

ING Historical Trend Data 2Q2025 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.
- In this document consolidated results of ING Group are based on IFRS as adopted by the European Union (IFRS-EU).
- Hyperinflation accounting (IAS 29) became applicable for ING's subsidiary in Türkiye in 2022.
- 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.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group

- Lending
- Daily Banking & Trade Finance
- Financial Markets
- Treasury & Other

Sub products

Project and Asset-based Finance excluding Trade & Commodity Finance
Real Estate Finance Corporate Clients
General Lending

Transaction Services
Trade & Commodity Finance

Financial Markets Clients & Products

WB-part Treasury (Asset & Liability Management and Treasury)
General Lease and Real Estate run-off portfolios
General Leasing (non run-off)
Corporate Finance
Other

Table of Contents

1. Profit or loss	2. Balance sheet and other	3. Customer lending/deposits
1.1 Profit or loss: Comparable quarters	2.1 Consolidated balance sheet: Total assets - Comparable quarters	3.1 Customer lending/deposits: 2Q2025 Segment split
1.2 Profit or loss: 2Q2025 Segment split		3.2 Customer lending/deposits: Quarterly overview
1.3 Profit or loss: Quarterly overview	2.2 Consolidated balance sheet: Total assets - Quarterly overview	3.3 Customer lending/deposits: Retail Banking
1.4 Profit or loss: Retail Banking	2.3 Consolidated balance sheet: Total liabilities and equity - Comparable quarters	3.4 Customer lending/deposits: Retail Netherlands
1.5 Profit or loss: Retail Netherlands	2.4 Consolidated balance sheet: Total liabilities and equity - Quarterly overview	3.5 Customer lending/deposits: Retail Belgium
1.6 Profit or loss: Retail Belgium	2.5 Total equity: Comparable quarters	3.6 Customer lending/deposits: Retail Germany
1.7 Profit or loss: Retail Germany	2.6 Total equity: Quarterly overview	3.7 Customer lending/deposits: Retail Other
1.8 Profit or loss: Retail Other	2.7 Capital position	3.8 Customer lending/deposits: Wholesale Banking
1.9 Profit or loss: Wholesale Banking	2.8 Funding	3.9 Customer lending/deposits: Wholesale Banking - Lending
1.10 Wholesale Banking income over average risk-weighted assets	2.9 Investments: ING Group	3.10 Customer lending/deposits: Wholesale Banking - Daily Banking & Trade Finance
1.11 Profit or loss: Corporate Line		3.11 Customer lending/deposits: Wholesale Banking - Financial Markets
1.12 Alternative income breakdown		3.12 Customer lending/deposits: Wholesale Banking - Treasury & Other
1.13 Geographical split: 2Q2025		3.13 Customer lending/deposits: Corporate Line
1.14 Geographical split: 6M2025		

ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In € million	ING Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	2Q2025	2Q2024	1Q2025	2Q2025	2Q2024	1Q2025	2Q2025	2Q2024	1Q2025	2Q2025	2Q2024	1Q2025
Profit or loss												
Commercial net interest income ¹⁾	3,772	3,917	3,794	2,808	2,889	2,787	964	1,027	1,007	-	-	-
Other net interest income ^{1) 2)}	-236	-87	-172	-42	-16	-16	-296	-132	-263	102	61	107
Net interest income	3,536	3,830	3,622	2,766	2,874	2,772	668	896	744	102	61	107
Net fee and commission income	1,122	999	1,094	762	678	760	360	322	336	-0	-1	-2
Investment income	21	16	27	6	11	6	3	3	2	12	3	20
Other income	1,023	871	893	298	301	253	662	611	678	63	-41	-38
Total income	5,702	5,716	5,637	3,832	3,863	3,791	1,694	1,831	1,758	177	22	88
Expenses excl. regulatory costs	2,956	2,760	2,839	1,854	1,877	1,851	980	803	871	122	80	117
Regulatory costs ³⁾	78	88	361	66	70	322	12	17	39	-0	-0	0
Operating expenses	3,034	2,848	3,200	1,921	1,947	2,173	991	821	910	122	80	117
Gross result	2,668	2,868	2,437	1,911	1,916	1,619	702	1,011	848	55	-58	-30
Addition to loan loss provisions	299	300	313	210	98	175	89	202	138	0	0	0
Result before tax	2,369	2,568	2,124	1,701	1,818	1,444	614	809	710	55	-58	-30
Taxation	633	731	604	468	494	381	126	182	216	38	55	7
Non-controlling interests	62	57	65	55	49	53	7	9	12	-	-	-
Net result ⁴⁾	1,675	1,780	1,455	1,178	1,274	1,010	480	619	482	17	-113	-37
Key figures												
Net interest margin	1.31%	1.48%	1.36%									
Commercial net interest margin	2.23%	2.42%	2.26%									
Cost/income ratio	53.2%	49.8%	56.8%	50.1%	50.4%	57.3%	58.5%	44.8%	51.8%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	17	18	18	17	8	14	19	42	29	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	13.9%	14.5%	12.0%									
Return on equity based on 12.5% CET1 ⁵⁾	16.5%	18.0%	14.5%	23.3%	26.8%	20.4%	10.5%	13.1%	10.5%	2.9%	-23.2%	-6.8%
Risk-weighted assets (end of period)	335,804	330,927	337,219	169,466	159,373	168,680	148,467	156,285	149,676	17,871	15,269	18,863
Employees (internal FTEs, end of period)	62,999	61,025	62,683	45,606	45,215	45,325	17,380	15,792	17,287	13	18	70
Four-quarter rolling average key figures												
Net interest margin	1.37%	1.52%	1.41%									
Commercial net interest margin	2.28%	2.43%	2.33%									
Cost/income ratio	55.1%	52.1%	54.2%	53.1%	51.9%	53.2%	55.4%	47.8%	51.9%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	12.7%	14.0%	12.8%									
Return on equity based on 12.5% CET1 ⁵⁾	15.4%	17.7%	15.8%	22.9%	25.1%	23.7%	9.9%	13.4%	10.5%	-7.3%	-14.9%	-14.0%

¹⁾ In 1Q2025 in Wholesale Banking a change in the presentation of net interest income related to cash pooling and netting services was implemented, resulting in a shift from 'other net interest income' to

'commercial net interest income'. Historical figures have not been adjusted.

²⁾ 2Q2024 in Retail Banking (Retail Other) included €-39m impact from the Polish mortgage moratorium.

³⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

⁴⁾ Net result reflects the net result attributable to shareholders of the parent.

⁵⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.2 Profit or loss: 2Q2025 Segment split

Profit or loss 2Q2025								
In € million	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Corporate Line
Commercial net interest income	3,772	2,808	921	415	545	927	964	-
Other net interest income	-236	-42	-152	29	47	34	-296	102
Net interest income	3,536	2,766	769	443	592	961	668	102
Net fee and commission income	1,122	762	283	163	139	176	360	-0
Investment income	35	3	0	0	1	2	1	31
Realised gains and fair value changes on investments	-14	3	2	-0	-0	2	2	-19
Total investment income	21	6	2	-0	0	4	3	12
Valuation result and net trading income	955	263	204	13	-35	81	645	47
Other income	69	35	4	22	2	6	18	16
Total other income	1,023	298	209	36	-34	87	662	63
Total income	5,702	3,832	1,263	643	699	1,227	1,694	177
Expenses excl. regulatory costs	2,956	1,854	498	382	318	656	980	122
Regulatory costs ¹⁾	78	66	-	0	13	53	12	-0
Operating expenses	3,034	1,921	498	382	331	709	991	122
Gross result	2,668	1,911	765	260	368	518	702	55
Addition to loan loss provisions	299	210	51	36	42	81	89	0
Result before tax	2,369	1,701	714	224	325	437	614	55
Taxation	633	468	199	57	113	99	126	38
Non-controlling interests	62	55	-	0	0	54	7	-
Net result ²⁾	1,675	1,178	515	167	212	284	480	17
Key figures								
Net interest margin	1.31%							
Commercial net interest margin	2.23%							
Cost/income ratio	53.2%	50.1%	39.4%	59.5%	47.4%	57.8%	58.5%	n.a.
Risk costs in bps of average customer lending	17	17	12	15	15	27	19	n.a.
Return on equity based on IFRS-EU equity	13.9%							
Return on equity based on 12.5% CET1 ³⁾	16.5%	23.3%	31.0%	15.0%	24.3%	20.7%	10.5%	2.9%
Risk-weighted assets (end of period)	335,804	169,466	53,349	35,745	27,678	52,695	148,467	17,871
Employees (internal FTEs, end of period)	62,999	45,606	13,087	7,446	6,209	18,864	17,380	13
Four-quarter rolling average key figures								
Net interest margin	1.37%							
Commercial net interest margin	2.28%							
Cost/income ratio	55.1%	53.1%	42.2%	69.0%	47.8%	58.7%	55.4%	n.a.
Return on equity based on IFRS-EU equity	12.7%							
Return on equity based on 12.5% CET1 ³⁾	15.4%	22.9%	30.9%	11.5%	25.7%	21.0%	9.9%	-7.3%

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

²⁾ Net result reflects the net result attributable to shareholders of the parent.

³⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income ¹⁾			3,772	3,794	3,749	3,897	3,917	3,897	7,566	7,814
Other net interest income ^{1) 2)}			-236	-172	-69	-208	-87	-72	-407	-159
Net interest income			3,536	3,622	3,680	3,689	3,830	3,825	7,159	7,655
Net fee and commission income			1,122	1,094	1,001	1,009	999	998	2,216	1,998
Investment income			35	21	1	103	12	1	56	13
Realised gains and fair value changes on investments			-14	6	-64	-51	4	7	-8	11
Total investment income			21	27	-63	52	16	8	48	24
Valuation result and net trading income			955	885	749	1,049	889	721	1,839	1,610
Other income			69	9	40	111	-18	31	77	13
Total other income			1,023	893	789	1,160	871	752	1,917	1,623
Total income			5,702	5,637	5,407	5,909	5,716	5,583	11,339	11,300
Staff expenses			1,888	1,861	1,881	1,816	1,781	1,706	3,749	3,487
Regulatory costs ³⁾			78	361	347	88	88	358	439	446
Other expenses			1,068	978	1,108	1,000	979	968	2,046	1,947
Operating expenses			3,034	3,200	3,337	2,904	2,848	3,032	6,234	5,880
Gross result			2,668	2,437	2,070	3,004	2,868	2,551	5,105	5,420
Addition to loan loss provisions			299	313	299	336	300	258	612	559
Result before tax			2,369	2,124	1,771	2,668	2,568	2,293	4,493	4,861
Taxation			633	604	542	724	731	653	1,237	1,385
Non-controlling interests			62	65	74	65	57	61	127	118
Net result ⁴⁾			1,675	1,455	1,154	1,880	1,780	1,578	3,130	3,358
Key figures										
Net interest margin			1.31%	1.36%	1.40%	1.41%	1.48%	1.51%	1.33%	1.49%
Commercial net interest margin			2.23%	2.26%	2.26%	2.38%	2.42%	2.43%	2.24%	2.42%
Cost/income ratio			53.2%	56.8%	61.7%	49.2%	49.8%	54.3%	55.0%	52.0%
Risk costs in bps of average customer lending			17	18	18	20	18	16	18	17
Return on equity based on IFRS-EU equity			13.9%	12.0%	9.4%	15.3%	14.5%	12.8%	13.0%	13.7%
Return on equity based on 12.5% CET1 ⁵⁾			16.5%	14.5%	11.9%	18.9%	18.0%	16.3%	15.5%	17.2%
Risk-weighted assets (end of period)			335,804	337,219	333,708	328,458	330,927	323,071	335,804	330,927
Employees (internal FTEs, end of period)			62,999	62,683	61,999	61,605	61,025	60,678	62,999	61,025
Four-quarter rolling average key figures										
Net interest margin			1.37%	1.41%	1.45%	1.48%	1.52%	1.55%		
Commercial net interest margin			2.28%	2.33%	2.37%	2.41%	2.43%	2.44%		
Cost/income ratio			55.1%	54.2%	53.6%	52.4%	52.1%	51.0%		
Return on equity based on IFRS-EU equity			12.7%	12.8%	13.0%	13.8%	14.0%	14.8%		
Return on equity based on 12.5% CET1 ⁵⁾			15.4%	15.8%	16.3%	17.4%	17.7%	18.7%		

¹⁾ In 1Q2025 in Wholesale Banking a change in the presentation of net interest income related to cash pooling and netting services was implemented, resulting in a shift from 'other net interest income' to 'commercial net interest income'. Historical figures have not been adjusted.

²⁾ 4Q2024 included €-51m impact for the pay-out of incentives to attract new customers (Retail Germany). 2Q2024 included €-39m impact from the Polish mortgage moratorium (Retail Other).

³⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

⁴⁾ Net result reflects the net result attributable to shareholders of the parent.

⁵⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			2,808	2,787	2,810	2,913	2,889	2,894	5,595	5,784
Other net interest income ¹⁾			-42	-16	-21	-60	-16	39	-58	23
Net interest income			2,766	2,772	2,789	2,853	2,874	2,933	5,538	5,807
Net fee and commission income			762	760	681	688	678	646	1,522	1,325
Investment income			3	0	9	-3	3	-0	3	3
Realised gains and fair value changes on investments			3	5	-49	-45	7	5	8	12
Total investment income			6	6	-40	-48	11	5	12	16
Valuation result and net trading income			263	233	197	359	275	153	496	428
Other income			35	21	34	123	26	19	56	45
Total other income			298	253	231	482	301	172	551	473
Total income			3,832	3,791	3,661	3,975	3,863	3,757	7,623	7,620
Expenses excl. regulatory costs			1,854	1,851	1,901	1,834	1,877	1,750	3,705	3,627
Regulatory costs			66	322	206	71	70	321	388	392
Operating expenses			1,921	2,173	2,107	1,904	1,947	2,072	4,093	4,019
Gross result			1,911	1,619	1,554	2,071	1,916	1,685	3,530	3,601
Addition to loan loss provisions			210	175	158	145	98	165	385	264
Result before tax			1,701	1,444	1,396	1,926	1,818	1,520	3,145	3,338
Taxation			468	381	385	517	494	423	849	917
Non-controlling interests			55	53	62	65	49	48	107	96
Net result			1,178	1,010	950	1,344	1,274	1,050	2,188	2,325
Key figures										
Cost/income ratio			50.1%	57.3%	57.5%	47.9%	50.4%	55.1%	53.7%	52.7%
Risk costs in bps of average customer lending			17	14	13	12	8	14	15	11
Return on equity based on 12.5% CET1 ²⁾			23.3%	20.4%	19.8%	28.1%	26.8%	22.6%	21.9%	24.7%
Risk-weighted assets (end of period)			169,466	168,680	165,171	161,571	159,373	156,353	169,466	159,373
Employees (internal FTEs, end of period)			45,606	45,325	45,551	45,416	45,215	45,139	45,606	45,215
Four-quarter rolling average key figures										
Cost/income ratio			53.1%	53.2%	52.6%	52.1%	51.9%	50.9%		
Return on equity based on 12.5% CET1 ²⁾			22.9%	23.7%	24.3%	25.2%	25.1%	25.7%		

¹⁾ 4Q2024 included €-51m impact for the pay-out of incentives to attract new customers (Retail Germany). 2Q2024 included €-39m impact from the Polish mortgage moratorium (Retail Other).

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.5 Profit or loss: Retail Netherlands

Profit or loss Retail Netherlands										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			921	881	914	930	908	895	1,803	1,803
Other net interest income			-152	-143	-139	-213	-160	-109	-295	-269
Net interest income			769	739	775	718	748	787	1,508	1,534
Net fee and commission income			283	257	266	270	263	250	540	513
Investment income			0	0	0	1	1	-	1	1
Realised gains and fair value changes on investments			2	2	-16	-16	2	3	4	5
Total investment income			2	2	-16	-16	3	3	4	6
Valuation result and net trading income			204	178	190	265	219	136	383	355
Other income			4	12	9	26	6	9	16	15
Total other income			209	190	200	291	225	145	399	370
Total income			1,263	1,188	1,224	1,263	1,238	1,185	2,451	2,423
Expenses excl. regulatory costs			498	483	523	506	499	483	981	982
Regulatory costs			-	-	73	-	21	20	-	41
Operating expenses			498	483	595	506	520	503	981	1,023
Gross result			765	705	629	756	718	682	1,470	1,400
Addition to loan loss provisions			51	21	26	9	-26	-17	72	-43
Result before tax			714	683	603	747	744	699	1,398	1,443
Taxation			199	170	161	191	192	179	369	371
Non-controlling interests			-	-	-	-	-	-	-	-
Net result			515	513	442	556	552	520	1,029	1,072
Key figures										
Cost/income ratio			39.4%	40.7%	48.6%	40.1%	42.0%	42.5%	40.0%	42.2%
Risk costs in bps of average customer lending			12	5	6	2	-7	-4	9	-6
Return on equity based on 12.5% CET1 ¹⁾			31.0%	31.2%	27.1%	34.4%	34.2%	32.6%	31.1%	33.4%
Risk-weighted assets (end of period)			53,349	52,865	52,576	51,623	51,918	51,297	53,349	51,918
Employees (internal FTEs, end of period)			13,087	13,118	12,918	12,785	12,714	12,532	13,087	12,714
Four-quarter rolling average key figures										
Cost/income ratio			42.2%	42.8%	43.3%	43.0%	43.0%	42.4%		
Return on equity based on 12.5% CET1 ¹⁾			30.9%	31.7%	32.1%	33.0%	33.3%	33.6%		

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.6 Profit or loss: Retail Belgium

Profit or loss Retail Belgium ¹⁾										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			415	416	410	458	470	478	831	948
Other net interest income			29	26	18	20	58	46	55	104
Net interest income			443	442	428	478	528	524	886	1,052
Net fee and commission income			163	176	144	153	158	148	339	306
Investment income			0	-0	9	-4	0	0	-0	0
Realised gains and fair value changes on investments			-0	0	-9	-15	4	2	0	6
Total investment income			-0	0	-0	-19	4	2	0	6
Valuation result and net trading income			13	35	26	33	10	12	48	22
Other income			22	2	12	94	11	5	25	15
Total other income			36	37	37	128	21	17	73	37
Total income			643	655	610	740	712	691	1,298	1,402
Expenses excl. regulatory costs			382	386	397	402	418	387	769	805
Regulatory costs			0	226	32	-1	-28	203	226	175
Operating expenses			382	613	429	401	391	589	995	980
Gross result			260	42	180	338	321	101	302	422
Addition to loan loss provisions			36	40	25	43	22	44	76	65
Result before tax			224	2	155	296	299	58	226	357
Taxation			57	5	43	58	82	27	62	109
Non-controlling interests			0	0	0	0	0	0	0	0
Net result			167	-3	111	238	218	30	164	248
Key figures										
Cost/income ratio			59.5%	93.6%	70.5%	54.2%	54.9%	85.3%	76.7%	69.9%
Risk costs in bps of average customer lending			15	16	10	18	9	19	15	14
Return on equity based on 12.5% CET1 ²⁾			15.0%	-0.3%	10.0%	21.9%	20.2%	2.8%	7.3%	11.5%
Risk-weighted assets (end of period)			35,745	35,777	36,221	35,046	34,548	34,276	35,745	34,548
Employees (internal FTEs, end of period)			7,446	7,334	7,356	7,403	7,414	7,537	7,446	7,414
Four-quarter rolling average key figures										
Cost/income ratio			69.0%	67.5%	65.8%	65.6%	68.0%	68.9%		
Return on equity based on 12.5% CET1 ²⁾			11.5%	12.8%	13.7%	14.6%	12.7%	12.5%		

