

ING Historical Trend Data 4Q2016 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.
- As of the fourth quarter of 2016 the reporting lines 'valuation results non-trading derivatives' and 'net trading income' are combined into 'valuation result and net trading income'. Comparative figures have been adjusted.
- 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
▪ Other Products:	
- General Lending & Transaction Services	Corporate & Financial Institutions Lending Payments & Cash Management General Lease and Commercial Finance Trade Finance Services
- Financial Markets	Financial Markets Clients & Products Corporate Finance
- Bank Treasury & Other	WB-part Bank Treasury (Asset & Liability Management and Treasury) Real Estate run-off portfolio General Lease run-off portfolio Other

Table of contents

1. Profit or loss	2. Balance sheet	3. Customer lending/deposits
1.1 Profit or loss: Comparable quarters	2.1 Consolidated Balance sheet: Assets - Comparable quarters	3.1 Customer lending/deposits: ING Bank 4Q2016 Segment split
1.2 Profit or loss: 4Q2016 Segment split	2.2 Consolidated Balance sheet: Assets - Quarterly overview	3.2 Customer lending/deposits: ING Bank Quarterly overview
1.3 Profit or loss: Quarterly overview	2.3 Consolidated Balance sheet: Equity and Liabilities - Comparable quarters	3.3 Customer lending/deposits: Retail Banking
1.4 Profit or loss: Retail Banking	2.4 Consolidated Balance sheet: Equity and Liabilities - Quarterly overview	3.4 Customer lending/deposits: Retail Banking Netherlands
1.5 Profit or loss: Retail Banking Benelux	2.5 Total equity: Comparable quarters	3.5 Customer lending/deposits: Retail Banking Belgium
1.6 Profit or loss: Retail Banking Netherlands	2.6 Total equity: Quarterly overview	3.6 Customer lending/deposits: Retail Banking Germany
1.7 Profit or loss: Retail Banking Belgium	2.7 Capital base	3.7 Customer lending/deposits: Retail Banking Other Challengers & Growth Markets
1.8 Profit or loss: Retail Banking Challengers & Growth Markets	2.8 Funding	3.8 Customer lending/deposits: Wholesale Banking
1.9 Profit or loss: Retail Banking Germany	2.9 Investments: ING Group	3.9 Customer lending/deposits: Wholesale Banking - Industry Lending
1.10 Profit or loss: Retail Banking Other Challengers & Growth Markets		3.10 Customer lending/deposits: Wholesale Banking - General Lending & Transaction Services
1.11 Profit or loss: Wholesale Banking		3.11 Customer lending/deposits: Wholesale Banking - Financial Markets
1.12 Profit or loss: Wholesale Banking - Industry Lending		3.12 Customer lending/deposits: Wholesale Banking - Bank Treasury & Other
1.13 Profit or loss: Wholesale Banking - General Lending & Transaction Services		3.13 Customer lending/deposits: Corporate Line
1.14 Profit or loss: Wholesale Banking - Financial Markets		3.14 Customer lending/deposits: 4Q2016 Geographical split
1.15 Profit or loss: Wholesale Banking - Bank Treasury & Other		3.15 Customer lending/deposits: Geographical Netherlands
1.16 Profit or loss: Corporate Line Banking		3.16 Customer lending/deposits: Geographical Belgium
1.17 Geographical split Banking: 4Q2016		3.17 Customer lending/deposits: Geographical Germany
1.18 Geographical split Banking: Comparable quarters		3.18 Customer lending/deposits: Geographical Other Challengers
1.19 Geographical split Banking: Netherlands		3.19 Customer lending/deposits: Geographical Growth Markets
1.20 Geographical split Banking: Belgium		3.20 Customer lending/deposits: Geographical Wholesale Banking Rest of World
1.21 Geographical split Banking: Germany		3.21 Customer lending/deposits: Geographical Other
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		

ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In EUR million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	4Q2016	4Q2015	3Q2016	4Q2016	4Q2015	3Q2016	4Q2016	4Q2015	3Q2016	4Q2016	4Q2015	3Q2016
Profit or loss												
Net interest income	3,341	3,172	3,385	2,346	2,286	2,376	959	907	964	37	-22	45
Net commission income	611	607	605	376	356	362	235	251	244	-0	-0	-1
Investment income	39	-1	139	30	5	97	8	-8	15	1	1	27
Other income	470	265	235	213	154	150	269	145	127	-12	-34	-43
Total underlying income	4,461	4,043	4,363	2,965	2,802	2,985	1,471	1,295	1,350	25	-55	27
Expenses excl. regulatory costs	2,159	2,259	2,155	1,499	1,547	1,462	592	652	617	68	60	75
Regulatory costs ¹⁾	209	279	65	110	144	67	99	100	-2	0	35	0
Operating expenses	2,369	2,539	2,220	1,609	1,691	1,530	691	753	615	68	95	75
Gross result	2,093	1,504	2,143	1,356	1,111	1,456	779	543	735	-43	-150	-48
Addition to loan loss provisions	138	302	265	107	204	168	31	97	97	0	0	-0
Underlying result before tax Banking	1,955	1,202	1,878	1,249	907	1,288	748	445	638	-43	-150	-48
Taxation	557	367	522	319	278	350	193	146	144	45	-57	28
Non-controlling interests	17	12	20	15	8	16	2	4	3	-	-	-
Underlying net result Banking	1,381	822	1,336	916	621	922	553	294	491	-87	-93	-76
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-787	-16	-	-	-16	-	-	-	-	-787	-	-
Net result Banking	595	807	1,336	916	605	922	553	294	491	-874	-93	-76
Net result Insurance Other	158	12	12									
Net result ic elimination between ING Bank and NN Group												
Net result from discontinued operations NN Group	-2	-	1									
Net result from discontinued operations Voya Financial												
Net result ING Group	750	819	1,349	916	605	922	553	294	491	-874	-93	-76
Key figures²⁾												
Interest margin	1.52%	1.47%	1.55%									
Cost/income ratio	53.1%	62.8%	50.9%	54.3%	60.4%	51.2%	47.0%	58.1%	45.6%	267.6%	n.a.	276.6%
Return on equity based on IFRS-EU equity ING Group	11.1%	7.0%	10.8%									
Return on equity based on IFRS-EU equity ING Bank	12.5%	8.2%	12.1%									
Return on equity based on 10.0% CET1 ING Bank ³⁾	18.0%	10.6%	17.3%	23.6%	15.5%	23.5%	14.7%	8.0%	13.1%	-147.6%	-131.4%	-118.7%
Risk costs in bps of average RWA	18	38	34	27	50	42	8	26	26	2	0	-0
Risk-weighted assets (end of period)	312,086	318,202	310,473	156,035	163,191	159,209	153,811	152,315	148,767	2,240	2,696	2,497
Employees (FTEs, end of period)	51,546	52,368	51,776	40,060	41,252	40,252	11,483	11,113	11,521	3	2	3

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

²⁾ Key figures based on underlying figures.

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

ING 1.2 Profit or loss: 4Q2016 Segment split

Profit or loss 4Q2016

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	3,341	2,321	901	474	395	551	1,066	550	266	102	147	-46
Capital charge on book equity	-	2	2	0	11	-11	-131	-0	-1	-1	-130	129
Interest benefit on total capital	-	23	8	5	4	6	23	10	7	5	2	-46
Net interest income	3,341	2,346	910	480	410	546	959	560	273	106	19	37
Net commission income	611	376	138	86	53	99	235	123	95	18	-1	-0
Investment income	4	1	1	0	-0	-0	3	0	0	0	3	0
Realised gains and fair value changes on investments	36	29	1	-2	-0	31	5	-1	-	1	5	1
Total investment income	39	30	2	-2	-1	31	8	-0	0	1	7	1
Valuation result and net trading income	392	170	82	49	-1	40	244	-6	20	182	48	-23
Other income	78	43	13	18	-1	13	24	15	5	-22	27	10
Total other income	470	213	95	68	-2	53	269	10	25	160	75	-12
Total underlying income	4,461	2,965	1,145	631	461	729	1,471	693	393	285	100	25
Expenses excl. regulatory costs	2,159	1,499	539	335	208	417	592	168	187	222	14	68
Regulatory costs ¹⁾	209	110	75	8	-23	50	99	27	22	43	8	0
Operating expenses	2,369	1,609	614	343	185	467	691	195	209	265	22	68
Gross result	2,093	1,356	531	288	276	262	779	498	184	19	78	-43
Addition to loan loss provisions	138	107	29	36	-46	87	31	2	9	-8	28	0
Underlying result before tax Banking	1,955	1,249	502	252	321	175	748	496	175	27	50	-43
Taxation	557	319	125	89	80	25	193	124	41	10	18	45
Non-controlling interests	17	15	-	2	1	12	2	-0	3	0	-1	-
Underlying net result Banking	1,381	916	377	161	240	137	553	372	131	16	33	-87
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-787	-	-	-	-	-	-	-	-	-	-	-787
Net result Banking	595	916	377	161	240	137	553	372	131	16	33	-874
Net result Insurance Other	158											
Net result ic elimination between ING Bank and NN Group	-2											
Net result from discontinued operations NN Group												
Net result from discontinued operations Voya Financial												
Net result ING Group	750											
Key figures²⁾												
Interest margin	1.52%											
Cost/income ratio	53.1%	54.3%	53.6%	54.4%	40.2%	64.1%	47.0%	28.1%	53.2%	93.2%	22.2%	267.6%
Return on equity based on IFRS-EU equity ING Group	11.1%											
Return on equity based on IFRS-EU equity ING Bank	12.5%											
Return on equity based on 10.0% CET1 ING Bank ³⁾	18.0%	23.6%	29.7%	19.4%	37.9%	12.5%	14.7%	22.4%	11.8%	2.3%	12.5%	-147.6%
Risk costs in bps of average RWA	18	27	23	43	-72	73	8	1	8	-11	109	2
Risk-weighted assets (end of period)	312,086	156,035	49,088	34,199	25,374	47,373	153,811	69,881	45,611	28,049	10,270	2,240
Employees (FTEs, end of period)	51,546	40,060	9,048	8,588	4,540	17,884	11,483					3

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

²⁾ Key figures based on underlying figures.

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

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Interest income	11,070	10,873	11,099	11,148	11,162	11,376	11,549	12,271	44,190	46,357
Minus: interest expense	7,728	7,489	7,832	7,900	7,990	8,235	8,446	9,096	30,949	33,768
Net interest income	3,341	3,385	3,267	3,248	3,172	3,140	3,103	3,175	13,241	12,590
Net commission income	611	605	610	607	607	524	584	606	2,433	2,320
Investment income	4	73	7	9	3	57	8	1	92	69
Realised gains and fair value changes on investments	36	66	165	62	-4	-64	17	112	330	60
Total investment income	39	139	172	71	-1	-7	25	113	422	129
Valuation result and net trading income	392	224	372	114	213	268	489	353	1,102	1,322
Other income	78	11	126	47	52	77	-29	90	261	191
Total other income	470	235	498	161	265	345	460	442	1,363	1,513
Total underlying income	4,461	4,363	4,547	4,087	4,043	4,002	4,171	4,335	17,458	16,552
Staff expenses	1,264	1,250	1,258	1,267	1,197	1,203	1,266	1,256	5,039	4,922
Regulatory costs ¹⁾	209	65	75	496	279	105	61	174	845	620
Other expenses	895	905	898	873	1,062	939	891	812	3,572	3,704
Operating expenses	2,369	2,220	2,231	2,636	2,539	2,247	2,218	2,242	9,456	9,246
Gross result	2,093	2,143	2,316	1,451	1,504	1,756	1,953	2,093	8,002	7,306
Addition to loan loss provisions	138	265	307	265	302	261	353	432	974	1,347
Underlying result before tax Banking	1,955	1,878	2,009	1,186	1,202	1,495	1,601	1,661	7,028	5,959
Taxation	557	522	569	329	367	379	462	459	1,977	1,668
Non-controlling interests	17	20	23	16	12	23	21	16	75	72
Underlying net result Banking	1,381	1,336	1,417	842	822	1,092	1,118	1,187	4,976	4,219
Net gains/losses on divestments	-	-	-	-	-	-	367	-	-	367
Net result from divested units	-	-	-	-	-	-	-	-	-	-
Special items after tax	-787	-	-	-13	-16	-15	-13	-14	-799	-58
Net result Banking	595	1,336	1,417	829	807	1,078	1,471	1,173	4,177	4,528
Net result Insurance Other	158	12	-58	-78	12	-90	28	7	33	-42
Net result ic elimination between ING Bank and NN Group	-	-	-	-	-	-	-11	-10	-	-20
Net result from discontinued operations NN Group	-2	1	-64	506	-	76	-1,131	276	441	-779
Net result from discontinued operations Voya Financial	-	-	-	-	-	-	-	323	-	323
Net result ING Group	750	1,349	1,295	1,257	819	1,064	358	1,769	4,651	4,010
Key figures²⁾										
Interest margin	1.52%	1.55%	1.50%	1.51%	1.47%	1.46%	1.43%	1.47%	1.52%	1.46%
Cost/income ratio	53.1%	50.9%	49.1%	64.5%	62.8%	56.1%	53.2%	51.7%	54.2%	55.9%
Return on equity based on IFRS-EU equity ING Group	10.1%	9.1%	8.8%	8.1%	8.6%	7.9%	7.9%	7.6%	10.1%	8.6%
Return on equity based on IFRS-EU equity ING Bank	12.5%	12.1%	13.3%	8.2%	8.2%	11.2%	11.4%	12.2%	11.6%	10.8%
Return on equity based on 10.0% CET1 ING Bank ³⁾	18.0%	17.3%	18.2%	10.8%	10.6%	14.4%	14.8%	16.0%	16.1%	13.9%
Risk costs in bps of average RWA	18	34	39	33	38	34	46	58	31	44
Risk-weighted assets (end of period)	312,086	310,473	316,969	315,361	318,202	310,273	309,831	303,581	312,086	318,202
Employees (FTEs, end of period)	51,546	51,776	51,833	52,088	52,368	52,560	52,729	53,032	51,546	52,368

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

²⁾ Key figures based on underlying figures.

