ING Historical Trend Data 3Q2025 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.
- As from 3Q2025, we have adjusted our CET1 capital ratio target to around 13%. Consistent with this, the return on equity for the segments and countries is now calculated based on 13% of their average risk-weighted assets (this used to be based on 12.5%). Historical figures have been adjusted accordingly.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group	Sub products
Lending	Project and Asset-Based Finance General Lending
Daily Banking & Trade Finance	Payments & Cash Management Global Cash Pooling Securities Services Working Capital Solutions Trade & Commodity Finance Trade Finance Services
Financial Markets	Hedging and investment solutions for corporate and institutional clients
Treasury & Other	Treasury (Wholesale Banking part) Corporate Finance Corporate Investments General Leasing Run-off and other

Table of Contents

ING 1.1 Profit or loss: Comparable quarters

Profit or loss	ING Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
In € million	3Q2025	3Q2024	2Q2025	3Q2025	3Q2024	2Q2025	3Q2025	3Q2024	2Q2025	3Q2025	3Q2024	2Q2025
Profit or loss												
Commercial net interest income [1]	3,823	3,897	3,772	2,839	2,913	2,808	984	984	964	-	-	-
Other net interest income [1]	-118	-208	-236	-47	-60	-42	-220	-242	-296	149	94	102
Net interest income	3,705	3,689	3,536	2,792	2,853	2,766	763	742	668	149	94	102
Net fee and commission income	1,165	1,009	1,122	783	688	762	383	322	360	-0	-2	-0
Investment income	66	52	21	5	-48	6	1	-1	3	59	101	12
Other income	962	1,160	1,023	299	482	298	663	681	662	0	-4	63
Total income	**5,898**	**5,909**	**5,702**	**3,880**	**3,975**	**3,832**	**1,810**	**1,744**	**1,694**	**208**	**189**	**177**
Expenses excl. regulatory costs	2,945	2,816	2,956	1,932	1,834	1,854	884	841	980	129	141	122
Regulatory costs [2]	67	88	78	49	71	66	18	17	12	0	0	-0
Operating expenses	**3,012**	**2,904**	**3,034**	**1,981**	**1,904**	**1,921**	**902**	**858**	**991**	**129**	**142**	**122**
Gross result	**2,886**	**3,004**	**2,668**	**1,899**	**2,071**	**1,911**	**908**	**886**	**702**	**79**	**48**	**55**
Addition to loan loss provisions	326	336	299	192	145	210	134	191	89	0	0	0
Result before tax	**2,560**	**2,668**	**2,369**	**1,707**	**1,926**	**1,701**	**774**	**695**	**614**	**78**	**47**	**55**
Taxation	703	724	633	465	517	468	202	156	126	36	51	38
Non-controlling interests	70	65	62	56	65	55	14	-0	7	-	-	-
Net result [3]	**1,787**	**1,880**	**1,675**	**1,185**	**1,344**	**1,178**	**559**	**540**	**480**	**43**	**-3**	**17**
Key figures												
Net interest margin	1.37%	1.41%	1.31%									
Commercial net interest margin	2.22%	2.38%	2.23%									
Cost/income ratio	51.1%	49.2%	53.2%	51.1%	47.9%	50.1%	49.8%	49.2%	58.5%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	19	20	17	15	12	17	28	40	19	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	15.0%	15.3%	13.9%									
Return on equity based on 13.0% CET1 [4]	17.0%	18.2%	15.9%	22.5%	27.0%	22.4%	11.8%	10.8%	10.1%	7.6%	-0.6%	2.8%
Risk-weighted assets (end of period)	336,196	328,458	335,804	170,294	161,571	169,466	149,257	151,006	148,467	16,644	15,881	17,871
Employees (internal FTEs, end of period)	63,025	61,605	62,999	45,519	45,416	45,606	17,488	16,175	17,380	18	15	13
Four-quarter rolling average key figures												
Net interest margin	1.36%	1.48%	1.37%									
Commercial net interest margin	2.24%	2.41%	2.28%									
Cost/income ratio	55.6%	52.4%	55.1%	53.9%	52.1%	53.1%	55.5%	49.6%	55.4%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	12.6%	13.8%	12.7%									
Return on equity based on 13.0% CET1 [4]	14.6%	16.7%	14.8%	20.9%	24.2%	22.0%	9.7%	11.6%	9.5%	-4.8%	-9.8%	-7.0%

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

[3] Net result reflects the net result attributable to shareholders of the parent.

[4] Annualised after-tax return divided by average equity based on 13.0% of RWA.

ING 1.2 Profit or loss: 3Q2025 Segment split

Profit or loss 3Q2025 In € million	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Corporate Line
Commercial net interest income	3,823	2,839	926	417	585	911	984	-
Other net interest income	-118	-47	-169	16	62	44	-220	149
Net interest income	3,705	2,792	757	432	648	955	763	149
Net fee and commission income	1,165	783	291	176	135	181	383	-0
Investment income	60	1	1	0	0	0	0	59
Realised gains and fair value changes on investments	5	4	3	0	-	1	1	0
Total investment income	66	5	3	1	0	1	1	59
Valuation result and net trading income	885	236	173	29	-32	65	659	-9
Other income	77	64	7	47	3	7	4	10
Total other income	962	299	180	77	-29	72	663	0
Total income	**5,898**	**3,880**	**1,231**	**685**	**754**	**1,210**	**1,810**	**208**
Expenses excl. regulatory costs	2,945	1,932	514	426	347	645	884	129
Regulatory costs [1)]	67	49	0	-0	-11	60	18	0
Operating expenses	**3,012**	**1,981**	**514**	**426**	**336**	**705**	**902**	**129**
Gross result	**2,886**	**1,899**	**717**	**259**	**418**	**505**	**908**	**79**
Addition to loan loss provisions	326	192	16	36	62	78	134	0
Result before tax	**2,560**	**1,707**	**701**	**224**	**355**	**427**	**774**	**78**
Taxation	703	465	185	62	115	103	202	36
Non-controlling interests	70	56	-	0	1	56	14	-
Net result [2)]	**1,787**	**1,185**	**516**	**162**	**240**	**268**	**559**	**43**
Key figures								
Net interest margin	1.37%							
Commercial net interest margin	2.22%							
Cost/income ratio	51.1%	51.1%	41.7%	62.1%	44.6%	58.3%	49.8%	n.a.
Risk costs in bps of average customer lending	19	15	4	14	22	25	28	n.a.
Return on equity based on IFRS-EU equity	15.0%							
Return on equity based on 13.0% CET1 [3)]	17.0%	22.5%	29.7%	14.0%	26.5%	18.8%	11.8%	7.6%
Risk-weighted assets (end of period)	336,196	170,294	53,681	35,484	28,130	53,000	149,257	16,644
Employees (internal FTEs, end of period)	63,025	45,519	12,852	7,558	6,336	18,773	17,488	18
Four-quarter rolling average key figures								
Net interest margin	1.36%							
Commercial net interest margin	2.24%							
Cost/income ratio	55.6%	53.9%	42.6%	71.4%	48.2%	59.5%	55.5%	n.a.
Return on equity based on IFRS-EU equity	12.6%							
Return on equity based on 13.0% CET1 [3)]	14.6%	20.9%	28.9%	9.4%	24.5%	18.8%	9.7%	-4.8%

[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 13.0% of RWA.

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	9M2025	9M2024
Commercial net interest income [1]		3,823	3,772	3,794	3,749	3,897	3,917	3,897	11,389	11,711
Other net interest income [1] [2]		-118	-236	-172	-69	-208	-87	-72	-525	-367
Net interest income		3,705	3,536	3,622	3,680	3,689	3,830	3,825	10,863	11,344
Net fee and commission income		1,165	1,122	1,094	1,001	1,009	999	998	3,381	3,007
Investment income		60	35	21	1	103	12	1	116	116
Realised gains and fair value changes on investments		5	-14	6	-64	-51	4	7	-2	-41
Total investment income		66	21	27	-63	52	16	8	114	75
Valuation result and net trading income		885	955	885	749	1,049	889	721	2,725	2,659
Other income		77	69	9	40	111	-18	31	154	124
Total other income		962	1,023	893	789	1,160	871	752	2,879	2,783
Total income		**5,898**	**5,702**	**5,637**	**5,407**	**5,909**	**5,716**	**5,583**	**17,237**	**17,208**
Staff expenses		1,916	1,888	1,861	1,881	1,816	1,781	1,706	5,665	5,303
Regulatory costs [3]		67	78	361	347	88	88	358	506	534
Other expenses		1,030	1,068	978	1,108	1,000	979	968	3,076	2,947
Operating expenses		**3,012**	**3,034**	**3,200**	**3,337**	**2,904**	**2,848**	**3,032**	**9,246**	**8,784**
Gross result		**2,886**	**2,668**	**2,437**	**2,070**	**3,004**	**2,868**	**2,551**	**7,991**	**8,424**
Addition to loan loss provisions		326	299	313	299	336	300	258	938	895
Result before tax		**2,560**	**2,369**	**2,124**	**1,771**	**2,668**	**2,568**	**2,293**	**7,053**	**7,529**
Taxation		703	633	604	542	724	731	653	1,939	2,108
Non-controlling interests		70	62	65	74	65	57	61	197	183
Net result [4]		**1,787**	**1,675**	**1,455**	**1,154**	**1,880**	**1,780**	**1,578**	**4,917**	**5,238**
Key figures										
Net interest margin		1.37%	1.31%	1.36%	1.40%	1.41%	1.48%	1.51%	1.34%	1.46%
Commercial net interest margin		2.22%	2.23%	2.26%	2.26%	2.38%	2.42%	2.43%	2.24%	2.41%
Cost/income ratio		51.1%	53.2%	56.8%	61.7%	49.2%	49.8%	54.3%	53.6%	51.0%
Risk costs in bps of average customer lending		19	17	18	18	20	18	16	18	18
Return on equity based on IFRS-EU equity		15.0%	13.9%	12.0%	9.4%	15.3%	14.5%	12.8%	13.6%	14.2%
Return on equity based on 13.0% CET1 [5]		17.0%	15.9%	13.9%	11.4%	18.2%	17.3%	15.7%	15.6%	17.1%
Risk-weighted assets (end of period)		336,196	335,804	337,219	333,708	328,458	330,927	323,071	336,196	328,458
Employees (internal FTEs, end of period)		63,025	62,999	62,683	61,999	61,605	61,025	60,678	63,025	61,605
Four-quarter rolling average key figures										
Net interest margin		1.36%	1.37%	1.41%	1.45%	1.48%	1.52%	1.55%		
Commercial net interest margin		2.24%	2.28%	2.33%	2.37%	2.41%	2.43%	2.44%		
Cost/income ratio		55.6%	55.1%	54.2%	53.6%	52.4%	52.1%	51.0%		
Return on equity based on IFRS-EU equity		12.6%	12.7%	12.8%	13.0%	13.8%	14.0%	14.8%		
Return on equity based on 13.0% CET1 [5]		14.6%	14.8%	15.2%	15.6%	16.7%	17.1%	18.0%		

