24,497 | 49,715 | 148,023 | 67,993 | 45,828 | 24,645 | 9,557 | 2,630 |
| Employees (internal FTEs, end of period) | 51,342 | 39,753 | 8,750 | 8,387 | 4,645 | 17,972 | 11,586 | | | | | 3 |
| Four-quarter rolling average key figures | | | | | | | | | | | | |
| Interest margin | 1.52% | | | | | | | | | | | |
| Cost/income ratio | 53.6% | 55.2% | 51.0% | 62.1% | 47.9% | 60.2% | 45.0% | 25.1% | 51.0% | 84.5% | 47.3% | n.a. |
| Return on equity based on IFRS-EU equity ING Group | 10.8% | | | | | | | | | | | |
| Return on equity based on 12.0% CET1 ³⁾ | 14.3% | 18.7% | 26.0% | 13.8% | 22.9% | 12.3% | 12.1% | 17.6% | 10.1% | 3.3% | 9.4% | -73.3% |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and the (European) single resolution fund ('SRF').

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.3 Profit or loss: Quarterly overview

| Profit or loss | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Interest income | | | 10,959 | 11,127 | 11,070 | 10,873 | 11,099 | 11,148 | 22,086 | 22,247 |
| Minus: interest expense | | | 7,599 | 7,776 | 7,728 | 7,489 | 7,832 | 7,900 | 15,375 | 15,732 |
| Net interest income | | | 3,359 | 3,352 | 3,341 | 3,385 | 3,267 | 3,248 | 6,711 | 6,515 |
| Net commission income | | | 714 | 682 | 611 | 605 | 610 | 607 | 1,396 | 1,217 |
| Investment income | | | 18 | 3 | 4 | 73 | 7 | 9 | 21 | 16 |
| Realised gains and fair value changes on investments | | | 25 | 45 | 36 | 66 | 165 | 62 | 70 | 227 |
| Total investment income | | | 43 | 48 | 39 | 139 | 172 | 71 | 91 | 243 |
| Valuation result and net trading income | | | 267 | 215 | 392 | 224 | 372 | 114 | 482 | 486 |
| Other income | | | 148 | 99 | 78 | 11 | 126 | 47 | 247 | 172 |
| Total other income | | | 415 | 314 | 470 | 235 | 498 | 161 | 729 | 659 |
| Total underlying income | | | 4,532 | 4,396 | 4,461 | 4,363 | 4,547 | 4,087 | 8,928 | 8,634 |
| Staff expenses | | | 1,309 | 1,271 | 1,264 | 1,250 | 1,258 | 1,267 | 2,580 | 2,525 |
| Regulatory costs ¹⁾ | | | 69 | 474 | 209 | 65 | 75 | 496 | 543 | 571 |
| Other expenses | | | 933 | 865 | 895 | 905 | 898 | 873 | 1,799 | 1,772 |
| Operating expenses | | | 2,311 | 2,611 | 2,369 | 2,220 | 2,231 | 2,636 | 4,922 | 4,868 |
| Gross result | | | 2,221 | 1,785 | 2,093 | 2,143 | 2,316 | 1,451 | 4,005 | 3,766 |
| Addition to loan loss provisions | | | 229 | 133 | 138 | 265 | 307 | 265 | 362 | 571 |
| Underlying result before tax | | | 1,992 | 1,652 | 1,955 | 1,878 | 2,009 | 1,186 | 3,644 | 3,195 |
| Taxation | | | 565 | 456 | 557 | 522 | 569 | 329 | 1,022 | 898 |
| Non-controlling interests | | | 23 | 21 | 17 | 20 | 23 | 16 | 44 | 39 |
| Underlying net result | | | 1,403 | 1,175 | 1,381 | 1,336 | 1,417 | 842 | 2,578 | 2,259 |
| Special items after tax | | | - | - | -787 | - | - | -13 | - | -13 |
| Net result Banking | | | 1,403 | 1,175 | 595 | 1,336 | 1,417 | 829 | 2,578 | 2,246 |
| Net result Insurance Other | | | -32 | -32 | 158 | 12 | -58 | -78 | -64 | -136 |
| Net result from continuing operations | | | 1,371 | 1,143 | 752 | 1,348 | 1,359 | 751 | 2,514 | 2,110 |
| Net result from discontinued operations | | | - | - | -2 | 1 | -64 | 506 | - | 442 |
| Net result ING Group | | | 1,371 | 1,143 | 750 | 1,349 | 1,295 | 1,257 | 2,514 | 2,552 |
| Key figures²⁾ | | | | | | | | | | |
| Interest margin | | | 1.51% | 1.52% | 1.52% | 1.55% | 1.50% | 1.51% | 1.51% | 1.50% |
| Cost/income ratio | | | 51.0% | 59.4% | 53.1% | 50.9% | 49.1% | 64.5% | 55.1% | 56.4% |
| Return on equity based on IFRS-EU equity ING Group | | | 11.7% | 9.6% | 11.1% | 10.8% | 11.6% | 7.0% | 10.6% | 9.3% |
| Return on equity based on 12.0% CET1 ³⁾ | | | 15.3% | 12.8% | 14.9% | 14.3% | 15.1% | 8.9% | 14.0% | 12.0% |
| Risk costs in bps of average RWA | | | 30 | 17 | 18 | 33 | 39 | 33 | 23 | 36 |
| Risk-weighted assets (end of period) | | | 310,336 | 309,796 | 314,325 | 312,820 | 319,115 | 318,357 | 310,336 | 319,115 |
| Employees (internal FTEs, end of period) | | | 51,342 | 51,464 | 51,546 | 51,776 | 51,833 | 52,088 | 51,342 | 51,833 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Interest margin | | | 1.52% | 1.52% | 1.52% | 1.50% | 1.48% | 1.47% | | |
| Cost/income ratio | | | 53.6% | 53.1% | 54.2% | 56.5% | 57.9% | 59.1% | | |
| Return on equity based on IFRS-EU equity ING Group | | | 10.8% | 10.8% | 10.1% | 9.1% | 8.8% | 8.1% | | |
| Return on equity based on 12.0% CET1 ³⁾ | | | 14.3% | 14.3% | 13.3% | 11.8% | 11.2% | 10.4% | | |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and the (European) single resolution fund ('SRF').

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.4 Profit or loss: Retail Banking

| Profit or loss Retail Banking | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 2,357 | 2,344 | 2,321 | 2,351 | 2,301 | 2,295 | 4,701 | 4,596 |
| Capital charge on book equity | | | -2 | 1 | 2 | 0 | -3 | -10 | -1 | -13 |
| Interest benefit on total capital | | | 17 | 26 | 23 | 25 | 35 | 45 | 44 | 80 |
| Net interest income | | | 2,372 | 2,371 | 2,346 | 2,376 | 2,333 | 2,330 | 4,743 | 4,663 |
| Net commission income | | | 419 | 403 | 376 | 362 | 339 | 357 | 822 | 695 |
| Investment income | | | 13 | 1 | 1 | 55 | 3 | 1 | 14 | 5 |
| Realised gains and fair value changes on investments | | | 26 | 26 | 29 | 42 | 153 | 55 | 52 | 208 |
| Total investment income | | | 39 | 27 | 30 | 97 | 156 | 56 | 66 | 213 |
| Valuation result and net trading income | | | 88 | 73 | 170 | 138 | 104 | 29 | 162 | 132 |
| Other income | | | 55 | 38 | 43 | 13 | 94 | 44 | 93 | 137 |
| Total other income | | | 144 | 111 | 213 | 150 | 197 | 72 | 255 | 270 |
| Total underlying income | | | 2,974 | 2,913 | 2,965 | 2,985 | 3,025 | 2,815 | 5,887 | 5,840 |
| Expenses excl. regulatory costs | | | 1,493 | 1,459 | 1,499 | 1,462 | 1,494 | 1,508 | 2,952 | 3,002 |
| Regulatory costs | | | 61 | 384 | 110 | 67 | 72 | 394 | 444 | 466 |
| Operating expenses | | | 1,554 | 1,843 | 1,609 | 1,530 | 1,566 | 1,902 | 3,397 | 3,467 |
| Gross result | | | 1,420 | 1,071 | 1,356 | 1,456 | 1,459 | 913 | 2,490 | 2,373 |
| Addition to loan loss provisions | | | 93 | 98 | 107 | 168 | 184 | 148 | 191 | 331 |
| Underlying result before tax | | | 1,327 | 972 | 1,249 | 1,288 | 1,275 | 766 | 2,299 | 2,041 |
| Taxation | | | 369 | 267 | 319 | 350 | 346 | 208 | 636 | 553 |
| Non-controlling interests | | | 20 | 17 | 15 | 16 | 19 | 14 | 37 | 32 |
| Underlying net result | | | 938 | 688 | 916 | 922 | 911 | 545 | 1,626 | 1,456 |
| Special items after tax | | | - | - | -610 | - | - | -13 | - | -13 |
| Net result | | | 938 | 688 | 306 | 922 | 911 | 532 | 1,626 | 1,443 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 52.3% | 63.3% | 54.3% | 51.2% | 51.8% | 67.6% | 57.7% | 59.4% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 20.3% | 15.1% | 19.7% | 19.6% | 19.3% | 11.5% | 17.7% | 15.3% |
| Risk costs in bps of average RWA | | | 24 | 25 | 27 | 42 | 46 | 36 | 24 | 41 |
| Risk-weighted assets (end of period) | | | 159,683 | 154,677 | 156,035 | 159,209 | 160,647 | 161,307 | 159,683 | 160,647 |
| Employees (internal FTEs, end of period) | | | 39,753 | 39,960 | 40,060 | 40,252 | 40,399 | 40,702 | 39,753 | 40,399 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 55.2% | 55.1% | 56.0% | 57.5% | 58.6% | 60.3% | | |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 18.7% | 18.4% | 17.5% | 15.8% | 15.2% | 13.6% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.5 Profit or loss: Retail Banking Benelux

| Profit or loss Retail Banking Benelux | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 1,348 | 1,348 | 1,375 | 1,383 | 1,391 | 1,360 | 2,696 | 2,752 |
| Capital charge on book equity | | | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 2 |
| Interest benefit on total capital | | | 10 | 15 | 13 | 15 | 21 | 27 | 25 | 47 |
| Net interest income | | | 1,359 | 1,364 | 1,390 | 1,399 | 1,413 | 1,388 | 2,723 | 2,801 |
| Net commission income | | | 265 | 265 | 223 | 230 | 228 | 249 | 530 | 477 |
| Investment income | | | 11 | 1 | 1 | 7 | 1 | 1 | 12 | 3 |
| Realised gains and fair value changes on investments | | | 9 | 14 | -2 | 4 | 16 | 45 | 24 | 61 |
| Total investment income | | | 20 | 15 | -0 | 10 | 17 | 47 | 36 | 64 |
| Valuation result and net trading income | | | 95 | 57 | 131 | 112 | 62 | 4 | 153 | 67 |
| Other income | | | 30 | 20 | 31 | -1 | 57 | 19 | 50 | 76 |
| Total other income | | | 126 | 77 | 163 | 110 | 120 | 23 | 203 | 143 |
| Total underlying income | | | 1,770 | 1,721 | 1,776 | 1,749 | 1,778 | 1,707 | 3,491 | 3,485 |
| Expenses excl. regulatory costs | | | 870 | 836 | 874 | 873 | 927 | 930 | 1,706 | 1,857 |
| Regulatory costs | | | 5 | 282 | 83 | 38 | 18 | 255 | 287 | 273 |
| Operating expenses | | | 875 | 1,118 | 957 | 911 | 945 | 1,185 | 1,993 | 2,130 |
| Gross result | | | 895 | 603 | 819 | 838 | 833 | 522 | 1,498 | 1,355 |
| Addition to loan loss provisions | | | 25 | 53 | 65 | 94 | 107 | 81 | 79 | 188 |
| Underlying result before tax | | | 870 | 550 | 754 | 744 | 726 | 442 | 1,420 | 1,167 |
| Taxation | | | 238 | 146 | 214 | 192 | 213 | 109 | 384 | 322 |
| Non-controlling interests | | | 2 | 2 | 2 | 1 | -1 | -1 | 3 | -1 |
| Underlying net result | | | 630 | 402 | 538 | 551 | 513 | 333 | 1,032 | 846 |
| Special items after tax | | | - | - | -598 | - | - | -13 | - | -13 |
| Net result | | | 630 | 402 | -60 | 551 | 513 | 320 | 1,032 | 834 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 49.4% | 65.0% | 53.9% | 52.1% | 53.2% | 69.4% | 57.1% | 61.1% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 25.2% | 16.3% | 21.3% | 21.4% | 19.6% | 12.5% | 20.8% | 16.0% |
| Risk costs in bps of average RWA | | | 12 | 26 | 31 | 44 | 49 | 36 | 19 | 43 |
| Risk-weighted assets (end of period) | | | 85,471 | 81,873 | 83,287 | 85,299 | 86,468 | 87,566 | 85,471 | 86,468 |
| Employees (internal FTEs, end of period) | | | 17,137 | 17,420 | 17,636 | 17,759 | 17,972 | 18,349 | 17,137 | 17,972 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 55.0% | 56.0% | 57.0% | 59.2% | 60.3% | 61.1% | | |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 21.1% | 19.7% | 18.7% | 16.5% | 16.1% | 14.8% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.6 Profit or loss: Retail Banking Netherlands

| Profit or loss Retail Banking Netherlands | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 883 | 879 | 901 | 901 | 894 | 906 | 1,762 | 1,800 |
| Capital charge on book equity | | | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 2 |
| Interest benefit on total capital | | | 6 | 9 | 8 | 9 | 13 | 17 | 15 | 30 |
| Net interest income | | | 889 | 889 | 910 | 911 | 908 | 924 | 1,778 | 1,832 |
| Net commission income | | | 150 | 151 | 138 | 139 | 132 | 137 | 301 | 269 |
| Investment income | | | 0 | - | 1 | 9 | - | 1 | 0 | 1 |
| Realised gains and fair value changes on investments | | | 5 | 11 | 1 | 0 | 11 | 16 | 16 | 27 |
| Total investment income | | | 5 | 11 | 2 | 9 | 11 | 17 | 16 | 28 |
| Valuation result and net trading income | | | 64 | 18 | 82 | 74 | 18 | -10 | 81 | 9 |
| Other income | | | 9 | 8 | 13 | -2 | 10 | 11 | 16 | 21 |
| Total other income | | | 73 | 25 | 95 | 72 | 29 | 1 | 98 | 30 |
| Total underlying income | | | 1,117 | 1,076 | 1,145 | 1,132 | 1,080 | 1,079 | 2,193 | 2,159 |
| Expenses excl. regulatory costs | | | 520 | 496 | 539 | 527 | 697 | 601 | 1,016 | 1,298 |
| Regulatory costs | | | 19 | 86 | 75 | 19 | 8 | 94 | 105 | 103 |
| Operating expenses | | | 539 | 582 | 614 | 546 | 705 | 695 | 1,121 | 1,400 |
| Gross result | | | 578 | 494 | 531 | 585 | 375 | 384 | 1,072 | 759 |
| Addition to loan loss provisions | | | 12 | 17 | 29 | 43 | 50 | 49 | 29 | 99 |
| Underlying result before tax | | | 565 | 477 | 502 | 542 | 325 | 336 | 1,043 | 661 |
| Taxation | | | 140 | 121 | 125 | 136 | 81 | 80 | 262 | 161 |
| Non-controlling interests | | | - | - | - | - | - | - | - | - |
| Underlying net result | | | 425 | 356 | 377 | 406 | 244 | 255 | 781 | 499 |
| Special items after tax | | | - | - | -180 | - | - | -13 | - | -13 |
| Net result | | | 425 | 356 | 197 | 406 | 244 | 243 | 781 | 487 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 48.3% | 54.1% | 53.6% | 48.3% | 65.3% | 64.4% | 51.1% | 64.8% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 29.0% | 24.7% | 24.8% | 25.6% | 14.9% | 15.0% | 26.9% | 14.9% |
| Risk costs in bps of average RWA | | | 10 | 14 | 23 | 33 | 37 | 34 | 12 | 35 |
| Risk-weighted assets (end of period) | | | 50,680 | 46,898 | 49,088 | 52,341 | 53,581 | 55,737 | 50,680 | 53,581 |
| Employees (internal FTEs, end of period) | | | 8,750 | 8,945 | 9,048 | 9,099 | 9,271 | 9,533 | 8,750 | 9,271 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 51.0% | 55.2% | 57.7% | 61.0% | 62.7% | 59.8% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 26.0% | 22.3% | 19.9% | 16.7% | 14.9% | 14.8% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.7 Profit or loss: Retail Banking Belgium

| Profit or loss Retail Banking Belgium ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|-------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 466 | 469 | 474 | 482 | 497 | 454 | 934 | 951 |
| Capital charge on book equity | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Interest benefit on total capital | | | 4 | 6 | 5 | 6 | 8 | 10 | 11 | 17 |
| Net interest income | | | 470 | 475 | 480 | 488 | 505 | 464 | 945 | 969 |
| Net commission income | | | 115 | 114 | 86 | 91 | 96 | 112 | 229 | 208 |
| Investment income | | | 11 | 1 | 0 | -3 | 1 | 1 | 12 | 2 |
| Realised gains and fair value changes on investments | | | 4 | 3 | -2 | 4 | 5 | 29 | 8 | 34 |
| Total investment income | | | 16 | 4 | -2 | 1 | 6 | 30 | 20 | 36 |
| Valuation result and net trading income | | | 31 | 40 | 49 | 38 | 44 | 14 | 71 | 58 |
| Other income | | | 22 | 12 | 18 | 0 | 47 | 8 | 34 | 55 |
| Total other income | | | 53 | 52 | 68 | 38 | 91 | 22 | 105 | 113 |
| Total underlying income | | | 654 | 645 | 631 | 617 | 698 | 627 | 1,298 | 1,325 |
| Expenses excl. regulatory costs | | | 350 | 340 | 335 | 346 | 231 | 329 | 690 | 559 |
| Regulatory costs | | | -13 | 196 | 8 | 19 | 9 | 161 | 182 | 170 |
| Operating expenses | | | 336 | 536 | 343 | 365 | 240 | 490 | 872 | 730 |
| Gross result | | | 317 | 109 | 288 | 252 | 458 | 138 | 426 | 596 |
| Addition to loan loss provisions | | | 13 | 36 | 36 | 51 | 57 | 32 | 49 | 89 |
| Underlying result before tax | | | 304 | 73 | 252 | 202 | 401 | 106 | 377 | 507 |
| Taxation | | | 98 | 25 | 89 | 56 | 132 | 29 | 123 | 161 |
| Non-controlling interests | | | 2 | 2 | 2 | 1 | -1 | -1 | 3 | -1 |
| Underlying net result | | | 205 | 46 | 161 | 145 | 270 | 78 | 251 | 347 |
| Special items after tax | | | - | - | -418 | | | | - | - |
| Net result | | | 205 | 46 | -257 | 145 | 270 | 78 | 251 | 347 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 51.4% | 83.1% | 54.4% | 59.1% | 34.4% | 78.0% | 67.2% | 55.1% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 19.7% | 4.6% | 16.2% | 14.8% | 27.7% | 8.1% | 12.2% | 18.0% |
| Risk costs in bps of average RWA | | | 15 | 42 | 43 | 61 | 70 | 40 | 28 | 55 |
| Risk-weighted assets (end of period) | | | 34,791 | 34,975 | 34,199 | 32,958 | 32,887 | 31,829 | 34,791 | 32,887 |
| Employees (internal FTEs, end of period) | | | 8,387 | 8,475 | 8,588 | 8,661 | 8,701 | 8,816 | 8,387 | 8,701 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 62.1% | 57.3% | 55.9% | 56.1% | 56.2% | 63.4% | | |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 13.8% | 15.6% | 16.7% | 16.2% | 18.3% | 14.9% | | |