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

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	2,321	2,351	2,301	2,295	2,250	2,291	2,237	2,269	9,268	9,047
Capital charge on book equity	2	0	-3	-10	-14	-15	-18	-22	-11	-68
Interest benefit on total capital	23	25	35	45	50	56	57	64	128	227
Net interest income	2,346	2,376	2,333	2,330	2,286	2,332	2,276	2,311	9,385	9,205
Net commission income	376	362	339	357	356	311	345	350	1,433	1,363
Investment income	1	55	3	1	3	45	4	1	61	53
Realised gains and fair value changes on investments	29	42	153	55	2	7	28	62	279	100
Total investment income	30	97	156	56	5	53	32	63	340	153
Valuation result and net trading income	170	138	104	29	112	73	67	168	440	421
Other income	43	13	94	44	42	69	-33	47	193	125
Total other income	213	150	197	72	154	143	34	215	633	546
Total underlying income	2,965	2,985	3,025	2,815	2,802	2,838	2,687	2,939	11,791	11,267
Expenses excl. regulatory costs	1,499	1,462	1,494	1,508	1,547	1,485	1,489	1,478	5,963	5,999
Regulatory costs	110	67	72	394	144	85	64	150	643	443
Operating expenses	1,609	1,530	1,566	1,902	1,691	1,570	1,552	1,629	6,606	6,442
Gross result	1,356	1,456	1,459	913	1,111	1,268	1,135	1,311	5,185	4,824
Addition to loan loss provisions	107	168	184	148	204	164	242	259	606	870
Underlying result before tax	1,249	1,288	1,275	766	907	1,104	893	1,052	4,579	3,955
Taxation	319	350	346	208	278	263	287	289	1,222	1,117
Non-controlling interests	15	16	19	14	8	18	19	11	63	56
Underlying net result	916	922	911	545	621	824	586	752	3,294	2,782
Net gains/losses on divestments	-	-	-	-	-	-	367	-	-	367
Net result from divested units	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-13	-16	-15	-13	-14	-13	-58
Net result	916	922	911	532	605	809	939	738	3,281	3,091
Key figures¹⁾										
Cost/income ratio	54.3%	51.2%	51.8%	67.6%	60.4%	55.3%	57.8%	55.4%	56.0%	57.2%
Return on equity based on 10.0% common equity Tier 1 ²⁾	23.6%	23.5%	23.1%	13.8%	15.5%	20.9%	15.1%	19.5%	21.0%	17.7%
Risk costs in bps of average RWA	27	42	46	36	50	41	61	66	38	54
Risk-weighted assets (end of period)	156,035	159,209	160,647	161,307	163,191	161,007	161,758	157,867	156,035	163,191
Employees (FTEs, end of period)	40,060	40,252	40,399	40,702	41,252	41,471	41,838	42,144	40,060	41,252

¹⁾ Key figures based on underlying figures.

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

ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	1,375	1,383	1,391	1,360	1,352	1,379	1,353	1,417	5,510	5,500
Capital charge on book equity	2	1	1	1	1	0	0	-0	5	1
Interest benefit on total capital	13	15	21	27	30	33	34	39	75	135
Net interest income	1,390	1,399	1,413	1,388	1,382	1,413	1,387	1,455	5,590	5,636
Net commission income	223	230	228	249	229	218	233	231	930	912
Investment income	1	7	1	1	2	3	2	1	10	8
Realised gains and fair value changes on investments	-2	4	16	45	-0	7	2	4	63	12
Total investment income	-0	10	17	47	2	10	3	4	74	20
Valuation result and net trading income	131	112	62	4	64	46	65	115	310	291
Other income	31	-1	57	19	13	42	10	25	106	89
Total other income	163	110	120	23	77	88	75	140	416	380
Total underlying income	1,776	1,749	1,778	1,707	1,691	1,729	1,698	1,831	7,009	6,949
Expenses excl. regulatory costs	874	873	927	930	969	936	920	925	3,605	3,750
Regulatory costs	83	38	18	255	89	37	37	94	393	256
Operating expenses	957	911	945	1,185	1,058	973	956	1,019	3,998	4,007
Gross result	819	838	833	522	633	756	742	812	3,012	2,942
Addition to loan loss provisions	65	94	107	81	124	98	180	200	346	603
Underlying result before tax	754	744	726	442	508	658	562	611	2,665	2,339
Taxation	214	192	213	109	169	140	173	164	729	646
Non-controlling interests	2	1	-1	-1	1	2	2	1	1	6
Underlying net result	538	551	513	333	338	516	386	446	1,935	1,687
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-13	-16	-15	-13	-14	-13	-58
Net result	538	551	513	320	323	501	373	432	1,923	1,629
Key figures¹⁾										
Cost/income ratio	53.9%	52.1%	53.2%	69.4%	62.6%	56.3%	56.3%	55.7%	57.0%	57.7%
Return on equity based on 10.0% common equity Tier 1 ²⁾	25.6%	25.7%	23.6%	15.0%	15.2%	23.4%	17.6%	20.2%	22.4%	19.1%
Risk costs in bps of average RWA	31	44	49	36	56	44	81	91	40	68
Risk-weighted assets (end of period)	83,287	85,299	86,468	87,566	89,489	88,512	88,603	88,280	83,287	89,489
Employees (FTEs, end of period)	17,636	17,759	17,972	18,349	18,751	18,839	19,284	19,424	17,636	18,751

¹⁾ Key figures based on underlying figures.

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

ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	901	901	894	906	891	904	879	917	3,602	3,591
Capital charge on book equity	2	1	1	1	1	0	0	-0	5	1
Interest benefit on total capital	8	9	13	17	19	22	23	27	47	92
Net interest income	910	911	908	924	910	927	902	944	3,653	3,683
Net commission income	138	139	132	137	135	133	126	121	546	515
Investment income	1	9	-	1	0	0	0	-	11	0
Realised gains and fair value changes on investments	1	0	11	16	1	-0	-0	2	28	3
Total investment income	2	9	11	17	1	0	0	2	39	4
Valuation result and net trading income	82	74	18	-10	22	18	18	78	165	136
Other income	13	-2	10	11	14	12	31	8	33	66
Total other income	95	72	29	1	36	30	49	86	198	202
Total underlying income	1,145	1,132	1,080	1,079	1,082	1,090	1,078	1,153	4,436	4,403
Expenses excl. regulatory costs	539	527	697	601	622	592	580	581	2,364	2,374
Regulatory costs	75	19	8	94	100	-	-	-	196	100
Operating expenses	614	546	705	695	722	592	580	581	2,560	2,475
Gross result	531	585	375	384	360	498	498	572	1,876	1,928
Addition to loan loss provisions	29	43	50	49	59	82	140	153	171	433
Underlying result before tax	502	542	325	336	301	416	358	420	1,705	1,495
Taxation	125	136	81	80	92	102	92	105	422	391
Non-controlling interests	-	-	-	-	-	-	-	-	-	-
Underlying net result	377	406	244	255	208	315	266	315	1,282	1,104
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax	-	-	-	-13	-16	-15	-13	-14	-13	-58
Net result	377	406	244	243	193	300	253	301	1,270	1,046
Key figures¹⁾										
Cost/income ratio	53.6%	48.3%	65.3%	64.4%	66.7%	54.3%	53.8%	50.4%	57.7%	56.2%
Return on equity based on 10.0% common equity Tier 1 ²⁾	29.7%	30.7%	17.9%	18.0%	14.3%	21.1%	17.5%	20.6%	23.8%	18.4%
Risk costs in bps of average RWA	23	33	37	34	41	55	92	100	32	72
Risk-weighted assets (end of period)	49,088	52,341	53,581	55,737	57,690	58,552	60,683	61,076	49,088	57,690
Employees (FTEs, end of period)	9,048	9,099	9,271	9,533	9,928	9,952	10,423	10,504	9,048	9,928

¹⁾ Key figures based on underlying figures.

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

ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	474	482	497	454	461	475	474	500	1,908	1,910
Capital charge on book equity	0	0	0	0	0	0	0	-0	0	0
Interest benefit on total capital	5	6	8	10	10	11	10	12	28	44
Net interest income	480	488	505	464	471	486	485	512	1,936	1,953
Net commission income	86	91	96	112	94	86	107	110	385	397
Investment income	0	-3	1	1	2	3	1	1	-0	7
Realised gains and fair value changes on investments	-2	4	5	29	-1	7	2	1	35	9
Total investment income	-2	1	6	30	1	10	3	2	34	17
Valuation result and net trading income	49	38	44	14	42	29	47	37	145	155
Other income	18	0	47	8	-1	29	-21	16	73	24
Total other income	68	38	91	22	41	58	26	53	218	179
Total underlying income	631	617	698	627	608	639	621	678	2,573	2,546
Expenses excl. regulatory costs	335	346	231	329	348	344	340	344	1,241	1,376
Regulatory costs	8	19	9	161	-12	37	37	94	197	156
Operating expenses	343	365	240	490	336	381	377	438	1,438	1,532
Gross result	288	252	458	138	273	258	244	239	1,136	1,014
Addition to loan loss provisions	36	51	57	32	65	16	40	48	175	169
Underlying result before tax	252	202	401	106	207	242	204	192	961	845
Taxation	89	56	132	29	77	39	81	59	306	255
Non-controlling interests	2	1	-1	-1	1	2	2	1	1	6
Underlying net result	161	145	270	78	130	201	120	131	653	583
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	161	145	270	78	130	201	120	131	653	583
Key figures²⁾										
Cost/income ratio	54.4%	59.1%	34.4%	78.0%	55.2%	59.7%	60.7%	64.7%	55.9%	60.2%
Return on equity based on 10.0% common equity Tier 1 ³⁾	19.4%	17.7%	33.2%	9.7%	16.9%	28.1%	17.8%	19.4%	20.0%	20.5%
Risk costs in bps of average RWA	43	61	70	40	85	22	58	70	54	59
Risk-weighted assets (end of period)	34,199	32,958	32,887	31,829	31,799	29,959	27,920	27,204	34,199	31,799
Employees (FTEs, end of period)	8,588	8,661	8,701	8,816	8,823	8,887	8,861	8,920	8,588	8,823

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

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

Profit or loss Retail Banking Challengers & Growth Markets										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	946	968	910	934	898	912	884	853	3,759	3,546
Capital charge on book equity	0	-1	-4	-11	-14	-15	-18	-22	-16	-69
Interest benefit on total capital	10	10	14	18	21	23	23	25	53	92
Net interest income	956	977	920	942	904	919	889	856	3,796	3,569
Net commission income	152	132	110	108	127	92	112	119	503	451
Investment income	-1	49	2	0	0	42	2	0	50	45
Realised gains and fair value changes on investments	31	38	137	10	3	0	27	58	216	87
Total investment income	30	87	139	10	3	43	29	58	266	133
Valuation result and net trading income	39	26	42	24	48	27	2	53	130	130
Other income	12	14	36	25	29	28	-43	22	87	36
Total other income	51	40	78	49	77	55	-41	75	217	166
Total underlying income	1,190	1,237	1,247	1,108	1,111	1,109	989	1,108	4,782	4,318
Expenses excl. regulatory costs	625	589	567	578	578	549	569	553	2,359	2,249
Regulatory costs	27	30	54	139	56	48	27	56	250	187
Operating expenses	652	619	621	717	633	597	596	609	2,608	2,436
Gross result	538	618	627	391	478	512	393	499	2,173	1,882
Addition to loan loss provisions	42	74	77	67	80	66	62	59	260	267
Underlying result before tax	496	544	550	324	398	446	331	440	1,914	1,616
Taxation	105	157	133	98	109	122	115	125	493	471
Non-controlling interests	13	15	19	14	7	16	17	10	62	50
Underlying net result	378	371	397	212	282	308	199	306	1,358	1,095
Net gains/losses on divestments	-	-	-	-	-	-	367	-	-	367
Net result from divested units	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	378	371	397	212	282	308	566	306	1,358	1,462
Key figures¹⁾										
Cost/income ratio	54.8%	50.0%	49.8%	64.7%	57.0%	53.8%	60.3%	55.0%	54.5%	56.4%
Return on equity based on 10.0% common equity Tier 1 ²⁾	21.3%	20.9%	22.5%	12.3%	15.8%	17.8%	12.1%	18.5%	19.3%	16.0%
Risk costs in bps of average RWA	23	40	42	36	44	36	35	35	35	37
Risk-weighted assets (end of period)	72,747	73,909	74,179	73,740	73,702	72,495	73,155	69,587	72,747	73,702
Employees (FTEs, end of period)	22,424	22,493	22,427	22,353	22,502	22,632	22,554	22,720	22,424	22,502

¹⁾ Key figures based on underlying figures.