[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] 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 13.0% 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	9M2025	9M2024
Commercial net interest income		2,839	2,808	2,787	2,810	2,913	2,889	2,894	8,434	8,697
Other net interest income [1]		-47	-42	-16	-21	-60	-16	39	-104	-37
Net interest income		2,792	2,766	2,772	2,789	2,853	2,874	2,933	8,330	8,660
Net fee and commission income		783	762	760	681	688	678	646	2,305	2,013
Investment income		1	3	0	9	-3	3	-0	5	0
Realised gains and fair value changes on investments		4	3	5	-49	-45	7	5	13	-33
Total investment income		5	6	6	-40	-48	11	5	17	-32
Valuation result and net trading income		236	263	233	197	359	275	153	731	787
Other income		64	35	21	34	123	26	19	120	168
Total other income		299	298	253	231	482	301	172	851	955
Total income		**3,880**	**3,832**	**3,791**	**3,661**	**3,975**	**3,863**	**3,757**	**11,503**	**11,595**
Expenses excl. regulatory costs		1,932	1,854	1,851	1,901	1,834	1,877	1,750	5,637	5,461
Regulatory costs		49	66	322	206	71	70	321	437	463
Operating expenses		**1,981**	**1,921**	**2,173**	**2,107**	**1,904**	**1,947**	**2,072**	**6,074**	**5,923**
Gross result		**1,899**	**1,911**	**1,619**	**1,554**	**2,071**	**1,916**	**1,685**	**5,429**	**5,672**
Addition to loan loss provisions		192	210	175	158	145	98	165	577	408
Result before tax		**1,707**	**1,701**	**1,444**	**1,396**	**1,926**	**1,818**	**1,520**	**4,852**	**5,264**
Taxation		465	468	381	385	517	494	423	1,315	1,434
Non-controlling interests		56	55	53	62	65	49	48	164	161
Net result		**1,185**	**1,178**	**1,010**	**950**	**1,344**	**1,274**	**1,050**	**3,373**	**3,668**
Key figures										
Cost/income ratio		51.1%	50.1%	57.3%	57.5%	47.9%	50.4%	55.1%	52.8%	51.1%
Risk costs in bps of average customer lending		15	17	14	13	12	8	14	15	12
Return on equity based on 13.0% CET1 [2]		22.5%	22.4%	19.6%	19.0%	27.0%	25.8%	21.7%	21.5%	24.9%
Risk-weighted assets (end of period)		170,294	169,466	168,680	165,171	161,571	159,373	156,353	170,294	161,571
Employees (internal FTEs, end of period)		45,519	45,606	45,325	45,551	45,416	45,215	45,139	45,519	45,416
Four-quarter rolling average key figures										
Cost/income ratio		53.9%	53.1%	53.2%	52.6%	52.1%	51.9%	50.9%		
Return on equity based on 13.0% CET1 [2]		20.9%	22.0%	22.8%	23.4%	24.2%	24.2%	24.7%		

[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 13.0% 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	9M2025	9M2024
Commercial net interest income		926	921	881	914	930	908	895	2,729	2,733
Other net interest income		-169	-152	-143	-139	-213	-160	-109	-463	-481
Net interest income		757	769	739	775	718	748	787	2,265	2,252
Net fee and commission income		291	283	257	266	270	263	250	831	782
Investment income		1	0	0	0	1	1	-	2	2
Realised gains and fair value changes on investments		3	2	2	-16	-16	2	3	6	-11
Total investment income		3	2	2	-16	-16	3	3	8	-9
Valuation result and net trading income		173	204	178	190	265	219	136	555	620
Other income		7	4	12	9	26	6	9	23	41
Total other income		180	209	190	200	291	225	145	579	661
Total income		**1,231**	**1,263**	**1,188**	**1,224**	**1,263**	**1,238**	**1,185**	**3,682**	**3,686**
Expenses excl. regulatory costs		514	498	483	523	506	499	483	1,495	1,488
Regulatory costs		0	-	-	73	-	21	20	0	41
Operating expenses		**514**	**498**	**483**	**595**	**506**	**520**	**503**	**1,495**	**1,529**
Gross result		**717**	**765**	**705**	**629**	**756**	**718**	**682**	**2,187**	**2,157**
Addition to loan loss provisions		16	51	21	26	9	-26	-17	89	-33
Result before tax		**701**	**714**	**683**	**603**	**747**	**744**	**699**	**2,099**	**2,190**
Taxation		185	199	170	161	191	192	179	554	562
Non-controlling interests		-	-	-	-	-	-	-	-	-
Net result		**516**	**515**	**513**	**442**	**556**	**552**	**520**	**1,545**	**1,628**
Key figures										
Cost/income ratio		41.7%	39.4%	40.7%	48.6%	40.1%	42.0%	42.5%	40.6%	41.5%
Risk costs in bps of average customer lending		4	12	5	6	2	-7	-4	7	-3
Return on equity based on 13.0% CET1 [1]		29.7%	29.9%	30.0%	26.1%	33.1%	32.9%	31.4%	29.8%	32.5%
Risk-weighted assets (end of period)		53,681	53,349	52,865	52,576	51,623	51,918	51,297	53,681	51,623
Employees (internal FTEs, end of period)		12,852	13,087	13,118	12,918	12,785	12,714	12,532	12,852	12,785
Four-quarter rolling average key figures										
Cost/income ratio		42.6%	42.2%	42.8%	43.3%	43.0%	43.0%	42.4%		
Return on equity based on 13.0% CET1 [1]		28.9%	29.7%	30.5%	30.9%	31.7%	32.1%	32.3%		

[1] Annualised after-tax return divided by average equity based on 13.0% 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	9M2025	9M2024
Commercial net interest income		417	415	416	410	458	470	478	1,248	1,407
Other net interest income		16	29	26	18	20	58	46	70	124
Net interest income		432	443	442	428	478	528	524	1,318	1,530
Net fee and commission income		176	163	176	144	153	158	148	515	459
Investment income		0	0	-0	9	-4	0	0	0	-4
Realised gains and fair value changes on investments		0	-0	0	-9	-15	4	2	0	-9
Total investment income		1	-0	0	-0	-19	4	2	1	-13
Valuation result and net trading income		29	13	35	26	33	10	12	78	55
Other income		47	22	2	12	94	11	5	72	110
Total other income		77	36	37	37	128	21	17	149	165
Total income		**685**	**643**	**655**	**610**	**740**	**712**	**691**	**1,983**	**2,142**
Expenses excl. regulatory costs		426	382	386	397	402	418	387	1,195	1,207
Regulatory costs		-0	0	226	32	-1	-28	203	226	174
Operating expenses		**426**	**382**	**613**	**429**	**401**	**391**	**589**	**1,421**	**1,381**
Gross result		**259**	**260**	**42**	**180**	**338**	**321**	**101**	**562**	**761**
Addition to loan loss provisions		36	36	40	25	43	22	44	112	108
Result before tax		**224**	**224**	**2**	**155**	**296**	**299**	**58**	**450**	**652**
Taxation		62	57	5	43	58	82	27	124	167
Non-controlling interests		0	0	0	0	0	0	0	0	0
Net result		**162**	**167**	**-3**	**111**	**238**	**218**	**30**	**325**	**486**
Key figures										
Cost/income ratio		62.1%	59.5%	93.6%	70.5%	54.2%	54.9%	85.3%	71.7%	64.5%
Risk costs in bps of average customer lending		14	15	16	10	18	9	19	15	15
Return on equity based on 13.0% CET1 [2]		14.0%	14.4%	-0.3%	9.6%	21.0%	19.5%	2.7%	9.3%	14.4%
Risk-weighted assets (end of period)		35,484	35,745	35,777	36,221	35,046	34,548	34,276	35,484	35,046
Employees (internal FTEs, end of period)		7,558	7,446	7,334	7,356	7,403	7,414	7,537	7,558	7,403
Four-quarter rolling average key figures										
Cost/income ratio		71.4%	69.0%	67.5%	65.8%	65.6%	68.0%	68.9%		
Return on equity based on 13.0% CET1 [2]		9.4%	11.1%	12.3%	13.2%	14.0%	12.2%	12.0%		

[1] Including ING Luxembourg.

