

ING Historical Trend Data 3Q2022 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).
- 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.
- Hyperinflation accounting (IAS 29) has become applicable for ING's subsidiary in Turkey since 2Q2022 with retrospective application from 1 January 2022. ING Group N.V., as a non-hyperinflationary parent presenting its consolidated financial statements in euro, did not restate comparative periods. The impact of IAS 29 is reported in Corporate Line.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

<u>Product Group</u>	<u>Sub products</u>
▪ Lending	Project and Asset-based Finance excluding Trade & Commodity Finance Real Estate Finance Corporate Clients General Lending
▪ Daily Banking & Trade Finance	Transaction Services Trade & Commodity Finance
▪ Financial Markets	Financial Markets Clients & Products
▪ Treasury & Other	WB-part Treasury (Asset & Liability Management and Treasury) General Lease and Real Estate run-off portfolios General Leasing (non run-off) Corporate Finance Other

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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		
	3Q2022	3Q2021	2Q2022	3Q2022	3Q2021	2Q2022	3Q2022	3Q2021	2Q2022	3Q2022	3Q2021	2Q2022
Profit or loss												
Net interest income	3,332	3,388	3,465	2,059	2,312	2,240	1,124	1,042	1,078	149	34	147
Net fee and commission income	876	882	888	583	586	610	295	295	280	-1	1	-2
Investment income	111	74	31	112	71	22	-1	3	7	0	0	2
Other income	93	304	297	23	183	240	138	124	367	-68	-3	-309
Total income	4,412	4,648	4,682	2,777	3,152	3,112	1,556	1,463	1,732	79	32	-162
Expenses excl. regulatory costs	2,533	2,565	2,524	1,695	1,733	1,685	708	700	694	130	131	146
Regulatory costs ¹⁾	96	121	214	85	113	199	10	7	15	1	0	0
Operating expenses	2,629	2,685	2,738	1,781	1,847	1,883	718	707	708	130	131	146
Gross result	1,783	1,962	1,944	996	1,305	1,228	838	756	1,024	-51	-99	-308
Addition to loan loss provisions	403	39	202	274	20	113	128	19	88	1	0	-0
Result before tax	1,380	1,924	1,743	722	1,286	1,115	710	737	935	-52	-99	-308
Taxation	427	521	530	180	279	303	185	197	201	61	45	27
Non-controlling interests	-26	35	34	-48	28	24	22	7	10	1	0	0
Net result	979	1,367	1,178	590	979	788	503	533	724	-113	-144	-335
Key figures												
Interest margin	1.28%	1.38%	1.36%									
Cost/income ratio	59.6%	57.8%	58.5%	64.1%	58.6%	60.5%	46.1%	48.3%	40.9%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	25	3	13	24	2	10	27	4	19	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	7.7%	10.4%	9.2%									
Return on equity based on 12.5% CET1 ²⁾	9.0%	14.5%	11.6%	10.7%	19.7%	15.8%	10.1%	12.1%	14.2%	-43.6%	-151.4%	-190.3%
Risk-weighted assets (end of period)	338,561	310,528	335,898	164,286	162,464	160,591	166,347	144,968	166,674	7,928	3,096	8,634
Employees (internal FTEs, end of period)	58,216	57,679	57,402	43,553	43,259	42,901	14,348	14,058	14,169	315	363	331
Four-quarter rolling average key figures												
Interest margin	1.35%	1.40%	1.37%									
Cost/income ratio	61.5%	61.9%	61.0%	63.9%	62.3%	62.5%	47.1%	53.5%	47.7%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	6.8%	8.8%	7.5%									
Return on equity based on 12.5% CET1 ²⁾	8.9%	12.1%	10.2%	13.5%	14.9%	15.7%	7.4%	11.6%	7.8%	-96.4%	-129.6%	-137.6%

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

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.2 Profit or loss: 3Q2022 Segment split

Profit or loss 3Q2022								
In € million	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Corporate Line
			Netherlands	Belgium	Germany	Other		
Balance sheet related interest	3,332	2,219	770	462	450	537	1,277	-164
Capital charge on book equity	-	-79	0	2	2	-83	-69	148
Interest benefit on total capital	-	-81	-26	-18	-15	-21	-84	165
Net interest income	3,332	2,059	745	445	437	433	1,124	149
Net fee and commission income	876	583	235	118	99	131	295	-1
Investment income	114	114	4	0	-1	111	-0	0
Realised gains and fair value changes on investments	-3	-2	-2	-0	-	-0	-1	-0
Total investment income	111	112	2	-0	-1	111	-1	0
Valuation result and net trading income	-19	-142	49	-234	-20	62	136	-13
Other income	111	165	10	6	1	148	2	-56
Total other income	93	23	59	-227	-19	210	138	-68
Total income	4,412	2,777	1,041	335	516	885	1,556	79
Expenses excl. regulatory costs	2,533	1,695	531	365	256	543	708	130
Regulatory costs ¹⁾	96	85	28	-1	-4	62	10	1
Operating expenses	2,629	1,781	559	364	253	605	718	130
Gross result	1,783	996	482	-29	263	280	838	-51
Addition to loan loss provisions	403	274	45	93	43	94	128	1
Result before tax	1,380	722	437	-122	220	187	710	-52
Taxation	427	180	119	-27	40	49	185	61
Non-controlling interests	-26	-48	-	0	1	-49	22	1
Net result	979	590	319	-95	180	186	503	-113
Key figures								
Interest margin	1.28%							
Cost/income ratio	59.6%	64.1%	53.7%	108.6%	49.0%	68.3%	46.1%	n.a.
Risk costs in bps of average customer lending	25	24	12	41	17	34	27	n.a.
Return on equity based on IFRS-EU equity	7.7%							
Return on equity based on 12.5% CET1 ²⁾	9.0%	10.7%	20.5%	-8.6%	19.6%	9.2%	10.1%	-43.6%
Risk-weighted assets (end of period)	338,561	164,286	51,589	35,166	29,739	47,792	166,347	7,928
Employees (internal FTEs, end of period)	58,216	43,553	10,953	7,647	5,790	19,164	14,348	315
Four-quarter rolling average key figures								
Interest margin	1.35%							
Cost/income ratio	61.5%	63.9%	49.8%	84.1%	55.0%	73.8%	47.1%	n.a.
Return on equity based on IFRS-EU equity	6.8%							
Return on equity based on 12.5% CET1 ²⁾	8.9%	13.5%	24.9%	2.4%	18.0%	7.2%	7.4%	-96.4%

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

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Interest income		7,315	6,368	5,454	5,236	5,156	5,368	5,354	19,138	15,878
Minus: interest expense		3,983	2,903	2,040	1,862	1,768	2,028	1,841	8,926	5,637
Net interest income		3,332	3,465	3,415	3,374	3,388	3,340	3,513	10,212	10,241
Net fee and commission income		876	888	933	925	882	855	854	2,698	2,592
Investment income		114	23	4	11	68	12	3	141	82
Realised gains and fair value changes on investments		-3	8	26	4	6	-2	36	31	40
Total investment income		111	31	29	15	74	10	39	171	123
Valuation result and net trading income		-19	478	341	219	204	184	240	800	628
Other income		111	-181	-119	91	100	128	56	-188	283
Total other income		93	297	222	310	304	312	296	612	911
Total income		4,412	4,682	4,600	4,624	4,648	4,517	4,702	13,694	13,866
Staff expenses		1,542	1,524	1,453	1,531	1,471	1,474	1,465	4,519	4,410
Regulatory costs ¹⁾		96	214	649	385	121	172	587	958	880
Other expenses		991	1,000	843	1,031	1,093	898	964	2,834	2,955
Operating expenses		2,629	2,738	2,945	2,947	2,685	2,543	3,016	8,311	8,245
Gross result		1,783	1,944	1,655	1,677	1,962	1,973	1,686	5,382	5,621
Addition to loan loss provisions		403	202	987	346	39	-91	223	1,592	170
Result before tax		1,380	1,743	668	1,331	1,924	2,065	1,463	3,791	5,452
Taxation		427	530	194	351	521	566	439	1,151	1,526
Non-controlling interests		-26	34	46	35	35	40	18	54	94
Net result		979	1,178	429	945	1,367	1,459	1,005	2,586	3,832
Key figures										
Interest margin		1.28%	1.36%	1.37%	1.37%	1.38%	1.36%	1.46%	1.34%	1.40%
Cost/income ratio		59.6%	58.5%	64.0%	63.7%	57.8%	56.3%	64.1%	60.7%	59.5%
Risk costs in bps of average customer lending		25	13	62	22	3	-6	15	33	4
Return on equity based on IFRS-EU equity		7.7%	9.2%	3.3%	7.2%	10.4%	11.2%	7.8%	6.7%	9.8%
Return on equity based on 12.5% CET1 ²⁾		9.0%	11.6%	4.7%	10.1%	14.5%	15.5%	10.6%	8.5%	13.5%
Risk-weighted assets (end of period)		338,561	335,898	334,905	313,064	310,528	308,581	311,014	338,561	310,528
Employees (internal FTEs, end of period)		58,216	57,402	57,048	57,090	57,679	57,896	57,731	58,216	57,679
Four-quarter rolling average key figures										
interest margin		1.35%	1.37%	1.37%	1.39%	1.40%	1.40%	1.42%		
Cost/income ratio		61.5%	61.0%	60.5%	60.5%	61.9%	62.7%	63.6%		
Return on equity based on IFRS-EU equity		6.8%	7.5%	8.0%	9.2%	8.8%	7.7%	5.4%		
Return on equity based on 12.5% CET1 ²⁾		8.9%	10.2%	11.1%	12.7%	12.1%	10.5%	7.3%		

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

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		2,219	2,341	2,346	2,303	2,361	2,318	2,399	6,906	7,077
Capital charge on book equity		-79	-44	-24	-15	-10	-7	-14	-147	-31
Interest benefit on total capital		-81	-58	-48	-37	-39	-33	-28	-186	-101
Net interest income		2,059	2,240	2,274	2,250	2,312	2,277	2,356	6,573	6,946
Net fee and commission income		583	610	609	605	586	553	573	1,802	1,712
Investment income		114	15	2	10	66	9	2	131	77
Realised gains and fair value changes on investments		-2	6	22	5	5	-1	29	26	33
Total investment income		112	22	24	15	71	7	31	157	110
Valuation result and net trading income		-142	168	246	118	108	108	118	272	333
Other income		165	72	-103	65	75	68	52	134	195
Total other income		23	240	143	183	183	175	170	406	529
Total income		2,777	3,112	3,049	3,053	3,152	3,013	3,130	8,938	9,296
Expenses excl. regulatory costs		1,695	1,685	1,539	1,771	1,733	1,593	1,676	4,919	5,002
Regulatory costs		85	199	478	207	113	163	440	762	716
Operating expenses		1,781	1,883	2,017	1,978	1,847	1,756	2,115	5,681	5,718
Gross result		996	1,228	1,032	1,075	1,305	1,258	1,015	3,257	3,578
Addition to loan loss provisions		274	113	48	130	20	58	192	436	269
Result before tax		722	1,115	984	945	1,286	1,200	823	2,821	3,309
Taxation		180	303	270	269	279	321	240	753	840
Non-controlling interests		-48	24	37	26	28	32	16	13	76
Net result		590	788	677	650	979	847	567	2,055	2,392
Key figures										
Cost/income ratio		64.1%	60.5%	66.1%	64.8%	58.6%	58.3%	67.6%	63.6%	61.5%
Risk costs in bps of average customer lending		24	10	4	12	2	5	18	13	8
Return on equity based on 12.5% CET1 ¹⁾		10.7%	15.8%	13.9%	13.4%	19.7%	17.3%	11.6%	13.5%	16.2%
Risk-weighted assets (end of period)		164,286	160,591	168,395	160,419	162,464	164,552	161,106	164,286	162,464
Employees (internal FTEs, end of period)		43,553	42,901	42,690	42,658	43,259	43,588	43,454	43,553	43,259
Four-quarter rolling average key figures										
Cost/income ratio		63.9%	62.5%	61.9%	62.3%	62.3%	63.5%	63.0%		
Return on equity based on 12.5% CET1 ¹⁾		13.5%	15.7%	16.1%	15.5%	14.9%	12.6%	11.1%		