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

ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	395	425	394	422	419	414	404	371	1,636	1,609
Capital charge on book equity	11	10	8	2	-1	-2	-3	-6	31	-12
Interest benefit on total capital	4	4	6	7	8	9	9	11	22	38
Net interest income	410	439	408	432	427	421	410	376	1,689	1,634
Net commission income	53	47	42	41	62	31	36	45	183	172
Investment income	-0	0	0	-0	-0	0	1	-0	0	0
Realised gains and fair value changes on investments	-0	-	44	4	3	-	24	39	47	65
Total investment income	-1	0	44	4	2	0	25	39	47	66
Valuation result and net trading income	-1	-11	10	-2	13	10	-6	12	-3	30
Other income	-1	2	4	2	2	2	2	2	7	9
Total other income	-2	-9	14	0	16	12	-3	14	4	38
Total underlying income	461	478	508	477	507	464	467	473	1,923	1,910
Expenses excl. regulatory costs	208	199	200	195	196	187	180	180	802	744
Regulatory costs	-23	-8	15	101	9	39	20	30	84	98
Operating expenses	185	191	215	295	205	226	200	210	886	842
Gross result	276	287	293	182	302	237	267	263	1,037	1,069
Addition to loan loss provisions	-46	5	14	8	13	17	14	12	-18	57
Underlying result before tax	321	282	279	174	288	220	253	250	1,055	1,012
Taxation	80	100	75	60	89	70	90	80	315	328
Non-controlling interests	1	1	0	0	0	1	0	0	2	2
Underlying net result	240	181	203	113	199	150	162	170	738	681
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	240	181	203	113	199	150	162	170	738	681
Key figures²⁾										
Cost/income ratio	40.2%	39.9%	42.3%	61.9%	40.5%	48.8%	42.8%	44.4%	46.1%	44.1%
Return on equity based on 10.0% common equity Tier 1 ³⁾	37.9%	28.8%	32.6%	18.2%	32.0%	24.3%	26.8%	28.1%	29.4%	27.8%
Risk costs in bps of average RWA	-72	9	23	13	21	28	23	20	-7	23
Risk-weighted assets (end of period)	25,374	25,504	25,133	24,932	24,911	25,134	24,467	24,037	25,374	24,911
Employees (FTEs, end of period)	4,540	4,462	4,392	4,335	4,262	4,205	4,101	4,060	4,540	4,262

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

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

Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	551	543	516	512	478	498	480	481	2,123	1,938
Capital charge on book equity	-11	-11	-12	-13	-13	-13	-14	-16	-47	-57
Interest benefit on total capital	6	6	9	11	12	13	14	15	31	54
Net interest income	546	538	512	510	477	498	479	480	2,107	1,935
Net commission income	99	85	69	67	66	62	77	74	320	278
Investment income	-0	48	2	0	0	42	2	0	50	45
Realised gains and fair value changes on investments	31	38	93	6	0	0	3	19	169	22
Total investment income	31	87	95	6	0	42	4	20	219	67
Valuation result and net trading income	40	36	31	26	35	17	7	41	133	100
Other income	13	13	32	22	26	26	-45	20	81	27
Total other income	53	49	63	48	61	43	-38	62	214	128
Total underlying income	729	759	740	631	605	645	522	636	2,859	2,408
Expenses excl. regulatory costs	417	390	367	383	381	362	389	373	1,557	1,505
Regulatory costs	50	38	39	38	47	9	7	26	166	89
Operating expenses	467	428	406	422	428	371	396	399	1,723	1,594
Gross result	262	331	334	210	177	275	126	236	1,136	814
Addition to loan loss provisions	87	69	63	59	67	49	48	47	278	210
Underlying result before tax	175	262	271	151	110	226	78	190	858	604
Taxation	25	58	58	38	20	53	24	45	178	142
Non-controlling interests	12	15	19	14	7	15	17	9	60	48
Underlying net result	137	190	194	99	83	158	37	136	620	414
Net gains/losses on divestments							367		-	367
Net result from divested units									-	-
Special items after tax									-	-
Net result	137	190	194	99	83	158	404	136	620	781
Key figures²⁾										
Cost/income ratio	64.1%	56.4%	54.9%	66.8%	70.8%	57.4%	75.8%	62.8%	60.3%	66.2%
Return on equity based on 10.0% common equity Tier 1 ³⁾	12.5%	16.8%	17.4%	9.3%	7.5%	14.4%	4.6%	13.3%	14.0%	9.9%
Risk costs in bps of average RWA	73	56	51	48	55	41	41	42	57	45
Risk-weighted assets (end of period)	47,373	48,405	49,047	48,809	48,791	47,361	48,688	45,551	47,373	48,791
Employees (FTEs, end of period)	17,884	18,030	18,035	18,018	18,240	18,427	18,454	18,661	17,884	18,240

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

²⁾ Key figures based on underlying figures.

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

ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	1,066	1,072	1,008	1,031	1,016	953	992	995	4,178	3,955
Capital charge on book equity	-131	-134	-142	-153	-159	-157	-163	-159	-559	-638
Interest benefit on total capital	23	26	36	46	50	55	54	61	131	221
Net interest income	959	964	902	925	907	850	883	898	3,750	3,538
Net commission income	235	244	273	251	251	216	239	256	1,003	962
Investment income	3	18	3	8	-1	12	4	-0	31	15
Realised gains and fair value changes on investments	5	-2	12	7	-7	-72	-12	50	23	-40
Total investment income	8	15	15	15	-8	-60	-8	50	53	-26
Valuation result and net trading income	244	134	256	130	135	204	430	276	764	1,045
Other income	24	-6	25	-5	9	4	18	19	38	51
Total other income	269	127	281	125	145	208	448	295	802	1,096
Total underlying income	1,471	1,350	1,471	1,316	1,295	1,214	1,562	1,498	5,608	5,570
Expenses excl. regulatory costs	592	617	587	573	652	582	606	576	2,370	2,417
Regulatory costs	99	-2	2	102	100	20	-3	24	201	142
Operating expenses	691	615	590	676	753	603	603	600	2,572	2,559
Gross result	779	735	881	641	543	612	959	898	3,036	3,011
Addition to loan loss provisions	31	97	123	117	97	97	111	173	368	478
Underlying result before tax	748	638	758	524	445	515	848	725	2,668	2,533
Taxation	193	144	266	150	146	119	217	193	753	676
Non-controlling interests	2	3	4	3	4	6	1	5	11	16
Underlying net result	553	491	489	371	294	390	630	527	1,903	1,841
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	553	491	489	371	294	390	630	527	1,903	1,841
Key figures¹⁾										
Cost/income ratio	47.0%	45.6%	40.1%	51.3%	58.1%	49.6%	38.6%	40.1%	45.9%	45.9%
Return on equity based on 10.0% common equity Tier 1 ²⁾	14.7%	13.1%	12.9%	9.8%	8.0%	10.9%	17.6%	15.2%	12.6%	12.9%
Risk costs in bps of average RWA	8	26	32	31	26	27	31	49	24	33
Risk-weighted assets (end of period)	153,811	148,767	153,679	151,122	152,315	146,301	144,285	142,765	153,811	152,315
Employees (FTEs, end of period)	11,483	11,521	11,431	11,383	11,113	11,087	10,889	10,886	11,483	11,113
Value at Risk trading positions (average)	6.9	9.1	12.9	11.2	13.9	11.5	10.2	10.8		

¹⁾ Key figures based on underlying figures.

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

ING 1.12 Profit or loss: WB - Industry Lending

Profit or loss Wholesale Banking - Industry Lending										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	550	517	506	477	465	459	465	437	2,049	1,827
Capital charge on book equity	-0	-0	-0	-0	-0	-0	-0	-0	-0	-0
Interest benefit on total capital	10	11	14	19	19	21	21	23	55	84
Net interest income	560	528	520	495	485	480	486	459	2,104	1,910
Net commission income	123	132	150	131	119	112	134	133	538	498
Investment income	0	1	0	0	0	1	0	0	1	1
Realised gains and fair value changes on investments	-1	-5	-3	-5	-6	-8	-1	9	-13	-6
Total investment income	-0	-4	-2	-5	-6	-7	-1	9	-11	-4
Valuation result and net trading income	-6	3	2	3	1	-16	-2	-4	3	-20
Other income	15	1	8	-5	4	-0	2	3	19	8
Total other income	10	4	9	-2	5	-16	0	-1	21	-12
Total underlying income	693	660	678	620	602	570	620	600	2,651	2,392
Expenses excl. regulatory costs	168	154	157	149	149	143	148	135	627	576
Regulatory costs	27	-4	-1	21	25	3	0	5	43	33
Operating expenses	195	150	156	170	174	146	149	140	670	608
Gross result	498	510	522	450	429	424	471	460	1,981	1,784
Addition to loan loss provisions	2	86	60	98	63	39	58	108	245	267
Underlying result before tax	496	425	462	353	366	385	414	353	1,736	1,517
Taxation	124	107	110	83	88	89	119	88	424	383
Non-controlling interests	-0	1	1	2	2	1	1	1	3	6
Underlying net result	372	317	352	268	276	294	294	264	1,309	1,128
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	372	317	352	268	276	294	294	264	1,309	1,128
Key figures¹⁾										
Cost/income ratio	28.1%	22.7%	23.0%	27.4%	28.9%	25.6%	24.0%	23.3%	25.3%	25.4%
Return on equity based on 10.0% common equity Tier 1 ²⁾	22.4%	19.9%	22.5%	17.5%	19.0%	21.5%	21.6%	20.3%	20.6%	20.6%
Risk costs in bps of average RWA	1	54	38	63	43	28	42	82	38	48
Risk-weighted assets (end of period)	69,881	63,166	64,670	60,841	62,387	54,773	55,116	54,301	69,881	62,387

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - General Lending & Transaction Services										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	266	253	240	237	243	236	242	242	997	963
Capital charge on book equity	-1	-1	-1	-1	-1	-1	-1	-1	-3	-4
Interest benefit on total capital	7	8	11	13	15	16	15	17	39	63
Net interest income	273	261	250	250	257	251	256	259	1,034	1,023
Net commission income	95	93	95	84	93	83	90	86	366	353
Investment income	0	0	0	0	0	0	0	0	0	0
Realised gains and fair value changes on investments	-	-	-	-	-0	-	-	-	-	-0
Total investment income	0	0	0	0	-0	0	0	0	0	-0
Valuation result and net trading income	20	7	9	9	11	9	11	8	44	39
Other income	5	2	1	2	2	3	1	3	10	9
Total other income	25	9	10	11	13	12	12	12	55	48
Total underlying income	393	362	354	345	363	345	359	356	1,454	1,424
Expenses excl. regulatory costs	187	179	185	179	201	189	191	191	731	773
Regulatory costs	22	-4	5	23	15	13	1	5	45	34
Operating expenses	209	175	191	202	216	203	193	196	776	808
Gross result	184	187	164	143	147	143	166	160	678	616
Addition to loan loss provisions	9	3	50	2	24	39	34	51	65	149
Underlying result before tax	175	184	114	141	123	104	132	109	613	467
Taxation	41	49	27	33	35	21	41	28	150	125
Non-controlling interests	3	1	3	0	1	3	-2	2	7	4
Underlying net result	131	134	84	107	86	80	93	79	457	338
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	131	134	84	107	86	80	93	79	457	338
Key figures¹⁾										
Cost/income ratio	53.2%	48.3%	53.8%	58.5%	59.6%	58.7%	53.7%	55.0%	53.4%	56.7%
Return on equity based on 10.0% common equity Tier 1 ²⁾	11.8%	11.9%	7.7%	9.7%	8.1%	8.0%	9.0%	8.2%	10.3%	8.3%
Risk costs in bps of average RWA	8	3	45	2	22	37	34	52	14	36
Risk-weighted assets (end of period)	45,611	45,153	45,787	44,507	44,344	42,342	41,304	39,780	45,611	44,344

¹⁾ Key figures based on underlying figures.