¹⁾ Including ING Luxembourg.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.7 Profit or loss: Retail Germany

Profit or loss Retail Germany										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			545	569	565	593	598	644	1,115	1,242
Other net interest income ¹⁾			47	53	56	97	64	30	100	94
Net interest income			592	622	621	690	662	674	1,215	1,337
Net fee and commission income			139	147	118	102	107	105	287	212
Investment income			1	0	-0	0	0	-0	1	0
Realised gains and fair value changes on investments			-0	2	-8	-15	1	-0	2	1
Total investment income			0	2	-8	-15	1	-0	3	1
Valuation result and net trading income			-35	-48	-86	-18	-8	-49	-84	-56
Other income			2	2	3	1	3	2	4	5
Total other income			-34	-46	-83	-17	-5	-46	-80	-51
Total income			699	726	648	760	765	733	1,425	1,498
Expenses excl. regulatory costs			318	337	326	301	296	292	655	588
Regulatory costs			13	12	19	29	20	20	25	40
Operating expenses			331	350	345	330	316	312	680	628
Gross result			368	377	303	430	449	421	745	871
Addition to loan loss provisions			42	35	28	56	26	40	77	65
Result before tax			325	342	275	375	424	382	667	805
Taxation			113	103	94	146	139	126	216	265
Non-controlling interests			0	0	0	0	0	0	1	1
Net result			212	238	180	228	284	255	450	540
Key figures										
Cost/income ratio			47.4%	48.1%	53.2%	43.4%	41.3%	42.5%	47.8%	41.9%
Risk costs in bps of average customer lending			15	13	10	21	10	15	14	13
Return on equity based on 12.5% CET1 ²⁾			24.3%	27.8%	22.1%	28.8%	36.5%	33.5%	26.0%	35.0%
Risk-weighted assets (end of period)			27,678	28,288	26,595	25,673	25,205	24,761	27,678	25,205
Employees (internal FTEs, end of period)			6,209	6,117	6,308	6,156	6,003	6,009	6,209	6,003
Four-quarter rolling average key figures										
Cost/income ratio			47.8%	46.2%	44.8%	42.7%	40.7%	39.3%		
Return on equity based on 12.5% CET1 ²⁾			25.7%	28.7%	30.1%	32.2%	34.2%	34.7%		

¹⁾ 4Q2024 included €-51m for the pay-out of incentives in Germany, following a successful campaign which attracted a significant number of new customers.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.8 Profit or loss: Retail Other

Profit or loss Retail Other ¹⁾										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			927	920	921	931	913	877	1,847	1,790
Other net interest income ²⁾			34	48	44	36	22	71	82	94
Net interest income			961	968	965	967	935	948	1,929	1,884
Net fee and commission income			176	180	152	164	149	144	356	293
Investment income			2	-	0	-0	2	-0	2	2
Realised gains and fair value changes on investments			2	1	-16	1	1	0	2	1
Total investment income			4	1	-16	1	2	0	5	3
Valuation result and net trading income			81	68	67	79	55	53	148	108
Other income			6	5	11	2	6	3	11	9
Total other income			87	73	77	81	61	56	160	117
Total income			1,227	1,222	1,179	1,212	1,148	1,149	2,449	2,297
Expenses excl. regulatory costs			656	644	655	624	664	589	1,300	1,252
Regulatory costs			53	83	82	43	57	79	136	136
Operating expenses			709	727	737	667	721	667	1,436	1,388
Gross result			518	495	442	545	427	481	1,013	909
Addition to loan loss provisions			81	78	78	37	77	99	159	176
Result before tax			437	417	363	508	350	383	854	733
Taxation			99	102	86	122	82	90	202	173
Non-controlling interests			54	52	61	65	48	47	106	96
Net result			284	262	216	321	220	245	546	465
Key figures										
Cost/income ratio			57.8%	59.5%	62.5%	55.0%	62.8%	58.1%	58.6%	60.4%
Risk costs in bps of average customer lending			27	26	27	13	27	36	27	32
Return on equity based on 12.5% CET1 ³⁾			20.7%	19.8%	17.9%	25.5%	18.3%	20.5%	20.3%	19.4%
Risk-weighted assets (end of period)			52,695	51,750	49,779	49,228	47,703	46,019	52,695	47,703
Employees (internal FTEs, end of period)			18,864	18,756	18,969	19,072	19,086	19,061	18,864	19,086
Four-quarter rolling average key figures										
Cost/income ratio			58.7%	59.9%	59.6%	59.8%	59.5%	57.3%		
Return on equity based on 12.5% CET1 ³⁾			21.0%	20.4%	20.6%	20.7%	20.1%	21.4%		

¹⁾ Includes: Spain, Italy, Australia, Poland, Romania, Türkiye and other.

²⁾ 2Q2024 included €-39m impact from the Polish mortgage moratorium.

³⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.9 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income ¹⁾			964	1,007	938	984	1,027	1,003	1,971	2,030
Other net interest income ¹⁾			-296	-263	-158	-242	-132	-161	-559	-293
Net interest income			668	744	780	742	896	842	1,412	1,737
Net fee and commission income			360	336	319	322	322	354	696	676
Investment income			1	0	-8	5	6	1	1	7
Realised gains and fair value changes on investments			2	1	-14	-6	-3	2	3	-2
Total investment income			3	2	-23	-1	3	2	4	5
Valuation result and net trading income			645	696	571	693	636	579	1,340	1,215
Other income			18	-18	10	-12	-25	-28	-0	-53
Total other income			662	678	581	681	611	551	1,340	1,161
Total income			1,694	1,758	1,657	1,744	1,831	1,749	3,452	3,580
Expenses excl. regulatory costs			980	871	898	841	803	805	1,850	1,608
Regulatory costs			12	39	141	17	17	37	51	54
Operating expenses			991	910	1,038	858	821	841	1,901	1,662
Gross result			702	848	619	886	1,011	907	1,551	1,918
Addition to loan loss provisions			89	138	141	191	202	93	227	295
Result before tax			614	710	478	695	809	814	1,324	1,623
Taxation			126	216	131	156	182	225	342	406
Non-controlling interests			7	12	13	-0	9	13	19	22
Net result			480	482	334	540	619	575	962	1,194
Key figures										
Cost/income ratio			58.5%	51.8%	62.6%	49.2%	44.8%	48.1%	55.1%	46.4%
Income over average risk-weighted assets (in bps) ²⁾			454	466	437	454	477	465	460	471
Risk costs in bps of average customer lending			19	29	29	40	42	20	24	31
Return on equity based on 12.5% CET1 ³⁾			10.5%	10.5%	7.3%	11.2%	13.1%	12.5%	10.5%	12.8%
Risk-weighted assets (end of period)			148,467	149,676	152,151	151,006	156,285	150,685	148,467	156,285
Employees (internal FTEs, end of period)			17,380	17,287	16,435	16,175	15,792	15,499	17,380	15,792
Value at Risk trading positions (average)			13.9	14.0	15.8	14.7	13.2	15.4		
Four-quarter rolling average key figures										
Cost/income ratio			55.4%	51.9%	51.0%	49.6%	47.8%	47.0%		
Return on equity based on 12.5% CET1 ³⁾			9.9%	10.5%	11.0%	12.1%	13.4%	14.7%		

¹⁾ In 1Q2025 a change in the presentation of net interest income related to cash pooling and netting services was implemented, resulting in a shift from 'other net interest income' to

'commercial net interest income'. Historical figures have not been adjusted.

²⁾ Annualised total income divided by average risk-weighted assets.

³⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.10 Wholesale Banking income over average risk-weighted assets

Profit or loss Wholesale Banking income by product										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
WB Lending										
Total income			780	785	827	785	836	831	1,565	1,667
Income over average risk-weighted assets (in bps) ¹⁾			334	323	333	311	330	337	328	334
Risk-weighted assets (end of period)			92,665	94,194	100,270	98,507	103,413	98,967	92,665	103,413
WB Daily Banking & Trade Finance										
Total income			463	495	479	492	482	499	958	982
Income over average risk-weighted assets (in bps) ¹⁾			1,091	1,233	1,250	1,246	1,158	1,182	1,160	1,170
Risk-weighted assets (end of period)			17,368	16,578	15,503	15,169	16,438	16,887	17,368	16,438
WB Financial Markets										
Total income			371	415	302	376	356	383	787	739
Income over average risk-weighted assets (in bps) ¹⁾			476	551	410	512	512	567	513	539
Risk-weighted assets (end of period)			30,979	31,374	28,935	29,990	28,776	26,881	30,979	28,776
WB Treasury & Other										
Total income			79	64	50	91	157	35	142	192
Income over average risk-weighted assets (in bps) ¹⁾			421	339	269	484	804	176	380	488
Risk-weighted assets (end of period)			7,454	7,529	7,444	7,340	7,658	7,942	7,454	7,658
Total Wholesale Banking										
Total income			1,694	1,758	1,657	1,744	1,831	1,749	3,452	3,580
Income over average risk-weighted assets (in bps) ¹⁾			454	466	437	454	477	465	460	471
Risk-weighted assets (end of period)			148,467	149,676	152,151	151,006	156,285	150,677	148,467	156,285

¹⁾ Annualised total income divided by average risk-weighted assets.