¹⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		1,232	1,159	1,206	1,230	1,284	1,258	1,318	3,596	3,861
Capital charge on book equity		2	10	8	10	9	5	-4	20	11
Interest benefit on total capital		-44	-33	-27	-20	-21	-18	-15	-104	-55
Net interest income		1,190	1,136	1,187	1,219	1,273	1,245	1,300	3,512	3,817
Net fee and commission income		353	357	334	336	338	322	295	1,043	955
Investment income		4	14	2	2	3	7	2	20	11
Realised gains and fair value changes on investments		-2	2	19	1	2	-0	23	19	25
Total investment income		2	15	21	3	5	7	25	39	37
Valuation result and net trading income		-184	99	139	58	51	54	79	53	185
Other income		16	40	25	36	40	23	29	81	92
Total other income		-169	139	164	95	91	77	108	134	276
Total income		1,376	1,647	1,705	1,652	1,706	1,651	1,728	4,729	5,085
Expenses excl. regulatory costs		896	887	787	844	987	824	895	2,569	2,706
Regulatory costs		27	30	334	108	38	51	323	391	412
Operating expenses		923	917	1,120	952	1,025	875	1,218	2,960	3,118
Gross result		453	730	585	700	682	776	510	1,769	1,967
Addition to loan loss provisions		138	39	-21	95	-76	23	107	155	53
Result before tax		316	691	607	605	758	753	403	1,614	1,914
Taxation		91	195	155	163	174	200	108	441	482
Non-controlling interests		0	0	0	0	0	0	0	0	0
Net result		224	497	451	443	584	553	294	1,172	1,431
Key figures										
Cost/income ratio		67.1%	55.7%	65.7%	57.6%	60.1%	53.0%	70.5%	62.6%	61.3%
Risk costs in bps of average customer lending		22	6	-4	16	-12	4	17	8	3
Return on equity based on 12.5% CET1 ¹⁾		8.4%	18.2%	16.6%	17.0%	22.0%	21.1%	11.4%	14.4%	18.2%
Risk-weighted assets (end of period)		86,755	83,281	91,887	82,604	84,384	85,280	82,622	86,755	84,384
Employees (internal FTEs, end of period)		18,599	18,028	17,806	17,848	18,012	18,259	18,145	18,599	18,012
Four-quarter rolling average key figures										
Cost/income ratio		61.3%	59.8%	59.1%	60.4%	61.5%	59.5%	59.4%		
Return on equity based on 12.5% CET1 ¹⁾		15.1%	18.4%	19.1%	17.9%	17.6%	16.4%	14.6%		

¹⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		770	739	781	829	826	816	849	2,290	2,491
Capital charge on book equity		0	1	2	3	3	2	2	3	6
Interest benefit on total capital		-26	-19	-15	-11	-11	-9	-8	-60	-29
Net interest income		745	721	767	822	817	809	842	2,233	2,468
Net fee and commission income		235	224	209	206	197	194	173	668	565
Investment income		4	14	2	2	3	7	-	20	9
Realised gains and fair value changes on investments		-2	2	8	1	3	-0	23	9	26
Total investment income		2	16	10	3	5	7	23	29	35
Valuation result and net trading income		49	74	85	7	32	28	29	209	89
Other income		10	21	15	23	13	14	18	46	45
Total other income		59	95	101	30	45	42	47	255	134
Total income		1,041	1,056	1,087	1,061	1,064	1,052	1,086	3,185	3,202
Expenses excl. regulatory costs		531	432	435	465	642	484	537	1,398	1,663
Regulatory costs		28	34	113	77	38	46	114	176	198
Operating expenses		559	466	549	542	680	530	651	1,574	1,860
Gross result		482	590	539	519	384	522	435	1,611	1,341
Addition to loan loss provisions		45	11	-17	49	-60	-55	-10	39	-125
Result before tax		437	579	556	470	444	576	445	1,572	1,466
Taxation		119	161	140	122	110	151	117	419	378
Non-controlling interests		-	-	-	-	-	-	-	-	-
Net result		319	418	416	348	334	426	329	1,152	1,088
Key figures										
Cost/income ratio		53.7%	44.1%	50.5%	51.1%	63.9%	50.4%	59.9%	49.4%	58.1%
Risk costs in bps of average customer lending		12	3	-4	13	-16	-14	-3	3	-11
Return on equity based on 12.5% CET1 ¹⁾		20.5%	26.6%	27.5%	25.1%	24.1%	31.5%	25.0%	24.8%	26.9%
Risk-weighted assets (end of period)		51,589	48,185	52,262	44,577	44,108	44,699	41,892	51,589	44,108
Employees (internal FTEs, end of period)		10,953	10,230	9,974	9,908	9,902	10,189	10,184	10,953	9,902
Four-quarter rolling average key figures										
Cost/income ratio		49.8%	52.4%	54.0%	56.4%	57.8%	53.7%	52.5%		
Return on equity based on 12.5% CET1 ¹⁾		24.9%	25.9%	27.0%	26.4%	26.9%	28.1%	26.3%		

¹⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		462	420	425	400	459	442	470	1,306	1,371
Capital charge on book equity		2	8	6	7	7	3	-5	17	5
Interest benefit on total capital		-18	-14	-12	-9	-10	-9	-7	-44	-26
Net interest income		445	415	419	397	456	437	457	1,279	1,349
Net fee and commission income		118	133	125	129	141	127	121	376	390
Investment income		0	0	0	0	0	0	2	0	2
Realised gains and fair value changes on investments		-0	-0	11	-0	-0	-0	-0	10	-1
Total investment income		-0	-0	11	-0	-0	0	2	10	1
Valuation result and net trading income		-234	25	53	51	18	27	51	-156	96
Other income		6	19	10	14	27	9	11	35	47
Total other income		-227	44	63	65	46	35	62	-121	143
Total income		335	591	618	592	642	599	642	1,544	1,883
Expenses excl. regulatory costs		365	455	351	379	345	340	358	1,171	1,043
Regulatory costs		-1	-4	220	31	-0	5	209	215	214
Operating expenses		364	450	571	410	345	345	567	1,386	1,257
Gross result		-29	140	47	182	297	254	74	158	626
Addition to loan loss provisions		93	28	-4	46	-16	77	117	116	178
Result before tax		-122	113	51	136	313	177	-43	42	448
Taxation		-27	34	15	41	64	49	-9	22	105
Non-controlling interests		0	0	0	0	0	0	0	0	0
Net result		-95	79	36	95	249	128	-34	20	343
Key figures										
Cost/income ratio		108.6%	76.2%	92.5%	69.3%	53.7%	57.6%	88.4%	89.8%	66.8%
Risk costs in bps of average customer lending		41	12	-2	21	-7	35	52	17	27
Return on equity based on 12.5% CET1 ²⁾		-8.6%	6.8%	2.9%	7.7%	19.7%	10.0%	-2.7%	0.6%	9.0%
Risk-weighted assets (end of period)		35,166	35,096	39,625	38,027	40,276	40,581	40,729	35,166	40,276
Employees (internal FTEs, end of period)		7,647	7,797	7,832	7,940	8,110	8,070	7,961	7,647	8,110
Four-quarter rolling average key figures										
Cost/income ratio		84.1%	72.7%	68.2%	67.4%	68.0%	70.1%	72.1%		
Return on equity based on 12.5% CET1 ²⁾		2.4%	9.4%	10.2%	8.7%	7.7%	4.1%	2.1%		

¹⁾ Including ING Luxembourg.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

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

Profit or loss Retail Banking Challengers & Growth Markets										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		987	1,183	1,140	1,073	1,076	1,060	1,080	3,310	3,216
Capital charge on book equity		-81	-54	-32	-25	-19	-12	-10	-167	-42
Interest benefit on total capital		-36	-25	-21	-17	-18	-15	-13	-82	-46
Net interest income		869	1,104	1,087	1,031	1,039	1,032	1,057	3,061	3,128
Net fee and commission income		230	253	275	269	247	232	278	758	757
Investment income		110	1	0	8	63	2	0	111	65
Realised gains and fair value changes on investments		-0	5	2	4	3	-1	6	7	8
Total investment income		110	6	2	12	67	1	6	118	73
Valuation result and net trading income		42	68	108	60	57	53	38	218	149
Other income		149	33	-129	29	35	45	24	54	103
Total other income		192	101	-21	88	92	98	62	272	252
Total income		1,401	1,465	1,344	1,400	1,446	1,362	1,403	4,209	4,211
Expenses excl. regulatory costs		799	798	752	926	747	769	780	2,350	2,296
Regulatory costs		58	169	144	100	75	112	117	371	304
Operating expenses		857	967	897	1,026	822	881	897	2,721	2,600
Gross result		543	498	447	374	624	482	505	1,488	1,611
Addition to loan loss provisions		136	74	70	35	96	35	85	281	216
Result before tax		407	423	377	339	528	447	420	1,207	1,395
Taxation		89	108	114	106	105	121	131	312	358
Non-controlling interests		-48	24	37	26	28	32	16	13	76
Net result		366	291	226	207	395	293	272	883	961
Key figures										
Cost/income ratio		61.2%	66.0%	66.7%	73.3%	56.8%	64.6%	64.0%	64.6%	61.7%
Risk costs in bps of average customer lending		26	14	14	7	19	7	18	18	15
Return on equity based on 12.5% CET1 ¹⁾		13.1%	13.1%	10.9%	9.6%	17.2%	13.2%	11.8%	12.4%	14.1%
Risk-weighted assets (end of period)		77,531	77,309	76,509	77,816	78,080	79,272	78,484	77,531	78,080
Employees (internal FTEs, end of period)		24,953	24,873	24,884	24,810	25,247	25,330	25,309	24,953	25,247
Four-quarter rolling average key figures										
Cost/income ratio		66.8%	65.6%	65.3%	64.6%	63.2%	68.6%	67.4%		
Return on equity based on 12.5% CET1 ¹⁾		11.7%	12.7%	12.7%	13.0%	12.1%	8.4%	7.3%		

¹⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		450	351	350	344	361	352	373	1,152	1,086
Capital charge on book equity		2	10	11	11	11	11	11	22	33
Interest benefit on total capital		-15	-10	-9	-7	-8	-6	-5	-34	-20
Net interest income		437	351	352	348	365	356	378	1,139	1,099
Net fee and commission income		99	113	136	125	115	108	148	348	372
Investment income		-1	-0	-	8	-34	0	-0	-1	-34
Realised gains and fair value changes on investments		-	1	1	-	2	0	6	2	9
Total investment income		-1	1	1	8	-32	0	6	1	-25
Valuation result and net trading income		-20	35	60	20	11	21	13	75	45
Other income		1	2	3	10	4	2	2	6	8
Total other income		-19	37	62	29	15	23	15	81	53
Total income		516	502	552	510	463	488	548	1,569	1,499
Expenses excl. regulatory costs		256	265	258	263	254	266	256	778	776
Regulatory costs		-4	27	46	32	20	49	33	69	102
Operating expenses		253	291	303	296	274	315	289	847	878
Gross result		263	210	249	214	189	173	259	722	621
Addition to loan loss provisions		43	13	22	7	23	16	3	79	42
Result before tax		220	197	226	207	166	158	255	643	579
Taxation		40	41	42	65	52	49	86	123	187
Non-controlling interests		1	1	1	1	1	1	1	3	3
Net result		180	155	183	141	113	107	168	517	388
Key figures										
Cost/income ratio		49.0%	58.1%	54.9%	58.0%	59.2%	64.5%	52.8%	54.0%	58.6%
Risk costs in bps of average customer lending		17	5	9	3	10	7	1	11	6
Return on equity based on 12.5% CET1 ²⁾		19.6%	17.2%	20.2%	15.2%	11.9%	11.4%	18.3%	19.0%	13.8%
Risk-weighted assets (end of period)		29,739	29,194	28,739	29,432	30,362	30,829	29,830	29,739	30,362
Employees (internal FTEs, end of period)		5,790	5,795	5,831	5,789	5,945	5,949	5,911	5,790	5,945
Four-quarter rolling average key figures										
Cost/income ratio		55.0%	57.5%	59.0%	58.4%	56.7%	55.2%	51.8%		
Return on equity based on 12.5% CET1 ²⁾		18.0%	16.1%	14.6%	14.2%	14.5%	16.0%	17.1%		

¹⁾ Including ING Austria (up to and including 4Q2021, after which ING left the retail market).