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

ING 1.14 Profit or loss: WB - Financial Markets

Profit or loss Wholesale Banking - Financial Markets										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	102	133	69	114	110	53	83	118	418	365
Capital charge on book equity	-1	-1	-1	-1	-0	-0	-0	-0	-2	-1
Interest benefit on total capital	5	5	8	11	12	14	14	17	28	56
Net interest income	106	138	76	124	123	67	97	135	445	421
Net commission income	18	22	29	36	41	18	15	38	105	112
Investment income	0	0	1	0	4	0	1	0	1	5
Realised gains and fair value changes on investments	1	-1	1	-0	-1	4	1	-1	1	3
Total investment income	1	-1	2	-0	3	5	2	-1	3	9
Valuation result and net trading income	182	72	222	113	109	196	424	213	589	943
Other income	-22	-21	-7	-5	-22	-9	-15	-13	-56	-59
Total other income	160	51	215	108	86	187	409	201	533	884
Total underlying income	285	210	322	268	253	277	523	372	1,085	1,425
Expenses excl. regulatory costs	222	220	219	214	226	224	225	211	875	886
Regulatory costs	43	-6	-12	53	57	1	1	12	78	72
Operating expenses	265	214	207	267	284	225	226	223	953	958
Gross result	19	-4	115	2	-31	52	296	149	132	467
Addition to loan loss provisions	-8	4	-1	4	4	0	0	-0	-2	4
Underlying result before tax	27	-8	116	-2	-35	52	296	149	134	462
Taxation	10	5	33	-8	6	-12	60	27	40	80
Non-controlling interests	0	1	1	1	2	1	1	1	3	5
Underlying net result	16	-14	83	5	-42	64	236	121	91	378
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	16	-14	83	5	-42	64	236	121	91	378
Key figures¹⁾										
Cost/income ratio	93.2%	102.0%	64.2%	99.4%	112.2%	81.2%	43.3%	60.0%	87.8%	67.3%
Return on equity based on 10.0% common equity Tier 1 ²⁾	2.3%	-1.6%	10.0%	0.7%	-4.5%	7.0%	25.8%	13.3%	2.9%	10.4%
Risk costs in bps of average RWA	-11	5	-1	4	5	0	0	-0	-1	1
Risk-weighted assets (end of period)	28,049	30,120	32,378	34,389	34,449	37,573	36,754	36,646	28,049	34,449

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - Bank Treasury & Other										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	147	168	194	203	197	205	201	198	713	800
Capital charge on book equity	-130	-133	-140	-151	-158	-156	-162	-158	-554	-634
Interest benefit on total capital	2	2	3	3	4	4	5	5	9	18
Net interest income	19	37	56	55	43	53	44	45	168	184
Net commission income	-1	-3	-2	-0	-1	2	-0	-1	-6	-1
Investment income	3	17	1	8	-5	10	3	-0	29	8
Realised gains and fair value changes on investments	5	3	14	12	0	-68	-12	42	34	-38
Total investment income	7	20	15	20	-5	-58	-9	42	62	-30
Valuation result and net trading income	48	52	24	4	14	14	-3	59	128	84
Other income	27	12	23	3	26	11	30	26	65	92
Total other income	75	64	47	8	40	25	26	84	193	176
Total underlying income	100	118	117	83	76	22	61	170	418	329
Expenses excl. regulatory costs	14	65	26	32	76	26	41	39	137	182
Regulatory costs	8	12	11	4	3	3	-6	2	35	3
Operating expenses	22	77	37	37	79	29	35	42	172	185
Gross result	78	41	80	46	-2	-7	25	128	245	145
Addition to loan loss provisions	28	4	14	14	6	19	19	14	60	58
Underlying result before tax	50	37	66	32	-8	-26	7	114	185	87
Taxation	18	-16	96	42	18	22	-2	51	140	88
Non-controlling interests	-1	-0	-1	-1	-1	1	1	1	-2	2
Underlying net result	33	53	-30	-9	-25	-48	8	63	47	-3
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
Net result	33	53	-30	-9	-25	-48	8	63	47	-3
Key figures¹⁾										
Cost/income ratio	22.2%	65.0%	31.4%	44.5%	102.8%	130.7%	58.2%	24.5%	41.3%	56.1%
Return on equity based on 10.0% common equity Tier 1 ²⁾	12.5%	19.9%	-10.9%	-3.3%	-9.2%	-16.8%	2.9%	21.8%	4.2%	-0.1%
Risk costs in bps of average RWA	109	16	51	48	22	68	64	47	56	50
Risk-weighted assets (end of period)	10,270	10,327	10,843	11,385	11,135	11,612	11,111	12,038	10,270	11,135

¹⁾ Key figures based on underlying figures.

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

ING 1.16 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Balance sheet related interest	-46	-38	-43	-78	-94	-104	-125	-90	-205	-412
Capital charge on book equity	129	134	145	162	172	173	181	181	570	707
Interest benefit on total capital	-46	-51	-70	-92	-101	-111	-111	-126	-259	-448
Net interest income	37	45	31	-7	-22	-42	-55	-35	106	-153
Net commission income	-0	-1	-1	-1	-0	-3	-0	-0	-3	-4
Investment income	0	-0	1	-0	1	0	0	0	1	2
Realised gains and fair value changes on investments	1	27	0	0	-0	0	0	-	28	0
Total investment income	1	27	1	-0	1	0	0	0	29	2
Valuation result and net trading income	-23	-47	13	-44	-35	-9	-8	-92	-102	-144
Other income	10	4	7	8	1	4	-14	24	29	15
Total other income	-12	-43	20	-36	-34	-6	-22	-68	-72	-129
Total underlying income	25	27	51	-44	-55	-50	-77	-102	59	-285
Expenses excl. regulatory costs	68	75	76	59	60	74	63	13	277	210
Regulatory costs	0	0	1	0	35	-	0	0	1	35
Operating expenses	68	75	76	59	95	74	63	13	278	245
Gross result	-43	-48	-25	-103	-150	-124	-140	-115	-219	-529
Addition to loan loss provisions	0	-0	0	-0	0	0	-	-	0	0
Underlying result before tax	-43	-48	-25	-103	-150	-124	-140	-115	-219	-530
Taxation	45	28	-42	-29	-57	-3	-42	-24	2	-125
Non-controlling interests	-	-	-	-	-	-	-	-	-	-
Underlying net result	-87	-76	17	-74	-93	-122	-98	-92	-221	-404
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax	-787								-787	-
Net result	-874	-76	17	-74	-93	-122	-98	-92	-1,007	-404
Key figures¹⁾										
Risk-weighted assets (end of period)	2,240	2,497	2,642	2,932	2,696	2,965	3,788	2,949	2,240	2,696
Employees (FTEs, end of period)	3	3	3	3	2	2	2	2	3	2

¹⁾ Key figures based on underlying figures.

ING 1.17 Geographical split Banking: 4Q2016

Geographical split 4Q2016

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
Profit or loss																				
Net interest income	1,195	910	285	533	480	53	506	410	96	332	257	75	341	289	52	398	398	36	-1	37
Net commission income	188	138	51	99	86	14	60	53	7	58	27	32	87	73	14	117	117	0	0	-0
Investment income	2	2	-0	-2	-2	-0	-1	-1	-0	45	32	13	-2	-1	-0	-2	-2	-1	-2	1
Other income	110	95	15	187	68	120	5	-2	7	12	5	8	80	48	32	82	82	-7	5	-12
Total underlying income	1,495	1,145	351	817	631	186	571	461	111	448	320	127	506	409	97	595	595	29	3	25
Expenses excl. regulatory costs	712	539	173	403	335	68	236	208	28	242	202	40	252	215	38	243	243	71	3	68
Regulatory costs	90	75	15	34	8	26	-18	-23	5	25	21	4	42	29	13	36	36	0	0	0
Operating expenses	802	614	188	437	343	93	218	185	33	267	223	44	295	244	51	279	279	71	3	68
Gross result	693	531	162	380	288	93	353	276	78	180	97	83	211	165	46	316	316	-42	0	-43
Addition to loan loss provisions	51	29	22	33	36	-3	-41	-46	5	24	13	11	84	74	10	-13	-13	0	-	0
Underlying result before tax Banking	642	502	140	348	252	96	394	321	73	156	84	71	127	90	37	330	330	-42	0	-43
Retail Banking	502	502		252	252		321	321		84	84		90	90						
Wholesale Banking	140		140	96		96	73		73	71		71	37		37	330	330	0	0	
Corporate Line																		-43		-43
Underlying result before tax Banking	642	502	140	348	252	96	394	321	73	156	84	71	127	90	37	330	330	-42	0	-43
Customer lending/deposits (in EUR billion)																				
Residential mortgages	121.9	120.9	1.0	35.8	35.7	0.1	68.8	68.7	0.1	48.3	48.3	0.0	7.7	7.7	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	73.3	34.4	38.9	57.2	41.1	16.1	32.7	9.8	22.9	25.9	5.3	20.6	26.0	17.6	8.4	63.0	63.0	0.0	0.0	0.0
Customer deposits	165.2	134.7	30.5	94.9	81.1	13.7	129.9	129.0	1.0	86.4	84.9	1.5	32.8	28.6	4.2	14.0	14.0	8.0	0.0	8.0
Key figures²⁾																				
Cost/income ratio	53.6%	53.6%	53.7%	53.5%	54.4%	50.2%	38.1%	40.2%	29.6%	59.7%	69.6%	34.9%	58.3%	59.7%	52.2%	46.8%	46.8%	247.4%	92.1%	267.6%
Return on equity based on 10.0% common equity Tier 1 ³⁾	22.7%	29.7%	12.2%	19.3%	19.4%	19.0%	30.9%	37.9%	15.2%	18.2%	26.3%	11.9%	8.9%	7.8%	13.1%	15.8%	15.8%	-136.9%	-38.4%	-147.6%
Risk costs in bps of average RWA	24	23	26	26	43	-7	-45	-72	16	36	43	30	76	83	45	-8	-8	2	-	2
Risk-weighted assets (end of period)	83,901	49,088	34,814	51,306	34,199	17,107	37,793	25,374	12,418	28,297	12,463	15,833	43,185	34,910	8,276	65,110	65,110	2,494	254	2,240
Employees (FTEs, end of period)	12,416	9,048	3,368	10,190	8,588	1,602	4,833	4,540	293	4,038	3,467	572	15,870	14,418	1,452	4,191	4,191	8	5	3

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 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	
	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015	4Q2016	4Q2015
Profit or loss																
Net interest income	3,341	3,172	1,195	1,151	533	563	506	489	332	318	341	289	398	384	36	-22
Net commission income	611	607	188	198	99	124	60	73	58	40	87	69	117	103	0	-0
Investment income	39	-1	2	2	-2	1	-1	3	45	-0	-2	0	-2	-3	-1	-3
Other income	470	265	110	10	187	49	5	18	12	28	80	77	82	93	-7	-10
Total underlying income	4,461	4,043	1,495	1,361	817	736	571	583	448	386	506	435	595	577	29	-36
Expenses excl. regulatory costs	2,159	2,259	712	837	403	437	236	217	242	212	252	243	243	249	71	64
Regulatory costs	209	279	90	130	34	1	-18	14	25	13	42	48	36	39	0	35
Operating expenses	2,369	2,539	802	967	437	438	218	230	267	225	295	291	279	288	71	99
Gross result	2,093	1,504	693	394	380	298	353	353	180	161	211	144	316	288	-42	-135
Addition to loan loss provisions	138	302	51	107	33	64	-41	7	24	30	84	56	-13	37	0	0
Underlying result before tax Banking	1,955	1,202	642	287	348	234	394	345	156	131	127	87	330	252	-42	-135
Retail Banking	1,249	907	502	301	252	207	321	288	84	66	90	44	-	-	-	-
Wholesale Banking	748	445	140	-14	96	26	73	57	71	65	37	43	330	252	0	15
Corporate Line	-43	-150	-	-	-	-	-	-	-	-	-	-	-	-	-43	-150
Underlying result before tax Banking	1,955	1,202	642	287	348	234	394	345	156	131	127	87	330	252	-42	-135
Taxation	557	367	161	87	101	89	110	109	30	33	29	15	77	105	48	-70
Minority interests	17	12	-	-	2	1	1	0	-	-	14	11	-	-	-	-
Underlying net result Banking	1,381	822	481	200	245	145	283	236	126	98	83	61	253	147	-90	-65
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-787	-16	-	-16	-	-	-	-	-	-	-	-	-	-	-787	-
Net result Banking	595	807	481	185	245	145	283	236	126	98	83	61	253	147	-877	-65
Customer lending/deposits (in EUR billion)																
Residential mortgages	282.5	279.0	121.9	127.8	35.8	34.1	68.8	66.1	48.3	44.0	7.7	6.9	0.0	0.0	0.0	0.0
Other customer lending	278.1	253.7	73.3	72.7	57.2	52.3	32.7	24.2	25.9	23.0	26.0	25.5	63.0	56.0	0.0	0.0
Customer deposits	531.1	508.7	165.2	159.9	94.9	94.5	129.9	120.9	86.4	80.8	32.8	31.7	14.0	13.0	8.0	7.9
Key figures¹⁾																
Cost/income ratio	53.1%	62.8%	53.6%	71.0%	53.5%	59.5%	38.1%	39.5%	59.7%	58.3%	58.3%	67.0%	46.8%	50.0%	247.4%	n.a.
Return on equity based on 10.0% common equity Tier 1 ²⁾	18.0%	10.6%	22.7%	8.3%	19.3%	11.9%	30.9%	30.0%	18.2%	14.3%	8.9%	6.5%	15.8%	9.4%	-136.9%	-77.0%
Risk costs in bps of average RWA	18	38	24	45	26	53	-45	9	36	43	76	51	-8	23	2	0
Risk-weighted assets (end of period)	312,086	318,202	83,901	94,934	51,306	50,071	37,793	32,856	28,297	27,658	43,185	45,594	65,110	63,904	2,494	3,184
Employees (FTEs, end of period)	51,546	52,368	12,416	13,365	10,190	10,573	4,833	4,519	4,038	3,935	15,870	16,209	4,191	3,751	8	15

¹⁾ Key figures based on underlying figures.

