

ING Historical Trend Data 3Q2015 Introduction

General comments

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

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

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ING 1.1 Profit and loss: Comparable quarters

Profit and loss												
In EUR million	Total Group			of which: Retail Banking			of which: Commercial Banking			of which: Corporate Line		
	3Q2015	3Q2014	2Q2015	3Q2015	3Q2014	2Q2015	3Q2015	3Q2014	2Q2015	3Q2015	3Q2014	2Q2015
Profit and loss												
Interest result Banking operations	3,140	3,156	3,103	2,324	2,305	2,269	858	921	889	-42	-70	-55
Commission income	524	579	584	310	331	345	217	248	239	-3	-0	-0
Investment income	-7	37	25	53	26	32	-60	10	-8	0	1	0
Other income	345	171	460	136	122	43	214	99	440	-6	-50	-22
Total underlying income	4,002	3,942	4,171	2,823	2,783	2,688	1,229	1,278	1,560	-50	-119	-77
Operating expenses	2,247	2,134	2,218	1,567	1,507	1,549	605	558	606	74	70	63
Gross result	1,756	1,808	1,953	1,256	1,276	1,139	624	720	954	-124	-188	-140
Addition to loan loss provisions	261	322	353	164	287	242	97	35	111	0	-	-
Underlying result before tax Banking	1,495	1,486	1,601	1,092	989	897	527	686	844	-124	-188	-140
Taxation	379	349	462	260	261	288	122	135	217	-3	-47	-42
Minority interests	23	14	21	18	7	19	6	7	1	-	-	-
Underlying net result Banking	1,092	1,123	1,118	814	721	589	400	544	626	-122	-142	-98
Net gains/losses on divestments	-	-	367	-	-	367	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-15	-117	-13	-15	-16	-13	-	-	-	-	-101	-
Net result Banking	1,078	1,006	1,471	799	705	943	400	544	626	-122	-243	-98
Net result Insurance Other	-90	43	28									
Net result ic elimination between ING Bank and NN Group	-	-3	-11									
Net result from discontinued operations NN Group	76	-159	-130									
Net result from discontinued operations Voya Financial		41										
Net result ING Group	1,064	928	1,359	799	705	943	400	544	626	-122	-243	-98
Key figures¹⁾												
Interest margin	1.46%	1.53%	1.43%									
Cost/income ratio	56.1%	54.1%	53.2%	55.5%	54.2%	57.6%	49.2%	43.6%	38.8%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	11.2%	12.7%	11.4%									
Return on equity based on 10.0% common equity Tier 1 ²⁾	14.4%	15.5%	14.8%	20.6%	18.8%	15.3%	11.2%	16.3%	17.5%	-144.0%	-141.3%	-116.4%
Risk costs in bps of average RWA	34	44	46	41	74	61	27	10	31	1	-	-
Risk-weighted assets (end of period)	310,273	294,903	309,831	160,872	154,206	161,650	146,436	136,763	144,393	2,965	3,935	3,788
Employees (FTEs, end of period)	52,560	52,854	52,729	41,395	42,007	41,759	11,163	10,845	10,968	2	2	2

¹⁾ Key figures based on underlying figures

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

ING 1.2 Profit and loss: 3Q2015 Segment split

Profit and loss 3Q2015

In EUR million	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Commercial Banking	General Lending			Bank Treasury		Corporate Line Banking
			Netherlands	Belgium	Germany	Other		Industry Lending	& Transaction Services	Financial Markets	Real Estate & Other		
Balance sheet related interest	3,140	2,284	904	475	414	491	960	467	236	56	202	-104	
Capital charge on book equity	-	-15	0	0	-2	-13	-157	0	-1	-0	-156	173	
Interest benefit on total capital	-	56	22	11	9	13	55	21	16	14	4	-111	
Interest result	3,140	2,324	927	486	421	491	858	488	251	70	49	-42	
Commission income	524	310	133	86	31	61	217	112	83	19	2	-3	
Investment income	57	45	0	3	0	42	12	11	0	0	1	0	
Realised gains and fair value changes on investments	-64	7	-0	7	-	0	-72	-78	-	4	2	0	
Total investment income	-7	53	0	10	0	42	-60	-67	0	5	2	0	
Valuation results non-trading derivatives	-87	-28	8	-2	22	-56	126	-20	-0	146	0	-185	
Net trading income	355	95	9	31	-12	67	84	4	9	60	11	176	
Other income	77	69	12	29	2	26	4	-0	3	-9	11	4	
Total other income	345	136	30	58	12	36	214	-16	12	197	22	-6	
Total underlying income	4,002	2,823	1,090	639	464	630	1,229	517	345	290	76	-50	
Operating expenses	2,247	1,567	592	381	226	368	605	148	203	226	29	74	
Gross result	1,756	1,256	498	258	237	263	624	369	143	65	48	-124	
Addition to loan loss provisions	261	164	82	16	17	49	97	40	39	0	18	0	
Underlying result before tax Banking	1,495	1,092	416	242	220	214	527	329	104	65	29	-124	
Taxation	379	260	102	39	70	50	122	76	21	-12	37	-3	
Minority interests	23	18	-	2	1	15	6	1	3	1	1	-	
Underlying net result Banking	1,092	814	315	201	150	148	400	252	80	76	-9	-122	
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	
Special items after tax	-15	-15	-15	-	-	-	-	-	-	-	-	-	
Net result Banking	1,078	799	300	201	150	148	400	252	80	76	-9	-122	
Net result Insurance Other	-90												
Net result ic elimination between ING Bank and NN Group													
Net result from discontinued operations NN Group	76												
Net result from discontinued operations Voya Financial													
Net result ING Group	1,064												
Key figures¹⁾													
Interest margin	1.46%												
Cost/income ratio	56.1%	55.5%	54.3%	59.7%	48.8%	58.4%	49.2%	28.7%	58.7%	77.7%	37.8%	n.a.	
Return on equity based on IFRS-EU equity ING Bank	11.2%												
Return on equity based on 10.0% common equity Tier 1 ²⁾	14.4%	20.6%	21.1%	28.1%	24.3%	13.6%	11.2%	18.1%	8.0%	8.3%	-3.1%	-144.0%	
Risk costs in bps of average RWA	34	41	55	22	28	41	27	28	37	0	71	1	
Risk-weighted assets (end of period)	310,273	160,872	58,552	29,959	25,134	47,226	146,436	55,557	42,342	37,770	10,766	2,965	
Employees (FTEs, end of period)	52,560	41,395	9,952	8,887	4,205	18,351	11,163					2	

¹⁾ Key figures based on underlying figures

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

ING 1.3 Profit and loss: Quarterly overview

Profit and loss										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Interest income		11,376	11,549	12,271	12,203	12,021	11,892	12,822	35,195	36,734
Minus: interest expense		8,235	8,446	9,096	8,996	8,865	8,907	9,795	25,777	27,566
Interest result		3,140	3,103	3,175	3,208	3,156	2,985	3,027	9,418	9,168
Commission income		524	584	606	556	579	595	560	1,713	1,734
Investment income		57	8	1	7	24	9	-0	66	33
Realised gains and fair value changes on investments		-64	17	112	18	13	29	105	64	147
Total investment income		-7	25	113	25	37	38	105	131	180
Valuation results non-trading derivatives		-87	190	72	-201	-149	-132	90	175	-192
Net trading income		355	298	281	116	245	276	-14	934	508
Other income		77	-29	90	51	75	18	49	139	142
Total other income		345	460	442	-34	171	163	125	1,247	458
Total underlying income		4,002	4,171	4,335	3,756	3,942	3,781	3,818	12,509	11,541
Staff expenses		1,203	1,266	1,256	1,204	1,194	1,207	1,240	3,725	3,640
Other expenses		1,044	952	986	1,368	940	892	934	2,982	2,767
Operating expenses		2,247	2,218	2,242	2,572	2,134	2,098	2,174	6,707	6,407
Gross result		1,756	1,953	2,093	1,183	1,808	1,683	1,644	5,802	5,134
Addition to loan loss provisions		261	353	432	400	322	405	468	1,045	1,194
Underlying result before tax Banking		1,495	1,601	1,661	783	1,486	1,278	1,176	4,757	3,940
Taxation		379	462	459	215	349	338	318	1,300	1,005
Minority interests		23	21	16	20	14	17	28	60	59
Underlying net result Banking		1,092	1,118	1,187	548	1,123	923	830	3,397	2,876
Net gains/losses on divestments		-	367	-	-	-	-	202	367	202
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-15	-13	-14	-18	-117	-117	-768	-42	-1,002
Net result Banking		1,078	1,471	1,173	530	1,006	806	264	3,721	2,076
Net result Insurance Other		-90	28	7	14	43	-6	56	-55	93
Net result ic elimination between ING Bank and NN Group			-11	-10	-12	-3	-19	-21	-20	-43
Net result from discontinued operations NN Group		76	-130	276	226	-159	264	-266	222	-161
Net result from discontinued operations Voya Financial				323	418	41	22	-1,952	323	-1,889
Net result ING Group		1,064	1,359	1,769	1,176	928	1,067	-1,917	4,192	75
Key figures¹⁾										
Interest margin		1.46%	1.43%	1.47%	1.53%	1.53%	1.46%	1.50%	1.45%	1.50%
Cost/income ratio		56.1%	53.2%	51.7%	68.5%	54.1%	55.5%	56.9%	53.6%	55.5%
Return on equity based on IFRS-EU equity ING Bank		11.2%	11.4%	12.2%	5.9%	12.7%	11.1%	10.2%	11.6%	11.4%
Return on equity based on 10.0% common equity Tier 1 ²⁾		14.4%	14.8%	16.0%	7.7%	15.5%	12.9%	12.0%	15.1%	13.4%
Risk costs in bps of average RWA		34	46	58	54	44	55	65	46	55
Risk-weighted assets (end of period)		310,273	309,831	303,581	296,319	294,903	293,399	290,792	310,273	294,903
Employees (FTEs, end of period)		52,560	52,729	53,032	52,898	52,854	52,736	63,477	52,560	52,854

¹⁾ Key figures based on underlying figures

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

ING 1.4 Profit and loss: Retail Banking

Profit and loss Retail Banking										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		2,284	2,230	2,262	2,290	2,259	2,175	2,172	6,776	6,606
Capital charge on book equity		-15	-18	-22	-34	-35	-36	-30	-55	-100
Interest benefit on total capital		56	57	64	74	80	82	85	177	247
Interest result		2,324	2,269	2,305	2,329	2,305	2,222	2,226	6,898	6,752
Commission income		310	345	350	313	331	326	342	1,004	999
Investment income		45	4	1	1	20	-11	9	50	18
Realised gains and fair value changes on investments		7	28	62	8	6	19	66	97	92
Total investment income		53	32	63	10	26	9	76	148	110
Valuation results non-trading derivatives		-28	11	125	-50	-34	51	-17	109	1
Net trading income		95	64	33	55	111	44	88	192	243
Other income		69	-33	47	44	45	22	27	83	93
Total other income		136	43	205	49	122	117	98	384	337
Total underlying income		2,823	2,688	2,922	2,701	2,783	2,674	2,741	8,434	8,198
Operating expenses		1,567	1,549	1,626	1,884	1,507	1,470	1,596	4,743	4,573
Gross result		1,256	1,139	1,297	817	1,276	1,204	1,146	3,692	3,625
Addition to loan loss provisions		164	242	259	247	287	263	296	665	846
Underlying result before tax		1,092	897	1,037	569	989	941	850	3,026	2,780
Taxation		260	288	287	155	261	226	227	836	713
Minority interests		18	19	11	15	7	10	22	48	39
Underlying net result		814	589	739	399	721	705	601	2,143	2,028
Net gains/losses on divestments		-	367	-	-	-	-	202	367	202
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-15	-13	-14	-18	-16	-15	-13	-42	-45
Net result		799	943	725	381	705	690	791	2,468	2,185
Key figures¹⁾										
Cost/income ratio		55.5%	57.6%	55.6%	69.8%	54.2%	55.0%	58.2%	56.2%	55.8%
Return on equity based on 10.0% common equity Tier 1 ²⁾		20.6%	15.3%	19.2%	10.7%	18.8%	18.5%	16.3%	18.4%	17.9%
Risk costs in bps of average RWA		41	61	66	64	74	68	77	56	73
Risk-weighted assets (end of period)		160,872	161,650	157,764	155,199	154,206	155,762	152,540	160,872	154,206
Employees (FTEs, end of period)		41,395	41,759	42,063	42,121	42,007	42,023	52,718	41,395	42,007