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

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

Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		537	831	790	729	715	708	707	2,158	2,131
Capital charge on book equity		-83	-63	-43	-36	-30	-23	-21	-189	-75
Interest benefit on total capital		-21	-15	-12	-10	-10	-9	-8	-48	-27
Net interest income		433	754	735	683	675	676	679	1,921	2,029
Net fee and commission income		131	140	139	144	133	124	130	410	386
Investment income		111	2	0	0	98	2	0	113	99
Realised gains and fair value changes on investments		-0	4	1	4	1	-1	-1	5	-1
Total investment income		111	5	1	4	98	1	-0	117	98
Valuation result and net trading income		62	33	48	40	46	32	26	144	104
Other income		148	31	-131	19	32	42	22	47	96
Total other income		210	64	-83	59	77	75	47	191	199
Total income		885	963	792	890	983	874	855	2,639	2,712
Expenses excl. regulatory costs		543	533	495	663	493	503	524	1,571	1,520
Regulatory costs		62	142	99	67	55	63	84	302	202
Operating expenses		605	675	593	730	548	566	608	1,873	1,722
Gross result		280	288	198	160	435	309	247	766	990
Addition to loan loss provisions		94	61	47	27	72	19	82	202	174
Result before tax		187	227	151	132	363	289	165	564	816
Taxation		49	67	72	41	53	72	45	188	170
Non-controlling interests		-49	23	36	25	27	31	15	10	73
Net result		186	136	43	66	282	186	104	366	573
Key figures										
Cost/income ratio		68.3%	70.1%	75.0%	82.0%	55.7%	64.7%	71.1%	71.0%	63.5%
Risk costs in bps of average customer lending		34	22	17	10	28	8	33	24	23
Return on equity based on 12.5% CET1 ²⁾		9.2%	10.6%	5.2%	6.1%	20.6%	14.3%	7.9%	8.3%	14.3%
Risk-weighted assets (end of period)		47,792	48,116	47,769	48,384	47,718	48,444	48,654	47,792	47,718
Employees (internal FTEs, end of period)		19,164	19,079	19,053	19,020	19,302	19,380	19,397	19,164	19,302
Four-quarter rolling average key figures										
Cost/income ratio		73.8%	70.2%	68.9%	68.1%	66.9%	77.1%	77.8%		
Return on equity based on 12.5% CET1 ²⁾		7.2%	9.8%	10.7%	11.3%	9.7%	3.4%	1.2%		

¹⁾ Includes: Australia, Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		1,277	1,171	1,127	1,115	1,089	1,044	1,071	3,575	3,204
Capital charge on book equity		-69	-35	-22	-16	-13	-8	-7	-126	-28
Interest benefit on total capital		-84	-58	-44	-34	-34	-30	-26	-186	-90
Net interest income		1,124	1,078	1,061	1,065	1,042	1,006	1,038	3,263	3,086
Net fee and commission income		295	280	324	322	295	302	278	899	875
Investment income		-0	6	2	1	1	3	1	7	5
Realised gains and fair value changes on investments		-1	1	4	-0	1	-1	7	5	7
Total investment income		-1	7	6	1	3	2	8	12	12
Valuation result and net trading income		136	375	152	156	116	97	170	663	382
Other income		2	-8	-12	18	8	-13	3	-19	-1
Total other income		138	367	139	173	124	84	173	644	381
Total income		1,556	1,732	1,530	1,561	1,463	1,394	1,497	4,818	4,355
Expenses excl. regulatory costs		708	694	644	676	700	656	640	2,046	1,995
Regulatory costs		10	15	171	91	7	9	148	196	164
Operating expenses		718	708	815	766	707	665	787	2,241	2,159
Gross result		838	1,024	715	795	756	730	709	2,577	2,195
Addition to loan loss provisions		128	88	939	216	19	-149	30	1,155	-100
Result before tax		710	935	-224	579	737	879	679	1,422	2,295
Taxation		185	201	-13	151	197	206	149	374	553
Non-controlling interests		22	10	9	8	7	8	2	41	18
Net result		503	724	-220	420	533	664	528	1,007	1,725
Key figures										
Cost/income ratio		46.1%	40.9%	53.3%	49.1%	48.3%	47.7%	52.6%	46.5%	49.6%
Income over average risk-weighted assets (in bps) ¹⁾		374	419	391	424	409	387	412	395	403
Risk costs in bps of average customer lending		27	19	205	48	4	-33	7	82	-8
Return on equity based on 12.5% CET1 ²⁾		10.1%	14.2%	-4.3%	9.3%	12.1%	14.9%	11.7%	6.9%	12.9%
Risk-weighted assets (end of period)		166,347	166,674	163,897	149,484	144,968	141,044	147,187	166,347	144,968
Employees (internal FTEs, end of period)		14,348	14,169	14,029	14,107	14,058	13,904	13,942	14,348	14,058
Value at Risk trading positions (average)		13.2	12.1	10.4	5.4	5.4	7.2	21.4		
Four-quarter rolling average key figures										
Cost/income ratio		47.1%	47.7%	49.6%	49.5%	53.5%	53.4%	57.0%		
Return on equity based on 12.5% CET1 ²⁾		7.4%	7.8%	7.7%	12.0%	11.6%	10.7%	5.3%		

¹⁾ Total income divided by average risk-weighted assets (annualised).

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.12 Wholesale Banking income by product

Wholesale Banking income by product										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
WB Lending										
Net interest income		669	658	665	685	676	644	662	1,991	1,983
Net fee and commission income		130	117	140	112	127	111	107	387	345
Total investment income		-0	1	-	-	-	0	-	1	0
Total other income		20	17	-5	6	2	-12	8	32	-2
Total income WB Lending		819	793	800	803	805	743	777	2,411	2,325
Key figures										
Income over average risk-weighted assets (in bps) ¹⁾		300	305	323	329	341	325	344	309	337
Risk-weighted assets (end of period)		111,058	107,365	100,671	97,672	97,415	91,647	91,253	111,058	97,415
WB Daily Banking & Trade Finance										
Net interest income		284	238	197	199	168	169	173	720	510
Net fee and commission income		138	142	146	142	133	137	129	427	399
Total investment income		-	-	-	-	-	0	-	-	0
Total other income		15	22	35	20	15	11	12	72	39
Total income WB Daily Banking & Trade Finance		437	402	379	362	316	318	314	1,219	948
Key figures										
Income over average risk-weighted assets (in bps) ¹⁾		797	707	728	772	700	614	543	744	612
Risk-weighted assets (end of period)		20,931	22,970	22,600	19,047	18,421	17,733	23,673	20,931	18,421
WB Financial Markets										
Net interest income		78	78	117	108	130	125	111	273	366
Net fee and commission income		27	19	31	48	31	45	44	77	120
Total investment income		0	1	-1	-1	0	1	-0	0	1
Total other income		176	345	68	117	104	98	144	589	346
Total income WB Financial Markets		282	443	215	271	265	269	299	939	833
Key figures										
Income over average risk-weighted assets (in bps) ¹⁾		409	576	293	448	460	447	483	429	463
Risk-weighted assets (end of period)		26,333	28,693	32,793	25,807	22,576	23,498	24,693	26,333	22,576
WB Treasury & Other										
Net interest income		93	104	82	73	68	68	92	279	228
Net fee and commission income		-1	2	6	20	4	8	-1	7	10
Total investment income		-1	5	7	2	3	1	8	11	11
Total other income		-73	-17	41	30	3	-13	9	-48	-1
Total income WB Treasury & Other		19	94	136	126	77	64	107	249	248
Key figures										
Income over average risk-weighted assets (in bps) ¹⁾		95	486	738	743	420	326	590	433	442
Risk-weighted assets (end of period)		8,025	7,646	7,832	6,958	6,556	8,166	7,569	8,025	6,556
Total Wholesale Banking										
Net interest income		1,124	1,078	1,061	1,065	1,042	1,006	1,038	3,263	3,086
Net fee and commission income		295	280	324	322	295	302	278	899	875
Total investment income		-1	7	6	1	3	2	8	12	12
Total other income		138	367	139	173	124	84	173	644	381
Total income Wholesale Banking		1,556	1,732	1,530	1,561	1,463	1,394	1,497	4,818	4,355
Key figures										
Income over average risk-weighted assets (in bps) ¹⁾		374	419	391	424	409	387	412	395	403
Risk-weighted assets (end of period)		166,347	166,674	163,897	149,484	144,968	141,044	147,187	166,347	144,968

¹⁾ Total income divided by average risk-weighted assets (annualised).

ING 1.13 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Balance sheet related interest		-164	-47	-57	-44	-61	-23	43	-269	-41
Capital charge on book equity		148	79	46	31	22	15	21	273	59
Interest benefit on total capital		165	115	92	71	73	63	54	372	191
Net interest income		149	147	80	59	34	56	118	376	209
Net fee and commission income		-1	-2	0	-2	1	0	4	-3	5
Investment income		0	2	0	-0	0	0	0	2	0
Realised gains and fair value changes on investments		-0	-0	-	0	0	-0	-	-0	-0
Total investment income		0	2	0	-0	0	0	0	2	0
Valuation result and net trading income		-13	-64	-57	-55	-19	-21	-47	-134	-88
Other income		-56	-245	-3	8	16	73	-0	-303	89
Total other income		-68	-309	-60	-47	-3	52	-47	-438	1
Total income		79	-162	21	10	32	109	75	-62	216
Expenses excl. regulatory costs		130	146	113	115	131	123	113	388	368
Regulatory costs		1	0	-0	87	0	-0	0	1	0
Operating expenses		130	146	113	202	131	123	113	389	368
Gross result		-51	-308	-92	-192	-99	-14	-39	-451	-152
Addition to loan loss provisions		1	-0	-0	0	0	-0	-0	1	0
Result before tax		-52	-308	-92	-192	-99	-14	-39	-452	-152
Taxation		61	27	-63	-68	45	38	51	24	133
Non-controlling interests		1	0	0	0	0	0	-0	1	-0
Net result		-113	-335	-29	-124	-144	-53	-89	-477	-286
Key figures										
Risk-weighted assets (end of period)		7,928	8,634	2,613	3,161	3,096	2,985	2,721	7,928	3,096
Employees (internal FTEs, end of period)		315	331	329	324	363	404	335	315	363

ING 1.14 Geographical split: 3Q2022

Geographical split 3Q2022

In € million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
Profit or loss																				
Net interest income	1,071	745	327	538	445	92	548	437	111	520	412	108	94	21	74	412	412	149	-0	149
Net fee and commission income	293	235	58	172	118	54	113	99	14	78	53	25	94	78	16	128	128	-1	-0	-1
Investment income	1	2	-1	-0	-0	0	-1	-1	-	-0	-0	-0	111	111	0	0	0	0	-	0
Other income	-35	59	-94	-276	-227	-48	-22	-19	-3	145	138	8	121	73	48	225	225	-66	2	-68
Total income	1,330	1,041	289	434	335	99	638	516	123	743	603	140	420	282	138	765	765	82	2	79
Expenses excl. regulatory costs	722	531	191	442	365	77	295	256	39	343	299	44	284	244	40	315	315	132	2	130
Regulatory costs	28	28	-1	-1	-1	0	-4	-4	0	16	16	-0	53	46	8	3	3	1	-	1
Operating expenses	749	559	190	441	364	77	292	253	39	359	315	44	337	290	48	318	318	132	2	130
Gross result	581	482	99	-8	-29	21	347	263	84	384	288	96	83	-7	90	447	447	-51	1	-51
Addition to loan loss provisions	49	45	5	76	93	-17	19	43	-24	87	50	36	73	43	30	98	98	1	-	1
Result before tax	531	437	94	-84	-122	38	328	220	108	297	237	60	10	-51	60	349	349	-51	1	-52
Retail Banking	437	437		-122	-122		220	220		237	237		-51	-51						
Wholesale Banking	94		94	38		38	108		108	60		60	60		60	349	349	1	1	
Corporate Line																		-52		-52
Result before tax	531	437	94	-84	-122	38	328	220	108	297	237	60	10	-51	60	349	349	-51	1	-52
Customer lending/deposits (in € billion)																				
Residential mortgages	107.7	108.2	-0.6	39.0	39.2	-0.2	84.9	85.9	-1.0	66.6	66.6	0.0	14.2	14.2	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	75.4	46.4	29.0	71.8	51.0	20.9	41.9	11.9	30.0	33.2	10.0	23.2	28.6	19.1	9.6	86.0	86.0	0.2	0.0	0.2
Customer deposits	263.5	219.1	44.4	109.4	90.8	18.6	134.5	131.7	2.8	91.4	90.2	1.3	52.5	46.3	6.2	12.9	12.9	0.0	0.0	0.0
Key figures																				
Cost/income ratio	56.3%	53.7%	65.8%	101.7%	108.6%	78.4%	45.7%	49.0%	31.8%	48.3%	52.3%	31.4%	80.3%	102.6%	34.5%	41.6%	41.6%	n.a.	78.3%	n.a.
Risk costs in bps of average customer lending	11	12	7	28	41	-36	6	17	-33	35	26	65	68	51	127	46	46	113	n.a.	113
Return on equity based on 12.5% CET1 ²⁾	14.5%	20.5%	5.6%	-4.2%	-8.6%	6.2%	15.1%	19.6%	8.0%	19.3%	28.5%	9.3%	1.4%	-2.2%	13.3%	13.2%	13.2%	-43.3%	38.0%	-43.6%
Risk-weighted assets (end of period)	84,499	51,589	32,910	50,362	35,166	15,196	48,896	29,739	19,157	34,201	17,932	16,268	39,353	29,859	9,494	73,265	73,265	7,985	57	7,928
Employees (internal FTEs, end of period)	17,773	10,953	6,821	8,929	7,647	1,283	6,278	5,790	488	5,959	5,435	524	14,998	13,729	1,270	3,956	3,956	322	7	315
Four-quarter rolling average key figures																				
Cost/income ratio	52.7%	49.8%	61.5%	77.5%	84.1%	53.7%	50.8%	55.0%	33.5%	64.8%	75.1%	32.1%	65.1%	72.3%	39.6%	45.5%	45.6%	n.a.	n.a.	n.a.
Return on equity based on 12.5% CET1 ²⁾	17.5%	24.9%	6.2%	3.3%	2.4%	5.7%	8.9%	18.0%	-6.8%	10.9%	10.2%	11.7%	8.5%	6.3%	15.7%	9.6%	9.6%	-93.5%	n.a.	-96.4%