[2] Annualised after-tax return divided by average equity based on 13.0% 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	9M2025	9M2024
Commercial net interest income		585	545	569	565	593	598	644	1,700	1,835
Other net interest income [1]		62	47	53	56	97	64	30	162	191
Net interest income		648	592	622	621	690	662	674	1,862	2,026
Net fee and commission income		135	139	147	118	102	107	105	422	315
Investment income		0	1	0	-0	0	0	-0	1	1
Realised gains and fair value changes on investments		-	-0	2	-8	-15	1	-0	2	-15
Total investment income		0	0	2	-8	-15	1	-0	3	-14
Valuation result and net trading income		-32	-35	-48	-86	-18	-8	-49	-116	-75
Other income		3	2	2	3	1	3	2	7	6
Total other income		-29	-34	-46	-83	-17	-5	-46	-109	-68
Total income		**754**	**699**	**726**	**648**	**760**	**765**	**733**	**2,178**	**2,259**
Expenses excl. regulatory costs		347	318	337	326	301	296	292	1,003	889
Regulatory costs		-11	13	12	19	29	20	20	14	69
Operating expenses		**336**	**331**	**350**	**345**	**330**	**316**	**312**	**1,016**	**958**
Gross result		**418**	**368**	**377**	**303**	**430**	**449**	**421**	**1,162**	**1,301**
Addition to loan loss provisions		62	42	35	28	56	26	40	139	121
Result before tax		**355**	**325**	**342**	**275**	**375**	**424**	**382**	**1,023**	**1,180**
Taxation		115	113	103	94	146	139	126	331	411
Non-controlling interests		1	0	0	0	0	0	0	2	1
Net result		**240**	**212**	**238**	**180**	**228**	**284**	**255**	**690**	**768**
Key figures										
Cost/income ratio		44.6%	47.4%	48.1%	53.2%	43.4%	41.3%	42.5%	46.7%	42.4%
Risk costs in bps of average customer lending		22	15	13	10	21	10	15	17	15
Return on equity based on 13.0% CET1 [2]		26.5%	23.4%	26.7%	21.3%	27.7%	35.1%	32.3%	25.5%	31.6%
Risk-weighted assets (end of period)		28,130	27,678	28,288	26,595	25,673	25,205	24,761	28,130	25,673
Employees (internal FTEs, end of period)		6,336	6,209	6,117	6,308	6,156	6,003	6,009	6,336	6,156
Four-quarter rolling average key figures										
Cost/income ratio		48.2%	47.8%	46.2%	44.8%	42.7%	40.7%	39.3%		
Return on equity based on 13.0% CET1 [2]		24.5%	24.7%	27.6%	29.0%	31.0%	32.8%	33.4%		

[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 13.0% 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	9M2025	9M2024
Commercial net interest income		911	927	920	921	931	913	877	2,758	2,722
Other net interest income [2]		44	34	48	44	36	22	71	126	130
Net interest income		955	961	968	965	967	935	948	2,884	2,851
Net fee and commission income		181	176	180	152	164	149	144	537	457
Investment income		0	2	-	0	-0	2	-0	2	2
Realised gains and fair value changes on investments		1	2	1	-16	1	1	0	4	2
Total investment income		1	4	1	-16	1	2	0	6	4
Valuation result and net trading income		65	81	68	67	79	55	53	214	187
Other income		7	6	5	11	2	6	3	18	11
Total other income		72	87	73	77	81	61	56	232	198
Total income		**1,210**	**1,227**	**1,222**	**1,179**	**1,212**	**1,148**	**1,149**	**3,659**	**3,509**
Expenses excl. regulatory costs		645	656	644	655	624	664	589	1,945	1,876
Regulatory costs		60	53	83	82	43	57	79	196	179
Operating expenses		**705**	**709**	**727**	**737**	**667**	**721**	**667**	**2,141**	**2,055**
Gross result		**505**	**518**	**495**	**442**	**545**	**427**	**481**	**1,518**	**1,454**
Addition to loan loss provisions		78	81	78	78	37	77	99	237	213
Result before tax		**427**	**437**	**417**	**363**	**508**	**350**	**383**	**1,281**	**1,241**
Taxation		103	99	102	86	122	82	90	305	295
Non-controlling interests		56	54	52	61	65	48	47	162	160
Net result		**268**	**284**	**262**	**216**	**321**	**220**	**245**	**814**	**786**
Key figures										
Cost/income ratio		58.3%	57.8%	59.5%	62.5%	55.0%	62.8%	58.1%	58.5%	58.6%
Risk costs in bps of average customer lending		25	27	26	27	13	27	36	26	25
Return on equity based on 13.0% CET1 [3]		18.8%	19.9%	19.1%	17.2%	24.5%	17.6%	19.7%	19.3%	20.7%
Risk-weighted assets (end of period)		53,000	52,695	51,750	49,779	49,228	47,703	46,019	53,000	49,228
Employees (internal FTEs, end of period)		18,773	18,864	18,756	18,969	19,072	19,086	19,061	18,773	19,072
Four-quarter rolling average key figures										
Cost/income ratio		59.5%	58.7%	59.9%	59.6%	59.8%	59.5%	57.3%		
Return on equity based on 13.0% CET1 [3]		18.8%	20.1%	19.6%	19.8%	19.9%	19.3%	20.5%		

[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 13.0% 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	9M2025	9M2024
Commercial net interest income [1]		984	964	1,007	938	984	1,027	1,003	2,954	3,014
Other net interest income [1]		-220	-296	-263	-158	-242	-132	-161	-779	-535
Net interest income		763	668	744	780	742	896	842	2,175	2,479
Net fee and commission income		383	360	336	319	322	322	354	1,079	998
Investment income		0	1	0	-8	5	6	1	1	12
Realised gains and fair value changes on investments		1	2	1	-14	-6	-3	2	4	-8
Total investment income		1	3	2	-23	-1	3	2	6	4
Valuation result and net trading income		659	645	696	571	693	636	579	1,999	1,908
Other income		4	18	-18	10	-12	-25	-28	3	-65
Total other income		663	662	678	581	681	611	551	2,003	1,843
Total income		**1,810**	**1,694**	**1,758**	**1,657**	**1,744**	**1,831**	**1,749**	**5,262**	**5,324**
Expenses excl. regulatory costs		884	980	871	898	841	803	805	2,734	2,449
Regulatory costs		18	12	39	141	17	17	37	69	71
Operating expenses		**902**	**991**	**910**	**1,038**	**858**	**821**	**841**	**2,803**	**2,520**
Gross result		**908**	**702**	**848**	**619**	**886**	**1,011**	**907**	**2,459**	**2,804**
Addition to loan loss provisions		134	89	138	141	191	202	93	361	486
Result before tax		**774**	**614**	**710**	**478**	**695**	**809**	**814**	**2,098**	**2,318**
Taxation		202	126	216	131	156	182	225	544	562
Non-controlling interests		14	7	12	13	-0	9	13	33	22
Net result		**559**	**480**	**482**	**334**	**540**	**619**	**575**	**1,521**	**1,734**
Key figures										
Cost/income ratio		49.8%	58.5%	51.8%	62.6%	49.2%	44.8%	48.1%	53.3%	47.3%
Income over average risk-weighted assets (in bps) [2]		486	454	466	437	454	477	465	469	465
Risk costs in bps of average customer lending		28	19	29	29	40	42	20	25	34
Return on equity based on 13.0% CET1 [3]		11.8%	10.1%	10.1%	7.0%	10.8%	12.6%	12.0%	10.7%	11.8%
Risk-weighted assets (end of period)		149,257	148,467	149,676	152,151	151,006	156,285	150,685	149,257	151,006
Employees (internal FTEs, end of period)		17,488	17,380	17,287	16,435	16,175	15,792	15,499	17,488	16,175
Value at Risk trading positions (average)		14.7	13.9	14.0	15.8	14.7	13.2	15.4		
Four-quarter rolling average key figures										
Cost/income ratio		55.5%	55.4%	51.9%	51.0%	49.6%	47.8%	47.0%		
Return on equity based on 13.0% CET1 [3]		9.7%	9.5%	10.1%	10.6%	11.6%	12.9%	14.1%		

[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 13.0% 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	9M2025	9M2024
WB Lending										
Total income		884	780	785	827	785	836	831	2,450	2,452
Income over average risk-weighted assets (in bps) [1)]		374	334	323	333	311	330	337	343	326
Risk-weighted assets (end of period)		96,640	92,665	94,194	100,270	98,507	103,413	98,967	96,640	98,507
WB Daily Banking & Trade Finance										
Total income		449	463	495	479	492	482	499	1,406	1,474
Income over average risk-weighted assets (in bps) [1)]		1,069	1,091	1,233	1,250	1,246	1,158	1,182	1,129	1,195
Risk-weighted assets (end of period)		16,222	17,368	16,578	15,503	15,169	16,438	16,887	16,222	15,169
WB Financial Markets										
Total income		391	371	415	302	376	356	383	1,178	1,115
Income over average risk-weighted assets (in bps) [1)]		522	476	551	410	512	512	567	516	530
Risk-weighted assets (end of period)		29,068	30,979	31,374	28,935	29,990	28,776	26,881	29,068	29,990
WB Treasury & Other										
Total income		86	79	64	50	91	157	35	228	283
Income over average risk-weighted assets (in bps) [1)]		464	421	339	269	484	804	176	408	487
Risk-weighted assets (end of period)		7,327	7,454	7,529	7,444	7,340	7,658	7,942	7,327	7,340
Total Wholesale Banking										
Total income		1,810	1,694	1,758	1,657	1,744	1,831	1,749	5,262	5,324
Income over average risk-weighted assets (in bps) [1)]		486	454	466	437	454	477	465	469	465
Risk-weighted assets (end of period)		149,257	148,467	149,676	152,151	151,006	156,285	150,677	149,257	151,006