¹⁾ Key figures based on underlying figures

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

ING 1.5 Profit and loss: Retail Banking Benelux

Profit and loss Retail Banking Benelux										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		1,379	1,353	1,417	1,426	1,410	1,390	1,365	4,149	4,165
Capital charge on book equity		0	0	-0	-0	-0	-1	-1	0	-2
Interest benefit on total capital		33	34	39	43	47	49	49	106	145
Interest result		1,413	1,387	1,455	1,469	1,456	1,438	1,412	4,255	4,307
Commission income		218	233	231	212	209	207	212	683	628
Investment income		3	2	1	-0	-4	-11	9	5	-6
Realised gains and fair value changes on investments		7	2	4	8	6	17	65	13	88
Total investment income		10	3	4	8	2	6	74	18	82
Valuation results non-trading derivatives		6	12	81	-1	-26	76	21	100	71
Net trading income		40	53	34	19	86	1	34	127	122
Other income		42	10	25	4	11	1	13	76	25
Total other income		88	75	140	22	72	78	69	303	219
Total underlying income		1,729	1,698	1,831	1,711	1,740	1,729	1,767	5,258	5,236
Operating expenses		973	956	1,019	1,309	940	935	1,018	2,949	2,893
Gross result		756	742	812	402	800	794	749	2,309	2,343
Addition to loan loss provisions		98	180	200	182	224	227	223	478	674
Underlying result before tax		658	562	611	220	575	567	526	1,831	1,668
Taxation		140	173	164	50	158	155	136	477	449
Minority interests		2	2	1	5	-2	-1	-1	5	-4
Underlying net result		516	386	446	164	419	412	391	1,348	1,223
Net gains/losses on divestments		-	-	-	-	-	-	-	-	-
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-15	-13	-14	-18	-16	-15	-13	-42	-45
Net result		501	373	432	145	403	397	378	1,306	1,179
Key figures¹⁾										
Cost/income ratio		56.3%	56.3%	55.7%	76.5%	54.0%	54.1%	57.6%	56.1%	55.3%
Return on equity based on 10.0% common equity Tier 1 ²⁾		23.4%	17.6%	20.2%	7.7%	19.0%	18.5%	17.6%	20.4%	18.4%
Risk costs in bps of average RWA		44	81	91	83	102	102	100	72	102
Risk-weighted assets (end of period)		88,512	88,603	88,280	88,735	86,133	89,639	87,959	88,512	86,133
Employees (FTEs, end of period)		18,839	19,284	19,424	19,709	19,659	20,074	20,193	18,839	19,659

¹⁾ Key figures based on underlying figures

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

ING 1.6 Profit and loss: Retail Banking Netherlands

Profit and loss Retail Banking Netherlands										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		904	879	917	935	920	896	894	2,700	2,710
Capital charge on book equity		0	0	-0	-0	-0	-1	-1	0	-2
Interest benefit on total capital		22	23	27	31	34	36	35	72	105
Interest result		927	902	944	966	954	930	928	2,773	2,812
Commission income		133	126	121	118	120	113	112	380	346
Investment income		0	0	-	-	-4	1	-6	0	-9
Realised gains and fair value changes on investments		-0	-0	2	1	3	0	13	2	17
Total investment income		0	0	2	1	-1	1	7	3	8
Valuation results non-trading derivatives		8	6	81	7	9	41	9	95	59
Net trading income		9	12	-3	-8	1	12	10	18	23
Other income		12	31	8	2	9	-17	4	52	-5
Total other income		30	49	86	1	19	36	23	165	77
Total underlying income		1,090	1,078	1,153	1,086	1,092	1,081	1,071	3,321	3,244
Operating expenses		592	580	581	941	577	578	581	1,752	1,737
Gross result		498	498	572	144	515	503	490	1,568	1,507
Addition to loan loss provisions		82	140	153	165	180	178	192	374	550
Underlying result before tax		416	358	420	-20	335	325	298	1,194	958
Taxation		102	92	105	3	84	82	75	299	240
Minority interests		-	-	-	-	-	-	-	-	-
Underlying net result		315	266	315	-23	251	243	224	895	718
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax		-15	-13	-14	-18	-16	-15	-13	-42	-45
Net result		300	253	301	-42	235	228	211	853	673
Key figures¹⁾										
Cost/income ratio		54.3%	53.8%	50.4%	86.7%	52.9%	53.5%	54.2%	52.8%	53.5%
Return on equity based on 10.0% common equity Tier 1 ²⁾		21.1%	17.5%	20.6%	-1.5%	16.0%	15.2%	13.9%	19.7%	15.0%
Risk costs in bps of average RWA		55	92	100	108	115	111	119	82	115
Risk-weighted assets (end of period)		58,552	60,683	61,076	61,201	61,224	64,233	63,901	58,552	61,224
Employees (FTEs, end of period)		9,952	10,423	10,504	10,675	10,613	10,994	11,043	9,952	10,613

¹⁾ Key figures based on underlying figures

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

ING 1.7 Profit and loss: Retail Banking Belgium

Profit and loss Retail Banking Belgium ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		475	474	500	491	489	495	471	1,448	1,455
Capital charge on book equity		0	0	-0	-	-	0	-0	0	-
Interest benefit on total capital		11	10	12	12	14	13	13	33	40
Interest result		486	485	512	504	503	508	484	1,482	1,495
Commission income		86	107	110	94	89	93	100	303	282
Investment income		3	1	1	-0	0	-12	15	5	2
Realised gains and fair value changes on investments		7	2	1	7	3	17	52	10	72
Total investment income		10	3	2	7	3	4	67	15	74
Valuation results non-trading derivatives		-2	6	0	-8	-35	35	13	5	13
Net trading income		31	41	37	27	85	-11	24	108	99
Other income		29	-21	16	2	3	18	9	24	30
Total other income		58	26	53	21	53	42	46	137	141
Total underlying income		639	621	678	625	648	648	696	1,938	1,992
Operating expenses		381	377	438	368	363	357	437	1,196	1,157
Gross result		258	244	239	257	285	291	259	741	835
Addition to loan loss provisions		16	40	48	18	44	49	31	104	125
Underlying result before tax		242	204	192	240	241	242	228	637	711
Taxation		39	81	59	47	74	74	61	179	209
Minority interests		2	2	1	5	-2	-1	-1	5	-4
Underlying net result		201	120	131	187	169	169	168	453	505
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		201	120	131	187	169	169	168	453	505
Key figures²⁾										
Cost/income ratio		59.7%	60.7%	64.7%	58.8%	56.0%	55.1%	62.8%	61.7%	58.1%
Return on equity based on 10.0% common equity Tier 1 ³⁾		28.1%	17.8%	19.4%	29.4%	26.5%	27.2%	27.5%	21.9%	27.1%
Risk costs in bps of average RWA		22	58	70	27	70	79	52	50	67
Risk-weighted assets (end of period)		29,959	27,920	27,204	27,534	24,908	25,407	24,058	29,959	24,908
Employees (FTEs, end of period)		8,887	8,861	8,920	9,034	9,045	9,080	9,150	8,887	9,045

¹⁾ Including ING Luxembourg

²⁾ Key figures based on underlying figures

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

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

Profit and loss Retail Banking Challengers & Growth Markets										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		905	877	846	863	850	784	807	2,628	2,441
Capital charge on book equity		-15	-18	-22	-34	-34	-35	-29	-55	-98
Interest benefit on total capital		23	23	25	30	33	34	36	71	102
Interest result		912	882	849	860	848	783	814	2,643	2,445
Commission income		91	112	119	101	121	120	130	322	371
Investment income		42	2	0	1	24	1	1	45	25
Realised gains and fair value changes on investments		0	27	58	1	0	2	1	85	3
Total investment income		43	29	58	2	24	3	2	130	28
Valuation results non-trading derivatives		-34	-1	44	-49	-8	-25	-38	9	-71
Net trading income		55	11	-1	36	24	43	53	65	121
Other income		28	-43	22	40	34	21	13	7	68
Total other income		49	-33	65	27	50	39	29	81	118
Total underlying income		1,094	990	1,092	990	1,043	945	974	3,176	2,962
Operating expenses		594	593	607	575	567	535	578	1,794	1,679
Gross result		500	397	485	415	476	410	396	1,382	1,283
Addition to loan loss provisions		66	62	59	65	63	37	73	187	172
Underlying result before tax		434	335	426	350	414	374	324	1,195	1,111
Taxation		120	115	123	105	102	70	91	358	264
Minority interests		16	17	10	10	10	11	23	43	43
Underlying net result		298	203	293	236	302	293	210	794	804
Net gains/losses on divestments		-	367	-	-	-	-	202	367	202
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-	-	-	-	-	-	-
Net result		298	570	293	236	302	293	412	1,161	1,007
Key figures¹⁾										
Cost/income ratio		54.3%	59.9%	55.6%	58.1%	54.4%	56.6%	59.3%	56.5%	56.7%
Return on equity based on 10.0% common equity Tier 1 ²⁾		17.3%	12.4%	17.8%	14.6%	18.5%	18.6%	14.5%	15.8%	17.2%
Risk costs in bps of average RWA		36	35	35	39	37	22	45	35	35
Risk-weighted assets (end of period)		72,360	73,047	69,485	66,463	68,073	66,123	64,581	72,360	68,073
Employees (FTEs, end of period)		22,556	22,475	22,639	22,412	22,348	21,949	32,525	22,556	22,348

¹⁾ Key figures based on underlying figures

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

ING 1.9 Profit and loss: Retail Banking Germany

Profit and loss Retail Banking Germany ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		414	404	371	388	406	364	360	1,189	1,130
Capital charge on book equity		-2	-3	-6	-16	-17	-18	-22	-12	-56
Interest benefit on total capital		9	9	11	13	14	14	13	29	41
Interest result		421	410	376	385	404	359	352	1,207	1,114
Commission income		31	36	45	44	36	31	31	111	98
Investment income		0	1	-0	0	0	1	-1	1	0
Realised gains and fair value changes on investments		-	24	39	-	-	1	0	63	1
Total investment income		0	25	39	0	0	2	-1	63	1
Valuation results non-trading derivatives		22	-3	9	-15	-10	4	-9	28	-15
Net trading income		-12	-3	2	-4	-0	-0	-0	-12	-0
Other income		2	2	2	0	2	2	2	6	6
Total other income		12	-3	14	-19	-8	6	-7	23	-9
Total underlying income		464	467	473	411	432	398	375	1,403	1,205
Operating expenses		226	200	210	197	202	188	186	636	576
Gross result		237	267	263	214	230	210	188	767	628
Addition to loan loss provisions		17	14	12	16	19	10	27	44	56
Underlying result before tax		220	253	250	198	212	200	161	723	573
Taxation		70	90	80	57	62	61	49	240	173
Minority interests		1	0	0	0	0	0	0	1	1
Underlying net result		150	162	170	141	149	138	112	482	399
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		150	162	170	141	149	138	112	482	399
Key figures²⁾										
Cost/income ratio		48.8%	42.8%	44.4%	47.9%	46.7%	47.3%	49.8%	45.3%	47.8%
Return on equity based on 10.0% common equity Tier 1 ³⁾		24.3%	26.8%	28.1%	22.5%	23.4%	22.3%	18.6%	26.4%	21.5%
Risk costs in bps of average RWA		28	23	20	26	29	17	44	24	30
Risk-weighted assets (end of period)		25,134	24,467	24,037	24,446	25,854	25,137	24,438	25,134	25,854
Employees (FTEs, end of period)		4,205	4,101	4,060	3,917	3,903	3,855	3,807	4,205	3,903

