

# ING Historical Trend Data 3Q2016 Introduction

## General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Wholesale banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), 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.
- Rounding could cause some small differences.
- All figures are unaudited.

## Product segmentation Wholesale Banking

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

# Table of contents

## 1. Profit and Loss

- 1.1 Profit and loss: Comparable quarters
- 1.2 Profit and loss: 3Q2016 Segment split
- 1.3 Profit and loss: Quarterly overview
- 1.4 Profit and loss: Retail Banking
- 1.5 Profit and loss: Retail Banking Benelux
- 1.6 Profit and loss: Retail Banking Netherlands
- 1.7 Profit and loss: Retail Banking Belgium
- 1.8 Profit and loss: Retail Banking Challengers & Growth Markets
- 1.9 Profit and loss: Retail Banking Germany
- 1.10 Profit and loss: Retail Banking Other Challengers & Growth Markets
- 1.11 Profit and loss: Wholesale Banking
- 1.12 Profit and loss: Wholesale Banking - Industry Lending
- 1.13 Profit and loss: Wholesale Banking - General Lending & Transaction Services
- 1.14 Profit and loss: Wholesale Banking - Financial Markets
- 1.15 Profit and loss: Wholesale Banking - Bank Treasury & Other
- 1.16 Profit and loss: Corporate Line Banking
- 1.17 Geographical split Banking: 3Q2016
- 1.18 Geographical split Banking: Comparable quarters
- 1.19 Geographical split Banking: Netherlands
- 1.20 Geographical split Banking: Belgium
- 1.21 Geographical split Banking: Germany
- 1.22 Geographical split Banking: Other Challengers
- 1.23 Geographical split Banking: Growth Markets
- 1.24 Geographical split Banking: Wholesale Banking Rest of World
- 1.25 Geographical split Banking: Other

## 2. Balance Sheet

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

## 3. Customer lending/deposits

- 3.1 Customer lending/deposits: ING Bank 3Q2016 Segment split
- 3.2 Customer lending/deposits: ING Bank Quarterly overview
- 3.3 Customer lending/deposits: Retail Banking
- 3.4 Customer lending/deposits: Retail Banking Netherlands
- 3.5 Customer lending/deposits: Retail Banking Belgium
- 3.6 Customer lending/deposits: Retail Banking Germany
- 3.7 Customer lending/deposits: Retail Banking Other Challengers & Growth Markets
- 3.8 Customer lending/deposits: Wholesale Banking
- 3.9 Customer lending/deposits: Wholesale Banking - Industry Lending
- 3.10 Customer lending/deposits: Wholesale Banking - General Lending & Transaction Services
- 3.11 Customer lending/deposits: Wholesale Banking - Financial Markets
- 3.12 Customer lending/deposits: Wholesale Banking - Bank Treasury & Other
- 3.13 Customer lending/deposits: Corporate Line
- 3.14 Customer lending/deposits: 3Q2016 Geographical split
- 3.15 Customer lending/deposits: Geographical Netherlands
- 3.16 Customer lending/deposits: Geographical Belgium
- 3.17 Customer lending/deposits: Geographical Germany
- 3.18 Customer lending/deposits: Geographical Other Challengers
- 3.19 Customer lending/deposits: Geographical Growth Markets
- 3.20 Customer lending/deposits: Geographical Wholesale Banking Rest of World
- 3.21 Customer lending/deposits: Geographical Other

## ING 1.1 Profit and loss: Comparable quarters

Profit and loss												
In EUR million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	3Q2016	3Q2015	2Q2016	3Q2016	3Q2015	2Q2016	3Q2016	3Q2015	2Q2016	3Q2016	3Q2015	2Q2016
<b>Profit and loss</b>												
Interest result Banking operations	3,385	3,140	3,267	2,376	2,332	2,333	964	850	902	45	-42	31
Commission income	605	524	610	362	311	339	244	216	273	-1	-3	-1
Investment income	139	-7	172	97	53	156	15	-60	15	27	0	1
Other income	235	345	498	150	143	197	127	208	281	-43	-6	20
<b>Total underlying income</b>	<b>4,363</b>	<b>4,002</b>	<b>4,547</b>	<b>2,985</b>	<b>2,838</b>	<b>3,025</b>	<b>1,350</b>	<b>1,214</b>	<b>1,471</b>	<b>27</b>	<b>-50</b>	<b>51</b>
Expenses excl. regulatory costs	2,155	2,141	2,157	1,462	1,485	1,494	617	582	587	75	74	76
Regulatory costs <sup>1)</sup>	65	105	75	67	85	72	-2	20	2	0	-	1
<b>Operating expenses</b>	<b>2,220</b>	<b>2,247</b>	<b>2,231</b>	<b>1,530</b>	<b>1,570</b>	<b>1,566</b>	<b>615</b>	<b>603</b>	<b>590</b>	<b>75</b>	<b>74</b>	<b>76</b>
<b>Gross result</b>	<b>2,143</b>	<b>1,756</b>	<b>2,316</b>	<b>1,456</b>	<b>1,268</b>	<b>1,459</b>	<b>735</b>	<b>612</b>	<b>881</b>	<b>-48</b>	<b>-124</b>	<b>-25</b>
Addition to loan loss provisions	265	261	307	168	164	184	97	97	123	-0	0	0
<b>Underlying result before tax Banking</b>	<b>1,878</b>	<b>1,495</b>	<b>2,009</b>	<b>1,288</b>	<b>1,104</b>	<b>1,275</b>	<b>638</b>	<b>515</b>	<b>758</b>	<b>-48</b>	<b>-124</b>	<b>-25</b>
Taxation	522	379	569	350	263	346	144	119	266	28	-3	-42
Minority interests	20	23	23	16	18	19	3	6	4	-	-	-
<b>Underlying net result Banking</b>	<b>1,336</b>	<b>1,092</b>	<b>1,417</b>	<b>922</b>	<b>824</b>	<b>911</b>	<b>491</b>	<b>390</b>	<b>489</b>	<b>-76</b>	<b>-122</b>	<b>17</b>
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-15	-	-	-15	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,336</b>	<b>1,078</b>	<b>1,417</b>	<b>922</b>	<b>809</b>	<b>911</b>	<b>491</b>	<b>390</b>	<b>489</b>	<b>-76</b>	<b>-122</b>	<b>17</b>
Net result Insurance Other	12	-90	-58									
Net result ic elimination between ING Bank and NN Group												
Net result from discontinued operations NN Group	1	76	-64									
Net result from discontinued operations Voya Financial												
<b>Net result ING Group</b>	<b>1,349</b>	<b>1,064</b>	<b>1,295</b>	<b>922</b>	<b>809</b>	<b>911</b>	<b>491</b>	<b>390</b>	<b>489</b>	<b>-76</b>	<b>-122</b>	<b>17</b>
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.55%	1.46%	1.50%									
Cost/income ratio	50.9%	56.1%	49.1%	51.2%	55.3%	51.8%	45.6%	49.6%	40.1%	276.6%	n.a.	149.0%
Return on equity based on IFRS-EU equity	12.1%	11.2%	13.3%									
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	17.3%	14.4%	18.2%	23.5%	20.9%	23.1%	13.1%	10.9%	12.9%	-118.7%	-144.0%	24.6%
Risk costs in bps of average RWA	34	34	39	42	41	46	26	27	32	-0	1	0
Risk-weighted assets (end of period)	310,473	310,273	316,969	159,209	161,007	160,647	148,767	146,301	153,679	2,497	2,965	2,642
Employees (FTEs, end of period)	51,776	52,560	51,833	40,252	41,471	40,399	11,521	11,087	11,431	3	2	3

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

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

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

## ING 1.2 Profit and loss: 3Q2016 Segment split

### Profit and loss 3Q2016

In EUR million	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury & Other	Corporate Line Banking
			Netherlands	Belgium	Germany	Other		Industry Lending				
Balance sheet related interest	3,385	2,351	901	482	425	543	1,072	517	253	133	168	-38
Capital charge on book equity	-	0	1	0	10	-11	-134	-0	-1	-1	-133	134
Interest benefit on total capital	-	25	9	6	4	6	26	11	8	5	2	-51
Interest result	3,385	2,376	911	488	439	538	964	528	261	138	37	45
Commission income	605	362	139	91	47	85	244	132	93	22	-3	-1
Investment income	73	55	9	-3	0	48	18	1	0	0	17	-0
Realised gains and fair value changes on investments	66	42	0	4	-	38	-2	-5	-	-1	3	27
Total investment income	139	97	9	1	0	87	15	-4	0	-1	20	27
Valuation results non-trading derivatives	367	397	299	4	36	58	69	-1	-4	-118	192	-99
Net trading income	-143	-259	-225	34	-46	-21	65	4	10	190	-140	52
Other income	11	13	-2	0	2	13	-6	1	2	-21	12	4
Total other income	235	150	72	38	-9	49	127	4	9	51	64	-43
<b>Total underlying income</b>	<b>4,363</b>	<b>2,985</b>	<b>1,132</b>	<b>617</b>	<b>478</b>	<b>759</b>	<b>1,350</b>	<b>660</b>	<b>362</b>	<b>210</b>	<b>118</b>	<b>27</b>
Expenses excl. regulatory costs	2,155	1,462	527	346	199	390	617	154	179	220	65	75
Regulatory costs <sup>1)</sup>	65	67	19	19	-8	38	-2	-4	-4	-6	12	0
<b>Operating expenses</b>	<b>2,220</b>	<b>1,530</b>	<b>546</b>	<b>365</b>	<b>191</b>	<b>428</b>	<b>615</b>	<b>150</b>	<b>175</b>	<b>214</b>	<b>77</b>	<b>75</b>
<b>Gross result</b>	<b>2,143</b>	<b>1,456</b>	<b>585</b>	<b>252</b>	<b>287</b>	<b>331</b>	<b>735</b>	<b>510</b>	<b>187</b>	<b>-4</b>	<b>41</b>	<b>-48</b>
Addition to loan loss provisions	265	168	43	51	5	69	97	86	3	4	4	-0
<b>Underlying result before tax Banking</b>	<b>1,878</b>	<b>1,288</b>	<b>542</b>	<b>202</b>	<b>282</b>	<b>262</b>	<b>638</b>	<b>425</b>	<b>184</b>	<b>-8</b>	<b>37</b>	<b>-48</b>
Taxation	522	350	136	56	100	58	144	107	49	5	-16	28
Minority interests	20	16	-	1	1	15	3	1	1	1	-0	-
<b>Underlying net result Banking</b>	<b>1,336</b>	<b>922</b>	<b>406</b>	<b>145</b>	<b>181</b>	<b>190</b>	<b>491</b>	<b>317</b>	<b>134</b>	<b>-14</b>	<b>53</b>	<b>-76</b>
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,336</b>	<b>922</b>	<b>406</b>	<b>145</b>	<b>181</b>	<b>190</b>	<b>491</b>	<b>317</b>	<b>134</b>	<b>-14</b>	<b>53</b>	<b>-76</b>
Net result Insurance Other	12											
Net result ic elimination between ING Bank and NN Group												
Net result from discontinued operations NN Group	1											
Net result from discontinued operations Voya Financial												
<b>Net result ING Group</b>	<b>1,349</b>											
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.55%											
Cost/income ratio	50.9%	51.2%	48.3%	59.1%	39.9%	56.4%	45.6%	22.7%	48.3%	102.0%	65.0%	276.6%
Return on equity based on IFRS-EU equity ING Bank	12.1%											
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	17.3%	23.5%	30.7%	17.7%	28.8%	16.8%	13.1%	19.9%	11.9%	-1.6%	19.9%	-118.7%
Risk costs in bps of average RWA	34	42	33	61	9	56	26	54	3	5	16	-0
Risk-weighted assets (end of period)	310,473	159,209	52,341	32,958	25,504	48,405	148,767	63,166	45,153	30,120	10,327	2,497
Employees (FTEs, end of period)	51,776	40,252	9,099	8,661	4,462	18,030	11,521					3

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

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

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

## ING 1.3 Profit and loss: Quarterly overview

Profit and loss										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Interest income		10,873	11,099	11,148	11,162	11,376	11,549	12,271	33,120	35,195
Minus: interest expense		7,489	7,832	7,900	7,990	8,235	8,446	9,096	23,221	25,777
Interest result		3,385	3,267	3,248	3,172	3,140	3,103	3,175	9,899	9,418
Commission income		605	610	607	607	524	584	606	1,822	1,713
Investment income		73	7	9	3	57	8	1	89	66
Realised gains and fair value changes on investments		66	165	62	-4	-64	17	112	294	64
Total investment income		139	172	71	-1	-7	25	113	382	131
Valuation results non-trading derivatives		367	-40	14	-27	-87	190	72	340	175
Net trading income		-143	413	100	240	355	298	281	371	934
Other income		11	126	47	52	77	-29	90	183	139
Total other income		235	498	161	265	345	460	442	893	1,247
<b>Total underlying income</b>		<b>4,363</b>	<b>4,547</b>	<b>4,087</b>	<b>4,043</b>	<b>4,002</b>	<b>4,171</b>	<b>4,335</b>	<b>12,997</b>	<b>12,509</b>
Staff expenses		1,250	1,258	1,267	1,197	1,203	1,266	1,256	3,775	3,725
Regulatory costs <sup>1)</sup>		65	75	496	279	105	61	174	636	340
Other expenses		905	898	873	1,062	939	891	812	2,677	2,642
<b>Operating expenses</b>		<b>2,220</b>	<b>2,231</b>	<b>2,636</b>	<b>2,539</b>	<b>2,247</b>	<b>2,218</b>	<b>2,242</b>	<b>7,088</b>	<b>6,707</b>
<b>Gross result</b>		<b>2,143</b>	<b>2,316</b>	<b>1,451</b>	<b>1,504</b>	<b>1,756</b>	<b>1,953</b>	<b>2,093</b>	<b>5,909</b>	<b>5,802</b>
Addition to loan loss provisions		265	307	265	302	261	353	432	836	1,045
<b>Underlying result before tax Banking</b>		<b>1,878</b>	<b>2,009</b>	<b>1,186</b>	<b>1,202</b>	<b>1,495</b>	<b>1,601</b>	<b>1,661</b>	<b>5,073</b>	<b>4,757</b>
Taxation		522	569	329	367	379	462	459	1,420	1,300
Minority interests		20	23	16	12	23	21	16	58	60
<b>Underlying net result Banking</b>		<b>1,336</b>	<b>1,417</b>	<b>842</b>	<b>822</b>	<b>1,092</b>	<b>1,118</b>	<b>1,187</b>	<b>3,595</b>	<b>3,397</b>
Net gains/losses on divestments		-	-	-	-	-	367	-	-	367
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-13	-16	-15	-13	-14	-13	-42
<b>Net result Banking</b>		<b>1,336</b>	<b>1,417</b>	<b>829</b>	<b>807</b>	<b>1,078</b>	<b>1,471</b>	<b>1,173</b>	<b>3,582</b>	<b>3,721</b>
Net result Insurance Other		12	-58	-78	12	-90	28	7	-125	-55
Net result ic elimination between ING Bank and NN Group							-11	-10	-	-20
Net result from discontinued operations NN Group		1	-64	506	-	76	-1,131	276	443	-779
Net result from discontinued operations Voya Financial							323	-	-	323
<b>Net result ING Group</b>		<b>1,349</b>	<b>1,295</b>	<b>1,257</b>	<b>819</b>	<b>1,064</b>	<b>358</b>	<b>1,769</b>	<b>3,900</b>	<b>3,191</b>
<b>Key figures<sup>2)</sup></b>										
Interest margin		1.55%	1.50%	1.51%	1.47%	1.46%	1.43%	1.47%	1.52%	1.45%
Cost/income ratio		50.9%	49.1%	64.5%	62.8%	56.1%	53.2%	51.7%	54.5%	53.6%
Return on equity based on IFRS-EU equity ING Bank		12.1%	13.3%	8.2%	8.2%	11.2%	11.4%	12.2%	11.3%	11.6%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		17.3%	18.2%	10.8%	10.6%	14.4%	14.8%	16.0%	15.4%	15.1%
Risk costs in bps of average RWA		34	39	33	38	34	46	58	35	46
Risk-weighted assets (end of period)		310,473	316,969	315,361	318,202	310,273	309,831	303,581	310,473	310,273
Employees (FTEs, end of period)		51,776	51,833	52,088	52,368	52,560	52,729	53,032	51,776	52,560