[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	9M2025	9M2024
Commercial net interest income		-	-	-	-	-	-	-	-	-
Other net interest income		149	102	107	110	94	61	50	358	205
Net interest income		149	102	107	110	94	61	50	358	205
Net fee and commission income		-0	-0	-2	1	-2	-1	-2	-2	-5
Investment income		59	31	20	0	101	3	0	110	104
Realised gains and fair value changes on investments		0	-19	-0	-0	0	-	-0	-19	0
Total investment income		59	12	20	0	101	3	0	91	104
Valuation result and net trading income		-9	47	-44	-19	-3	-22	-11	-6	-36
Other income		10	16	6	-4	-1	-19	40	31	21
Total other income		0	63	-38	-23	-4	-41	30	26	-15
Total income		**208**	**177**	**88**	**89**	**189**	**22**	**78**	**473**	**289**
Expenses excl. regulatory costs		129	122	117	191	141	80	119	369	341
Regulatory costs		0	-0	0	1	0	-0	-	0	0
Operating expenses		**129**	**122**	**117**	**192**	**142**	**80**	**119**	**369**	**341**
Gross result		**79**	**55**	**-30**	**-103**	**48**	**-58**	**-42**	**104**	**-52**
Addition to loan loss provisions		0	0	0	0	0	0	0	1	0
Result before tax		**78**	**55**	**-30**	**-103**	**47**	**-58**	**-42**	**103**	**-53**
Taxation		36	38	7	26	51	55	6	81	112
Non-controlling interests		-	-	-	-	-	-	-	-	-
Net result		**43**	**17**	**-37**	**-130**	**-3**	**-113**	**-48**	**22**	**-164**
Key figures										
Risk-weighted assets (end of period)		16,644	17,871	18,863	16,386	15,881	15,269	16,033	16,644	15,881
Employees (internal FTEs, end of period)		18	13	70	13	15	18	41	18	15

Corporate Line - Financial stakes[1]										
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2024	3Q2024	2Q2024	1Q2024	9M2025	9M2024
Result before tax		106	91	28	28	125	25	23	225	173
Risk-weighted assets (end of period)		9,117	10,139	9,327	8,769	8,265	7,966	7,808	9,117	8,265

[1] Financial stakes contains ING's stake in TMBThanachart Bank (TTB), Bank of Beijing and Van Lanschot Kempen. Results of Van Lanschot Kempen were not material in 2024.

Market value [2] - Financial stakes	
In € million	30 Sep 2025
TMBThanachart Bank (TTB) (23.4%)	1,107
Bank of Beijing (13.0%)	1,815
Van Lanschot Kempen (20.3%)	443
Total valuation	**3,365**

[2] 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	9M2025	9M2024
Retail Netherlands										
Commercial net interest income		926	921	881	914	930	908	895	2,729	2,733
Net fee and commission income		291	283	257	266	270	263	250	831	782
All other income		15	59	49	44	62	67	40	123	170
Total income Retail Netherlands		**1,231**	**1,263**	**1,188**	**1,224**	**1,263**	**1,238**	**1,185**	**3,682**	**3,686**
Retail Belgium										
Commercial net interest income		417	415	416	410	458	470	478	1,248	1,407
Net fee and commission income		176	163	176	144	153	158	148	515	459
All other income		93	65	63	55	129	83	65	220	276
Total income Retail Belgium		**685**	**643**	**655**	**610**	**740**	**712**	**691**	**1,983**	**2,142**
Retail Germany										
Commercial net interest income		585	545	569	565	593	598	644	1,700	1,835
Net fee and commission income		135	139	147	118	102	107	105	422	315
All other income		33	14	10	-35	65	60	-16	57	109
Total income Retail Germany		**754**	**699**	**726**	**648**	**760**	**765**	**733**	**2,178**	**2,259**
Retail Other										
Commercial net interest income		911	927	920	921	931	913	877	2,758	2,722
Net fee and commission income		181	176	180	152	164	149	144	537	457
All other income		118	125	122	105	117	86	128	364	331
Total income Retail Other		**1,210**	**1,227**	**1,222**	**1,179**	**1,212**	**1,148**	**1,149**	**3,659**	**3,509**
Retail Banking										
Commercial net interest income		2,839	2,808	2,787	2,810	2,913	2,889	2,894	8,434	8,697
Net fee and commission income		783	762	760	681	688	678	646	2,305	2,013
All other income		258	262	243	170	374	296	216	764	886
Total income Retail Banking		**3,880**	**3,832**	**3,791**	**3,661**	**3,975**	**3,863**	**3,757**	**11,503**	**11,595**
WB Lending										
Commercial net interest income		675	649	664	673	658	703	681	1,988	2,042
Net fee and commission income		198	148	121	149	132	141	153	467	426
All other income		11	-16	0	5	-5	-8	-3	-5	-16
Total income WB Lending		**884**	**780**	**785**	**827**	**785**	**836**	**831**	**2,450**	**2,452**
WB Daily Banking & Trade Finance										
Commercial net interest income [1)]		301	306	335	257	319	316	314	942	948
Net fee and commission income		136	142	146	130	127	128	131	424	386
All other income [1)]		12	15	13	92	46	39	54	40	140
Total income WB Daily Banking & Trade Finance		**449**	**463**	**495**	**479**	**492**	**482**	**499**	**1,406**	**1,474**
WB Financial Markets										
Commercial net interest income		-	-	-	-	-	-	-	-	-
Net fee and commission income		53	59	61	29	52	50	70	172	172
All other income		339	313	354	273	324	306	314	1,006	944
Total income WB Financial Markets		**391**	**371**	**415**	**302**	**376**	**356**	**383**	**1,178**	**1,115**
WB Treasury & Other										
Commercial net interest income		8	8	8	9	7	9	8	24	24
Net fee and commission income		-4	12	7	11	10	4	1	15	14
All other income		82	58	49	30	74	145	26	189	245
Total income WB Treasury & Other		**86**	**79**	**64**	**50**	**91**	**157**	**35**	**228**	**283**
Wholesale Banking										
Commercial net interest income [1)]		984	964	1,007	938	984	1,027	1,003	2,954	3,014
Net fee and commission income		383	360	336	319	322	322	354	1,079	998
All other income [1)]		444	369	416	400	439	481	392	1,229	1,312
Total income Wholesale Banking		**1,810**	**1,694**	**1,758**	**1,657**	**1,744**	**1,831**	**1,749**	**5,262**	**5,324**
Corporate Line										
Commercial net interest income		-	-	-	-	-	-	-	-	-
Net fee and commission income		-0	-0	-2	1	-2	-1	-2	-2	-5
All other income		208	177	89	87	191	23	80	475	293
Total income Corporate Line		**208**	**177**	**88**	**89**	**189**	**22**	**78**	**473**	**289**
ING Group										
Commercial net interest income [1)]		3,823	3,772	3,794	3,749	3,897	3,917	3,897	11,389	11,711
Net fee and commission income		1,165	1,122	1,094	1,001	1,009	999	998	3,381	3,007
All other income [1)]		910	809	749	657	1,003	800	688	2,467	2,491
Total income ING Group		**5,898**	**5,702**	**5,637**	**5,407**	**5,909**	**5,716**	**5,583**	**17,237**	**17,208**

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: 3Q2025

Geographical split 3Q2025	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other [1]		
In € million	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																				
Commercial net interest income	1,148	926	222	533	417	116	687	585	102	495	407	88	594	504	91	365	365	0	0	-
Other net interest income	-415	-169	-246	24	16	8	78	62	16	24	20	4	21	24	-3	1	1	148	-1	149
Net interest income	733	757	-25	557	432	125	765	648	118	520	428	92	616	528	88	366	366	148	-1	149
Net fee and commission income	358	291	67	234	176	58	150	135	14	108	67	41	131	114	17	185	185	-0	-0	-0
Investment income	4	3	1	1	1	0	0	0	-	0	0	0	2	1	0	-0	-0	59	0	59
Other income	512	180	332	80	77	4	-25	-29	4	11	2	9	109	70	39	273	273	3	2	0
Total income	**1,607**	**1,231**	**376**	**872**	**685**	**186**	**890**	**754**	**136**	**639**	**497**	**142**	**857**	**713**	**144**	**823**	**823**	**210**	**2**	**208**
Expenses excl. regulatory costs	726	514	212	515	426	90	402	347	55	357	315	42	391	331	61	424	424	130	1	129
Regulatory costs	0	0	-	0	-0	0	-11	-11	-0	4	4	-	69	55	13	5	5	0	-	0
Operating expenses	**726**	**514**	**212**	**515**	**426**	**90**	**391**	**336**	**55**	**361**	**319**	**42**	**460**	**386**	**74**	**428**	**428**	**130**	**1**	**129**
Gross result	**880**	**717**	**163**	**356**	**259**	**97**	**499**	**418**	**81**	**278**	**178**	**100**	**397**	**327**	**70**	**395**	**395**	**80**	**1**	**79**
Addition to loan loss provisions	2	16	-14	109	36	73	48	62	-14	41	17	24	66	61	5	59	59	0	-	0
Result before tax	**878**	**701**	**177**	**248**	**224**	**24**	**451**	**355**	**96**	**237**	**161**	**76**	**331**	**266**	**65**	**336**	**336**	**80**	**1**	**78**
Retail Banking	701	701		224	224		355	355		161	161		266	266						
Wholesale Banking	177		177	24		24	96		96	76		76	65		65	336	336	1	1	
Corporate Line																		78		78
Result before tax	**878**	**701**	**177**	**248**	**224**	**24**	**451**	**355**	**96**	**237**	**161**	**76**	**331**	**266**	**65**	**336**	**336**	**80**	**1**	**78**
Customer lending/deposits (in € billion)																				
Residential mortgages	124.5	125.3	-0.8	44.5	44.5	0.0	98.7	99.0	-0.3	75.4	75.4	0.0	18.8	18.6	0.1	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.9	50.1	25.8	72.0	54.2	17.8	48.9	16.5	32.4	26.3	7.4	19.0	35.0	23.5	11.5	88.7	88.7	0.3	0.0	0.3
Customer deposits	264.8	220.0	44.9	112.1	96.4	15.7	158.9	157.2	1.7	104.8	104.0	0.8	72.1	64.7	7.4	23.4	23.4	0.0	0.0	0.0
Key figures																				
Cost/income ratio	45.2%	41.7%	56.5%	59.1%	62.1%	48.0%	43.9%	44.6%	40.4%	56.5%	64.2%	29.5%	53.7%	54.2%	51.3%	52.0%	52.0%			
Risk costs in bps of average customer lending	0	4	-22	37	14	164	13	22	-18	17	8	52	50	59	18	27	27			
Return on equity based on 13.0% CET1 [2]	24.0%	29.7%	13.6%	11.9%	14.0%	5.1%	22.9%	26.5%	15.2%	14.2%	14.7%	13.4%	21.1%	22.0%	18.0%	10.6%	10.6%			
Risk-weighted assets (end of period)	82,763	53,681	29,083	46,694	35,484	11,210	41,297	28,130	13,167	35,412	23,241	12,171	38,450	29,759	8,691	74,855	74,855	16,725	81	16,644
Employees (internal FTEs, end of period)	20,960	12,852	8,107	8,953	7,558	1,395	7,212	6,336	876	6,817	6,313	504	13,934	12,460	1,474	5,129	5,129	21	3	18
Four-quarter rolling average key figures																				
Cost/income ratio	48.9%	42.6%	70.8%	66.9%	71.4%	51.0%	47.7%	48.2%	44.9%	58.2%	65.1%	32.7%	55.2%	55.6%	52.9%	55.8%	55.8%			
Return on equity based on 13.0% CET1 [2]	21.1%	28.9%	7.3%	10.2%	9.4%	12.9%	18.8%	24.5%	7.2%	13.6%	12.6%	15.6%	21.5%	23.5%	15.1%	9.1%	9.1%			