¹⁾ Including ING Austria

²⁾ Key figures based on underlying figures

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

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

Profit and loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		491	473	475	475	443	421	447	1,438	1,311
Capital charge on book equity		-13	-14	-16	-18	-18	-17	-7	-43	-42
Interest benefit on total capital		13	14	15	17	19	20	23	42	62
Interest result		491	472	474	475	445	424	462	1,437	1,331
Commission income		61	76	74	57	85	89	98	211	273
Investment income		42	2	0	1	23	-1	2	44	24
Realised gains and fair value changes on investments		0	3	19	1	0	1	1	22	3
Total investment income		42	4	20	2	23	1	3	66	27
Valuation results non-trading derivatives		-56	2	35	-34	2	-28	-29	-20	-55
Net trading income		67	14	-4	40	24	43	53	77	121
Other income		26	-45	20	40	31	19	12	1	62
Total other income		36	-29	52	46	58	33	36	59	127
Total underlying income		630	524	619	579	611	547	599	1,773	1,757
Operating expenses		368	393	397	378	365	346	391	1,157	1,103
Gross result		263	131	222	201	246	200	208	615	654
Addition to loan loss provisions		49	48	47	49	44	26	46	143	116
Underlying result before tax		214	83	176	152	202	174	162	472	538
Taxation		50	25	43	48	40	9	42	118	91
Minority interests		15	17	9	9	9	10	22	41	42
Underlying net result		148	41	123	94	153	155	98	313	406
Net gains/losses on divestments				367				202	367	202
Net result from divested units									-	-
Special items after tax									-	-
Net result		148	408	123	94	153	155	301	679	608
Key figures²⁾										
Cost/income ratio		58.4%	75.1%	64.1%	65.4%	59.8%	63.4%	65.3%	65.3%	62.8%
Return on equity based on 10.0% common equity Tier 1 ³⁾		13.6%	4.9%	12.1%	9.8%	15.6%	16.3%	12.1%	10.2%	14.6%
Risk costs in bps of average RWA		41	41	43	46	42	26	46	41	38
Risk-weighted assets (end of period)		47,226	48,581	45,448	42,018	42,218	40,985	40,144	47,226	42,218
Employees (FTEs, end of period)		18,351	18,374	18,579	18,495	18,446	18,095	28,717	18,351	18,446

¹⁾ Includes: Australia, 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 10.0% common equity Tier 1 ratio (annualised)

ING 1.11 Profit and loss: Commercial Banking

Profit and loss Commercial Banking										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		960	998	1,002	1,008	1,001	950	916	2,960	2,867
Capital charge on book equity		-157	-163	-159	-153	-152	-163	-159	-479	-475
Interest benefit on total capital		55	54	61	68	72	75	72	170	219
Interest result		858	889	904	923	921	861	829	2,652	2,611
Commission income		217	239	256	244	248	269	219	712	736
Investment income		12	4	-0	-0	4	19	-9	15	13
Realised gains and fair value changes on investments		-72	-12	50	16	6	9	34	-33	50
Total investment income		-60	-8	50	16	10	28	24	-18	63
Valuation results non-trading derivatives		126	1	27	-61	56	-111	144	153	89
Net trading income		84	421	259	5	69	247	-74	764	242
Other income		4	18	19	26	-26	0	25	41	-1
Total other income		214	440	305	-31	99	137	95	959	331
Total underlying income		1,229	1,560	1,515	1,153	1,278	1,295	1,168	4,305	3,741
Operating expenses		605	606	603	705	558	571	573	1,814	1,701
Gross result		624	954	912	447	720	724	595	2,490	2,039
Addition to loan loss provisions		97	111	173	152	35	141	172	380	348
Underlying result before tax		527	844	739	295	686	582	423	2,110	1,691
Taxation		122	217	195	90	135	178	67	533	380
Minority interests		6	1	5	5	7	7	6	12	21
Underlying net result		400	626	539	200	544	397	350	1,565	1,291
Net gains/losses on divestments		-	-	-	-	-	-	-	-	-
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-	-	-	-	-	-	-
Net result		400	626	539	200	544	397	350	1,565	1,291
Key figures¹⁾										
Cost/income ratio		49.2%	38.8%	39.8%	61.2%	43.6%	44.1%	49.0%	42.1%	45.5%
Return on equity based on 10.0% common equity Tier 1 ²⁾		11.2%	17.5%	15.5%	6.0%	16.3%	12.1%	10.9%	14.7%	13.1%
Risk costs in bps of average RWA		27	31	49	45	10	42	53	35	35
Risk-weighted assets (end of period)		146,436	144,393	142,867	137,244	136,763	133,553	134,438	146,436	136,763
Employees (FTEs, end of period)		11,163	10,968	10,967	10,775	10,845	10,711	10,757	11,163	10,845
Value at Risk trading positions (avg.)		11.5	10.2	10.8	9.4	8.7	9.3	9.0		

¹⁾ Key figures based on underlying figures

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

ING 1.12 Profit and loss: CB - Industry Lending

Profit and loss Commercial Banking - Industry Lending										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		467	478	444	408	376	384	353	1,388	1,113
Capital charge on book equity		0	-0	-0	-0	-0	-0	-0	0	-1
Interest benefit on total capital		21	21	23	25	26	27	27	65	80
Interest result		488	499	467	433	402	411	380	1,454	1,192
Commission income		112	134	133	135	142	137	98	380	378
Investment income		11	3	0	-2	3	2	3	14	8
Realised gains and fair value changes on investments		-78	-23	10	-4	2	8	2	-91	12
Total investment income		-67	-20	10	-7	4	11	5	-77	20
Valuation results non-trading derivatives		-20	-7	-1	13	15	-10	-19	-28	-14
Net trading income		4	6	-4	-24	22	-3	-10	6	9
Other income		-0	2	4	7	-21	5	16	5	1
Total other income		-16	1	-1	-5	17	-8	-13	-16	-4
Total underlying income		517	613	610	557	565	551	470	1,740	1,586
Operating expenses		148	151	142	153	125	134	123	441	383
Gross result		369	462	468	403	440	417	346	1,299	1,203
Addition to loan loss provisions		40	65	109	122	49	63	53	214	166
Underlying result before tax		329	398	359	282	391	354	293	1,085	1,038
Taxation		76	114	88	55	87	93	60	278	240
Minority interests		1	1	1	1	1	1	1	4	3
Underlying net result		252	282	269	226	303	259	231	803	794
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		252	282	269	226	303	259	231	803	794
Key figures¹⁾										
Cost/income ratio		28.7%	24.6%	23.2%	27.5%	22.1%	24.4%	26.3%	25.3%	24.1%
Return on equity based on 10.0% common equity Tier 1 ²⁾		18.1%	20.3%	20.3%	18.0%	24.7%	21.6%	19.0%	19.6%	21.8%
Risk costs in bps of average RWA		28	46	82	96	40	52	44	52	45
Risk-weighted assets (end of period)		55,557	56,222	55,552	51,181	49,901	48,736	47,707	55,557	49,901

¹⁾ Key figures based on underlying figures

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

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

Profit and loss Commercial Banking - General Lending & Transaction Services										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		236	242	242	231	235	239	216	720	691
Capital charge on book equity		-1	-1	-1	-1	-1	-2	-1	-3	-4
Interest benefit on total capital		16	15	17	19	20	20	20	48	59
Interest result		251	256	259	249	254	257	235	765	746
Commission income		83	90	86	88	89	96	88	260	273
Investment income		0	0	0	0	0	-0	1	0	1
Realised gains and fair value changes on investments		-	-	-	0	-	0	-	-	0
Total investment income		0	0	0	0	0	0	1	0	1
Valuation results non-trading derivatives		-0	-4	1	2	2	3	-0	-4	5
Net trading income		9	15	8	9	9	7	5	32	21
Other income		3	1	3	9	-0	1	7	7	7
Total other income		12	12	12	21	11	11	12	35	33
Total underlying income		345	359	356	358	354	364	336	1,060	1,054
Operating expenses		203	193	196	201	186	187	191	591	564
Gross result		143	166	160	157	168	178	145	469	490
Addition to loan loss provisions		39	34	51	8	-28	57	101	124	131
Underlying result before tax		104	132	109	149	196	121	43	345	360
Taxation		21	41	28	31	47	33	7	90	87
Minority interests		3	-2	2	1	2	2	1	2	5
Underlying net result		80	93	79	117	146	85	35	252	267
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		80	93	79	117	146	85	35	252	267
Key figures¹⁾										
Cost/income ratio		58.7%	53.7%	55.0%	56.1%	52.6%	51.2%	56.9%	55.8%	53.5%
Return on equity based on 10.0% common equity Tier 1 ²⁾		8.0%	9.0%	8.2%	12.3%	15.9%	9.7%	4.1%	8.4%	10.0%
Risk costs in bps of average RWA		37	34	52	9	-30	64	114	41	48
Risk-weighted assets (end of period)		42,342	41,304	39,780	38,934	38,016	36,835	35,239	42,342	38,016

¹⁾ Key figures based on underlying figures

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

ING 1.14 Profit and loss: CB - Financial Markets

Profit and loss Commercial Banking - Financial Markets										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		56	85	121	181	209	123	156	263	488
Capital charge on book equity		-0	-0	-0	-0	-0	-0	-0	-1	-0
Interest benefit on total capital		14	14	17	18	19	21	18	44	58
Interest result		70	99	137	199	228	143	174	306	545
Commission income		19	15	38	20	15	34	32	72	81
Investment income		0	1	0	2	0	1	0	1	1
Realised gains and fair value changes on investments		4	1	-1	4	0	-2	-3	5	-5
Total investment income		5	2	-1	6	0	-1	-3	6	-4
Valuation results non-trading derivatives		146	42	-14	-104	19	-49	58	173	28
Net trading income		60	369	242	72	25	167	15	671	206
Other income		-9	-15	-13	-9	-18	-10	-5	-37	-32
Total other income		197	397	215	-41	26	108	68	808	202
Total underlying income		290	513	389	184	269	285	271	1,192	824
Operating expenses		226	227	224	253	208	199	216	677	623
Gross result		65	285	165	-69	61	86	54	516	201
Addition to loan loss provisions		0	0	-0	-1	-0	-1	1	-0	-0
Underlying result before tax		65	285	166	-68	61	86	54	516	201
Taxation		-12	60	27	-6	10	17	16	74	43
Minority interests		1	1	1	1	1	1	1	3	3
Underlying net result		76	225	138	-63	50	69	37	439	156
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		76	225	138	-63	50	69	37	439	156
Key figures¹⁾										
Cost/income ratio		77.7%	44.3%	57.5%	137.4%	77.3%	69.9%	80.0%	56.8%	75.6%
Return on equity based on 10.0% common equity Tier 1 ²⁾		8.3%	24.5%	15.1%	-6.8%	5.7%	7.6%	4.8%	15.9%	6.1%
Risk costs in bps of average RWA		0	0	-0	-1	-0	-1	1	-0	-0
Risk-weighted assets (end of period)		37,770	36,910	36,795	36,833	36,324	35,391	37,938	37,770	36,324

¹⁾ Key figures based on underlying figures

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

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

Profit and loss Commercial Banking - Bank Treasury, Real Estate & Other										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		202	193	195	188	181	204	191	590	575
Capital charge on book equity		-156	-162	-158	-152	-151	-161	-158	-476	-470
Interest benefit on total capital		4	4	4	6	7	7	7	12	21
Interest result		49	35	42	42	37	50	40	126	127
Commission income		2	0	-2	1	2	1	2	1	4
Investment income		1	-0	-0	-0	1	16	-14	0	3
Realised gains and fair value changes on investments		2	11	41	16	5	3	35	53	43
Total investment income		2	11	41	16	6	18	21	54	45
Valuation results non-trading derivatives		0	-30	41	28	20	-56	105	11	70
Net trading income		11	31	13	-52	13	76	-83	54	6
Other income		11	29	25	18	12	4	6	66	23
Total other income		22	30	79	-5	46	25	28	132	99
Total underlying income		76	76	160	54	90	95	92	312	276
Operating expenses		29	35	42	98	39	51	42	106	132
Gross result		48	41	118	-45	51	44	50	207	144
Addition to loan loss provisions		18	11	12	23	13	22	17	42	52
Underlying result before tax		29	29	106	-68	38	22	33	165	93
Taxation		37	2	52	10	-9	35	-16	91	10
Minority interests		1	1	1	2	3	3	3	2	9
Underlying net result		-9	26	54	-80	44	-16	46	71	74
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result		-9	26	54	-80	44	-16	46	71	74
Key figures¹⁾										
Cost/income ratio		37.8%	46.4%	26.0%	182.8%	43.1%	54.1%	45.7%	33.8%	47.7%
Return on equity based on 10.0% common equity Tier 1 ²⁾		-3.1%	10.4%	20.7%	-27.3%	14.9%	-4.0%	14.3%	9.4%	8.4%
Risk costs in bps of average RWA		71	44	46	81	43	66	49	54	53
Risk-weighted assets (end of period)		10,766	9,957	10,740	10,297	12,522	12,592	13,553	10,766	12,522