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

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

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

## ING 1.4 Profit and loss: Retail Banking

Profit and loss Retail Banking										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		2,351	2,301	2,295	2,250	2,291	2,237	2,269	6,947	6,797
Capital charge on book equity		0	-3	-10	-14	-15	-18	-22	-13	-55
Interest benefit on total capital		25	35	45	50	56	57	64	105	177
<b>Interest result</b>		<b>2,376</b>	<b>2,333</b>	<b>2,330</b>	<b>2,286</b>	<b>2,332</b>	<b>2,276</b>	<b>2,311</b>	<b>7,039</b>	<b>6,919</b>
Commission income		362	339	357	356	311	345	350	1,057	1,006
Investment income		55	3	1	3	45	4	1	60	50
Realised gains and fair value changes on investments		42	153	55	2	7	28	62	250	98
<b>Total investment income</b>		<b>97</b>	<b>156</b>	<b>56</b>	<b>5</b>	<b>53</b>	<b>32</b>	<b>63</b>	<b>310</b>	<b>148</b>
Valuation results non-trading derivatives		397	-50	73	-15	-21	4	137	419	120
Net trading income		-259	154	-44	127	94	63	31	-150	189
Other income		13	94	44	42	69	-33	47	150	83
<b>Total other income</b>		<b>150</b>	<b>197</b>	<b>72</b>	<b>154</b>	<b>143</b>	<b>34</b>	<b>215</b>	<b>420</b>	<b>392</b>
<b>Total underlying income</b>		<b>2,985</b>	<b>3,025</b>	<b>2,815</b>	<b>2,802</b>	<b>2,838</b>	<b>2,687</b>	<b>2,939</b>	<b>8,826</b>	<b>8,465</b>
Expenses excl. regulatory costs		1,462	1,494	1,508	1,547	1,485	1,489	1,478	4,464	4,452
Regulatory costs		67	72	394	144	85	64	150	533	299
<b>Operating expenses</b>		<b>1,530</b>	<b>1,566</b>	<b>1,902</b>	<b>1,691</b>	<b>1,570</b>	<b>1,552</b>	<b>1,629</b>	<b>4,997</b>	<b>4,751</b>
<b>Gross result</b>		<b>1,456</b>	<b>1,459</b>	<b>913</b>	<b>1,111</b>	<b>1,268</b>	<b>1,135</b>	<b>1,311</b>	<b>3,829</b>	<b>3,714</b>
Addition to loan loss provisions		168	184	148	204	164	242	259	499	665
<b>Underlying result before tax</b>		<b>1,288</b>	<b>1,275</b>	<b>766</b>	<b>907</b>	<b>1,104</b>	<b>893</b>	<b>1,052</b>	<b>3,329</b>	<b>3,048</b>
Taxation		350	346	208	278	263	287	289	903	839
Minority interests		16	19	14	8	18	19	11	49	48
<b>Underlying net result</b>		<b>922</b>	<b>911</b>	<b>545</b>	<b>621</b>	<b>824</b>	<b>586</b>	<b>752</b>	<b>2,378</b>	<b>2,161</b>
Net gains/losses on divestments		-	-	-	-	-	367	-	-	367
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-13	-16	-15	-13	-14	-13	-42
<b>Net result</b>		<b>922</b>	<b>911</b>	<b>532</b>	<b>605</b>	<b>809</b>	<b>939</b>	<b>738</b>	<b>2,365</b>	<b>2,486</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		51.2%	51.8%	67.6%	60.4%	55.3%	57.8%	55.4%	56.6%	56.1%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		23.5%	23.1%	13.8%	15.5%	20.9%	15.1%	19.5%	20.1%	18.5%
Risk costs in bps of average RWA		42	46	36	50	41	61	66	41	56
Risk-weighted assets (end of period)		159,209	160,647	161,307	163,191	161,007	161,758	157,867	159,209	161,007
Employees (FTEs, end of period)		40,252	40,399	40,702	41,252	41,471	41,838	42,144	40,252	41,471

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

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

## ING 1.5 Profit and loss: Retail Banking Benelux

Profit and loss Retail Banking Benelux										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		1,383	1,391	1,360	1,352	1,379	1,353	1,417	4,135	4,149
Capital charge on book equity		1	1	1	1	0	0	-0	3	0
Interest benefit on total capital		15	21	27	30	33	34	39	62	106
<b>Interest result</b>		<b>1,399</b>	<b>1,413</b>	<b>1,388</b>	<b>1,382</b>	<b>1,413</b>	<b>1,387</b>	<b>1,455</b>	<b>4,200</b>	<b>4,255</b>
Commission income		230	228	249	229	218	233	231	707	683
Investment income		7	1	1	2	3	2	1	9	5
Realised gains and fair value changes on investments		4	16	45	-0	7	2	4	65	13
<b>Total investment income</b>		<b>10</b>	<b>17</b>	<b>47</b>	<b>2</b>	<b>10</b>	<b>3</b>	<b>4</b>	<b>74</b>	<b>18</b>
Valuation results non-trading derivatives		303	31	-15	12	6	12	81	320	100
Net trading income		-192	31	19	52	40	53	34	-141	127
Other income		-1	57	19	13	42	10	25	75	76
<b>Total other income</b>		<b>110</b>	<b>120</b>	<b>23</b>	<b>77</b>	<b>88</b>	<b>75</b>	<b>140</b>	<b>253</b>	<b>303</b>
<b>Total underlying income</b>		<b>1,749</b>	<b>1,778</b>	<b>1,707</b>	<b>1,691</b>	<b>1,729</b>	<b>1,698</b>	<b>1,831</b>	<b>5,233</b>	<b>5,258</b>
Expenses excl. regulatory costs		873	927	930	969	936	920	925	2,730	2,781
Regulatory costs		38	18	255	89	37	37	94	310	168
<b>Operating expenses</b>		<b>911</b>	<b>945</b>	<b>1,185</b>	<b>1,058</b>	<b>973</b>	<b>956</b>	<b>1,019</b>	<b>3,041</b>	<b>2,949</b>
<b>Gross result</b>		<b>838</b>	<b>833</b>	<b>522</b>	<b>633</b>	<b>756</b>	<b>742</b>	<b>812</b>	<b>2,193</b>	<b>2,309</b>
Addition to loan loss provisions		94	107	81	124	98	180	200	281	478
<b>Underlying result before tax</b>		<b>744</b>	<b>726</b>	<b>442</b>	<b>508</b>	<b>658</b>	<b>562</b>	<b>611</b>	<b>1,912</b>	<b>1,831</b>
Taxation		192	213	109	169	140	173	164	515	477
Minority interests		1	-1	-1	1	2	2	1	-0	5
<b>Underlying net result</b>		<b>551</b>	<b>513</b>	<b>333</b>	<b>338</b>	<b>516</b>	<b>386</b>	<b>446</b>	<b>1,397</b>	<b>1,348</b>
Net gains/losses on divestments		-	-	-	-	-	-	-	-	-
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-13	-16	-15	-13	-14	-13	-42
<b>Net result</b>		<b>551</b>	<b>513</b>	<b>320</b>	<b>323</b>	<b>501</b>	<b>373</b>	<b>432</b>	<b>1,385</b>	<b>1,306</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		52.1%	53.2%	69.4%	62.6%	56.3%	56.3%	55.7%	58.1%	56.1%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		25.7%	23.6%	15.0%	15.2%	23.4%	17.6%	20.2%	21.4%	20.4%
Risk costs in bps of average RWA		44	49	36	56	44	81	91	43	72
Risk-weighted assets (end of period)		85,299	86,468	87,566	89,489	88,512	88,603	88,280	85,299	88,512
Employees (FTEs, end of period)		17,759	17,972	18,349	18,751	18,839	19,284	19,424	17,759	18,839

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

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

## ING 1.6 Profit and loss: Retail Banking Netherlands

Profit and loss Retail Banking Netherlands										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		901	894	906	891	904	879	917	2,701	2,700
Capital charge on book equity		1	1	1	1	0	0	-0	3	0
Interest benefit on total capital		9	13	17	19	22	23	27	39	72
<b>Interest result</b>		<b>911</b>	<b>908</b>	<b>924</b>	<b>910</b>	<b>927</b>	<b>902</b>	<b>944</b>	<b>2,743</b>	<b>2,773</b>
Commission income		139	132	137	135	133	126	121	408	380
Investment income		9	-	1	0	0	0	-	10	0
Realised gains and fair value changes on investments		0	11	16	1	-0	-0	2	28	2
<b>Total investment income</b>		<b>9</b>	<b>11</b>	<b>17</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>37</b>	<b>3</b>
Valuation results non-trading derivatives		299	24	2	8	8	6	81	326	95
Net trading income		-225	-6	-12	15	9	12	-3	-243	18
Other income		-2	10	11	14	12	31	8	20	52
<b>Total other income</b>		<b>72</b>	<b>29</b>	<b>1</b>	<b>36</b>	<b>30</b>	<b>49</b>	<b>86</b>	<b>102</b>	<b>165</b>
<b>Total underlying income</b>		<b>1,132</b>	<b>1,080</b>	<b>1,079</b>	<b>1,082</b>	<b>1,090</b>	<b>1,078</b>	<b>1,153</b>	<b>3,291</b>	<b>3,321</b>
Expenses excl. regulatory costs		527	697	601	622	592	580	581	1,825	1,752
Regulatory costs		19	8	94	100	-	-	-	121	-
<b>Operating expenses</b>		<b>546</b>	<b>705</b>	<b>695</b>	<b>722</b>	<b>592</b>	<b>580</b>	<b>581</b>	<b>1,946</b>	<b>1,752</b>
<b>Gross result</b>		<b>585</b>	<b>375</b>	<b>384</b>	<b>360</b>	<b>498</b>	<b>498</b>	<b>572</b>	<b>1,345</b>	<b>1,568</b>
Addition to loan loss provisions		43	50	49	59	82	140	153	142	374
<b>Underlying result before tax</b>		<b>542</b>	<b>325</b>	<b>336</b>	<b>301</b>	<b>416</b>	<b>358</b>	<b>420</b>	<b>1,203</b>	<b>1,194</b>
Taxation		136	81	80	92	102	92	105	297	299
Minority interests		-	-	-	-	-	-	-	-	-
<b>Underlying net result</b>		<b>406</b>	<b>244</b>	<b>255</b>	<b>208</b>	<b>315</b>	<b>266</b>	<b>315</b>	<b>905</b>	<b>895</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax		-	-	-13	-16	-15	-13	-14	-13	-42
<b>Net result</b>		<b>406</b>	<b>244</b>	<b>243</b>	<b>193</b>	<b>300</b>	<b>253</b>	<b>301</b>	<b>893</b>	<b>853</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		48.3%	65.3%	64.4%	66.7%	54.3%	53.8%	50.4%	59.1%	52.8%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		30.7%	17.9%	18.0%	14.3%	21.1%	17.5%	20.6%	22.0%	19.7%
Risk costs in bps of average RWA		33	37	34	41	55	92	100	35	82
Risk-weighted assets (end of period)		52,341	53,581	55,737	57,690	58,552	60,683	61,076	52,341	58,552
Employees (FTEs, end of period)		9,099	9,271	9,533	9,928	9,952	10,423	10,504	9,099	9,952

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

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



## ING 1.7 Profit and loss: Retail Banking Belgium

Profit and loss Retail Banking Belgium <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		482	497	454	461	475	474	500	1,434	1,448
Capital charge on book equity		0	0	0	0	0	0	-0	0	0
Interest benefit on total capital		6	8	10	10	11	10	12	23	33
<b>Interest result</b>		<b>488</b>	<b>505</b>	<b>464</b>	<b>471</b>	<b>486</b>	<b>485</b>	<b>512</b>	<b>1,457</b>	<b>1,482</b>
Commission income		91	96	112	94	86	107	110	299	303
Investment income		-3	1	1	2	3	1	1	-1	5
Realised gains and fair value changes on investments		4	5	29	-1	7	2	1	37	10
<b>Total investment income</b>		<b>1</b>	<b>6</b>	<b>30</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>36</b>	<b>15</b>
Valuation results non-trading derivatives		4	7	-17	4	-2	6	0	-6	5
Net trading income		34	37	31	37	31	41	37	102	108
Other income		0	47	8	-1	29	-21	16	55	24
<b>Total other income</b>		<b>38</b>	<b>91</b>	<b>22</b>	<b>41</b>	<b>58</b>	<b>26</b>	<b>53</b>	<b>151</b>	<b>137</b>
<b>Total underlying income</b>		<b>617</b>	<b>698</b>	<b>627</b>	<b>608</b>	<b>639</b>	<b>621</b>	<b>678</b>	<b>1,943</b>	<b>1,938</b>
Expenses excl. regulatory costs		346	231	329	348	344	340	344	906	1,029
Regulatory costs		19	9	161	-12	37	37	94	189	168
<b>Operating expenses</b>		<b>365</b>	<b>240</b>	<b>490</b>	<b>336</b>	<b>381</b>	<b>377</b>	<b>438</b>	<b>1,095</b>	<b>1,196</b>
<b>Gross result</b>		<b>252</b>	<b>458</b>	<b>138</b>	<b>273</b>	<b>258</b>	<b>244</b>	<b>239</b>	<b>848</b>	<b>741</b>
Addition to loan loss provisions		51	57	32	65	16	40	48	139	104
<b>Underlying result before tax</b>		<b>202</b>	<b>401</b>	<b>106</b>	<b>207</b>	<b>242</b>	<b>204</b>	<b>192</b>	<b>709</b>	<b>637</b>
Taxation		56	132	29	77	39	81	59	217	179
Minority interests		1	-1	-1	1	2	2	1	-0	5
<b>Underlying net result</b>		<b>145</b>	<b>270</b>	<b>78</b>	<b>130</b>	<b>201</b>	<b>120</b>	<b>131</b>	<b>492</b>	<b>453</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>145</b>	<b>270</b>	<b>78</b>	<b>130</b>	<b>201</b>	<b>120</b>	<b>131</b>	<b>492</b>	<b>453</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		59.1%	34.4%	78.0%	55.2%	59.7%	60.7%	64.7%	56.3%	61.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		17.7%	33.2%	9.7%	16.9%	28.1%	17.8%	19.4%	20.2%	21.9%
Risk costs in bps of average RWA		61	70	40	85	22	58	70	57	50
Risk-weighted assets (end of period)		32,958	32,887	31,829	31,799	29,959	27,920	27,204	32,958	29,959
Employees (FTEs, end of period)		8,661	8,701	8,816	8,823	8,887	8,861	8,920	8,661	8,887

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

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

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

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

Profit and loss Retail Banking Challengers & Growth Markets										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		968	910	934	898	912	884	853	2,812	2,648
Capital charge on book equity		-1	-4	-11	-14	-15	-18	-22	-16	-55
Interest benefit on total capital		10	14	18	21	23	23	25	43	71
<b>Interest result</b>		<b>977</b>	<b>920</b>	<b>942</b>	<b>904</b>	<b>919</b>	<b>889</b>	<b>856</b>	<b>2,839</b>	<b>2,664</b>
Commission income		132	110	108	127	92	112	119	350	323
Investment income		49	2	0	0	42	2	0	51	45
Realised gains and fair value changes on investments		38	137	10	3	0	27	58	185	85
<b>Total investment income</b>		<b>87</b>	<b>139</b>	<b>10</b>	<b>3</b>	<b>43</b>	<b>29</b>	<b>58</b>	<b>236</b>	<b>130</b>
Valuation results non-trading derivatives		93	-81	87	-27	-27	-8	56	100	20
Net trading income		-68	122	-63	76	55	10	-3	-8	62
Other income		14	36	25	29	28	-43	22	75	7
<b>Total other income</b>		<b>40</b>	<b>78</b>	<b>49</b>	<b>77</b>	<b>55</b>	<b>-41</b>	<b>75</b>	<b>167</b>	<b>89</b>
<b>Total underlying income</b>		<b>1,237</b>	<b>1,247</b>	<b>1,108</b>	<b>1,111</b>	<b>1,109</b>	<b>989</b>	<b>1,108</b>	<b>3,592</b>	<b>3,207</b>
Expenses excl. regulatory costs		589	567	578	578	549	569	553	1,734	1,671
Regulatory costs		30	54	139	56	48	27	56	223	131
<b>Operating expenses</b>		<b>619</b>	<b>621</b>	<b>717</b>	<b>633</b>	<b>597</b>	<b>596</b>	<b>609</b>	<b>1,956</b>	<b>1,802</b>
<b>Gross result</b>		<b>618</b>	<b>627</b>	<b>391</b>	<b>478</b>	<b>512</b>	<b>393</b>	<b>499</b>	<b>1,636</b>	<b>1,404</b>
Addition to loan loss provisions		74	77	67	80	66	62	59	218	187
<b>Underlying result before tax</b>		<b>544</b>	<b>550</b>	<b>324</b>	<b>398</b>	<b>446</b>	<b>331</b>	<b>440</b>	<b>1,418</b>	<b>1,217</b>
Taxation		157	133	98	109	122	115	125	388	362
Minority interests		15	19	14	7	16	17	10	49	43
<b>Underlying net result</b>		<b>371</b>	<b>397</b>	<b>212</b>	<b>282</b>	<b>308</b>	<b>199</b>	<b>306</b>	<b>981</b>	<b>813</b>
Net gains/losses on divestments		-	-	-	-	-	367	-	-	367
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-	-	-	-	-	-	-
<b>Net result</b>		<b>371</b>	<b>397</b>	<b>212</b>	<b>282</b>	<b>308</b>	<b>566</b>	<b>306</b>	<b>981</b>	<b>1,180</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		50.0%	49.8%	64.7%	57.0%	53.8%	60.3%	55.0%	54.5%	56.2%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		20.9%	22.5%	12.3%	15.8%	17.8%	12.1%	18.5%	18.6%	16.1%
Risk costs in bps of average RWA		40	42	36	44	36	35	35	39	35
Risk-weighted assets (end of period)		73,909	74,179	73,740	73,702	72,495	73,155	69,587	73,909	72,495
Employees (FTEs, end of period)		22,493	22,427	22,353	22,502	22,632	22,554	22,720	22,493	22,632