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

ING 1.19 Geographical split Banking: Netherlands

Geographical split Netherlands										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	1,195	1,187	1,136	1,182	1,151	1,162	1,168	1,197	4,699	4,677
Net commission income	188	190	203	197	198	186	187	183	779	754
Investment income	2	16	29	33	2	-59	-22	2	79	-77
Other income	110	82	84	11	10	50	71	133	288	264
Total underlying income	1,495	1,475	1,452	1,423	1,361	1,339	1,404	1,514	5,845	5,619
Expenses excl. regulatory costs	712	717	886	760	837	756	755	742	3,076	3,091
Regulatory costs	90	17	7	111	130	-	-	-	225	130
Operating expenses	802	734	893	871	967	756	755	742	3,301	3,220
Gross result	693	741	558	552	394	583	649	772	2,545	2,399
Addition to loan loss provisions	51	64	103	92	107	81	204	262	310	654
Underlying result before tax	642	677	456	460	287	502	446	510	2,235	1,744
Retail Banking	502	542	325	336	301	416	358	420	1,705	1,495
Wholesale Banking	140	135	131	124	-14	85	88	90	530	249
Corporate Line									-	-
Underlying result before tax	642	677	456	460	287	502	446	510	2,235	1,744
Customer lending/deposits (in EUR billion)										
Residential mortgages	121.9	124.4	126.0	127.0	127.8	129.6	131.3	132.7	121.9	127.8
Other customer lending	73.3	75.7	76.2	72.9	72.7	74.1	75.1	78.7	73.3	72.7
Customer deposits	165.2	164.2	162.2	157.8	159.9	163.2	165.3	157.9	165.2	159.9
Key figures¹⁾										
Cost/income ratio	53.6%	49.8%	61.5%	61.2%	71.0%	56.5%	53.8%	49.0%	56.5%	57.3%
Return on equity based on 10.0% common equity Tier 1 ²⁾	22.7%	23.2%	15.3%	14.8%	8.3%	14.7%	13.4%	15.6%	18.8%	13.0%
Risk costs in bps of average RWA	24	29	45	39	45	33	83	106	35	67
Risk-weighted assets (end of period)	83,901	85,620	89,776	91,816	94,934	97,147	98,457	98,619	83,901	94,934
Employees (FTEs, end of period)	12,416	12,507	12,672	12,957	13,365	13,394	13,757	13,903	12,416	13,365

¹⁾ Key figures based on underlying figures.

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

ING 1.20 Geographical split Banking: Belgium

Geographical split Belgium ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	533	564	553	533	563	563	555	605	2,183	2,287
Net commission income	99	115	127	140	124	100	135	139	482	497
Investment income	-2	12	3	36	1	10	2	5	48	18
Other income	187	99	211	14	49	92	192	82	511	416
Total underlying income	817	790	895	723	736	765	884	832	3,225	3,217
Expenses excl. regulatory costs	403	439	285	417	437	438	429	440	1,544	1,745
Regulatory costs	34	16	6	196	1	52	37	109	252	199
Operating expenses	437	454	291	614	438	490	466	549	1,796	1,943
Gross result	380	336	604	109	298	274	418	283	1,429	1,274
Addition to loan loss provisions	33	57	93	33	64	20	31	51	215	166
Underlying result before tax	348	279	512	76	234	255	387	232	1,215	1,108
Retail Banking	252	202	401	106	207	242	204	192	961	845
Wholesale Banking	96	77	111	-30	26	13	183	41	254	263
Corporate Line									-	-
Underlying result before tax	348	279	512	76	234	255	387	232	1,215	1,108
Customer lending/deposits (in EUR billion)										
Residential mortgages	35.8	35.3	34.9	34.5	34.1	33.7	33.8	33.6	35.8	34.1
Other customer lending	57.2	55.4	54.6	52.7	52.3	52.0	53.0	51.0	57.2	52.3
Customer deposits	94.9	97.1	97.7	98.4	94.5	95.5	96.6	93.7	94.9	94.5
Key figures²⁾										
Cost/income ratio	53.5%	57.5%	32.5%	84.9%	59.5%	64.1%	52.7%	66.0%	55.7%	60.4%
Return on equity based on 10.0% common equity Tier 1 ³⁾	19.3%	16.4%	27.3%	4.7%	11.9%	20.1%	23.2%	14.1%	17.0%	17.2%
Risk costs in bps of average RWA	26	44	73	26	53	17	28	46	42	36
Risk-weighted assets (end of period)	51,306	51,160	51,250	50,271	50,071	47,662	45,066	44,459	51,306	50,071
Employees (FTEs, end of period)	10,190	10,288	10,347	10,479	10,573	10,642	10,637	10,693	10,190	10,573

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

ING 1.21 Geographical split Banking: Germany

Geographical split Germany ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	506	530	484	505	489	463	448	412	2,025	1,812
Net commission income	60	60	61	59	73	43	43	55	241	215
Investment income	-1	0	44	4	3	0	26	41	48	70
Other income	5	-7	24	4	18	16	-2	18	27	50
Total underlying income	571	584	614	572	583	521	516	526	2,340	2,146
Expenses excl. regulatory costs	236	221	223	216	217	205	197	194	896	813
Regulatory costs	-18	-8	14	103	14	40	20	31	91	103
Operating expenses	218	212	237	319	230	245	217	225	987	917
Gross result	353	371	376	253	353	276	299	301	1,354	1,229
Addition to loan loss provisions	-41	6	16	6	7	42	14	12	-13	77
Underlying result before tax	394	366	360	247	345	234	285	288	1,367	1,152
Retail Banking	321	282	279	174	288	220	253	250	1,055	1,012
Wholesale Banking	73	84	81	73	57	14	32	38	312	141
Corporate Line									-	-
Underlying result before tax	394	366	360	247	345	234	285	288	1,367	1,152
Customer lending/deposits (in EUR billion)										
Residential mortgages	68.8	68.3	67.5	66.5	66.1	65.3	64.5	64.3	68.8	66.1
Other customer lending	32.7	30.4	27.7	27.7	24.2	22.8	27.2	24.5	32.7	24.2
Customer deposits	129.9	126.2	124.4	121.8	120.9	119.2	119.4	118.5	129.9	120.9
Key figures²⁾										
Cost/income ratio	38.1%	36.4%	38.7%	55.8%	39.5%	47.0%	42.0%	42.8%	42.2%	42.7%
Return on equity based on 10.0% common equity Tier 1 ³⁾	30.9%	26.8%	30.3%	19.4%	30.0%	20.5%	25.4%	27.5%	27.0%	25.9%
Risk costs in bps of average RWA	-45	6	19	7	9	57	20	17	-4	26
Risk-weighted assets (end of period)	37,793	35,739	34,721	33,731	32,856	30,147	29,620	28,486	37,793	32,856
Employees (FTEs, end of period)	4,833	4,754	4,673	4,607	4,519	4,442	4,326	4,278	4,833	4,519

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

ING 1.22 Geographical split Banking: Other Challengers

Geographical split Other Challengers ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	332	341	354	347	318	325	319	307	1,373	1,268
Net commission income	58	41	34	38	40	33	42	41	171	156
Investment income	45	9	11	-0	-0	0	4	10	65	14
Other income	12	13	28	14	28	21	-66	28	68	10
Total underlying income	448	403	427	399	386	378	299	387	1,677	1,449
Expenses excl. regulatory costs	242	215	202	216	212	205	207	197	874	820
Regulatory costs	25	15	14	22	13	3	2	2	77	19
Operating expenses	267	230	216	238	225	208	208	199	951	840
Gross result	180	174	211	161	161	171	90	188	726	610
Addition to loan loss provisions	24	29	37	29	30	20	6	42	120	99
Underlying result before tax	156	144	175	132	131	150	84	146	607	511
Retail Banking	84	66	102	73	66	86	-0	114	325	266
Wholesale Banking	71	78	72	59	65	64	84	31	281	245
Corporate Line									-	-
Underlying result before tax	156	144	175	132	131	150	84	146	607	511
Customer lending/deposits (in EUR billion)										
Residential mortgages	48.3	46.6	45.3	44.8	44.0	41.5	42.8	43.9	48.3	44.0
Other customer lending	25.9	24.8	24.6	24.3	23.0	21.3	20.3	19.4	25.9	23.0
Customer deposits	86.4	84.1	82.6	82.3	80.8	77.6	78.5	79.4	86.4	80.8
Key figures²⁾										
Cost/income ratio	59.7%	56.9%	50.5%	59.6%	58.3%	54.9%	69.8%	51.4%	56.7%	57.9%
Return on equity based on 10.0% common equity Tier 1 ³⁾	18.2%	14.2%	18.8%	12.7%	14.3%	14.6%	5.8%	16.2%	16.0%	12.7%
Risk costs in bps of average RWA	36	44	55	43	43	30	10	66	44	37
Risk-weighted assets (end of period)	28,297	26,838	26,449	27,113	27,658	27,336	26,158	26,018	28,297	27,658
Employees (FTEs, end of period)	4,038	4,034	4,009	3,972	3,935	3,958	3,960	3,854	4,038	3,935

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

²⁾ Key figures based on underlying figures.

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

ING 1.23 Geographical split Banking: Growth Markets

Geographical split Growth Markets ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	341	333	303	298	289	292	287	279	1,274	1,147
Net commission income	87	85	70	67	69	63	65	70	309	267
Investment income	-2	81	84	7	0	43	0	13	170	57
Other income	80	76	67	68	77	54	75	67	290	273
Total underlying income	506	574	524	439	435	452	427	429	2,043	1,743
Expenses excl. regulatory costs	252	248	232	240	243	228	255	247	972	973
Regulatory costs	42	28	34	26	48	7	6	26	131	88
Operating expenses	295	276	266	266	291	234	262	273	1,103	1,061
Gross result	211	299	257	173	144	218	166	156	940	683
Addition to loan loss provisions	84	54	43	59	56	28	56	36	240	176
Underlying result before tax	127	244	214	115	87	190	109	120	700	506
Retail Banking	90	196	169	78	44	140	79	75	533	338
Wholesale Banking	37	48	45	37	43	50	31	44	168	169
Corporate Line									-	-
Underlying result before tax	127	244	214	115	87	190	109	120	700	506
Customer lending/deposits (in EUR billion)										
Residential mortgages	7.7	7.8	7.4	7.3	6.9	6.6	6.5	6.3	7.7	6.9
Other customer lending	26.0	26.7	26.2	25.7	25.5	25.1	25.1	24.0	26.0	25.5
Customer deposits	32.8	32.5	32.4	32.2	31.7	29.9	29.3	29.2	32.8	31.7
Key figures²⁾										
Cost/income ratio	58.3%	48.0%	50.8%	60.5%	67.0%	51.8%	61.3%	63.7%	54.0%	60.8%
Return on equity based on 10.0% common equity Tier 1 ³⁾	8.9%	18.5%	15.1%	8.2%	6.5%	14.8%	8.6%	10.2%	12.7%	10.0%
Risk costs in bps of average RWA	76	47	38	52	51	25	52	37	53	41
Risk-weighted assets (end of period)	43,185	45,236	46,071	45,540	45,594	43,349	45,294	40,778	43,185	45,594
Employees (FTEs, end of period)	15,870	16,052	16,119	16,158	16,209	16,376	16,406	16,714	15,870	16,209

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

²⁾ Key figures based on underlying figures.

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

ING 1.24 Geographical split Banking: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	398	385	407	389	384	378	380	409	1,579	1,551
Net commission income	117	114	114	107	103	102	112	117	452	435
Investment income	-2	-6	-1	-5	-3	-2	11	11	-13	17
Other income	82	5	47	80	93	103	201	166	215	563
Total underlying income	595	498	567	572	577	582	704	703	2,233	2,566
Expenses excl. regulatory costs	243	235	251	231	249	232	248	228	959	957
Regulatory costs	36	-2	-1	37	39	4	-4	7	70	46
Operating expenses	279	233	250	267	288	237	244	235	1,029	1,003
Gross result	316	265	318	305	288	345	461	469	1,204	1,563
Addition to loan loss provisions	-13	55	15	46	37	69	41	28	103	175
Underlying result before tax	330	210	302	259	252	276	420	440	1,101	1,388
Retail Banking									-	-
Wholesale Banking	330	210	302	259	252	276	420	440	1,101	1,388
Corporate Line									-	-
Underlying result before tax	330	210	302	259	252	276	420	440	1,101	1,388
Customer lending/deposits (in EUR billion)										
Residential mortgages	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	63.0	59.4	60.5	55.0	56.0	57.0	59.2	58.5	63.0	56.0
Customer deposits	14.0	13.1	13.7	13.4	13.0	17.3	18.5	18.8	14.0	13.0
Key figures¹⁾										
Cost/income ratio	46.8%	46.8%	44.0%	46.7%	50.0%	40.7%	34.6%	33.4%	46.1%	39.1%
Return on equity based on 10.0% common equity Tier 1 ²⁾	15.8%	10.4%	9.8%	11.7%	9.4%	14.3%	21.2%	22.4%	11.9%	16.8%
Risk costs in bps of average RWA	-8	34	9	29	23	46	27	19	16	29
Risk-weighted assets (end of period)	65,110	63,120	65,780	63,626	63,904	61,090	60,718	61,300	65,110	63,904
Employees (FTEs, end of period)	4,191	4,132	4,007	3,908	3,751	3,728	3,614	3,555	4,191	3,751

¹⁾ Key figures based on underlying figures.