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.15 Geographical split: Comparable quarters

Geographical split comparable quarters

In € million	Total		Netherlands		Belgium		Germany ^{1,2)}		Other Challengers ³⁾		Growth Markets		Wholesale Banking Rest of World ²⁾		Other	
	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021	3Q2022	3Q2021
Profit or loss																
Net interest income	3,332	3,388	1,071	1,000	538	547	549	500	520	455	94	380	411	472	149	34
Net fee and commission income	876	882	293	263	172	187	113	123	78	82	94	91	127	135	-1	1
Investment income	111	74	1	7	-0	-0	-1	-31	-0	0	111	98	0	0	0	0
Other income	93	304	-35	95	-276	54	-18	26	145	23	121	92	222	18	-66	-4
Total income	4,412	4,648	1,330	1,364	434	788	644	618	743	559	420	662	760	625	82	32
Expenses excl. regulatory costs	2,533	2,565	722	888	442	408	298	292	343	305	284	263	312	276	132	131
Regulatory costs	96	121	28	44	-1	-0	-4	21	16	18	53	42	3	-4	1	0
Operating expenses	2,629	2,685	749	932	441	408	294	313	359	324	337	305	315	271	132	131
Gross result	1,783	1,962	581	432	-8	379	349	304	384	235	83	356	445	354	-51	-99
Addition to loan loss provisions	403	39	49	-34	76	-21	19	31	87	16	73	44	98	3	1	0
Result before tax	1,380	1,924	531	466	-84	400	330	273	297	220	10	312	347	351	-51	-99
Retail Banking	722	1,286	437	444	-122	313	220	166	237	100	-51	263	-	-	-	-
Wholesale Banking	710	737	94	22	38	87	110	108	60	120	60	49	347	351	1	-0
Corporate Line	-52	-99	-	-	-	-	-	-	-	-	-	-	-	-	-52	-99
Result before tax	1,380	1,924	531	466	-84	400	330	273	297	220	10	312	347	351	-51	-99
Taxation	427	523	154	134	-18	86	104	90	91	59	-8	40	43	69	61	45
Non-controlling interests	-26	35	-	-	0	0	1	1	-	-	-27	34	-	-	1	0
Net result	979	1,366	377	332	-65	314	226	182	206	161	45	238	304	282	-113	-144
Customer lending/deposits (in € billion)																
Residential mortgages	312.5	309.6	107.7	110.4	39.0	39.5	84.9	84.1	66.6	60.8	14.2	14.8	0.0	0.0	0.0	0.0
Other customer lending	337.2	309.6	75.4	72.7	71.8	66.0	41.9	41.5	33.2	31.0	28.6	26.3	86.0	71.7	0.2	0.4
Customer deposits	664.3	620.1	263.5	215.5	109.4	108.9	134.5	140.8	91.4	94.5	52.5	49.8	12.9	10.6	0.0	0.0
Key figures																
Cost/income ratio	59.6%	57.8%	56.3%	68.3%	101.7%	51.8%	45.7%	50.7%	48.3%	57.9%	80.3%	46.1%	41.5%	43.4%	162.1%	407.2%
Risk costs in bps of average customer lending	25	3	11	-7	28	-8	6	10	35	7	68	44	46	2	113	3
Return on equity based on 12.5% CET1 ⁴⁾	9.0%	14.5%	14.5%	14.5%	-4.2%	18.7%	15.1%	12.8%	19.3%	14.9%	1.4%	23.2%	13.2%	14.8%	-43.3%	-151.6%
Risk-weighted assets (end of period)	338,561	310,528	84,499	72,525	50,362	54,260	48,896	45,792	34,201	34,381	39,353	37,456	73,265	63,019	7,985	3,096
Employees (internal FTEs, end of period)	58,216	57,679	17,773	16,662	8,929	9,277	6,278	6,389	5,959	5,864	14,998	15,250	3,956	3,870	322	367
Four-quarter rolling average key figures																
Cost/income ratio	61.5%	61.9%	52.7%	63.7%	77.5%	64.7%	50.8%	49.8%	64.8%	64.9%	65.1%	55.8%	45.5%	53.1%	n.a.	n.a.
Return on equity based on 12.5% CET1 ⁴⁾	8.9%	12.1%	17.5%	16.7%	3.3%	9.3%	8.9%	14.8%	10.9%	10.6%	8.5%	12.8%	9.6%	13.6%	-93.5%	-126.6%

¹⁾ Including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

²⁾ As from 3Q2022 financials of Wholesale Banking in Austria are reported in Wholesale Banking Rest of World. Historical figures up to and including 2Q2022 of Wholesale Banking in Austria have been shifted from Germany to Wholesale Banking Rest of World, while historical figures of Retail Banking in Austria remain reported in Germany.

³⁾ Including Retail Banking in Czech Republic, but only up to and including 4Q2021, after which ING left the retail market.

⁴⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.16 Geographical split: Netherlands

Geographical split Netherlands										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		1,071	921	966	1,045	1,000	994	1,029	2,959	3,023
Net fee and commission income		293	296	282	289	263	271	246	871	781
Investment income		1	22	15	4	7	10	30	38	47
Other income		-35	248	147	61	95	38	70	360	202
Total income		1,330	1,488	1,410	1,399	1,364	1,313	1,375	4,228	4,053
Expenses excl. regulatory costs		722	613	608	667	888	655	715	1,943	2,258
Regulatory costs		28	34	190	103	44	45	163	252	251
Operating expenses		749	648	799	770	932	699	878	2,195	2,509
Gross result		581	840	611	629	432	614	497	2,032	1,544
Addition to loan loss provisions		49	-30	157	113	-34	-47	-4	177	-85
Result before tax		531	870	454	516	466	660	502	1,855	1,629
Retail Banking		437	579	556	470	444	576	445	1,572	1,466
Wholesale Banking		94	291	-102	46	22	84	56	284	162
Corporate Line									-	-
Result before tax		531	870	454	516	466	660	502	1,855	1,629
Customer lending/deposits (in € billion)										
Residential mortgages		107.7	107.5	109.0	110.3	110.4	110.5	110.3	107.7	110.4
Other customer lending		75.4	72.9	71.2	75.6	72.7	73.8	80.0	75.4	72.7
Customer deposits		263.5	244.3	233.6	216.2	215.5	212.9	212.8	263.5	215.5
Key figures										
Cost/income ratio		56.3%	43.5%	56.6%	55.0%	68.3%	53.3%	63.8%	51.9%	61.9%
Risk costs in bps of average customer lending		11	-7	34	24	-7	-10	-1	13	-6
Return on equity based on 12.5% CET1 ¹⁾		14.5%	24.7%	13.4%	17.1%	14.5%	21.4%	16.6%	17.6%	17.5%
Risk-weighted assets (end of period)		84,499	81,634	85,105	74,600	72,525	74,333	72,511	84,499	72,525
Employees (internal FTEs, end of period)		17,773	17,001	16,679	16,739	16,662	16,848	16,811	17,773	16,662
Four-quarter rolling average key figures										
Cost/income ratio		52.7%	55.6%	58.3%	60.1%	63.7%	58.4%	61.5%		
Return on equity based on 12.5% CET1 ¹⁾		17.5%	17.6%	16.5%	17.4%	16.7%	18.2%	13.8%		

¹⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.17 Geographical split: Belgium

Geographical split Belgium ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		538	513	503	491	547	522	549	1,555	1,618
Net fee and commission income		172	175	186	174	187	184	172	532	543
Investment income		-0	0	13	-0	-0	0	2	12	2
Other income		-276	62	90	85	54	41	84	-124	179
Total income		434	750	791	750	788	747	807	1,975	2,342
Expenses excl. regulatory costs		442	529	416	443	408	404	423	1,387	1,236
Regulatory costs		-1	-3	244	42	-0	7	231	240	238
Operating expenses		441	526	660	486	408	411	654	1,627	1,474
Gross result		-8	225	131	264	379	336	153	349	868
Addition to loan loss provisions		76	53	102	65	-21	19	120	231	118
Result before tax		-84	172	29	199	400	317	32	117	749
Retail Banking		-122	113	51	136	313	177	-43	42	448
Wholesale Banking		38	59	-22	63	87	140	75	76	302
Corporate Line									-	-
Result before tax		-84	172	29	199	400	317	32	117	749
Customer lending/deposits (in € billion)										
Residential mortgages		39.0	39.3	39.4	39.6	39.5	39.2	38.8	39.0	39.5
Other customer lending		71.8	69.5	67.3	66.8	66.0	65.5	66.4	71.8	66.0
Customer deposits		109.4	109.7	107.8	109.2	108.9	110.7	110.7	109.4	108.9
Key figures										
Cost/income ratio		101.7%	70.0%	83.4%	64.8%	51.8%	55.0%	81.1%	82.4%	62.9%
Risk costs in bps of average customer lending		28	20	38	25	-8	7	46	29	15
Return on equity based on 12.5% CET1 ²⁾		-4.2%	7.7%	1.2%	8.3%	18.7%	13.8%	1.4%	1.6%	11.3%
Risk-weighted assets (end of period)		50,362	49,936	53,163	51,575	54,260	53,291	54,507	50,362	54,260
Employees (internal FTEs, end of period)		8,929	9,028	9,070	9,121	9,277	9,234	9,127	8,929	9,277
Four-quarter rolling average key figures										
Cost/income ratio		77.5%	67.5%	63.9%	63.4%	64.7%	66.8%	68.4%		
Return on equity based on 12.5% CET1 ²⁾		3.3%	9.0%	10.6%	10.5%	9.3%	6.4%	3.9%		

¹⁾ Including ING Luxembourg.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.18 Geographical split: Germany

Geographical split Germany ^{1) 2)}										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		549	465	474	431	500	487	521	1,488	1,507
Net fee and commission income		113	120	149	138	123	112	150	383	385
Investment income		-1	1	1	8	-31	0	8	2	-23
Other income		-18	48	75	38	26	39	30	106	95
Total income		644	635	699	615	618	638	708	1,978	1,964
Expenses excl. regulatory costs		298	308	298	305	292	310	294	904	897
Regulatory costs		-4	26	51	33	21	49	34	74	104
Operating expenses		294	334	350	338	313	359	328	979	1,001
Gross result		349	300	350	277	304	279	380	999	963
Addition to loan loss provisions		19	25	413	43	31	30	14	457	75
Result before tax		330	275	-63	233	273	248	367	542	888
Retail Banking		220	197	226	207	166	158	255	643	579
Wholesale Banking		110	79	-290	26	108	91	111	-101	310
Corporate Line									-	-
Result before tax		330	275	-63	233	273	248	367	542	888
Customer lending/deposits (in € billion)										
Residential mortgages		84.9	85.3	85.6	85.8	84.1	82.4	81.3	84.9	84.1
Other customer lending		41.9	41.4	41.2	41.7	41.5	42.8	44.3	41.9	41.5
Customer deposits		134.5	130.2	128.9	135.9	140.8	144.7	148.0	134.5	140.8
Key figures										
Cost/income ratio		45.7%	52.7%	50.0%	55.0%	50.7%	56.3%	46.3%	49.5%	51.0%
Risk costs in bps of average customer lending		6	8	130	14	10	10	4	48	8
Return on equity based on 12.5% CET1 ³⁾		15.1%	12.7%	-3.2%	10.6%	12.8%	12.8%	17.2%	8.3%	14.2%
Risk-weighted assets (end of period)		48,896	47,288	47,158	45,034	45,792	46,263	45,779	48,896	45,792
Employees (internal FTEs, end of period)		6,278	6,273	6,305	6,238	6,389	6,384	6,346	6,278	6,389
Four-quarter rolling average key figures										
Cost/income ratio		50.8%	52.0%	52.9%	51.9%	49.8%	49.0%	46.3%		
Return on equity based on 12.5% CET1 ³⁾		8.9%	8.2%	8.2%	13.3%	14.8%	15.5%	13.6%		

¹⁾ Including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

²⁾ As from 3Q2022 financials of Wholesale Banking in Austria are reported in Wholesale Banking Rest of World. Historical figures up to and including 2Q2022 of Wholesale Banking in Austria have been shifted from Germany to Wholesale Banking Rest of World, while historical figures of Retail Banking in Austria remain reported in Germany.

³⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.19 Geographical split: Other Challengers

Geographical split Other Challengers ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		520	456	437	442	455	458	478	1,414	1,391
Net fee and commission income		78	78	80	87	82	76	83	236	240
Investment income		-0	1	1	-0	0	-1	-0	1	-1
Other income		145	17	13	11	23	27	20	175	71
Total income		743	552	531	539	559	560	581	1,826	1,701
Expenses excl. regulatory costs		343	337	308	459	305	318	336	988	959
Regulatory costs		16	18	27	24	18	26	30	60	74
Operating expenses		359	355	335	483	324	344	366	1,049	1,033
Gross result		384	197	196	56	235	216	216	777	667
Addition to loan loss provisions		87	19	24	29	16	6	49	129	71
Result before tax		297	178	173	27	220	210	167	648	597
Retail Banking		237	103	80	-53	100	106	54	420	260
Wholesale Banking		60	75	93	80	120	105	112	228	337
Corporate Line									-	-
Result before tax		297	178	173	27	220	210	167	648	597
Customer lending/deposits (in € billion)										
Residential mortgages		66.6	66.9	66.4	62.9	60.8	60.5	60.6	66.6	60.8
Other customer lending		33.2	31.7	31.5	31.8	31.0	31.8	32.6	33.2	31.0
Customer deposits		91.4	93.6	97.1	96.1	94.5	94.5	98.2	91.4	94.5
Key figures										
Cost/income ratio		48.3%	64.3%	63.1%	89.6%	57.9%	61.4%	62.9%	57.4%	60.8%
Risk costs in bps of average customer lending		35	8	10	13	7	3	22	18	10
Return on equity based on 12.5% CET1 ²⁾		19.3%	11.5%	11.3%	1.5%	14.9%	13.6%	10.3%	14.1%	12.9%
Risk-weighted assets (end of period)		34,201	34,160	33,359	34,076	34,381	34,609	35,474	34,201	34,381
Employees (internal FTEs, end of period)		5,959	5,883	5,837	5,707	5,864	5,909	5,969	5,959	5,864
Four-quarter rolling average key figures										
Cost/income ratio		64.8%	68.6%	67.9%	67.7%	64.9%	73.6%	75.0%		
Return on equity based on 12.5% CET1 ²⁾		10.9%	9.8%	10.3%	10.1%	10.6%	6.5%	3.6%		

¹⁾ Including Australia, Retail Banking Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain and Portugal, Other.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.20 Geographical split: Growth Markets

Geographical split Growth Markets ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		94	475	473	403	380	375	374	1,042	1,130
Net fee and commission income		94	95	97	97	91	82	81	286	254
Investment income		111	5	-0	6	98	2	-	116	100
Other income		121	98	-39	97	92	80	71	180	244
Total income		420	673	531	602	662	540	526	1,624	1,728
Expenses excl. regulatory costs		284	287	268	282	263	260	263	839	787
Regulatory costs		53	133	89	53	42	44	69	275	155
Operating expenses		337	420	357	335	305	305	332	1,115	942
Gross result		83	253	174	267	356	235	195	509	786
Addition to loan loss provisions		73	71	37	20	44	-7	52	181	89
Result before tax		10	181	137	247	312	242	143	328	697
Retail Banking		-51	124	71	186	263	183	110	144	556
Wholesale Banking		60	57	66	61	49	58	33	183	140
Corporate Line									-	-
Result before tax		10	181	137	247	312	242	143	328	697
Customer lending/deposits (in € billion)										
Residential mortgages		14.2	15.0	15.2	15.2	14.8	14.5	13.5	14.2	14.8
Other customer lending		28.6	28.5	27.9	26.9	26.3	25.4	24.9	28.6	26.3
Customer deposits		52.5	53.3	51.3	50.8	49.8	49.3	48.0	52.5	49.8
Key figures										
Cost/income ratio		80.3%	62.5%	67.3%	55.6%	46.1%	56.4%	63.0%	68.7%	54.5%
Risk costs in bps of average customer lending		68	66	34	19	44	-7	54	56	30
Return on equity based on 12.5% CET1 ²⁾		1.4%	10.5%	6.0%	16.1%	23.2%	15.4%	9.7%	6.0%	16.0%
Risk-weighted assets (end of period)		39,353	39,671	39,433	38,932	37,456	37,372	39,082	39,353	37,456
Employees (internal FTEs, end of period)		14,998	14,966	14,964	15,101	15,250	15,274	15,252	14,998	15,250
Four-quarter rolling average key figures										
Cost/income ratio		65.1%	57.4%	55.8%	54.8%	55.8%	62.8%	62.2%		
Return on equity based on 12.5% CET1 ²⁾		8.5%	13.9%	15.1%	16.0%	12.8%	7.1%	5.3%		

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

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

Geographical split Growth Markets - Asian stakes										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Result before tax		114	18	-134	13	111	15	13	-2	139
Risk-weighted assets (end of period)		6,799	7,230	7,228	7,270	6,883	7,287	7,360	6,799	6,883

Market value ³⁾ - Asian stakes	
In € million	30 Sep 2022
TMB (23.0%)	724
Bank of Beijing (13.0%)	1,623
Total valuation	2,347

³⁾ Value of ING's stake, Bloomberg end of quarter data and FX rates.

ING 1.21 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		411	493	481	504	472	447	443	1,384	1,362
Net fee and commission income		127	126	140	141	135	130	119	393	384
Investment income		0	-0	-1	-1	0	-1	-0	-1	-1
Other income		222	128	-4	66	18	34	68	346	119
Total income		760	747	616	709	625	610	629	2,123	1,864
Expenses excl. regulatory costs		312	304	284	290	276	301	285	900	861
Regulatory costs		3	5	48	43	-4	1	61	56	58
Operating expenses		315	310	331	333	271	302	346	956	919
Gross result		445	437	285	377	354	308	284	1,167	946
Addition to loan loss provisions		98	64	254	75	3	-94	-8	416	-99
Result before tax		347	374	30	301	351	402	292	751	1,044
Retail Banking									-	-
Wholesale Banking		347	374	30	301	351	402	292	751	1,044
Corporate Line									-	-
Result before tax		347	374	30	301	351	402	292	751	1,044
Customer lending/deposits (in € billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		86.0	84.6	78.9	76.0	71.7	69.5	70.3	86.0	71.7
Customer deposits		12.9	11.2	11.2	9.2	10.6	8.4	10.6	12.9	10.6
Key figures										
Cost/income ratio		41.5%	41.4%	53.8%	46.9%	43.4%	49.5%	54.9%	45.0%	49.3%
Risk costs in bps of average customer lending		46	31	131	41	2	-54	-5	68	-19
Return on equity based on 12.5% CET1 ²⁾		13.2%	14.7%	-0.6%	10.7%	14.8%	16.6%	12.6%	9.3%	14.7%
Risk-weighted assets (end of period)		73,265	74,574	74,075	65,686	63,019	59,798	60,940	73,265	63,019
Employees (internal FTEs, end of period)		3,956	3,916	3,861	3,858	3,870	3,839	3,885	3,956	3,870
Four-quarter rolling average key figures										
Cost/income ratio		45.5%	46.2%	48.3%	48.6%	53.1%	55.3%	54.4%		
Return on equity based on 12.5% CET1 ²⁾		9.6%	9.8%	10.0%	13.6%	13.6%	11.6%	6.7%		

¹⁾ As from 3Q2022 financials of Wholesale Banking in Austria are reported in Wholesale Banking Rest of World. Historical figures up to and including 2Q2022 of Wholesale Banking in Austria have been shifted from Germany to Wholesale Banking Rest of World.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 1.22 Geographical split: Other

Geographical split Other ¹⁾										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	9M2022	9M2021
Profit or loss										
Net interest income		149	142	81	59	34	56	119	371	209
Net fee and commission income		-1	-2	0	-2	1	1	3	-3	5
Investment income		0	2	0	0	0	0	0	2	0
Other income		-66	-304	-60	-47	-4	52	-48	-431	1
Total income		82	-162	21	10	32	109	75	-60	216
Expenses excl. regulatory costs		132	146	113	115	131	123	113	390	368
Regulatory costs		1	0	-0	87	0	0	0	1	0
Operating expenses		132	146	113	202	131	123	113	391	368
Gross result		-51	-308	-92	-192	-99	-14	-39	-451	-152
Addition to loan loss provisions		1	-0	-0	0	0	-0	-0	1	0
Result before tax		-51	-308	-92	-192	-99	-14	-39	-451	-152
Retail Banking									-	-
Wholesale Banking		1	0	0	-0	-0	0	0	1	-0
Corporate Line		-52	-308	-92	-192	-99	-14	-39	-452	-152
Result before tax		-51	-308	-92	-192	-99	-14	-39	-451	-152
Customer lending/deposits (in € billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		0.2	0.2	0.2	0.2	0.4	0.4	0.4	0.2	0.4
Customer deposits		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Key figures										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending		113	-2	-18	1	3	-1	-1	35	0
Return on equity based on 12.5% CET1 ²⁾		-43.3%	-189.9%	-13.5%	-127.5%	-151.6%	-59.1%	-105.1%	-87.2%	-106.3%
Risk-weighted assets (end of period)		7,985	8,634	2,613	3,161	3,096	2,985	2,721	7,985	3,096
Employees (internal FTEs, end of period)		322	334	332	324	367	408	340	322	367
Four-quarter rolling average key figures										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		
Return on equity based on 12.5% CET1 ²⁾		-93.5%	-134.0%	-89.6%	-112.0%	-126.6%	-124.5%	-111.1%		

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ After-tax return divided by average equity based on 12.5% of RWA (annualised).

ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

ING Group: Total assets						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022
Cash and balances with central banks	135,089	126,030	135,089	126,030		
Loans and advances to banks	26,244	22,966	26,243	22,965	1	1
Financial assets at fair value through profit or loss						
- trading assets	71,397	60,733	71,405	60,741	-8	-8
- non-trading derivatives	3,313	2,693	3,313	2,693		
- designated as at fair value through profit or loss	6,831	6,565	6,831	6,565		
- mandatorily at fair value through profit or loss	75,173	68,636	75,173	68,636		
Financial assets at fair value OCI						
- equity securities FV OCI	1,900	2,065	1,900	2,065		
- debt securities FV OCI	28,494	27,876	28,494	27,876		
- loans and advances FV OCI	752	805	752	805		
Securities at amortised cost	47,895	48,371	47,895	48,371		
Loans and advances to customers						
- customer lending	649,662	642,867	649,712	642,914	-50	-47
- provision for loan losses	-5,985	-5,867	-5,985	-5,867		
Investments in associates and joint ventures	1,473	1,477	1,473	1,477		
Property and equipment	2,500	2,562	2,500	2,562		
Intangible assets	1,106	1,119	1,106	1,119		
Current tax assets	514	842	513	840	1	2
Deferred tax assets	1,850	1,547	1,850	1,547		
Other assets	10,619	8,778	10,598	8,761	22	17
Assets held for sale						
Total assets	1,058,830	1,020,064	1,058,864	1,020,099	-34	-35

ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

ING Group: Total assets								
In € million	31 Dec 2022	30 Sep 2022	30 Jun 2022	31 Mar 2022	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021
Cash and balances with central banks		135,089	126,030	131,374	106,520	127,781	121,331	112,703
Loans and advances to banks		26,244	22,966	26,180	23,592	25,828	26,198	31,033
Financial assets at fair value through profit or loss								
- trading assets		71,397	60,733	55,609	51,381	56,007	50,652	50,453
- non-trading derivatives		3,313	2,693	1,868	1,536	1,859	2,112	2,442
- designated as at fair value through profit or loss		6,831	6,565	6,409	6,355	5,843	5,421	5,030
- mandatorily at fair value through profit or loss		75,173	68,636	64,512	42,684	62,447	63,217	62,677
Financial assets at fair value OCI								
- equity securities FV OCI		1,900	2,065	2,539	2,457	2,321	2,434	1,924
- debt securities FV OCI		28,494	27,876	26,468	27,340	27,526	29,693	30,851
- loans and advances FV OCI		752	805	819	838	837	889	963
Securities at amortised cost		47,895	48,371	48,214	48,319	48,462	49,467	49,893
Loans and advances to customers								
- customer lending		649,662	642,867	633,850	632,782	619,179	616,284	623,488
- provision for loan losses		-5,985	-5,867	-5,778	-5,274	-5,201	-5,347	-5,785
Investments in associates and joint ventures		1,473	1,477	1,490	1,587	1,470	1,461	1,502
Property and equipment		2,500	2,562	2,540	2,515	2,555	2,631	2,724
Intangible assets		1,106	1,119	1,136	1,156	1,246	1,315	1,362
Current tax assets		514	842	842	549	575	679	766
Deferred tax assets		1,850	1,547	1,497	957	789	787	838
Other assets		10,619	8,778	8,354	5,996	7,855	7,743	7,487
Assets held for sale						1,370	1,278	518
Total assets		1,058,830	1,020,064	1,007,922	951,290	988,751	978,246	980,870