¹⁾ Key figures based on underlying figures

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

ING 1.16 Profit and loss: Corporate Line

Profit and loss Corporate Line										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Balance sheet related interest		-104	-125	-90	-90	-105	-139	-60	-319	-304
Capital charge on book equity		173	181	181	187	187	199	189	534	575
Interest benefit on total capital		-111	-111	-126	-142	-152	-157	-157	-347	-466
Interest result		-42	-55	-35	-45	-70	-97	-28	-132	-195
Commission income		-3	-0	-0	-1	-0	-0	-0	-4	-1
Investment income		0	0	0	6	1	1	0	1	2
Realised gains and fair value changes on investments		0	0	-	-6	-	0	5	0	6
Total investment income		0	0	0	-0	1	2	5	1	8
Valuation results non-trading derivatives		-185	178	-80	-90	-171	-73	-38	-87	-282
Net trading income		176	-187	-11	56	65	-15	-28	-22	22
Other income		4	-14	24	-18	56	-3	-3	14	50
Total other income		-6	-22	-68	-52	-50	-91	-68	-96	-209
Total underlying income		-50	-77	-102	-98	-119	-187	-92	-230	-398
Operating expenses		74	63	13	-17	70	58	6	150	133
Gross result		-124	-140	-115	-81	-188	-245	-97	-380	-531
Addition to loan loss provisions		0	-	-	-	-	-	-	0	-
Underlying result before tax		-124	-140	-115	-81	-188	-245	-97	-380	-531
Taxation		-3	-42	-24	-29	-47	-65	24	-69	-88
Minority interests		-	-	-	-	-	-	-	-	-
Underlying net result		-122	-98	-92	-51	-142	-180	-121	-311	-443
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax					-	-101	-101	-755	-	-957
Net result		-122	-98	-92	-51	-243	-281	-876	-311	-1,400
Key figures¹⁾										
Risk-weighted assets (end of period)		2,965	3,788	2,949	3,876	3,935	4,084	3,814	2,965	3,935
Employees (FTEs, end of period)		2	2	2	2	2	2	2	2	2

¹⁾ Key figures based on underlying figures

ING 1.17 Geographical split Banking: 3Q2015

Geographical split 3Q2015

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Commercial Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Commercial Banking	Total	Commercial Banking	Corporate Line
Profit and loss																				
Interest result	1,162	927	235	563	486	77	463	421	42	312	248	64	292	243	49	391	391	-41	0	-42
Commission income	186	133	54	100	86	14	43	31	12	31	8	22	63	53	10	105	105	-3	0	-3
Investment income	-59	0	-59	10	10	-0	0	0	-	0	0	0	43	42	1	-2	-2	0	-0	0
Other income	50	30	20	92	58	34	16	12	3	10	3	7	54	33	21	114	114	10	15	-6
Total underlying income	1,339	1,090	249	765	639	125	521	464	57	352	260	93	452	371	81	608	608	-35	16	-50
Operating expenses	756	592	165	490	381	109	245	226	19	199	169	31	234	199	35	245	245	77	3	74
Gross result	583	498	85	274	258	17	276	237	39	153	91	62	218	171	46	363	363	-111	13	-124
Addition to loan loss provisions	81	82	-1	20	16	4	42	17	25	20	17	3	28	32	-4	70	70	0	-	0
Underlying result before tax Banking	502	416	85	255	242	13	234	220	14	133	74	59	190	140	50	293	293	-112	13	-124
Retail Banking	416	416		242	242		220	220		74	74		140	140						
Commercial Banking	85		85	13		13	14		14	59		59	50		50	293	293	13	13	
Corporate Line																		-124		-124
Underlying result before tax Banking	502	416	85	255	242	13	234	220	14	133	74	59	190	140	50	293	293	-112	13	-124
Customer lending/deposits (in EUR billion)																				
Residential mortgages	129.6	128.4	1.2	33.7	33.7	0.1	65.3	65.2	0.1	41.5	41.5	0.0	6.6	6.6	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	74.1	38.7	35.4	52.0	39.1	12.9	22.8	12.5	10.3	20.3	3.4	16.8	25.1	17.3	7.8	58.0	58.0	0.0	0.0	0.0
Customer deposits	163.2	133.8	29.3	95.5	79.7	15.9	119.2	118.7	0.5	73.8	72.6	1.1	29.9	26.0	3.9	21.1	21.1	6.7	-0.0	6.7
Key figures²⁾																				
Cost/income ratio	56.5%	54.3%	66.1%	64.1%	59.7%	86.8%	47.0%	48.8%	32.3%	56.5%	64.9%	33.0%	51.8%	53.7%	42.9%	40.3%	40.3%	n.a.	18.3%	n.a.
Return on equity based on 10.0% common equity Tier 1 ³⁾	14.7%	21.1%	n.a.	20.1%	28.1%	n.a.	20.5%	24.3%	n.a.	12.9%	12.8%	n.a.	14.8%	13.9%	n.a.	15.0%	n.a.	-108.6%	n.a.	-144.0%
Risk costs in bps of average RWA	33	55	n.a.	17	22	n.a.	57	28	n.a.	31	55	n.a.	25	36	n.a.	45	n.a.	n.a.	n.a.	1
Risk-weighted assets (end of period)	97,147	58,552	38,595	47,662	29,959	17,703	30,147	25,134	5,013	26,429	12,794	13,635	43,349	34,432	8,917	61,997	61,997	3,542	577	2,965
Employees (FTEs, end of period)	13,394	9,952	3,442	10,642	8,887	1,755	4,442	4,205	237	3,750	3,288	462	16,376	15,063	1,313	3,936	3,936	21	19	2

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 10.0% common equity Tier 1 ratio (annualised)

ING 1.18 Geographical split Banking: Comparable quarters

Geographical split comparable quarters

In EUR million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Commercial Banking Rest of World		Other	
	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014	3Q2015	3Q2014
Profit and loss																
Interest result	3,140	3,156	1,162	1,202	563	607	463	434	312	285	292	265	391	431	-41	-69
Commission income	524	579	186	194	100	109	43	44	31	42	63	81	105	109	-3	0
Investment income	-7	37	-59	3	10	5	0	0	0	0	43	24	-2	4	0	1
Other income	345	171	50	33	92	76	16	-6	10	6	54	72	114	30	10	-39
Total underlying income	4,002	3,942	1,339	1,432	765	796	521	473	352	332	452	442	608	575	-35	-107
Operating expenses	2,247	2,134	756	728	490	465	245	215	199	182	234	245	245	218	77	81
Gross result	1,756	1,808	583	704	274	331	276	258	153	150	218	196	363	357	-111	-188
Addition to loan loss provisions	261	322	81	167	20	46	42	21	20	28	28	33	70	28	0	-
Underlying result before tax Banking	1,495	1,486	502	537	255	286	234	237	133	122	190	163	293	329	-112	-188
Retail Banking	1,092	989	416	335	242	241	220	212	74	81	140	121	-	-	-	-
Commercial Banking	527	686	85	203	13	45	14	25	59	41	50	43	293	329	13	0
Corporate Line	-124	-188	-	-	-	-	-	-	-	-	-	-	-	-	-124	-188
Underlying result before tax Banking	1,495	1,486	502	537	255	286	234	237	133	122	190	163	293	329	-112	-188
Taxation	379	349	142	131	22	73	81	71	50	35	26	25	61	62	-2	-48
Minority interests	23	14	-	-	2	-2	1	0	-	-	21	16	-	-	-	-
Underlying net result Banking	1,092	1,123	360	406	231	215	152	165	83	87	143	123	232	266	-109	-140
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-15	-117	-15	-16	-	-	-	-	-	-	-	-	-	-	-	-101
Net result Banking	1,078	1,006	345	390	231	215	152	165	83	87	143	123	232	266	-109	-241
Customer lending/deposits (in EUR billion)																
Residential mortgages	276.7	282.6	129.6	135.0	33.7	32.3	65.3	65.5	41.5	44.4	6.6	5.4	0.0	0.0	0.0	0.0
Other customer lending	252.3	232.3	74.1	76.6	52.0	47.0	22.8	16.9	20.3	18.1	25.1	21.8	58.0	51.8	0.0	0.2
Customer deposits	509.4	498.6	163.2	166.4	95.5	92.9	119.2	113.6	73.8	73.7	29.9	26.6	21.1	21.5	6.7	3.8
Key figures¹⁾																
Cost/income ratio	56.1%	54.1%	56.5%	50.8%	64.1%	58.4%	47.0%	45.5%	56.5%	54.9%	51.8%	55.6%	40.3%	37.9%	n.a.	n.a.
Return on equity based on 10.0% common equity Tier 1 ²⁾	14.4%	15.5%	14.7%	15.9%	20.1%	21.2%	20.5%	22.9%	12.9%	13.1%	14.8%	15.9%	15.0%	18.9%	-108.6%	-105.1%
Risk costs in bps of average RWA	34	44	33	65	17	45	57	29	31	42	25	38	45	20	1	-
Risk-weighted assets (end of period)	310,273	294,903	97,147	100,864	47,662	40,347	30,147	29,295	26,429	26,233	43,349	35,872	61,997	57,179	3,542	5,112
Employees (FTEs, end of period)	52,560	52,854	13,394	14,057	10,642	10,734	4,442	4,115	3,750	3,578	16,376	16,618	3,936	3,708	21	44

¹⁾ Key figures based on underlying figures

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

ING 1.19 Geographical split Banking: Netherlands

Geographical split Netherlands										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		1,162	1,168	1,197	1,168	1,202	1,171	1,157	3,526	3,531
Commission income		186	187	183	187	194	179	171	556	543
Investment income		-59	-22	2	-7	3	5	17	-79	24
Other income		50	71	133	64	33	26	24	254	83
Total underlying income		1,339	1,404	1,514	1,411	1,432	1,381	1,368	4,257	4,181
Operating expenses		756	755	742	1,178	728	748	750	2,253	2,225
Gross result		583	649	772	233	704	633	619	2,004	1,956
Addition to loan loss provisions		81	204	262	224	167	286	270	547	723
Underlying result before tax		502	446	510	10	537	347	348	1,457	1,233
Retail Banking		416	358	420	-20	335	325	298	1,194	958
Commercial Banking		85	88	90	30	203	23	50	263	275
Corporate Line									-	-
Underlying result before tax		502	446	510	10	537	347	348	1,457	1,233
Customer lending/deposits (in EUR billion)										
Residential mortgages		129.6	131.3	132.7	133.6	135.0	135.8	136.2	129.6	135.0
Other customer lending		74.1	75.1	78.7	71.8	76.6	74.1	76.0	74.1	76.6
Customer deposits		163.2	165.3	157.9	159.0	166.4	164.4	165.3	163.2	166.4
Key figures¹⁾										
Cost/income ratio		56.5%	53.8%	49.0%	83.5%	50.8%	54.1%	54.8%	52.9%	53.2%
Return on equity based on 10.0% common equity Tier 1 ²⁾		14.7%	13.4%	15.6%	0.1%	15.9%	10.1%	10.6%	14.6%	12.2%
Risk costs in bps of average RWA		33	83	106	89	65	112	108	74	95
Risk-weighted assets (end of period)		97,147	98,457	98,619	99,383	100,864	103,087	101,922	97,147	100,864
Employees (FTEs, end of period)		13,394	13,757	13,903	14,005	14,057	14,367	14,436	13,394	14,057