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

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

# ING 1.9 Profit and loss: Retail Banking Germany

Profit and loss Retail Banking Germany <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		425	394	422	419	414	404	371	1,241	1,189
Capital charge on book equity		10	8	2	-1	-2	-3	-6	20	-12
Interest benefit on total capital		4	6	7	8	9	9	11	18	29
<b>Interest result</b>		<b>439</b>	<b>408</b>	<b>432</b>	<b>427</b>	<b>421</b>	<b>410</b>	<b>376</b>	<b>1,278</b>	<b>1,207</b>
Commission income		47	42	41	62	31	36	45	130	111
Investment income		0	0	-0	-0	0	1	-0	0	1
Realised gains and fair value changes on investments		-	44	4	3	-	24	39	48	63
<b>Total investment income</b>		<b>0</b>	<b>44</b>	<b>4</b>	<b>2</b>	<b>0</b>	<b>25</b>	<b>39</b>	<b>48</b>	<b>63</b>
Valuation results non-trading derivatives		36	-8	73	2	22	-3	9	101	28
Net trading income		-46	19	-75	11	-12	-3	2	-102	-12
Other income		2	4	2	2	2	2	2	8	6
<b>Total other income</b>		<b>-9</b>	<b>14</b>	<b>0</b>	<b>16</b>	<b>12</b>	<b>-3</b>	<b>14</b>	<b>6</b>	<b>23</b>
<b>Total underlying income</b>		<b>478</b>	<b>508</b>	<b>477</b>	<b>507</b>	<b>464</b>	<b>467</b>	<b>473</b>	<b>1,462</b>	<b>1,403</b>
Expenses excl. regulatory costs		199	200	195	196	187	180	180	594	547
Regulatory costs		-8	15	101	9	39	20	30	107	89
<b>Operating expenses</b>		<b>191</b>	<b>215</b>	<b>295</b>	<b>205</b>	<b>226</b>	<b>200</b>	<b>210</b>	<b>701</b>	<b>636</b>
<b>Gross result</b>		<b>287</b>	<b>293</b>	<b>182</b>	<b>302</b>	<b>237</b>	<b>267</b>	<b>263</b>	<b>762</b>	<b>767</b>
Addition to loan loss provisions		5	14	8	13	17	14	12	28	44
<b>Underlying result before tax</b>		<b>282</b>	<b>279</b>	<b>174</b>	<b>288</b>	<b>220</b>	<b>253</b>	<b>250</b>	<b>734</b>	<b>723</b>
Taxation		100	75	60	89	70	90	80	235	240
Minority interests		1	0	0	0	1	0	0	1	1
<b>Underlying net result</b>		<b>181</b>	<b>203</b>	<b>113</b>	<b>199</b>	<b>150</b>	<b>162</b>	<b>170</b>	<b>498</b>	<b>482</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>181</b>	<b>203</b>	<b>113</b>	<b>199</b>	<b>150</b>	<b>162</b>	<b>170</b>	<b>498</b>	<b>482</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		39.9%	42.3%	61.9%	40.5%	48.8%	42.8%	44.4%	47.9%	45.3%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		28.8%	32.6%	18.2%	32.0%	24.3%	26.8%	28.1%	26.5%	26.4%
Risk costs in bps of average RWA		9	23	13	21	28	23	20	15	24
Risk-weighted assets (end of period)		25,504	25,133	24,932	24,911	25,134	24,467	24,037	25,504	25,134
Employees (FTEs, end of period)		4,462	4,392	4,335	4,262	4,205	4,101	4,060	4,462	4,205

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

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

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

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

Profit and loss Retail Banking Other Challengers & Growth Markets <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		543	516	512	478	498	480	481	1,572	1,459
Capital charge on book equity		-11	-12	-13	-13	-13	-14	-16	-36	-43
Interest benefit on total capital		6	9	11	12	13	14	15	25	42
<b>Interest result</b>		<b>538</b>	<b>512</b>	<b>510</b>	<b>477</b>	<b>498</b>	<b>479</b>	<b>480</b>	<b>1,561</b>	<b>1,458</b>
Commission income		85	69	67	66	62	77	74	220	213
Investment income		48	2	0	0	42	2	0	51	44
Realised gains and fair value changes on investments		38	93	6	0	0	3	19	137	22
<b>Total investment income</b>		<b>87</b>	<b>95</b>	<b>6</b>	<b>0</b>	<b>42</b>	<b>4</b>	<b>20</b>	<b>188</b>	<b>67</b>
Valuation results non-trading derivatives		58	-72	14	-29	-49	-5	46	-1	-8
Net trading income		-21	104	12	64	66	13	-5	94	74
Other income		13	32	22	26	26	-45	20	67	1
<b>Total other income</b>		<b>49</b>	<b>63</b>	<b>48</b>	<b>61</b>	<b>43</b>	<b>-38</b>	<b>62</b>	<b>161</b>	<b>66</b>
<b>Total underlying income</b>		<b>759</b>	<b>740</b>	<b>631</b>	<b>605</b>	<b>645</b>	<b>522</b>	<b>636</b>	<b>2,130</b>	<b>1,803</b>
Expenses excl. regulatory costs		390	367	383	381	362	389	373	1,140	1,124
Regulatory costs		38	39	38	47	9	7	26	116	42
<b>Operating expenses</b>		<b>428</b>	<b>406</b>	<b>422</b>	<b>428</b>	<b>371</b>	<b>396</b>	<b>399</b>	<b>1,256</b>	<b>1,166</b>
<b>Gross result</b>		<b>331</b>	<b>334</b>	<b>210</b>	<b>177</b>	<b>275</b>	<b>126</b>	<b>236</b>	<b>874</b>	<b>637</b>
Addition to loan loss provisions		69	63	59	67	49	48	47	190	143
<b>Underlying result before tax</b>		<b>262</b>	<b>271</b>	<b>151</b>	<b>110</b>	<b>226</b>	<b>78</b>	<b>190</b>	<b>684</b>	<b>494</b>
Taxation		58	58	38	20	53	24	45	153	122
Minority interests		15	19	14	7	15	17	9	47	41
<b>Underlying net result</b>		<b>190</b>	<b>194</b>	<b>99</b>	<b>83</b>	<b>158</b>	<b>37</b>	<b>136</b>	<b>483</b>	<b>331</b>
Net gains/losses on divestments							367		-	367
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>190</b>	<b>194</b>	<b>99</b>	<b>83</b>	<b>158</b>	<b>404</b>	<b>136</b>	<b>483</b>	<b>698</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		56.4%	54.9%	66.8%	70.8%	57.4%	75.8%	62.8%	59.0%	64.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		16.8%	17.4%	9.3%	7.5%	14.4%	4.6%	13.3%	14.5%	10.7%
Risk costs in bps of average RWA		56	51	48	55	41	41	42	52	41
Risk-weighted assets (end of period)		48,405	49,047	48,809	48,791	47,361	48,688	45,551	48,405	47,361
Employees (FTEs, end of period)		18,030	18,035	18,018	18,240	18,427	18,454	18,661	18,030	18,427

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

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

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

## ING 1.11 Profit and loss: Wholesale Banking

Profit and loss Wholesale Banking										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		1,072	1,008	1,031	1,016	953	992	995	3,111	2,940
Capital charge on book equity		-134	-142	-153	-159	-157	-163	-159	-428	-479
Interest benefit on total capital		26	36	46	50	55	54	61	108	170
<b>Interest result</b>		<b>964</b>	<b>902</b>	<b>925</b>	<b>907</b>	<b>850</b>	<b>883</b>	<b>898</b>	<b>2,791</b>	<b>2,631</b>
Commission income		244	273	251	251	216	239	256	768	711
Investment income		18	3	8	-1	12	4	-0	28	15
Realised gains and fair value changes on investments		-2	12	7	-7	-72	-12	50	17	-33
<b>Total investment income</b>		<b>15</b>	<b>15</b>	<b>15</b>	<b>-8</b>	<b>-60</b>	<b>-8</b>	<b>50</b>	<b>45</b>	<b>-18</b>
Valuation results non-trading derivatives		69	-30	-3	47	119	8	15	37	142
Net trading income		65	286	132	88	85	422	261	483	768
Other income		-6	25	-5	9	4	18	19	14	41
<b>Total other income</b>		<b>127</b>	<b>281</b>	<b>125</b>	<b>145</b>	<b>208</b>	<b>448</b>	<b>295</b>	<b>533</b>	<b>951</b>
<b>Total underlying income</b>		<b>1,350</b>	<b>1,471</b>	<b>1,316</b>	<b>1,295</b>	<b>1,214</b>	<b>1,562</b>	<b>1,498</b>	<b>4,137</b>	<b>4,274</b>
Expenses excl. regulatory costs		617	587	573	652	582	606	576	1,778	1,764
Regulatory costs		-2	2	102	100	20	-3	24	102	41
<b>Operating expenses</b>		<b>615</b>	<b>590</b>	<b>676</b>	<b>753</b>	<b>603</b>	<b>603</b>	<b>600</b>	<b>1,880</b>	<b>1,806</b>
<b>Gross result</b>		<b>735</b>	<b>881</b>	<b>641</b>	<b>543</b>	<b>612</b>	<b>959</b>	<b>898</b>	<b>2,257</b>	<b>2,468</b>
Addition to loan loss provisions		97	123	117	97	97	111	173	337	380
<b>Underlying result before tax</b>		<b>638</b>	<b>758</b>	<b>524</b>	<b>445</b>	<b>515</b>	<b>848</b>	<b>725</b>	<b>1,920</b>	<b>2,088</b>
Taxation		144	266	150	146	119	217	193	560	530
Minority interests		3	4	3	4	6	1	5	10	12
<b>Underlying net result</b>		<b>491</b>	<b>489</b>	<b>371</b>	<b>294</b>	<b>390</b>	<b>630</b>	<b>527</b>	<b>1,350</b>	<b>1,547</b>
Net gains/losses on divestments		-	-	-	-	-	-	-	-	-
Net result from divested units		-	-	-	-	-	-	-	-	-
Special items after tax		-	-	-	-	-	-	-	-	-
<b>Net result</b>		<b>491</b>	<b>489</b>	<b>371</b>	<b>294</b>	<b>390</b>	<b>630</b>	<b>527</b>	<b>1,350</b>	<b>1,547</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		45.6%	40.1%	51.3%	58.1%	49.6%	38.6%	40.1%	45.4%	42.2%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		13.1%	12.9%	9.8%	8.0%	10.9%	17.6%	15.2%	11.9%	14.5%
Risk costs in bps of average RWA		26	32	31	26	27	31	49	30	35
Risk-weighted assets (end of period)		148,767	153,679	151,122	152,315	146,301	144,285	142,765	148,767	146,301
Employees (FTEs, end of period)		11,521	11,431	11,383	11,113	11,087	10,889	10,886	11,521	11,087
Value at Risk trading positions (avg.)		9.1	12.9	11.2	13.9	11.5	10.2	10.8		

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

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

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

Profit and loss Wholesale Banking - Industry Lending										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		517	506	477	465	459	465	437	1,499	1,361
Capital charge on book equity		-0	-0	-0	-0	-0	-0	-0	-0	-0
Interest benefit on total capital		11	14	19	19	21	21	23	44	64
<b>Interest result</b>		<b>528</b>	<b>520</b>	<b>495</b>	<b>485</b>	<b>480</b>	<b>486</b>	<b>459</b>	<b>1,543</b>	<b>1,425</b>
Commission income		132	150	131	119	112	134	133	414	379
Investment income		1	0	0	0	1	0	0	1	1
Realised gains and fair value changes on investments		-5	-3	-5	-6	-8	-1	9	-12	0
<b>Total investment income</b>		<b>-4</b>	<b>-2</b>	<b>-5</b>	<b>-6</b>	<b>-7</b>	<b>-1</b>	<b>9</b>	<b>-11</b>	<b>2</b>
Valuation results non-trading derivatives		-1	-1	1	2	-20	-7	-1	-1	-28
Net trading income		4	2	3	-1	4	6	-4	9	6
Other income		1	8	-5	4	-0	2	3	4	5
<b>Total other income</b>		<b>4</b>	<b>9</b>	<b>-2</b>	<b>5</b>	<b>-16</b>	<b>0</b>	<b>-1</b>	<b>12</b>	<b>-17</b>
<b>Total underlying income</b>		<b>660</b>	<b>678</b>	<b>620</b>	<b>602</b>	<b>570</b>	<b>620</b>	<b>600</b>	<b>1,958</b>	<b>1,790</b>
Expenses excl. regulatory costs		154	157	149	149	143	148	135	459	426
Regulatory costs		-4	-1	21	25	3	0	5	16	8
<b>Operating expenses</b>		<b>150</b>	<b>156</b>	<b>170</b>	<b>174</b>	<b>146</b>	<b>149</b>	<b>140</b>	<b>475</b>	<b>434</b>
<b>Gross result</b>		<b>510</b>	<b>522</b>	<b>450</b>	<b>429</b>	<b>424</b>	<b>471</b>	<b>460</b>	<b>1,483</b>	<b>1,355</b>
Addition to loan loss provisions		86	60	98	63	39	58	108	243	204
<b>Underlying result before tax</b>		<b>425</b>	<b>462</b>	<b>353</b>	<b>366</b>	<b>385</b>	<b>414</b>	<b>353</b>	<b>1,240</b>	<b>1,151</b>
Taxation		107	110	83	88	89	119	88	300	296
Minority interests		1	1	2	2	1	1	1	4	4
<b>Underlying net result</b>		<b>317</b>	<b>352</b>	<b>268</b>	<b>276</b>	<b>294</b>	<b>294</b>	<b>264</b>	<b>936</b>	<b>852</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>317</b>	<b>352</b>	<b>268</b>	<b>276</b>	<b>294</b>	<b>294</b>	<b>264</b>	<b>936</b>	<b>852</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		22.7%	23.0%	27.4%	28.9%	25.6%	24.0%	23.3%	24.3%	24.3%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		19.9%	22.5%	17.5%	19.0%	21.5%	21.6%	20.3%	20.0%	21.1%
Risk costs in bps of average RWA		54	38	63	43	28	42	82	52	50
Risk-weighted assets (end of period)		63,166	64,670	60,841	62,387	54,773	55,116	54,301	63,166	54,773

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

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

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

Profit and loss Wholesale Banking - General Lending & Transaction Services										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		253	240	237	243	236	242	242	731	720
Capital charge on book equity		-1	-1	-1	-1	-1	-1	-1	-2	-3
Interest benefit on total capital		8	11	13	15	16	15	17	32	48
<b>Interest result</b>		<b>261</b>	<b>250</b>	<b>250</b>	<b>257</b>	<b>251</b>	<b>256</b>	<b>259</b>	<b>761</b>	<b>765</b>
Commission income		93	95	84	93	83	90	86	271	260
Investment income		0	0	0	0	0	0	0	0	0
Realised gains and fair value changes on investments		-	-	-	-0	-	-	-	-	-
<b>Total investment income</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>-0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Valuation results non-trading derivatives		-4	1	0	-1	-0	-4	1	-3	-4
Net trading income		10	8	8	12	9	15	8	27	32
Other income		2	1	2	2	3	1	3	5	7
<b>Total other income</b>		<b>9</b>	<b>10</b>	<b>11</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>30</b>	<b>35</b>
<b>Total underlying income</b>		<b>362</b>	<b>354</b>	<b>345</b>	<b>363</b>	<b>345</b>	<b>359</b>	<b>356</b>	<b>1,062</b>	<b>1,060</b>
Expenses excl. regulatory costs		179	185	179	201	189	191	191	544	572
Regulatory costs		-4	5	23	15	13	1	5	24	19
<b>Operating expenses</b>		<b>175</b>	<b>191</b>	<b>202</b>	<b>216</b>	<b>203</b>	<b>193</b>	<b>196</b>	<b>567</b>	<b>591</b>
<b>Gross result</b>		<b>187</b>	<b>164</b>	<b>143</b>	<b>147</b>	<b>143</b>	<b>166</b>	<b>160</b>	<b>494</b>	<b>469</b>
Addition to loan loss provisions		3	50	2	24	39	34	51	56	124
<b>Underlying result before tax</b>		<b>184</b>	<b>114</b>	<b>141</b>	<b>123</b>	<b>104</b>	<b>132</b>	<b>109</b>	<b>439</b>	<b>345</b>
Taxation		49	27	33	35	21	41	28	109	90
Minority interests		1	3	0	1	3	-2	2	4	2
<b>Underlying net result</b>		<b>134</b>	<b>84</b>	<b>107</b>	<b>86</b>	<b>80</b>	<b>93</b>	<b>79</b>	<b>325</b>	<b>252</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>134</b>	<b>84</b>	<b>107</b>	<b>86</b>	<b>80</b>	<b>93</b>	<b>79</b>	<b>325</b>	<b>252</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		48.3%	53.8%	58.5%	59.6%	58.7%	53.7%	55.0%	53.4%	55.8%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		11.9%	7.7%	9.7%	8.1%	8.0%	9.0%	8.2%	9.8%	8.4%
Risk costs in bps of average RWA		3	45	2	22	37	34	52	17	41
Risk-weighted assets (end of period)		45,153	45,787	44,507	44,344	42,342	41,304	39,780	45,153	42,342