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 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022
Deposits from banks	91,778	90,513	91,778	90,513		
Customer deposits	664,344	642,076	707,848	685,425	-43,504	-43,349
Financial liabilities at fair value through profit or loss						
- trading liabilities	55,221	45,261	55,221	45,261		
- non-trading derivatives	5,524	4,501	5,524	4,501		
- designated as at fair value through profit or loss	65,436	58,219	65,434	58,219	1	-0
Current tax liability	325	280	325	280		
Deferred tax liabilities	467	550	467	550		
Provisions	1,095	1,029	1,065	1,006	30	23
Other liabilities	16,589	16,997	16,577	16,813	12	184
Liabilities held for sale						
Debt securities in issue	89,811	93,123	52,739	55,829	37,072	37,293
Subordinated loans	16,571	15,473	16,575	15,477	-4	-4
Total liabilities	1,007,160	968,023	1,013,553	973,875	-6,393	-5,853
Shareholders' equity	51,292	51,628	44,933	45,811	6,359	5,818
Non-controlling interests	378	413	378	413		
Total equity	51,670	52,042	45,311	46,224	6,359	5,818
Total liabilities and equity	1,058,830	1,020,064	1,058,864	1,020,099	-34	-35

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

ING Group: Total liabilities and equity								
In € million	31 Dec 2022	30 Sep 2022	30 Jun 2022	31 Mar 2022	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021
Deposits from banks		91,778	90,513	88,742	85,092	91,166	89,134	85,095
Customer deposits		664,344	642,076	629,870	617,296	620,116	620,593	628,233
Financial liabilities at fair value through profit or loss								
- trading liabilities		55,221	45,261	34,627	27,113	25,051	26,845	29,700
- non-trading derivatives		5,524	4,501	2,661	2,120	2,080	1,925	2,853
- designated as at fair value through profit or loss		65,436	58,219	62,079	41,808	65,859	58,370	59,437
Current tax liability		325	280	330	271	316	290	351
Deferred tax liabilities		467	550	694	603	574	596	585
Provisions		1,095	1,029	965	995	943	756	744
Other liabilities		16,589	16,997	18,379	12,839	15,980	13,652	13,363
Liabilities held for sale						2,053	2,243	
Debt securities in issue		89,811	93,123	99,111	91,784	92,539	91,840	90,033
Subordinated loans		16,571	15,473	16,388	16,715	15,689	14,791	14,494
Total liabilities		1,007,160	968,023	953,846	896,635	932,367	921,037	924,887
Shareholders' equity		51,292	51,628	53,475	53,919	55,439	56,222	55,041
Non-controlling interests		378	413	601	736	945	987	941
Total equity		51,670	52,042	54,076	54,654	56,384	57,209	55,982
Total liabilities and equity		1,058,830	1,020,064	1,007,922	951,290	988,751	978,246	980,870

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank		Holdings/Eliminations	
	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022
Share capital	38	39	525	525	-488	-486
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,207	1,377	1,207	1,377	0	
Revaluation reserve debt instruments	-315	-244	-315	-244		
Revaluation reserve cashflow hedge	-2,944	-2,230	-2,944	-2,230		
Other revaluation reserve	187	192	187	192		
Remeasurement of the net defined benefit asset/liability	-328	-180	-328	-180		
Currency translation reserve	-1,558	-1,934	-1,558	-1,934	0	0
Treasury shares	-388	-1,977			-388	-1,977
Liability credit reserve	170	140	170	140	-0	
Retained earnings and other reserves	35,522	37,722	28,854	30,012	6,668	7,710
Net result year to date	2,586	1,606	2,593	1,610	-8	-4
Shareholders' equity	51,292	51,628	44,933	45,811	6,359	5,818
Non-controlling interests	378	413	378	413		
Total equity	51,670	52,042	45,311	46,224	6,359	5,818
Key figures						
Shareholders' equity per share in €	13.77	13.79				
Shares outstanding in the market (in million)	3,726	3,743				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
In € million	2022	2022	2022	2022	2021	2021	2021	2021
Share capital		38	39	39	39	39	39	39
Share premium		17,116	17,116	17,116	17,105	17,105	17,105	17,105
Revaluation reserve equity securities		1,207	1,377	1,364	1,282	1,151	1,270	1,240
Revaluation reserve debt instruments		-315	-244	-57	92	169	165	197
Revaluation reserve cashflow hedge		-2,944	-2,230	-1,243	-153	594	873	1,009
Other revaluation reserve		187	192	206	208	214	215	219
Remeasurement of the net defined benefit asset/liability		-328	-180	-209	-212	-256	-278	-285
Currency translation reserve		-1,558	-1,934	-3,356	-3,483	-3,401	-3,485	-3,336
Treasury shares		-388	-1,977	-1,752	-1,612	-6	-8	-7
Liability credit reserve		170	140	67	-80	-96	-100	-100
Retained earnings and other reserves		35,522	37,722	40,871	35,958	36,094	37,962	37,954
Net result year to date		2,586	1,606	429	4,776	3,832	2,464	1,005
Shareholders' equity		51,292	51,628	53,475	53,919	55,439	56,222	55,041
Non-controlling interests		378	413	601	736	945	987	941
Total equity		51,670	52,042	54,076	54,654	56,384	57,209	55,982
Key figures								
Shareholders' equity per share in €		13.77	13.79	14.20	14.28	14.20	14.40	14.10

ING 2.7 Capital position

Capital position				
In € million	ING Group		ING Bank	
	30 Sep 2022	30 Jun 2022	30 Sep 2022	30 Jun 2022
Shareholders' equity (parent)	51,292	51,628	44,933	45,811
- Reserved profit not included in CET1 capital	-848	-965	-983	-1,180
- Minority interests, counting as CET1 capital	279	249	509	462
- Goodwill and intangibles deductible from CET1	-849	-751	-849	-751
- Deferred tax liabilities associated to intangible assets	7	6	7	6
- Shortfall on expected loan loss provision	-3	-67	-3	-67
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	2,944	2,230	2,944	2,230
- Treasury shares (ING Group)			-8	-8
- Prudent Valuation adjustment	-663	-632	-663	-632
- Own credit risk	-170	-140	-170	-140
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-300	-537	-300	-537
- Deferred tax assets	-484	-390	-484	-390
- Own credit risk adjustments to derivatives (DVA)	-102	-73	-102	-73
- Irrevocable Payment Commitment (IPC)	-514	-481	-514	-481
- Excess of provisions over expected losses eligible	17	17	17	17
- Non-Performing Exposure Prudential Backstop (Pillar I)	-8	-9	-8	-9
- Non-Performing Exposure Prudential Backstop (Pillar II)	-670	-670		
Regulatory adjustments	-1,363	-2,214	-607	-1,554
Available common equity Tier 1 capital	49,929	49,414	44,326	44,257
Subordinated loans qualifying as Tier 1 capital ²⁾	6,885	6,461	6,870	6,446
Regulatory adjustments additional Tier 1	58	59	80	81
Available Tier 1 capital	56,873	55,935	51,277	50,784
Supplementary capital - Tier 2 bonds ²⁾	10,228	9,168	10,228	9,168
Regulatory adjustments Tier 2	-34	-44	43	35
Available BIS capital	67,067	65,059	61,547	59,987
Risk-weighted assets	338,561	335,898	339,786	336,768
Common equity Tier 1 ratio	14.7%	14.7%	13.0%	13.1%
Tier 1 ratio	16.8%	16.7%	15.1%	15.1%
Total capital ratio	19.8%	19.4%	18.1%	17.8%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 2022

In € million	Long-term debt issued			Maturing ¹⁾										
	2020	2021	2022	Remaining 2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	>2031
ING Bank senior debt ²⁾	1,160	1,221	1,073	166	439	167	626	495	781	431	291	124	276	1,639
ING Bank covered bond	1,250	3,390	7,513	1,741	3,029	1,276	2,423	2,671	2,861	3,313	5,043	3,600	1,651	2,812
ING Bank RMBS		76												596
ING Group senior debt ²⁾	2,065	8,039	9,018	265	4,814	1,656	3,250	8,076	4,578	7,607	2,750	3,960	1,726	2,093
ING Bank Tier 2					832			2						
ING Group Tier 2	1,500	1,500	1,000							2,282	1,835	1,750	1,500	2,767

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 \geq 1 year.

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

	30 Sep 2022	30 Jun 2022
Loan-to-deposit ratio	0.97	0.99
Key figures		
Customer deposits (retail)	47%	48%
Customer deposits (corporate)	24%	23%
Repurchase agreement	8%	8%
Interbank	9%	9%
CD/CP	3%	3%
Long-term senior debt	8%	8%
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 2022

In € billion	Securities at	Financial assets at fair value		Fair value	Total	
	amortised cost	through other comprehensive income (FV OCI)		through profit or loss	B/S value	Reval after tax
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	47.9	28.5	-0.3	6.7	83.1	-0.3
of which Government bonds	25.0	16.4	-0.3	0.0	41.5	-0.3
of which Sub-sovereign, Supranationals and Agencies	14.1	8.2	0.0	2.7	24.9	0.0
of which Covered bonds	5.6	2.4	0.0	0.0	8.0	0.0
of which Financial institutions	2.1	0.3	-0.0	2.3	4.7	-0.0
of which Corporate bonds	0.0	0.1	-0.0	0.9	1.1	-0.0
of which asset-backed securities	1.1	1.1	-0.0	0.7	3.0	-0.0
Total equity securities		1.9	1.2		1.9	1.2
Total Investments	47.9	30.4	0.9	6.7	85.0	0.9

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 3Q2022 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Daily Banking & Trade Finance		Financial Markets	Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany	Other ¹⁾		Lending	Trade Finance			
Residential mortgages												
Beginning of period	313.9	315.1	108.0	39.3	85.9	81.8	-1.1	0.0	0.0	0.0	-1.1	0.0
Net production	1.7	1.7	0.6	0.3	1.5	-0.7	-0.0				-0.0	
Treasury												
Acquisitions / divestments												
FX impact and other	-3.2	-2.7	-0.3	-0.4	-1.5	-0.4	-0.5				-0.5	
End of period	312.5	314.1	108.2	39.2	85.9	80.8	-1.7	0.0	0.0	0.0	-1.7	0.0
Other customer lending												
Beginning of period	328.9	139.3	45.5	52.4	12.2	29.3	189.4	146.3	35.0	3.6	4.5	0.2
Net production	2.7	-1.1	-0.2	-1.4	0.2	0.3	3.8	5.7	-4.8	-0.1	3.1	
Treasury	1.2	0.6	1.0	-0.1	-0.4	0.1	0.6				0.6	
Acquisitions / divestments												
FX impact and other	4.3	-0.5				-0.5	4.8	3.4	1.4	-	-0.0	-0.0
End of period	337.2	138.3	46.4	51.0	11.9	29.0	198.7	155.4	31.6	3.5	8.3	0.2
Customer deposits												
Beginning of period	642.1	564.0	206.7	90.7	127.8	138.8	78.1	0.5	63.6	2.9	11.1	0.0
Net production	7.6	3.9	0.6	-0.4	4.4	-0.7	3.6	-0.0	2.2	1.5	-0.1	
Treasury	16.2	11.4	11.7	0.5	-0.4	-0.4	4.8				4.8	
Acquisitions / divestments												
FX impact and other	-1.4	-1.2				-1.2	-0.3	0.0	-0.2	-0.1	0.0	
End of period	664.3	578.1	219.1	90.8	131.7	136.5	86.2	0.5	65.6	4.4	15.8	0.0

¹⁾ Net production in 3Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In € billion	4Q2022	3Q2022 ¹⁾	2Q2022 ²⁾	1Q2022	4Q2021	3Q2021 ³⁾	2Q2021 ⁴⁾	1Q2021
Residential mortgages								
Beginning of period		313.9	315.6	313.8	309.6	307.0	304.6	302.2
Net production		1.7	3.9	3.6	3.8	3.6	3.2	2.5
Treasury								
Acquisitions / divestments								
FX impact and other		-3.2	-5.5	-1.8	0.5	-1.0	-0.8	-0.1
End of period		312.5	313.9	315.6	313.8	309.6	307.0	304.6
Other customer lending								
Beginning of period		328.9	318.2	319.0	309.6	309.3	318.9	301.8
Net production		2.7	5.9	-3.5	9.3	-0.7	-8.4	15.1
Treasury		1.2	0.3	1.2	-0.8	-0.2	-0.3	-1.2
Acquisitions / divestments								
FX impact and other		4.3	4.5	1.5	0.8	1.2	-1.0	3.2
End of period		337.2	328.9	318.2	319.0	309.6	309.3	318.9
Customer deposits								
Beginning of period		642.1	629.9	617.3	620.1	620.6	628.2	609.6
Net production		7.6	4.4	-0.7	-2.1	-1.2	-3.4	8.1
Treasury		16.2	7.7	12.3	-0.6	1.8	-4.2	10.3
Acquisitions / divestments								
FX impact and other		-1.4	0.2	1.0	-0.1	-1.1	-0.0	0.2
End of period		664.3	642.1	629.9	617.3	620.1	620.6	628.2

¹⁾ Net production in 3Q2022 includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

²⁾ Net production in 2Q2022 includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

³⁾ Net production in customer deposits in 3Q2021 includes €-0.6 billion change in run-off portfolios of Retail Banking Austria (€-0.1 billion) and Retail Banking Czech Republic (€-0.5 billion) due to outflows.