ING 1.11 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Commercial net interest income			-	-	-	-	-	-	-	-
Other net interest income			102	107	110	94	61	50	209	111
Net interest income			102	107	110	94	61	50	209	111
Net fee and commission income			-0	-2	1	-2	-1	-2	-2	-3
Investment income			31	20	0	101	3	0	51	3
Realised gains and fair value changes on investments			-19	-0	-0	0	-	-0	-19	-0
Total investment income			12	20	0	101	3	0	32	3
Valuation result and net trading income			47	-44	-19	-3	-22	-11	3	-33
Other income			16	6	-4	-1	-19	40	22	22
Total other income			63	-38	-23	-4	-41	30	25	-11
Total income			177	88	89	189	22	78	265	99
Expenses excl. regulatory costs			122	117	191	141	80	119	240	199
Regulatory costs			-0	0	1	0	-0	-	-0	-0
Operating expenses			122	117	192	142	80	119	239	199
Gross result			55	-30	-103	48	-58	-42	25	-100
Addition to loan loss provisions			0	0	0	0	0	0	0	0
Result before tax			55	-30	-103	47	-58	-42	25	-100
Taxation			38	7	26	51	55	6	45	61
Non-controlling interests			-	-	-	-	-	-	-	-
Net result			17	-37	-130	-3	-113	-48	-21	-161
Key figures										
Risk-weighted assets (end of period)			17,871	18,863	16,386	15,881	15,269	16,033	17,871	15,269
Employees (internal FTEs, end of period)			13	70	13	15	18	41	13	18

Corporate Line - Asian stakes										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Result before tax			30	67	28	125	25	23	97	48
Risk-weighted assets (end of period)			8,950	8,798	8,769	8,265	7,966	7,808	8,950	7,966

Market value ¹⁾ - Asian stakes	
In € million	30 Jun 2025
TTB (23.2%)	1,096
Bank of Beijing (13.0%)	2,231
Total valuation	3,327

¹⁾ Value of ING's stake, based on Bloomberg end of quarter data and FX rates.

ING 1.12 Alternative income breakdown

Profit or loss Alternative income breakdown										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	6M2025	6M2024
Retail Netherlands										
Commercial net interest income			921	881	914	930	908	895	1,803	1,803
Net fee and commission income			283	257	266	270	263	250	540	513
All other income			59	49	44	62	67	40	108	107
Total income Retail Netherlands			1,263	1,188	1,224	1,263	1,238	1,185	2,451	2,423
Retail Belgium										
Commercial net interest income			415	416	410	458	470	478	831	948
Net fee and commission income			163	176	144	153	158	148	339	306
All other income			65	63	55	129	83	65	127	147
Total income Retail Belgium			643	655	610	740	712	691	1,298	1,402
Retail Germany										
Commercial net interest income			545	569	565	593	598	644	1,115	1,242
Net fee and commission income			139	147	118	102	107	105	287	212
All other income			14	10	-35	65	60	-16	23	44
Total income Retail Germany			699	726	648	760	765	733	1,425	1,498
Retail Other										
Commercial net interest income			927	920	921	931	913	877	1,847	1,790
Net fee and commission income			176	180	152	164	149	144	356	293
All other income			125	122	105	117	86	128	247	213
Total income Retail Other			1,227	1,222	1,179	1,212	1,148	1,149	2,449	2,297
Retail Banking										
Commercial net interest income			2,808	2,787	2,810	2,913	2,889	2,894	5,595	5,784
Net fee and commission income			762	760	681	688	678	646	1,522	1,325
All other income			262	243	170	374	296	216	506	512
Total income Retail Banking			3,832	3,791	3,661	3,975	3,863	3,757	7,623	7,620
WB Lending										
Commercial net interest income			649	664	673	658	703	681	1,313	1,384
Net fee and commission income			148	121	149	132	141	153	269	293
All other income			-16	0	5	-5	-8	-3	-16	-11
Total income WB Lending			780	785	827	785	836	831	1,565	1,667
WB Daily Banking & Trade Finance										
Commercial net interest income ¹⁾			306	335	257	319	316	314	642	629
Net fee and commission income			142	146	130	127	128	131	288	259
All other income ¹⁾			15	13	92	46	39	54	28	94
Total income WB Daily Banking & Trade Finance			463	495	479	492	482	499	958	982
WB Financial Markets										
Commercial net interest income			-	-	-	-	-	-	-	-
Net fee and commission income			59	61	29	52	50	70	119	120
All other income			313	354	273	324	306	314	667	620
Total income WB Financial Markets			371	415	302	376	356	383	787	739
WB Treasury & Other										
Commercial net interest income			8	8	9	7	9	8	16	17
Net fee and commission income			12	7	11	10	4	1	19	4
All other income			58	49	30	74	145	26	107	171
Total income WB Treasury & Other			79	64	50	91	157	35	142	192
Wholesale Banking										
Commercial net interest income ¹⁾			964	1,007	938	984	1,027	1,003	1,971	2,030
Net fee and commission income			360	336	319	322	322	354	696	676
All other income ¹⁾			369	416	400	439	481	392	785	873
Total income Wholesale Banking			1,694	1,758	1,657	1,744	1,831	1,749	3,452	3,580
Corporate Line										
Commercial net interest income			-	-	-	-	-	-	-	-
Net fee and commission income			-0	-2	1	-2	-1	-2	-2	-3
All other income			177	89	87	191	23	80	267	102
Total income Corporate Line			177	88	89	189	22	78	265	99
ING Group										
Commercial net interest income ¹⁾			3,772	3,794	3,749	3,897	3,917	3,897	7,566	7,814
Net fee and commission income			1,122	1,094	1,001	1,009	999	998	2,216	1,998
All other income ¹⁾			809	749	657	1,003	800	688	1,557	1,488
Total income ING Group			5,702	5,637	5,407	5,909	5,716	5,583	11,339	11,300

¹⁾ In 1Q2025 in Wholesale Banking Daily Banking & Trade Finance a change in the presentation of net interest income related to cash pooling and netting services was implemented, resulting in a shift from 'other net interest income' to 'commercial net interest income'. Historical figures have not been adjusted.

ING 1.13 Geographical split: 2Q2025

Geographical split 2Q2025

	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
In € million																				
Profit or loss																				
Commercial net interest income	1,141	921	220	527	415	112	649	545	103	500	414	86	603	512	91	352	352	0	0	-
Other net interest income	-465	-152	-313	43	29	14	60	47	13	28	24	4	4	10	-6	-6	-6	102	-1	102
Net interest income	676	769	-93	570	443	126	709	592	116	528	438	90	607	523	84	346	346	102	-1	102
Net fee and commission income	350	283	67	235	163	72	154	139	14	96	66	31	125	110	15	161	161	-0	-0	-0
Investment income	4	2	2	0	-0	0	0	0	-0	1	1	0	3	3	0	1	1	12	0	12
Other income	574	209	365	25	36	-11	-42	-34	-8	7	1	6	134	86	48	260	260	65	2	63
Total income	1,604	1,263	341	830	643	187	821	699	122	633	506	127	869	721	148	768	768	178	1	177
Expenses excl. regulatory costs	798	498	300	474	382	92	377	318	59	357	315	43	403	341	62	424	424	123	1	122
Regulatory costs	-	-	-	0	0	0	13	13	0	5	4	1	61	49	12	-2	-2	-0	-	-0
Operating expenses	798	498	300	474	382	92	390	331	59	363	319	44	464	390	74	422	422	123	1	122
Gross result	806	765	41	356	260	96	431	368	63	270	187	83	405	331	74	346	346	55	0	55
Addition to loan loss provisions	59	51	8	38	36	2	50	42	8	21	47	-26	63	33	30	67	67	0	-	0
Result before tax	747	714	33	318	224	94	381	325	56	249	139	109	342	298	44	278	278	55	0	55
Retail Banking	714	714		224	224		325	325		139	139		298	298						
Wholesale Banking	33		33	94		94	56		56	109		109	44		44	278	278	0	0	
Corporate Line																		55		55
Result before tax	747	714	33	318	224	94	381	325	56	249	139	109	342	298	44	278	278	55	0	55
Customer lending/deposits (in € billion)																				
Residential mortgages	121.9	122.6	-0.7	44.4	44.4	0.0	96.9	97.3	-0.3	72.6	72.6	0.0	18.4	18.3	0.1	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.6	49.2	26.3	73.2	55.4	17.8	47.8	16.0	31.7	25.4	7.2	18.2	33.9	22.6	11.3	84.3	84.3	0.3	0.0	0.3
Customer deposits	259.9	218.3	41.6	113.1	98.0	15.1	166.9	165.5	1.4	104.1	103.1	1.0	73.3	65.9	7.4	20.7	20.7	0.0	0.0	0.0
Key figures																				
Cost/income ratio	49.8%	39.4%	88.1%	57.1%	59.5%	49.0%	47.5%	47.4%	48.3%	57.3%	63.1%	34.4%	53.4%	54.1%	49.9%	55.0%	55.0%			
Risk costs in bps of average customer lending	12	12	13	13	15	4	14	15	10	9	24	-57	48	33	103	32	32			
Return on equity based on 12.5% CET1 ²⁾	21.0%	31.0%	3.3%	18.5%	15.0%	30.2%	19.2%	24.3%	8.1%	16.0%	13.6%	20.8%	22.8%	26.1%	12.0%	9.1%	9.1%			
Risk-weighted assets (end of period)	82,982	53,349	29,633	46,439	35,745	10,695	40,592	27,678	12,915	34,772	22,930	11,842	38,524	29,765	8,759	74,552	74,552	17,943	72	17,871
Employees (internal FTEs, end of period)	21,364	13,087	8,277	8,813	7,446	1,366	7,055	6,209	846	6,803	6,331	472	13,998	12,533	1,465	4,951	4,951	16	3	13
Four-quarter rolling average key figures																				
Cost/income ratio	48.6%	42.2%	71.3%	65.2%	69.0%	51.3%	47.1%	47.8%	43.2%	58.1%	64.3%	33.5%	54.2%	54.8%	51.3%	55.6%	55.6%			
Return on equity based on 12.5% CET1 ²⁾	22.1%	30.9%	6.5%	12.8%	11.5%	16.8%	20.1%	25.7%	9.3%	14.3%	13.5%	15.7%	23.0%	26.8%	11.9%	9.1%	9.1%			

