

ING Historical Trend Data 4Q2018 Introduction

General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Wholesale banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), excluding the impact from divestments, special items and Insurance Other. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit. Insurance Other comprises mainly the net result relating to warrants on the shares of Voya Financial and NN Group. ING sold its remaining part of warrants on the shares of Voya Financial in March 2018; the warrant agreement between NN Group and ING was terminated in November 2018.
- IFRS 9 'Financial Instruments' has become effective as per 1 January 2018. ING applies the classification, measurement, and impairment requirements retrospectively by adjusting the opening balance sheet and opening equity as at 1 January 2018, and has decided not to restate comparative periods. ING furthermore decided to continue applying IAS 39 for hedge accounting including the application of the EU carve-out explicitly permitted by IFRS 9.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group

- Industry Lending
- General Lending & Transaction Services
- Financial Markets
- Bank Treasury & Other

Sub products

Project and Asset-based Finance
Real Estate Finance

Corporate & Financial Institutions Lending
Payments & Cash Management
General Lease and Commercial Finance
Trade Finance Services

Financial Markets Clients & Products
Corporate Finance

WB-part Bank Treasury (Asset & Liability Management and Treasury)
General Lease run-off portfolio
Real Estate run-off portfolio
Other

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ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In € million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	4Q2018	4Q2017	3Q2018	4Q2018	4Q2017	3Q2018	4Q2018	4Q2017	3Q2018	4Q2018	4Q2017	3Q2018
Profit or loss												
Net interest income	3,571	3,512	3,500	2,426	2,423	2,433	1,051	1,031	974	93	58	92
Net fee and commission income	704	674	720	406	395	412	298	279	310	0	-0	-3
Investment income	-132	20	89	-7	16	86	-126	5	3	1	-0	0
Other income	358	162	337	165	144	188	213	91	194	-19	-73	-46
Total underlying income	4,501	4,368	4,646	2,990	2,978	3,120	1,436	1,406	1,481	75	-16	44
Expenses excl. regulatory costs	2,303	2,354	2,216	1,579	1,629	1,521	663	670	643	61	55	52
Regulatory costs ¹⁾	266	264	91	142	152	85	123	112	10	-0	0	-5
Underlying operating expenses	2,568	2,618	2,307	1,722	1,781	1,606	786	781	654	61	55	47
Gross result	1,933	1,751	2,339	1,268	1,197	1,514	651	625	827	14	-71	-3
Addition to loan loss provisions	242	190	215	189	122	107	54	68	108	-1	0	0
Underlying result before tax	1,692	1,560	2,124	1,080	1,075	1,407	597	557	720	15	-71	-3
Taxation	425	543	582	296	313	372	135	202	177	-6	28	32
Non-controlling interests	29	17	28	21	13	24	7	4	4	-0	-	-0
Underlying net result	1,238	1,001	1,515	762	749	1,011	455	351	539	21	-99	-35
Special items after tax	-	-	-775	-	-	-	-	-	-	-	-	-775
Net result Banking	1,238	1,001	740	762	749	1,011	455	351	539	21	-99	-810
Net result Insurance Other	35	15	36									
Net result ING Group	1,273	1,015	776									
Key figures²⁾												
Interest margin	1.56%	1.58%	1.52%									
Cost/income ratio	57.1%	59.9%	49.7%	57.6%	59.8%	51.5%	54.7%	55.6%	44.1%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	10.2%	8.3%	12.7%									
Return on equity based on 12.0% CET1 ³⁾	13.4%	10.9%	16.2%	16.4%	16.0%	21.4%	10.1%	7.9%	11.8%	25.9%	-113.6%	-44.0%
Risk costs in bps of average RWA	31	25	27	47	31	27	14	18	28	-13	3	1
Risk-weighted assets (end of period)	314,149	309,887	316,313	159,021	157,632	159,648	152,392	149,427	153,978	2,737	2,828	2,688
Employees (internal FTEs, end of period)	52,855	51,815	52,519	39,784	39,645	39,644	13,067	12,167	12,871	3	3	3
Four-quarter rolling average key figures												
Interest margin	1.53%	1.54%	1.53%									
Cost/income ratio	54.8%	55.5%	55.5%	56.3%	56.9%	56.9%	48.9%	47.1%	49.1%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	11.2%	10.2%	10.7%									
Return on equity based on 12.0% CET1 ³⁾	14.5%	13.5%	13.9%	18.4%	18.1%	18.3%	11.4%	10.9%	10.9%	-34.8%	-95.1%	-68.8%