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

ING 1.25 Geographical split Banking: Other

Geographical split Other ¹⁾										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	FY2016	FY2015
Profit or loss										
Net interest income	36	46	31	-6	-22	-41	-55	-34	107	-153
Net commission income	0	-1	-1	-1	-0	-3	-0	-0	-2	-4
Investment income	-1	27	1	-4	-3	0	3	30	24	30
Other income	-7	-34	36	-31	-10	10	-11	-52	-36	-63
Total underlying income	29	38	68	-41	-36	-35	-63	-56	94	-189
Expenses excl. regulatory costs	71	80	77	61	64	77	67	19	289	227
Regulatory costs	0	0	1	0	35	0	0	0	1	35
Operating expenses	71	80	78	61	99	77	67	19	290	262
Gross result	-42	-42	-10	-103	-135	-111	-130	-75	-197	-451
Addition to loan loss provisions	0	-0	0	-0	0	0	-	-	0	0
Underlying result before tax	-42	-42	-10	-102	-135	-112	-130	-75	-197	-451
Retail Banking									-	-
Wholesale Banking	0	6	15	1	15	13	10	40	22	78
Corporate Line	-43	-48	-25	-103	-150	-124	-140	-115	-219	-530
Underlying result before tax	-42	-42	-10	-102	-135	-112	-130	-75	-197	-451
Customer lending/deposits (in EUR billion)										
Residential mortgages	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0
Customer deposits	8.0	5.6	6.6	8.7	7.9	6.7	6.7	5.0	8.0	7.9
Key figures²⁾										
Cost/income ratio	247.4%	210.6%	114.6%	n.a.	n.a.	n.a.	n.a.	n.a.	310.3%	n.a.
Return on equity based on 10.0% common equity Tier 1 ³⁾	-136.9%	-99.9%	37.6%	-93.0%	-77.0%	-108.6%	-84.9%	-62.9%	-70.2%	-83.1%
Risk costs in bps of average RWA	2	-0	0	-0	0	1	-	-	0	0
Risk-weighted assets (end of period)	2,494	2,761	2,922	3,263	3,184	3,542	4,518	3,922	2,494	3,184
Employees (FTEs, end of period)	8	8	7	8	15	21	29	35	8	15

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

²⁾ Key figures based on underlying figures.

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

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016
Cash and balances with central banks	18,144	24,331	18,144	24,331		
Loans and advances to banks	28,858	27,192	28,872	27,205	-14	-13
Financial assets at fair value through profit or loss						
- trading assets	114,504	136,888	114,512	136,898	-8	-9
- non-trading derivatives	2,490	2,459	2,309	2,439	181	20
- designated as at fair value through profit or loss	5,099	4,532	5,099	4,532		
Investments						
- available-for-sale investments	82,912	85,463	82,912	85,463		
of which equity securities	4,024	3,847	4,024	3,847		
of which debt securities	78,888	81,616	78,888	81,616		
- held-to-maturity investments	8,751	7,796	8,751	7,796		
Loans and advances to customers						
- customer lending excl. provision for loan losses	561,367	555,645	560,580	554,854	788	791
- securities at amortised cost	7,471	8,472	7,471	8,472		
- provision for loan losses	-5,178	-5,513	-5,178	-5,513		
Investments in associates and joint ventures	1,141	983	1,003	853	138	130
Property and equipment	2,002	1,987	2,002	1,987		
Intangible assets	1,484	1,623	1,484	1,623		
Current tax assets	314	318	252	260	62	58
Deferred tax assets	1,000	804	1,000	804		
Other assets ¹⁾	14,722	17,562	14,706	17,529	16	33
Assets held for sale						
Total assets	845,081	870,542	843,919	869,533	1,162	1,009

¹⁾ Other assets includes real estate investments. Historical figures have been adjusted.

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
	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								
Cash and balances with central banks	18,144	24,331	26,121	29,972	21,458	31,730	21,511	15,342
Loans and advances to banks	28,858	27,192	29,024	28,085	29,988	37,971	39,711	44,170
Financial assets at fair value through profit or loss								
- trading assets	114,504	136,888	147,110	141,635	131,467	137,090	140,429	153,434
- non-trading derivatives	2,490	2,459	2,653	3,492	3,347	3,507	3,493	4,609
- designated as at fair value through profit or loss	5,099	4,532	4,865	3,611	3,234	2,719	2,750	3,142
Investments								
- available-for-sale investments	82,912	85,463	88,545	88,846	87,000	86,724	85,896	90,026
of which equity securities	4,024	3,847	4,168	4,099	4,433	3,656	4,511	2,968
of which debt securities	78,888	81,616	84,377	84,747	82,567	83,068	81,385	87,058
- held-to-maturity investments	8,751	7,796	7,790	7,566	7,826	7,929	6,534	5,365
Loans and advances to customers¹⁾								
- customer lending excl. provision for loan losses	561,367	555,645	551,781	539,136	533,490	529,764	539,466	536,443
- securities at amortised cost	7,471	8,472	8,911	9,060	9,625	9,573	9,680	10,271
- provision for loan losses	-5,178	-5,513	-5,723	-5,618	-5,772	-5,862	-5,973	-6,077
Investments in associates and joint ventures	1,141	983	956	935	962	953	1,004	1,063
Property and equipment	2,002	1,987	1,972	1,999	2,027	2,007	2,021	2,088
Intangible assets	1,484	1,623	1,600	1,531	1,567	1,546	1,613	1,651
Current tax assets	314	318	570	494	322	237	190	148
Deferred tax assets	1,000	804	720	819	814	924	1,256	1,191
Other assets ²⁾	14,722	17,562	18,764	16,020	12,262	13,073	12,133	13,503
Assets held for sale				1,315	2,153	2,153	3,205	177,014
Total assets before change accounting policy	845,081	870,542	885,659	868,897	841,769	862,039	864,920	1,053,383
Impact change accounting policy on Loans and advances to customers ¹⁾				172,695	163,464	165,939	184,632	178,741
Total assets	845,081	870,542	885,659	1,041,592	1,005,233	1,027,978	1,049,552	1,232,124

¹⁾ 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 will be adjusted in the ING 2016 Annual 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.

²⁾ Other assets includes real estate investments. Historical figures have been adjusted.

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	
	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016
Shareholders' equity	49,793	49,444	43,540	44,675	6,253	4,769
Non-controlling interests	606	645	606	645		
Total equity	50,399	50,089	44,146	45,320	6,253	4,769
Deposits from banks	31,964	36,971	31,964	36,971		
Customer deposits	522,942	516,884	531,096	522,756	-8,154	-5,872
Financial liabilities at fair value through profit or loss						
- trading liabilities	83,167	104,754	83,167	104,754		
- non-trading derivatives	3,541	3,518	3,585	3,571	-44	-53
- designated as at fair value through profit or loss	12,266	12,509	12,266	12,509		
Current tax liability	588	653	588	653	0	
Deferred tax liabilities	878	1,029	878	1,029		
Provisions	2,028	985	2,028	985		
Other liabilities	16,852	17,604	16,792	17,535	60	69
Debt securities in issue	103,234	109,590	101,305	107,646	1,929	1,944
Subordinated loans ¹⁾	17,223	15,956	16,104	15,804	1,119	152
Liabilities held for sale						
Total liabilities	794,682	820,453	799,773	824,213	-5,091	-3,760
Total equity and liabilities	845,081	870,542	843,919	869,533	1,162	1,009

¹⁾ Subordinated loans includes other borrowed funds. Historical figures have been adjusted.

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)	49,793	49,444	49,086	48,810	47,832	46,022	46,767	54,658
Non-controlling interests	606	645	619	670	638	619	576	12,469
Total equity	50,399	50,089	49,705	49,480	48,470	46,641	47,343	67,127
Deposits from banks	31,964	36,971	34,682	33,852	33,813	42,047	39,425	36,833
Customer deposits ¹⁾	522,942	516,884	512,819	505,557	500,777	502,440	506,194	494,954
Financial liabilities at fair value through profit or loss								
- trading liabilities	83,167	104,754	114,166	104,963	88,807	95,903	88,673	111,360
- non-trading derivatives	3,541	3,518	3,900	4,074	4,257	4,623	4,710	5,791
- designated as at fair value through profit or loss	12,266	12,509	12,491	12,203	12,616	12,168	13,028	13,996
Current tax liability	588	653	637	531	590	736	721	693
Deferred tax liabilities	878	1,029	992	981	643	579	725	956
Provisions	2,028	985	1,027	911	964	831	879	912
Other liabilities	16,852	17,605	19,043	18,024	13,133	13,907	15,602	17,220
Debt securities in issue	103,234	109,590	119,384	122,740	121,289	125,472	130,145	132,876
Subordinated loans ²⁾	17,223	15,956	16,812	15,581	16,411	16,694	17,475	18,713
Liabilities held for sale								151,952
Total liabilities before change accounting policy	794,682	820,453	835,954	819,417	793,299	815,398	817,577	986,256
impact change accounting policy on Customer deposits ¹⁾				172,695	163,464	165,939	184,632	178,741
Total liabilities	794,682	820,453	835,954	992,112	956,763	981,337	1,002,209	1,164,997
Total equity and liabilities	845,081	870,542	885,659	1,041,592	1,005,233	1,027,978	1,049,552	1,232,124

¹⁾ 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 will be adjusted in the ING 2016 Annual 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.

²⁾ Subordinated loans includes other borrowed funds. Historical figures have been adjusted.

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In EUR million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016
Share capital	39	39	525	525	-486	-486
Share premium	16,950	16,948	16,542	16,542	408	406
Revaluation reserve equity securities	2,656	2,481	2,656	2,481		
Revaluation reserve debt securities	1,174	1,299	1,176	1,299	-2	
Revaluation reserve cashflow hedge	777	1,248	777	1,248		
Other revaluation reserve	204	205	201	203	3	2
Remeasurement of the net defined benefit asset/liability	-371	-389	-371	-389		
Currency translation reserve	-770	-758	-791	-779	21	21
Treasury shares	-8	-9			-8	-9
Retained earnings and other reserves	24,491	24,480	18,598	19,935	5,893	4,545
Net result year to date	4,651	3,900	4,227	3,610	424	290
Shareholders' equity	49,793	49,444	43,540	44,675	6,253	4,769
Non-controlling interests	606	645	606	645		
Total equity	50,399	50,089	44,146	45,320	6,253	4,769
Key figures						
Shareholders' equity per share in EUR	12.84	12.75				
Shares outstanding in the market (in million)	3,878	3,877				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
In EUR million	2016	2016	2016	2016	2015	2015	2015	2015
Share capital	39	39	931	928	928	928	928	926
Share premium	16,950	16,948	16,055	16,055	16,054	16,054	16,053	16,051
Revaluation reserve equity securities	2,656	2,481	2,429	2,238	2,633	1,931	2,709	3,061
Revaluation reserve debt securities	1,174	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	777	1,248	1,287	1,129	666	630	217	3,844
Other revaluation reserve	204	205	334	325	326	289	291	303
Remeasurement of the net defined benefit asset/liability	-371	-389	-365	-347	-306	-316	-355	-539
Currency translation reserve	-770	-758	-716	-760	-538	-832	-337	9
Treasury shares	-8	-9	-11	-11	-18	-19	-30	-37
Retained earnings and other reserves	24,491	24,480	25,266	26,739	22,814	22,813	23,759	24,353
Net result year to date	4,651	3,900	2,552	1,257	4,010	3,191	2,127	1,769
Shareholders' equity	49,793	49,444	49,086	48,810	47,832	46,022	46,767	54,658
Non-controlling interests	606	645	619	670	638	619	576	12,469
Total equity	50,399	50,089	49,705	49,480	48,470	46,641	47,343	67,127
Key figures								
Shareholders' equity per share in EUR	12.84	12.75	12.66	12.61	12.36	11.90	12.09	14.16

ING 2.7 Capital base

ING Group: Capital base¹⁾

In EUR million	ING Group ²⁾		ING Bank N.V.	
	31 Dec 2016	30 Sep 2016	31 Dec 2016	30 Sep 2016
Shareholders' equity (parent)	49,793	49,444	43,540	44,675
Group hybrid capital	7,706	6,434	6,496	6,286
Total capitalisation	57,499	55,878	50,036	50,961
Adjustments to equity:				
Revaluation reserve debt securities	-470	-520	-470	-520
Revaluation reserve cashflow hedge	-777	-1,248	-777	-1,248
Goodwill and intangibles	-1,537	-1,650	-1,510	-1,623
Revaluation reserve equity	-1,063	-992	-1,063	-992
Revaluation reserves real estate	-81	-82	-80	-81
Prudential filters	-1,755	-3,109	-725	-1,496
Non-controlling interests	326	312	326	312
Deductions Tier 1	-779	-843	-777	-841
Available Tier 1 capital	51,363	47,745	44,960	44,473
Tier 2 capital	9,402	9,173	9,402	9,174
BIS capital	60,765	56,919	54,362	53,646

¹⁾ phased-in

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

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 31 December 2016

In EUR million	Long-term debt issued			Maturing											
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	>2027
ING Bank senior debt ¹⁾	11,440	17,232	7,419	10,065	9,085	9,186	5,548	6,203	2,972	315	127		452	70	2,343
ING Bank covered bond	98	1,002	493	1,974	5,568	1,868	3,672	3,826	3,699	1,789	800	617	1,140	764	2,949
ING Bank RMBS	843	1,195	611	667	729	3,573	235	655							
ING Group senior debt ¹⁾				1,750											123
ING Group mandatory exchangeable subordinated notes	1,125														
ING Bank Tier 2	1,509		983	109		86				7,075			1,586	150	983