[1] Region Other consists mainly of Corporate Line.
[2] Annualised after-tax return divided by average equity based on 13.0% of RWA.

ING 1.14 Geographical split: 9M2025

Geographical split 9M2025	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other [1]		
In € million	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																				
Commercial net interest income	3,409	2,729	681	1,588	1,248	340	2,012	1,700	312	1,491	1,231	260	1,801	1,527	274	1,087	1,087	1	1	-
Other net interest income	-1,322	-463	-859	100	70	29	205	162	43	74	61	12	56	65	-9	6	6	356	-2	358
Net interest income	2,087	2,265	-178	1,688	1,318	370	2,217	1,862	355	1,565	1,292	273	1,857	1,592	265	1,093	1,093	357	-2	358
Net fee and commission income	1,024	831	193	713	515	198	467	422	45	302	204	99	381	333	48	497	497	-2	-0	-2
Investment income	11	8	3	1	1	0	3	3	0	2	2	0	5	4	1	1	1	91	0	91
Other income	1,640	579	1,061	147	149	-2	-127	-109	-18	24	4	21	352	228	124	814	814	29	3	26
Total income	**4,762**	**3,682**	**1,079**	**2,549**	**1,983**	**566**	**2,560**	**2,178**	**381**	**1,893**	**1,501**	**392**	**2,594**	**2,157**	**437**	**2,405**	**2,405**	**475**	**2**	**473**
Expenses excl. regulatory costs	2,204	1,495	709	1,461	1,195	266	1,175	1,003	172	1,060	935	125	1,191	1,010	181	1,279	1,279	370	2	369
Regulatory costs	0	0	-	239	226	13	14	14	0	13	12	1	232	184	48	6	6	0	-	0
Operating expenses	**2,204**	**1,495**	**709**	**1,700**	**1,421**	**279**	**1,189**	**1,016**	**173**	**1,074**	**947**	**126**	**1,423**	**1,194**	**229**	**1,286**	**1,286**	**370**	**2**	**369**
Gross result	**2,558**	**2,187**	**371**	**848**	**562**	**287**	**1,371**	**1,162**	**209**	**820**	**554**	**266**	**1,171**	**963**	**207**	**1,119**	**1,119**	**104**	**0**	**104**
Addition to loan loss provisions	110	89	21	194	112	82	175	139	36	93	87	6	186	150	36	179	179	1	-	1
Result before tax	**2,448**	**2,099**	**350**	**654**	**450**	**204**	**1,196**	**1,023**	**173**	**727**	**467**	**259**	**985**	**813**	**171**	**940**	**940**	**104**	**0**	**103**
Retail Banking	2,099	2,099		450	450		1,023	1,023		467	467		813	813						
Wholesale Banking	350		350	204		204	173		173	259		259	171		171	940	940	0	0	
Corporate Line																		103		103
Result before tax	**2,448**	**2,099**	**350**	**654**	**450**	**204**	**1,196**	**1,023**	**173**	**727**	**467**	**259**	**985**	**813**	**171**	**940**	**940**	**104**	**0**	**103**
Customer lending/deposits (in € billion)																				
Residential mortgages	124.5	125.3	-0.8	44.5	44.5	0.0	98.7	99.0	-0.3	75.4	75.4	0.0	18.8	18.6	0.1	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.9	50.1	25.8	72.0	54.2	17.8	48.9	16.5	32.4	26.3	7.4	19.0	35.0	23.5	11.5	88.7	88.7	0.3	0.0	0.3
Customer deposits	264.8	220.0	44.9	112.1	96.4	15.7	158.9	157.2	1.7	104.8	104.0	0.8	72.1	64.7	7.4	23.4	23.4	0.0	0.0	0.0
Key figures																				
Cost/income ratio	46.3%	40.6%	65.7%	66.7%	71.7%	49.4%	46.4%	46.7%	45.2%	56.7%	63.1%	32.2%	54.9%	55.3%	52.5%	53.5%	53.5%			
Risk costs in bps of average customer lending	7	7	11	22	15	62	16	17	15	13	15	5	47	49	42	28	28			
Return on equity based on 13.0% CET1 [2]	22.2%	29.8%	8.7%	10.4%	9.3%	13.9%	20.2%	25.5%	9.0%	15.0%	14.5%	15.8%	21.1%	22.9%	15.2%	9.9%	9.9%			
Risk-weighted assets (end of period)	82,763	53,681	29,083	46,694	35,484	11,210	41,297	28,130	13,167	35,412	23,241	12,171	38,450	29,759	8,691	74,855	74,855	16,725	81	16,644
Employees (internal FTEs, end of period)	20,960	12,852	8,107	8,953	7,558	1,395	7,212	6,336	876	6,817	6,313	504	13,934	12,460	1,474	5,129	5,129	21	3	18

[1] Region Other consists mainly of Corporate Line.
[2] Annualised after-tax return divided by average equity based on 13.0% of RWA.

ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

ING Group: Total assets	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025
Cash and balances with central banks	82,871	75,565	82,871	75,565		
Loans and advances to banks	35,628	50,080	35,628	50,080	0	0
Financial assets at fair value through profit or loss						
- trading assets	60,689	64,744	60,691	64,747	-2	-3
- non-trading derivatives	1,597	2,075	1,597	2,075		
- designated as at fair value through profit or loss	4,054	3,951	4,054	3,951		
- mandatorily at fair value through profit or loss	80,753	81,715	80,753	81,715		
Financial assets at fair value OCI						
- equity securities FV OCI	2,540	2,753	2,540	2,753		
- debt securities FV OCI	49,340	45,618	49,340	45,618		
- loans and advances FV OCI	1,877	1,475	1,877	1,475		
Securities at amortised cost	54,107	53,805	54,107	53,805		
Loans and advances to customers						
- customer lending	709,034	694,664	709,126	694,741	-91	-77
- provision for loan losses	-5,828	-5,771	-5,828	-5,771		
Investments in associates and joint ventures	1,552	1,536	1,552	1,536		
Property and equipment	2,432	2,418	2,432	2,418		
Intangible assets	1,459	1,409	1,459	1,409		
Current tax assets	383	489	404	515	-21	-26
Deferred tax assets	929	949	929	949		
Other assets	8,737	9,285	8,728	9,276	9	10
Assets held for sale	205		205			
Total assets	**1,092,359**	**1,086,760**	**1,092,465**	**1,086,856**	**-106**	**-96**

ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

ING Group: Total assets								
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
Cash and balances with central banks		82,871	75,565	94,098	70,353	100,118	97,073	98,113
Loans and advances to banks		35,628	50,080	36,414	21,770	22,947	27,443	21,787
Financial assets at fair value through profit or loss								
- trading assets		60,689	64,744	67,275	72,897	78,114	73,207	68,594
- non-trading derivatives		1,597	2,075	1,810	2,463	1,558	1,964	1,713
- designated as at fair value through profit or loss		4,054	3,951	5,266	5,740	4,961	5,044	5,428
- mandatorily at fair value through profit or loss		80,753	81,715	75,944	56,481	65,516	69,364	71,901
Financial assets at fair value OCI								
- equity securities FV OCI		2,540	2,753	2,591	2,562	2,359	2,364	2,291
- debt securities FV OCI		49,340	45,618	43,307	42,219	42,061	42,647	42,432
- loans and advances FV OCI		1,877	1,475	1,507	1,608	1,156	1,331	1,133
Securities at amortised cost		54,107	53,805	53,668	50,273	47,950	49,537	52,790
Loans and advances to customers								
- customer lending		709,034	694,664	688,481	686,066	674,531	662,175	654,032
- provision for loan losses		-5,828	-5,771	-5,841	-5,833	-6,033	-5,901	-5,777
Investments in associates and joint ventures		1,552	1,536	1,663	1,679	1,658	1,459	1,486
Property and equipment		2,432	2,418	2,399	2,434	2,413	2,435	2,415
Intangible assets		1,459	1,409	1,374	1,334	1,296	1,245	1,206
Current tax assets		383	489	450	485	334	402	260
Deferred tax assets		929	949	1,012	1,069	1,068	1,193	1,240
Other assets		8,737	9,285	7,485	6,945	7,463	8,388	8,814
Assets held for sale		205						
Total assets		**1,092,359**	**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						
	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025
Deposits from banks	26,694	20,891	26,715	20,893	-21	-2
Customer deposits	736,134	738,079	737,550	741,429	-1,416	-3,351
Financial liabilities at fair value through profit or loss						
- trading liabilities	23,237	26,387	23,237	26,387		
- non-trading derivatives	1,456	2,499	1,456	2,499		
- designated as at fair value through profit or loss	68,453	64,637	68,450	64,633	3	4
Current tax liability	443	359	435	359	8	0
Deferred tax liabilities	314	310	314	310	0	0
Provisions	791	765	765	748	26	18
Other liabilities	13,793	15,104	13,419	13,821	374	1,284
Debt securities in issue	151,360	151,016	104,755	103,044	46,605	47,972
Senior non-preferred debt			48,099	49,462	-48,099	-49,462
Subordinated loans	19,116	16,566	19,117	16,567	-1	-1
Total liabilities	**1,041,792**	**1,036,614**	**1,044,312**	**1,040,151**	**-2,520**	**-3,537**
Shareholders' equity	49,447	49,115	47,033	45,674	2,414	3,441
Non-controlling interests	1,120	1,031	1,120	1,031		
Total equity	**50,567**	**50,146**	**48,153**	**46,705**	**2,414**	**3,441**
Total liabilities and equity	**1,092,359**	**1,086,760**	**1,092,465**	**1,086,856**	**-106**	**-96**

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		26,694	20,891	21,158	16,723	16,684	20,496	18,611
Customer deposits		736,134	738,079	733,706	691,661	698,377	692,577	674,517
Financial liabilities at fair value through profit or loss								
- trading liabilities		23,237	26,387	25,933	35,255	38,775	33,734	36,429
- non-trading derivatives		1,456	2,499	1,594	2,101	1,797	1,653	1,722
- designated as at fair value through profit or loss		68,453	64,637	60,792	49,543	59,981	67,261	65,335
Current tax liability		443	359	302	276	432	391	532
Deferred tax liabilities		314	310	332	287	267	216	188
Provisions		791	765	715	774	753	850	872
Other liabilities		13,793	15,104	13,258	12,369	11,738	16,123	16,253
Debt securities in issue		151,360	151,016	151,228	142,367	150,942	141,175	145,265
Subordinated loans		19,116	16,566	17,092	17,878	17,488	15,933	16,005
Total liabilities		**1,041,792**	**1,036,614**	**1,026,109**	**969,236**	**997,235**	**990,408**	**975,729**
Shareholders' equity		49,447	49,115	51,675	50,314	51,294	50,147	53,122
Non-controlling interests		1,120	1,031	1,119	995	941	816	1,008
Total equity		**50,567**	**50,146**	**52,794**	**51,309**	**52,235**	**50,963**	**54,130**
Total liabilities and equity		**1,092,359**	**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						
	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025
Share capital	30	31	525	525	-495	-494
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,369	1,838	1,369	1,838		
Revaluation reserve debt instruments	-260	-302	-260	-302		
Revaluation reserve cashflow hedge	-1,156	-1,199	-1,156	-1,199		
Other revaluation reserve	146	146	146	146		
Remeasurement of the net defined benefit asset/liability	-334	-341	-334	-341		
Currency translation reserve	-2,846	-2,798	-2,846	-2,798	0	0
Treasury shares	-1,670	-2,746			-1,670	-2,746
Liability credit reserve	-44	-20	-44	-20		
Retained earnings and other reserves	32,180	34,260	28,265	28,234	3,915	6,027
Net result year to date	4,917	3,130	4,828	3,050	89	80
Shareholders' equity	**49,447**	**49,115**	**47,033**	**45,674**	**2,414**	**3,441**
Non-controlling interests	1,120	1,031	1,120	1,031		
Total equity	**50,567**	**50,146**	**48,153**	**46,705**	**2,414**	**3,441**
Key figures						
Shareholders' equity per share in €	16.84	16.48				
Shares outstanding in the market (in million)	2,936	2,981				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total 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
Share capital		30	31	31	31	33	33	35
Share premium		17,116	17,116	17,116	17,116	17,116	17,116	17,116
Revaluation reserve equity securities		1,369	1,838	1,697	1,816	1,624	1,628	1,556
Revaluation reserve debt instruments		-260	-302	-412	-479	-354	-316	-283
Revaluation reserve cashflow hedge		-1,156	-1,199	-1,522	-1,693	-1,599	-2,264	-2,255
Other revaluation reserve		146	146	151	161	168	170	171
Remeasurement of the net defined benefit asset/liability		-334	-341	-326	-333	-301	-300	-305
Currency translation reserve		-2,846	-2,798	-2,168	-1,986	-2,418	-2,203	-2,353
Treasury shares		-1,670	-2,746	-1,528	-765	-2,260	-1,024	-2,513
Liability credit reserve		-44	-20	6	-15	-1	22	-12
Retained earnings and other reserves		32,180	34,260	37,175	30,068	34,048	33,927	40,386
Net result year to date		4,917	3,130	1,455	6,392	5,238	3,358	1,578
Shareholders' equity		**49,447**	**49,115**	**51,675**	**50,314**	**51,294**	**50,147**	**53,122**
Non-controlling interests		1,120	1,031	1,119	995	941	816	1,008
Total equity		**50,567**	**50,146**	**52,794**	**51,309**	**52,235**	**50,963**	**54,130**
Key figures								
Shareholders' equity per share in €		16.84	16.48	16.94	16.25	16.22	15.48	16.09

ING 2.7 Capital position

Capital position	ING Group		ING Bank	
In € million	30 Sep 2025	30 Jun 2025	30 Sep 2025	30 Jun 2025
Shareholders' equity (parent)	49,447	49,115	47,033	45,674
- Reserved profit not included in CET1 capital	-1,419	-1,565	-889	
- Minority interests, counting as CET1 capital	694	528	694	621
- Goodwill and intangibles deductible from CET1	-1,125	-1,116	-1,125	-1,116
- Deferred tax liabilities associated to intangible assets	32	28	32	28
- Shortfall on expected loan loss provision	-1,231	-1,142	-1,231	-1,142
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	1,156	1,199	1,156	1,199
- Treasury shares (ING Group)			-2	-3
- Prudent Valuation adjustment	-785	-667	-785	-667
- Own credit risk	44	20	44	20
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-416	-405	-416	-405
- Deferred tax assets	-68	-85	-68	-85
- Own credit risk adjustments to derivatives (DVA)	-30	-32	-30	-32
- Irrevocable Payment Commitment (IPC)	-685	-672	-685	-672
- Excess of provisions over expected losses eligible				
- Non-Performing Exposure Prudential Backstop (Pillar I)	-263	-243	-263	-243
- Non-Performing Exposure Prudential Backstop (Pillar II)	-430	-430		
Regulatory adjustments	-4,525	-4,581	-3,568	-2,496
Available common equity Tier 1 capital	**44,921**	**44,534**	**43,465**	**43,178**
Subordinated loans qualifying as Tier 1 capital	7,545	6,127	7,546	6,127
Regulatory adjustments additional Tier 1	110	104	110	110
Available Tier 1 capital	**52,576**	**50,765**	**51,121**	**49,415**
Supplementary capital - Tier 2 bonds	11,549	10,397	11,549	10,398
Regulatory adjustments Tier 2	83	65	83	89
Available BIS capital	**64,209**	**61,226**	**62,753**	**59,901**
Risk-weighted assets	336,196	335,804	335,971	335,687
Common equity Tier 1 ratio	**13.4%**	**13.3%**	**12.9%**	**12.9%**
Tier 1 ratio	15.6%	15.1%	15.2%	14.7%
Total capital ratio	19.1%	18.2%	18.7%	17.8%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 2025														
	Long-term debt issued			Maturing [1]										
In € million	2023	2024	2025	Remaining 2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	>2034
ING Bank senior debt [2]	4,577	3,690	2,279	60	3,187	1,958	1,854	1,179	888	420	276	271	375	2,422
ING Bank covered bond	6,267	6,467	4,831	2,562	4,568	4,093	5,696	6,964	6,196	2,650	2,510	2,590	1,276	2,704
ING Bank RMBS	1,928	1,745												3,012
ING Group senior debt [2]	6,092	9,752	5,990		3,210	6,793	7,155	7,266	6,723	3,805	1,638	1,942	2,739	6,251
ING Bank Tier 2		140			2									123
ING Group Tier 2	1,374	2,500	2,500						1,000	1,500	1,721	1,859	1,250	4,250

[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 Sep 2025	30 Jun 2025
Loan-to-deposit ratio	0.96	0.93
Funding mix		
Customer deposits (private individuals)	50%	52%
Customer deposits (other)	23%	22%
Repurchase agreements	6%	6%
Interbank	3%	2%
CD/CP	6%	6%
Long-term senior debt	10%	10%
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 September 2025						
	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
In € billion	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	54.1	49.4	-0.2	3.6	107.1	-0.2
of which Government bonds	24.8	31.7	-0.1	0.3	56.7	-0.1
of which Central bank bonds	3.7	0.0	0.0	0.4	4.1	0.0
of which Sub-sovereign, Supranationals and Agencies	16.4	12.7	-0.1	0.5	29.7	-0.1
of which Covered bonds	5.4	4.0	0.0	0.0	9.4	0.0
of which Corporate bonds	0.1	0.1	0.0	0.0	0.2	0.0
of which Financial institutions bonds	0.0	0.2	0.0	1.7	1.8	0.0
of which asset-backed securities	3.7	0.6	0.0	0.8	5.1	0.0
Total equity securities		2.5	1.4		2.5	1.4
Total Investments	**54.1**	**51.9**	**1.2**	**3.6**	**109.6**	**1.2**