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

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

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

Profit and loss Wholesale Banking - Financial Markets										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		133	69	114	110	53	83	118	316	255
Capital charge on book equity		-1	-1	-1	-0	-0	-0	-0	-2	-1
Interest benefit on total capital		5	8	11	12	14	14	17	24	44
<b>Interest result</b>		<b>138</b>	<b>76</b>	<b>124</b>	<b>123</b>	<b>67</b>	<b>97</b>	<b>135</b>	<b>338</b>	<b>298</b>
Commission income		22	29	36	41	18	15	38	87	71
Investment income		0	1	0	4	0	1	0	1	1
Realised gains and fair value changes on investments		-1	1	-0	-1	4	1	-1	-0	5
<b>Total investment income</b>		<b>-1</b>	<b>2</b>	<b>-0</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>-1</b>	<b>1</b>	<b>6</b>
Valuation results non-trading derivatives		-118	-44	21	23	136	52	-31	-141	157
Net trading income		190	266	92	86	61	372	244	548	677
Other income		-21	-7	-5	-22	-9	-15	-13	-34	-37
<b>Total other income</b>		<b>51</b>	<b>215</b>	<b>108</b>	<b>86</b>	<b>187</b>	<b>409</b>	<b>201</b>	<b>373</b>	<b>797</b>
<b>Total underlying income</b>		<b>210</b>	<b>322</b>	<b>268</b>	<b>253</b>	<b>277</b>	<b>523</b>	<b>372</b>	<b>800</b>	<b>1,172</b>
Expenses excl. regulatory costs		220	219	214	226	224	225	211	653	660
Regulatory costs		-6	-12	53	57	1	1	12	35	14
<b>Operating expenses</b>		<b>214</b>	<b>207</b>	<b>267</b>	<b>284</b>	<b>225</b>	<b>226</b>	<b>223</b>	<b>687</b>	<b>674</b>
<b>Gross result</b>		<b>-4</b>	<b>115</b>	<b>2</b>	<b>-31</b>	<b>52</b>	<b>296</b>	<b>149</b>	<b>112</b>	<b>497</b>
Addition to loan loss provisions		4	-1	4	4	0	0	-0	6	-0
<b>Underlying result before tax</b>		<b>-8</b>	<b>116</b>	<b>-2</b>	<b>-35</b>	<b>52</b>	<b>296</b>	<b>149</b>	<b>107</b>	<b>497</b>
Taxation		5	33	-8	6	-12	60	27	29	74
Minority interests		1	1	1	2	1	1	1	3	3
<b>Underlying net result</b>		<b>-14</b>	<b>83</b>	<b>5</b>	<b>-42</b>	<b>64</b>	<b>236</b>	<b>121</b>	<b>74</b>	<b>420</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>-14</b>	<b>83</b>	<b>5</b>	<b>-42</b>	<b>64</b>	<b>236</b>	<b>121</b>	<b>74</b>	<b>420</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		102.0%	64.2%	99.4%	112.2%	81.2%	43.3%	60.0%	85.9%	57.5%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		-1.6%	10.0%	0.7%	-4.5%	7.0%	25.8%	13.3%	3.1%	15.3%
Risk costs in bps of average RWA		5	-1	4	5	0	0	-0	2	-0
Risk-weighted assets (end of period)		30,120	32,378	34,389	34,449	37,573	36,754	36,646	30,120	37,573

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

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



## ING 1.15 Profit and loss: WB - Bank Treasury & Other

Profit and loss Wholesale Banking - Bank Treasury & Other										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		168	194	203	197	205	201	198	565	604
Capital charge on book equity		-133	-140	-151	-158	-156	-162	-158	-424	-476
Interest benefit on total capital		2	3	3	4	4	5	5	8	14
<b>Interest result</b>		<b>37</b>	<b>56</b>	<b>55</b>	<b>43</b>	<b>53</b>	<b>44</b>	<b>45</b>	<b>149</b>	<b>142</b>
Commission income		-3	-2	-0	-1	2	-0	-1	-5	1
Investment income		17	1	8	-5	10	3	-0	26	13
Realised gains and fair value changes on investments		3	14	12	0	-68	-12	42	29	-38
<b>Total investment income</b>		<b>20</b>	<b>15</b>	<b>20</b>	<b>-5</b>	<b>-58</b>	<b>-9</b>	<b>42</b>	<b>55</b>	<b>-25</b>
Valuation results non-trading derivatives		192	15	-25	23	4	-33	46	182	16
Net trading income		-140	9	29	-9	11	30	12	-102	53
Other income		12	23	3	26	11	30	26	39	66
<b>Total other income</b>		<b>64</b>	<b>47</b>	<b>8</b>	<b>40</b>	<b>25</b>	<b>26</b>	<b>84</b>	<b>119</b>	<b>136</b>
<b>Total underlying income</b>		<b>118</b>	<b>117</b>	<b>83</b>	<b>76</b>	<b>22</b>	<b>61</b>	<b>170</b>	<b>317</b>	<b>253</b>
Expenses excl. regulatory costs		65	26	32	76	26	41	39	123	106
Regulatory costs		12	11	4	3	3	-6	2	27	-0
<b>Operating expenses</b>		<b>77</b>	<b>37</b>	<b>37</b>	<b>79</b>	<b>29</b>	<b>35</b>	<b>42</b>	<b>150</b>	<b>106</b>
<b>Gross result</b>		<b>41</b>	<b>80</b>	<b>46</b>	<b>-2</b>	<b>-7</b>	<b>25</b>	<b>128</b>	<b>167</b>	<b>147</b>
Addition to loan loss provisions		4	14	14	6	19	19	14	32	52
<b>Underlying result before tax</b>		<b>37</b>	<b>66</b>	<b>32</b>	<b>-8</b>	<b>-26</b>	<b>7</b>	<b>114</b>	<b>135</b>	<b>95</b>
Taxation		-16	96	42	18	22	-2	51	122	70
Minority interests		-0	-1	-1	-1	1	1	1	-2	2
<b>Underlying net result</b>		<b>53</b>	<b>-30</b>	<b>-9</b>	<b>-25</b>	<b>-48</b>	<b>8</b>	<b>63</b>	<b>15</b>	<b>22</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>53</b>	<b>-30</b>	<b>-9</b>	<b>-25</b>	<b>-48</b>	<b>8</b>	<b>63</b>	<b>15</b>	<b>22</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		65.0%	31.4%	44.5%	102.8%	130.7%	58.2%	24.5%	47.3%	41.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		19.9%	-10.9%	-3.3%	-9.2%	-16.8%	2.9%	21.8%	1.6%	2.8%
Risk costs in bps of average RWA		16	51	48	22	68	64	47	39	60
Risk-weighted assets (end of period)		10,327	10,843	11,385	11,135	11,612	11,111	12,038	10,327	11,612

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

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

## ING 1.16 Profit and loss: Corporate Line

Profit and loss Corporate Line										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
Balance sheet related interest		-38	-43	-78	-94	-104	-125	-90	-159	-319
Capital charge on book equity		134	145	162	172	173	181	181	441	534
Interest benefit on total capital		-51	-70	-92	-101	-111	-111	-126	-213	-347
<b>Interest result</b>		<b>45</b>	<b>31</b>	<b>-7</b>	<b>-22</b>	<b>-42</b>	<b>-55</b>	<b>-35</b>	<b>69</b>	<b>-132</b>
Commission income		-1	-1	-1	-0	-3	-0	-0	-3	-4
Investment income		-0	1	-0	1	0	0	0	1	1
Realised gains and fair value changes on investments		27	0	0	-0	0	0	-	27	0
<b>Total investment income</b>		<b>27</b>	<b>1</b>	<b>-0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>	<b>1</b>
Valuation results non-trading derivatives		-99	39	-56	-59	-185	178	-80	-117	-87
Net trading income		52	-26	12	24	176	-187	-11	37	-22
Other income		4	7	8	1	4	-14	24	19	14
<b>Total other income</b>		<b>-43</b>	<b>20</b>	<b>-36</b>	<b>-34</b>	<b>-6</b>	<b>-22</b>	<b>-68</b>	<b>-60</b>	<b>-96</b>
<b>Total underlying income</b>		<b>27</b>	<b>51</b>	<b>-44</b>	<b>-55</b>	<b>-50</b>	<b>-77</b>	<b>-102</b>	<b>34</b>	<b>-230</b>
Expenses excl. regulatory costs		75	76	59	60	74	63	13	210	150
Regulatory costs		0	1	0	35	-	0	0	1	0
<b>Operating expenses</b>		<b>75</b>	<b>76</b>	<b>59</b>	<b>95</b>	<b>74</b>	<b>63</b>	<b>13</b>	<b>210</b>	<b>150</b>
<b>Gross result</b>		<b>-48</b>	<b>-25</b>	<b>-103</b>	<b>-150</b>	<b>-124</b>	<b>-140</b>	<b>-115</b>	<b>-176</b>	<b>-380</b>
Addition to loan loss provisions		-0	0	-0	0	0	-	-	-0	0
<b>Underlying result before tax</b>		<b>-48</b>	<b>-25</b>	<b>-103</b>	<b>-150</b>	<b>-124</b>	<b>-140</b>	<b>-115</b>	<b>-176</b>	<b>-380</b>
Taxation		28	-42	-29	-57	-3	-42	-24	-43	-69
Minority interests		-	-	-	-	-	-	-	-	-
<b>Underlying net result</b>		<b>-76</b>	<b>17</b>	<b>-74</b>	<b>-93</b>	<b>-122</b>	<b>-98</b>	<b>-92</b>	<b>-133</b>	<b>-311</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>		<b>-76</b>	<b>17</b>	<b>-74</b>	<b>-93</b>	<b>-122</b>	<b>-98</b>	<b>-92</b>	<b>-133</b>	<b>-311</b>
<b>Key figures<sup>1)</sup></b>										
Risk-weighted assets (end of period)		2,497	2,642	2,932	2,696	2,965	3,788	2,949	2,497	2,965
Employees (FTEs, end of period)		3	3	3	2	2	2	2	3	2

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

# ING 1.17 Geographical split Banking: 3Q2016

## Geographical split 3Q2016

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other <sup>1)</sup>		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
<b>Profit and loss</b>																				
Interest result	1,187	911	276	564	488	76	530	439	91	341	257	84	333	282	51	385	385	46	2	45
Commission income	190	139	51	115	91	25	60	47	13	41	15	25	85	69	16	114	114	-1	0	-1
Investment income	16	9	7	12	1	11	0	0	-	9	6	3	81	81	0	-6	-6	27	0	27
Other income	82	72	10	99	38	61	-7	-9	2	13	-1	15	76	50	26	5	5	-34	9	-43
<b>Total underlying income</b>	<b>1,475</b>	<b>1,132</b>	<b>344</b>	<b>790</b>	<b>617</b>	<b>173</b>	<b>584</b>	<b>478</b>	<b>106</b>	<b>403</b>	<b>277</b>	<b>127</b>	<b>574</b>	<b>482</b>	<b>93</b>	<b>498</b>	<b>498</b>	<b>38</b>	<b>11</b>	<b>27</b>
Expenses excl. regulatory costs	717	527	190	439	346	92	221	199	22	215	178	37	248	212	36	235	235	80	5	75
Regulatory costs	17	19	-2	16	19	-5	-8	-8	-0	15	15	0	28	23	4	-2	-2	0	0	0
<b>Operating expenses</b>	<b>734</b>	<b>546</b>	<b>188</b>	<b>454</b>	<b>365</b>	<b>89</b>	<b>212</b>	<b>191</b>	<b>22</b>	<b>230</b>	<b>193</b>	<b>37</b>	<b>276</b>	<b>235</b>	<b>41</b>	<b>233</b>	<b>233</b>	<b>80</b>	<b>5</b>	<b>75</b>
<b>Gross result</b>	<b>741</b>	<b>585</b>	<b>155</b>	<b>336</b>	<b>252</b>	<b>83</b>	<b>371</b>	<b>287</b>	<b>84</b>	<b>174</b>	<b>84</b>	<b>90</b>	<b>299</b>	<b>247</b>	<b>52</b>	<b>265</b>	<b>265</b>	<b>-42</b>	<b>6</b>	<b>-48</b>
Addition to loan loss provisions	64	43	21	57	51	6	6	5	0	29	18	11	54	50	4	55	55	-0	-	-0
<b>Underlying result before tax Banking</b>	<b>677</b>	<b>542</b>	<b>135</b>	<b>279</b>	<b>202</b>	<b>77</b>	<b>366</b>	<b>282</b>	<b>84</b>	<b>144</b>	<b>66</b>	<b>78</b>	<b>244</b>	<b>196</b>	<b>48</b>	<b>210</b>	<b>210</b>	<b>-42</b>	<b>6</b>	<b>-48</b>
Retail Banking	542	542		202	202		282	282		66	66		196	196						
Wholesale Banking	135		135	77		77	84		84	78		78	48		48	210	210	6	6	
Corporate Line																		-48		-48
<b>Underlying result before tax Banking</b>	<b>677</b>	<b>542</b>	<b>135</b>	<b>279</b>	<b>202</b>	<b>77</b>	<b>366</b>	<b>282</b>	<b>84</b>	<b>144</b>	<b>66</b>	<b>78</b>	<b>244</b>	<b>196</b>	<b>48</b>	<b>210</b>	<b>210</b>	<b>-42</b>	<b>6</b>	<b>-48</b>
<b>Customer lending/deposits (in EUR billion)</b>																				
Residential mortgages	124.4	123.2	1.2	35.3	35.2	0.1	68.3	68.2	0.1	46.6	46.6	0.0	7.8	7.8	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.7	37.0	38.7	55.4	41.0	14.4	30.4	10.8	19.6	24.8	4.9	19.9	26.7	18.3	8.4	59.4	59.4	0.0	0.0	0.0
Customer deposits	164.2	135.6	28.5	97.1	81.1	16.0	126.2	125.3	0.8	84.1	82.6	1.5	32.5	28.3	4.2	13.1	13.1	5.6	-0.0	5.6
<b>Key figures<sup>2)</sup></b>																				
Cost/income ratio	49.8%	48.3%	54.8%	57.5%	59.1%	51.8%	36.4%	39.9%	20.6%	56.9%	69.6%	29.3%	48.0%	48.8%	43.8%	46.8%	46.8%	210.5%	46.1%	276.5%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	23.2%	30.7%	11.7%	16.4%	17.7%	14.0%	26.8%	28.8%	21.8%	14.2%	10.4%	17.4%	18.5%	18.8%	16.8%	10.4%	10.4%	-99.9%	78.0%	-118.7%
Risk costs in bps of average RWA	29	33	2365.5%	44	61	1313.3%	6	9	53.8%	44	61	3004.3%	47	55	1623.6%	34	3436.5%	-0	0.0%	-0
Risk-weighted assets (end of period)	85,620	52,341	33,278	51,160	32,958	18,202	35,739	25,504	10,235	26,838	11,906	14,932	45,236	36,500	8,736	63,120	63,120	2,761	264	2,497
Employees (FTEs, end of period)	12,507	9,099	3,409	10,288	8,661	1,628	4,754	4,462	292	4,034	3,449	585	16,052	14,581	1,470	4,132	4,132	8	5	3