⁴⁾ Net production in customer lending in 2Q2021 includes change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion), and €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In € billion	4Q2022	3Q2022 ¹⁾	2Q2022 ²⁾	1Q2022	4Q2021	3Q2021 ³⁾	2Q2021 ⁴⁾	1Q2021
Residential mortgages								
Beginning of period		315.1	315.7	313.4	309.1	306.4	304.0	301.4
Net production		1.7	3.9	3.6	3.8	3.6	3.2	2.6
Treasury								
Acquisitions / divestments								
FX impact and other		-2.7	-4.5	-1.2	0.5	-0.9	-0.8	0.0
End of period		314.1	315.1	315.7	313.4	309.1	306.4	304.0
Other customer lending								
Beginning of period		139.3	136.6	134.4	135.1	134.7	134.1	135.5
Net production		-1.1	2.9	1.8	0.7	0.9	0.7	-0.1
Treasury		0.6	0.1	0.5	-0.7	-0.1	-0.2	-0.9
Acquisitions / divestments								
FX impact and other		-0.5	-0.3	-0.1	-0.7	-0.3	0.1	-0.3
End of period		138.3	139.3	136.6	134.4	135.1	134.7	134.1
Customer deposits								
Beginning of period		564.0	554.6	553.0	550.7	552.9	557.2	544.2
Net production		3.9	5.0	-7.0	2.7	-2.5	-1.0	4.8
Treasury		11.4	5.5	7.6	-0.5	1.5	-3.2	8.2
Acquisitions / divestments								
FX impact and other		-1.2	-1.0	1.0	0.1	-1.2	-0.1	0.0
End of period		578.1	564.0	554.6	553.0	550.7	552.9	557.2

¹⁾ Net production in 3Q2022 includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

²⁾ Net production in 2Q2022 includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

³⁾ Net production in customer deposits in 3Q2021 includes €-0.6 billion change in run-off portfolios of Retail Banking Austria (€-0.1 billion) and Retail Banking Czech Republic (€-0.5 billion) due to outflows.

⁴⁾ Net production in customer lending in 2Q2021 includes change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion), and €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		108.0	108.9	109.9	110.0	110.0	109.9	110.2
Net production		0.6	0.6	0.1	0.1	0.1	0.2	0.1
Treasury								
Acquisitions / divestments								
FX impact and other		-0.3	-1.5	-1.1	-0.1	-0.1	-0.1	-0.5
End of period		108.2	108.0	108.9	109.9	110.0	110.0	109.9
Other customer lending								
Beginning of period		45.5	44.8	44.3	44.9	45.2	45.7	46.6
Net production		-0.2	0.6	0.3	-0.3	-0.2	-0.0	-0.1
Treasury		1.0	0.1	0.2	-0.2	-0.0	-0.5	-0.8
Acquisitions / divestments								
FX impact and other								
End of period		46.4	45.5	44.8	44.3	44.9	45.2	45.7
Customer deposits								
Beginning of period		206.7	195.7	185.6	182.0	179.4	177.2	165.2
Net production		0.6	6.5	2.9	3.8	1.7	4.2	5.1
Treasury		11.7	4.6	7.1	-0.2	0.9	-2.1	6.9
Acquisitions / divestments								
FX impact and other								
End of period		219.1	206.7	195.7	185.6	182.0	179.4	177.2

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		39.3	39.4	39.5	39.4	39.2	38.7	38.7
Net production		0.3	0.4	0.2	0.2	0.2	0.5	0.1
Treasury								
Acquisitions / divestments								
FX impact and other ²⁾		-0.4	-0.4	-0.3	-0.1	0.0	-0.0	-0.1
End of period		39.2	39.3	39.4	39.5	39.4	39.2	38.7
Other customer lending								
Beginning of period		52.4	51.1	50.2	50.1	50.4	50.4	50.8
Net production		-1.4	1.5	0.9	0.2	-0.3	0.1	-0.4
Treasury		-0.1	-0.2	-0.0	-0.0	-0.0	0.0	-0.0
Acquisitions / divestments								
FX impact and other ²⁾								
End of period		51.0	52.4	51.1	50.2	50.1	50.4	50.4
Customer deposits								
Beginning of period		90.7	89.8	91.3	90.7	91.7	93.1	93.5
Net production		-0.4	0.8	-1.3	0.4	-1.1	-1.3	-0.5
Treasury		0.5	0.1	-0.3	-0.1	0.1	-0.1	0.1
Acquisitions / divestments								
FX impact and other					0.4			
End of period		90.8	90.7	89.8	91.3	90.7	91.7	93.1

¹⁾ Including ING Luxembourg.

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021 ²⁾	2Q2021 ³⁾	1Q2021
Residential mortgages								
Beginning of period		85.9	85.9	85.8	84.0	82.3	81.3	80.2
Net production		1.5	1.8	1.6	2.0	1.8	1.1	1.2
Treasury								
Acquisitions / divestments								
FX impact and other		-1.5	-1.8	-1.5	-0.2	-0.1	-0.1	-0.2
End of period		85.9	85.9	85.9	85.8	84.0	82.3	81.3
Other customer lending								
Beginning of period		12.2	11.7	11.3	11.6	11.2	11.0	11.1
Net production		0.2	0.2	0.0	0.2	0.4	-0.1	0.1
Treasury		-0.4	0.2	0.4	-0.4	-0.1	0.3	-0.1
Acquisitions / divestments								
FX impact and other								
End of period		11.9	12.2	11.7	11.3	11.6	11.2	11.0
Customer deposits								
Beginning of period		127.8	127.3	134.6	139.6	143.7	146.6	144.3
Net production		4.4	0.5	-7.3	-5.0	-4.4	-2.4	1.7
Treasury		-0.4	-0.0	0.0	0.0	0.3	-0.5	0.6
Acquisitions / divestments								
FX impact and other								
End of period		131.7	127.8	127.3	134.6	139.6	143.7	146.6

¹⁾ Including ING Austria (up to and including 4Q2021, after which ING left the retail market).

²⁾ Net production in customer deposits of Retail Banking Germany in 3Q2021 includes €-0.1 billion change in run-off portfolio of Retail Banking Austria due to outflows.

³⁾ Net production in customer lending of Retail Banking Germany in 2Q2021 includes €-1.2 billion change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits of Retail Banking Germany in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion).

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets ¹⁾								
In € billion	4Q2022	3Q2022 ²⁾	2Q2022 ³⁾	1Q2022	4Q2021	3Q2021 ⁴⁾	2Q2021 ⁵⁾	1Q2021
Residential mortgages								
Beginning of period		81.8	81.5	78.1	75.6	74.9	74.1	72.2
Net production		-0.7	1.1	1.7	1.6	1.5	1.4	1.2
Treasury								
Acquisitions / divestments								
FX impact and other		-0.4	-0.8	1.7	0.9	-0.8	-0.7	0.8
End of period		80.8	81.8	81.5	78.1	75.6	74.9	74.1
Other customer lending								
Beginning of period		29.3	28.9	28.5	28.6	27.8	26.9	26.9
Net production		0.3	0.6	0.5	0.6	1.1	0.8	0.4
Treasury		0.1	-0.0	-0.0	0.0	-0.0	-0.0	0.0
Acquisitions / divestments								
FX impact and other		-0.5	-0.3	-0.1	-0.7	-0.3	0.1	-0.3
End of period		29.0	29.3	28.9	28.5	28.6	27.8	26.9
Customer deposits								
Beginning of period		138.8	141.8	141.4	138.4	138.1	140.2	141.1
Net production		-0.7	-2.8	-1.4	3.4	1.3	-1.5	-1.5
Treasury		-0.4	0.8	0.7	-0.2	0.2	-0.6	0.5
Acquisitions / divestments								
FX impact and other		-1.2	-1.0	1.0	-0.2	-1.2	-0.1	0.0
End of period		136.5	138.8	141.8	141.4	138.4	138.1	140.2

¹⁾ Includes: Australia, Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

²⁾ Net production in 3Q2022 includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

³⁾ Net production in 2Q2022 includes a change in run-off portfolio in Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

⁴⁾ Net production in customer deposits of Retail Banking Other Challengers & Growth Markets in 3Q2021 includes €-0.5 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

⁵⁾ Net production in customer deposits of Retail Banking Other Challengers & Growth Markets in 2Q2021 includes €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		-1.1	-0.1	0.4	0.5	0.6	0.6	0.8
Net production		-0.0	0.0	0.0	0.0		0.0	-0.1
Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-1.0	-0.6	-0.1	-0.1	-0.0	-0.1
End of period		-1.7	-1.1	-0.1	0.4	0.5	0.6	0.6
Other customer lending								
Beginning of period		189.4	181.5	184.4	174.1	174.2	184.4	165.9
Net production		3.8	2.9	-5.3	8.6	-1.6	-9.1	15.2
Treasury		0.6	0.1	0.7	-0.1	-0.0	-0.1	-0.3
Acquisitions / divestments								
FX impact and other		4.8	4.8	1.6	1.8	1.6	-1.1	3.6
End of period		198.7	189.4	181.5	184.4	174.1	174.2	184.4
Customer deposits								
Beginning of period		78.1	75.3	64.3	69.4	67.7	71.1	65.4
Net production		3.6	-0.6	6.3	-4.9	1.4	-2.5	3.3
Treasury		4.8	2.2	4.7	-0.1	0.3	-0.9	2.1
Acquisitions / divestments								
FX impact and other		-0.3	1.2	-0.0	-0.2	0.0	0.1	0.1
End of period		86.2	78.1	75.3	64.3	69.4	67.7	71.1

ING 3.9 Customer lending/deposits: WB - Lending

Customer lending/deposits Wholesale Banking - Lending								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		146.3	141.5	140.5	133.2	134.6	139.1	130.6
Net production		5.7	1.4	-0.3	6.0	-2.5	-3.6	5.8
Treasury								
Acquisitions / divestments								
FX impact and other		3.4	3.4	1.2	1.3	1.1	-0.9	2.7
End of period		155.4	146.3	141.5	140.5	133.2	134.6	139.1
Customer deposits								
Beginning of period		0.5	0.6	0.9	1.0	0.4	0.6	1.0
Net production		-0.0	-0.1	-0.3	-0.1	0.5	-0.2	-0.4
Treasury								
Acquisitions / divestments								
FX impact and other		0.0	0.0	0.0	0.0	0.0	-0.0	0.0
End of period		0.5	0.5	0.6	0.9	1.0	0.4	0.6

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

Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		35.0	31.8	33.0	31.7	30.4	31.7	29.1
Net production		-4.8	1.8	-1.6	0.8	1.0	-1.1	1.7
Treasury								
Acquisitions / divestments								
FX impact and other		1.4	1.4	0.4	0.4	0.4	-0.2	0.8
End of period		31.6	35.0	31.8	33.0	31.7	30.4	31.7
Customer deposits								
Beginning of period		63.6	63.4	57.4	62.0	61.4	62.1	58.9
Net production		2.2	-0.4	6.0	-4.4	0.6	-0.8	3.2
Treasury								
Acquisitions / divestments								
FX impact and other		-0.2	0.6	-0.1	-0.3	-0.0	0.1	-0.0
End of period		65.6	63.6	63.4	57.4	62.0	61.4	62.1

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		3.6	3.6	7.2	4.9	5.3	9.5	2.0
Net production		-0.1	-0.0	-3.6	2.3	-0.3	-4.3	7.5
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		3.5	3.6	3.6	7.2	4.9	5.3	9.5
Customer deposits								
Beginning of period		2.9	2.8	1.5	2.1	2.4	3.9	3.3
Net production		1.5	-0.4	1.3	-0.6	-0.3	-1.5	0.5
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	0.6	-0.0	0.0	0.0	-0.0	0.1
End of period		4.4	2.9	2.8	1.5	2.1	2.4	3.9