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.2 Profit or loss: 4Q2018 Segment split

Profit or loss 4Q2018

In € million	Total	Retail	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury & Other	Corporate Line
		Banking	Netherlands	Belgium	Germany	Other		Industry Lending				
Balance sheet related interest	3,571	2,427	856	465	386	721	1,192	626	317	115	135	-49
Capital charge on book equity	-	-2	2	0	10	-14	-142	-0	-0	-3	-139	144
Interest benefit on total capital	-	1	0	0	0	0	1	0	0	0	0	-2
Net interest income	3,571	2,426	858	465	396	707	1,051	627	317	112	-4	93
Net fee and commission income	704	406	166	81	71	89	298	163	110	32	-7	0
Investment income	-121	1	0	2	-0	0	-123	1	0	0	-124	0
Realised gains and fair value changes on investments	-11	-8	-2	-2	-3	-2	-3	-0	-	0	-3	0
Total investment income	-132	-7	-2	0	-3	-2	-126	1	0	0	-126	1
Valuation result and net trading income	287	73	42	12	23	-4	227	108	16	60	43	-14
Other income	71	91	11	20	1	59	-14	-1	-0	-8	-5	-6
Total other income	358	165	54	32	24	56	213	107	16	52	38	-19
Total underlying income	4,501	2,990	1,076	577	487	850	1,436	897	444	196	-100	75
Expenses excl. regulatory costs	2,303	1,579	524	351	227	478	663	167	221	220	56	61
Regulatory costs ¹⁾	266	142	55	9	17	61	123	35	33	47	8	-0
Underlying operating expenses	2,568	1,722	579	360	244	539	786	202	254	266	64	61
Gross result	1,933	1,268	497	217	244	311	651	695	189	-70	-164	14
Addition to loan loss provisions	242	189	41	40	-45	152	54	43	2	2	6	-1
Underlying result before tax	1,692	1,080	456	177	289	158	597	651	187	-73	-169	15
Taxation	425	296	113	63	94	27	135	184	51	-20	-81	-6
Non-controlling interests	29	21	0	0	1	21	7	2	4	1	-0	-0
Underlying net result	1,238	762	343	114	194	111	455	466	132	-54	-89	21
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-
Net result Banking	1,238	762	343	114	194	111	455	466	132	-54	-89	21
Net result Insurance Other	35											
Net result ING Group	1,273											
Key figures²⁾												
Interest margin	1.56%											
Cost/income ratio	57.1%	57.6%	53.8%	62.4%	50.0%	63.4%	54.7%	22.5%	57.3%	135.9%	n.a.	n.a.
Return on equity based on IFRS-EU equity	10.2%											
Return on equity based on 12.0% CET1 ³⁾	13.4%	16.4%	24.6%	9.8%	25.4%	9.0%	10.1%	21.1%	8.9%	-8.7%	-35.6%	25.9%
Risk costs in bps of average RWA	31	47	36	42	-70	125	14	24	2	5	28	-13
Risk-weighted assets (end of period)	314,149	159,021	45,763	39,091	25,244	48,924	152,392	72,200	51,604	20,288	8,300	2,737
Employees (internal FTEs, end of period)	52,855	39,784	8,862	8,026	4,717	18,179	13,067					3
Four-quarter rolling average key figures												
Interest margin	1.53%											
Cost/income ratio	54.8%	56.3%	48.4%	68.0%	52.1%	61.3%	48.9%	25.5%	53.6%	104.0%	111.9%	n.a.
Return on equity based on IFRS-EU equity	11.2%											
Return on equity based on 12.0% CET1 ³⁾	14.5%	18.4%	30.6%	8.8%	21.1%	12.4%	11.4%	18.4%	9.0%	-1.1%	-2.3%	-34.8%