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

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

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

## ING 1.18 Geographical split Banking: Comparable quarters

### Geographical split comparable quarters

In EUR million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015	3Q2016	3Q2015
<b>Profit and loss</b>																
Interest result	3,385	3,140	1,187	1,162	564	563	530	463	341	325	333	292	385	378	46	-41
Commission income	605	524	190	186	115	100	60	43	41	33	85	63	114	102	-1	-3
Investment income	139	-7	16	-59	12	10	0	0	9	0	81	43	-6	-2	27	0
Other income	235	345	82	50	99	92	-7	16	13	21	76	54	5	103	-34	10
<b>Total underlying income</b>	<b>4,363</b>	<b>4,002</b>	<b>1,475</b>	<b>1,339</b>	<b>790</b>	<b>765</b>	<b>584</b>	<b>521</b>	<b>403</b>	<b>378</b>	<b>574</b>	<b>452</b>	<b>498</b>	<b>582</b>	<b>38</b>	<b>-35</b>
Expenses excl. regulatory costs	2,155	2,141	717	756	439	438	221	205	215	205	248	228	235	232	80	77
Regulatory costs	65	106	17	-	16	52	-8	40	15	3	28	7	-2	4	0	0
<b>Operating expenses</b>	<b>2,220</b>	<b>2,247</b>	<b>734</b>	<b>756</b>	<b>454</b>	<b>490</b>	<b>212</b>	<b>245</b>	<b>230</b>	<b>208</b>	<b>276</b>	<b>234</b>	<b>233</b>	<b>237</b>	<b>80</b>	<b>77</b>
<b>Gross result</b>	<b>2,143</b>	<b>1,756</b>	<b>741</b>	<b>583</b>	<b>336</b>	<b>274</b>	<b>371</b>	<b>276</b>	<b>174</b>	<b>171</b>	<b>299</b>	<b>218</b>	<b>265</b>	<b>345</b>	<b>-42</b>	<b>-111</b>
Addition to loan loss provisions	265	261	64	81	57	20	6	42	29	20	54	28	55	69	-0	0
<b>Underlying result before tax Banking</b>	<b>1,878</b>	<b>1,495</b>	<b>677</b>	<b>502</b>	<b>279</b>	<b>255</b>	<b>366</b>	<b>234</b>	<b>144</b>	<b>150</b>	<b>244</b>	<b>190</b>	<b>210</b>	<b>276</b>	<b>-42</b>	<b>-112</b>
Retail Banking	1,288	1,104	542	416	202	242	282	220	66	86	196	140	-	-	-	-
Wholesale Banking	638	515	135	85	77	13	84	14	78	64	48	50	210	276	6	13
Corporate Line	-48	-124	-	-	-	-	-	-	-	-	-	-	-	-	-48	-124
<b>Underlying result before tax Banking</b>	<b>1,878</b>	<b>1,495</b>	<b>677</b>	<b>502</b>	<b>279</b>	<b>255</b>	<b>366</b>	<b>234</b>	<b>144</b>	<b>150</b>	<b>244</b>	<b>190</b>	<b>210</b>	<b>276</b>	<b>-42</b>	<b>-112</b>
Taxation	522	379	169	142	69	22	130	81	50	53	34	26	42	58	29	-2
Minority interests	20	23	-	-	1	2	1	1	-	-	18	21	-	-	-	-
<b>Underlying net result Banking</b>	<b>1,336</b>	<b>1,092</b>	<b>508</b>	<b>360</b>	<b>209</b>	<b>231</b>	<b>235</b>	<b>152</b>	<b>95</b>	<b>97</b>	<b>193</b>	<b>143</b>	<b>167</b>	<b>218</b>	<b>-71</b>	<b>-109</b>
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-15	-	-15	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,336</b>	<b>1,078</b>	<b>508</b>	<b>345</b>	<b>209</b>	<b>231</b>	<b>235</b>	<b>152</b>	<b>95</b>	<b>97</b>	<b>193</b>	<b>143</b>	<b>167</b>	<b>218</b>	<b>-71</b>	<b>-109</b>
<b>Customer lending/deposits (in EUR billion)</b>																
Residential mortgages	282.4	276.7	124.4	129.6	35.3	33.7	68.3	65.3	46.6	41.5	7.8	6.6	0.0	0.0	0.0	0.0
Other customer lending	272.5	252.3	75.7	74.1	55.4	52.0	30.4	22.8	24.8	21.3	26.7	25.1	59.4	57.0	0.0	0.0
Customer deposits	522.8	509.4	164.2	163.2	97.1	95.5	126.2	119.2	84.1	77.6	32.5	29.9	13.1	17.3	5.6	6.7
<b>Key figures<sup>1)</sup></b>																
Cost/income ratio	50.9%	56.1%	49.8%	56.5%	57.5%	64.1%	36.4%	47.0%	56.9%	54.9%	48.0%	51.8%	46.8%	40.7%	210.6%	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>	17.3%	14.4%	23.2%	14.7%	16.4%	20.1%	26.8%	20.5%	14.2%	14.6%	18.5%	14.8%	10.4%	14.3%	-99.9%	-108.6%
Risk costs in bps of average RWA	34	34	29	33	44	17	6	57	44	30	47	25	34	46	-0	1
Risk-weighted assets (end of period)	310,473	310,273	85,620	97,147	51,160	47,662	35,739	30,147	26,838	27,336	45,236	43,349	63,120	61,090	2,761	3,542
Employees (FTEs, end of period)	51,776	52,560	12,507	13,394	10,288	10,642	4,754	4,442	4,034	3,958	16,052	16,376	4,132	3,728	8	21

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

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

## ING 1.19 Geographical split Banking: Netherlands

Geographical split Netherlands										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		1,187	1,136	1,182	1,151	1,162	1,168	1,197	3,504	3,526
Commission income		190	203	197	198	186	187	183	591	556
Investment income		16	29	33	2	-59	-22	2	78	-79
Other income		82	84	11	10	50	71	133	178	254
<b>Total underlying income</b>		<b>1,475</b>	<b>1,452</b>	<b>1,423</b>	<b>1,361</b>	<b>1,339</b>	<b>1,404</b>	<b>1,514</b>	<b>4,350</b>	<b>4,257</b>
Expenses excl. regulatory costs		717	886	760	837	756	755	742	2,364	2,253
Regulatory costs		17	7	111	130	-	-	-	135	-
<b>Operating expenses</b>		<b>734</b>	<b>893</b>	<b>871</b>	<b>967</b>	<b>756</b>	<b>755</b>	<b>742</b>	<b>2,499</b>	<b>2,253</b>
<b>Gross result</b>		<b>741</b>	<b>558</b>	<b>552</b>	<b>394</b>	<b>583</b>	<b>649</b>	<b>772</b>	<b>1,851</b>	<b>2,004</b>
Addition to loan loss provisions		64	103	92	107	81	204	262	258	547
<b>Underlying result before tax</b>		<b>677</b>	<b>456</b>	<b>460</b>	<b>287</b>	<b>502</b>	<b>446</b>	<b>510</b>	<b>1,593</b>	<b>1,457</b>
Retail Banking		542	325	336	301	416	358	420	1,203	1,194
Wholesale Banking		135	131	124	-14	85	88	90	390	263
Corporate Line									-	-
<b>Underlying result before tax</b>		<b>677</b>	<b>456</b>	<b>460</b>	<b>287</b>	<b>502</b>	<b>446</b>	<b>510</b>	<b>1,593</b>	<b>1,457</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		124.4	126.0	127.0	127.8	129.6	131.3	132.7	124.4	129.6
Other customer lending		75.7	76.2	72.9	72.7	74.1	75.1	78.7	75.7	74.1
Customer deposits		164.2	162.2	157.8	159.9	163.2	165.3	157.9	164.2	163.2
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		49.8%	61.5%	61.2%	71.0%	56.5%	53.8%	49.0%	57.4%	52.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		23.2%	15.3%	14.8%	8.3%	14.7%	13.4%	15.6%	17.6%	14.6%
Risk costs in bps of average RWA		29	45	39	45	33	83	106	38	74
Risk-weighted assets (end of period)		85,620	89,776	91,816	94,934	97,147	98,457	98,619	85,620	97,147
Employees (FTEs, end of period)		12,507	12,672	12,957	13,365	13,394	13,757	13,903	12,507	13,394

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

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

## ING 1.20 Geographical split Banking: Belgium

Geographical split Belgium <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		564	553	533	563	563	555	605	1,651	1,724
Commission income		115	127	140	124	100	135	139	383	373
Investment income		12	3	36	1	10	2	5	51	18
Other income		99	211	14	49	92	192	82	323	366
<b>Total underlying income</b>		<b>790</b>	<b>895</b>	<b>723</b>	<b>736</b>	<b>765</b>	<b>884</b>	<b>832</b>	<b>2,408</b>	<b>2,481</b>
Expenses excl. regulatory costs		439	285	417	437	438	429	440	1,141	1,307
Regulatory costs		16	6	196	1	52	37	109	218	198
<b>Operating expenses</b>		<b>454</b>	<b>291</b>	<b>614</b>	<b>438</b>	<b>490</b>	<b>466</b>	<b>549</b>	<b>1,359</b>	<b>1,505</b>
<b>Gross result</b>		<b>336</b>	<b>604</b>	<b>109</b>	<b>298</b>	<b>274</b>	<b>418</b>	<b>283</b>	<b>1,049</b>	<b>976</b>
Addition to loan loss provisions		57	93	33	64	20	31	51	182	102
<b>Underlying result before tax</b>		<b>279</b>	<b>512</b>	<b>76</b>	<b>234</b>	<b>255</b>	<b>387</b>	<b>232</b>	<b>867</b>	<b>874</b>
Retail Banking		202	401	106	207	242	204	192	709	637
Wholesale Banking		77	111	-30	26	13	183	41	158	237
Corporate Line									-	-
<b>Underlying result before tax</b>		<b>279</b>	<b>512</b>	<b>76</b>	<b>234</b>	<b>255</b>	<b>387</b>	<b>232</b>	<b>867</b>	<b>874</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		35.3	34.9	34.5	34.1	33.7	33.8	33.6	35.3	33.7
Other customer lending		55.4	54.6	52.7	52.3	52.0	53.0	51.0	55.4	52.0
Customer deposits		97.1	97.7	98.4	94.5	95.5	96.6	93.7	97.1	95.5
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		57.5%	32.5%	84.9%	59.5%	64.1%	52.7%	66.0%	56.4%	60.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		16.4%	27.3%	4.7%	11.9%	20.1%	23.2%	14.1%	16.2%	19.2%
Risk costs in bps of average RWA		44	73	26	53	17	28	46	48	30
Risk-weighted assets (end of period)		51,160	51,250	50,271	50,071	47,662	45,066	44,459	51,160	47,662
Employees (FTEs, end of period)		10,288	10,347	10,479	10,573	10,642	10,637	10,693	10,288	10,642

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

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

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

## ING 1.21 Geographical split Banking: Germany

Geographical split Germany <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		530	484	505	489	463	448	412	1,518	1,323
Commission income		60	61	59	73	43	43	55	181	141
Investment income		0	44	4	3	0	26	41	48	67
Other income		-7	24	4	18	16	-2	18	22	31
<b>Total underlying income</b>		<b>584</b>	<b>614</b>	<b>572</b>	<b>583</b>	<b>521</b>	<b>516</b>	<b>526</b>	<b>1,769</b>	<b>1,563</b>
Expenses excl. regulatory costs		221	223	216	217	205	197	194	660	597
Regulatory costs		-8	14	103	14	40	20	31	109	90
<b>Operating expenses</b>		<b>212</b>	<b>237</b>	<b>319</b>	<b>230</b>	<b>245</b>	<b>217</b>	<b>225</b>	<b>769</b>	<b>687</b>
<b>Gross result</b>		<b>371</b>	<b>376</b>	<b>253</b>	<b>353</b>	<b>276</b>	<b>299</b>	<b>301</b>	<b>1,000</b>	<b>876</b>
Addition to loan loss provisions		6	16	6	7	42	14	12	28	69
<b>Underlying result before tax</b>		<b>366</b>	<b>360</b>	<b>247</b>	<b>345</b>	<b>234</b>	<b>285</b>	<b>288</b>	<b>973</b>	<b>807</b>
Retail Banking		282	279	174	288	220	253	250	734	723
Wholesale Banking		84	81	73	57	14	32	38	239	84
Corporate Line		-	-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>		<b>366</b>	<b>360</b>	<b>247</b>	<b>345</b>	<b>234</b>	<b>285</b>	<b>288</b>	<b>973</b>	<b>807</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		68.3	67.5	66.5	66.1	65.3	64.5	64.3	68.3	65.3
Other customer lending		30.4	27.7	27.7	24.2	22.8	27.2	24.5	30.4	22.8
Customer deposits		126.2	124.4	121.8	120.9	119.2	119.4	118.5	126.2	119.2
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		36.4%	38.7%	55.8%	39.5%	47.0%	42.0%	42.8%	43.5%	43.9%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		26.8%	30.3%	19.4%	30.0%	20.5%	25.4%	27.5%	25.6%	24.4%
Risk costs in bps of average RWA		6	19	7	9	57	20	17	11	32
Risk-weighted assets (end of period)		35,739	34,721	33,731	32,856	30,147	29,620	28,486	35,739	30,147
Employees (FTEs, end of period)		4,754	4,673	4,607	4,519	4,442	4,326	4,278	4,754	4,442

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

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

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

## ING 1.22 Geographical split Banking: Other Challengers

Geographical split Other Challengers <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		341	354	347	318	325	319	307	1,042	950
Commission income		41	34	38	40	33	42	41	113	116
Investment income		9	11	-0	-0	0	4	10	20	14
Other income		13	28	14	28	21	-66	28	55	-17
<b>Total underlying income</b>		<b>403</b>	<b>427</b>	<b>399</b>	<b>386</b>	<b>378</b>	<b>299</b>	<b>387</b>	<b>1,230</b>	<b>1,064</b>
Expenses excl. regulatory costs		215	202	216	212	205	207	197	632	609
Regulatory costs		15	14	22	13	3	2	2	51	6
<b>Operating expenses</b>		<b>230</b>	<b>216</b>	<b>238</b>	<b>225</b>	<b>208</b>	<b>208</b>	<b>199</b>	<b>684</b>	<b>615</b>
<b>Gross result</b>		<b>174</b>	<b>211</b>	<b>161</b>	<b>161</b>	<b>171</b>	<b>90</b>	<b>188</b>	<b>546</b>	<b>449</b>
Addition to loan loss provisions		29	37	29	30	20	6	42	95	69
<b>Underlying result before tax</b>		<b>144</b>	<b>175</b>	<b>132</b>	<b>131</b>	<b>150</b>	<b>84</b>	<b>146</b>	<b>451</b>	<b>380</b>
Retail Banking		66	102	73	66	86	-0	114	241	200
Wholesale Banking		78	72	59	65	64	84	31	210	180
Corporate Line		-	-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>		<b>144</b>	<b>175</b>	<b>132</b>	<b>131</b>	<b>150</b>	<b>84</b>	<b>146</b>	<b>451</b>	<b>380</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		46.6	45.3	44.8	44.0	41.5	42.8	43.9	46.6	41.5
Other customer lending		24.8	24.6	24.3	23.0	21.3	20.3	19.4	24.8	21.3
Customer deposits		84.1	82.6	82.3	80.8	77.6	78.5	79.4	84.1	77.6
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		56.9%	50.5%	59.6%	58.3%	54.9%	69.8%	51.4%	55.6%	57.8%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		14.2%	18.8%	12.7%	14.3%	14.6%	5.8%	16.2%	15.2%	12.2%
Risk costs in bps of average RWA		44	55	43	43	30	10	66	47	35
Risk-weighted assets (end of period)		26,838	26,449	27,113	27,658	27,336	26,158	26,018	26,838	27,336
Employees (FTEs, end of period)		4,034	4,009	3,972	3,935	3,958	3,960	3,854	4,034	3,958

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

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

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



## ING 1.23 Geographical split Banking: Growth Markets

Geographical split Growth Markets <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		333	303	298	289	292	287	279	933	858
Commission income		85	70	67	69	63	65	70	222	198
Investment income		81	84	7	0	43	0	13	172	57
Other income		76	67	68	77	54	75	67	211	196
<b>Total underlying income</b>		<b>574</b>	<b>524</b>	<b>439</b>	<b>435</b>	<b>452</b>	<b>427</b>	<b>429</b>	<b>1,537</b>	<b>1,308</b>
Expenses excl. regulatory costs		248	232	240	243	228	255	247	720	730
Regulatory costs		28	34	26	48	7	6	26	88	39
<b>Operating expenses</b>		<b>276</b>	<b>266</b>	<b>266</b>	<b>291</b>	<b>234</b>	<b>262</b>	<b>273</b>	<b>808</b>	<b>769</b>
<b>Gross result</b>		<b>299</b>	<b>257</b>	<b>173</b>	<b>144</b>	<b>218</b>	<b>166</b>	<b>156</b>	<b>729</b>	<b>539</b>
Addition to loan loss provisions		54	43	59	56	28	56	36	156	120
<b>Underlying result before tax</b>		<b>244</b>	<b>214</b>	<b>115</b>	<b>87</b>	<b>190</b>	<b>109</b>	<b>120</b>	<b>573</b>	<b>419</b>
Retail Banking		196	169	78	44	140	79	75	442	294
Wholesale Banking		48	45	37	43	50	31	44	131	125
Corporate Line									-	-
<b>Underlying result before tax</b>		<b>244</b>	<b>214</b>	<b>115</b>	<b>87</b>	<b>190</b>	<b>109</b>	<b>120</b>	<b>573</b>	<b>419</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		7.8	7.4	7.3	6.9	6.6	6.5	6.3	7.8	6.6
Other customer lending		26.7	26.2	25.7	25.5	25.1	25.1	24.0	26.7	25.1
Customer deposits		32.5	32.4	32.2	31.7	29.9	29.3	29.2	32.5	29.9
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		48.0%	50.8%	60.5%	67.0%	51.8%	61.3%	63.7%	52.6%	58.8%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		18.5%	15.1%	8.2%	6.5%	14.8%	8.6%	10.2%	13.9%	11.3%
Risk costs in bps of average RWA		47	38	52	51	25	52	37	46	38
Risk-weighted assets (end of period)		45,236	46,071	45,540	45,594	43,349	45,294	40,778	45,236	43,349
Employees (FTEs, end of period)		16,052	16,119	16,158	16,209	16,376	16,406	16,714	16,052	16,376