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.14 Geographical split: 6M2025

Geographical split 6M2025

	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
In € million																				
Profit or loss																				
Commercial net interest income	2,262	1,803	459	1,055	831	224	1,325	1,115	210	996	823	172	1,207	1,023	183	722	722	0	0	-
Other net interest income	-907	-295	-612	76	55	21	127	100	27	49	41	8	34	41	-7	5	5	208	-2	209
Net interest income	1,354	1,508	-154	1,131	886	245	1,452	1,215	237	1,045	865	180	1,241	1,064	177	727	727	208	-1	209
Net fee and commission income	666	540	125	479	339	140	317	287	30	194	137	57	250	219	31	312	312	-2	-0	-2
Investment income	7	4	2	0	0	0	3	3	0	2	2	0	3	3	0	1	1	32	0	32
Other income	1,128	399	730	67	73	-6	-102	-80	-22	13	2	12	243	158	85	541	541	27	1	25
Total income	3,155	2,451	704	1,677	1,298	379	1,670	1,425	245	1,254	1,005	250	1,737	1,444	293	1,581	1,581	265	0	265
Expenses excl. regulatory costs	1,478	981	496	946	769	177	773	655	117	703	620	83	800	679	120	856	856	240	1	240
Regulatory costs	-	-	-	239	226	13	25	25	0	9	8	1	164	128	35	2	2	-0	-	-0
Operating expenses	1,478	981	496	1,185	995	190	798	680	117	713	628	84	963	808	155	857	857	240	1	239
Gross result	1,677	1,470	207	492	302	190	872	745	128	542	376	165	774	637	137	724	724	24	-1	25
Addition to loan loss provisions	107	72	35	86	76	9	127	77	50	52	70	-18	120	89	31	120	120	0	-	0
Result before tax	1,570	1,398	172	406	226	180	745	667	78	490	306	183	654	548	106	604	604	24	-1	25
Retail Banking	1,398	1,398		226	226		667	667		306	306		548	548				25		
Wholesale Banking	172		172	180		180	78		78	183		183	106		106	604	604	-1	-1	
Corporate Line																				25
Result before tax	1,570	1,398	172	406	226	180	745	667	78	490	306	183	654	548	106	604	604	24	-1	25
Customer lending/deposits (in € billion)																				
Residential mortgages	121.9	122.6	-0.7	44.4	44.4	0.0	96.9	97.3	-0.3	72.6	72.6	0.0	18.4	18.3	0.1	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.6	49.2	26.3	73.2	55.4	17.8	47.8	16.0	31.7	25.4	7.2	18.2	33.9	22.6	11.3	84.3	84.3	0.3	0.0	0.3
Customer deposits	259.9	218.3	41.6	113.1	98.0	15.1	166.9	165.5	1.4	104.1	103.1	1.0	73.3	65.9	7.4	20.7	20.7	0.0	0.0	0.0
Key figures																				
Cost/income ratio	46.8%	40.0%	70.5%	70.7%	76.7%	50.0%	47.8%	47.8%	47.9%	56.8%	62.6%	33.7%	55.4%	55.9%	53.1%	54.2%	54.2%			
Risk costs in bps of average customer lending	11	9	27	15	15	10	18	14	31	11	18	-20	46	44	54	28	28			
Return on equity based on 12.5% CET1 ²⁾	44.4%	62.2%	44.4%	44.4%	14.6%	44.4%	44.4%	52.1%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%	44.4%			
Risk-weighted assets (end of period)	82,982	53,349	29,633	46,439	35,745	10,695	40,592	27,678	12,915	34,772	22,930	11,842	38,524	29,765	8,759	74,552	74,552	17,943	72	17,871
Employees (internal FTEs, end of period)	21,364	13,087	8,277	8,813	7,446	1,366	7,055	6,209	846	6,803	6,331	472	13,998	12,533	1,465	4,951	4,951	16	3	13

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

ING Group: Total assets						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Cash and balances with central banks	75,565	94,098	75,565	94,098		
Loans and advances to banks	50,080	36,414	50,080	36,414	0	0
Financial assets at fair value through profit or loss						
- trading assets	64,744	67,275	64,747	67,278	-3	-3
- non-trading derivatives	2,075	1,810	2,075	1,810		
- designated as at fair value through profit or loss	3,951	5,266	3,951	5,266		
- mandatorily at fair value through profit or loss	81,715	75,944	81,715	75,944		
Financial assets at fair value OCI						
- equity securities FV OCI	2,753	2,591	2,753	2,591		
- debt securities FV OCI	45,618	43,307	45,618	43,307		
- loans and advances FV OCI	1,475	1,507	1,475	1,507		
Securities at amortised cost	53,805	53,668	53,805	53,668		
Loans and advances to customers						
- customer lending	694,664	688,481	694,741	688,552	-77	-71
- provision for loan losses	-5,771	-5,841	-5,771	-5,841		
Investments in associates and joint ventures	1,536	1,663	1,536	1,663		
Property and equipment	2,418	2,399	2,418	2,399		
Intangible assets	1,409	1,374	1,409	1,374		
Current tax assets	489	450	515	628	-26	-178
Deferred tax assets	949	1,012	949	1,012		-0
Other assets	9,285	7,485	9,276	7,474	10	11
Total assets	1,086,760	1,078,904	1,086,856	1,079,144	-96	-240

ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

ING Group: Total assets								
	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
In € million								
Cash and balances with central banks			75,565	94,098	70,353	100,118	97,073	98,113
Loans and advances to banks			50,080	36,414	21,770	22,947	27,443	21,787
Financial assets at fair value through profit or loss								
- trading assets			64,744	67,275	72,897	78,114	73,207	68,594
- non-trading derivatives			2,075	1,810	2,463	1,558	1,964	1,713
- designated as at fair value through profit or loss			3,951	5,266	5,740	4,961	5,044	5,428
- mandatorily at fair value through profit or loss			81,715	75,944	56,481	65,516	69,364	71,901
Financial assets at fair value OCI								
- equity securities FV OCI			2,753	2,591	2,562	2,359	2,364	2,291
- debt securities FV OCI			45,618	43,307	42,219	42,061	42,647	42,432
- loans and advances FV OCI			1,475	1,507	1,608	1,156	1,331	1,133
Securities at amortised cost			53,805	53,668	50,273	47,950	49,537	52,790
Loans and advances to customers								
- customer lending			694,664	688,481	686,066	674,531	662,175	654,032
- provision for loan losses			-5,771	-5,841	-5,833	-6,033	-5,901	-5,777
Investments in associates and joint ventures			1,536	1,663	1,679	1,658	1,459	1,486
Property and equipment			2,418	2,399	2,434	2,413	2,435	2,415
Intangible assets			1,409	1,374	1,334	1,296	1,245	1,206
Current tax assets			489	450	485	334	402	260
Deferred tax assets			949	1,012	1,069	1,068	1,193	1,240
Other assets			9,285	7,485	6,945	7,463	8,388	8,814
Total assets			1,086,760	1,078,904	1,020,545	1,049,470	1,041,371	1,029,859

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Deposits from banks	20,891	21,158	20,893	21,159	-2	-1
Customer deposits	738,079	733,706	741,429	740,480	-3,351	-6,774
Financial liabilities at fair value through profit or loss						
- trading liabilities	26,387	25,933	26,387	25,933		
- non-trading derivatives	2,499	1,594	2,499	1,594		
- designated as at fair value through profit or loss	64,637	60,792	64,633	60,788	4	4
Current tax liability	359	302	359	353	0	-51
Deferred tax liabilities	310	332	310	332	0	
Provisions	765	715	748	698	18	17
Other liabilities	15,104	13,258	13,821	12,743	1,284	514
Debt securities in issue	151,016	151,228	103,044	100,704	47,972	50,524
Senior non-preferred debt			49,462	52,026	-49,462	-52,026
Subordinated loans	16,566	17,092	16,567	17,093	-1	-1
Total liabilities	1,036,614	1,026,109	1,040,151	1,033,903	-3,537	-7,793
Shareholders' equity	49,115	51,675	45,674	44,122	3,441	7,553
Non-controlling interests	1,031	1,119	1,031	1,119		
Total equity	50,146	52,794	46,705	45,241	3,441	7,553
Total liabilities and equity	1,086,760	1,078,904	1,086,856	1,079,144	-96	-240