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.8 Profit or loss: Retail Banking Challengers & Growth Markets

| Profit or loss Retail Banking Challengers & Growth Markets | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 1,008 | 996 | 946 | 968 | 910 | 934 | 2,005 | 1,844 |
| Capital charge on book equity | | | -3 | -0 | 0 | -1 | -4 | -11 | -3 | -15 |
| Interest benefit on total capital | | | 7 | 11 | 10 | 10 | 14 | 18 | 19 | 33 |
| Net interest income | | | 1,013 | 1,007 | 956 | 977 | 920 | 942 | 2,020 | 1,862 |
| Net commission income | | | 154 | 138 | 152 | 132 | 110 | 108 | 293 | 218 |
| Investment income | | | 2 | 0 | -1 | 49 | 2 | 0 | 2 | 2 |
| Realised gains and fair value changes on investments | | | 17 | 12 | 31 | 38 | 137 | 10 | 29 | 147 |
| Total investment income | | | 18 | 12 | 30 | 87 | 139 | 10 | 31 | 149 |
| Valuation result and net trading income | | | -7 | 16 | 39 | 26 | 42 | 24 | 9 | 66 |
| Other income | | | 25 | 18 | 12 | 14 | 36 | 25 | 43 | 61 |
| Total other income | | | 18 | 34 | 51 | 40 | 78 | 49 | 52 | 127 |
| Total underlying income | | | 1,203 | 1,192 | 1,190 | 1,237 | 1,247 | 1,108 | 2,396 | 2,356 |
| Expenses excl. regulatory costs | | | 623 | 623 | 625 | 589 | 567 | 578 | 1,246 | 1,145 |
| Regulatory costs | | | 55 | 102 | 27 | 30 | 54 | 139 | 157 | 193 |
| Operating expenses | | | 679 | 725 | 652 | 619 | 621 | 717 | 1,403 | 1,338 |
| Gross result | | | 525 | 467 | 538 | 618 | 627 | 391 | 992 | 1,018 |
| Addition to loan loss provisions | | | 68 | 45 | 42 | 74 | 77 | 67 | 113 | 144 |
| Underlying result before tax | | | 457 | 422 | 496 | 544 | 550 | 324 | 879 | 874 |
| Taxation | | | 131 | 121 | 105 | 157 | 133 | 98 | 252 | 231 |
| Non-controlling interests | | | 18 | 15 | 13 | 15 | 19 | 14 | 33 | 34 |
| Underlying net result | | | 308 | 286 | 378 | 371 | 397 | 212 | 594 | 609 |
| Special items after tax | | | - | - | -12 | | | | - | - |
| Net result | | | 308 | 286 | 365 | 371 | 397 | 212 | 594 | 609 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 56.4% | 60.8% | 54.8% | 50.0% | 49.8% | 64.7% | 58.6% | 56.8% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 14.8% | 13.8% | 17.8% | 17.4% | 18.8% | 10.2% | 14.3% | 14.5% |
| Risk costs in bps of average RWA | | | 37 | 25 | 23 | 40 | 42 | 36 | 31 | 39 |
| Risk-weighted assets (end of period) | | | 74,212 | 72,804 | 72,747 | 73,909 | 74,179 | 73,740 | 74,212 | 74,179 |
| Employees (internal FTEs, end of period) | | | 22,617 | 22,541 | 22,424 | 22,493 | 22,427 | 22,353 | 22,617 | 22,427 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 55.5% | 53.8% | 54.5% | 55.1% | 56.1% | 58.9% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 15.9% | 17.0% | 16.0% | 14.9% | 14.3% | 12.1% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.9 Profit or loss: Retail Banking Germany

| Profit or loss Retail Banking Germany ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 394 | 401 | 395 | 425 | 394 | 422 | 795 | 816 |
| Capital charge on book equity | | | 8 | 10 | 11 | 10 | 8 | 2 | 18 | 10 |
| Interest benefit on total capital | | | 3 | 5 | 4 | 4 | 6 | 7 | 8 | 13 |
| Net interest income | | | 405 | 416 | 410 | 439 | 408 | 432 | 821 | 839 |
| Net commission income | | | 51 | 48 | 53 | 47 | 42 | 41 | 99 | 83 |
| Investment income | | | 0 | 0 | -0 | 0 | 0 | -0 | 0 | 0 |
| Realised gains and fair value changes on investments | | | 0 | 10 | -0 | - | 44 | 4 | 10 | 48 |
| Total investment income | | | 0 | 10 | -1 | 0 | 44 | 4 | 10 | 48 |
| Valuation result and net trading income | | | -3 | -14 | -1 | -11 | 10 | -2 | -17 | 9 |
| Other income | | | 1 | 3 | -1 | 2 | 4 | 2 | 4 | 6 |
| Total other income | | | -2 | -11 | -2 | -9 | 14 | 0 | -13 | 15 |
| Total underlying income | | | 455 | 463 | 461 | 478 | 508 | 477 | 918 | 985 |
| Expenses excl. regulatory costs | | | 222 | 225 | 208 | 199 | 200 | 195 | 447 | 395 |
| Regulatory costs | | | 15 | 52 | -23 | -8 | 15 | 101 | 67 | 115 |
| Operating expenses | | | 237 | 277 | 185 | 191 | 215 | 295 | 514 | 510 |
| Gross result | | | 218 | 186 | 276 | 287 | 293 | 182 | 404 | 475 |
| Addition to loan loss provisions | | | 5 | 2 | -46 | 5 | 14 | 8 | 6 | 22 |
| Underlying result before tax | | | 214 | 185 | 321 | 282 | 279 | 174 | 398 | 452 |
| Taxation | | | 70 | 63 | 80 | 100 | 75 | 60 | 134 | 135 |
| Non-controlling interests | | | 1 | 1 | 1 | 1 | 0 | 0 | 1 | 1 |
| Underlying net result | | | 142 | 121 | 240 | 181 | 203 | 113 | 264 | 316 |
| Special items after tax | | | | | | | | | - | - |
| Net result | | | 142 | 121 | 240 | 181 | 203 | 113 | 264 | 316 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 52.1% | 59.8% | 40.2% | 39.9% | 42.3% | 61.9% | 56.0% | 51.8% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 19.6% | 16.4% | 31.6% | 24.0% | 27.1% | 15.2% | 18.0% | 21.2% |
| Risk costs in bps of average RWA | | | 7 | 3 | -72 | 9 | 23 | 13 | 5 | 18 |
| Risk-weighted assets (end of period) | | | 24,497 | 24,207 | 25,374 | 25,504 | 25,133 | 24,932 | 24,497 | 25,133 |
| Employees (internal FTEs, end of period) | | | 4,645 | 4,611 | 4,540 | 4,462 | 4,392 | 4,335 | 4,645 | 4,392 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 47.9% | 45.4% | 46.1% | 46.0% | 48.2% | 48.4% | | |
| Return on equity based on 12.0% common equity Tier1 ³⁾ | | | 22.9% | 24.8% | 24.5% | 23.2% | 22.3% | 21.1% | | |

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

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

| Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 614 | 596 | 551 | 543 | 516 | 512 | 1,209 | 1,028 |
| Capital charge on book equity | | | -11 | -11 | -11 | -11 | -12 | -13 | -22 | -25 |
| Interest benefit on total capital | | | 4 | 7 | 6 | 6 | 9 | 11 | 11 | 19 |
| Net interest income | | | 607 | 591 | 546 | 538 | 512 | 510 | 1,199 | 1,023 |
| Net commission income | | | 103 | 91 | 99 | 85 | 69 | 67 | 193 | 135 |
| Investment income | | | 2 | 0 | -0 | 48 | 2 | 0 | 2 | 2 |
| Realised gains and fair value changes on investments | | | 17 | 2 | 31 | 38 | 93 | 6 | 19 | 99 |
| Total investment income | | | 18 | 2 | 31 | 87 | 95 | 6 | 20 | 101 |
| Valuation result and net trading income | | | -4 | 30 | 40 | 36 | 31 | 26 | 26 | 57 |
| Other income | | | 23 | 15 | 13 | 13 | 32 | 22 | 39 | 55 |
| Total other income | | | 20 | 45 | 53 | 49 | 63 | 48 | 65 | 112 |
| Total underlying income | | | 748 | 729 | 729 | 759 | 740 | 631 | 1,477 | 1,371 |
| Expenses excl. regulatory costs | | | 401 | 398 | 417 | 390 | 367 | 383 | 800 | 750 |
| Regulatory costs | | | 40 | 50 | 50 | 38 | 39 | 38 | 90 | 78 |
| Operating expenses | | | 441 | 448 | 467 | 428 | 406 | 422 | 890 | 828 |
| Gross result | | | 307 | 281 | 262 | 331 | 334 | 210 | 588 | 543 |
| Addition to loan loss provisions | | | 63 | 43 | 87 | 69 | 63 | 59 | 107 | 122 |
| Underlying result before tax | | | 243 | 238 | 175 | 262 | 271 | 151 | 481 | 422 |
| Taxation | | | 60 | 58 | 25 | 58 | 58 | 38 | 118 | 95 |
| Non-controlling interests | | | 18 | 15 | 12 | 15 | 19 | 14 | 32 | 33 |
| Underlying net result | | | 165 | 165 | 137 | 190 | 194 | 99 | 331 | 293 |
| Special items after tax | | | - | - | -12 | | | | - | - |
| Net result | | | 165 | 165 | 125 | 190 | 194 | 99 | 331 | 293 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 59.0% | 61.4% | 64.1% | 56.4% | 54.9% | 66.8% | 60.2% | 60.4% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 12.4% | 12.5% | 10.4% | 14.0% | 14.5% | 7.7% | 12.5% | 11.1% |
| Risk costs in bps of average RWA | | | 51 | 36 | 73 | 56 | 51 | 48 | 44 | 50 |
| Risk-weighted assets (end of period) | | | 49,715 | 48,597 | 47,373 | 48,405 | 49,047 | 48,809 | 49,715 | 49,047 |
| Employees (internal FTEs, end of period) | | | 17,972 | 17,929 | 17,884 | 18,030 | 18,035 | 18,018 | 17,972 | 18,035 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 60.2% | 59.2% | 60.3% | 61.6% | 62.1% | 67.3% | | |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 12.3% | 12.9% | 11.7% | 10.6% | 10.1% | 7.5% | | |

¹⁾ Includes: Australia, Czech Republic, France, Italy, Spain, UK Legacy run-off portfolio, Poland, Romania, Turkey, Asian stakes.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.11 Profit or loss: Wholesale Banking

| Profit or loss Wholesale Banking | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 1,057 | 1,061 | 1,066 | 1,072 | 1,008 | 1,031 | 2,118 | 2,040 |
| Capital charge on book equity | | | -135 | -134 | -131 | -134 | -142 | -153 | -269 | -294 |
| Interest benefit on total capital | | | 18 | 28 | 23 | 26 | 36 | 46 | 47 | 82 |
| Net interest income | | | 941 | 955 | 959 | 964 | 902 | 925 | 1,896 | 1,827 |
| Net commission income | | | 297 | 280 | 235 | 244 | 273 | 251 | 577 | 524 |
| Investment income | | | 4 | 5 | 3 | 18 | 3 | 8 | 9 | 11 |
| Realised gains and fair value changes on investments | | | 7 | 19 | 5 | -2 | 12 | 7 | 25 | 20 |
| Total investment income | | | 11 | 23 | 8 | 15 | 15 | 15 | 34 | 30 |
| Valuation result and net trading income | | | 249 | 252 | 244 | 134 | 256 | 130 | 501 | 386 |
| Other income | | | 91 | 35 | 24 | -6 | 25 | -5 | 126 | 20 |
| Total other income | | | 340 | 287 | 269 | 127 | 281 | 125 | 627 | 406 |
| Total underlying income | | | 1,588 | 1,545 | 1,471 | 1,350 | 1,471 | 1,316 | 3,134 | 2,787 |
| Expenses excl. regulatory costs | | | 667 | 608 | 592 | 617 | 587 | 573 | 1,275 | 1,161 |
| Regulatory costs | | | 7 | 91 | 99 | -2 | 2 | 102 | 98 | 104 |
| Operating expenses | | | 675 | 698 | 691 | 615 | 590 | 676 | 1,373 | 1,265 |
| Gross result | | | 914 | 847 | 779 | 735 | 881 | 641 | 1,761 | 1,522 |
| Addition to loan loss provisions | | | 135 | 35 | 31 | 97 | 123 | 117 | 170 | 240 |
| Underlying result before tax | | | 778 | 813 | 748 | 638 | 758 | 524 | 1,591 | 1,282 |
| Taxation | | | 208 | 230 | 193 | 144 | 266 | 150 | 438 | 416 |
| Non-controlling interests | | | 3 | 4 | 2 | 3 | 4 | 3 | 7 | 6 |
| Underlying net result | | | 566 | 579 | 553 | 491 | 489 | 371 | 1,145 | 860 |
| Special items after tax | | | - | - | -149 | | | | - | - |
| Net result | | | 566 | 579 | 404 | 491 | 489 | 371 | 1,145 | 860 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 42.5% | 45.2% | 47.0% | 45.6% | 40.1% | 51.3% | 43.8% | 45.4% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 12.7% | 12.7% | 12.2% | 10.9% | 10.8% | 8.2% | 12.7% | 9.5% |
| Risk costs in bps of average RWA | | | 36 | 9 | 8 | 26 | 32 | 31 | 22 | 32 |
| Risk-weighted assets (end of period) | | | 148,023 | 151,929 | 153,811 | 148,767 | 153,679 | 151,122 | 148,023 | 153,679 |
| Employees (internal FTEs, end of period) | | | 11,586 | 11,500 | 11,483 | 11,521 | 11,431 | 11,383 | 11,586 | 11,431 |
| Value at Risk trading positions (average) | | | 7.1 | 7.0 | 6.9 | 9.1 | 12.9 | 11.2 | | |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 45.0% | 44.5% | 45.9% | 48.5% | 49.5% | 48.9% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 12.1% | 11.6% | 10.5% | 9.1% | 8.7% | 9.6% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.12 Profit or loss: WB - Industry Lending