¹⁾ Key figures based on underlying figures

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

ING 1.20 Geographical split Banking: Belgium

Geographical split Belgium ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		563	555	605	647	607	597	596	1,724	1,800
Commission income		100	135	139	107	109	120	128	373	357
Investment income		10	2	5	22	5	28	75	18	108
Other income		92	192	82	-25	76	62	45	366	182
Total underlying income		765	884	832	751	796	807	844	2,481	2,447
Operating expenses		490	466	549	473	465	446	548	1,505	1,459
Gross result		274	418	283	278	331	361	296	976	989
Addition to loan loss provisions		20	31	51	16	46	51	34	102	131
Underlying result before tax		255	387	232	263	286	310	262	874	858
Retail Banking		242	204	192	240	241	242	228	637	711
Commercial Banking		13	183	41	23	45	68	34	237	147
Corporate Line		-	-	-	-	-	-	-	-	-
Underlying result before tax		255	387	232	263	286	310	262	874	858
Customer lending/deposits (in EUR billion)										
Residential mortgages		33.7	33.8	33.6	33.0	32.3	31.9	31.3	33.7	32.3
Other customer lending		52.0	53.0	51.0	49.5	47.0	47.0	45.7	52.0	47.0
Customer deposits		95.5	96.6	93.7	90.3	92.9	90.0	89.2	95.5	92.9
Key figures²⁾										
Cost/income ratio		64.1%	52.7%	66.0%	62.9%	58.4%	55.3%	64.9%	60.7%	59.6%
Return on equity based on 10.0% common equity Tier 1 ³⁾		20.1%	23.2%	14.1%	19.3%	21.2%	21.8%	22.1%	19.2%	21.7%
Risk costs in bps of average RWA		17	28	46	15	45	51	36	30	44
Risk-weighted assets (end of period)		47,662	45,066	44,459	43,901	40,347	40,217	39,259	47,662	40,347
Employees (FTEs, end of period)		10,642	10,637	10,693	10,721	10,734	10,781	10,869	10,642	10,734

¹⁾ Including ING Luxembourg

²⁾ Key figures based on underlying figures

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

ING 1.21 Geographical split Banking: Germany

Geographical split Germany ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		463	448	412	417	434	388	376	1,323	1,199
Commission income		43	43	55	54	44	38	35	141	118
Investment income		0	26	41	0	0	2	-1	67	1
Other income		16	-2	18	-17	-6	9	-4	31	-1
Total underlying income		521	516	526	453	473	438	406	1,563	1,317
Operating expenses		245	217	225	219	215	203	199	687	618
Gross result		276	299	301	234	258	235	207	876	699
Addition to loan loss provisions		42	14	12	8	21	9	29	69	59
Underlying result before tax		234	285	288	226	237	226	178	807	640
Retail Banking		220	253	250	198	212	200	161	723	573
Commercial Banking		14	32	38	28	25	26	17	84	68
Corporate Line									-	-
Underlying result before tax		234	285	288	226	237	226	178	807	640
Customer lending/deposits (in EUR billion)										
Residential mortgages		65.3	64.5	64.3	65.1	65.5	65.1	64.5	65.3	65.5
Other customer lending		22.8	27.2	24.5	18.7	16.9	17.2	15.9	22.8	16.9
Customer deposits		119.2	119.4	118.5	114.9	113.6	112.5	110.3	119.2	113.6
Key figures²⁾										
Cost/income ratio		47.0%	42.0%	42.8%	48.3%	45.5%	46.5%	49.0%	43.9%	46.9%
Return on equity based on 10.0% common equity Tier 1 ³⁾		20.5%	25.4%	27.5%	21.8%	22.9%	21.3%	18.7%	24.4%	21.0%
Risk costs in bps of average RWA		57	20	17	11	29	13	43	32	28
Risk-weighted assets (end of period)		30,147	29,620	28,486	28,617	29,295	28,469	27,658	30,147	29,295
Employees (FTEs, end of period)		4,442	4,326	4,278	4,138	4,115	4,064	4,013	4,442	4,115

¹⁾ Including ING Austria

²⁾ Key figures based on underlying figures

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

ING 1.22 Geographical split Banking: Other Challengers

Geographical split Other Challengers ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		312	308	295	311	285	289	274	914	847
Commission income		31	40	40	24	42	42	39	111	123
Investment income		0	4	10	1	0	-1	1	14	1
Other income		10	-56	11	26	6	10	1	-35	16
Total underlying income		352	296	356	362	332	340	314	1,004	986
Operating expenses		199	200	191	189	182	175	177	591	534
Gross result		153	96	165	173	150	165	138	414	453
Addition to loan loss provisions		20	6	42	50	28	52	55	69	135
Underlying result before tax		133	89	122	123	122	113	83	345	318
Retail Banking		74	4	100	89	81	70	63	178	215
Commercial Banking		59	85	22	34	41	42	19	167	102
Corporate Line									-	-
Underlying result before tax		133	89	122	123	122	113	83	345	318
Customer lending/deposits (in EUR billion)										
Residential mortgages		41.5	42.8	43.9	43.3	44.4	43.8	42.7	41.5	44.4
Other customer lending		20.3	19.4	18.6	18.3	18.1	18.6	18.1	20.3	18.1
Customer deposits		73.8	74.9	75.5	73.9	73.7	73.4	71.6	73.8	73.7
Key figures²⁾										
Cost/income ratio		56.5%	67.7%	53.7%	52.2%	54.9%	51.4%	56.2%	58.8%	54.1%
Return on equity based on 10.0% common equity Tier 1 ³⁾		12.9%	6.7%	13.6%	9.3%	13.1%	15.5%	8.7%	11.1%	12.4%
Risk costs in bps of average RWA		31	10	68	79	42	77	81	36	67
Risk-weighted assets (end of period)		26,429	25,409	25,259	24,644	26,233	26,847	27,269	26,429	26,233
Employees (FTEs, end of period)		3,750	3,746	3,635	3,578	3,578	3,525	3,509	3,750	3,578

¹⁾ Including Australia, France, Italy, Spain, UK Legacy run-off portfolio

²⁾ Key figures based on underlying figures

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

ING 1.23 Geographical split Banking: Growth Markets

Geographical split Growth Markets ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		292	287	279	271	265	246	290	858	800
Commission income		63	65	70	74	81	87	91	198	259
Investment income		43	0	13	3	24	2	2	57	27
Other income		54	75	67	46	72	57	61	196	190
Total underlying income		452	427	429	394	442	392	443	1,308	1,277
Operating expenses		234	262	273	260	245	237	276	769	758
Gross result		218	166	156	135	196	155	167	539	519
Addition to loan loss provisions		28	56	36	46	33	10	36	120	79
Underlying result before tax		190	109	120	89	163	145	131	419	439
Retail Banking		140	79	75	62	121	104	99	294	323
Commercial Banking		50	31	44	26	43	41	32	125	116
Corporate Line									-	-
Underlying result before tax		190	109	120	89	163	145	131	419	439
Customer lending/deposits (in EUR billion)										
Residential mortgages		6.6	6.5	6.3	5.7	5.4	5.2	4.9	6.6	5.4
Other customer lending		25.1	25.1	24.0	21.6	21.8	20.5	19.6	25.1	21.8
Customer deposits		29.9	29.3	29.2	27.5	26.6	25.7	24.2	29.9	26.6
Key figures²⁾										
Cost/income ratio		51.8%	61.3%	63.7%	65.9%	55.6%	60.4%	62.3%	58.8%	59.4%
Return on equity based on 10.0% common equity Tier 1 ³⁾		14.8%	8.6%	10.2%	7.9%	15.9%	14.3%	12.3%	11.3%	14.2%
Risk costs in bps of average RWA		25	52	37	51	38	12	43	38	31
Risk-weighted assets (end of period)		43,349	45,294	40,778	36,576	35,872	33,757	32,877	43,349	35,872
Employees (FTEs, end of period)		16,376	16,406	16,714	16,677	16,618	16,295	26,935	16,376	16,618

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 10.0% common equity Tier 1 ratio (annualised)

ING 1.24 Geographical split Banking: Commercial Banking Rest of World

Geographical split Commercial Banking Rest of World										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		391	392	421	438	431	393	363	1,204	1,187
Commission income		105	114	119	113	109	129	97	337	334
Investment income		-2	11	11	7	4	7	3	20	15
Other income		114	191	184	-68	30	77	62	488	168
Total underlying income		608	707	734	490	575	606	524	2,049	1,704
Operating expenses		245	252	242	254	218	221	212	739	651
Gross result		363	455	492	236	357	384	312	1,310	1,054
Addition to loan loss provisions		70	41	28	57	28	-4	43	139	67
Underlying result before tax		293	414	464	179	329	389	269	1,171	987
Retail Banking									-	-
Commercial Banking		293	414	464	179	329	389	269	1,171	987
Corporate Line									-	-
Underlying result before tax		293	414	464	179	329	389	269	1,171	987
Customer lending/deposits (in EUR billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		58.0	60.0	59.3	52.7	51.8	48.8	46.1	58.0	51.8
Customer deposits		21.1	22.0	22.7	19.9	21.5	21.3	23.1	21.1	21.5
Key figures¹⁾										
Cost/income ratio		40.3%	35.6%	33.0%	51.9%	37.9%	36.5%	40.4%	36.1%	38.2%
Return on equity based on 10.0% common equity Tier 1 ²⁾		15.0%	20.7%	23.4%	9.9%	18.9%	19.7%	15.0%	19.7%	17.9%
Risk costs in bps of average RWA		45	26	19	39	20	-3	31	30	16
Risk-weighted assets (end of period)		61,997	61,467	62,059	58,180	57,179	55,499	56,216	61,997	57,179
Employees (FTEs, end of period)		3,936	3,828	3,774	3,737	3,708	3,658	3,662	3,936	3,708

¹⁾ Key figures based on underlying figures

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

ING 1.25 Geographical split Banking: Other

Geographical split Other ¹⁾										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014	9M2015	9M2014
Profit and loss										
Interest result		-41	-55	-34	-44	-69	-98	-28	-131	-196
Commission income		-3	-0	-0	-1	0	0	-0	-3	0
Investment income		0	3	30	-0	1	-5	8	34	4
Other income		10	-11	-52	-61	-39	-79	-62	-53	-180
Total underlying income		-35	-63	-56	-107	-107	-182	-83	-153	-373
Operating expenses		77	67	19	-1	81	69	12	163	162
Gross result		-111	-130	-75	-106	-188	-251	-95	-316	-534
Addition to loan loss provisions		0	-	-	-	-	-	-	0	-
Underlying result before tax		-112	-130	-75	-106	-188	-251	-95	-316	-534
Retail Banking									-	-
Commercial Banking		13	10	40	-25	0	-6	2	63	-4
Corporate Line		-124	-140	-115	-81	-188	-245	-97	-380	-531
Underlying result before tax		-112	-130	-75	-106	-188	-251	-95	-316	-534
Customer lending/deposits (in EUR billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		0.0	0.0	0.3	0.3	0.2	0.2	0.3	0.0	0.2
Customer deposits		6.7	6.7	5.0	3.7	3.8	1.1	-0.0	6.7	3.8
Key figures²⁾										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on equity based on 10.0% common equity Tier 1 ³⁾		-108.6%	-84.9%	-62.9%	-53.9%	-105.1%	-132.9%	-88.5%	-84.7%	-109.3%
Risk costs in bps of average RWA		1	-	-	-	-	-	-	0	-
Risk-weighted assets (end of period)		3,542	4,518	3,922	5,019	5,112	5,523	5,592	3,542	5,112
Employees (FTEs, end of period)		21	29	35	42	44	47	53	21	44

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 10.0% common equity Tier 1 ratio (annualised)

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015
Cash and balances with central banks	31,730	21,511	31,730	21,501		11
Amounts due from banks	37,971	39,711	37,940	39,689	30	22
Financial assets at fair value through P&L						
- trading assets	137,090	140,429	137,090	140,429		
- non-trading derivatives	3,507	3,493	3,603	3,407	-95	86
- other	2,719	2,750	2,719	2,750		
Investments						
- Available-for-sale investments	86,724	85,896	86,724	85,896		
of which equity securities	3,656	4,511	3,656	4,511		
of which debt securities	83,068	81,385	83,068	81,385		
- Held-to-maturity investments	7,929	6,534	7,929	6,534		
Loans and advances to customers						
- customer lending excl. provision for loan losses	529,764	539,466	529,008	538,643	756	823
- securities at amortised cost	9,573	9,680	9,573	9,680		
- provision for loan losses	-5,862	-5,973	-5,862	-5,973		
Investments in associates	953	1,004	841	886	112	118
Real estate investments	79	79	79	79		
Property and equipment	2,007	2,021	2,007	2,021		
Intangible assets	1,546	1,613	1,546	1,613		
Assets held for sale	2,153	3,205		26	2,153	3,178
Other assets						
- deferred tax assets	924	1,256	924	1,256		
- other	13,232	12,245	12,133	12,312	1,099	-67
Total assets	862,039	864,920	857,984	860,749	4,055	4,171