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

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

	31 Dec 2016	30 Sep 2016
Loan-to-deposit ratio	1.06	1.07
Loan-to-deposit ratio excl. Securities at amortised cost	1.05	1.05
Key figures		
Customer deposits (retail)	51%	48%
Customer deposits (corporate)	21%	21%
Lending / repurchase agreement	5%	8%
Interbank	5%	5%
Public debt	16%	16%
Subordinated debt	2%	2%
Total ¹⁾	100%	100%

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

ING 2.9 Investments: Group

ING Group: Total Investments - 31 December 2016

In EUR billion	Loans and advances to banks	Loans and advances to customers	Investments held-to-maturity	Investments available-for-sale		Fair value through profit or loss	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	0.9	7.5	8.8	78.9	1.2	1.6	97.7	1.2
of which Government bonds		0.9	6.7	42.0	0.8	0.5	50.0	0.8
of which Sub-sovereign, Supranationals and Agencies		0.3	1.6	20.5	0.3		22.4	0.3
of which Covered bonds	0.9	1.8	0.1	11.3	0.1		14.1	0.1
of which Financial institutions	0.0	0.3		2.0	0.0	0.8	3.1	0.0
of which Corporate bonds		0.8		1.3	0.0	0.0	2.1	0.0
of which asset-backed securities		3.4	0.4	1.8	-0.0	0.3	5.9	-0.0
Public Equity Exposure				4.0	2.7		4.0	2.7
Total Investments	0.9	7.5	8.8	82.9	3.9	1.6	101.7	3.9

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

ING 3.1 Customer lending/deposits: 4Q2016 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		
Residential mortgages												
Beginning of period	282.4	281.0	123.2	35.2	68.2	54.4	1.4	0.0	0.0	0.0	1.4	0.0
Net production	1.5	1.5	-1.6	0.5	0.8	1.7	-0.0				-0.0	
Bank Treasury Acquisitions / divestments	-0.3	-0.3	-0.3									
FX impact and other	-1.1	-0.9	-0.4	-0.0	-0.3	-0.2	-0.2				-0.2	
End of period	282.5	281.3	120.9	35.7	68.7	56.0	1.1	0.0	0.0	0.0	1.1	0.0
Other customer lending												
Beginning of period	272.5	112.0	37.0	41.0	10.8	23.2	160.4	107.0	45.8	1.0	6.6	0.0
Net production	7.0	0.1	-0.8	0.1	0.1	0.8	6.9	4.2	2.6	0.3	-0.1	
Bank Treasury Acquisitions / divestments	-2.8	-2.2	-1.1	-0.0	-1.1	-0.0	-0.6				-0.6	
FX impact and other	1.4	-1.7	-0.7			-1.0	3.1	3.3	-0.2		-0.0	
End of period	278.1	108.2	34.4	41.1	9.8	22.9	169.9	114.6	48.1	1.3	5.9	0.0
Customer deposits												
Beginning of period	522.8	453.0	135.6	81.1	125.3	110.9	64.2	1.1	49.2	5.1	8.8	5.6
Net production	12.1	7.8	0.7	-0.0	3.6	3.5	1.9	0.6	2.0	-0.7	0.0	2.4
Bank Treasury Acquisitions / divestments	-1.4	-0.7	-0.9	0.1	0.0	0.1	-0.7				-0.7	
FX impact and other	-2.3	-1.7	-0.7			-1.0	-0.6	0.0	-0.8	0.1	-0.0	
End of period	531.1	458.3	134.7	81.1	129.0	113.5	64.8	1.7	50.4	4.6	8.2	8.0

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
Residential mortgages								
Beginning of period	282.4	281.1	280.0	279.0	276.7	278.8	280.8	280.6
Net production	1.5	1.1	2.0	1.0	1.8	1.0	1.1	-0.1
Bank Treasury								
Acquisitions / divestments	-0.3	-0.2	-0.3	-0.3	-0.5	-0.6	-1.2	-1.0
FX impact and other	-1.1	0.4	-0.5	0.4	1.0	-2.6	-1.9	1.3
End of period	282.5	282.4	281.1	280.0	279.0	276.7	278.8	280.8
Other customer lending								
Beginning of period	272.5	269.9	258.4	253.7	252.3	259.8	256.3	232.9
Net production	7.0	1.8	12.3	5.5	1.5	-0.3	6.9	6.3
Bank Treasury	-2.8	-0.5	-2.6	2.9	-2.4	-5.3	-0.5	9.8
Acquisitions / divestments								
FX impact and other	1.4	1.2	1.8	-3.6	2.4	-1.9	-2.9	7.4
End of period	278.1	272.5	269.9	258.4	253.7	252.3	259.8	256.3
Customer deposits								
Beginning of period	522.8	519.6	514.5	508.7	509.4	514.2	502.4	489.3
Net production	12.1	2.0	5.7	8.8	3.4	-1.3	9.3	13.6
Bank Treasury	-1.4	-1.4	-0.8	-2.7	-5.7	-0.0	4.1	-4.0
Acquisitions / divestments								
FX impact and other	-2.3	2.5	0.3	-0.3	1.6	-3.5	-1.7	3.5
End of period	531.1	522.8	519.6	514.5	508.7	509.4	514.2	502.4

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	281.0	279.7	278.5	277.7	275.3	277.4	279.1	278.9
Net production	1.5	1.1	2.0	1.0	1.8	1.0	1.1	-0.1
Bank Treasury								
Acquisitions / divestments	-0.3	-0.2	-0.3	-0.3	-0.5	-0.6	-1.2	-1.0
FX impact and other	-0.9	0.5	-0.4	0.2	1.1	-2.5	-1.6	1.3
End of period	281.3	281.0	279.7	278.5	277.7	275.3	277.4	279.1
Other customer lending								
Beginning of period	112.0	110.8	111.1	107.6	111.0	117.0	115.8	105.7
Net production	0.1	0.9	2.3	1.4	-1.8	0.4	2.8	1.7
Bank Treasury	-2.2	-0.3	-2.2	2.1	-2.2	-5.1	0.0	7.9
Acquisitions / divestments								
FX impact and other	-1.7	0.6	-0.3	-0.0	0.6	-1.3	-1.7	0.5
End of period	108.2	112.0	110.8	111.1	107.6	111.0	117.0	115.8
Customer deposits								
Beginning of period	453.0	452.1	443.3	438.4	434.0	436.3	428.5	420.7
Net production	7.8	0.4	10.3	6.9	5.1	0.3	6.5	9.0
Bank Treasury	-0.7	-1.0	-0.4	-2.2	-2.4	0.2	2.8	-3.0
Acquisitions / divestments								
FX impact and other	-1.7	1.4	-1.0	0.1	1.6	-2.8	-1.5	1.8
End of period	458.3	453.0	452.1	443.3	438.4	434.0	436.3	428.5

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
Residential mortgages								
Beginning of period	123.2	124.8	125.7	126.7	128.4	130.0	131.2	132.1
Net production	-1.6	-1.3	-0.5	-0.6	-1.0	-0.9	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments	-0.3	-0.2	-0.3	-0.3	-0.5	-0.6	-0.3	-0.2
FX impact and other	-0.4	-0.1	-0.1	-0.0	-0.2	-0.1	-0.4	-0.1
End of period	120.9	123.2	124.8	125.7	126.7	128.4	130.0	131.2
Other customer lending								
Beginning of period	37.0	37.5	37.7	37.4	38.7	38.9	41.6	38.7
Net production	-0.8	-0.8	-0.4	-0.2	-1.2	-0.5	-0.3	-0.1
Bank Treasury	-1.1	-0.4	0.2	0.5	-0.1	0.3	-1.4	2.9
Acquisitions / divestments								
FX impact and other	-0.7	0.7					-0.9	
End of period	34.4	37.0	37.5	37.7	37.4	38.7	38.9	41.6
Customer deposits								
Beginning of period	135.6	137.2	132.1	131.4	133.8	135.0	129.1	129.4
Net production	0.7	-1.7	5.4	2.7	0.1	-1.2	3.2	1.4
Bank Treasury	-0.9	-0.6	-0.2	-2.0	-2.5	0.0	2.7	-1.8
Acquisitions / divestments								
FX impact and other	-0.7	0.7						
End of period	134.7	135.6	137.2	132.1	131.4	133.8	135.0	129.1

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	35.2	34.8	34.4	34.0	33.7	33.8	33.5	32.9
Net production	0.5	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	0.0	-0.1	0.1
End of period	35.7	35.2	34.8	34.4	34.0	33.7	33.8	33.5
Other customer lending								
Beginning of period	41.0	40.3	39.2	38.3	39.1	40.0	38.5	37.5
Net production	0.1	0.8	1.5	0.9	-0.9	-0.6	1.5	0.6
Bank Treasury	-0.0	-0.0	-0.3	0.0	0.1	-0.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
End of period	41.1	41.0	40.3	39.2	38.3	39.1	40.0	38.5
Customer deposits								
Beginning of period	81.1	82.0	81.1	79.7	79.7	79.5	77.9	76.7
Net production	-0.0	-0.8	0.9	1.4	0.1	0.0	1.6	1.3
Bank Treasury	0.1	-0.0	0.0	-0.0	0.0	0.1		-0.1
Acquisitions / divestments								
FX impact and other								
End of period	81.1	81.1	82.0	81.1	79.7	79.7	79.5	77.9

¹⁾ Including ING Luxembourg.

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	68.2	67.4	66.3	66.1	65.2	64.4	64.2	65.0
Net production	0.8	0.9	1.0	0.3	1.0	0.8	0.4	-0.6
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.3	-0.0	0.1	0.0	-0.1	-0.1	-0.2	-0.1
End of period	68.7	68.2	67.4	66.3	66.1	65.2	64.4	64.2
Other customer lending								
Beginning of period	10.8	10.3	12.3	10.4	12.5	17.3	15.6	10.9
Net production	0.1	0.3	0.2	0.2	0.2	0.3	0.2	0.2
Bank Treasury	-1.1	0.2	-2.3	1.8	-2.3	-5.2	1.5	4.5
Acquisitions / divestments								
FX impact and other								
End of period	9.8	10.8	10.3	12.3	10.4	12.5	17.3	15.6
Customer deposits								
Beginning of period	125.3	123.6	121.0	120.2	118.7	118.9	118.0	114.3
Net production	3.6	2.1	2.3	1.0	1.3	-0.2	0.9	4.4
Bank Treasury	0.0	-0.4	0.2	-0.1	0.2	-0.0	-0.0	-0.8
Acquisitions / divestments								
FX impact and other								
End of period	129.0	125.3	123.6	121.0	120.2	118.7	118.9	118.0

¹⁾ Including ING Austria.

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	54.4	52.7	52.0	50.9	48.0	49.2	50.1	49.0
Net production	1.7	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	-0.2	0.6	-0.4	0.2	1.4	-2.3	-0.9	1.4
End of period	56.0	54.4	52.7	52.0	50.9	48.0	49.2	50.1
Other customer lending								
Beginning of period	23.2	22.7	21.9	21.6	20.7	20.7	20.3	18.7
Net production	0.8	0.6	1.0	0.5	0.1	1.2	1.4	1.0
Bank Treasury	-0.0	-0.1	0.2	-0.1	0.1	0.1	-0.1	0.2
Acquisitions / divestments								
FX impact and other	-1.0	-0.1	-0.3	-0.0	0.6	-1.3	-0.8	0.5
End of period	22.9	23.2	22.7	21.9	21.6	20.7	20.7	20.3
Customer deposits								
Beginning of period	110.9	109.4	109.1	107.1	101.9	102.9	103.5	100.3
Net production	3.5	0.8	1.7	1.9	3.6	1.7	0.9	1.8
Bank Treasury	0.1	0.0	-0.4	-0.0	-0.1	0.1	0.0	-0.4
Acquisitions / divestments								
FX impact and other	-1.0	0.8	-1.0	0.1	1.6	-2.8	-1.5	1.8
End of period	113.5	110.9	109.4	109.1	107.1	101.9	102.9	103.5

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	1.4	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	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.2	-0.0	-0.0	0.1	-0.1	-0.0	-0.2	-0.0
End of period	1.1	1.4	1.4	1.4	1.3	1.4	1.4	1.6
Other customer lending								
Beginning of period	160.4	159.1	147.4	146.1	141.3	142.8	140.2	126.9
Net production	6.9	0.9	9.9	4.1	3.3	-0.7	4.4	4.6
Bank Treasury	-0.6	-0.2	-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other	3.1	0.6	2.1	-3.6	1.7	-0.6	-1.2	6.9
End of period	169.9	160.4	159.1	147.4	146.1	141.3	142.8	140.2
Customer deposits								
Beginning of period	64.2	60.8	62.6	62.5	68.6	71.2	68.9	64.8
Net production	1.9	2.7	-2.6	1.1	-2.9	-1.7	1.2	3.4
Bank Treasury	-0.7	-0.4	-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other	-0.6	1.0	1.3	-0.5	-0.0	-0.7	-0.2	1.7
End of period	64.8	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
Residential mortgages								
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period	107.0	106.0	99.1	98.8	93.4	93.1	89.7	82.1
Net production	4.2	1.3	6.1	2.9	3.9	0.8	4.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other	3.3	-0.4	0.8	-2.6	1.5	-0.4	-0.9	5.7
End of period	114.6	107.0	106.0	99.1	98.8	93.4	93.1	89.7
Customer deposits								
Beginning of period	1.1	1.3	1.1	1.5	1.8	2.1	1.9	2.0
Net production	0.6	-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	0.0	-0.1	-0.0	0.1
End of period	1.7	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
Residential mortgages								
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production					0.0			
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period	45.8	44.7	39.5	38.1	37.5	37.2	35.9	33.5
Net production	2.6	0.1	3.8	1.8	0.4	0.4	1.6	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.2	1.0	1.3	-0.4	0.3	-0.1	-0.3	1.1
End of period	48.1	45.8	44.7	39.5	38.1	37.5	37.2	35.9
Customer deposits								
Beginning of period	49.2	45.4	47.3	46.4	47.2	48.2	46.4	44.3
Net production	2.0	2.7	-3.1	1.0	-0.8	-0.7	1.8	1.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.8	1.0	1.1	-0.1	-0.0	-0.3	-0.0	0.6
End of period	50.4	49.2	45.4	47.3	46.4	47.2	48.2	46.4