| Profit or loss Wholesale Banking - Industry Lending | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 541 | 542 | 550 | 517 | 506 | 477 | 1,083 | 983 |
| Capital charge on book equity | | | 0 | -0 | -0 | -0 | -0 | -0 | -0 | -0 |
| Interest benefit on total capital | | | 8 | 13 | 10 | 11 | 14 | 19 | 21 | 33 |
| Net interest income | | | 549 | 555 | 560 | 528 | 520 | 495 | 1,104 | 1,016 |
| Net commission income | | | 156 | 155 | 123 | 132 | 150 | 131 | 311 | 282 |
| Investment income | | | - | - | 0 | 1 | 0 | 0 | - | 1 |
| Realised gains and fair value changes on investments | | | 1 | -4 | -1 | -5 | -3 | -5 | -3 | -7 |
| Total investment income | | | 1 | -4 | -0 | -4 | -2 | -5 | -3 | -7 |
| Valuation result and net trading income | | | 8 | -19 | -6 | 3 | 2 | 3 | -11 | 5 |
| Other income | | | 2 | 19 | 15 | 1 | 8 | -5 | 21 | 2 |
| Total other income | | | 10 | -0 | 10 | 4 | 9 | -2 | 10 | 7 |
| Total underlying income | | | 716 | 705 | 693 | 660 | 678 | 620 | 1,422 | 1,298 |
| Expenses excl. regulatory costs | | | 174 | 161 | 168 | 154 | 157 | 149 | 335 | 305 |
| Regulatory costs | | | 0 | 17 | 27 | -4 | -1 | 21 | 17 | 20 |
| Operating expenses | | | 174 | 178 | 195 | 150 | 156 | 170 | 352 | 326 |
| Gross result | | | 542 | 528 | 498 | 510 | 522 | 450 | 1,070 | 972 |
| Addition to loan loss provisions | | | 94 | 17 | 2 | 86 | 60 | 98 | 110 | 158 |
| Underlying result before tax | | | 448 | 511 | 496 | 425 | 462 | 353 | 959 | 815 |
| Taxation | | | 108 | 120 | 124 | 107 | 110 | 83 | 229 | 193 |
| Non-controlling interests | | | 1 | 2 | -0 | 1 | 1 | 2 | 2 | 3 |
| Underlying net result | | | 339 | 389 | 372 | 317 | 352 | 268 | 728 | 619 |
| Special items after tax | | | | | | | | | - | - |
| Net result | | | 339 | 389 | 372 | 317 | 352 | 268 | 728 | 619 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 24.4% | 25.2% | 28.1% | 22.7% | 23.0% | 27.4% | 24.8% | 25.1% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 16.5% | 18.7% | 18.6% | 16.6% | 18.7% | 14.6% | 17.6% | 16.7% |
| Risk costs in bps of average RWA | | | 54 | 10 | 1 | 54 | 38 | 63 | 32 | 51 |
| Risk-weighted assets (end of period) | | | 67,993 | 69,428 | 69,881 | 63,166 | 64,670 | 60,841 | 67,993 | 64,670 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 25.1% | 24.8% | 25.3% | 25.4% | 26.1% | 26.5% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 17.6% | 18.2% | 17.2% | 16.4% | 16.8% | 16.5% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.13 Profit or loss: WB - General Lending & Transaction Services

| Profit or loss Wholesale Banking - General Lending & Transaction Services | | | | | | | | | | |
|---|--------|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 279 | 260 | 266 | 253 | 240 | 237 | 539 | 477 |
| Capital charge on book equity | | | -0 | -0 | -1 | -1 | -1 | -1 | -1 | -1 |
| Interest benefit on total capital | | | 6 | 8 | 7 | 8 | 11 | 13 | 14 | 24 |
| Net interest income | | | 284 | 268 | 273 | 261 | 250 | 250 | 552 | 500 |
| Net commission income | | | 103 | 98 | 95 | 93 | 95 | 84 | 201 | 178 |
| Investment income | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Realised gains and fair value changes on investments | | | - | - | - | - | - | - | - | - |
| Total investment income | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Valuation result and net trading income | | | 10 | 10 | 20 | 7 | 9 | 9 | 20 | 18 |
| Other income | | | -1 | 3 | 5 | 2 | 1 | 2 | 2 | 3 |
| Total other income | | | 9 | 13 | 25 | 9 | 10 | 11 | 22 | 21 |
| Total underlying income | | | 396 | 379 | 393 | 362 | 354 | 345 | 775 | 699 |
| Expenses excl. regulatory costs | | | 190 | 187 | 187 | 179 | 185 | 179 | 377 | 364 |
| Regulatory costs | | | 1 | 19 | 22 | -4 | 5 | 23 | 20 | 28 |
| Operating expenses | | | 191 | 206 | 209 | 175 | 191 | 202 | 397 | 393 |
| Gross result | | | 205 | 174 | 184 | 187 | 164 | 143 | 378 | 307 |
| Addition to loan loss provisions | | | 5 | -13 | 9 | 3 | 50 | 2 | -8 | 53 |
| Underlying result before tax | | | 200 | 187 | 175 | 184 | 114 | 141 | 386 | 254 |
| Taxation | | | 54 | 48 | 41 | 49 | 27 | 33 | 102 | 60 |
| Non-controlling interests | | | 2 | 2 | 3 | 1 | 3 | 0 | 4 | 3 |
| Underlying net result | | | 144 | 136 | 131 | 134 | 84 | 107 | 280 | 191 |
| Special items after tax | | | | | | | | | - | - |
| Net result | | | 144 | 136 | 131 | 134 | 84 | 107 | 280 | 191 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 48.2% | 54.2% | 53.2% | 48.3% | 53.8% | 58.5% | 51.2% | 56.1% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 10.5% | 10.0% | 9.8% | 9.9% | 6.4% | 8.1% | 10.3% | 7.2% |
| Risk costs in bps of average RWA | | | 4 | -11 | 8 | 3 | 45 | 2 | -3 | 23 |
| Risk-weighted assets (end of period) | | | 45,828 | 46,333 | 45,611 | 45,153 | 45,787 | 44,507 | 45,828 | 45,787 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 51.0% | 52.4% | 53.4% | 55.0% | 57.6% | 57.6% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 10.1% | 9.1% | 8.6% | 7.8% | 7.0% | 7.2% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.14 Profit or loss: WB - Financial Markets

| Profit or loss Wholesale Banking - Financial Markets | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 64 | 84 | 102 | 133 | 69 | 114 | 148 | 183 |
| Capital charge on book equity | | | -1 | -1 | -1 | -1 | -1 | -1 | -2 | -1 |
| Interest benefit on total capital | | | 3 | 5 | 5 | 5 | 8 | 11 | 8 | 19 |
| Net interest income | | | 66 | 89 | 106 | 138 | 76 | 124 | 155 | 200 |
| Net commission income | | | 39 | 27 | 18 | 22 | 29 | 36 | 67 | 66 |
| Investment income | | | - | 2 | 0 | 0 | 1 | 0 | 2 | 1 |
| Realised gains and fair value changes on investments | | | -0 | -0 | 1 | -1 | 1 | -0 | -0 | 1 |
| Total investment income | | | -0 | 1 | 1 | -1 | 2 | -0 | 1 | 2 |
| Valuation result and net trading income | | | 198 | 249 | 182 | 72 | 222 | 113 | 448 | 335 |
| Other income | | | -19 | -10 | -22 | -21 | -7 | -5 | -29 | -12 |
| Total other income | | | 179 | 239 | 160 | 51 | 215 | 108 | 418 | 322 |
| Total underlying income | | | 285 | 356 | 285 | 210 | 322 | 268 | 641 | 590 |
| Expenses excl. regulatory costs | | | 220 | 227 | 222 | 220 | 219 | 214 | 447 | 433 |
| Regulatory costs | | | 2 | 31 | 43 | -6 | -12 | 53 | 33 | 41 |
| Operating expenses | | | 222 | 258 | 265 | 214 | 207 | 267 | 480 | 473 |
| Gross result | | | 63 | 98 | 19 | -4 | 115 | 2 | 161 | 117 |
| Addition to loan loss provisions | | | 1 | -0 | -8 | 4 | -1 | 4 | 0 | 2 |
| Underlying result before tax | | | 63 | 98 | 27 | -8 | 116 | -2 | 161 | 114 |
| Taxation | | | 25 | 27 | 10 | 5 | 33 | -8 | 53 | 25 |
| Non-controlling interests | | | 1 | 1 | 0 | 1 | 1 | 1 | 2 | 2 |
| Underlying net result | | | 37 | 70 | 16 | -14 | 83 | 5 | 106 | 88 |
| Special items after tax | | | - | - | -26 | | | | - | - |
| Net result | | | 37 | 70 | -10 | -14 | 83 | 5 | 106 | 88 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 77.8% | 72.5% | 93.2% | 102.0% | 64.2% | 99.4% | 74.9% | 80.2% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 4.9% | 8.7% | 1.9% | -1.3% | 8.3% | 0.6% | 6.9% | 4.4% |
| Risk costs in bps of average RWA | | | 1 | -0 | -11 | 5 | -1 | 4 | 0 | 1 |
| Risk-weighted assets (end of period) | | | 24,645 | 26,253 | 28,049 | 30,120 | 32,378 | 34,389 | 24,645 | 32,378 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 84.5% | 80.5% | 87.8% | 92.2% | 87.7% | 75.8% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 3.3% | 4.4% | 2.4% | 0.9% | 2.7% | 6.2% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.15 Profit or loss: WB - Bank Treasury & Other

| Profit or loss Wholesale Banking - Bank Treasury & Other | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|-----------|------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | 174 | 174 | 147 | 168 | 194 | 203 | 348 | 397 |
| Capital charge on book equity | | | -133 | -132 | -130 | -133 | -140 | -151 | -266 | -292 |
| Interest benefit on total capital | | | 1 | 2 | 2 | 2 | 3 | 3 | 3 | 6 |
| Net interest income | | | 42 | 43 | 19 | 37 | 56 | 55 | 86 | 112 |
| Net commission income | | | -1 | -0 | -1 | -3 | -2 | -0 | -2 | -2 |
| Investment income | | | 4 | 3 | 3 | 17 | 1 | 8 | 7 | 9 |
| Realised gains and fair value changes on investments | | | 6 | 23 | 5 | 3 | 14 | 12 | 29 | 26 |
| Total investment income | | | 10 | 26 | 7 | 20 | 15 | 20 | 36 | 35 |
| Valuation result and net trading income | | | 32 | 12 | 48 | 52 | 24 | 4 | 44 | 28 |
| Other income | | | 109 | 23 | 27 | 12 | 23 | 3 | 132 | 27 |
| Total other income | | | 141 | 35 | 75 | 64 | 47 | 8 | 176 | 55 |
| Total underlying income | | | 192 | 104 | 100 | 118 | 117 | 83 | 296 | 200 |
| Expenses excl. regulatory costs | | | 84 | 32 | 14 | 65 | 26 | 32 | 116 | 58 |
| Regulatory costs | | | 4 | 24 | 8 | 12 | 11 | 4 | 28 | 15 |
| Operating expenses | | | 88 | 57 | 22 | 77 | 37 | 37 | 144 | 74 |
| Gross result | | | 104 | 48 | 78 | 41 | 80 | 46 | 151 | 126 |
| Addition to loan loss provisions | | | 36 | 31 | 28 | 4 | 14 | 14 | 67 | 28 |
| Underlying result before tax | | | 68 | 17 | 50 | 37 | 66 | 32 | 84 | 98 |
| Taxation | | | 21 | 34 | 18 | -16 | 96 | 42 | 55 | 138 |
| Non-controlling interests | | | 0 | -1 | -1 | -0 | -1 | -1 | -1 | -1 |
| Underlying net result | | | 47 | -16 | 33 | 53 | -30 | -9 | 30 | -39 |
| Special items after tax | | | - | - | -123 | | | | - | - |
| Net result | | | 47 | -16 | -90 | 53 | -30 | -9 | 30 | -39 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 45.8% | 54.3% | 22.2% | 65.0% | 31.4% | 44.5% | 48.8% | 36.9% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 16.0% | -5.7% | 10.4% | 16.6% | -9.1% | -2.8% | 4.9% | -5.9% |
| Risk costs in bps of average RWA | | | 148 | 122 | 109 | 16 | 51 | 48 | 135 | 50 |
| Risk-weighted assets (end of period) | | | 9,557 | 9,914 | 10,270 | 10,327 | 10,843 | 11,385 | 9,557 | 10,843 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 47.3% | 43.8% | 41.3% | 58.1% | 60.8% | 74.3% | | |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | | | 9.4% | 2.9% | 3.5% | -1.0% | -8.4% | -5.5% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.16 Profit or loss: Corporate Line

| Profit or loss Corporate Line | | | | | | | | | | |
|--|--------|--------|-------------|-------------|-------------|------------|------------|-------------|-------------|-------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Balance sheet related interest | | | -55 | -53 | -46 | -38 | -43 | -78 | -108 | -121 |
| Capital charge on book equity | | | 137 | 133 | 129 | 134 | 145 | 162 | 270 | 307 |
| Interest benefit on total capital | | | -36 | -55 | -46 | -51 | -70 | -92 | -90 | -162 |
| Net interest income | | | 46 | 25 | 37 | 45 | 31 | -7 | 71 | 25 |
| Net commission income | | | -2 | -1 | -0 | -1 | -1 | -1 | -3 | -2 |
| Investment income | | | 1 | -3 | 0 | -0 | 1 | -0 | -2 | 1 |
| Realised gains and fair value changes on investments | | | -7 | 0 | 1 | 27 | 0 | 0 | -7 | 0 |
| Total investment income | | | -6 | -3 | 1 | 27 | 1 | -0 | -9 | 1 |
| Valuation result and net trading income | | | -70 | -111 | -23 | -47 | 13 | -44 | -181 | -32 |
| Other income | | | 2 | 26 | 10 | 4 | 7 | 8 | 28 | 15 |
| Total other income | | | -68 | -85 | -12 | -43 | 20 | -36 | -153 | -17 |
| Total underlying income | | | -30 | -63 | 25 | 27 | 51 | -44 | -93 | 7 |
| Expenses excl. regulatory costs | | | 82 | 70 | 68 | 75 | 76 | 59 | 152 | 134 |
| Regulatory costs | | | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 1 |
| Operating expenses | | | 82 | 70 | 68 | 75 | 76 | 59 | 152 | 135 |
| Gross result | | | -113 | -133 | -43 | -48 | -25 | -103 | -245 | -128 |
| Addition to loan loss provisions | | | 1 | 0 | 0 | -0 | 0 | -0 | 1 | -0 |
| Underlying result before tax | | | -113 | -133 | -43 | -48 | -25 | -103 | -246 | -128 |
| Taxation | | | -12 | -41 | 45 | 28 | -42 | -29 | -53 | -71 |
| Non-controlling interests | | | - | - | - | - | - | - | - | - |
| Underlying net result | | | -101 | -92 | -87 | -76 | 17 | -74 | -193 | -57 |
| Special items after tax | | | - | - | -27 | - | - | - | - | - |
| Net result | | | -101 | -92 | -115 | -76 | 17 | -74 | -193 | -57 |
| Key figures¹⁾ | | | | | | | | | | |
| Risk-weighted assets (end of period) | | | 2,630 | 3,190 | 4,479 | 4,844 | 4,788 | 5,928 | 2,630 | 4,788 |
| Employees (internal FTEs, end of period) | | | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |

¹⁾ Key figures based on underlying figures.