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

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

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

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

Geographical split Wholesale Banking Rest of World										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		385	407	389	384	378	380	409	1,181	1,167
Commission income		114	114	107	103	102	112	117	335	332
Investment income		-6	-1	-5	-3	-2	11	11	-11	20
Other income		5	47	80	93	103	201	166	133	470
<b>Total underlying income</b>		<b>498</b>	<b>567</b>	<b>572</b>	<b>577</b>	<b>582</b>	<b>704</b>	<b>703</b>	<b>1,638</b>	<b>1,989</b>
Expenses excl. regulatory costs		235	251	231	249	232	248	228	717	708
Regulatory costs		-2	-1	37	39	4	-4	7	34	7
<b>Operating expenses</b>		<b>233</b>	<b>250</b>	<b>267</b>	<b>288</b>	<b>237</b>	<b>244</b>	<b>235</b>	<b>750</b>	<b>715</b>
<b>Gross result</b>		<b>265</b>	<b>318</b>	<b>305</b>	<b>288</b>	<b>345</b>	<b>461</b>	<b>469</b>	<b>888</b>	<b>1,275</b>
Addition to loan loss provisions		55	15	46	37	69	41	28	116	138
<b>Underlying result before tax</b>		<b>210</b>	<b>302</b>	<b>259</b>	<b>252</b>	<b>276</b>	<b>420</b>	<b>440</b>	<b>771</b>	<b>1,136</b>
Retail Banking		-							-	-
Wholesale Banking		210	302	259	252	276	420	440	771	1,136
Corporate Line									-	-
<b>Underlying result before tax</b>		<b>210</b>	<b>302</b>	<b>259</b>	<b>252</b>	<b>276</b>	<b>420</b>	<b>440</b>	<b>771</b>	<b>1,136</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		59.4	60.5	55.0	56.0	57.0	59.2	58.5	59.4	57.0
Customer deposits		13.1	13.7	13.4	13.0	17.3	18.5	18.8	13.1	17.3
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio		46.8%	44.0%	46.7%	50.0%	40.7%	34.6%	33.4%	45.8%	35.9%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>		10.4%	9.8%	11.7%	9.4%	14.3%	21.2%	22.4%	10.6%	19.3%
Risk costs in bps of average RWA		34	9	29	23	46	27	19	24	31
Risk-weighted assets (end of period)		63,120	65,780	63,626	63,904	61,090	60,718	61,300	63,120	61,090
Employees (FTEs, end of period)		4,132	4,007	3,908	3,751	3,728	3,614	3,555	4,132	3,728

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

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

## ING 1.25 Geographical split Banking: Other

Geographical split Other <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	9M2016	9M2015
<b>Profit and loss</b>										
Interest result		46	31	-6	-22	-41	-55	-34	71	-131
Commission income		-1	-1	-1	-0	-3	-0	-0	-2	-3
Investment income		27	1	-4	-3	0	3	30	24	34
Other income		-34	36	-31	-10	10	-11	-52	-29	-53
<b>Total underlying income</b>		<b>38</b>	<b>68</b>	<b>-41</b>	<b>-36</b>	<b>-35</b>	<b>-63</b>	<b>-56</b>	<b>65</b>	<b>-153</b>
Expenses excl. regulatory costs		80	77	61	64	77	67	19	219	163
Regulatory costs		0	1	0	35	0	0	0	1	0
<b>Operating expenses</b>		<b>80</b>	<b>78</b>	<b>61</b>	<b>99</b>	<b>77</b>	<b>67</b>	<b>19</b>	<b>219</b>	<b>163</b>
<b>Gross result</b>		<b>-42</b>	<b>-10</b>	<b>-103</b>	<b>-135</b>	<b>-111</b>	<b>-130</b>	<b>-75</b>	<b>-155</b>	<b>-316</b>
Addition to loan loss provisions		-0	0	-0	0	0	-	-	-0	0
<b>Underlying result before tax</b>		<b>-42</b>	<b>-10</b>	<b>-102</b>	<b>-135</b>	<b>-112</b>	<b>-130</b>	<b>-75</b>	<b>-155</b>	<b>-316</b>
Retail Banking									-	-
Wholesale Banking		6	15	1	15	13	10	40	22	63
Corporate Line		-48	-25	-103	-150	-124	-140	-115	-176	-380
<b>Underlying result before tax</b>		<b>-42</b>	<b>-10</b>	<b>-102</b>	<b>-135</b>	<b>-112</b>	<b>-130</b>	<b>-75</b>	<b>-155</b>	<b>-316</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0
Customer deposits		5.6	6.6	8.7	7.9	6.7	6.7	5.0	5.6	6.7
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio		210.6%	114.6%	n.a.	n.a.	n.a.	n.a.	n.a.	338.1%	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>		-99.9%	37.6%	-93.0%	-77.0%	-108.6%	-84.9%	-62.9%	-51.0%	-84.7%
Risk costs in bps of average RWA		-0	0	-0	0	1	-	-	-0	0
Risk-weighted assets (end of period)		2,761	2,922	3,263	3,184	3,542	4,518	3,922	2,761	3,542
Employees (FTEs, end of period)		8	7	8	15	21	29	35	8	21

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

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

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

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

ING Group: Assets						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016
Cash and balances with central banks	24,331	26,121	24,331	26,121		
Amounts due from banks	27,192	29,024	27,205	29,037	-13	-13
<b>Financial assets at fair value through P&amp;L</b>						
- trading assets	136,888	147,110	136,898	147,120	-9	-10
- non-trading derivatives	2,459	2,653	2,439	2,644	20	9
- other	4,532	4,865	4,532	4,865		
<b>Investments</b>						
- Available-for-sale investments	85,463	88,545	85,463	88,545		
of which equity securities	3,847	4,168	3,847	4,168		
of which debt securities	81,616	84,377	81,616	84,377		
- Held-to-maturity investments	7,796	7,790	7,796	7,790		
<b>Loans and advances to customers</b>						
- customer lending excl. provision for loan losses	555,645	551,781	554,854	551,010	791	771
- securities at amortised cost	8,472	8,911	8,472	8,911		
- provision for loan losses	-5,513	-5,723	-5,513	-5,723		
Investments in associates	983	956	853	830	130	126
Real estate investments	77	76	77	76		
Property and equipment	1,987	1,972	1,987	1,972		
Intangible assets	1,623	1,600	1,623	1,600		
Assets held for sale						
<b>Other assets</b>						
- deferred tax assets	804	720	804	720		
- other	17,803	19,258	17,712	19,163	91	95
<b>Total assets</b>	<b>870,542</b>	<b>885,659</b>	<b>869,533</b>	<b>884,681</b>	<b>1,009</b>	<b>978</b>

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

ING Group: Assets								
In EUR million	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
Cash and balances with central banks		24,331	26,121	29,972	21,458	31,730	21,511	15,342
Amounts due from banks		27,192	29,024	28,085	29,988	37,971	39,711	44,170
<b>Financial assets at fair value through P&amp;L</b>								
- trading assets		136,888	147,110	141,635	131,467	137,090	140,429	153,434
- non-trading derivatives		2,459	2,653	3,492	3,347	3,507	3,493	4,609
- other		4,532	4,865	3,611	3,234	2,719	2,750	3,142
<b>Investments</b>								
- Available-for-sale investments		85,463	88,545	88,846	87,000	86,724	85,896	90,026
of which equity securities		3,847	4,168	4,099	4,433	3,656	4,511	2,968
of which debt securities		81,616	84,377	84,747	82,567	83,068	81,385	87,058
- Held-to-maturity investments		7,796	7,790	7,566	7,826	7,929	6,534	5,365
<b>Loans and advances to customers<sup>1)</sup></b>								
- customer lending excl. provision for loan losses		555,645	551,781	539,136	533,490	529,764	539,466	536,443
- securities at amortised cost		8,472	8,911	9,060	9,625	9,573	9,680	10,271
- provision for loan losses		-5,513	-5,723	-5,618	-5,772	-5,862	-5,973	-6,077
Investments in associates		983	956	935	962	953	1,004	1,063
Real estate investments		77	76	77	77	79	79	79
Property and equipment		1,987	1,972	1,999	2,027	2,007	2,021	2,088
Intangible assets		1,623	1,600	1,531	1,567	1,546	1,613	1,651
Assets held for sale				1,315	2,153	2,153	3,205	177,014
<b>Other assets</b>								
- deferred tax assets		804	720	819	814	924	1,256	1,191
- other		17,803	19,258	16,437	12,506	13,232	12,245	13,572
<b>Total assets before change accounting policy</b>		<b>870,542</b>	<b>885,659</b>	<b>868,897</b>	<b>841,769</b>	<b>862,039</b>	<b>864,920</b>	<b>1,053,383</b>
Impact change accounting policy on Loans and advances to customers <sup>1)</sup>				172,695	163,464	165,939	184,632	178,741
<b>Total assets</b>		<b>870,542</b>	<b>885,659</b>	<b>1,041,592</b>	<b>1,005,233</b>	<b>1,027,978</b>	<b>1,049,552</b>	<b>1,232,124</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

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

ING Group: Total equity and liabilities						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016
Shareholders' equity	49,444	49,086	44,675	43,389	4,769	5,697
Minority interests	645	619	645	619		
<b>Total equity</b>	<b>50,089</b>	<b>49,705</b>	<b>45,320</b>	<b>44,008</b>	<b>4,769</b>	<b>5,697</b>
Subordinated loans	5,967	6,713	15,804	16,654	-9,837	-9,941
Debt securities in issue	109,590	119,384	107,646	117,425	1,944	1,959
Other borrowed funds	9,989	10,099			9,989	10,099
Amounts due to banks	36,971	34,682	36,971	34,682		
Customer deposits and other funds on deposits <sup>1)</sup>	516,884	512,819	522,756	519,618	-5,872	-6,799
<b>Financial liabilities at fair value through P&amp;L</b>						
- trading liabilities	104,754	114,166	104,754	114,166		
- non-trading derivatives	3,518	3,900	3,571	3,990	-53	-90
- designated as at fair value through P&L	12,509	12,491	12,509	12,491		
Liabilities held for sale						
<b>Other liabilities</b>						
- deferred tax liabilities	1,029	992	1,029	992		
- other	19,242	20,708	19,172	20,655	69	53
<b>Total liabilities</b>	<b>820,453</b>	<b>835,954</b>	<b>824,213</b>	<b>840,673</b>	<b>-3,760</b>	<b>-4,719</b>
<b>Total equity and liabilities</b>	<b>870,542</b>	<b>885,659</b>	<b>869,533</b>	<b>884,681</b>	<b>1,009</b>	<b>978</b>

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

ING Group: Total equity and liabilities								
In EUR million	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
Shareholders' equity (in parent)		49,444	49,086	48,810	47,832	46,022	46,767	54,658
Minority interests		645	619	670	638	619	576	12,469
<b>Total equity</b>		<b>50,089</b>	<b>49,705</b>	<b>49,480</b>	<b>48,470</b>	<b>46,641</b>	<b>47,343</b>	<b>67,127</b>
Subordinated loans		5,967	6,713	6,579	7,265	7,421	7,434	7,423
Debt securities in issue		109,590	119,384	122,740	121,289	125,472	130,145	132,876
Other borrowed funds		9,989	10,099	9,002	9,146	9,274	10,041	11,290
Amounts due to banks		36,971	34,682	33,852	33,813	42,047	39,425	36,833
Customer deposits and other funds on deposits <sup>1)</sup>		516,884	512,819	505,557	500,777	502,440	506,194	494,954
<b>Financial liabilities at fair value through P&amp;L</b>								
- trading liabilities		104,754	114,166	104,963	88,807	95,903	88,673	111,360
- non-trading derivatives		3,518	3,900	4,074	4,257	4,623	4,710	5,791
- designated as at fair value through P&L		12,509	12,491	12,203	12,616	12,168	13,028	13,996
Liabilities held for sale								151,952
<b>Other liabilities</b>								
- deferred tax liabilities		1,029	992	981	643	579	725	956
- other		19,242	20,708	19,466	14,687	15,471	17,202	18,825
<b>Total liabilities before change accounting policy</b>		<b>820,453</b>	<b>835,954</b>	<b>819,417</b>	<b>793,299</b>	<b>815,398</b>	<b>817,577</b>	<b>986,256</b>
impact change accounting policy on Customer deposits <sup>1)</sup>				172,695	163,464	165,939	184,632	178,741
<b>Total liabilities</b>		<b>820,453</b>	<b>835,954</b>	<b>992,112</b>	<b>956,763</b>	<b>981,337</b>	<b>1,002,209</b>	<b>1,164,997</b>
<b>Total equity and liabilities</b>		<b>870,542</b>	<b>885,659</b>	<b>1,041,592</b>	<b>1,005,233</b>	<b>1,027,978</b>	<b>1,049,552</b>	<b>1,232,124</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

## ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In EUR million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016
Share capital	39	931	525	525	-486	406
Share premium	16,948	16,055	16,542	16,542	406	-487
Revaluation reserve equity securities	2,481	2,429	2,481	2,429		
Revaluation reserve debt securities	1,299	1,324	1,299	1,324		
Revaluation reserve cashflow hedge	1,248	1,287	1,248	1,287		
Other revaluation reserve	205	334	203	332	2	2
Remeasurement of the net defined benefit asset/liability	-389	-365	-389	-365		
Currency translation reserve	-758	-716	-779	-718	21	2
Treasury shares	-9	-11			-9	-11
Retained earnings and other reserves	24,480	25,266	19,935	19,768	4,545	5,498
Net result year to date	3,900	2,552	3,610	2,265	290	287
<b>Shareholders' equity</b>	<b>49,444</b>	<b>49,086</b>	<b>44,675</b>	<b>43,389</b>	<b>4,769</b>	<b>5,697</b>
Minority interests	645	619	645	619		
<b>Total equity</b>	<b>50,089</b>	<b>49,705</b>	<b>45,320</b>	<b>44,008</b>	<b>4,769</b>	<b>5,697</b>
<b>Key figures</b>						
Shareholders' equity per share in EUR	12.75	12.66				
Shares outstanding in the market (in million)	3,877	3,877				



## ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
In EUR million								
Share capital		39	931	928	928	928	928	926
Share premium		16,948	16,055	16,055	16,054	16,054	16,053	16,051
Revaluation reserve equity securities		2,481	2,429	2,238	2,633	1,931	2,709	3,061
Revaluation reserve debt securities		1,299	1,324	1,257	1,263	1,353	1,405	8,753
Revaluation reserve crediting to life policyholders								-3,835
Revaluation reserve cashflow hedge		1,248	1,287	1,129	666	630	217	3,844
Other revaluation reserve		205	334	325	326	289	291	303
Remeasurement of the net defined benefit asset/liability		-389	-365	-347	-306	-316	-355	-539
Currency translation reserve		-758	-716	-760	-538	-832	-337	9
Treasury shares		-9	-11	-11	-18	-19	-30	-37
Retained earnings and other reserves		24,480	25,266	26,739	22,814	22,813	23,759	24,353
Net result year to date		3,900	2,552	1,257	4,010	3,191	2,127	1,769
<b>Shareholders' equity</b>		<b>49,444</b>	<b>49,086</b>	<b>48,810</b>	<b>47,832</b>	<b>46,022</b>	<b>46,767</b>	<b>54,658</b>
Minority interests		645	619	670	638	619	576	12,469
<b>Total equity</b>		<b>50,089</b>	<b>49,705</b>	<b>49,480</b>	<b>48,470</b>	<b>46,641</b>	<b>47,343</b>	<b>67,127</b>
<b>Key figures</b>								
Shareholders' equity per share in EUR		12.75	12.66	12.61	12.36	11.90	12.09	14.16

## ING 2.7 Capital base

### ING Group: Capital base<sup>1)</sup>

In EUR million	ING Group <sup>2)</sup>		ING Bank N.V.	
	30 Sep 2016	30 Jun 2016	30 Sep 2016	30 Jun 2016
Shareholders' equity (parent)	49,444	49,086	44,675	43,389
Group hybrid capital	6,434	7,166	6,286	7,019
<b>Total capitalisation</b>	<b>55,878</b>	<b>56,252</b>	<b>50,961</b>	<b>50,408</b>
Adjustments to equity:				
Revaluation reserve debt securities	-520	-530	-520	-530
Revaluation reserve cashflow hedge	-1,248	-1,287	-1,248	-1,287
Goodwill & intangibles	-1,650	-1,627	-1,623	-1,600
Revaluation reserve equity	-992	-972	-992	-972
Revaluation reserves real estate	-82	-130	-81	-130
Prudential filters	-3,109	-2,825	-1,496	-284
Minority interests	312	314	312	314
Deductions Tier 1	-843	-924	-841	-924
<b>Available Tier 1 capital</b>	<b>47,745</b>	<b>48,271</b>	<b>44,473</b>	<b>44,995</b>
Tier 2 capital	9,173	9,208	9,174	9,208
<b>BIS capital</b>	<b>56,919</b>	<b>57,479</b>	<b>53,646</b>	<b>54,202</b>