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 3Q2025 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	**354.3**	**355.2**	**122.6**	**44.4**	**97.3**	**90.9**	**-0.9**	**0.0**	**0.0**	**0.0**	**-0.9**	**0.0**
Net core lending growth	7.7	7.7	2.8	0.2	1.8	2.9	0.0				0.0	
Treasury	-0.3	-0.2	-0.1	-0.1	-0.0	-0.0	-0.1				-0.1	
Acquisitions / divestments / run-off [1]	-0.1	-0.1	-0.1									
FX impact and other	0.3	0.3				0.3						
End of period	**362.0**	**362.9**	**125.3**	**44.5**	**99.0**	**94.1**	**-0.9**	**0.0**	**0.0**	**0.0**	**-0.9**	**0.0**
Other customer lending												
Beginning 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**
Net core lending growth	6.5	0.9	1.1	-1.2	0.2	0.8	5.7	4.7	0.8	0.2	-0.1	
Treasury	0.9	0.8	-0.2	-0.0	0.5	0.5	0.1				0.1	
Acquisitions / divestments / run-off [2]	-0.1	-0.0	-0.0				-0.1				-0.1	
FX impact and other[3]	-0.7	-0.5			-0.3	-0.1	-0.2	-0.2	-0.0		-0.0	0.0
End of period	**347.1**	**151.7**	**50.1**	**54.2**	**16.5**	**30.9**	**195.2**	**148.4**	**31.7**	**8.1**	**6.9**	**0.3**
Customer deposits												
Beginning 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**
Net core deposits growth	-0.2	-7.1	0.9	-1.5	-8.4	2.0	6.9	-0.0	4.4	2.4	0.1	
Treasury	-1.5	-1.5	0.7	-0.0	0.1	-2.3	0.0				0.0	
Acquisitions / divestments / run-off	-0.0	-0.0	-0.0				-0.0				-0.0	
FX impact and other	-0.3	-0.0				-0.0	-0.2	-0.0	-0.1	-0.1	0.0	
End of period	**736.1**	**642.3**	**220.0**	**96.4**	**157.2**	**168.7**	**93.9**	**0.0**	**67.1**	**14.9**	**12.0**	**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.
[3] In 3Q2025, Other customer lending FX impact and other included a portfolio sale in Retail Germany.

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		**354.3**	**348.9**	**345.2**	**340.5**	**332.9**	**328.2**	**324.6**
Net core lending growth		7.7	7.2	6.0	5.9	6.0	4.6	2.5
Treasury		-0.3	0.1	-1.0	0.2	2.4	-0.9	-0.4
Acquisitions / divestments / run-off [1]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other [4] [5]		0.3	-1.8	-1.3	-1.3	-0.8	1.0	1.7
End of period		**362.0**	**354.3**	**348.9**	**345.2**	**340.5**	**332.9**	**328.2**
Other customer lending								
Beginning of period		**340.3**	**339.6**	**340.9**	**334.0**	**329.2**	**325.8**	**323.4**
Net core lending growth		6.5	8.2	0.8	1.3	2.5	3.1	1.7
Treasury		0.9	-1.4	0.8	1.0	4.1	-0.4	1.1
Acquisitions / divestments / run-off [2]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other [3] [4] [5]		-0.7	-5.9	-2.8	4.6	-1.7	0.7	-0.4
End of period		**347.1**	**340.3**	**339.6**	**340.9**	**334.0**	**329.2**	**325.8**
Customer deposits								
Beginning of period		**738.1**	**733.7**	**691.7**	**698.4**	**692.6**	**674.5**	**650.3**
Net core deposits growth		-0.2	6.2	22.6	16.4	2.9	14.7	13.5
Treasury		-1.5	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	-0.0
FX impact and other		-0.3	-3.0	-1.0	-0.8	-0.1	0.8	-0.3
End of period		**736.1**	**738.1**	**733.7**	**691.7**	**698.4**	**692.6**	**674.5**

[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, Lease and France run-off portfolios.
[3] In 3Q2025, Other customer lending FX impact and other included a portfolio sale in Retail Germany.
[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		**355.2**	**349.8**	**345.9**	**341.2**	**334.5**	**329.2**	**325.5**
Net core lending growth		7.7	7.2	6.0	5.9	5.7	4.9	2.4
Treasury		-0.2	0.1	-0.8	0.2	2.0	-0.7	-0.3
Acquisitions / divestments / run-off [1]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other [3] [4]		0.3	-1.8	-1.3	-1.3	-0.8	1.0	1.7
End of period		**362.9**	**355.2**	**349.8**	**345.9**	**341.2**	**334.5**	**329.2**
Other customer lending								
Beginning of period		**150.4**	**147.6**	**144.1**	**142.3**	**137.7**	**134.2**	**134.3**
Net core lending growth		0.9	4.1	2.6	1.1	0.7	3.8	1.3
Treasury		0.8	-1.1	0.7	0.9	3.1	-0.3	0.8
Acquisitions / divestments / run-off [1]		-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other [2] [3] [4]		-0.5	-0.2	0.3	-0.2	0.8	0.0	-2.1
End of period		**151.7**	**150.4**	**147.6**	**144.1**	**142.3**	**137.7**	**134.2**
Customer deposits								
Beginning of period		**650.9**	**643.1**	**612.0**	**616.7**	**613.8**	**601.9**	**585.5**
Net core deposits growth		-7.1	8.9	17.0	12.4	1.0	9.0	9.2
Treasury		-1.5	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	-0.0
FX impact and other		-0.0	-2.3	-0.5	-1.2	0.0	0.8	-0.3
End of period		**642.3**	**650.9**	**643.1**	**612.0**	**616.7**	**613.8**	**601.9**

[1] Acquisitions / divestments / run-off includes the WUB run-off portfolio in Retail Netherlands.
[2] In 3Q2025, Other customer lending FX impact and other included a portfolio sale in Retail Germany.
[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		**122.6**	**120.0**	**117.8**	**115.8**	**113.1**	**111.8**	**110.9**
Net core lending growth		2.8	2.8	2.7	2.2	2.4	1.7	1.1
Treasury		-0.1	-0.1	-0.3	-0.1	0.3	-0.3	-0.1
Acquisitions / divestments / run-off [1]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other [1]								
End of period		**125.3**	**122.6**	**120.0**	**117.8**	**115.8**	**113.1**	**111.8**
Other customer lending								
Beginning of period		**49.2**	**48.0**	**46.5**	**45.7**	**42.7**	**42.7**	**41.9**
Net core lending growth		1.1	1.3	1.7	1.0	0.6	0.0	0.5
Treasury		-0.2	-0.1	-0.2	-0.1	2.4	-0.0	0.3
Acquisitions / divestments / run-off [1]		-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period		**50.1**	**49.2**	**48.0**	**46.5**	**45.7**	**42.7**	**42.7**
Customer deposits								
Beginning of period		**218.3**	**215.2**	**200.7**	**211.5**	**210.1**	**203.7**	**199.7**
Net core deposits growth		0.9	5.1	0.2	4.0	-0.4	4.8	-3.5
Treasury		0.7	-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	-0.0
FX impact and other								
End of period		**220.0**	**218.3**	**215.2**	**200.7**	**211.5**	**210.1**	**203.7**

[1] 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**	**44.4**	**44.6**	**44.2**	**44.3**	**43.9**	**41.8**
Net core lending growth		0.2	0.3	0.1	0.2	0.2	0.5	0.0
Treasury		-0.1	0.0	-0.2	0.0	0.5	-0.1	-0.1
Acquisitions / divestments / run-off								
FX impact and other [2] [3]			-0.4	-0.2	0.2	-0.8	-0.0	2.1
End of period		**44.5**	**44.4**	**44.4**	**44.6**	**44.2**	**44.3**	**43.9**
Other customer lending								
Beginning of period		**55.4**	**53.6**	**53.7**	**53.8**	**52.9**	**50.5**	**52.5**
Net core lending growth		-1.2	1.5	-0.2	0.0	-0.2	2.5	0.3
Treasury		-0.0	0.0	-0.1	0.0	0.3	-0.1	-0.1
Acquisitions / divestments / run-off								
FX impact and other [2] [3]			0.4	0.2	-0.2	0.8		-2.1
End of period		**54.2**	**55.4**	**53.6**	**53.7**	**53.8**	**52.9**	**50.5**
Customer deposits								
Beginning of period		**98.0**	**97.0**	**97.1**	**95.7**	**93.2**	**91.9**	**91.2**
Net core deposits growth		-1.5	1.0	-0.3	1.6	2.4	1.9	0.5
Treasury		-0.0	-0.0	0.2	-0.2	0.1	-0.6	0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**96.4**	**98.0**	**97.0**	**97.1**	**95.7**	**93.2**	**91.9**

[1] Including ING Luxembourg.