ING 1.17 Geographical split: 2Q2017

Geographical split 2Q2017

| In EUR million | Netherlands | | | Belgium | | | Germany | | | Other Challengers | | | Growth Markets | | | Wholesale Banking Rest of World | | Other ¹⁾ | | |
|--|--------------|----------------|-------------------|------------|----------------|-------------------|------------|----------------|-------------------|-------------------|----------------|-------------------|----------------|----------------|-------------------|---------------------------------|-------------------|---------------------|-------------------|----------------|
| | Total | Retail Banking | Wholesale Banking | Total | Retail Banking | Wholesale Banking | Total | Retail Banking | Wholesale Banking | Total | Retail Banking | Wholesale Banking | Total | Retail Banking | Wholesale Banking | Total | Wholesale Banking | Total | Wholesale Banking | Corporate Line |
| Profit or loss | | | | | | | | | | | | | | | | | | | | |
| Net interest income | 1,129 | 889 | 240 | 528 | 470 | 58 | 522 | 405 | 117 | 373 | 280 | 94 | 384 | 328 | 56 | 376 | 376 | 47 | 0 | 46 |
| Net commission income | 224 | 150 | 74 | 148 | 115 | 34 | 65 | 51 | 13 | 57 | 31 | 27 | 88 | 72 | 15 | 133 | 133 | -2 | -0 | -2 |
| Investment income | 8 | 5 | 4 | 20 | 16 | 5 | 0 | 0 | - | 3 | 0 | 2 | 22 | 18 | 4 | -4 | -4 | -6 | 0 | -6 |
| Other income | 120 | 73 | 48 | 125 | 53 | 72 | 3 | -2 | 5 | 5 | -3 | 9 | 35 | 23 | 12 | 99 | 99 | 27 | 96 | -68 |
| Total underlying income | 1,482 | 1,117 | 365 | 822 | 654 | 168 | 590 | 455 | 135 | 439 | 307 | 132 | 529 | 441 | 87 | 604 | 604 | 66 | 96 | -30 |
| Expenses excl. regulatory costs | 686 | 520 | 166 | 481 | 350 | 132 | 250 | 222 | 28 | 235 | 195 | 40 | 244 | 206 | 38 | 261 | 261 | 84 | 2 | 82 |
| Regulatory costs | 19 | 19 | -0 | -13 | -13 | 0 | 15 | 15 | 0 | 15 | 15 | -0 | 31 | 25 | 6 | 2 | 2 | 1 | 0 | 1 |
| Operating expenses | 705 | 539 | 166 | 468 | 336 | 132 | 265 | 237 | 28 | 250 | 210 | 39 | 275 | 231 | 44 | 263 | 263 | 85 | 2 | 82 |
| Gross result | 777 | 578 | 199 | 354 | 317 | 37 | 325 | 218 | 107 | 189 | 97 | 92 | 253 | 210 | 43 | 341 | 341 | -19 | 94 | -113 |
| Addition to loan loss provisions | 17 | 12 | 5 | 19 | 13 | 6 | 2 | 5 | -2 | 57 | 13 | 44 | 57 | 51 | 6 | 76 | 76 | 1 | - | 1 |
| Underlying result before tax Banking | 760 | 565 | 195 | 335 | 304 | 30 | 322 | 214 | 109 | 132 | 84 | 48 | 197 | 159 | 37 | 265 | 265 | -19 | 94 | -113 |
| Retail Banking | 565 | 565 | | 304 | 304 | | 214 | 214 | | 84 | 84 | | 159 | 159 | | | | | | |
| Wholesale Banking | 195 | | 195 | 30 | | 30 | 109 | | 109 | 48 | | 48 | 37 | | 37 | 265 | 265 | 94 | 94 | |
| Corporate Line | | | | | | | | | | | | | | | | | | -113 | | -113 |
| Underlying result before tax Banking | 760 | 565 | 195 | 335 | 304 | 30 | 322 | 214 | 109 | 132 | 84 | 48 | 197 | 159 | 37 | 265 | 265 | -19 | 94 | -113 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | | | | | | | | | | | |
| Residential mortgages | 118.3 | 117.4 | 0.9 | 36.9 | 36.9 | 0.1 | 69.4 | 69.3 | 0.1 | 49.6 | 49.6 | 0.0 | 8.3 | 8.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | 76.9 | 36.8 | 40.0 | 57.8 | 42.0 | 15.8 | 35.2 | 11.0 | 24.2 | 26.6 | 6.1 | 20.5 | 27.6 | 18.8 | 8.8 | 60.8 | 60.8 | 0.1 | 0.0 | 0.0 |
| Customer deposits | 164.5 | 138.3 | 26.2 | 98.0 | 82.7 | 15.3 | 133.8 | 132.8 | 0.9 | 88.9 | 87.5 | 1.3 | 34.0 | 29.8 | 4.2 | 14.5 | 14.5 | -2.9 | 0.0 | -2.9 |
| Key figures²⁾ | | | | | | | | | | | | | | | | | | | | |
| Cost/income ratio | 47.6% | 48.3% | 45.4% | 56.9% | 51.4% | 78.3% | 45.0% | 52.1% | 21.0% | 57.0% | 68.5% | 30.0% | 52.0% | 52.4% | 50.4% | 43.5% | 43.5% | n.a. | 2.2% | n.a. |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | 23.4% | 29.0% | 14.8% | 14.1% | 19.7% | 2.2% | 19.2% | 19.6% | 18.6% | 10.3% | 14.0% | 7.0% | 11.5% | 11.8% | 10.4% | 10.0% | 10.0% | -10.0% | 891.7% | -82.3% |
| Risk costs in bps of average RWA | 8 | 10 | 6 | 15 | 15 | 15 | 3 | 7 | -6 | 77 | 37 | 113 | 52 | 57 | 30 | 48 | 48 | 7 | - | 8 |
| Risk-weighted assets (end of period) | 82,514 | 50,680 | 31,834 | 51,640 | 34,791 | 16,849 | 38,011 | 24,497 | 13,514 | 29,688 | 14,280 | 15,408 | 43,916 | 35,435 | 8,481 | 61,541 | 61,541 | 3,027 | 396 | 2,630 |
| Employees (internal FTEs, end of period) | 12,306 | 8,750 | 3,556 | 9,875 | 8,387 | 1,488 | 4,952 | 4,645 | 307 | 4,153 | 3,571 | 582 | 15,782 | 14,401 | 1,381 | 4,267 | 4,267 | 8 | 5 | 3 |
| Four-quarter rolling average key figures | | | | | | | | | | | | | | | | | | | | |
| Cost/income ratio | 51.0% | 51.0% | 50.8% | 61.6% | 62.1% | 59.9% | 42.8% | 47.9% | 23.2% | 57.8% | 68.9% | 31.8% | 53.3% | 54.1% | 49.4% | 45.4% | 45.4% | n.a. | 10.1% | n.a. |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | 20.6% | 26.0% | 12.7% | 12.3% | 13.8% | 9.4% | 21.1% | 22.9% | 17.1% | 12.4% | 16.1% | 9.4% | 11.2% | 11.0% | 11.8% | 11.1% | 11.1% | -49.4% | 290.5% | -73.3% |

¹⁾ Region Other consists of Corporate Line and Real Estate run-off portfolio.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.18 Geographical split: Comparable quarters

Geographical split comparable quarters

| In EUR million | Total Banking | | Netherlands | | Belgium | | Germany | | Other Challengers | | Growth Markets | | Wholesale Banking Rest of World | | Other | |
|--|---------------|--------------|--------------|--------------|------------|------------|------------|------------|-------------------|------------|----------------|------------|---------------------------------|------------|------------|------------|
| | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 | 2Q2017 | 2Q2016 |
| Profit or loss | | | | | | | | | | | | | | | | |
| Net interest income | 3,359 | 3,267 | 1,129 | 1,136 | 528 | 553 | 522 | 484 | 373 | 354 | 384 | 303 | 376 | 407 | 47 | 31 |
| Net commission income | 714 | 610 | 224 | 203 | 148 | 127 | 65 | 61 | 57 | 34 | 88 | 70 | 133 | 114 | -2 | -1 |
| Investment income | 43 | 172 | 8 | 29 | 20 | 3 | 0 | 44 | 3 | 11 | 22 | 84 | -4 | -1 | -6 | 1 |
| Other income | 415 | 498 | 120 | 84 | 125 | 211 | 3 | 24 | 5 | 28 | 35 | 67 | 99 | 47 | 27 | 36 |
| Total underlying income | 4,532 | 4,547 | 1,482 | 1,452 | 822 | 895 | 590 | 614 | 439 | 427 | 529 | 524 | 604 | 567 | 66 | 68 |
| Expenses excl. regulatory costs | 2,242 | 2,157 | 686 | 886 | 481 | 285 | 250 | 223 | 235 | 202 | 244 | 232 | 261 | 251 | 84 | 77 |
| Regulatory costs | 69 | 75 | 19 | 7 | -13 | 6 | 15 | 14 | 15 | 14 | 31 | 34 | 2 | -1 | 1 | 1 |
| Operating expenses | 2,311 | 2,231 | 705 | 893 | 468 | 291 | 265 | 237 | 250 | 216 | 275 | 266 | 263 | 250 | 85 | 78 |
| Gross result | 2,221 | 2,316 | 777 | 558 | 354 | 604 | 325 | 376 | 189 | 211 | 253 | 257 | 341 | 318 | -19 | -10 |
| Addition to loan loss provisions | 229 | 307 | 17 | 103 | 19 | 93 | 2 | 16 | 57 | 37 | 57 | 43 | 76 | 15 | 1 | 0 |
| Underlying result before tax Banking | 1,992 | 2,009 | 760 | 456 | 335 | 512 | 322 | 360 | 132 | 175 | 197 | 214 | 265 | 302 | -19 | -10 |
| Retail Banking | 1,327 | 1,275 | 565 | 325 | 304 | 401 | 214 | 279 | 84 | 102 | 159 | 169 | - | - | - | - |
| Wholesale Banking | 778 | 758 | 195 | 131 | 30 | 111 | 109 | 81 | 48 | 72 | 37 | 45 | 265 | 302 | 94 | 15 |
| Corporate Line | -113 | -25 | - | - | - | - | - | - | - | - | - | - | - | - | -113 | -25 |
| Underlying result before tax Banking | 1,992 | 2,009 | 760 | 456 | 335 | 512 | 322 | 360 | 132 | 175 | 197 | 214 | 265 | 302 | -19 | -10 |
| Taxation | 565 | 569 | 191 | 110 | 117 | 165 | 107 | 101 | 42 | 49 | 45 | 41 | 73 | 143 | -9 | -39 |
| Non-controlling interests | 23 | 23 | - | - | 2 | -1 | 1 | 0 | - | - | 21 | 23 | - | - | - | - |
| Underlying net result Banking | 1,403 | 1,417 | 569 | 346 | 216 | 347 | 215 | 259 | 90 | 126 | 131 | 150 | 192 | 159 | -10 | 29 |
| Special items after tax | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Net result Banking | 1,403 | 1,417 | 569 | 346 | 216 | 347 | 215 | 259 | 90 | 126 | 131 | 150 | 192 | 159 | -10 | 29 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | | | | | | | |
| Residential mortgages | 282.4 | 281.1 | 118.3 | 126.0 | 36.9 | 34.9 | 69.4 | 67.5 | 49.6 | 45.3 | 8.3 | 7.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | 284.7 | 270.6 | 76.9 | 76.2 | 57.8 | 54.6 | 35.2 | 27.7 | 26.6 | 24.6 | 27.6 | 26.2 | 60.8 | 60.5 | -0.2 | 0.8 |
| Customer deposits | 533.2 | 512.8 | 164.5 | 162.2 | 98.0 | 97.7 | 133.8 | 124.4 | 88.9 | 82.6 | 34.0 | 32.4 | 14.5 | 13.7 | -0.4 | -0.2 |
| Key figures¹⁾ | | | | | | | | | | | | | | | | |
| Cost/income ratio | 51.0% | 49.1% | 47.6% | 61.5% | 56.9% | 32.5% | 45.0% | 38.7% | 57.0% | 50.5% | 52.0% | 50.8% | 43.5% | 44.0% | 128.1% | 114.6% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | 15.3% | 15.1% | 23.4% | 12.7% | 14.1% | 22.7% | 19.2% | 25.3% | 10.3% | 15.7% | 11.5% | 12.6% | 10.0% | 8.2% | -10.0% | 17.1% |
| Risk costs in bps of average RWA | 30 | 39 | 8 | 45 | 15 | 73 | 3 | 19 | 77 | 55 | 52 | 38 | 48 | 9 | 7 | 0 |
| Risk-weighted assets (end of period) | 310,336 | 319,115 | 82,514 | 89,776 | 51,640 | 51,250 | 38,011 | 34,721 | 29,688 | 26,449 | 43,916 | 46,071 | 61,541 | 65,780 | 3,027 | 5,068 |
| Employees (internal FTEs, end of period) | 51,342 | 51,833 | 12,306 | 12,672 | 9,875 | 10,347 | 4,952 | 4,673 | 4,153 | 4,009 | 15,782 | 16,119 | 4,267 | 4,007 | 8 | 7 |
| Four-quarter rolling average key figures | | | | | | | | | | | | | | | | |
| Cost/income ratio | 53.6% | 57.9% | 51.0% | 62.6% | 61.6% | 58.8% | 42.8% | 45.0% | 57.8% | 56.0% | 53.3% | 57.2% | 45.4% | 45.3% | n.a. | n.a. |
| Return on equity based on 12.0% common equity Tier1 ²⁾ | 14.3% | 11.2% | 20.6% | 11.0% | 12.3% | 13.3% | 21.1% | 21.0% | 12.4% | 12.5% | 11.2% | 9.3% | 11.1% | 9.4% | -49.4% | -28.8% |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.19 Geographical split: Netherlands

| Geographical split Netherlands | | | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 1,129 | 1,127 | 1,195 | 1,187 | 1,136 | 1,182 | 2,256 | 2,318 |
| Net commission income | | | 224 | 224 | 188 | 190 | 203 | 197 | 448 | 401 |
| Investment income | | | 8 | 31 | 2 | 16 | 29 | 33 | 39 | 61 |
| Other income | | | 120 | 70 | 110 | 82 | 84 | 11 | 190 | 95 |
| Total underlying income | | | 1,482 | 1,451 | 1,495 | 1,475 | 1,452 | 1,423 | 2,933 | 2,875 |
| Expenses excl. regulatory costs | | | 686 | 664 | 712 | 717 | 886 | 760 | 1,350 | 1,646 |
| Regulatory costs | | | 19 | 105 | 90 | 17 | 7 | 111 | 124 | 118 |
| Operating expenses | | | 705 | 769 | 802 | 734 | 893 | 871 | 1,474 | 1,764 |
| Gross result | | | 777 | 682 | 693 | 741 | 558 | 552 | 1,459 | 1,110 |
| Addition to loan loss provisions | | | 17 | -11 | 51 | 64 | 103 | 92 | 6 | 194 |
| Underlying result before tax | | | 760 | 693 | 642 | 677 | 456 | 460 | 1,453 | 916 |
| Retail Banking | | | 565 | 477 | 502 | 542 | 325 | 336 | 1,043 | 661 |
| Wholesale Banking | | | 195 | 216 | 140 | 135 | 131 | 124 | 410 | 255 |
| Corporate Line | | | - | - | - | - | - | - | - | - |
| Underlying result before tax | | | 760 | 693 | 642 | 677 | 456 | 460 | 1,453 | 916 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 118.3 | 119.9 | 121.9 | 124.4 | 126.0 | 127.0 | 118.3 | 126.0 |
| Other customer lending | | | 76.9 | 75.2 | 73.3 | 75.7 | 76.2 | 72.9 | 76.9 | 76.2 |
| Customer deposits | | | 164.5 | 166.0 | 165.2 | 164.2 | 162.2 | 157.8 | 164.5 | 162.2 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 47.6% | 53.0% | 53.6% | 49.8% | 61.5% | 61.2% | 50.3% | 61.4% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 23.4% | 21.1% | 18.9% | 19.3% | 12.7% | 12.3% | 22.3% | 12.5% |
| Risk costs in bps of average RWA | | | 8 | -5 | 24 | 29 | 45 | 39 | 1 | 42 |
| Risk-weighted assets (end of period) | | | 82,514 | 79,738 | 83,901 | 85,620 | 89,776 | 91,816 | 82,514 | 89,776 |
| Employees (internal FTEs, end of period) | | | 12,306 | 12,438 | 12,416 | 12,507 | 12,672 | 12,957 | 12,306 | 12,672 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 51.0% | 54.5% | 56.5% | 60.7% | 62.6% | 60.6% | | |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 20.6% | 17.9% | 15.7% | 12.7% | 11.0% | 10.7% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.20 Geographical split: Belgium

| Geographical split Belgium ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 528 | 551 | 533 | 564 | 553 | 533 | 1,079 | 1,087 |
| Net commission income | | | 148 | 139 | 99 | 115 | 127 | 140 | 288 | 268 |
| Investment income | | | 20 | 7 | -2 | 12 | 3 | 36 | 27 | 39 |
| Other income | | | 125 | 142 | 187 | 99 | 211 | 14 | 267 | 225 |
| Total underlying income | | | 822 | 839 | 817 | 790 | 895 | 723 | 1,661 | 1,618 |
| Expenses excl. regulatory costs | | | 481 | 428 | 403 | 439 | 285 | 417 | 909 | 702 |
| Regulatory costs | | | -13 | 226 | 34 | 16 | 6 | 196 | 212 | 202 |
| Operating expenses | | | 468 | 654 | 437 | 454 | 291 | 614 | 1,122 | 904 |
| Gross result | | | 354 | 185 | 380 | 336 | 604 | 109 | 539 | 713 |
| Addition to loan loss provisions | | | 19 | 58 | 33 | 57 | 93 | 33 | 78 | 126 |
| Underlying result before tax | | | 335 | 127 | 348 | 279 | 512 | 76 | 462 | 588 |
| Retail Banking | | | 304 | 73 | 252 | 202 | 401 | 106 | 377 | 507 |
| Wholesale Banking | | | 30 | 54 | 96 | 77 | 111 | -30 | 85 | 81 |
| Corporate Line | | | | | | | | | - | - |
| Underlying result before tax | | | 335 | 127 | 348 | 279 | 512 | 76 | 462 | 588 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 36.9 | 36.2 | 35.8 | 35.3 | 34.9 | 34.5 | 36.9 | 34.9 |
| Other customer lending | | | 57.8 | 57.4 | 57.2 | 55.4 | 54.6 | 52.7 | 57.8 | 54.6 |
| Customer deposits | | | 98.0 | 96.9 | 94.9 | 97.1 | 97.7 | 98.4 | 98.0 | 97.7 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 56.9% | 77.9% | 53.5% | 57.5% | 32.5% | 84.9% | 67.5% | 55.9% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 14.1% | 5.4% | 16.1% | 13.7% | 22.7% | 3.9% | 9.7% | 13.4% |
| Risk costs in bps of average RWA | | | 15 | 45 | 26 | 44 | 73 | 26 | 30 | 50 |
| Risk-weighted assets (end of period) | | | 51,640 | 51,242 | 51,306 | 51,160 | 51,250 | 50,271 | 51,640 | 51,250 |
| Employees (internal FTEs, end of period) | | | 9,875 | 9,988 | 10,190 | 10,288 | 10,347 | 10,479 | 9,875 | 10,347 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 61.6% | 54.9% | 55.7% | 57.2% | 58.8% | 64.6% | | |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 12.3% | 14.4% | 14.1% | 12.6% | 13.3% | 12.2% | | |