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

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

## ING 2.8 Funding

### ING Group: Maturity ladder outstanding long-term debt 30 September 2016

In EUR million	Long-term debt issued			Maturing											
	2014	2015	2016	Remaining 2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	>2026
ING Bank senior debt <sup>1)</sup>	11,440	17,232	6,982	3,504	9,793	8,973	9,089	5,453	6,185	3,039	309	129		455	2,402
ING Bank covered bond	98	1,002			1,991	5,615	1,884	3,712	3,879	3,724	1,825	820	638	673	3,824
ING Bank RMBS	843	1,195	541	442	722	632	3,592	51	674						
ING Group senior debt <sup>1)</sup>					1,750										123
ING Group mandatory exchangeable subordinated notes	1,125														
ING Bank Tier 2	1,509		983		88		87				7,019			1,603	1,154

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

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

	30 Sep 2016	30 Jun 2016
Loan-to-deposit ratio	1.07	1.07
Loan-to-deposit ratio excl. Securities at amortised cost	1.05	1.05
<b>Key figures</b>		
Customer deposits (retail)	48%	48%
Customer deposits (corporate)	21%	21%
Lending / repurchase agreement	8%	8%
Interbank	5%	4%
Public debt	16%	17%
Subordinated debt	2%	2%
<b>Total <sup>1)</sup></b>	<b>100%</b>	<b>100%</b>

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

## ING 2.9 Investments: Group

### ING Group: Total Investments - 30 September 2016

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	1.0	8.5	7.8	81.6	1.3	1.3	100.2	1.3
of which Government bonds		0.9	5.7	44.0	0.8	0.3	50.9	0.8
of which Sub-sovereign, Supranationals and Agencies		0.3	1.6	21.0	0.3	0.3	23.2	0.3
of which Covered bonds	0.8	1.8	0.1	12.0	0.2		14.7	0.2
of which Financial institutions	0.1	0.3		1.8	0.0	0.7	2.9	0.0
of which Corporate bonds		0.9		1.4	0.0		2.3	0.0
of which asset-backed securities	0.1	4.3	0.4	1.4	0.0		6.2	0.0
Public Equity Exposure				3.8	2.5		3.8	2.5
<b>Total Investments</b>	<b>1.0</b>	<b>8.5</b>	<b>7.8</b>	<b>85.5</b>	<b>3.8</b>	<b>1.3</b>	<b>104.1</b>	<b>3.8</b>

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

## ING 3.1 Customer lending/deposits: 3Q2016 Segment split

Customer lending/deposits ING Bank												
In EUR billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services			Corporate Line Banking	
			Netherlands	Belgium	Germany	Other		Industry Lending	Financial Markets	Bank Treasury & Other		
<b>Residential mortgages</b>												
<b>Beginning of period</b>	<b>281.1</b>	<b>279.7</b>	<b>124.8</b>	<b>34.8</b>	<b>67.4</b>	<b>52.7</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.4</b>	<b>0.0</b>
Net production	1.1	1.1	-1.3	0.4	0.9	1.1	-0.0				-0.0	
Bank Treasury Acquisitions / divestments	-0.2	-0.2	-0.2									
FX impact and other	0.4	0.5	-0.1	0.0	-0.0	0.6	-0.0				-0.0	
<b>End of period</b>	<b>282.4</b>	<b>281.0</b>	<b>123.2</b>	<b>35.2</b>	<b>68.2</b>	<b>54.4</b>	<b>1.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.4</b>	<b>0.0</b>
<b>Other customer lending</b>												
<b>Beginning of period</b>	<b>269.9</b>	<b>110.8</b>	<b>37.5</b>	<b>40.3</b>	<b>10.3</b>	<b>22.7</b>	<b>159.1</b>	<b>106.0</b>	<b>44.7</b>	<b>1.3</b>	<b>7.1</b>	<b>0.0</b>
Net production	1.8	0.9	-0.8	0.8	0.3	0.6	0.9	1.3	0.1	-0.3	-0.3	0.0
Bank Treasury Acquisitions / divestments	-0.5	-0.3	-0.4	-0.0	0.2	-0.1	-0.2				-0.2	
FX impact and other	1.2	0.6	0.7			-0.1	0.6	-0.4	1.0		-0.0	
<b>End of period</b>	<b>272.5</b>	<b>112.0</b>	<b>37.0</b>	<b>41.0</b>	<b>10.8</b>	<b>23.2</b>	<b>160.4</b>	<b>107.0</b>	<b>45.8</b>	<b>1.0</b>	<b>6.6</b>	<b>0.0</b>
<b>Customer deposits</b>												
<b>Beginning of period</b>	<b>519.6</b>	<b>452.1</b>	<b>137.2</b>	<b>82.0</b>	<b>123.6</b>	<b>109.4</b>	<b>60.8</b>	<b>1.3</b>	<b>45.4</b>	<b>4.9</b>	<b>9.2</b>	<b>6.6</b>
Net production	2.0	0.4	-1.7	-0.8	2.1	0.8	2.7	-0.2	2.7	0.2	-0.0	-1.1
Bank Treasury Acquisitions / divestments	-1.4	-1.0	-0.6	-0.0	-0.4	0.0	-0.4				-0.4	
FX impact and other	2.5	1.4	0.7			0.8	1.0	-0.0	1.0	0.0	0.0	
<b>End of period</b>	<b>522.8</b>	<b>453.0</b>	<b>135.6</b>	<b>81.1</b>	<b>125.3</b>	<b>110.9</b>	<b>64.2</b>	<b>1.1</b>	<b>49.2</b>	<b>5.1</b>	<b>8.8</b>	<b>5.6</b>

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

Customer lending/deposits ING Bank								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>281.1</b>	<b>280.0</b>	<b>279.0</b>	<b>276.7</b>	<b>278.8</b>	<b>280.8</b>	<b>280.6</b>
Net production		1.1	2.0	1.0	1.8	1.0	1.1	-0.1
Bank Treasury								
Acquisitions / divestments		-0.2	-0.3	-0.3	-0.5	-0.6	-1.2	-1.0
FX impact and other		0.4	-0.5	0.4	1.0	-2.6	-1.9	1.3
<b>End of period</b>		<b>282.4</b>	<b>281.1</b>	<b>280.0</b>	<b>279.0</b>	<b>276.7</b>	<b>278.8</b>	<b>280.8</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>269.9</b>	<b>258.4</b>	<b>253.7</b>	<b>252.3</b>	<b>259.8</b>	<b>256.3</b>	<b>232.9</b>
Net production		1.8	12.3	5.5	1.5	-0.3	6.9	6.3
Bank Treasury		-0.5	-2.6	2.9	-2.4	-5.3	-0.5	9.8
Acquisitions / divestments								
FX impact and other		1.2	1.8	-3.6	2.4	-1.9	-2.9	7.4
<b>End of period</b>		<b>272.5</b>	<b>269.9</b>	<b>258.4</b>	<b>253.7</b>	<b>252.3</b>	<b>259.8</b>	<b>256.3</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>519.6</b>	<b>514.5</b>	<b>508.7</b>	<b>509.4</b>	<b>514.2</b>	<b>502.4</b>	<b>489.3</b>
Net production		2.0	5.7	8.8	3.4	-1.3	9.3	13.6
Bank Treasury		-1.4	-0.8	-2.7	-5.7	-0.0	4.1	-4.0
Acquisitions / divestments								
FX impact and other		2.5	0.3	-0.3	1.6	-3.5	-1.7	3.5
<b>End of period</b>		<b>522.8</b>	<b>519.6</b>	<b>514.5</b>	<b>508.7</b>	<b>509.4</b>	<b>514.2</b>	<b>502.4</b>

## ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>279.7</b>	<b>278.5</b>	<b>277.7</b>	<b>275.3</b>	<b>277.4</b>	<b>279.1</b>	<b>278.9</b>
Net production		1.1	2.0	1.0	1.8	1.0	1.1	-0.1
Bank Treasury								
Acquisitions / divestments		-0.2	-0.3	-0.3	-0.5	-0.6	-1.2	-1.0
FX impact and other		0.5	-0.4	0.2	1.1	-2.5	-1.6	1.3
<b>End of period</b>		<b>281.0</b>	<b>279.7</b>	<b>278.5</b>	<b>277.7</b>	<b>275.3</b>	<b>277.4</b>	<b>279.1</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>110.8</b>	<b>111.1</b>	<b>107.6</b>	<b>111.0</b>	<b>117.0</b>	<b>115.8</b>	<b>105.7</b>
Net production		0.9	2.3	1.4	-1.8	0.4	2.8	1.7
Bank Treasury		-0.3	-2.2	2.1	-2.2	-5.1	0.0	7.9
Acquisitions / divestments								
FX impact and other		0.6	-0.3	-0.0	0.6	-1.3	-1.7	0.5
<b>End of period</b>		<b>112.0</b>	<b>110.8</b>	<b>111.1</b>	<b>107.6</b>	<b>111.0</b>	<b>117.0</b>	<b>115.8</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>452.1</b>	<b>443.3</b>	<b>438.4</b>	<b>434.0</b>	<b>436.3</b>	<b>428.5</b>	<b>420.7</b>
Net production		0.4	10.3	6.9	5.1	0.3	6.5	9.0
Bank Treasury		-1.0	-0.4	-2.2	-2.4	0.2	2.8	-3.0
Acquisitions / divestments								
FX impact and other		1.4	-1.0	0.1	1.6	-2.8	-1.5	1.8
<b>End of period</b>		<b>453.0</b>	<b>452.1</b>	<b>443.3</b>	<b>438.4</b>	<b>434.0</b>	<b>436.3</b>	<b>428.5</b>

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

Customer lending/deposits Retail Banking Netherlands								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>124.8</b>	<b>125.7</b>	<b>126.7</b>	<b>128.4</b>	<b>130.0</b>	<b>131.2</b>	<b>132.1</b>
Net production		-1.3	-0.5	-0.6	-1.0	-0.9	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments		-0.2	-0.3	-0.3	-0.5	-0.6	-0.3	-0.2
FX impact and other		-0.1	-0.1	-0.0	-0.2	-0.1	-0.4	-0.1
<b>End of period</b>		<b>123.2</b>	<b>124.8</b>	<b>125.7</b>	<b>126.7</b>	<b>128.4</b>	<b>130.0</b>	<b>131.2</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>37.5</b>	<b>37.7</b>	<b>37.4</b>	<b>38.7</b>	<b>38.9</b>	<b>41.6</b>	<b>38.7</b>
Net production		-0.8	-0.4	-0.2	-1.2	-0.5	-0.3	-0.1
Bank Treasury		-0.4	0.2	0.5	-0.1	0.3	-1.4	2.9
Acquisitions / divestments								
FX impact and other		0.7					-0.9	
<b>End of period</b>		<b>37.0</b>	<b>37.5</b>	<b>37.7</b>	<b>37.4</b>	<b>38.7</b>	<b>38.9</b>	<b>41.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>137.2</b>	<b>132.1</b>	<b>131.4</b>	<b>133.8</b>	<b>135.0</b>	<b>129.1</b>	<b>129.4</b>
Net production		-1.7	5.4	2.7	0.1	-1.2	3.2	1.4
Bank Treasury		-0.6	-0.2	-2.0	-2.5	0.0	2.7	-1.8
Acquisitions / divestments								
FX impact and other		0.7						
<b>End of period</b>		<b>135.6</b>	<b>137.2</b>	<b>132.1</b>	<b>131.4</b>	<b>133.8</b>	<b>135.0</b>	<b>129.1</b>



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

Customer lending/deposits Retail Banking Belgium <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>34.8</b>	<b>34.4</b>	<b>34.0</b>	<b>33.7</b>	<b>33.8</b>	<b>33.5</b>	<b>32.9</b>
Net production		0.4	0.4	0.4	0.3	-0.1	0.4	0.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	0.0	0.0	0.0	0.0	-0.1	0.1
<b>End of period</b>		<b>35.2</b>	<b>34.8</b>	<b>34.4</b>	<b>34.0</b>	<b>33.7</b>	<b>33.8</b>	<b>33.5</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>40.3</b>	<b>39.2</b>	<b>38.3</b>	<b>39.1</b>	<b>40.0</b>	<b>38.5</b>	<b>37.5</b>
Net production		0.8	1.5	0.9	-0.9	-0.6	1.5	0.6
Bank Treasury		-0.0	-0.3	0.0	0.1	-0.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		<b>41.0</b>	<b>40.3</b>	<b>39.2</b>	<b>38.3</b>	<b>39.1</b>	<b>40.0</b>	<b>38.5</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>82.0</b>	<b>81.1</b>	<b>79.7</b>	<b>79.7</b>	<b>79.5</b>	<b>77.9</b>	<b>76.7</b>
Net production		-0.8	0.9	1.4	0.1	0.0	1.6	1.3
Bank Treasury		-0.0	0.0	-0.0	0.0	0.1		-0.1
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		<b>81.1</b>	<b>82.0</b>	<b>81.1</b>	<b>79.7</b>	<b>79.7</b>	<b>79.5</b>	<b>77.9</b>

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

# ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>67.4</b>	<b>66.3</b>	<b>66.1</b>	<b>65.2</b>	<b>64.4</b>	<b>64.2</b>	<b>65.0</b>
Net production		0.9	1.0	0.3	1.0	0.8	0.4	-0.6
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.1	0.0	-0.1	-0.1	-0.2	-0.1
<b>End of period</b>		<b>68.2</b>	<b>67.4</b>	<b>66.3</b>	<b>66.1</b>	<b>65.2</b>	<b>64.4</b>	<b>64.2</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>10.3</b>	<b>12.3</b>	<b>10.4</b>	<b>12.5</b>	<b>17.3</b>	<b>15.6</b>	<b>10.9</b>
Net production		0.3	0.2	0.2	0.2	0.3	0.2	0.2
Bank Treasury		0.2	-2.3	1.8	-2.3	-5.2	1.5	4.5
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		<b>10.8</b>	<b>10.3</b>	<b>12.3</b>	<b>10.4</b>	<b>12.5</b>	<b>17.3</b>	<b>15.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>123.6</b>	<b>121.0</b>	<b>120.2</b>	<b>118.7</b>	<b>118.9</b>	<b>118.0</b>	<b>114.3</b>
Net production		2.1	2.3	1.0	1.3	-0.2	0.9	4.4
Bank Treasury		-0.4	0.2	-0.1	0.2	-0.0	-0.0	-0.8
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		<b>125.3</b>	<b>123.6</b>	<b>121.0</b>	<b>120.2</b>	<b>118.7</b>	<b>118.9</b>	<b>118.0</b>

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

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		52.7	52.0	50.9	48.0	49.2	50.1	49.0
Net production		1.1	1.1	0.9	1.5	1.2	0.9	0.6
Bank Treasury								
Acquisitions / divestments							-0.8	-0.8
FX impact and other		0.6	-0.4	0.2	1.4	-2.3	-0.9	1.4
<b>End of period</b>		<b>54.4</b>	<b>52.7</b>	<b>52.0</b>	<b>50.9</b>	<b>48.0</b>	<b>49.2</b>	<b>50.1</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		22.7	21.9	21.6	20.7	20.7	20.3	18.7
Net production		0.6	1.0	0.5	0.1	1.2	1.4	1.0
Bank Treasury		-0.1	0.2	-0.1	0.1	0.1	-0.1	0.2
Acquisitions / divestments								
FX impact and other		-0.1	-0.3	-0.0	0.6	-1.3	-0.8	0.5
<b>End of period</b>		<b>23.2</b>	<b>22.7</b>	<b>21.9</b>	<b>21.6</b>	<b>20.7</b>	<b>20.7</b>	<b>20.3</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		109.4	109.1	107.1	101.9	102.9	103.5	100.3
Net production		0.8	1.7	1.9	3.6	1.7	0.9	1.8
Bank Treasury		0.0	-0.4	-0.0	-0.1	0.1	0.0	-0.4
Acquisitions / divestments								
FX impact and other		0.8	-1.0	0.1	1.6	-2.8	-1.5	1.8
<b>End of period</b>		<b>110.9</b>	<b>109.4</b>	<b>109.1</b>	<b>107.1</b>	<b>101.9</b>	<b>102.9</b>	<b>103.5</b>

## ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		1.4	1.4	1.3	1.4	1.4	1.6	1.7
Net production		-0.0	0.0	-0.0	0.0	0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.1	-0.1	-0.0	-0.2	-0.0
<b>End of period</b>		1.4	1.4	1.4	1.3	1.4	1.4	1.6
<b>Other customer lending</b>								
<b>Beginning of period</b>		159.1	147.4	146.1	141.3	142.8	140.2	126.9
Net production		0.9	9.9	4.1	3.3	-0.7	4.4	4.6
Bank Treasury		-0.2	-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other		0.6	2.1	-3.6	1.7	-0.6	-1.2	6.9
<b>End of period</b>		160.4	159.1	147.4	146.1	141.3	142.8	140.2
<b>Customer deposits</b>								
<b>Beginning of period</b>		60.8	62.6	62.5	68.6	71.2	68.9	64.8
Net production		2.7	-2.6	1.1	-2.9	-1.7	1.2	3.4
Bank Treasury		-0.4	-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other		1.0	1.3	-0.5	-0.0	-0.7	-0.2	1.7
<b>End of period</b>		64.2	60.8	62.6	62.5	68.6	71.2	68.9