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
In EUR million	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
Cash and balances with central banks		31,730	21,511	15,342	12,233	13,272	15,010	21,253
Amounts due from banks		37,971	39,711	44,170	37,119	41,876	43,185	49,481
Financial assets at fair value through P&L								
- trading assets		137,090	140,429	153,434	136,959	133,402	126,738	118,688
- investments for risk policyholders							38,822	37,683
- non-trading derivatives		3,507	3,493	4,609	4,384	3,834	7,773	6,637
- other		2,719	2,750	3,142	2,756	4,425	4,160	3,366
Investments								
- Available-for-sale investments		86,724	85,896	90,026	95,401	92,639	158,968	143,738
of which equity securities		3,656	4,511	2,968	2,718	2,086	7,855	7,649
of which debt securities		83,068	81,385	87,058	92,683	90,553	151,113	136,089
- Held-to-maturity investments		7,929	6,534	5,365	2,239	2,170	2,497	2,676
Loans and advances to customers								
- customer lending excl. provision for loan losses		529,764	539,466	536,443	512,888	514,261	528,534	519,769
- securities at amortised cost		9,573	9,680	10,271	10,579	11,996	17,278	18,611
- provision for loan losses		-5,862	-5,973	-6,077	-5,989	-6,039	-6,294	-6,239
Reinsurance contracts							270	275
Investments in associates		953	1,004	1,063	953	1,592	3,074	2,813
Real estate investments		79	79	79	80	78	1,137	1,055
Property and equipment		2,007	2,021	2,088	2,100	2,111	2,275	2,368
Intangible assets		1,546	1,613	1,651	1,655	1,655	1,835	1,816
Deferred acquisition costs							1,441	1,411
Assets held for sale		2,153	3,205	177,014	165,532	159,480	3,036	3,074
Other assets								
- deferred tax assets		924	1,256	1,191	1,145	1,350	1,559	1,709
- other		13,232	12,245	13,572	12,821	12,885	19,219	18,264
Total assets		862,039	864,920	1,053,383	992,856	990,987	970,517	948,448

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

ING Group: Total equity and liabilities						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015
Shareholders' equity	46,022	46,767	39,029	38,805	6,993	7,962
Minority interests	619	576	619	576		
Total equity	46,641	47,343	39,648	39,381	6,993	7,962
Subordinated loans	7,421	7,434	16,195	16,994	-8,774	-9,560
Debt securities in issue	125,472	130,145	121,763	126,531	3,709	3,615
Other borrowed funds	9,274	10,041			9,274	10,041
Amounts due to banks	42,047	39,425	42,052	39,429	-5	-4
Customer deposits and other funds on deposits	502,440	506,194	509,391	514,162	-6,952	-7,968
Financial liabilities at fair value through P&L						
- trading liabilities	95,903	88,673	95,903	88,673		
- non-trading derivatives	4,623	4,710	4,952	4,899	-330	-189
- designated as at fair value through P&L	12,168	13,028	12,168	13,028		
Liabilities held for sale						
Other liabilities						
- deferred tax liabilities	579	725	586	735	-8	-10
- other	15,471	17,202	15,323	16,918	149	284
Total liabilities	815,398	817,577	818,335	821,368	-2,937	-3,791
Total equity and liabilities	862,039	864,920	857,984	860,749	4,055	4,171

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

ING Group: Total equity and liabilities								
In EUR million	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
Shareholders' equity (in parent)		46,022	46,767	53,503	50,424	47,166	48,461	45,380
Minority interests		619	576	12,469	8,072	7,307	616	625
Non-voting equity securities						683	683	683
Total equity		46,641	47,343	65,972	58,496	55,156	49,760	46,688
Subordinated loans		7,421	7,434	7,423	6,861	6,678	6,748	6,959
Debt securities in issue		125,472	130,145	132,876	126,352	133,615	135,420	131,662
Other borrowed funds		9,274	10,041	11,290	11,297	12,485	16,623	14,765
Insurance and investment contracts								
Life insurance provisions excluding provisions for risk of policyholders							72,569	71,345
Provision for life insurance for risk of policyholders							37,243	36,192
Provision for unearned premiums and unexpired risks							506	614
Claims provision							3,286	3,298
Investment contracts for risk of company							806	808
Investment contracts for risk of policyholders							1,626	1,580
Total Insurance and investment contracts							116,036	113,836
Amounts due to banks		42,047	39,425	36,833	29,999	30,412	32,401	29,882
Customer deposits and other funds on deposits		502,440	506,194	494,954	483,871	492,277	489,254	482,648
Financial liabilities at fair value through P&L								
Trading liabilities		95,903	88,673	111,360	97,091	84,786	79,530	78,554
Non-trading derivatives		4,623	4,710	5,791	6,040	5,824	7,918	7,971
Designated as at fair value through P&L		12,168	13,028	13,996	13,551	14,156	14,074	14,193
Liabilities held for sale				151,952	142,132	138,889	4	18
Other liabilities								
Deferred tax liabilities		579	725	956	860	827	1,968	1,675
Other		15,471	17,202	19,980	16,306	15,882	20,781	19,597
Total liabilities		815,398	817,577	987,411	934,360	935,831	920,757	901,760
Total equity and liabilities		862,039	864,920	1,053,383	992,856	990,987	970,517	948,448

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In EUR million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015
Share capital	928	928	525	525	403	403
Share premium	16,054	16,053	16,542	16,542	-488	-489
Revaluation reserve equity securities	1,931	2,709	1,931	2,709		
Revaluation reserve debt securities	1,353	1,405	1,353	1,405		
Revaluation reserve cashflow hedge	630	217	643	239	-14	-22
Other revaluation reserve	289	291	289	291		
Remeasurement of the net defined benefit asset/liability	-316	-355	-316	-355		
Currency translation reserve	-832	-337	-834	-339	2	2
Treasury shares	-19	-30			-19	-30
Retained earnings and other reserves	26,004	25,886	18,896	17,788	7,109	8,098
Shareholders' equity	46,022	46,767	39,029	38,805	6,993	7,962
Minority interests	619	576	619	576		
Total equity	46,641	47,343	39,649	39,381	6,993	7,962
Key figures						
Shareholders' equity per share in EUR	11.90	12.09				
Shares outstanding in the market (in million)	3,869	3,868				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
In EUR million	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015	31 Dec 2014	30 Sep 2014	30 Jun 2014	31 Mar 2014
Share capital		928	928	926	925	925	925	923
Share premium		16,054	16,053	16,051	16,047	16,044	16,044	16,043
Revaluation reserve equity securities		1,931	2,709	3,061	2,847	2,097	2,198	2,145
Revaluation reserve debt securities		1,353	1,405	8,753	7,755	6,233	6,739	5,126
Revaluation reserve crediting to life policyholders				-3,835	-3,765	-3,092	-3,857	-3,198
Revaluation reserve cashflow hedge		630	217	3,844	3,877	3,102	3,475	2,607
Other revaluation reserve		289	291	303	306	314	336	344
Remeasurement of the net defined benefit asset/liability		-316	-355	-539	-504	-542	-574	-652
Currency translation reserve		-832	-337	9	-741	-660	-1,443	-1,642
Treasury shares		-19	-30	-37	-46	-14	-71	-64
Retained earnings and other reserves		26,004	25,886	24,967	23,724	22,760	24,689	23,748
Shareholders' equity		46,022	46,767	53,503	50,424	47,166	48,461	45,380
Minority interests		619	576	12,469	8,072	7,307	616	625
Non-voting equity securities						683	683	683
Total equity		46,641	47,343	65,972	58,496	55,156	49,760	46,688
Key figures								
Shareholders' equity per share in EUR		11.90	12.09	13.86	13.08	12.23	12.59	11.82

ING 2.7 Capital base

ING Group: Capital base¹⁾

In EUR million	ING Group ²⁾		ING Bank N.V.	
	30 Sep 2015	30 Jun 2015	30 Sep 2015	30 Jun 2015
Shareholders' equity (parent)	46,022	46,767	39,029	38,805
Group hybrid capital	6,729	6,745	7,403	7,420
Total capitalisation	52,749	53,512	46,433	46,225
Adjustments to equity:				
Revaluation reserve debt securities	-812	-843	-812	-843
Revaluation reserve cashflow hedge	-629	-217	-643	-239
Goodwill & intangibles	-1,573	-1,640	-1,547	-1,613
Revaluation reserve equity	-1,159	-1,625	-1,159	-1,625
Revaluation reserves real estate	-173	-173	-173	-173
Prudential filters	-3,051	-3,968	-122	-14
Minority interests	300	284	300	284
Deductions Tier 1	-822	-858	-822	-858
Available Tier 1 capital	44,830	44,473	41,455	41,145
Tier 2 capital	8,278	8,729	8,581	9,524
BIS capital	53,108	53,202	50,036	50,669

¹⁾ phased-in

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

ING 2.8 Funding

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

In EUR million	Long-term debt issued			Maturing											
	2013	2014	2015	Remaining 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	>2025
ING Bank senior debt ¹⁾	13,760	11,440	13,998	2,477	14,419	9,643	6,747	6,361	4,558	3,540	2,892	171	52	6	2,503
ING Bank covered bond	2,725	98			3,444	2,052	5,717	1,909	3,704	2,830	3,630	1,762	789	608	4,281
ING Bank RMBS	5,130	843	750		1,737	953	40	3,513	47	750					
ING Group senior debt ¹⁾	1,000				1,750	1,750									123
ING Group Mandatory exchangeable subordinated notes ²⁾		1,125			338										
ING Bank lower Tier-2	4,045	1,509		121		81	35	89				7,194			1,754

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

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

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

	30 Sep 2015	30 Jun 2015
Loan-to-deposit ratio	1.05	1.05
Loan-to-deposit ratio excl. Securities at amortised cost	1.03	1.04
Key figures		
Customer deposits (retail)	47%	46%
Customer deposits (corporate)	22%	23%
Lending / repurchase agreement	6%	5%
Interbank	5%	5%
Public debt	19%	19%
Subordinated debt	1%	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 September 2015

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	1.9	9.6	7.9	83.1	1.4	0.8	103.3	1.4
of which Government bonds		0.9	5.3	47.1	1.1	0.2	53.5	1.1
of which Sub-sovereign, Supranationals and Agencies		0.3	1.6	19.9		0.2	22.0	
of which Covered bonds	1.8	2.1	0.6	11.3	0.2	0.0	15.8	0.2
of which Financial institutions	0.1	0.2		2.6	0.2	0.4	3.3	0.2
of which Corporate bonds		1.0		1.1		0.0	2.1	
of which asset-backed securities	0.0	5.0	0.4	1.1	-0.1	0.0	6.5	-0.1
Public Equity Exposure				3.7	1.9	0.0	3.7	1.9
Total Investments	1.9	9.6	7.9	86.7	3.3	0.8	106.9	3.3