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.21 Geographical split: Germany

| Geographical split Germany ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 522 | 528 | 506 | 530 | 484 | 505 | 1,050 | 989 |
| Net commission income | | | 65 | 60 | 60 | 60 | 61 | 59 | 125 | 120 |
| Investment income | | | 0 | 11 | -1 | 0 | 44 | 4 | 12 | 48 |
| Other income | | | 3 | -6 | 5 | -7 | 24 | 4 | -3 | 28 |
| Total underlying income | | | 590 | 594 | 571 | 584 | 614 | 572 | 1,184 | 1,186 |
| Expenses excl. regulatory costs | | | 250 | 252 | 236 | 221 | 223 | 216 | 502 | 439 |
| Regulatory costs | | | 15 | 53 | -18 | -8 | 14 | 103 | 69 | 117 |
| Operating expenses | | | 265 | 306 | 218 | 212 | 237 | 319 | 571 | 556 |
| Gross result | | | 325 | 288 | 353 | 371 | 376 | 253 | 613 | 629 |
| Addition to loan loss provisions | | | 2 | -1 | -41 | 6 | 16 | 6 | 2 | 22 |
| Underlying result before tax | | | 322 | 289 | 394 | 366 | 360 | 247 | 611 | 607 |
| Retail Banking | | | 214 | 185 | 321 | 282 | 279 | 174 | 398 | 452 |
| Wholesale Banking | | | 109 | 104 | 73 | 84 | 81 | 73 | 213 | 155 |
| Corporate Line | | | | | | | | | - | - |
| Underlying result before tax | | | 322 | 289 | 394 | 366 | 360 | 247 | 611 | 607 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 69.4 | 68.9 | 68.8 | 68.3 | 67.5 | 66.5 | 69.4 | 67.5 |
| Other customer lending | | | 35.2 | 32.8 | 32.7 | 30.4 | 27.7 | 27.7 | 35.2 | 27.7 |
| Customer deposits | | | 133.8 | 132.7 | 129.9 | 126.2 | 124.4 | 121.8 | 133.8 | 124.4 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 45.0% | 51.5% | 38.1% | 36.4% | 38.7% | 55.8% | 48.2% | 46.9% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 19.2% | 17.2% | 25.7% | 22.3% | 25.3% | 16.2% | 18.2% | 20.8% |
| Risk costs in bps of average RWA | | | 3 | -1 | -45 | 6 | 19 | 7 | 1 | 13 |
| Risk-weighted assets (end of period) | | | 38,011 | 36,616 | 37,793 | 35,739 | 34,721 | 33,731 | 38,011 | 34,721 |
| Employees (internal FTEs, end of period) | | | 4,952 | 4,912 | 4,833 | 4,754 | 4,673 | 4,607 | 4,952 | 4,673 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 42.8% | 41.2% | 42.2% | 42.5% | 45.0% | 46.1% | | |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 21.1% | 22.6% | 22.5% | 22.2% | 21.0% | 19.8% | | |

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.22 Geographical split: Other Challengers

| Geographical split Other Challengers ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 373 | 375 | 332 | 341 | 354 | 347 | 748 | 701 |
| Net commission income | | | 57 | 56 | 58 | 41 | 34 | 38 | 113 | 72 |
| Investment income | | | 3 | 3 | 45 | 9 | 11 | -0 | 6 | 11 |
| Other income | | | 5 | 17 | 12 | 13 | 28 | 14 | 22 | 42 |
| Total underlying income | | | 439 | 450 | 448 | 403 | 427 | 399 | 889 | 826 |
| Expenses excl. regulatory costs | | | 235 | 237 | 242 | 215 | 202 | 216 | 472 | 417 |
| Regulatory costs | | | 15 | 23 | 25 | 15 | 14 | 22 | 37 | 36 |
| Operating expenses | | | 250 | 260 | 267 | 230 | 216 | 238 | 509 | 454 |
| Gross result | | | 189 | 191 | 180 | 174 | 211 | 161 | 380 | 372 |
| Addition to loan loss provisions | | | 57 | 40 | 24 | 29 | 37 | 29 | 97 | 66 |
| Underlying result before tax | | | 132 | 151 | 156 | 144 | 175 | 132 | 283 | 306 |
| Retail Banking | | | 84 | 107 | 84 | 66 | 102 | 73 | 191 | 175 |
| Wholesale Banking | | | 48 | 44 | 71 | 78 | 72 | 59 | 92 | 131 |
| Corporate Line | | | | | | | | | - | - |
| Underlying result before tax | | | 132 | 151 | 156 | 144 | 175 | 132 | 283 | 306 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 49.6 | 50.6 | 48.3 | 46.6 | 45.3 | 44.8 | 49.6 | 45.3 |
| Other customer lending | | | 26.6 | 26.9 | 25.9 | 24.8 | 24.6 | 24.3 | 26.6 | 24.6 |
| Customer deposits | | | 88.9 | 88.9 | 86.4 | 84.1 | 82.6 | 82.3 | 88.9 | 82.6 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 57.0% | 57.6% | 59.7% | 56.9% | 50.5% | 59.6% | 57.3% | 54.9% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 10.3% | 12.5% | 15.2% | 11.9% | 15.7% | 10.5% | 11.4% | 13.1% |
| Risk costs in bps of average RWA | | | 77 | 56 | 36 | 44 | 55 | 43 | 67 | 49 |
| Risk-weighted assets (end of period) | | | 29,688 | 29,035 | 28,297 | 26,838 | 26,449 | 27,113 | 29,688 | 26,449 |
| Employees (internal FTEs, end of period) | | | 4,153 | 4,102 | 4,038 | 4,034 | 4,009 | 3,972 | 4,153 | 4,009 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 57.8% | 56.3% | 56.7% | 56.2% | 56.0% | 60.0% | | |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 12.4% | 13.8% | 13.3% | 12.5% | 12.5% | 9.9% | | |

¹⁾ Including Australia, Czech Republic, France, Italy, Spain and Portugal, UK Legacy run-off portfolio.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.23 Geographical split: Growth Markets

| Geographical split Growth Markets ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 384 | 359 | 341 | 333 | 303 | 298 | 742 | 600 |
| Net commission income | | | 88 | 73 | 87 | 85 | 70 | 67 | 161 | 137 |
| Investment income | | | 22 | 1 | -2 | 81 | 84 | 7 | 23 | 91 |
| Other income | | | 35 | 64 | 80 | 76 | 67 | 68 | 99 | 135 |
| Total underlying income | | | 529 | 496 | 506 | 574 | 524 | 439 | 1,025 | 963 |
| Expenses excl. regulatory costs | | | 244 | 233 | 252 | 248 | 232 | 240 | 477 | 472 |
| Regulatory costs | | | 31 | 43 | 42 | 28 | 34 | 26 | 74 | 60 |
| Operating expenses | | | 275 | 276 | 295 | 276 | 266 | 266 | 551 | 532 |
| Gross result | | | 253 | 220 | 211 | 299 | 257 | 173 | 474 | 431 |
| Addition to loan loss provisions | | | 57 | 53 | 84 | 54 | 43 | 59 | 110 | 102 |
| Underlying result before tax | | | 197 | 168 | 127 | 244 | 214 | 115 | 364 | 329 |
| Retail Banking | | | 159 | 131 | 90 | 196 | 169 | 78 | 290 | 246 |
| Wholesale Banking | | | 37 | 37 | 37 | 48 | 45 | 37 | 74 | 82 |
| Corporate Line | | | | | | | | | - | - |
| Underlying result before tax | | | 197 | 168 | 127 | 244 | 214 | 115 | 364 | 329 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 8.3 | 8.0 | 7.7 | 7.8 | 7.4 | 7.3 | 8.3 | 7.4 |
| Other customer lending | | | 27.6 | 26.8 | 26.0 | 26.7 | 26.2 | 25.7 | 27.6 | 26.2 |
| Customer deposits | | | 34.0 | 34.1 | 32.8 | 32.5 | 32.4 | 32.2 | 34.0 | 32.4 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | 52.0% | 55.6% | 58.3% | 48.0% | 50.8% | 60.5% | 53.8% | 55.3% |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | 11.5% | 10.2% | 7.4% | 15.4% | 12.6% | 6.9% | 10.9% | 9.7% |
| Risk costs in bps of average RWA | | | 52 | 49 | 76 | 47 | 38 | 52 | 50 | 45 |
| Risk-weighted assets (end of period) | | | 43,916 | 43,922 | 43,185 | 45,236 | 46,071 | 45,540 | 43,916 | 46,071 |
| Employees (internal FTEs, end of period) | | | 15,782 | 15,783 | 15,870 | 16,052 | 16,119 | 16,158 | 15,782 | 16,119 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 53.3% | 53.0% | 54.0% | 55.7% | 57.2% | 60.1% | | |
| Return on equity based on 12.0% common equity Tier1 ³⁾ | | | 11.2% | 11.4% | 10.6% | 10.1% | 9.3% | 7.9% | | |

¹⁾ Including Poland, Romania, Turkey, Asian stakes.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

| Geographical split Growth Markets - Asian stakes | | | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Underlying result before tax | | | 13 | 13 | 11 | 90 | 12 | 16 | 26 | 28 |
| Risk-weighted assets (end of period) ⁴⁾ | | | 11,210 | 11,800 | 11,204 | 11,697 | 12,093 | 11,357 | 11,210 | 12,093 |

| Market value ⁴⁾ - Asian stakes | |
|--|--------------|
| In EUR million | 30 Jun 2017 |
| TMB (25.0% held at ING Bank NV + 4.9% held at ING Group) ⁴⁾ | 778 |
| Bank of Beijing (13.6%) | 2,455 |
| Kotak Mahindra Bank (3.7%) | 922 |
| Total valuation | 4,155 |

⁴⁾ Value of ING's stake, Bloomberg end of quarter data and fx rates; 4.9% of TMB P&L and RWA are included in Geographical split Other (Corporate Line) and not in Growth Markets.

ING 1.24 Geographical split: Wholesale Banking Rest of World

| Geographical split Wholesale Banking Rest of World | | | | | | | | | | |
|--|--------|--------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 376 | 387 | 398 | 385 | 407 | 389 | 763 | 796 |
| Net commission income | | | 133 | 131 | 117 | 114 | 114 | 107 | 264 | 221 |
| Investment income | | | -4 | -2 | -2 | -6 | -1 | -5 | -6 | -5 |
| Other income | | | 99 | 101 | 82 | 5 | 47 | 80 | 200 | 128 |
| Total underlying income | | | 604 | 617 | 595 | 498 | 567 | 572 | 1,221 | 1,140 |
| Expenses excl. regulatory costs | | | 261 | 251 | 243 | 235 | 251 | 231 | 512 | 482 |
| Regulatory costs | | | 2 | 24 | 36 | -2 | -1 | 37 | 26 | 36 |
| Operating expenses | | | 263 | 275 | 279 | 233 | 250 | 267 | 538 | 517 |
| Gross result | | | 341 | 342 | 316 | 265 | 318 | 305 | 684 | 623 |
| Addition to loan loss provisions | | | 76 | -7 | -13 | 55 | 15 | 46 | 69 | 61 |
| Underlying result before tax | | | 265 | 349 | 330 | 210 | 302 | 259 | 614 | 562 |
| Retail Banking | | | | | | | | | - | - |
| Wholesale Banking | | | 265 | 349 | 330 | 210 | 302 | 259 | 614 | 562 |
| Corporate Line | | | | | | | | | - | - |
| Underlying result before tax | | | 265 | 349 | 330 | 210 | 302 | 259 | 614 | 562 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | 60.8 | 63.9 | 63.0 | 59.4 | 60.5 | 55.0 | 60.8 | 60.5 |
| Customer deposits | | | 14.5 | 15.3 | 14.0 | 13.1 | 13.7 | 13.4 | 14.5 | 13.7 |
| Key figures¹⁾ | | | | | | | | | | |
| Cost/income ratio | | | 43.5% | 44.5% | 46.8% | 46.8% | 44.0% | 46.7% | 44.0% | 45.4% |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 10.0% | 12.7% | 13.1% | 8.7% | 8.2% | 9.8% | 11.4% | 9.0% |
| Risk costs in bps of average RWA | | | 48 | -4 | -8 | 34 | 9 | 29 | 21 | 19 |
| Risk-weighted assets (end of period) | | | 61,541 | 65,766 | 65,110 | 63,120 | 65,780 | 63,626 | 61,541 | 65,780 |
| Employees (internal FTEs, end of period) | | | 4,267 | 4,233 | 4,191 | 4,132 | 4,007 | 3,908 | 4,267 | 4,007 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | 45.4% | 45.5% | 46.1% | 46.9% | 45.3% | 42.5% | | |
| Return on equity based on 12.0% common equity Tier 1 ²⁾ | | | 11.1% | 10.7% | 9.9% | 8.6% | 9.4% | 11.8% | | |

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.25 Geographical split: Other

| Geographical split Other ¹⁾ | | | | | | | | | | |
|--|--------|--------|------------|-------------|------------|------------|------------|-------------|-------------|-------------|
| In EUR million | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 | 6M2017 | 6M2016 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | | 47 | 26 | 36 | 46 | 31 | -6 | 72 | 25 |
| Net commission income | | | -2 | -1 | 0 | -1 | -1 | -1 | -3 | -1 |
| Investment income | | | -6 | -3 | -1 | 27 | 1 | -4 | -9 | -2 |
| Other income | | | 27 | -73 | -7 | -34 | 36 | -31 | -46 | 5 |
| Total underlying income | | | 66 | -52 | 29 | 38 | 68 | -41 | 14 | 27 |
| Expenses excl. regulatory costs | | | 84 | 72 | 71 | 80 | 77 | 61 | 156 | 139 |
| Regulatory costs | | | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 1 |
| Operating expenses | | | 85 | 72 | 71 | 80 | 78 | 61 | 157 | 139 |
| Gross result | | | -19 | -124 | -42 | -42 | -10 | -103 | -143 | -112 |
| Addition to loan loss provisions | | | 1 | 0 | 0 | -0 | 0 | -0 | 1 | -0 |
| Underlying result before tax | | | -19 | -124 | -42 | -42 | -10 | -102 | -143 | -112 |
| Retail Banking | | | | | | | | | - | - |
| Wholesale Banking | | | 94 | 9 | 0 | 6 | 15 | 1 | 103 | 16 |
| Corporate Line | | | -113 | -133 | -43 | -48 | -25 | -103 | -246 | -128 |
| Underlying result before tax | | | -19 | -124 | -42 | -42 | -10 | -102 | -143 | -112 |
| Customer lending/deposits (in EUR billion) | | | | | | | | | | |
| Residential mortgages | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | -0.2 | -0.0 | 0.8 | 0.8 | 0.8 | 0.7 | -0.2 | 0.8 |
| Customer deposits | | | -0.4 | -0.2 | -0.2 | -0.3 | -0.2 | -0.3 | -0.4 | -0.2 |
| Key figures²⁾ | | | | | | | | | | |
| Cost/income ratio | | | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | -10.0% | -70.4% | -60.9% | -46.5% | 17.1% | -40.4% | -43.7% | -12.9% |
| Risk costs in bps of average RWA | | | 7 | 0 | 1 | -0 | 0 | -0 | 3 | -0 |
| Risk-weighted assets (end of period) | | | 3,027 | 3,477 | 4,733 | 5,108 | 5,068 | 6,259 | 3,027 | 5,068 |
| Employees (internal FTEs, end of period) | | | 8 | 8 | 8 | 8 | 7 | 8 | 8 | 7 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Return on equity based on 12.0% common equity Tier 1 ³⁾ | | | -49.4% | -36.8% | -31.5% | -25.7% | -28.8% | -41.3% | | |

¹⁾ Region Other consists of Corporate Line and Real Estate run-off portfolio.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% 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. | | Holding/Eliminations | |
| | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 |
| Cash and balances with central banks | 17,894 | 40,466 | 17,894 | 40,466 | | |
| Loans and advances to banks | 27,987 | 30,857 | 27,985 | 30,876 | 2 | -19 |
| Financial assets at fair value through profit or loss | | | | | | |
| - trading assets | 135,246 | 129,332 | 135,256 | 129,344 | -10 | -12 |
| - non-trading derivatives | 2,926 | 2,356 | 2,831 | 2,203 | 95 | 153 |
| - designated as at fair value through profit or loss | 4,971 | 4,848 | 4,971 | 4,848 | | |
| Investments | | | | | | |
| - available-for-sale investments | 73,135 | 78,227 | 73,135 | 78,227 | | |
| of which equity securities | 3,936 | 4,145 | 3,936 | 4,145 | | |
| of which debt securities | 69,199 | 74,082 | 69,199 | 74,082 | | |
| - held-to-maturity investments | 10,306 | 9,083 | 10,306 | 9,083 | | |
| Loans and advances to customers | | | | | | |
| - customer lending excl. provision for loan losses | 567,436 | 566,739 | 567,702 | 566,773 | -266 | -34 |
| - securities at amortised cost | 5,835 | 7,426 | 5,835 | 7,426 | | |
| - provision for loan losses | -5,034 | -5,100 | -5,034 | -5,100 | | |
| Investments in associates and joint ventures | 1,066 | 1,180 | 930 | 1,035 | 136 | 145 |
| Property and equipment | 1,938 | 1,990 | 1,938 | 1,990 | | |
| Intangible assets | 1,491 | 1,477 | 1,491 | 1,477 | | |
| Current tax assets | 350 | 394 | 350 | 323 | | 71 |
| Deferred tax assets | 880 | 889 | 880 | 889 | | |
| Other assets | 15,624 | 14,651 | 15,600 | 14,623 | 24 | 28 |
| Assets held for sale | | | | | | |
| Total assets | 862,051 | 884,815 | 862,070 | 884,483 | -19 | 332 |