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

ING Group: Total liabilities and equity								
In € million	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
Deposits from banks			20,891	21,158	16,723	16,684	20,496	18,611
Customer deposits			738,079	733,706	691,661	698,377	692,577	674,517
Financial liabilities at fair value through profit or loss								
- trading liabilities			26,387	25,933	35,255	38,775	33,734	36,429
- non-trading derivatives			2,499	1,594	2,101	1,797	1,653	1,722
- designated as at fair value through profit or loss			64,637	60,792	49,543	59,981	67,261	65,335
Current tax liability			359	302	276	432	391	532
Deferred tax liabilities			310	332	287	267	216	188
Provisions			765	715	774	753	850	872
Other liabilities			15,104	13,258	12,369	11,738	16,123	16,253
Debt securities in issue			151,016	151,228	142,367	150,942	141,175	145,265
Subordinated loans			16,566	17,092	17,878	17,488	15,933	16,005
Total liabilities			1,036,614	1,026,109	969,236	997,235	990,408	975,729
Shareholders' equity			49,115	51,675	50,314	51,294	50,147	53,122
Non-controlling interests			1,031	1,119	995	941	816	1,008
Total equity			50,146	52,794	51,309	52,235	50,963	54,130
Total liabilities and equity			1,086,760	1,078,904	1,020,545	1,049,470	1,041,371	1,029,859

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Share capital	31	31	525	525	-494	-494
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,838	1,697	1,838	1,697		
Revaluation reserve debt instruments	-302	-412	-302	-412		
Revaluation reserve cashflow hedge	-1,199	-1,522	-1,199	-1,522		
Other revaluation reserve	146	151	146	151		
Remeasurement of the net defined benefit asset/liability	-341	-326	-341	-326		
Currency translation reserve	-2,798	-2,168	-2,798	-2,168	0	0
Treasury shares	-2,746	-1,528	-	-	-2,746	-1,528
Liability credit reserve	-20	6	-20	6		
Retained earnings and other reserves	34,260	37,175	28,234	28,214	6,027	8,960
Net result year to date	3,130	1,455	3,050	1,415	80	40
Shareholders' equity	49,115	51,675	45,674	44,122	3,441	7,553
Non-controlling interests	1,031	1,119	1,031	1,119		
Total equity	50,146	52,794	46,705	45,241	3,441	7,553
Key figures						
Shareholders' equity per share in €	16.48	16.94				
Shares outstanding in the market (in million)	2,981	3,050				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024	31 Mar 2024
In € million								
Share capital			31	31	31	33	33	35
Share premium			17,116	17,116	17,116	17,116	17,116	17,116
Revaluation reserve equity securities			1,838	1,697	1,816	1,624	1,628	1,556
Revaluation reserve debt instruments			-302	-412	-479	-354	-316	-283
Revaluation reserve cashflow hedge			-1,199	-1,522	-1,693	-1,599	-2,264	-2,255
Other revaluation reserve			146	151	161	168	170	171
Remeasurement of the net defined benefit asset/liability			-341	-326	-333	-301	-300	-305
Currency translation reserve			-2,798	-2,168	-1,986	-2,418	-2,203	-2,353
Treasury shares			-2,746	-1,528	-765	-2,260	-1,024	-2,513
Liability credit reserve			-20	6	-15	-1	22	-12
Retained earnings and other reserves			34,260	37,175	30,068	34,048	33,927	40,386
Net result year to date			3,130	1,455	6,392	5,238	3,358	1,578
Shareholders' equity			49,115	51,675	50,314	51,294	50,147	53,122
Non-controlling interests			1,031	1,119	995	941	816	1,008
Total equity			50,146	52,794	51,309	52,235	50,963	54,130
Key figures								
Shareholders' equity per share in €			16.48	16.94	16.25	16.22	15.48	16.09

ING 2.7 Capital position

Capital position				
In € million	ING Group		ING Bank	
	30 Jun 2025	31 Mar 2025	30 Jun 2025	31 Mar 2025
Shareholders' equity (parent)	49,115	51,675	45,674	44,122
- Reserved profit not included in CET1 capital	-1,565	-2,879		
- Minority interests, counting as CET1 capital	528	551	621	627
- Goodwill and intangibles deductible from CET1	-1,116	-1,080	-1,116	-1,080
- Deferred tax liabilities associated to intangible assets	28	20	28	20
- Shortfall on expected loan loss provision	-1,142	-1,251	-1,142	-1,251
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	1,199	1,522	1,199	1,522
- Treasury shares (ING Group)			-3	-3
- Prudent Valuation adjustment	-667	-679	-667	-679
- Own credit risk	20	-6	20	-6
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-405	-438	-405	-438
- Deferred tax assets	-85	-87	-85	-87
- Own credit risk adjustments to derivatives (DVA)	-32	-37	-32	-37
- Irrevocable Payment Commitment (IPC)	-672	-669	-672	-669
- Excess of provisions over expected losses eligible	-			
- Non-Performing Exposure Prudential Backstop (Pillar I)	-243	-191	-243	-197
- Non-Performing Exposure Prudential Backstop (Pillar II)	-430	-430		
Regulatory adjustments	-4,581	-5,655	-2,496	-2,279
Available common equity Tier 1 capital	44,534	46,021	43,178	41,843
Subordinated loans qualifying as Tier 1 capital	6,127	6,697	6,127	6,697
Regulatory adjustments additional Tier 1	104	96	110	107
Available Tier 1 capital	50,765	52,814	49,415	48,648
Supplementary capital - Tier 2 bonds	10,397	9,139	10,398	9,139
Regulatory adjustments Tier 2	65	74	89	83
Available BIS capital	61,226	62,027	59,901	57,871
Risk-weighted assets	335,804	337,219	335,687	337,797
Common equity Tier 1 ratio	13.3%	13.6%	12.9%	12.4%
Tier 1 ratio	15.1%	15.7%	14.7%	14.4%
Total capital ratio	18.2%	18.4%	17.8%	17.1%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 June 2025

In € million	Long-term debt issued			Maturing ¹⁾										
	2023	2024	2025	Remaining 2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	>2034
ING Bank senior debt ²⁾	4,577	3,690	2,202	156	3,221	2,001	1,884	1,219	887	425	263	288	376	2,333
ING Bank covered bond	6,267	6,467		2,559	4,560	4,091	5,696	6,725	3,600	2,650	1,260	2,590	1,276	1,965
ING Bank RMBS	1,928	1,745												3,106
ING Group senior debt ²⁾	6,092	9,752	5,990		4,435	6,797	7,177	7,284	6,724	3,804	1,639	1,945	2,740	6,253
ING Bank Tier 2		140			2									122
ING Group Tier 2	1,374	2,500	1,250						1,000	1,500	1,722	1,876	1,250	3,000

¹⁾ All bond instruments with an early redemption option are included as per their contractual maturity date.

²⁾ Figures shown for issued senior bonds are only included with original tenors >= 1 year.

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

	30 Jun 2025	31 Mar 2025
Loan-to-deposit ratio	0.93	0.93
Funding mix		
Customer deposits (private individuals)	52%	51%
Customer deposits (other)	22%	23%
Repurchase agreements	6%	6%
Interbank	2%	2%
CD/CP	6%	6%
Long-term senior debt	10%	11%
Subordinated debt	2%	2%
Total ¹⁾	100%	100%

¹⁾ Financial liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: ING Group

ING Group: Investments - 30 June 2025

In € billion	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	53.8	45.6	-0.3	4.0	103.4	-0.3
of which Government bonds	23.5	28.8	-0.2	0.3	52.6	-0.2
of which Central bank bonds	4.2	0.0	-0.1	0.4	4.6	-0.1
of which Sub-sovereign, Supranationals and Agencies	16.7	11.9	0.0	0.7	29.3	0.0
of which Covered bonds	5.5	4.1	0.0	0.0	9.6	0.0
of which Corporate bonds	0.1	0.1	0.0	0.0	0.2	0.0
of which Financial institutions bonds	0.1	0.1	0.0	1.8	2.0	0.0
of which asset-backed securities	3.7	0.7	0.0	0.8	5.1	0.0
Total equity securities		2.8	1.8		2.8	1.8
Total Investments	53.8	48.4	1.5	4.0	106.2	1.5

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 2Q2025 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Lending	Daily Banking & Trade Finance	Financial Markets	Treasury & Other	Corporate Line
Residential mortgages												
Beginning of period	348.9	349.8	120.0	44.4	95.8	89.5	-0.9	0.0	0.0	0.0	-0.9	0.0
Net core lending growth	7.2	7.2	2.8	0.3	1.2	2.9	0.0				0.0	
Treasury	0.1	0.1	-0.1	0.0	0.2	0.0	0.0				0.0	
Acquisitions / divestments / run-off ¹⁾	-0.1	-0.1	-0.1									
FX impact and other	-1.8	-1.8		-0.4		-1.5						
End of period	354.3	355.2	122.6	44.4	97.3	90.9	-0.9	0.0	0.0	0.0	-0.9	0.0
Other customer lending												
Beginning of period	339.6	147.6	48.0	53.6	15.9	30.2	191.7	149.6	27.2	7.8	7.1	0.2
Net core lending growth	8.2	4.1	1.3	1.5	0.5	0.8	4.1	-1.2	4.9	0.0	0.3	
Treasury	-1.4	-1.1	-0.1	0.0	-0.4	-0.6	-0.4				-0.4	
Acquisitions / divestments / run-off ²⁾	-0.1	-0.0	-0.0				-0.1				-0.1	
FX impact and other	-5.9	-0.2		0.4		-0.6	-5.7	-4.5	-1.2		-0.0	0.0
End of period	340.3	150.4	49.2	55.4	16.0	29.7	189.7	143.9	30.9	7.9	7.0	0.3
Customer deposits												
Beginning of period	733.7	643.1	215.2	97.0	166.4	164.5	90.6	0.1	66.5	12.1	11.7	0.0
Net core deposits growth	6.2	8.9	5.1	1.0	-1.1	3.9	-2.7	-0.1	-3.5	0.9	0.0	
Treasury	1.2	1.2	-2.0	-0.0	0.2	3.0	0.0				0.0	
Acquisitions / divestments / run-off	-0.0	-0.0	-0.0				-0.0				-0.0	
FX impact and other	-3.0	-2.3				-2.3	-0.7	-0.0	-0.3	-0.4	0.0	
End of period	738.1	650.9	218.3	98.0	165.5	169.0	87.2	0.0	62.8	12.6	11.8	0.0

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Netherlands.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the WUB run-off portfolio recorded in Retail Netherlands and the Lease and France run-off portfolios recorded in Wholesale Banking Treasury & Other.