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

Customer lending/deposits Wholesale Banking - Treasury & Other								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		-1.1	-0.1	0.4	0.5	0.6	0.6	0.8
Net production		-0.0	0.0	0.0	0.0		0.0	-0.1
Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-1.0	-0.6	-0.1	-0.1	-0.0	-0.1
End of period		-1.7	-1.1	-0.1	0.4	0.5	0.6	0.6
Other customer lending								
Beginning of period		4.5	4.6	3.7	4.2	3.9	4.1	4.2
Net production		3.1	-0.3	0.2	-0.4	0.3	-0.1	0.1
Treasury		0.6	0.1	0.7	-0.1	-0.0	-0.1	-0.3
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.0			-0.0	0.0
End of period		8.3	4.5	4.6	3.7	4.2	3.9	4.1
Customer deposits								
Beginning of period		11.1	8.5	4.5	4.4	3.5	4.4	2.3
Net production		-0.1	0.3	-0.7	0.3	0.5	0.0	0.0
Treasury		4.8	2.2	4.7	-0.1	0.3	-0.9	2.1
Acquisitions / divestments								
FX impact and other		0.0	0.0	0.0	0.0	-0.0	0.0	-0.0
End of period		15.8	11.1	8.5	4.5	4.4	3.5	4.4

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.2	0.2	0.2	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	0.0	-0.3	-0.0	0.0	0.0
End of period		0.2	0.2	0.2	0.2	0.4	0.4	0.4
Customer deposits								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0

ING 3.14 Customer lending/deposits: 3Q2022 Geographical split

Customer lending/deposits Geographical split								
In € billion	Total	Netherlands	Belgium	Germany	Other Challengers ¹⁾	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	313.9	107.5	39.3	85.3	66.9	15.0	0.0	0.0
Net production	1.7	0.6	0.3	1.5	-0.4	-0.3		
Treasury								
Acquisitions / divestments								
FX impact and other	-3.2	-0.5	-0.5	-1.9	0.0	-0.4		
End of period	312.5	107.7	39.0	84.9	66.6	14.2	0.0	0.0
Other customer lending								
Beginning of period	328.9	72.9	69.5	41.4	31.7	28.5	84.6	0.2
Net production	2.7	0.6	2.1	0.4	1.4	0.7	-2.5	-0.0
Treasury	1.2	1.4	0.0	-0.5	0.0	0.1	0.2	
Acquisitions / divestments								
FX impact and other	4.3	0.4	0.3	0.5	0.0	-0.6	3.7	-0.0
End of period	337.2	75.4	71.8	41.9	33.2	28.6	86.0	0.2
Customer deposits								
Beginning of period	642.1	244.3	109.7	130.2	93.6	53.3	11.2	0.0
Net production	7.6	3.0	-0.8	4.9	-2.2	1.1	1.5	
Treasury	16.2	16.3	0.6	-0.5	-0.0	-0.4	0.3	
Acquisitions / divestments								
FX impact and other	-1.4				0.0	-1.4	-0.1	
End of period	664.3	263.5	109.4	134.5	91.4	52.5	12.9	0.0

¹⁾ Net production in 3Q2022 of Retail Banking Other Challengers includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		107.5	109.0	110.3	110.4	110.5	110.3	110.8
Net production		0.6	0.6	0.1	0.1	0.1	0.2	0.1
Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-2.1	-1.3	-0.2	-0.2	-0.1	-0.6
End of period		107.7	107.5	109.0	110.3	110.4	110.5	110.3
Other customer lending								
Beginning of period		72.9	71.2	75.6	72.7	73.8	80.0	72.0
Net production		0.6	1.1	-5.3	3.0	-1.2	-5.4	8.5
Treasury		1.4	0.1	0.7	-0.3	-0.0	-0.7	-0.9
Acquisitions / divestments								
FX impact and other		0.4	0.4	0.2	0.2	0.2	-0.1	0.4
End of period		75.4	72.9	71.2	75.6	72.7	73.8	80.0
Customer deposits								
Beginning of period		244.3	233.6	216.2	215.5	212.9	212.8	199.0
Net production		3.0	4.3	5.8	0.9	1.5	2.7	5.1
Treasury		16.3	6.3	11.6	-0.2	1.1	-2.6	8.8
Acquisitions / divestments								
FX impact and other								
End of period		263.5	244.3	233.6	216.2	215.5	212.9	212.8

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		39.3	39.4	39.6	39.5	39.2	38.8	38.8
Net production		0.3	0.4	0.2	0.2	0.2	0.5	0.0
Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-0.5	-0.3	-0.1	-0.0	-0.0	-0.0
End of period		39.0	39.3	39.4	39.6	39.5	39.2	38.8
Other customer lending								
Beginning of period		69.5	67.3	66.8	66.0	65.5	66.4	64.7
Net production		2.1	2.1	0.4	0.8	0.5	-0.9	1.6
Treasury		0.0	-0.2	0.0	-0.0	-0.1	0.0	-0.0
Acquisitions / divestments								
FX impact and other		0.3	0.3	0.1	0.1	0.1	-0.0	0.2
End of period		71.8	69.5	67.3	66.8	66.0	65.5	66.4
Customer deposits								
Beginning of period		109.7	107.8	109.2	108.9	110.7	110.7	108.9
Net production		-0.8	1.8	-1.0	0.4	-1.9	0.0	1.6
Treasury		0.6	0.1	-0.3	-0.1	0.1	-0.1	0.2
Acquisitions / divestments								
FX impact and other								
End of period		109.4	109.7	107.8	109.2	108.9	110.7	110.7

¹⁾ Including ING Luxembourg.

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany ^{1) 2)}								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021 ³⁾	2Q2021 ⁴⁾	1Q2021
Residential mortgages								
Beginning of period		85.3	85.6	85.8	84.1	82.4	81.3	80.3
Net production		1.5	1.8	1.6	2.0	1.8	1.1	1.2
Treasury								
Acquisitions / divestments								
FX impact and other		-1.9	-2.1	-1.8	-0.3	-0.1	-0.1	-0.2
End of period		84.9	85.3	85.6	85.8	84.1	82.4	81.3
Other customer lending								
Beginning of period		41.4	41.2	41.7	41.5	42.8	44.3	41.6
Net production		0.4	-0.6	-1.1	0.6	-1.5	-1.7	2.4
Treasury		-0.5	0.2	0.5	-0.5	-0.1	0.4	-0.1
Acquisitions / divestments								
FX impact and other		0.5	0.6	0.2	0.2	0.2	-0.1	0.5
End of period		41.9	41.4	41.2	41.7	41.5	42.8	44.3
Customer deposits								
Beginning of period		130.2	128.9	135.9	140.8	144.7	148.0	145.5
Net production		4.9	1.3	-7.1	-5.0	-4.3	-2.6	1.7
Treasury		-0.5	-0.0	0.0	0.0	0.4	-0.6	0.7
Acquisitions / divestments								
FX impact and other								
End of period		134.5	130.2	128.9	135.9	140.8	144.7	148.0

¹⁾ Including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

²⁾ As from 3Q2022 financials of Wholesale Banking in Austria are reported in Wholesale Banking Rest of World. Historical figures up to and including 2Q2022 of Wholesale Banking in Austria have been shifted from Germany to Wholesale Banking Rest of World, while historical figures of Retail Banking in Austria remain reported in Germany.

³⁾ Net production in customer deposits of Germany in 3Q2021 includes €-0.1 billion change in run-off portfolio of Retail Banking Austria due to outflows.

⁴⁾ Net production in customer lending of Germany in 2Q2021 includes €-1.2 billion change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits of Germany in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion).

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers ¹⁾								
In € billion	4Q2022	3Q2022 ²⁾	2Q2022 ³⁾	1Q2022	4Q2021	3Q2021 ⁴⁾	2Q2021 ⁵⁾	1Q2021
Residential mortgages								
Beginning of period		66.9	66.4	62.9	60.8	60.5	60.6	59.1
Net production		-0.4	1.2	1.6	1.1	0.8	0.8	0.4
Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.7	1.8	1.0	-0.5	-0.9	1.0
End of period		66.6	66.9	66.4	62.9	60.8	60.5	60.6
Other customer lending								
Beginning of period		31.7	31.5	31.8	31.0	31.8	32.6	30.7
Net production		1.4	0.5	-0.6	0.6	-0.8	-0.5	1.6
Treasury		0.0	-0.1	-0.1	-0.0	-0.0	-0.0	-0.0
Acquisitions / divestments								
FX impact and other		0.0	-0.1	0.5	0.3	-0.1	-0.3	0.3
End of period		33.2	31.7	31.5	31.8	31.0	31.8	32.6
Customer deposits								
Beginning of period		93.6	97.1	96.1	94.5	94.5	98.2	100.0
Net production		-2.2	-2.9	-0.6	0.7	0.4	-2.9	-2.7
Treasury		-0.0	0.0	-0.0	-0.0	0.0	0.1	-0.1
Acquisitions / divestments								
FX impact and other		0.0	-0.6	1.6	0.9	-0.4	-0.8	1.0
End of period		91.4	93.6	97.1	96.1	94.5	94.5	98.2

¹⁾ Including Australia, Retail Banking Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain and Portugal, Other.

²⁾ Net production in 3Q2022 of Retail Banking Other Challengers includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €2.9 billion in customer deposits due to outflows.

³⁾ Net production in 2Q2022 of Retail Banking Other Challengers includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

⁴⁾ Net production in customer deposits of Other Challengers in 3Q2021 includes €-0.5 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

⁵⁾ Net production in customer deposits of Other Challengers in 2Q2021 includes €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		15.0	15.2	15.2	14.8	14.5	13.5	13.1
Net production		-0.3	-0.1	0.1	0.5	0.6	0.6	0.7
Treasury								
Acquisitions / divestments								
FX impact and other		-0.4	-0.1	-0.2	-0.1	-0.3	0.3	-0.3
End of period		14.2	15.0	15.2	15.2	14.8	14.5	13.5
Other customer lending								
Beginning of period		28.5	27.9	26.9	26.3	25.4	24.9	24.9
Net production		0.7	0.8	1.3	1.4	1.2	0.3	0.5
Treasury		0.1	0.1	0.0	0.0	-0.0	-0.0	0.0
Acquisitions / divestments								
FX impact and other		-0.6	-0.2	-0.3	-0.9	-0.3	0.2	-0.5
End of period		28.6	28.5	27.9	26.9	26.3	25.4	24.9
Customer deposits								
Beginning of period		53.3	51.3	50.8	49.8	49.3	48.0	46.6
Net production		1.1	1.5	0.2	2.5	1.1	1.4	1.7
Treasury		-0.4	1.0	0.9	-0.2	0.2	-0.7	0.7
Acquisitions / divestments								
FX impact and other		-1.4	-0.5	-0.7	-1.2	-0.8	0.7	-1.0
End of period		52.5	53.3	51.3	50.8	49.8	49.3	48.0

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

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

Customer lending/deposits Geographical Wholesale Banking Rest of World ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		84.6	78.9	76.0	71.7	69.5	70.3	67.5
Net production		-2.5	2.0	1.8	3.0	1.1	-0.1	0.4
Treasury		0.2	0.1	0.1	0.1	0.0	0.0	-0.1
Acquisitions / divestments								
FX impact and other		3.7	3.6	1.0	1.2	1.1	-0.7	2.4
End of period		86.0	84.6	78.9	76.0	71.7	69.5	70.3
Customer deposits								
Beginning of period		11.2	11.2	9.2	10.6	8.4	10.6	9.7
Net production		1.5	-1.5	1.9	-1.7	2.1	-2.1	0.7
Treasury		0.3	0.3	0.1	-0.0	-0.0	-0.2	-0.0
Acquisitions / divestments								
FX impact and other		-0.1	1.3	-0.0	0.2	0.1	0.0	0.2
End of period		12.9	11.2	11.2	9.2	10.6	8.4	10.6

¹⁾ As from 3Q2022 financials of Wholesale Banking in Austria are reported in Wholesale Banking Rest of World. Historical figures up to and including 2Q2022 of Wholesale Banking in Austria have been shifted from Germany to Wholesale Banking Rest of World.

ING 3.21 Customer lending/deposits: Geographical Other¹⁾

Customer lending/deposits Geographical Other ¹⁾								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
Residential mortgages								
Beginning of period								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.2	0.2	0.2	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	0.0	-0.3	-0.0	0.0	0.0
End of period		0.2	0.2	0.2	0.2	0.4	0.4	0.4
Customer deposits								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹⁾ Region Other consists mainly of Corporate Line.

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 2021 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.

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