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

ING 3.1 Customer lending/deposits: 3Q2015 Segment split

Customer lending/deposits ING Bank												
In EUR billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Commercial Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury Real Estate & Other	Corporate Line Banking
			Netherlands	Belgium	Germany	Other		Industry Lending				
Residential mortgages												
Beginning of period	278.8	277.4	130.0	33.8	64.4	49.2	1.4	0.0	-0.0	0.0	1.4	0.0
Net production	1.0	1.0	-0.9	-0.1	0.8	1.2						
Bank Treasury Acquisitions / divestments	-0.6	-0.6	-0.6									
FX impact and other	-2.6	-2.5	-0.1	0.0	-0.1	-2.3	-0.0		-0.0		-0.0	
End of period	276.7	275.3	128.4	33.7	65.2	48.0	1.4	0.0	-0.0	0.0	1.4	0.0
Other customer lending												
Beginning of period	259.8	116.9	38.9	40.0	17.3	20.7	142.9	93.5	37.2	4.1	8.0	0.0
Net production	-0.3	0.4	-0.5	-0.6	0.3	1.2	-0.7	0.8	0.4	-1.5	-0.4	
Bank Treasury Acquisitions / divestments	-5.3	-5.1	0.3	-0.3	-5.2	0.1	-0.3				-0.3	
FX impact and other	-1.9	-1.3				-1.3	-0.6	-0.4	-0.1	-0.0	-0.0	
End of period	252.3	111.0	38.7	39.1	12.5	20.7	141.3	93.8	37.5	2.6	7.4	0.0
Customer deposits												
Beginning of period	514.2	433.1	135.0	79.5	118.9	99.6	74.4	2.1	48.2	6.8	17.3	6.7
Net production	-1.3	0.3	-1.2	0.0	-0.2	1.7	-1.6	-0.2	-0.7	-0.1	-0.6	0.0
Bank Treasury Acquisitions / divestments	-0.0	0.2	0.0	0.1	-0.0	0.1	-0.2				-0.2	
FX impact and other	-3.5	-2.8				-2.8	-0.7	-0.1	-0.3	-0.3	0.0	
End of period	509.4	430.7	133.8	79.7	118.7	98.6	71.9	1.8	47.2	6.3	16.5	6.7

ING 3.2 Customer lending/deposits: ING Bank Quarterly overview

Customer lending/deposits ING Bank								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		278.8	280.8	280.6	282.6	281.7	279.6	278.8
Net production		1.0	1.1	-0.1	-0.2	1.0	1.6	0.7
Bank Treasury								
Acquisitions / divestments		-0.6	-1.2	-1.0	-1.2	-0.3	-0.4	-0.8
FX impact and other		-2.6	-1.9	1.3	-0.6	0.1	0.9	0.9
End of period		276.7	278.8	280.8	280.6	282.6	281.7	279.6
Other customer lending								
Beginning of period		259.8	256.3	232.9	232.3	226.3	221.7	220.0
Net production		-0.3	6.9	6.3	0.1	-2.0	2.9	4.5
Bank Treasury		-5.3	-0.5	9.8	-0.9	4.2	0.7	0.7
Acquisitions / divestments								-3.6
FX impact and other		-1.9	-2.9	7.4	1.4	3.9	1.0	0.1
End of period		252.3	259.8	256.3	232.9	232.3	226.3	221.7
Customer deposits								
Beginning of period		514.2	502.4	489.3	498.6	488.4	483.7	474.8
Net production		-1.3	9.3	13.6	2.7	8.4	5.3	10.9
Bank Treasury		-0.0	4.1	-4.0	-10.7	1.1	-2.0	1.2
Acquisitions / divestments								-3.6
FX impact and other		-3.5	-1.7	3.5	-1.3	0.6	1.4	0.5
End of period		509.4	514.2	502.4	489.3	498.6	488.4	483.7

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		277.4	279.1	278.9	280.9	280.1	278.0	277.2
Net production		1.0	1.1	-0.1	-0.2	1.0	1.6	0.7
Bank Treasury								
Acquisitions / divestments		-0.6	-1.2	-1.0	-1.2	-0.3	-0.4	-0.8
FX impact and other		-2.5	-1.6	1.3	-0.6	0.1	0.8	0.9
End of period		275.3	277.4	279.1	278.9	280.9	280.1	278.0
Other customer lending								
Beginning of period		116.9	115.8	105.7	105.6	102.9	101.6	103.3
Net production		0.4	2.8	1.7	0.7	0.1	0.4	1.1
Bank Treasury		-5.1	0.0	7.9	-0.5	2.5	0.7	0.7
Acquisitions / divestments								-3.6
FX impact and other		-1.3	-1.7	0.5	-0.1	0.1	0.3	0.1
End of period		111.0	116.9	115.8	105.7	105.6	102.9	101.6
Customer deposits								
Beginning of period		433.1	425.1	417.3	422.0	419.3	411.9	407.3
Net production		0.3	6.7	8.9	2.4	1.2	6.5	7.1
Bank Treasury		0.2	2.8	-3.0	-6.1	1.4	0.0	0.3
Acquisitions / divestments								-3.6
FX impact and other		-2.8	-1.5	1.9	-0.9	0.1	0.8	0.7
End of period		430.7	433.1	425.1	417.3	422.0	419.3	411.9

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		130.0	131.2	132.1	133.5	134.3	134.7	135.3
Net production		-0.9	-0.5	-0.6	-1.2	-0.5	-0.1	-0.3
Bank Treasury								
Acquisitions / divestments		-0.6	-0.3	-0.2	-0.2	-0.3	-0.4	-0.3
FX impact and other		-0.1	-0.4	-0.1	-0.0	0.0	0.0	0.0
End of period		128.4	130.0	131.2	132.1	133.5	134.3	134.7
Other customer lending								
Beginning of period		38.9	41.6	38.7	40.9	37.4	38.6	38.7
Net production		-0.5	-0.3	-0.1	-1.3	-0.1	-1.2	-0.2
Bank Treasury		0.3	-1.4	2.9	-0.9	3.6	0.0	0.1
Acquisitions / divestments								
FX impact and other			-0.9					
End of period		38.7	38.9	41.6	38.7	40.9	37.4	38.6
Customer deposits								
Beginning of period		135.0	129.1	129.4	136.2	136.7	135.7	134.5
Net production		-1.2	3.2	1.4	-1.4	-0.7	1.4	1.3
Bank Treasury		0.0	2.7	-1.8	-5.3	0.1	-0.3	-0.1
Acquisitions / divestments								
FX impact and other								
End of period		133.8	135.0	129.1	129.4	136.2	136.7	135.7

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium¹⁾

In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		33.8	33.5	32.9	32.2	31.9	31.3	30.9
Net production		-0.1	0.4	0.5	0.7	0.3	0.5	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.1	0.1	0.0	0.0	0.1	0.1
End of period		33.7	33.8	33.5	32.9	32.2	31.9	31.3
Other customer lending								
Beginning of period		40.0	38.5	37.5	35.8	36.4	35.3	34.1
Net production		-0.6	1.5	0.6	1.7	-0.7	1.0	1.3
Bank Treasury		-0.3	0.1	0.3	0.1	0.1	0.0	-0.0
Acquisitions / divestments								
FX impact and other								
End of period		39.1	40.0	38.5	37.5	35.8	36.4	35.3
Customer deposits								
Beginning of period		79.5	77.9	76.7	77.2	75.9	74.7	72.7
Net production		0.0	1.6	1.3	-0.5	1.3	1.2	2.0
Bank Treasury		0.1		-0.1	0.0	0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other								
End of period		79.7	79.5	77.9	76.7	77.2	75.9	74.7

¹⁾ Including ING Luxembourg

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany¹⁾

In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		64.4	64.2	65.0	65.4	65.0	64.4	64.0
Net production		0.8	0.4	-0.6	-0.5	0.5	0.7	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.2	-0.1	0.1	-0.1	-0.1	-0.1
End of period		65.2	64.4	64.2	65.0	65.4	65.0	64.4
Other customer lending								
Beginning of period		17.3	15.6	10.9	10.3	11.3	10.5	10.0
Net production		0.3	0.2	0.2	0.1	0.2	0.1	-0.7
Bank Treasury		-5.2	1.5	4.5	0.5	-1.2	0.6	1.2
Acquisitions / divestments								
FX impact and other								
End of period		12.5	17.3	15.6	10.9	10.3	11.3	10.5
Customer deposits								
Beginning of period		118.9	118.0	114.3	113.1	112.1	109.8	106.2
Net production		-0.2	0.9	4.4	2.0	-0.3	2.2	3.3
Bank Treasury		-0.0	-0.0	-0.8	-0.7	1.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
End of period		118.7	118.9	118.0	114.3	113.1	112.1	109.8

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	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		49.2	50.1	49.0	49.8	48.9	47.6	46.9
Net production		1.2	0.9	0.6	0.9	0.7	0.6	0.3
Bank Treasury								
Acquisitions / divestments			-0.8	-0.8	-0.9			-0.4
FX impact and other		-2.3	-0.9	1.4	-0.8	0.2	0.8	0.8
End of period		48.0	49.2	50.1	49.0	49.8	48.9	47.6
Other customer lending								
Beginning of period		20.7	20.3	18.7	18.7	17.9	17.1	20.5
Net production		1.2	1.4	1.0	0.3	0.7	0.5	0.7
Bank Treasury		0.1	-0.1	0.2	-0.2	0.0	0.0	-0.6
Acquisitions / divestments								-3.6
FX impact and other		-1.3	-0.8	0.5	-0.1	0.1	0.3	0.1
End of period		20.7	20.7	20.3	18.7	18.7	17.9	17.1
Customer deposits								
Beginning of period		99.6	100.1	96.8	95.6	94.6	91.7	93.9
Net production		1.7	1.0	1.8	2.3	0.9	1.8	0.6
Bank Treasury		0.1	0.0	-0.4	-0.1	0.0	0.2	0.2
Acquisitions / divestments								-3.6
FX impact and other		-2.8	-1.5	1.9	-0.9	0.1	0.8	0.7
End of period		98.6	99.6	100.1	96.8	95.6	94.6	91.7

ING 3.8 Customer lending/deposits: Commercial Banking

Customer lending/deposits Commercial Banking								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		1.4	1.6	1.7	1.7	1.6	1.6	1.6
Net production					0.0	0.0	-0.0	0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.2	-0.0	0.0	0.0	0.0	0.0
End of period		1.4	1.4	1.6	1.7	1.7	1.6	1.6
Other customer lending								
Beginning of period		142.9	140.2	126.9	126.5	123.1	119.8	115.7
Net production		-0.7	4.4	4.6	-0.7	-2.1	2.6	4.1
Bank Treasury		-0.3	-0.6	1.9	-0.4	1.7	-0.0	-0.0
Acquisitions / divestments								
FX impact and other		-0.6	-1.2	6.9	1.5	3.8	0.7	-0.0
End of period		141.3	142.9	140.2	126.9	126.5	123.1	119.8
Customer deposits								
Beginning of period		74.4	72.3	68.2	72.8	68.0	71.9	67.5
Net production		-1.6	1.0	3.4	0.4	4.5	-2.4	3.7
Bank Treasury		-0.2	1.3	-1.0	-4.6	-0.2	-2.0	0.9
Acquisitions / divestments								
FX impact and other		-0.7	-0.2	1.7	-0.4	0.5	0.5	-0.2
End of period		71.9	74.4	72.3	68.2	72.8	68.0	71.9

ING 3.9 Customer lending/deposits: CB - Industry Lending

Customer lending/deposits Commercial Banking - Industry Lending								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		0.0	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	0.0
Other customer lending								
Beginning of period		93.5	90.1	82.5	80.0	76.6	73.3	72.1
Net production		0.8	4.3	1.9	1.2	0.3	2.9	1.2
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.4	-0.9	5.7	1.3	3.1	0.5	-0.0
End of period		93.8	93.5	90.1	82.5	80.0	76.6	73.3
Customer deposits								
Beginning of period		2.1	1.9	2.0	1.6	1.4	1.2	0.8
Net production		-0.2	0.3	-0.2	0.4	0.2	0.2	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.0	0.1	0.0	0.1	0.0	-0.0
End of period		1.8	2.1	1.9	2.0	1.6	1.4	1.2

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

Customer lending/deposits Commercial Banking - General Lending & Transaction Services								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		-0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
End of period		-0.0	-0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		37.2	35.9	33.5	34.0	32.1	32.7	31.2
Net production		0.4	1.6	1.3	-0.7	1.3	-0.6	1.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.3	1.1	0.2	0.5	0.1	-0.0
End of period		37.5	37.2	35.9	33.5	34.0	32.1	32.7
Customer deposits								
Beginning of period		48.2	46.4	44.3	44.7	39.5	41.7	39.7
Net production		-0.7	1.8	1.5	-0.2	5.1	-2.3	2.1
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.3	-0.0	0.6	-0.2	0.0	0.1	-0.1
End of period		47.2	48.2	46.4	44.3	44.7	39.5	41.7