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
Residential mortgages								
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period	1.0	1.3	1.2	2.0	2.6	4.1	5.3	3.7
Net production	0.3	-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
End of period	1.3	1.0	1.3	1.2	2.0	2.6	4.1	5.3
Customer deposits								
Beginning of period	5.1	4.9	4.5	4.4	6.1	6.6	7.9	5.5
Net production	-0.7	0.2	0.2	0.4	-1.6	-0.1	-1.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other	0.1	0.0	0.1	-0.3	-0.1	-0.3	-0.1	0.5
End of period	4.6	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
Residential mortgages								
Beginning of period	1.4	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	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.2	-0.0	-0.0	0.1	-0.1	-0.0	-0.2	-0.0
End of period	1.1	1.4	1.4	1.4	1.3	1.4	1.4	1.6
Other customer lending								
Beginning of period	6.6	7.1	7.5	7.1	7.8	8.4	9.4	7.6
Net production	-0.1	-0.3	-0.1	-0.2	-0.4	-0.4	-0.4	-0.1
Bank Treasury	-0.6	-0.2	-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other	-0.0	-0.0		-0.2	-0.0	-0.0	-0.0	-0.0
End of period	5.9	6.6	7.1	7.5	7.1	7.8	8.4	9.4
Customer deposits								
Beginning of period	8.8	9.2	9.7	10.2	13.5	14.2	12.6	13.0
Net production	0.0	-0.0	-0.0	0.1	-0.0	-0.6	0.3	0.2
Bank Treasury	-0.7	-0.4	-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other	-0.0	0.0	-0.0	-0.1	0.0	0.0	0.1	0.5
End of period	8.2	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
Residential mortgages								
Beginning of period								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period	0.0	0.0	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								
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Customer deposits								
Beginning of period	5.6	6.6	8.7	7.9	6.7	6.7	5.0	3.7
Net production	2.4	-1.1	-2.0	0.8	1.1	0.0	1.7	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period	8.0	5.6	6.6	8.7	7.9	6.7	6.7	5.0

ING 3.14 Customer lending/deposits: 4Q2016 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total Banking	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	282.4	124.4	35.3	68.3	46.6	7.8	0.0	0.0
Net production	1.5	-1.6	0.5	0.8	1.5	0.2	-0.0	
Bank Treasury								
Acquisitions / divestments	-0.3	-0.3						
FX impact and other	-1.1	-0.6	-0.0	-0.3	0.1	-0.3		
End of period	282.5	121.9	35.8	68.8	48.3	7.7	0.0	0.0
Other customer lending								
Beginning of period	272.5	75.7	55.4	30.4	24.8	26.7	59.4	0.0
Net production	7.0	0.1	1.6	0.8	1.0	0.4	3.1	0.0
Bank Treasury	-2.8	-1.6	-0.0	-1.2	0.0	-0.0	0.1	
Acquisitions / divestments								
FX impact and other	1.4	-0.9	0.2	2.6	0.1	-1.1	0.5	
End of period	278.1	73.3	57.2	32.7	25.9	26.0	63.0	0.0
Customer deposits								
Beginning of period	522.8	164.2	97.1	126.2	84.1	32.5	13.1	5.6
Net production	12.1	3.8	-2.4	3.8	2.2	1.4	0.9	2.4
Bank Treasury	-1.4	-1.3	0.1	0.0	-0.0	0.1	-0.3	
Acquisitions / divestments								
FX impact and other	-2.3	-1.4			0.1	-1.2	0.2	
End of period	531.1	165.2	94.9	129.9	86.4	32.8	14.0	8.0

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	124.4	126.0	127.0	127.8	129.6	131.3	132.7	133.6
Net production	-1.6	-1.3	-0.5	-0.6	-1.0	-0.9	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments	-0.3	-0.2	-0.3	-0.3	-0.5	-0.6	-0.3	-0.2
FX impact and other	-0.6	-0.1	-0.1	0.1	-0.3	-0.1	-0.6	-0.1
End of period	121.9	124.4	126.0	127.0	127.8	129.6	131.3	132.7
Other customer lending								
Beginning of period	75.7	76.2	72.9	72.7	74.1	75.1	78.7	71.8
Net production	0.1	-1.5	1.6	-0.3	-1.4	-1.4	-1.1	1.5
Bank Treasury	-1.6	-0.6	0.3	1.0	-0.2	0.5	-2.1	4.3
Acquisitions / divestments								
FX impact and other	-0.9	1.6	1.4	-0.5	0.3	-0.0	-0.4	1.1
End of period	73.3	75.7	76.2	72.9	72.7	74.1	75.1	78.7
Customer deposits								
Beginning of period	164.2	162.2	157.8	159.9	163.2	165.3	157.9	159.0
Net production	3.8	1.2	3.5	0.4	0.7	-2.3	3.4	1.4
Bank Treasury	-1.3	-0.9	-0.4	-2.5	-3.9	0.2	4.0	-2.6
Acquisitions / divestments								
FX impact and other	-1.4	1.7	1.2	0.0	0.0	0.0	-0.0	
End of period	165.2	164.2	162.2	157.8	159.9	163.2	165.3	157.9

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	35.3	34.9	34.5	34.1	33.7	33.8	33.6	33.0
Net production	0.5	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	0.1	-0.0	0.0	-0.1	0.1
End of period	35.8	35.3	34.9	34.5	34.1	33.7	33.8	33.6
Other customer lending								
Beginning of period	55.4	54.6	52.7	52.3	52.0	53.0	51.0	49.5
Net production	1.6	0.8	2.4	0.6	0.0	-0.4	2.0	0.7
Bank Treasury	-0.0	-0.0	-0.5	0.0	0.1	-0.4	0.1	0.5
Acquisitions / divestments								
FX impact and other	0.2	-0.0	0.1	-0.2	0.1	-0.0	-0.1	0.3
End of period	57.2	55.4	54.6	52.7	52.3	52.0	53.0	51.0
Customer deposits								
Beginning of period	97.1	97.7	98.4	94.5	95.5	96.6	93.7	90.3
Net production	-2.4	-0.5	-0.7	3.9	-1.0	-1.2	2.9	3.5
Bank Treasury	0.1	-0.1	0.0	-0.0	0.0	0.2		-0.1
Acquisitions / divestments								
FX impact and other								
End of period	94.9	97.1	97.7	98.4	94.5	95.5	96.6	93.7

¹⁾ Including ING Luxembourg.

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	68.3	67.5	66.5	66.1	65.3	64.5	64.3	65.1
Net production	0.8	0.9	1.0	0.3	1.0	0.8	0.4	-0.6
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.3	-0.0	0.0	0.0	-0.1	-0.1	-0.2	-0.1
End of period	68.8	68.3	67.5	66.5	66.1	65.3	64.5	64.3
Other customer lending								
Beginning of period	30.4	27.7	27.7	24.2	22.8	27.2	24.5	18.7
Net production	0.8	1.5	2.3	1.2	1.5	1.1	1.2	0.6
Bank Treasury	-1.2	0.3	-2.5	2.0	-2.4	-5.5	1.6	4.8
Acquisitions / divestments								
FX impact and other	2.6	1.0	0.1	0.2	2.3	-0.0	-0.1	0.3
End of period	32.7	30.4	27.7	27.7	24.2	22.8	27.2	24.5
Customer deposits								
Beginning of period	126.2	124.4	121.8	120.9	119.2	119.4	118.5	114.9
Net production	3.8	2.1	2.4	1.0	1.4	-0.2	0.9	4.4
Bank Treasury	0.0	-0.4	0.2	-0.1	0.2	-0.0	-0.0	-0.8
Acquisitions / divestments								
FX impact and other								
End of period	129.9	126.2	124.4	121.8	120.9	119.2	119.4	118.5

¹⁾ Including ING Austria.

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	46.6	45.3	44.8	44.0	41.5	42.8	43.9	43.3
Net production	1.5	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	0.1	0.5	-0.2	0.2	1.3	-2.2	-0.7	1.2
End of period	48.3	46.6	45.3	44.8	44.0	41.5	42.8	43.9
Other customer lending								
Beginning of period	24.8	24.6	24.3	23.0	21.3	20.3	19.4	19.2
Net production	1.0	0.3	0.1	1.4	1.5	1.1	1.0	-0.1
Bank Treasury	0.0	-0.2	0.2	0.0	-0.0	0.1	-0.0	0.0
Acquisitions / divestments								
FX impact and other	0.1	0.1	-0.0	-0.1	0.2	-0.2	-0.1	0.2
End of period	25.9	24.8	24.6	24.3	23.0	21.3	20.3	19.4
Customer deposits								
Beginning of period	84.1	82.6	82.3	80.8	77.6	78.5	79.4	77.8
Net production	2.2	1.0	1.0	1.1	2.0	1.0	-0.2	1.0
Bank Treasury	-0.0	-0.0	-0.4	0.2	-0.1	0.0	0.0	-0.5
Acquisitions / divestments								
FX impact and other	0.1	0.4	-0.2	0.2	1.4	-1.9	-0.7	1.0
End of period	86.4	84.1	82.6	82.3	80.8	77.6	78.5	79.4

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

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	7.8	7.4	7.3	6.9	6.6	6.5	6.3	5.7
Net production	0.2	0.2	0.4	0.3	0.3	0.3	0.4	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.3	0.1	-0.2	0.0	0.0	-0.2	-0.2	0.2
End of period	7.7	7.8	7.4	7.3	6.9	6.6	6.5	6.3
Other customer lending								
Beginning of period	26.7	26.2	25.7	25.5	25.1	25.1	24.0	21.6
Net production	0.4	0.5	0.9	0.6	-0.2	1.2	2.0	1.7
Bank Treasury	-0.0	0.1	-0.0	-0.2	0.1	0.0	-0.1	0.2
Acquisitions / divestments								
FX impact and other	-1.1	-0.1	-0.4	-0.3	0.5	-1.2	-0.8	0.5
End of period	26.0	26.7	26.2	25.7	25.5	25.1	25.1	24.0
Customer deposits								
Beginning of period	32.5	32.4	32.2	31.7	29.9	29.3	29.2	27.5
Net production	1.4	-0.4	1.1	0.8	1.6	1.4	1.1	0.7
Bank Treasury	0.1	0.0	0.0	-0.3	0.1	0.1	-0.0	0.1
Acquisitions / divestments								
FX impact and other	-1.2	0.4	-0.9	-0.1	0.2	-0.9	-0.9	0.9
End of period	32.8	32.5	32.4	32.2	31.7	29.9	29.3	29.2

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

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

Customer lending/deposits Geographical Wholesale Banking Rest of World								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production					-0.0	-0.0	0.0	0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other							-0.0	-0.0
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period	59.4	60.5	55.0	56.0	57.0	59.2	58.5	51.8
Net production	3.1	0.3	5.0	1.9	0.1	-1.8	2.1	1.8
Bank Treasury	0.1	-0.0	-0.0	0.0	-0.0	-0.0	-0.0	-0.0
Acquisitions / divestments								
FX impact and other	0.5	-1.3	0.6	-2.9	-1.0	-0.4	-1.4	4.9
End of period	63.0	59.4	60.5	55.0	56.0	57.0	59.2	58.5
Customer deposits								
Beginning of period	13.1	13.7	13.4	13.0	17.3	18.5	18.8	16.1
Net production	0.9	-0.5	0.3	0.8	-2.4	-0.1	-0.4	1.3
Bank Treasury	-0.3	-0.0	-0.3	0.1	-1.9	-0.5	0.0	-0.1
Acquisitions / divestments								
FX impact and other	0.2	-0.0	0.2	-0.4	-0.0	-0.6	-0.0	1.6
End of period	14.0	13.1	13.7	13.4	13.0	17.3	18.5	18.8

ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other ¹⁾								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
Residential mortgages								
Beginning of period								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.3
Net production	0.0	0.0	0.0	-0.0	-0.0	-0.0	-0.3	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
Customer deposits								
Beginning of period	5.6	6.6	8.7	7.9	6.7	6.7	5.0	3.7
Net production	2.4	-1.1	-2.0	0.8	1.1	0.0	1.7	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period	8.0	5.6	6.6	8.7	7.9	6.7	6.7	5.0

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

Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2015 ING Group consolidated annual accounts. The Financial statements for 2016 are in progress and may be subject to adjustments from subsequent events. 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. 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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