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

[3] 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		**97.3**	**95.8**	**95.1**	**93.6**	**91.4**	**90.9**	**90.4**
Net core lending growth		1.8	1.2	1.0	1.3	0.9	0.8	0.5
Treasury		-0.0	0.2	-0.3	0.2	1.2	-0.2	-0.1
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**99.0**	**97.3**	**95.8**	**95.1**	**93.6**	**91.4**	**90.9**
Other customer lending								
Beginning of period		**16.0**	**15.9**	**15.1**	**14.0**	**13.4**	**13.1**	**12.4**
Net core lending growth		0.2	0.5	0.5	0.0	0.4	0.2	0.2
Treasury		0.5	-0.4	0.3	1.1	0.2	0.1	0.5
Acquisitions / divestments / run-off								
FX impact and other[1]		-0.3						
End of period		**16.5**	**16.0**	**15.9**	**15.1**	**14.0**	**13.4**	**13.1**
Customer deposits								
Beginning of period		**165.5**	**166.4**	**151.1**	**151.6**	**154.0**	**152.8**	**143.6**
Net core deposits growth		-8.4	-1.1	15.3	0.2	-2.5	0.8	9.0
Treasury		0.1	0.2	-0.0	-0.6	0.0	0.3	0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**157.2**	**165.5**	**166.4**	**151.1**	**151.6**	**154.0**	**152.8**

[1] In 3Q2025, Other customer lending FX impact and other reflects a portfolio sale.

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		**90.9**	**89.5**	**88.4**	**87.7**	**85.6**	**82.6**	**82.4**
Net core lending growth		2.9	2.9	2.2	2.2	2.1	1.9	0.7
Treasury		-0.0	0.0					
Acquisitions / divestments / run-off								
FX impact and other		0.3	-1.5	-1.1	-1.5	-0.0	1.0	-0.5
End of period		**94.1**	**90.9**	**89.5**	**88.4**	**87.7**	**85.6**	**82.6**
Other customer lending								
Beginning of period		**29.7**	**30.2**	**28.8**	**28.8**	**28.7**	**27.8**	**27.4**
Net core lending growth		0.8	0.8	0.6	0.1	-0.1	1.0	0.2
Treasury		0.5	-0.6	0.7	-0.0	0.3	-0.2	0.2
Acquisitions / divestments / run-off								
FX impact and other		-0.1	-0.6	0.1	-0.0	-0.0	0.0	0.0
End of period		**30.9**	**29.7**	**30.2**	**28.8**	**28.8**	**28.7**	**27.8**
Customer deposits								
Beginning of period		**169.0**	**164.5**	**163.2**	**157.9**	**156.4**	**153.5**	**151.0**
Net core deposits growth		2.0	3.9	1.8	6.6	1.6	1.4	3.1
Treasury		-2.3	3.0	0.0	-0.1	-0.1	0.7	-0.4
Acquisitions / divestments / run-off								
FX impact and other		-0.0	-2.3	-0.5	-1.2	0.0	0.8	-0.3
End of period		**168.7**	**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**	**-0.9**	**-0.7**	**-0.7**	**-1.5**	**-1.0**	**-0.9**
Net core lending growth		0.0	0.0	0.0	0.0	0.3	-0.3	0.1
Treasury		-0.1	0.0	-0.2	0.0	0.5	-0.2	-0.2
Acquisitions / divestments / run-off								
FX impact and other								0.0
End of period		**-0.9**	**-0.9**	**-0.9**	**-0.7**	**-0.7**	**-1.5**	**-1.0**
Other customer lending								
Beginning of period		**189.7**	**191.7**	**196.5**	**191.5**	**191.3**	**191.3**	**188.9**
Net core lending growth		5.7	4.1	-1.8	0.1	1.8	-0.7	0.4
Treasury		0.1	-0.4	0.1	0.1	1.0	-0.1	0.3
Acquisitions / divestments / run-off [1]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other		-0.2	-5.7	-3.1	4.8	-2.6	0.7	1.8
End of period		**195.2**	**189.7**	**191.7**	**196.5**	**191.5**	**191.3**	**191.3**
Customer deposits								
Beginning of period		**87.2**	**90.6**	**79.6**	**81.7**	**78.8**	**72.6**	**64.8**
Net core deposits growth		6.9	-2.7	5.6	4.0	1.8	5.7	4.3
Treasury		0.0	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	-0.0
FX impact and other		-0.2	-0.7	-0.4	0.4	-0.1	0.0	0.0
End of period		**93.9**	**87.2**	**90.6**	**79.6**	**81.7**	**78.8**	**72.6**

[1] 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**	**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**	**0.0**
Other customer lending								
Beginning of period		**143.9**	**149.6**	**152.3**	**150.2**	**150.6**	**149.6**	**153.0**
Net core lending growth		4.7	-1.2	-0.3	-1.7	1.7	0.4	0.4
Treasury								
Acquisitions / divestments / run-off								
FX impact and other [1)]		-0.2	-4.5	-2.4	3.8	-2.0	0.6	-3.9
End of period		**148.4**	**143.9**	**149.6**	**152.3**	**150.2**	**150.6**	**149.6**
Customer deposits								
Beginning of period		**0.0**	**0.1**	**0.4**	**0.3**	**0.4**	**0.4**	**0.3**
Net core deposits growth		-0.0	-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	0.0
End of period		**0.0**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period		**30.9**	**27.2**	**28.0**	**24.4**	**26.2**	**25.9**	**26.5**
Net core lending growth		0.8	4.9	-1.3	2.6	-1.2	0.1	-1.0
Treasury								
Acquisitions / divestments / run-off								
FX impact and other [1]		-0.0	-1.2	0.4	1.0	-0.6	0.1	0.4
End of period		**31.7**	**30.9**	**27.2**	**28.0**	**24.4**	**26.2**	**25.9**
Customer deposits								
Beginning of period		**62.8**	**66.5**	**62.4**	**59.8**	**59.1**	**55.5**	**53.2**
Net core deposits growth		4.4	-3.5	4.2	2.5	0.6	3.6	2.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other		-0.1	-0.3	-0.1	0.1	0.0	0.0	-0.0
End of period		**67.1**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period		**7.9**	**7.8**	**9.0**	**9.7**	**8.2**	**9.5**	**3.5**
Net core lending growth		0.2	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		**8.1**	**7.9**	**7.8**	**9.0**	**9.7**	**8.2**	**9.5**
Customer deposits								
Beginning of period		**12.6**	**12.1**	**10.9**	**9.2**	**7.8**	**6.0**	**4.0**
Net core deposits growth		2.4	0.9	1.6	1.4	1.5	1.8	1.9
Treasury								
Acquisitions / divestments / run-off								
FX impact and other		-0.1	-0.4	-0.4	0.4	-0.1	-0.0	0.0
End of period		**14.9**	**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**	**-0.9**	**-0.7**	**-0.7**	**-1.5**	**-1.0**	**-0.9**
Net core lending growth		0.0	0.0	0.0	0.0	0.3	-0.3	0.1
Treasury		-0.1	0.0	-0.2	0.0	0.5	-0.2	-0.2
Acquisitions / divestments / run-off								
FX impact and other								0.0
End of period		**-0.9**	**-0.9**	**-0.9**	**-0.7**	**-0.7**	**-1.5**	**-1.0**
Other customer lending								
Beginning of period		**7.0**	**7.1**	**7.2**	**7.1**	**6.3**	**6.3**	**5.9**
Net core lending growth		-0.1	0.3	-0.2	-0.0	-0.2	0.2	0.2
Treasury		0.1	-0.4	0.1	0.1	1.0	-0.1	0.3
Acquisitions / divestments / run-off [1]		-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.0
FX impact and other		-0.0	-0.0	-0.0				
End of period		**6.9**	**7.0**	**7.1**	**7.2**	**7.1**	**6.3**	**6.3**
Customer deposits								
Beginning of period		**11.8**	**11.7**	**5.9**	**12.4**	**11.5**	**10.8**	**7.2**
Net core deposits growth		0.1	0.0	0.0	-0.0	-0.1	0.2	0.0
Treasury		0.0	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	-0.0
FX impact and other		0.0	0.0	0.0	-0.0	-0.0	-0.0	0.0
End of period		**12.0**	**11.8**	**11.7**	**5.9**	**12.4**	**11.5**	**10.8**

[1] 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		**0.3**	**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	-0.0
End of period		**0.3**	**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**	**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**	**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.

This document may contain ESG-related material that has been prepared by ING on the basis of publicly available information, internally developed data and other third-party sources believed to be reliable. ING has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness, reasonableness or reliability of such information. This document may also discuss one or more specific transactions and/or contain general statements about ING's ESG approach. The approach and criteria referred to in this document are intended to be applied in accordance with applicable law. Due to the fact that there may be different or even conflicting laws, the approach, criteria or the application thereof, could be different.

Materiality, as used in the context of ESG, is distinct from, and should not be confused with, such term as defined in the Market Abuse Regulation or as defined for Securities and Exchange Commission ('SEC') reporting purposes. Any issues identified as material for purposes of ESG in this document are therefore not necessarily material as defined in the Market Abuse Regulation or for SEC reporting purposes. In addition, there is currently no single, globally recognized set of accepted definitions in assessing whether activities are "green" or "sustainable." Without limiting any of the statements contained herein, we make no representation or warranty as to whether any of our securities constitutes a green or sustainable security or conforms to present or future investor expectations or objectives for green or sustainable investing. For information on characteristics of a security, use of proceeds, a description of applicable project(s) and/or any other relevant information, please reference the offering documents for such security.

This document may contain inactive textual addresses to internet websites operated by us and third parties. Reference to such websites is made for information purposes only, and information found at such websites is not incorporated by reference into this document. ING does not make any representation or warranty with respect to the accuracy or completeness of, or take any responsibility for, any information found at any websites operated by third parties. ING specifically disclaims any liability with respect to any information found at websites operated by third parties. ING cannot guarantee that websites operated by third parties remain available following the publication of this document, or that any information found at such websites will not change following the filing of this document. Many of those factors are beyond ING's control.

Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities in the United States or any other jurisdiction.