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

| ING Group: Assets | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| In EUR million | 31 Dec 2017 | 30 Sep 2017 | 30 Jun 2017 | 31 Mar 2017 | 31 Dec 2016 | 30 Sep 2016 | 30 Jun 2016 | 31 Mar 2016 |
| Cash and balances with central banks | | | 17,894 | 40,466 | 18,144 | 24,331 | 26,121 | 29,972 |
| Loans and advances to banks | | | 27,987 | 30,857 | 28,858 | 27,192 | 29,024 | 28,085 |
| Financial assets at fair value through profit or loss | | | | | | | | |
| - trading assets | | | 135,246 | 129,332 | 114,504 | 136,888 | 147,110 | 141,635 |
| - non-trading derivatives | | | 2,926 | 2,356 | 2,490 | 2,459 | 2,653 | 3,492 |
| - designated as at fair value through profit or loss | | | 4,971 | 4,848 | 5,099 | 4,532 | 4,865 | 3,611 |
| Investments | | | | | | | | |
| - available-for-sale investments | | | 73,135 | 78,227 | 82,912 | 85,463 | 88,545 | 88,846 |
| of which equity securities | | | 3,936 | 4,145 | 4,024 | 3,847 | 4,168 | 4,099 |
| of which debt securities | | | 69,199 | 74,082 | 78,888 | 81,616 | 84,377 | 84,747 |
| - held-to-maturity investments | | | 10,306 | 9,083 | 8,751 | 7,796 | 7,790 | 7,566 |
| Loans and advances to customers¹⁾ | | | | | | | | |
| - customer lending excl. provision for loan losses | | | 567,436 | 566,739 | 561,367 | 555,645 | 551,781 | 539,136 |
| - securities at amortised cost | | | 5,835 | 7,426 | 7,471 | 8,472 | 8,911 | 9,060 |
| - provision for loan losses | | | -5,034 | -5,100 | -5,178 | -5,513 | -5,723 | -5,618 |
| Investments in associates and joint ventures | | | 1,066 | 1,180 | 1,141 | 983 | 956 | 935 |
| Property and equipment | | | 1,938 | 1,990 | 2,002 | 1,987 | 1,972 | 1,999 |
| Intangible assets | | | 1,491 | 1,477 | 1,484 | 1,623 | 1,600 | 1,531 |
| Current tax assets | | | 350 | 394 | 314 | 318 | 570 | 494 |
| Deferred tax assets | | | 880 | 889 | 1,000 | 804 | 720 | 819 |
| Other assets | | | 15,624 | 14,651 | 14,722 | 17,562 | 18,764 | 16,020 |
| Assets held for sale | | | | | | | | 1,315 |
| Total assets before change accounting policy | | | 862,051 | 884,815 | 845,081 | 870,542 | 885,659 | 868,897 |
| Impact change accounting policy on Loans and advances to customers ¹⁾ | | | | | | | | 172,695 |
| Total assets | | | 862,051 | 884,815 | 845,081 | 870,542 | 885,659 | 1,041,592 |

¹⁾ ING changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. In this document, however, the 31 March 2016 cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

ING 2.3 Consolidated Balance Sheet: Total liabilities and equity - Comparable quarters

| ING Group: Total liabilities and equity | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------------|---------------|
| In EUR million | ING Group | | ING Bank N.V. | | Holding/Eliminations | |
| | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 |
| Deposits from banks | 39,248 | 39,182 | 39,248 | 39,182 | | |
| Customer deposits | 533,210 | 533,737 | 544,355 | 547,444 | -11,145 | -13,707 |
| Financial liabilities at fair value through profit or loss | | | | | | |
| - trading liabilities | 88,677 | 95,330 | 88,677 | 95,330 | | |
| - non-trading derivatives | 2,939 | 3,070 | 2,959 | 3,099 | -20 | -29 |
| - designated as at fair value through profit or loss | 11,586 | 11,716 | 11,580 | 11,711 | 6 | 5 |
| Current tax liability | 571 | 560 | 649 | 560 | -78 | |
| Deferred tax liabilities | 682 | 734 | 682 | 734 | | |
| Provisions | 1,873 | 1,924 | 1,873 | 1,924 | | |
| Other liabilities | 17,598 | 17,366 | 17,535 | 17,282 | 63 | 84 |
| Debt securities in issue | 98,968 | 113,048 | 93,883 | 105,979 | 5,085 | 7,069 |
| Subordinated loans | 16,340 | 16,752 | 16,265 | 16,678 | 75 | 74 |
| Liabilities held for sale | | | | | | |
| Total liabilities | 811,692 | 833,419 | 817,706 | 839,923 | -6,014 | -6,504 |
| Shareholders' equity | 49,685 | 50,741 | 43,690 | 43,905 | 5,995 | 6,836 |
| Non-controlling interests | 674 | 655 | 674 | 655 | | |
| Total equity | 50,359 | 51,396 | 44,364 | 44,560 | 5,995 | 6,836 |
| Total liabilities and equity | 862,051 | 884,815 | 862,070 | 884,483 | -19 | 332 |

ING 2.4 Consolidated Balance Sheet: Total liabilities and equity - Quarterly overview

| ING Group: Total liabilities and equity | | | | | | | | |
|--|----------------|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| In EUR million | 31 Dec 2017 | 30 Sep 2017 | 30 Jun 2017 | 31 Mar 2017 | 31 Dec 2016 | 30 Sep 2016 | 30 Jun 2016 | 31 Mar 2016 |
| Deposits from banks Customer deposits ¹⁾ | | | 39,248 533,210 | 39,182 533,737 | 31,964 522,942 | 36,971 516,884 | 34,682 512,819 | 33,852 505,557 |
| Financial liabilities at fair value through profit or loss | | | | | | | | |
| - trading liabilities | | | 88,677 | 95,330 | 83,167 | 104,754 | 114,166 | 104,963 |
| - non-trading derivatives | | | 2,939 | 3,070 | 3,541 | 3,518 | 3,900 | 4,074 |
| - designated as at fair value through profit or loss | | | 11,586 | 11,716 | 12,266 | 12,509 | 12,491 | 12,203 |
| Current tax liability | | | 571 | 560 | 546 | 653 | 637 | 531 |
| Deferred tax liabilities | | | 682 | 734 | 919 | 1,029 | 992 | 981 |
| Provisions | | | 1,873 | 1,924 | 2,028 | 985 | 1,027 | 911 |
| Other liabilities | | | 17,598 | 17,366 | 16,852 | 17,605 | 19,043 | 18,024 |
| Debt securities in issue | | | 98,968 | 113,048 | 103,234 | 109,590 | 119,384 | 122,740 |
| Subordinated loans | | | 16,340 | 16,752 | 17,223 | 15,956 | 16,812 | 15,581 |
| Liabilities held for sale | | | | | | | | |
| Total liabilities before change accounting policy | | | 811,692 | 833,419 | 794,682 | 820,453 | 835,954 | 819,417 |
| impact change accounting policy on Customer deposits ¹⁾ | | | | | | | | 172,695 |
| Total liabilities | | | 811,692 | 833,419 | 794,682 | 820,453 | 835,954 | 992,112 |
| Shareholders' equity (in parent) | | | 49,685 | 50,741 | 49,793 | 49,444 | 49,086 | 48,810 |
| Non-controlling interests | | | 674 | 655 | 606 | 645 | 619 | 670 |
| Total equity | | | 50,359 | 51,396 | 50,399 | 50,089 | 49,705 | 49,480 |
| Total liabilities and equity | | | 862,051 | 884,815 | 845,081 | 870,542 | 885,659 | 1,041,592 |

¹⁾ ING changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. In this document, however, the 31 March 2016 cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

ING 2.5 Total Equity: Comparable quarters

| ING Group: Total equity | | | | | | |
|--|---------------|---------------|---------------|---------------|-----------------------|--------------|
| In EUR million | ING Group | | ING Bank N.V. | | Holdings/Eliminations | |
| | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 |
| Share capital | 39 | 39 | 525 | 525 | -486 | -486 |
| Share premium | 17,003 | 16,997 | 16,542 | 16,542 | 461 | 455 |
| Revaluation reserve equity securities | 2,647 | 2,802 | 2,647 | 2,802 | | |
| Revaluation reserve debt securities | 1,007 | 1,044 | 1,008 | 1,046 | -1 | -2 |
| Revaluation reserve cashflow hedge | 382 | 565 | 382 | 565 | | |
| Other revaluation reserve | 199 | 203 | 196 | 200 | 3 | 3 |
| Remeasurement of the net defined benefit asset/liability | -361 | -362 | -361 | -362 | | |
| Currency translation reserve | -1,221 | -801 | -1,240 | -824 | 19 | 23 |
| Treasury shares | -10 | -12 | | | -10 | -12 |
| Retained earnings and other reserves | 27,486 | 29,123 | 21,379 | 22,221 | 6,107 | 6,902 |
| Net result year to date | 2,514 | 1,143 | 2,612 | 1,190 | -98 | -47 |
| Shareholders' equity | 49,685 | 50,741 | 43,690 | 43,905 | 5,995 | 6,836 |
| Non-controlling interests | 674 | 655 | 674 | 655 | | |
| Total equity | 50,359 | 51,396 | 44,364 | 44,560 | 5,995 | 6,836 |
| Key figures | | | | | | |
| Shareholders' equity per share in EUR | 12.79 | 13.07 | | | | |
| Shares outstanding in the market (in million) | 3,885 | 3,882 | | | | |

ING 2.6 Total Equity: Quarterly overview

| ING Group: Total equity | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| In EUR million | 31 Dec 2017 | 30 Sep 2017 | 30 Jun 2017 | 31 Mar 2017 | 31 Dec 2016 | 30 Sep 2016 | 30 Jun 2016 | 31 Mar 2016 |
| Share capital | | | 39 | 39 | 39 | 39 | 931 | 928 |
| Share premium | | | 17,003 | 16,997 | 16,950 | 16,948 | 16,055 | 16,055 |
| Revaluation reserve equity securities | | | 2,647 | 2,802 | 2,656 | 2,481 | 2,429 | 2,238 |
| Revaluation reserve debt securities | | | 1,007 | 1,044 | 1,174 | 1,299 | 1,324 | 1,257 |
| Revaluation reserve cashflow hedge | | | 382 | 565 | 777 | 1,248 | 1,287 | 1,129 |
| Other revaluation reserve | | | 199 | 203 | 204 | 205 | 334 | 325 |
| Remeasurement of the net defined benefit asset/liability | | | -361 | -362 | -371 | -389 | -365 | -347 |
| Currency translation reserve | | | -1,221 | -801 | -770 | -758 | -716 | -760 |
| Treasury shares | | | -10 | -12 | -8 | -9 | -11 | -11 |
| Retained earnings and other reserves | | | 27,486 | 29,123 | 24,491 | 24,480 | 25,266 | 26,739 |
| Net result year to date | | | 2,514 | 1,143 | 4,651 | 3,900 | 2,552 | 1,257 |
| Shareholders' equity | | | 49,685 | 50,741 | 49,793 | 49,444 | 49,086 | 48,810 |
| Non-controlling interests | | | 674 | 655 | 606 | 645 | 619 | 670 |
| Total equity | | | 50,359 | 51,396 | 50,399 | 50,089 | 49,705 | 49,480 |
| Key figures | | | | | | | | |
| Shareholders' equity per share in EUR | | | 12.79 | 13.07 | 12.84 | 12.75 | 12.66 | 12.61 |

ING 2.7 Capital position

Capital position

| In EUR million | ING Group | | | | ING Bank | | | |
|---|---------------------------|---------------|------------------------|---------------|---------------------------|---------------|------------------------|---------------|
| | 2019 rules (fully loaded) | | 2017 rules (phased-in) | | 2019 rules (fully loaded) | | 2017 rules (phased-in) | |
| | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 | 30 Jun 2017 | 31 Mar 2017 |
| Shareholders' equity (parent) | 49,685 | 50,741 | 49,685 | 50,741 | 43,690 | 43,905 | 43,690 | 43,905 |
| - Interim profit not included in CET1 capital ¹⁾ | -1,706 | -2,482 | -1,706 | -2,482 | -853 | -853 | -853 | -853 |
| - Minority interests, counting as CET 1 capital | 411 | 379 | 411 | 379 | 411 | 379 | 411 | 379 |
| - Goodwill and intangibles deductible from CET 1 | -1,699 | -1,523 | -1,359 | -1,218 | -1,687 | -1,496 | -1,350 | -1,197 |
| - Shortfall on expected loan loss provision | -938 | -961 | -750 | -769 | -937 | -960 | -750 | -768 |
| - Adjustment Revaluation reserve bonds | | | -201 | -209 | | | -202 | -209 |
| - Adjustment Revaluation reserve equity | | | -529 | -560 | | | -529 | -560 |
| - Adjustment Revaluation reserve real estate | | | -40 | -41 | | | -39 | -40 |
| - Adjustment Revaluation reserve cash flow hedge | -382 | -565 | -382 | -565 | -382 | -565 | -382 | -565 |
| - Treasury shares (ING Group) | | | | | -9 | -12 | -9 | -12 |
| - Prudent Valuation adjustment | -29 | -40 | -29 | -40 | -10 | -16 | -10 | -16 |
| - Own credit risk | 148 | 143 | 148 | 143 | 148 | 143 | 148 | 143 |
| - Defined benefit remeasurement | | | 144 | 145 | | | 144 | 145 |
| - Defined benefit pension fund assets | -463 | -506 | -371 | -405 | -463 | -506 | -371 | -405 |
| - Deferred tax assets | -142 | -175 | -113 | -140 | -142 | -175 | -113 | -140 |
| - Own credit risk adjustments to derivatives (DVA) | -26 | -51 | -21 | -41 | -26 | -51 | -21 | -41 |
| Regulatory adjustments | -4,825 | -5,781 | -4,798 | -5,803 | -3,951 | -4,112 | -3,926 | -4,139 |
| Available common equity Tier 1 capital | 44,860 | 44,960 | 44,888 | 44,938 | 39,739 | 39,792 | 39,764 | 39,765 |
| Subordinated loans qualifying as Tier 1 capital ^{2), 3)} | 6,212 | 6,598 | 6,212 | 6,598 | 6,082 | 6,427 | 6,082 | 6,427 |
| Regulatory adjustments additional Tier 1 | | | -434 | -400 | | | -431 | -395 |
| Available Tier 1 capital | 51,072 | 51,559 | 50,666 | 51,136 | 45,820 | 46,219 | 45,414 | 45,797 |
| Supplementary capital - Tier 2 bonds ⁴⁾ | 10,212 | 10,186 | 10,212 | 10,186 | 10,212 | 10,186 | 10,212 | 10,186 |
| Regulatory adjustments Tier 2 | 115 | 106 | 21 | 10 | 115 | 106 | 21 | 10 |
| Available BIS capital | 61,399 | 61,851 | 60,899 | 61,332 | 56,147 | 56,511 | 55,647 | 55,993 |
| Risk-weighted assets | 310,336 | 309,796 | 310,336 | 309,796 | 309,632 | 308,906 | 309,632 | 308,906 |
| Common equity Tier 1 ratio | 14.5% | 14.5% | 14.5% | 14.5% | 12.8% | 12.9% | 12.8% | 12.9% |
| Tier 1 ratio | 16.5% | 16.6% | 16.3% | 16.5% | 14.8% | 15.0% | 14.7% | 14.8% |
| Total capital ratio | 19.8% | 20.0% | 19.6% | 19.8% | 18.1% | 18.3% | 18.0% | 18.1% |

¹⁾ The interim profit not included in CET1 capital ING Group was EUR 1,706 million in 2Q2017.

²⁾ ING Group: Including EUR 2,827 million which is CRR/CRD IV-compliant (1Q2017 EUR 3,018 million), and EUR 3,386 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2017 EUR 3,580 million).

³⁾ ING Bank Including EUR 3,276 million which is CRR/CRD IV-compliant (1Q2017 EUR 3,498 million), and EUR 2,806 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2017 EUR 2,929 million).

⁴⁾ Including EUR 8,122 million which is CRR/CRD IV-compliant (1Q2017 EUR 8,047 million), and EUR 2,090 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2017 EUR 2,139 million).

ING 2.8 Funding

| ING Group: Maturity ladder outstanding long-term debt 30 June 2017 | | | | | | | | | | | | | | | |
|--|-----------------------|-------|-------|-------------------|-------|-------|-------|-------|-------|-------|------|------|-------|-------|-------|
| In EUR million | Long-term debt issued | | | Maturing | | | | | | | | | | | |
| | 2015 | 2016 | 2017 | Remaining 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | >2027 |
| ING Bank senior debt ¹⁾ | 17,232 | 7,419 | 965 | 3,835 | 8,790 | 8,801 | 5,266 | 5,896 | 2,952 | 475 | 121 | 10 | 453 | 291 | 2,340 |
| ING Bank covered bond | 1,002 | 493 | | 26 | 5,464 | 1,844 | 3,620 | 3,763 | 3,565 | 1,760 | 784 | 603 | 1,121 | 736 | 2,903 |
| ING Bank RMBS | 1,195 | 611 | 725 | 159 | 733 | 3,567 | 938 | 616 | | | | | | | |
| ING Group senior debt ¹⁾ | | | 5,219 | | | | | | 3,676 | | | | | 1,308 | 154 |
| ING Bank Tier 2 | | 983 | -983 | 46 | | 85 | | | | 6,686 | | | 1,571 | 150 | |
| ING Group Tier 2 | | | 2,047 | | | | | | | | | | | 78 | 2,044 |

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

²⁾ In the second quarter of 2017 ING exercised the option to exchange EUR 1.0 billion of Bank Tier 2 securities into similar securities issued by ING Group.

| ING Group: Loan-to-deposit ratio and funding mix | | |
|--|-------------|-------------|
| | 30 Jun 2017 | 31 Mar 2017 |
| Loan-to-deposit ratio | 1.07 | 1.07 |
| Loan-to-deposit ratio excl. Securities at amortised cost | 1.05 | 1.05 |
| Key figures | | |
| Customer deposits (retail) | 51% | 49% |
| Customer deposits (corporate) | 20% | 21% |
| Lending / repurchase agreement | 7% | 7% |
| Interbank | 5% | 5% |
| Public debt | 14% | 16% |
| Subordinated debt | 3% | 2% |
| Total ¹⁾ | 100% | 100% |

¹⁾ Liabilities excluding trading securities, IFRS equity and assets held for sale.