ING 3.11 Customer lending/deposits: CB - Financial Markets

Customer lending/deposits Commercial Banking - Financial Markets								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		0.0	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	0.0
Other customer lending								
Beginning of period		4.1	5.3	3.7	4.5	7.7	6.5	4.5
Net production		-1.5	-1.1	1.4	-0.8	-3.3	1.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.2	-0.0	0.1	0.1	-0.0
End of period		2.6	4.1	5.3	3.7	4.5	7.7	6.5
Customer deposits								
Beginning of period		6.8	8.3	5.9	5.9	6.6	6.6	5.6
Net production		-0.1	-1.4	1.9	0.2	-0.8	-0.2	1.1
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.3	-0.1	0.5	-0.2	0.2	0.1	-0.1
End of period		6.3	6.8	8.3	5.9	5.9	6.6	6.6

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

Customer lending/deposits Commercial Banking - Bank Treasury, Real Estate & Other								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		1.4	1.6	1.7	1.7	1.6	1.6	1.6
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.2	-0.0	0.0	0.0	0.0	0.0
End of period		1.4	1.4	1.6	1.7	1.7	1.6	1.6
Other customer lending								
Beginning of period		8.0	9.0	7.2	8.0	6.6	7.4	7.9
Net production		-0.4	-0.4	-0.1	-0.4	-0.4	-0.9	-0.4
Bank Treasury		-0.3	-0.6	1.9	-0.4	1.7	-0.0	-0.0
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	0.0	0.1	0.1	0.0
End of period		7.4	8.0	9.0	7.2	8.0	6.6	7.4
Customer deposits								
Beginning of period		17.3	15.6	16.0	20.6	20.6	22.4	21.4
Net production		-0.6	0.3	0.2	-0.0	0.1	-0.1	0.1
Bank Treasury		-0.2	1.3	-1.0	-4.6	-0.2	-2.0	0.9
Acquisitions / divestments								
FX impact and other		0.0	0.0	0.4	-0.0	0.2	0.3	0.0
End of period		16.5	17.3	15.6	16.0	20.6	20.6	22.4

ING 3.13 Customer lending/deposits: Corporate Line

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

ING 3.14 Customer lending/deposits: 3Q2015 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total Banking	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	CB Rest of World	Other
Residential mortgages								
Beginning of period	278.8	131.3	33.8	64.5	42.8	6.5	0.0	0.0
Net production	1.0	-0.9	-0.1	0.8	0.9	0.3		
Bank Treasury								
Acquisitions / divestments	-0.6	-0.6						
FX impact and other	-2.6	-0.1	0.0	-0.1	-2.2	-0.2	-0.0	
End of period	276.7	129.6	33.7	65.3	41.5	6.6	0.0	0.0
Other customer lending								
Beginning of period	259.8	75.1	53.0	27.2	19.4	25.1	60.0	0.0
Net production	-0.3	-1.4	-0.4	1.1	0.9	1.2	-1.6	-0.0
Bank Treasury	-5.3	0.5	-0.4	-5.5	0.1	0.0	-0.0	
Acquisitions / divestments								
FX impact and other	-1.9	-0.0	-0.0	-0.0	-0.2	-1.2	-0.4	
End of period	252.3	74.1	52.0	22.8	20.3	25.1	58.0	0.0
Customer deposits								
Beginning of period	514.2	165.3	96.6	119.4	74.9	29.3	22.0	6.7
Net production	-1.3	-2.3	-1.2	-0.2	0.7	1.4	0.2	0.0
Bank Treasury	-0.0	0.2	0.2	-0.0	0.0	0.1	-0.5	
Acquisitions / divestments								
FX impact and other	-3.5	0.0			-1.9	-0.9	-0.6	
End of period	509.4	163.2	95.5	119.2	73.8	29.9	21.1	6.7

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		131.3	132.7	133.6	135.0	135.8	136.2	136.8
Net production		-0.9	-0.5	-0.6	-1.2	-0.5	-0.1	-0.3
Bank Treasury								
Acquisitions / divestments		-0.6	-0.3	-0.2	-0.2	-0.3	-0.4	-0.3
FX impact and other		-0.1	-0.6	-0.1	-0.0	0.0	0.1	0.1
End of period		129.6	131.3	132.7	133.6	135.0	135.8	136.2
Other customer lending								
Beginning of period		75.1	78.7	71.8	76.6	74.1	76.0	75.6
Net production		-1.4	-1.1	1.5	-3.8	-3.3	-2.1	0.3
Bank Treasury		0.5	-2.1	4.3	-1.3	5.2	0.0	0.1
Acquisitions / divestments								
FX impact and other		-0.0	-0.4	1.1	0.3	0.6	0.1	-0.0
End of period		74.1	75.1	78.7	71.8	76.6	74.1	76.0
Customer deposits								
Beginning of period		165.3	157.9	159.0	166.4	164.4	165.3	163.2
Net production		-2.3	3.4	1.4	0.4	2.0	-0.4	2.3
Bank Treasury		0.2	4.0	-2.6	-7.8	0.1	-0.5	-0.2
Acquisitions / divestments								
FX impact and other		0.0	-0.0					
End of period		163.2	165.3	157.9	159.0	166.4	164.4	165.3

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium ¹⁾								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		33.8	33.6	33.0	32.3	31.9	31.3	30.9
Net production		-0.1	0.4	0.5	0.7	0.3	0.5	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.1	0.1	0.1	0.1	0.1	0.1
End of period		33.7	33.8	33.6	33.0	32.3	31.9	31.3
Other customer lending								
Beginning of period		53.0	51.0	49.5	47.0	47.0	45.7	44.3
Net production		-0.4	2.0	0.7	2.3	-0.4	1.2	1.5
Bank Treasury		-0.4	0.1	0.5	0.1	0.2	0.0	-0.0
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.3	0.1	0.2	0.0	-0.0
End of period		52.0	53.0	51.0	49.5	47.0	47.0	45.7
Customer deposits								
Beginning of period		96.6	93.7	90.3	92.9	90.0	89.2	85.4
Net production		-1.2	2.9	3.5	-2.7	2.9	0.8	3.8
Bank Treasury		0.2		-0.1	0.0	0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other								
End of period		95.5	96.6	93.7	90.3	92.9	90.0	89.2

¹⁾ Including ING Luxembourg

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany ¹⁾								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		64.5	64.3	65.1	65.5	65.1	64.5	64.1
Net production		0.8	0.4	-0.6	-0.5	0.5	0.7	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.2	-0.1	0.1	-0.1	-0.1	-0.0
End of period		65.3	64.5	64.3	65.1	65.5	65.1	64.5
Other customer lending								
Beginning of period		27.2	24.5	18.7	16.9	17.2	15.9	15.0
Net production		1.1	1.2	0.6	1.3	0.9	0.6	-0.4
Bank Treasury		-5.5	1.6	4.8	0.5	-1.3	0.7	1.3
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.3	0.0	0.1	0.0	-0.0
End of period		22.8	27.2	24.5	18.7	16.9	17.2	15.9
Customer deposits								
Beginning of period		119.4	118.5	114.9	113.6	112.5	110.3	106.8
Net production		-0.2	0.9	4.4	2.1	-0.3	2.2	3.2
Bank Treasury		-0.0	-0.0	-0.8	-0.8	1.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
End of period		119.2	119.4	118.5	114.9	113.6	112.5	110.3

¹⁾ Including ING Austria

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers ¹⁾								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		42.8	43.9	43.3	44.4	43.8	42.7	41.7
Net production		0.9	0.5	0.2	0.5	0.5	0.4	0.2
Bank Treasury								
Acquisitions / divestments			-0.8	-0.8	-0.9			
FX impact and other		-2.2	-0.7	1.2	-0.7	0.2	0.7	0.8
End of period		41.5	42.8	43.9	43.3	44.4	43.8	42.7
Other customer lending								
Beginning of period		19.4	18.6	18.3	18.1	18.6	18.1	18.4
Net production		0.9	1.0	-0.0	0.2	-0.7	0.4	0.1
Bank Treasury		0.1	-0.0	0.0	-0.0	-0.0	0.0	-0.5
Acquisitions / divestments								
FX impact and other		-0.2	-0.1	0.2	0.0	0.2	0.1	0.1
End of period		20.3	19.4	18.6	18.3	18.1	18.6	18.1
Customer deposits								
Beginning of period		74.9	75.5	73.9	73.7	73.4	71.6	70.1
Net production		0.7	0.0	1.0	0.8	0.2	1.2	0.7
Bank Treasury		0.0	0.0	-0.5	-0.0	0.0	0.0	0.2
Acquisitions / divestments								
FX impact and other		-1.9	-0.7	1.1	-0.6	0.1	0.6	0.6
End of period		73.8	74.9	75.5	73.9	73.7	73.4	71.6

¹⁾ Includes Australia, France, Italy, Spain, UK Legacy run-off portfolio

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets ¹⁾								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		6.5	6.3	5.7	5.4	5.2	4.9	5.2
Net production		0.3	0.4	0.4	0.4	0.3	0.2	0.1
Bank Treasury								
Acquisitions / divestments								-0.4
FX impact and other		-0.2	-0.2	0.2	-0.1	-0.0	0.0	-0.0
End of period		6.6	6.5	6.3	5.7	5.4	5.2	4.9
Other customer lending								
Beginning of period		25.1	24.0	21.6	21.8	20.5	19.6	22.6
Net production		1.2	2.0	1.7	0.1	1.1	0.7	0.7
Bank Treasury		0.0	-0.1	0.2	-0.2	0.0	0.0	-0.2
Acquisitions / divestments								-3.6
FX impact and other		-1.2	-0.8	0.5	-0.0	0.2	0.2	0.0
End of period		25.1	25.1	24.0	21.6	21.8	20.5	19.6
Customer deposits								
Beginning of period		29.3	29.2	27.5	26.6	25.7	24.2	28.3
Net production		1.4	1.1	0.7	1.4	1.0	0.9	-0.5
Bank Treasury		0.1	-0.0	0.1	-0.1	-0.1	0.3	-0.0
Acquisitions / divestments								-3.6
FX impact and other		-0.9	-0.9	0.9	-0.4	-0.0	0.2	-0.0
End of period		29.9	29.3	29.2	27.5	26.6	25.7	24.2

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

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

Customer lending/deposits Geographical Commercial Banking Rest of World								
In EUR billion	4Q2015	3Q2015	2Q2015	1Q2015	4Q2014	3Q2014	2Q2014	1Q2014
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	-0.0	-0.0	-0.0	-0.0	-0.0
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		60.0	59.3	52.7	51.8	48.8	46.1	43.1
Net production		-1.6	2.2	1.7	-0.1	0.4	2.1	3.0
Bank Treasury		-0.0	-0.0	-0.0	-0.0	-0.0	-0.1	0.1
Acquisitions / divestments								
FX impact and other		-0.4	-1.4	4.9	1.0	2.6	0.5	-0.0
End of period		58.0	60.0	59.3	52.7	51.8	48.8	46.1
Customer deposits								
Beginning of period		22.0	22.7	19.9	21.5	21.3	23.1	21.0
Net production		0.2	-0.6	1.3	0.8	0.0	-0.4	1.4
Bank Treasury		-0.5	0.0	-0.1	-2.0	-0.3	-2.0	0.9
Acquisitions / divestments								
FX impact and other		-0.6	-0.1	1.5	-0.3	0.5	0.5	-0.2
End of period		21.1	22.0	22.7	19.9	21.5	21.3	23.1

ING 3.21 Customer lending/deposits: Geographical Other

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

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

Important legal information

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

In preparing the financial information in this document, the same accounting principles are applied as in the 2014 ING Group Annual Accounts.

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

Certain of the statements contained in this Report are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) ING's implementation of the restructuring plan as agreed with the European Commission, (5) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (6) changes affecting interest rate levels, (7) changes affecting currency exchange rates, (8) changes in investor and customer behaviour, (9) changes in general competitive factors, (10) changes in laws and regulations, (11) changes in the policies of governments and/or regulatory authorities, (12) conclusions with regard to purchase accounting assumptions and methodologies, (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) ING's ability to achieve projected operational synergies and (16) the other risks and uncertainties detailed in the Risk Factors section contained in the most recent Annual Report of ING Groep N.V..

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