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			348.9	345.2	340.5	332.9	328.2	324.6
Net core lending growth			7.2	6.0	5.9	6.0	4.6	2.5
Treasury ¹⁾			0.1	-1.0	0.2	2.4	-0.9	-0.4
Acquisitions / divestments / run-off ²⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other ^{1) 4) 5)}			-1.8	-1.3	-1.3	-0.8	1.0	1.7
End of period			354.3	348.9	345.2	340.5	332.9	328.2
Other customer lending								
Beginning of period			339.6	340.9	334.0	329.2	325.8	323.4
Net core lending growth			8.2	0.8	1.3	2.5	3.1	1.7
Treasury			-1.4	0.8	1.0	4.1	-0.4	1.1
Acquisitions / divestments / run-off ³⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other ^{4) 5)}			-5.9	-2.8	4.6	-1.7	0.7	-0.4
End of period			340.3	339.6	340.9	334.0	329.2	325.8
Customer deposits								
Beginning of period			733.7	691.7	698.4	692.6	674.5	650.3
Net core deposits growth			6.2	22.6	16.4	2.9	14.7	13.5
Treasury			1.2	20.4	-22.3	3.0	2.6	11.1
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other			-3.0	-1.0	-0.8	-0.1	0.8	-0.3
End of period			738.1	733.7	691.7	698.4	692.6	674.5

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

²⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Netherlands.

³⁾ Acquisitions / divestments / run-off in Other customer lending includes the WUB, Lease and France run-off portfolios.

⁴⁾ 3Q2024, 4Q2024, 1Q2025 and 2Q2025 included reclassifications between residential mortgages and other customer lending in Retail Belgium.

⁵⁾ In 1Q2024 in Retail Banking Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			349.8	345.9	341.2	334.5	329.2	325.5
Net core lending growth			7.2	6.0	5.9	5.7	4.9	2.4
Treasury ¹⁾			0.1	-0.8	0.2	2.0	-0.7	-0.3
Acquisitions / divestments / run-off ²⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other ^{1) 3) 4)}			-1.8	-1.3	-1.3	-0.8	1.0	1.7
End of period			355.2	349.8	345.9	341.2	334.5	329.2
Other customer lending								
Beginning of period			147.6	144.1	142.3	137.7	134.2	134.3
Net core lending growth			4.1	2.6	1.1	0.7	3.8	1.3
Treasury			-1.1	0.7	0.9	3.1	-0.3	0.8
Acquisitions / divestments / run-off ²⁾			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other ^{3) 4)}			-0.2	0.3	-0.2	0.8	0.0	-2.1
End of period			150.4	147.6	144.1	142.3	137.7	134.2
Customer deposits								
Beginning of period			643.1	612.0	616.7	613.8	601.9	585.5
Net core deposits growth			8.9	17.0	12.4	1.0	9.0	9.2
Treasury			1.2	14.7	-15.9	1.9	2.0	7.5
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other			-2.3	-0.5	-1.2	0.0	0.8	-0.3
End of period			650.9	643.1	612.0	616.7	613.8	601.9

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

²⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio in Retail Netherlands.

³⁾ 3Q2024, 4Q2024, 1Q2025 and 2Q2025 included reclassifications between residential mortgages and other customer lending in Retail Belgium.

⁴⁾ In 1Q2024 in Retail Banking Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

ING 3.4 Customer lending/deposits: Retail Netherlands

Customer lending/deposits Retail Netherlands								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			120.0	117.8	115.8	113.1	111.8	110.9
Net core lending growth			2.8	2.7	2.2	2.4	1.7	1.1
Treasury ¹⁾			-0.1	-0.3	-0.1	0.3	-0.3	-0.1
Acquisitions / divestments / run-off ²⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other ¹⁾								
End of period			122.6	120.0	117.8	115.8	113.1	111.8
Other customer lending								
Beginning of period			48.0	46.5	45.7	42.7	42.7	41.9
Net core lending growth			1.3	1.7	1.0	0.6	0.0	0.5
Treasury			-0.1	-0.2	-0.1	2.4	-0.0	0.3
Acquisitions / divestments / run-off ²⁾			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period			49.2	48.0	46.5	45.7	42.7	42.7
Customer deposits								
Beginning of period			215.2	200.7	211.5	210.1	203.7	199.7
Net core deposits growth			5.1	0.2	4.0	-0.4	4.8	-3.5
Treasury			-2.0	14.4	-14.9	1.9	1.5	7.5
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period			218.3	215.2	200.7	211.5	210.1	203.7

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

²⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio.

ING 3.5 Customer lending/deposits: Retail Belgium

Customer lending/deposits Retail Belgium ¹⁾								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			44.4	44.6	44.2	44.3	43.9	41.8
Net core lending growth			0.3	0.1	0.2	0.2	0.5	0.0
Treasury ²⁾			0.0	-0.2	0.0	0.5	-0.1	-0.1
Acquisitions / divestments / run-off								
FX impact and other ^{2) 3) 4)}			-0.4	-0.2	0.2	-0.8	-0.0	2.1
End of period			44.4	44.4	44.6	44.2	44.3	43.9
Other customer lending								
Beginning of period			53.6	53.7	53.8	52.9	50.5	52.5
Net core lending growth			1.5	-0.2	0.0	-0.2	2.5	0.3
Treasury			0.0	-0.1	0.0	0.3	-0.1	-0.1
Acquisitions / divestments / run-off								
FX impact and other ^{3) 4)}			0.4	0.2	-0.2	0.8		-2.1
End of period			55.4	53.6	53.7	53.8	52.9	50.5
Customer deposits								
Beginning of period			97.0	97.1	95.7	93.2	91.9	91.2
Net core deposits growth			1.0	-0.3	1.6	2.4	1.9	0.5
Treasury			-0.0	0.2	-0.2	0.1	-0.6	0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period			98.0	97.0	97.1	95.7	93.2	91.9

¹⁾ Including ING Luxembourg.

²⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

³⁾ 3Q2024, 4Q2024, 1Q2025 and 2Q2025 included reclassifications between residential mortgages and other customer lending.

⁴⁾ In 1Q2024 in Retail Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

ING 3.6 Customer lending/deposits: Retail Germany

Customer lending/deposits Retail Germany								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			95.8	95.1	93.6	91.4	90.9	90.4
Net core lending growth			1.2	1.0	1.3	0.9	0.8	0.5
Treasury ¹⁾			0.2	-0.3	0.2	1.2	-0.2	-0.1
Acquisitions / divestments / run-off								
FX impact and other ¹⁾								
End of period			97.3	95.8	95.1	93.6	91.4	90.9
Other customer lending								
Beginning of period			15.9	15.1	14.0	13.4	13.1	12.4
Net core lending growth			0.5	0.5	0.0	0.4	0.2	0.2
Treasury			-0.4	0.3	1.1	0.2	0.1	0.5
Acquisitions / divestments / run-off								
FX impact and other								
End of period			16.0	15.9	15.1	14.0	13.4	13.1
Customer deposits								
Beginning of period			166.4	151.1	151.6	154.0	152.8	143.6
Net core deposits growth			-1.1	15.3	0.2	-2.5	0.8	9.0
Treasury			0.2	-0.0	-0.6	0.0	0.3	0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period			165.5	166.4	151.1	151.6	154.0	152.8

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

ING 3.7 Customer lending/deposits: Retail Other

Customer lending/deposits Retail Other ¹⁾								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			89.5	88.4	87.7	85.6	82.6	82.4
Net core lending growth			2.9	2.2	2.2	2.1	1.9	0.7
Treasury			0.0					
Acquisitions / divestments / run-off								
FX impact and other			-1.5	-1.1	-1.5	-0.0	1.0	-0.5
End of period			90.9	89.5	88.4	87.7	85.6	82.6
Other customer lending								
Beginning of period			30.2	28.8	28.8	28.7	27.8	27.4
Net core lending growth			0.8	0.6	0.1	-0.1	1.0	0.2
Treasury			-0.6	0.7	-0.0	0.3	-0.2	0.2
Acquisitions / divestments / run-off								
FX impact and other			-0.6	0.1	-0.0	-0.0	0.0	0.0
End of period			29.7	30.2	28.8	28.8	28.7	27.8
Customer deposits								
Beginning of period			164.5	163.2	157.9	156.4	153.5	151.0
Net core deposits growth			3.9	1.8	6.6	1.6	1.4	3.1
Treasury			3.0	0.0	-0.1	-0.1	0.7	-0.4
Acquisitions / divestments / run-off								
FX impact and other			-2.3	-0.5	-1.2	0.0	0.8	-0.3
End of period			169.0	164.5	163.2	157.9	156.4	153.5

¹⁾ Includes: Spain, Italy, Australia, Poland, Romania, Türkiye and other.