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

Customer lending/deposits Wholesale Banking - Industry Lending								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>		106.0	99.1	98.8	93.4	93.1	89.7	82.1
Net production		1.3	6.1	2.9	3.9	0.8	4.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.4	0.8	-2.6	1.5	-0.4	-0.9	5.7
<b>End of period</b>		107.0	106.0	99.1	98.8	93.4	93.1	89.7
<b>Customer deposits</b>								
<b>Beginning of period</b>		1.3	1.1	1.5	1.8	2.1	1.9	2.0
Net production		-0.2	0.2	-0.4	-0.4	-0.2	0.3	-0.2
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	-0.0	0.0	-0.1	-0.0	0.1
<b>End of period</b>		1.1	1.3	1.1	1.5	1.8	2.1	1.9

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

Customer lending/deposits Wholesale Banking - General Lending & Transaction Services								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.0</b>	<b>-0.0</b>	<b>0.0</b>	<b>0.0</b>
Net production					0.0			
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.0</b>	<b>-0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>44.7</b>	<b>39.5</b>	<b>38.1</b>	<b>37.5</b>	<b>37.2</b>	<b>35.9</b>	<b>33.5</b>
Net production		0.1	3.8	1.8	0.4	0.4	1.6	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		1.0	1.3	-0.4	0.3	-0.1	-0.3	1.1
<b>End of period</b>		<b>45.8</b>	<b>44.7</b>	<b>39.5</b>	<b>38.1</b>	<b>37.5</b>	<b>37.2</b>	<b>35.9</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>45.4</b>	<b>47.3</b>	<b>46.4</b>	<b>47.2</b>	<b>48.2</b>	<b>46.4</b>	<b>44.3</b>
Net production		2.7	-3.1	1.0	-0.8	-0.7	1.8	1.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other		1.0	1.1	-0.1	-0.0	-0.3	-0.0	0.6
<b>End of period</b>		<b>49.2</b>	<b>45.4</b>	<b>47.3</b>	<b>46.4</b>	<b>47.2</b>	<b>48.2</b>	<b>46.4</b>

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

Customer lending/deposits Wholesale Banking - Financial Markets								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>		1.3	1.2	2.0	2.6	4.1	5.3	3.7
Net production		-0.3	0.1	-0.5	-0.6	-1.5	-1.1	1.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other				-0.4	0.0	-0.0	-0.1	0.2
<b>End of period</b>		1.0	1.3	1.2	2.0	2.6	4.1	5.3
<b>Customer deposits</b>								
<b>Beginning of period</b>		4.9	4.5	4.4	6.1	6.6	7.9	5.5
Net production		0.2	0.2	0.4	-1.6	-0.1	-1.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	0.1	-0.3	-0.1	-0.3	-0.1	0.5
<b>End of period</b>		5.1	4.9	4.5	4.4	6.1	6.6	7.9

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

Customer lending/deposits Wholesale Banking - Bank Treasury & Other								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		1.4	1.4	1.3	1.4	1.4	1.6	1.7
Net production		-0.0	0.0	-0.0	0.0	0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.1	-0.1	-0.0	-0.2	-0.0
<b>End of period</b>		1.4	1.4	1.4	1.3	1.4	1.4	1.6
<b>Other customer lending</b>								
<b>Beginning of period</b>		7.1	7.5	7.1	7.8	8.4	9.4	7.6
Net production		-0.3	-0.1	-0.2	-0.4	-0.4	-0.4	-0.1
Bank Treasury		-0.2	-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other		-0.0		-0.2	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>		6.6	7.1	7.5	7.1	7.8	8.4	9.4
<b>Customer deposits</b>								
<b>Beginning of period</b>		9.2	9.7	10.2	13.5	14.2	12.6	13.0
Net production		-0.0	-0.0	0.1	-0.0	-0.6	0.3	0.2
Bank Treasury		-0.4	-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other		0.0	-0.0	-0.1	0.0	0.0	0.1	0.5
<b>End of period</b>		8.8	9.2	9.7	10.2	13.5	14.2	12.6



## ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>		0.0	0.0	0.0	0.0	0.0	0.3	0.3
Net production		0.0	0.0				-0.3	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.3
<b>Customer deposits</b>								
<b>Beginning of period</b>		6.6	8.7	7.9	6.7	6.7	5.0	3.7
Net production		-1.1	-2.0	0.8	1.1	0.0	1.7	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		5.6	6.6	8.7	7.9	6.7	6.7	5.0

## ING 3.14 Customer lending/deposits: 3Q2016 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total Banking	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
<b>Residential mortgages</b>								
<b>Beginning of period</b>	<b>281.1</b>	<b>126.0</b>	<b>34.9</b>	<b>67.5</b>	<b>45.3</b>	<b>7.4</b>	<b>0.0</b>	<b>0.0</b>
Net production	1.1	-1.3	0.4	0.9	0.9	0.2	-0.0	
Bank Treasury								
Acquisitions / divestments	-0.2	-0.2						
FX impact and other	0.4	-0.1	0.0	-0.0	0.5	0.1		
<b>End of period</b>	<b>282.4</b>	<b>124.4</b>	<b>35.3</b>	<b>68.3</b>	<b>46.6</b>	<b>7.8</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>	<b>269.9</b>	<b>76.2</b>	<b>54.6</b>	<b>27.7</b>	<b>24.6</b>	<b>26.2</b>	<b>60.5</b>	<b>0.0</b>
Net production	1.8	-1.5	0.8	1.5	0.3	0.5	0.3	0.0
Bank Treasury	-0.5	-0.6	-0.0	0.3	-0.2	0.1	-0.0	
Acquisitions / divestments								
FX impact and other	1.2	1.6	-0.0	1.0	0.1	-0.1	-1.3	
<b>End of period</b>	<b>272.5</b>	<b>75.7</b>	<b>55.4</b>	<b>30.4</b>	<b>24.8</b>	<b>26.7</b>	<b>59.4</b>	<b>0.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>	<b>519.6</b>	<b>162.2</b>	<b>97.7</b>	<b>124.4</b>	<b>82.6</b>	<b>32.4</b>	<b>13.7</b>	<b>6.6</b>
Net production	2.0	1.2	-0.5	2.1	1.0	-0.4	-0.5	-1.1
Bank Treasury	-1.4	-0.9	-0.1	-0.4	-0.0	0.0	-0.0	
Acquisitions / divestments								
FX impact and other	2.5	1.7			0.4	0.4	-0.0	
<b>End of period</b>	<b>522.8</b>	<b>164.2</b>	<b>97.1</b>	<b>126.2</b>	<b>84.1</b>	<b>32.5</b>	<b>13.1</b>	<b>5.6</b>

## ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>126.0</b>	<b>127.0</b>	<b>127.8</b>	<b>129.6</b>	<b>131.3</b>	<b>132.7</b>	<b>133.6</b>
Net production		-1.3	-0.5	-0.6	-1.0	-0.9	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments		-0.2	-0.3	-0.3	-0.5	-0.6	-0.3	-0.2
FX impact and other		-0.1	-0.1	0.1	-0.3	-0.1	-0.6	-0.1
<b>End of period</b>		<b>124.4</b>	<b>126.0</b>	<b>127.0</b>	<b>127.8</b>	<b>129.6</b>	<b>131.3</b>	<b>132.7</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>76.2</b>	<b>72.9</b>	<b>72.7</b>	<b>74.1</b>	<b>75.1</b>	<b>78.7</b>	<b>71.8</b>
Net production		-1.5	1.6	-0.3	-1.4	-1.4	-1.1	1.5
Bank Treasury		-0.6	0.3	1.0	-0.2	0.5	-2.1	4.3
Acquisitions / divestments								
FX impact and other		1.6	1.4	-0.5	0.3	-0.0	-0.4	1.1
<b>End of period</b>		<b>75.7</b>	<b>76.2</b>	<b>72.9</b>	<b>72.7</b>	<b>74.1</b>	<b>75.1</b>	<b>78.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>162.2</b>	<b>157.8</b>	<b>159.9</b>	<b>163.2</b>	<b>165.3</b>	<b>157.9</b>	<b>159.0</b>
Net production		1.2	3.5	0.4	0.7	-2.3	3.4	1.4
Bank Treasury		-0.9	-0.4	-2.5	-3.9	0.2	4.0	-2.6
Acquisitions / divestments								
FX impact and other		1.7	1.2	0.0	0.0	0.0	-0.0	
<b>End of period</b>		<b>164.2</b>	<b>162.2</b>	<b>157.8</b>	<b>159.9</b>	<b>163.2</b>	<b>165.3</b>	<b>157.9</b>

## ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		34.9	34.5	34.1	33.7	33.8	33.6	33.0
Net production		0.4	0.4	0.4	0.3	-0.1	0.4	0.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	0.0	0.1	-0.0	0.0	-0.1	0.1
<b>End of period</b>		35.3	34.9	34.5	34.1	33.7	33.8	33.6
<b>Other customer lending</b>								
<b>Beginning of period</b>		54.6	52.7	52.3	52.0	53.0	51.0	49.5
Net production		0.8	2.4	0.6	0.0	-0.4	2.0	0.7
Bank Treasury		-0.0	-0.5	0.0	0.1	-0.4	0.1	0.5
Acquisitions / divestments								
FX impact and other		-0.0	0.1	-0.2	0.1	-0.0	-0.1	0.3
<b>End of period</b>		55.4	54.6	52.7	52.3	52.0	53.0	51.0
<b>Customer deposits</b>								
<b>Beginning of period</b>		97.7	98.4	94.5	95.5	96.6	93.7	90.3
Net production		-0.5	-0.7	3.9	-1.0	-1.2	2.9	3.5
Bank Treasury		-0.1	0.0	-0.0	0.0	0.2		-0.1
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		97.1	97.7	98.4	94.5	95.5	96.6	93.7

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

## ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		67.5	66.5	66.1	65.3	64.5	64.3	65.1
Net production		0.9	1.0	0.3	1.0	0.8	0.4	-0.6
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	0.0	-0.1	-0.1	-0.2	-0.1
<b>End of period</b>		<b>68.3</b>	<b>67.5</b>	<b>66.5</b>	<b>66.1</b>	<b>65.3</b>	<b>64.5</b>	<b>64.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		27.7	27.7	24.2	22.8	27.2	24.5	18.7
Net production		1.5	2.3	1.2	1.5	1.1	1.2	0.6
Bank Treasury		0.3	-2.5	2.0	-2.4	-5.5	1.6	4.8
Acquisitions / divestments								
FX impact and other		1.0	0.1	0.2	2.3	-0.0	-0.1	0.3
<b>End of period</b>		<b>30.4</b>	<b>27.7</b>	<b>27.7</b>	<b>24.2</b>	<b>22.8</b>	<b>27.2</b>	<b>24.5</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		124.4	121.8	120.9	119.2	119.4	118.5	114.9
Net production		2.1	2.4	1.0	1.4	-0.2	0.9	4.4
Bank Treasury		-0.4	0.2	-0.1	0.2	-0.0	-0.0	-0.8
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		<b>126.2</b>	<b>124.4</b>	<b>121.8</b>	<b>120.9</b>	<b>119.2</b>	<b>119.4</b>	<b>118.5</b>

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

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

### Customer lending/deposits Geographical Other Challengers<sup>1)</sup>

In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>45.3</b>	<b>44.8</b>	<b>44.0</b>	<b>41.5</b>	<b>42.8</b>	<b>43.9</b>	<b>43.3</b>
Net production		0.9	0.7	0.6	1.2	0.9	0.5	0.2
Bank Treasury								
Acquisitions / divestments							-0.8	-0.8
FX impact and other		0.5	-0.2	0.2	1.3	-2.2	-0.7	1.2
<b>End of period</b>		<b>46.6</b>	<b>45.3</b>	<b>44.8</b>	<b>44.0</b>	<b>41.5</b>	<b>42.8</b>	<b>43.9</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>24.6</b>	<b>24.3</b>	<b>23.0</b>	<b>21.3</b>	<b>20.3</b>	<b>19.4</b>	<b>19.2</b>
Net production		0.3	0.1	1.4	1.5	1.1	1.0	-0.1
Bank Treasury		-0.2	0.2	0.0	-0.0	0.1	-0.0	0.0
Acquisitions / divestments								
FX impact and other		0.1	-0.0	-0.1	0.2	-0.2	-0.1	0.2
<b>End of period</b>		<b>24.8</b>	<b>24.6</b>	<b>24.3</b>	<b>23.0</b>	<b>21.3</b>	<b>20.3</b>	<b>19.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>82.6</b>	<b>82.3</b>	<b>80.8</b>	<b>77.6</b>	<b>78.5</b>	<b>79.4</b>	<b>77.8</b>
Net production		1.0	1.0	1.1	2.0	1.0	-0.2	1.0
Bank Treasury		-0.0	-0.4	0.2	-0.1	0.0	0.0	-0.5
Acquisitions / divestments								
FX impact and other		0.4	-0.2	0.2	1.4	-1.9	-0.7	1.0
<b>End of period</b>		<b>84.1</b>	<b>82.6</b>	<b>82.3</b>	<b>80.8</b>	<b>77.6</b>	<b>78.5</b>	<b>79.4</b>

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

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

Customer lending/deposits Geographical Growth Markets <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		7.4	7.3	6.9	6.6	6.5	6.3	5.7
Net production		0.2	0.4	0.3	0.3	0.3	0.4	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.1	-0.2	0.0	0.0	-0.2	-0.2	0.2
<b>End of period</b>		<b>7.8</b>	<b>7.4</b>	<b>7.3</b>	<b>6.9</b>	<b>6.6</b>	<b>6.5</b>	<b>6.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		26.2	25.7	25.5	25.1	25.1	24.0	21.6
Net production		0.5	0.9	0.6	-0.2	1.2	2.0	1.7
Bank Treasury		0.1	-0.0	-0.2	0.1	0.0	-0.1	0.2
Acquisitions / divestments								
FX impact and other		-0.1	-0.4	-0.3	0.5	-1.2	-0.8	0.5
<b>End of period</b>		<b>26.7</b>	<b>26.2</b>	<b>25.7</b>	<b>25.5</b>	<b>25.1</b>	<b>25.1</b>	<b>24.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		32.4	32.2	31.7	29.9	29.3	29.2	27.5
Net production		-0.4	1.1	0.8	1.6	1.4	1.1	0.7
Bank Treasury		0.0	0.0	-0.3	0.1	0.1	-0.0	0.1
Acquisitions / divestments								
FX impact and other		0.4	-0.9	-0.1	0.2	-0.9	-0.9	0.9
<b>End of period</b>		<b>32.5</b>	<b>32.4</b>	<b>32.2</b>	<b>31.7</b>	<b>29.9</b>	<b>29.3</b>	<b>29.2</b>

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

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

Customer lending/deposits Geographical Wholesale Banking Rest of World								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Net production					-0.0	-0.0	0.0	0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other							-0.0	-0.0
<b>End of period</b>		<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>		<b>60.5</b>	<b>55.0</b>	<b>56.0</b>	<b>57.0</b>	<b>59.2</b>	<b>58.5</b>	<b>51.8</b>
Net production		0.3	5.0	1.9	0.1	-1.8	2.1	1.8
Bank Treasury		-0.0	-0.0	0.0	-0.0	-0.0	-0.0	-0.0
Acquisitions / divestments								
FX impact and other		-1.3	0.6	-2.9	-1.0	-0.4	-1.4	4.9
<b>End of period</b>		<b>59.4</b>	<b>60.5</b>	<b>55.0</b>	<b>56.0</b>	<b>57.0</b>	<b>59.2</b>	<b>58.5</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>		<b>13.7</b>	<b>13.4</b>	<b>13.0</b>	<b>17.3</b>	<b>18.5</b>	<b>18.8</b>	<b>16.1</b>
Net production		-0.5	0.3	0.8	-2.4	-0.1	-0.4	1.3
Bank Treasury		-0.0	-0.3	0.1	-1.9	-0.5	0.0	-0.1
Acquisitions / divestments								
FX impact and other		-0.0	0.2	-0.4	-0.0	-0.6	-0.0	1.6
<b>End of period</b>		<b>13.1</b>	<b>13.7</b>	<b>13.4</b>	<b>13.0</b>	<b>17.3</b>	<b>18.5</b>	<b>18.8</b>



## ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other <sup>1)</sup>								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>		0.0	0.0	0.0	0.0	0.0	0.3	0.3
Net production		0.0	0.0	-0.0	-0.0	-0.0	-0.3	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		0.0	0.0	0.0	0.0	0.0	0.0	0.3
<b>Customer deposits</b>								
<b>Beginning of period</b>		6.6	8.7	7.9	6.7	6.7	5.0	3.7
Net production		-1.1	-2.0	0.8	1.1	0.0	1.7	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>		5.6	6.6	8.7	7.9	6.7	6.7	5.0

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

## Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2015 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

Certain of the statements contained herein are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements.

Actual results, performance or events may differ materially from those in such statements due to, 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) potential consequences of European Union countries leaving the European Union, (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 most recent annual report of ING Groep N.V. (including the Risk Factors contained therein) and ING's more recent disclosures, including press releases, which are available on [www.ING.com](http://www.ING.com). Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and, ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

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