ING 2.9 Investments: Group

ING Group: Total Investments - 30 June 2017

| In EUR billion | Loans and advances to banks | Loans and advances to customers | Investments held-to-maturity | Investments available-for-sale | | Fair value through profit or loss | 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 | 0.2 | 5.8 | 10.3 | 69.2 | 1.1 | 1.4 | 87.0 | 1.1 |
| of which Government bonds | | 0.9 | 8.3 | 36.5 | 0.7 | 0.4 | 46.1 | 0.7 |
| of which Sub-sovereign, Supranationals and Agencies | | 0.2 | 1.7 | 18.2 | 0.3 | 0.3 | 20.4 | 0.3 |
| of which Covered bonds | 0.2 | 0.4 | 0.1 | 9.2 | 0.1 | | 9.9 | 0.1 |
| of which Financial institutions | | 0.4 | | 2.0 | | 0.7 | 3.1 | 0.0 |
| of which Corporate bonds | 0.0 | 0.9 | | 1.3 | | | 2.2 | 0.0 |
| of which asset-backed securities | 0.0 | 3.1 | 0.2 | 2.0 | -0.0 | | 5.3 | -0.0 |
| Total equity securities | | | | 3.9 | 2.6 | | 3.9 | 2.6 |
| Total Investments | 0.2 | 5.8 | 10.3 | 73.1 | 3.7 | 1.4 | 90.9 | 3.7 |

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

ING 3.1 Customer lending/deposits: 2Q2017 Segment split

| Customer lending/deposits | | | | | | | | | | | | |
|-------------------------------|--------------|----------------|----------------|-------------|-------------------------------------|--------------|-------------------|--|-------------|-------------------|-----------------------|----------------|
| In EUR billion | Total | Retail Banking | Retail Benelux | | Retail Challengers & Growth Markets | | Wholesale Banking | General Lending & Transaction Services | | Financial Markets | Bank Treasury & Other | Corporate Line |
| | | | Netherlands | Belgium | Germany | Other | | Industry Lending | | | | |
| Residential mortgages | | | | | | | | | | | | |
| Beginning of period | 283.6 | 282.5 | 118.9 | 36.2 | 68.8 | 58.6 | 1.1 | 0.0 | 0.0 | 0.0 | 1.1 | 0.0 |
| Net production | 1.3 | 1.3 | -1.2 | 0.7 | 0.6 | 1.1 | -0.0 | | | | -0.0 | |
| Bank Treasury | | | | | | | | | | | | |
| Acquisitions / divestments | -0.3 | -0.3 | -0.3 | | | | | | | | | |
| FX impact and other | -2.2 | -2.1 | -0.1 | -0.0 | -0.1 | -1.8 | -0.1 | | | | -0.1 | |
| End of period | 282.4 | 281.4 | 117.4 | 36.9 | 69.3 | 57.9 | 1.0 | 0.0 | 0.0 | 0.0 | 1.0 | 0.0 |
| Other customer lending | | | | | | | | | | | | |
| Beginning of period | 283.1 | 110.6 | 34.6 | 41.4 | 10.7 | 23.9 | 172.5 | 113.6 | 51.6 | 1.1 | 6.2 | -0.0 |
| Net production | 4.6 | 2.7 | 0.4 | 0.5 | 0.3 | 1.5 | 1.9 | 1.5 | 0.4 | 0.0 | -0.0 | |
| Bank Treasury | 2.8 | 1.8 | 1.8 | 0.0 | 0.1 | -0.1 | 1.0 | | | | 1.0 | |
| Acquisitions / divestments | | | | | | | | | | | | |
| FX impact and other | -5.5 | -0.4 | | | | -0.4 | -5.2 | -4.2 | -0.9 | | -0.0 | 0.0 |
| End of period | 285.0 | 114.7 | 36.8 | 42.0 | 11.0 | 24.9 | 170.2 | 110.8 | 51.0 | 1.1 | 7.3 | 0.0 |
| Customer deposits | | | | | | | | | | | | |
| Beginning of period | 533.7 | 466.7 | 137.1 | 80.8 | 131.6 | 117.1 | 67.2 | 1.8 | 50.5 | 4.8 | 10.1 | -0.2 |
| Net production | 5.3 | 8.1 | 3.1 | 1.9 | 1.1 | 2.0 | -2.8 | -0.2 | -3.0 | 0.5 | -0.2 | |
| Bank Treasury | -3.5 | -2.0 | -1.9 | 0.0 | 0.0 | -0.1 | -1.5 | | | | -1.5 | |
| Acquisitions / divestments | | | | | | | | | | | | |
| FX impact and other | -2.4 | -1.7 | | | | -1.7 | -0.5 | -0.1 | -0.2 | -0.2 | -0.0 | -0.2 |
| End of period | 533.2 | 471.2 | 138.3 | 82.7 | 132.8 | 117.3 | 62.4 | 1.6 | 47.4 | 5.0 | 8.4 | -0.3 |

ING 3.2 Customer lending/deposits: Quarterly overview

| Customer lending/deposits | | | | | | | | |
|-------------------------------|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 283.6 | 282.5 | 282.4 | 281.1 | 280.0 | 279.0 |
| Net production | | | 1.3 | 0.4 | 1.5 | 1.1 | 2.0 | 1.0 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | -0.3 | -0.3 | -0.3 | -0.2 | -0.3 | -0.3 |
| FX impact and other | | | -2.2 | 1.0 | -1.1 | 0.4 | -0.5 | 0.4 |
| End of period | | | 282.4 | 283.6 | 282.5 | 282.4 | 281.1 | 280.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 283.1 | 278.9 | 273.2 | 270.6 | 259.1 | 254.5 |
| Net production | | | 4.6 | 4.7 | 7.0 | 1.8 | 12.2 | 5.5 |
| Bank Treasury | | | 2.8 | 0.9 | -2.8 | -0.5 | -2.6 | 2.9 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -5.5 | -1.4 | 1.4 | 1.2 | 1.8 | -3.7 |
| End of period | | | 285.0 | 283.1 | 278.9 | 273.2 | 270.6 | 259.1 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 533.7 | 522.9 | 516.9 | 512.8 | 505.6 | 500.8 |
| Net production | | | 5.3 | 6.7 | 9.7 | 3.1 | 7.7 | 8.0 |
| Bank Treasury | | | -3.5 | 2.1 | -1.4 | -1.4 | -0.8 | -2.7 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -2.4 | 2.0 | -2.2 | 2.3 | 0.4 | -0.5 |
| End of period | | | 533.2 | 533.7 | 522.9 | 516.9 | 512.8 | 505.6 |

ING 3.3 Customer lending/deposits: Retail Banking

| Customer lending/deposits Retail Banking | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 282.5 | 281.3 | 281.0 | 279.7 | 278.5 | 277.7 |
| Net production | | | 1.3 | 0.4 | 1.5 | 1.1 | 2.0 | 1.0 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | -0.3 | -0.3 | -0.3 | -0.2 | -0.3 | -0.3 |
| FX impact and other | | | -2.1 | 1.0 | -0.9 | 0.5 | -0.4 | 0.2 |
| End of period | | | 281.4 | 282.5 | 281.3 | 281.0 | 279.7 | 278.5 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 110.6 | 108.2 | 112.0 | 110.8 | 111.1 | 107.6 |
| Net production | | | 2.7 | 1.8 | 0.1 | 0.9 | 2.3 | 1.4 |
| Bank Treasury | | | 1.8 | 0.5 | -2.2 | -0.3 | -2.2 | 2.1 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.4 | 0.2 | -1.7 | 0.6 | -0.3 | -0.0 |
| End of period | | | 114.7 | 110.6 | 108.2 | 112.0 | 110.8 | 111.1 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 466.7 | 458.3 | 453.0 | 452.1 | 443.3 | 438.4 |
| Net production | | | 8.1 | 6.4 | 7.8 | 0.4 | 10.3 | 6.9 |
| Bank Treasury | | | -2.0 | 0.3 | -0.7 | -1.0 | -0.4 | -2.2 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -1.7 | 1.7 | -1.7 | 1.4 | -1.0 | 0.1 |
| End of period | | | 471.2 | 466.7 | 458.3 | 453.0 | 452.1 | 443.3 |

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

| Customer lending/deposits Retail Banking Netherlands | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 118.9 | 120.9 | 123.2 | 124.8 | 125.7 | 126.7 |
| Net production | | | -1.2 | -1.5 | -1.6 | -1.3 | -0.5 | -0.6 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | -0.3 | -0.3 | -0.3 | -0.2 | -0.3 | -0.3 |
| FX impact and other | | | -0.1 | -0.2 | -0.4 | -0.1 | -0.1 | -0.0 |
| End of period | | | 117.4 | 118.9 | 120.9 | 123.2 | 124.8 | 125.7 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 34.6 | 34.4 | 37.0 | 37.5 | 37.7 | 37.4 |
| Net production | | | 0.4 | 0.2 | -0.8 | -0.8 | -0.4 | -0.2 |
| Bank Treasury | | | 1.8 | 0.0 | -1.1 | -0.4 | 0.2 | 0.5 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | -0.7 | 0.7 | | |
| End of period | | | 36.8 | 34.6 | 34.4 | 37.0 | 37.5 | 37.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 137.1 | 134.7 | 135.6 | 137.2 | 132.1 | 131.4 |
| Net production | | | 3.1 | 2.1 | 0.7 | -1.7 | 5.4 | 2.7 |
| Bank Treasury | | | -1.9 | 0.3 | -0.9 | -0.6 | -0.2 | -2.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | -0.7 | 0.7 | | |
| End of period | | | 138.3 | 137.1 | 134.7 | 135.6 | 137.2 | 132.1 |

ING 3.5 Customer lending/deposits: Retail Banking Belgium

| Customer lending/deposits Retail Banking Belgium ¹⁾ | | | | | | | | |
|--|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 36.2 | 35.7 | 35.2 | 34.8 | 34.4 | 34.0 |
| Net production | | | 0.7 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | -0.0 | -0.0 | 0.0 | 0.0 | 0.0 |
| End of period | | | 36.9 | 36.2 | 35.7 | 35.2 | 34.8 | 34.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 41.4 | 41.1 | 41.0 | 40.3 | 39.2 | 38.3 |
| Net production | | | 0.5 | 0.3 | 0.1 | 0.8 | 1.5 | 0.9 |
| Bank Treasury | | | 0.0 | 0.0 | -0.0 | -0.0 | -0.3 | 0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 42.0 | 41.4 | 41.1 | 41.0 | 40.3 | 39.2 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 80.8 | 81.1 | 81.1 | 82.0 | 81.1 | 79.7 |
| Net production | | | 1.9 | -0.2 | -0.0 | -0.8 | 0.9 | 1.4 |
| Bank Treasury | | | 0.0 | -0.1 | 0.1 | -0.0 | 0.0 | -0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 82.7 | 80.8 | 81.1 | 81.1 | 82.0 | 81.1 |

¹⁾ Including ING Luxembourg.

ING 3.6 Customer lending/deposits: Retail Banking Germany

| Customer lending/deposits Retail Banking Germany ¹⁾ | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 68.8 | 68.7 | 68.2 | 67.4 | 66.3 | 66.1 |
| Net production | | | 0.6 | 0.3 | 0.8 | 0.9 | 1.0 | 0.3 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.1 | -0.2 | -0.3 | -0.0 | 0.1 | 0.0 |
| End of period | | | 69.3 | 68.8 | 68.7 | 68.2 | 67.4 | 66.3 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 10.7 | 9.8 | 10.8 | 10.3 | 12.3 | 10.4 |
| Net production | | | 0.3 | 0.3 | 0.1 | 0.3 | 0.2 | 0.2 |
| Bank Treasury | | | 0.1 | 0.5 | -1.1 | 0.2 | -2.3 | 1.8 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 11.0 | 10.7 | 9.8 | 10.8 | 10.3 | 12.3 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 131.6 | 129.0 | 125.3 | 123.6 | 121.0 | 120.2 |
| Net production | | | 1.1 | 2.7 | 3.6 | 2.1 | 2.3 | 1.0 |
| Bank Treasury | | | 0.0 | 0.0 | 0.0 | -0.4 | 0.2 | -0.1 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 132.8 | 131.6 | 129.0 | 125.3 | 123.6 | 121.0 |

¹⁾ 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 | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 58.6 | 56.0 | 54.4 | 52.7 | 52.0 | 50.9 |
| Net production | | | 1.1 | 1.2 | 1.7 | 1.1 | 1.1 | 0.9 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -1.8 | 1.4 | -0.2 | 0.6 | -0.4 | 0.2 |
| End of period | | | 57.9 | 58.6 | 56.0 | 54.4 | 52.7 | 52.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 23.9 | 22.9 | 23.2 | 22.7 | 21.9 | 21.6 |
| Net production | | | 1.5 | 0.9 | 0.8 | 0.6 | 1.0 | 0.5 |
| Bank Treasury | | | -0.1 | -0.1 | -0.0 | -0.1 | 0.2 | -0.1 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.4 | 0.2 | -1.0 | -0.1 | -0.3 | -0.0 |
| End of period | | | 24.9 | 23.9 | 22.9 | 23.2 | 22.7 | 21.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 117.1 | 113.5 | 110.9 | 109.4 | 109.1 | 107.1 |
| Net production | | | 2.0 | 1.8 | 3.5 | 0.8 | 1.7 | 1.9 |
| Bank Treasury | | | -0.1 | 0.1 | 0.1 | 0.0 | -0.4 | -0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -1.7 | 1.7 | -1.0 | 0.8 | -1.0 | 0.1 |
| End of period | | | 117.3 | 117.1 | 113.5 | 110.9 | 109.4 | 109.1 |

ING 3.8 Customer lending/deposits: Wholesale Banking

| Customer lending/deposits Wholesale Banking | | | | | | | | |
|---|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 1.1 | 1.1 | 1.4 | 1.4 | 1.4 | 1.3 |
| Net production | | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.1 | 0.0 | -0.2 | -0.0 | -0.0 | 0.1 |
| End of period | | | 1.0 | 1.1 | 1.1 | 1.4 | 1.4 | 1.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 172.5 | 169.9 | 160.4 | 159.1 | 147.4 | 146.1 |
| Net production | | | 1.9 | 2.9 | 6.9 | 0.9 | 9.9 | 4.1 |
| Bank Treasury | | | 1.0 | 0.5 | -0.6 | -0.2 | -0.3 | 0.7 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -5.2 | -0.8 | 3.1 | 0.6 | 2.1 | -3.6 |
| End of period | | | 170.2 | 172.5 | 169.9 | 160.4 | 159.1 | 147.4 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 67.2 | 64.8 | 64.2 | 60.8 | 62.6 | 62.5 |
| Net production | | | -2.8 | 0.3 | 1.9 | 2.7 | -2.6 | 1.1 |
| Bank Treasury | | | -1.5 | 1.8 | -0.7 | -0.4 | -0.4 | -0.6 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.5 | 0.2 | -0.6 | 1.0 | 1.3 | -0.5 |
| End of period | | | 62.4 | 67.2 | 64.8 | 64.2 | 60.8 | 62.6 |

ING 3.9 Customer lending/deposits: WB - Industry Lending

| Customer lending/deposits Wholesale Banking - Industry Lending | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 113.6 | 114.6 | 107.0 | 106.0 | 99.1 | 98.8 |
| Net production | | | 1.5 | -0.3 | 4.2 | 1.3 | 6.1 | 2.9 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -4.2 | -0.7 | 3.3 | -0.4 | 0.8 | -2.6 |
| End of period | | | 110.8 | 113.6 | 114.6 | 107.0 | 106.0 | 99.1 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 1.8 | 1.7 | 1.1 | 1.3 | 1.1 | 1.5 |
| Net production | | | -0.2 | 0.1 | 0.6 | -0.2 | 0.2 | -0.4 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.1 | 0.0 | 0.0 | -0.0 | 0.0 | -0.0 |
| End of period | | | 1.6 | 1.8 | 1.7 | 1.1 | 1.3 | 1.1 |