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			-0.9	-0.7	-0.7	-1.5	-1.0	-0.9
Net core lending growth			0.0	0.0	0.0	0.3	-0.3	0.1
Treasury ¹⁾			0.0	-0.2	0.0	0.5	-0.2	-0.2
Acquisitions / divestments / run-off								
FX impact and other ¹⁾								0.0
End of period			-0.9	-0.9	-0.7	-0.7	-1.5	-1.0
Other customer lending								
Beginning of period			191.7	196.5	191.5	191.3	191.3	188.9
Net core lending growth			4.1	-1.8	0.1	1.8	-0.7	0.4
Treasury			-0.4	0.1	0.1	1.0	-0.1	0.3
Acquisitions / divestments / run-off ²⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other			-5.7	-3.1	4.8	-2.6	0.7	1.8
End of period			189.7	191.7	196.5	191.5	191.3	191.3
Customer deposits								
Beginning of period			90.6	79.6	81.7	78.8	72.6	64.8
Net core deposits growth			-2.7	5.6	4.0	1.8	5.7	4.3
Treasury			0.0	5.8	-6.5	1.1	0.5	3.6
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other			-0.7	-0.4	0.4	-0.1	0.0	0.0
End of period			87.2	90.6	79.6	81.7	78.8	72.6

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease and France run-off portfolios.

ING 3.9 Customer lending/deposits: WB - Lending

Customer lending/deposits Wholesale Banking - Lending								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			0.0	0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period			0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period			149.6	152.3	150.2	150.6	149.6	153.0
Net core lending growth			-1.2	-0.3	-1.7	1.7	0.4	0.4
Treasury								
Acquisitions / divestments / run-off								
FX impact and other ¹⁾			-4.5	-2.4	3.8	-2.0	0.6	-3.9
End of period			143.9	149.6	152.3	150.2	150.6	149.6
Customer deposits								
Beginning of period			0.1	0.4	0.3	0.4	0.4	0.3
Net core deposits growth			-0.1	-0.3	0.1	-0.1	-0.0	0.1
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			-0.0	-0.0	0.0	-0.0	-0.0	0.0
End of period			0.0	0.1	0.4	0.3	0.4	0.4

¹⁾ 1Q2024 Other customer lending included a transfer of €5.2 billion from Lending to Financial Markets following a change within the Wholesale Banking organisation.

ING 3.10 Customer lending/deposits: WB - Daily Banking & Trade Finance

Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			0.0	0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period			0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period			27.2	28.0	24.4	26.2	25.9	26.5
Net core lending growth			4.9	-1.3	2.6	-1.2	0.1	-1.0
Treasury								
Acquisitions / divestments / run-off								
FX impact and other ¹⁾			-1.2	0.4	1.0	-0.6	0.1	0.4
End of period			30.9	27.2	28.0	24.4	26.2	25.9
Customer deposits								
Beginning of period			66.5	62.4	59.8	59.1	55.5	53.2
Net core deposits growth			-3.5	4.2	2.5	0.6	3.6	2.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			-0.3	-0.1	0.1	0.0	0.0	-0.0
End of period			62.8	66.5	62.4	59.8	59.1	55.5

¹⁾ In 1Q2025 Other customer lending included a transfer of €1.1 billion from Financial Markets to Daily Banking & Trade Finance.

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			0.0	0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period			0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period			7.8	9.0	9.7	8.2	9.5	3.5
Net core lending growth			0.0	-0.0	-0.7	1.6	-1.4	0.8
Treasury								
Acquisitions / divestments / run-off								
FX impact and other ^{1) 2)}			-	-1.1				5.2
End of period			7.9	7.8	9.0	9.7	8.2	9.5
Customer deposits								
Beginning of period			12.1	10.9	9.2	7.8	6.0	4.0
Net core deposits growth			0.9	1.6	1.4	1.5	1.8	1.9
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			-0.4	-0.4	0.4	-0.1	-0.0	0.0
End of period			12.6	12.1	10.9	9.2	7.8	6.0

¹⁾ In 1Q2025 Other customer lending included a transfer of €1.1 billion from Financial Markets to Daily Banking & Trade Finance.

²⁾ 1Q2024 Other customer lending included a transfer of €5.2 billion from Lending to Financial Markets following a change within the Wholesale Banking organisation.

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

Customer lending/deposits Wholesale Banking - Treasury & Other								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period			-0.9	-0.7	-0.7	-1.5	-1.0	-0.9
Net core lending growth			0.0	0.0	0.0	0.3	-0.3	0.1
Treasury ¹⁾			0.0	-0.2	0.0	0.5	-0.2	-0.2
Acquisitions / divestments / run-off								
FX impact and other ¹⁾								0.0
End of period			-0.9	-0.9	-0.7	-0.7	-1.5	-1.0
Other customer lending								
Beginning of period			7.1	7.2	7.1	6.3	6.3	5.9
Net core lending growth			0.3	-0.2	-0.0	-0.2	0.2	0.2
Treasury			-0.4	0.1	0.1	1.0	-0.1	0.3
Acquisitions / divestments / run-off ²⁾			-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other			-0.0	-0.0				
End of period			7.0	7.1	7.2	7.1	6.3	6.3
Customer deposits								
Beginning of period			11.7	5.9	12.4	11.5	10.8	7.2
Net core deposits growth			0.0	0.0	-0.0	-0.1	0.2	0.0
Treasury			0.0	5.8	-6.5	1.1	0.5	3.6
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other			0.0	0.0	-0.0	-0.0	-0.0	0.0
End of period			11.8	11.7	5.9	12.4	11.5	10.8

¹⁾ As from 2Q2025, the change in the fair value hedge for residential mortgages was reported as part of Treasury, while previously this change had been reported as part of FX impact and other. Historical numbers have been adjusted.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease and France run-off portfolios.

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line ¹⁾								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024
Residential mortgages								
Beginning of period								
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period								
Other customer lending								
Beginning of period			0.2	0.3	0.3	0.3	0.2	0.3
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			0.0	-0.0	0.0	0.0	0.0	-0.0
End of period			0.3	0.2	0.3	0.3	0.3	0.2
Customer deposits								
Beginning of period			0.0	0.0	0.0	0.0	0.0	0.0
Net core deposits growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period			0.0	0.0	0.0	0.0	0.0	0.0

¹⁾ Corporate Line is not part of core lending and core deposits.

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 2024 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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

Actual results, performance or events may differ materially from those in such statements due to a number of factors, including, without limitation: (1) changes in general economic conditions and customer behaviour, in particular economic conditions in ING's core markets, including changes affecting currency exchange rates and the regional and global economic impact of the 'invasion of Russia into Ukraine and related international 'response measures (2) changes affecting interest rate levels (3) any default of a major market participant and related market disruption (4) changes in performance of financial markets, including in Europe and developing markets (5) fiscal uncertainty in Europe and the United States (6) discontinuation of or changes in 'benchmark' indices (7) inflation and deflation in our principal markets (8) changes in conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness (9) failures of banks falling under the scope of state compensation schemes (10) non-compliance with or changes in laws and regulations, including those concerning financial services, financial economic crimes and tax laws, and the interpretation and application thereof (11) geopolitical risks, political instabilities and policies and actions of governmental and regulatory authorities, including in connection with the invasion of Russia into Ukraine and the related international response measures (12) legal and regulatory risks in certain countries with less developed legal and regulatory frameworks (13) prudential supervision and regulations, including in relation to stress tests and regulatory restrictions on dividends and distributions (also among members of the group) (14) ING's ability to meet minimum capital and other prudential regulatory requirements (15) changes in regulation of US commodities and derivatives businesses of ING and its customers (16) application of bank recovery and resolution regimes, including write down and conversion powers in relation to our securities (17) outcome of current and future litigation, enforcement proceedings, investigations or other regulatory actions, including claims by customers or stakeholders who feel misled or treated unfairly, and other conduct issues (18) changes in tax laws and regulations and risks of non-compliance or investigation in connection with tax laws, including FATCA (19) operational and IT risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, changes in operational practices or inadequate controls including in respect of third parties with which we do business and including any risks as a result of incomplete, inaccurate, or otherwise flawed outputs from the algorithms and data sets utilized in artificial intelligence (20) risks and challenges related to cybercrime including the effects of cyberattacks and changes in legislation and regulation related to cybersecurity and data privacy, including such risks and challenges as a consequence of the use of emerging technologies, such as advanced forms of artificial intelligence and quantum computing (21) changes in general competitive factors, including ability to increase or maintain market share (22) inability to protect our intellectual property and infringement claims by third parties (23) inability of counterparties to meet financial obligations or ability to enforce rights against such counterparties (24) changes in credit ratings (25) business, operational, regulatory, reputation, transition and other risks and challenges in connection with climate change, diversity, equity and inclusion and other ESG-related matters, including data gathering and reporting and also including managing the conflicting laws and requirements of governments, regulators and authorities with respect to these topics (26) inability to attract and retain key personnel (27) future liabilities under defined benefit retirement plans (28) failure to manage business risks, including in connection with use of models, use of derivatives, or maintaining appropriate policies and guidelines (29) changes in capital and credit markets, including interbank funding, as well as customer deposits, which provide the liquidity and capital required to fund our operations, and (30) 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.

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