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

| Customer lending/deposits Wholesale Banking - General Lending & Transaction Services | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net production | | | | -0.0 | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | 0.0 | | -0.0 | -0.0 | -0.0 |
| End of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 51.6 | 48.1 | 45.8 | 44.7 | 39.5 | 38.1 |
| Net production | | | 0.4 | 3.5 | 2.6 | 0.1 | 3.8 | 1.8 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.9 | -0.1 | -0.2 | 1.0 | 1.3 | -0.4 |
| End of period | | | 51.0 | 51.6 | 48.1 | 45.8 | 44.7 | 39.5 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 50.5 | 50.4 | 49.2 | 45.4 | 47.3 | 46.4 |
| Net production | | | -3.0 | -0.0 | 2.0 | 2.7 | -3.1 | 1.0 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | 0.1 | -0.8 | 1.0 | 1.1 | -0.1 |
| End of period | | | 47.4 | 50.5 | 50.4 | 49.2 | 45.4 | 47.3 |

ING 3.11 Customer lending/deposits: WB - Financial Markets

| Customer lending/deposits Wholesale Banking - Financial Markets | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 1.1 | 1.3 | 1.0 | 1.3 | 1.2 | 2.0 |
| Net production | | | 0.0 | -0.2 | 0.3 | -0.3 | 0.1 | -0.5 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | -0.4 |
| End of period | | | 1.1 | 1.1 | 1.3 | 1.0 | 1.3 | 1.2 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 4.8 | 4.6 | 5.1 | 4.9 | 4.5 | 4.4 |
| Net production | | | 0.5 | 0.2 | -0.7 | 0.2 | 0.2 | 0.4 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | 0.1 | 0.1 | 0.0 | 0.1 | -0.3 |
| End of period | | | 5.0 | 4.8 | 4.6 | 5.1 | 4.9 | 4.5 |

ING 3.12 Customer lending/deposits: WB - Bank Treasury & Other

| Customer lending/deposits Wholesale Banking - Bank Treasury & Other | | | | | | | | |
|---|--------|--------|-------------|-------------|------------|------------|------------|-------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 1.1 | 1.1 | 1.4 | 1.4 | 1.4 | 1.3 |
| Net production | | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.1 | 0.0 | -0.2 | -0.0 | -0.0 | 0.1 |
| End of period | | | 1.0 | 1.1 | 1.1 | 1.4 | 1.4 | 1.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 6.2 | 5.9 | 6.6 | 7.1 | 7.5 | 7.1 |
| Net production | | | -0.0 | -0.1 | -0.1 | -0.3 | -0.1 | -0.2 |
| Bank Treasury | | | 1.0 | 0.5 | -0.6 | -0.2 | -0.3 | 0.7 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | -0.0 | -0.0 | -0.0 | | -0.2 |
| End of period | | | 7.3 | 6.2 | 5.9 | 6.6 | 7.1 | 7.5 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 10.1 | 8.2 | 8.8 | 9.2 | 9.7 | 10.2 |
| Net production | | | -0.2 | 0.1 | 0.0 | -0.0 | -0.0 | 0.1 |
| Bank Treasury | | | -1.5 | 1.8 | -0.7 | -0.4 | -0.4 | -0.6 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | 0.0 | -0.0 | 0.0 | -0.0 | -0.1 |
| End of period | | | 8.4 | 10.1 | 8.2 | 8.8 | 9.2 | 9.7 |

ING 3.13 Customer lending/deposits: Corporate Line

| Customer lending/deposits Corporate Line | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | | | | | | |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | | | | | | |
| Other customer lending | | | | | | | | |
| Beginning of period | | | -0.0 | 0.8 | 0.8 | 0.8 | 0.7 | 0.8 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | 0.0 | -0.8 | -0.0 | 0.0 | 0.1 | -0.1 |
| End of period | | | 0.0 | -0.0 | 0.8 | 0.8 | 0.8 | 0.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | -0.2 | -0.2 | -0.3 | -0.2 | -0.3 | -0.1 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | 0.0 | 0.1 | -0.1 | 0.1 | -0.2 |
| End of period | | | -0.3 | -0.2 | -0.2 | -0.3 | -0.2 | -0.3 |

ING 3.14 Customer lending/deposits: 2Q2017 Geographical split

| Customer lending/deposits Geographical split | | | | | | | | |
|--|--------------|--------------|-------------|--------------|-------------------|----------------|------------------|-------------|
| In EUR billion | Total | Netherlands | Belgium | Germany | Other Challengers | Growth Markets | WB Rest of World | Other |
| Residential mortgages | | | | | | | | |
| Beginning of period | 283.6 | 119.9 | 36.2 | 68.9 | 50.6 | 8.0 | 0.0 | 0.0 |
| Net production | 1.3 | -1.2 | 0.7 | 0.6 | 0.8 | 0.3 | -0.0 | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | -0.3 | -0.3 | | | | | | |
| FX impact and other | -2.2 | -0.2 | -0.0 | -0.2 | -1.8 | -0.0 | | |
| End of period | 282.4 | 118.3 | 36.9 | 69.4 | 49.6 | 8.3 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | 283.1 | 75.2 | 57.4 | 32.8 | 26.9 | 26.8 | 63.9 | -0.0 |
| Net production | 4.6 | -0.4 | 0.6 | 1.4 | 0.1 | 1.1 | 1.6 | 0.0 |
| Bank Treasury | 2.8 | 2.8 | 0.0 | 0.1 | -0.1 | -0.0 | -0.0 | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | -5.5 | -0.7 | -0.3 | 0.9 | -0.4 | -0.3 | -4.7 | 0.0 |
| End of period | 285.0 | 76.9 | 57.8 | 35.2 | 26.6 | 27.6 | 60.8 | 0.1 |
| Customer deposits | | | | | | | | |
| Beginning of period | 533.7 | 166.0 | 96.9 | 132.7 | 88.9 | 34.1 | 15.3 | -0.2 |
| Net production | 5.3 | 1.4 | 1.1 | 1.0 | 1.5 | 0.1 | 0.2 | -0.0 |
| Bank Treasury | -3.5 | -2.9 | 0.0 | 0.1 | -0.0 | -0.1 | -0.6 | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | -2.4 | -0.0 | | | -1.5 | -0.2 | -0.5 | -0.2 |
| End of period | 533.2 | 164.5 | 98.0 | 133.8 | 88.9 | 34.0 | 14.5 | -0.3 |

ING 3.15 Customer lending/deposits: Geographical Netherlands

| Customer lending/deposits Geographical Netherlands | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 119.9 | 121.9 | 124.4 | 126.0 | 127.0 | 127.8 |
| Net production | | | -1.2 | -1.5 | -1.6 | -1.3 | -0.5 | -0.6 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | -0.3 | -0.3 | -0.3 | -0.2 | -0.3 | -0.3 |
| FX impact and other | | | -0.2 | -0.2 | -0.6 | -0.1 | -0.1 | 0.1 |
| End of period | | | 118.3 | 119.9 | 121.9 | 124.4 | 126.0 | 127.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 75.2 | 73.3 | 75.7 | 76.2 | 72.9 | 72.7 |
| Net production | | | -0.4 | 1.7 | 0.1 | -1.5 | 1.6 | -0.3 |
| Bank Treasury | | | 2.8 | 0.4 | -1.6 | -0.6 | 0.3 | 1.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.7 | -0.1 | -0.9 | 1.6 | 1.4 | -0.5 |
| End of period | | | 76.9 | 75.2 | 73.3 | 75.7 | 76.2 | 72.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 166.0 | 165.2 | 164.2 | 162.2 | 157.8 | 159.9 |
| Net production | | | 1.4 | -0.5 | 3.8 | 1.2 | 3.5 | 0.4 |
| Bank Treasury | | | -2.9 | 1.2 | -1.3 | -0.9 | -0.4 | -2.5 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | 0.0 | -1.4 | 1.7 | 1.2 | 0.0 |
| End of period | | | 164.5 | 166.0 | 165.2 | 164.2 | 162.2 | 157.8 |

ING 3.16 Customer lending/deposits: Geographical Belgium

| Customer lending/deposits Geographical Belgium ¹⁾ | | | | | | | | |
|--|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 36.2 | 35.8 | 35.3 | 34.9 | 34.5 | 34.1 |
| Net production | | | 0.7 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | -0.0 | -0.0 | 0.0 | 0.0 | 0.1 |
| End of period | | | 36.9 | 36.2 | 35.8 | 35.3 | 34.9 | 34.5 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 57.4 | 57.2 | 55.4 | 54.6 | 52.7 | 52.3 |
| Net production | | | 0.6 | 0.3 | 1.6 | 0.8 | 2.4 | 0.6 |
| Bank Treasury | | | 0.0 | 0.0 | -0.0 | -0.0 | -0.5 | 0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.3 | -0.1 | 0.2 | -0.0 | 0.1 | -0.2 |
| End of period | | | 57.8 | 57.4 | 57.2 | 55.4 | 54.6 | 52.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 96.9 | 94.9 | 97.1 | 97.7 | 98.4 | 94.5 |
| Net production | | | 1.1 | 2.1 | -2.4 | -0.5 | -0.7 | 3.9 |
| Bank Treasury | | | 0.0 | -0.1 | 0.1 | -0.1 | 0.0 | -0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 98.0 | 96.9 | 94.9 | 97.1 | 97.7 | 98.4 |

¹⁾ Including ING Luxembourg.

ING 3.17 Customer lending/deposits: Geographical Germany

| Customer lending/deposits Geographical Germany ¹⁾ | | | | | | | | |
|--|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 68.9 | 68.8 | 68.3 | 67.5 | 66.5 | 66.1 |
| Net production | | | 0.6 | 0.3 | 0.8 | 0.9 | 1.0 | 0.3 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | -0.2 | -0.3 | -0.0 | 0.0 | 0.0 |
| End of period | | | 69.4 | 68.9 | 68.8 | 68.3 | 67.5 | 66.5 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 32.8 | 32.7 | 30.4 | 27.7 | 27.7 | 24.2 |
| Net production | | | 1.4 | 0.2 | 0.8 | 1.5 | 2.3 | 1.2 |
| Bank Treasury | | | 0.1 | 0.7 | -1.2 | 0.3 | -2.5 | 2.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | 0.9 | -0.8 | 2.6 | 1.0 | 0.1 | 0.2 |
| End of period | | | 35.2 | 32.8 | 32.7 | 30.4 | 27.7 | 27.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 132.7 | 129.9 | 126.2 | 124.4 | 121.8 | 120.9 |
| Net production | | | 1.0 | 2.8 | 3.8 | 2.1 | 2.4 | 1.0 |
| Bank Treasury | | | 0.1 | 0.0 | 0.0 | -0.4 | 0.2 | -0.1 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 133.8 | 132.7 | 129.9 | 126.2 | 124.4 | 121.8 |

¹⁾ Including ING Austria.

ING 3.18 Customer lending/deposits: Geographical Other Challengers

| Customer lending/deposits Geographical Other Challengers ¹⁾ | | | | | | | | |
|--|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 50.6 | 48.3 | 46.6 | 45.3 | 44.8 | 44.0 |
| Net production | | | 0.8 | 1.0 | 1.5 | 0.9 | 0.7 | 0.6 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -1.8 | 1.3 | 0.1 | 0.5 | -0.2 | 0.2 |
| End of period | | | 49.6 | 50.6 | 48.3 | 46.6 | 45.3 | 44.8 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 26.9 | 25.9 | 24.8 | 24.6 | 24.3 | 23.0 |
| Net production | | | 0.1 | 0.9 | 1.0 | 0.3 | 0.1 | 1.4 |
| Bank Treasury | | | -0.1 | 0.0 | 0.0 | -0.2 | 0.2 | 0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.4 | 0.2 | 0.1 | 0.1 | -0.0 | -0.1 |
| End of period | | | 26.6 | 26.9 | 25.9 | 24.8 | 24.6 | 24.3 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 88.9 | 86.4 | 84.1 | 82.6 | 82.3 | 80.8 |
| Net production | | | 1.5 | 1.4 | 2.2 | 1.0 | 1.0 | 1.1 |
| Bank Treasury | | | -0.0 | 0.0 | -0.0 | -0.0 | -0.4 | 0.2 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -1.5 | 1.1 | 0.1 | 0.4 | -0.2 | 0.2 |
| End of period | | | 88.9 | 88.9 | 86.4 | 84.1 | 82.6 | 82.3 |

¹⁾ Includes Australia, Czech Republic, France, Italy, Spain and Portugal, UK Legacy run-off portfolio.

ING 3.19 Customer lending/deposits: Geographical Growth Markets

| Customer lending/deposits Geographical Growth Markets ¹⁾ | | | | | | | | |
|---|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 8.0 | 7.7 | 7.8 | 7.4 | 7.3 | 6.9 |
| Net production | | | 0.3 | 0.2 | 0.2 | 0.2 | 0.4 | 0.3 |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.0 | 0.2 | -0.3 | 0.1 | -0.2 | 0.0 |
| End of period | | | 8.3 | 8.0 | 7.7 | 7.8 | 7.4 | 7.3 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 26.8 | 26.0 | 26.7 | 26.2 | 25.7 | 25.5 |
| Net production | | | 1.1 | 0.8 | 0.4 | 0.5 | 0.9 | 0.6 |
| Bank Treasury | | | -0.0 | -0.1 | -0.0 | 0.1 | -0.0 | -0.2 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.3 | 0.1 | -1.1 | -0.1 | -0.4 | -0.3 |
| End of period | | | 27.6 | 26.8 | 26.0 | 26.7 | 26.2 | 25.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 34.1 | 32.8 | 32.5 | 32.4 | 32.2 | 31.7 |
| Net production | | | 0.1 | 0.6 | 1.4 | -0.4 | 1.1 | 0.8 |
| Bank Treasury | | | -0.1 | 0.1 | 0.1 | 0.0 | 0.0 | -0.3 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | 0.7 | -1.2 | 0.4 | -0.9 | -0.1 |
| End of period | | | 34.0 | 34.1 | 32.8 | 32.5 | 32.4 | 32.2 |

¹⁾ Includes: Poland, Romania, Turkey, Asian stakes.

ING 3.20 Customer lending/deposits: Geographical WB Rest of World

| Customer lending/deposits Geographical Wholesale Banking Rest of World | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | | 63.9 | 63.0 | 59.4 | 60.5 | 55.0 | 56.0 |
| Net production | | | 1.6 | 0.8 | 3.1 | 0.3 | 5.0 | 1.9 |
| Bank Treasury | | | -0.0 | -0.1 | 0.1 | -0.0 | -0.0 | 0.0 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -4.7 | 0.1 | 0.5 | -1.3 | 0.6 | -2.9 |
| End of period | | | 60.8 | 63.9 | 63.0 | 59.4 | 60.5 | 55.0 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | 15.3 | 14.0 | 13.1 | 13.7 | 13.4 | 13.0 |
| Net production | | | 0.2 | 0.4 | 0.9 | -0.5 | 0.3 | 0.8 |
| Bank Treasury | | | -0.6 | 0.8 | -0.3 | -0.0 | -0.3 | 0.1 |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.5 | 0.1 | 0.2 | -0.0 | 0.2 | -0.4 |
| End of period | | | 14.5 | 15.3 | 14.0 | 13.1 | 13.7 | 13.4 |

ING 3.21 Customer lending/deposits: Geographical Other

| Customer lending/deposits Geographical Other ¹⁾ | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In EUR billion | 4Q2017 | 3Q2017 | 2Q2017 | 1Q2017 | 4Q2016 | 3Q2016 | 2Q2016 | 1Q2016 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | | | | | | |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | | | | | | |
| Other customer lending | | | | | | | | |
| Beginning of period | | | -0.0 | 0.8 | 0.8 | 0.8 | 0.7 | 0.8 |
| Net production | | | 0.0 | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | 0.0 | -0.8 | -0.0 | 0.0 | 0.1 | -0.1 |
| End of period | | | 0.1 | -0.0 | 0.8 | 0.8 | 0.8 | 0.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | | -0.2 | -0.2 | -0.3 | -0.2 | -0.3 | -0.1 |
| Net production | | | | | | | | |
| Bank Treasury | | | | | | | | |
| Acquisitions / divestments | | | | | | | | |
| FX impact and other | | | -0.2 | 0.0 | 0.1 | -0.1 | 0.1 | -0.2 |
| End of period | | | -0.3 | -0.2 | -0.2 | -0.3 | -0.2 | -0.3 |

¹⁾ Region Other consists of Corporate Line and Real Estate run-off portfolio.

Important legal information

Projects may be subject to regulatory approvals.

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, except as described otherwise, the same accounting principles are applied as in the 2016 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

Certain of the statements contained herein 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 a number of factors, including, 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) potential consequences of European Union countries leaving the European Union or a break-up of the euro, (4) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness, (5) changes affecting interest rate levels, (6) changes affecting currency exchange rates, (7) changes in investor and customer behaviour, (8) changes in general competitive factors, (9) changes in laws and regulations and the interpretation and application thereof, (10) geopolitical risks and policies and actions of governmental and regulatory authorities, (11) changes in standards and interpretations under International Financial Reporting Standards (IFRS) and the application thereof, (12) conclusions with regard to purchase accounting assumptions and methodologies, and other changes in accounting assumptions and methodologies including changes in valuation of issued securities and credit market exposure, (13) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (14) changes in credit ratings, (15) the outcome of current and future legal and regulatory proceedings, (16) ING's ability to achieve its strategy, including projected operational synergies and cost-saving programmes and (17) the other risks and uncertainties detailed in the most recent annual report of ING Groep N.V. (including the Risk Factors contained therein) and ING's more recent disclosures, including press releases, which are available on www.ING.com. Many of those factors are beyond ING's control.

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.