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Interest income ¹⁾	7,312	6,978	6,854	6,621	10,921	10,952	10,959	11,127	27,766	43,958
Minus: interest expense ¹⁾	3,741	3,478	3,413	3,217	7,408	7,461	7,599	7,776	13,850	30,245
Net interest income	3,571	3,500	3,441	3,404	3,512	3,490	3,359	3,352	13,916	13,714
Net fee and commission income	704	720	717	661	674	643	714	682	2,803	2,714
Investment income	-121	92	9	2	9	55	18	3	-18	84
Realised gains and fair value changes on investments	-11	-3	29	63	12	27	25	45	78	109
Total investment income	-132	89	38	65	20	82	43	48	60	194
Valuation result and net trading income	287	281	210	253	94	100	267	215	1,030	677
Other income	71	56	77	74	68	92	148	99	279	406
Total other income	358	337	287	327	162	193	415	314	1,309	1,083
Total underlying income	4,501	4,646	4,484	4,457	4,368	4,408	4,532	4,396	18,088	17,704
Staff expenses	1,351	1,346	1,384	1,340	1,336	1,286	1,309	1,271	5,420	5,202
Regulatory costs ²⁾	266	91	98	493	264	94	69	474	947	901
Other expenses	952	870	865	853	1,018	909	934	865	3,540	3,726
Operating expenses	2,568	2,307	2,347	2,686	2,618	2,289	2,311	2,611	9,907	9,829
Gross result	1,933	2,339	2,137	1,771	1,751	2,119	2,221	1,785	8,180	7,875
Addition to loan loss provisions	242	215	115	85	190	124	229	133	656	676
Underlying result before tax	1,692	2,124	2,022	1,686	1,560	1,995	1,992	1,652	7,524	7,199
Taxation	425	582	557	464	543	595	565	456	2,028	2,160
Non-controlling interests	29	28	22	29	17	21	23	21	108	82
Underlying net result	1,238	1,515	1,443	1,192	1,001	1,378	1,403	1,175	5,389	4,957
Special items after tax	-	-775	-	-	-	0	-	-	-775	0
Net result Banking	1,238	740	1,443	1,192	1,001	1,378	1,403	1,175	4,614	4,957
Net result Insurance Other	35	36	-14	33	15	-3	-32	-32	90	-52
Net result ING Group	1,273	776	1,429	1,225	1,015	1,376	1,371	1,143	4,703	4,905
Key figures³⁾										
Interest margin	1.56%	1.52%	1.51%	1.52%	1.58%	1.57%	1.51%	1.52%	1.53%	1.54%
Cost/income ratio	57.1%	49.7%	52.3%	60.3%	59.9%	51.9%	51.0%	59.4%	54.8%	55.5%
Return on equity based on IFRS-EU equity	10.2%	12.7%	12.0%	10.0%	8.3%	11.5%	11.7%	9.6%	11.2%	10.2%
Return on equity based on 12.0% CET1 ⁴⁾	13.4%	16.2%	15.5%	13.1%	10.9%	15.0%	15.3%	12.8%	14.5%	13.5%
Risk costs in bps of average RWA	31	27	15	11	25	16	30	17	21	22
Risk-weighted assets (end of period)	314,149	316,313	318,729	312,434	309,887	311,036	310,336	309,796	314,149	309,887
Employees (internal FTEs, end of period)	52,855	52,519	52,189	51,752	51,815	51,550	51,342	51,464	52,855	51,815
Four-quarter rolling average key figures										
interest margin	1.53%	1.53%	1.54%	1.54%	1.54%	1.53%	1.52%	1.52%		
Cost/income ratio	54.8%	55.5%	56.1%	55.7%	55.5%	53.8%	53.6%	53.1%		
Return on equity based on IFRS-EU equity	11.2%	10.7%	10.4%	10.3%	10.2%	11.0%	10.8%	10.8%		
Return on equity based on 12.0% CET1 ⁴⁾	14.5%	13.9%	13.6%	13.6%	13.5%	14.5%	14.3%	14.3%		

¹⁾ For the first three quarters of 2018 interest income and interest expense were adjusted. This adjustment had no impact on Net interest income.

²⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and the (European) single resolution fund ('SRF').

³⁾ Key figures based on underlying figures.

⁴⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	2,427	2,433	2,395	2,381	2,404	2,411	2,357	2,344	9,636	9,516
Capital charge on book equity	-2	-2	-2	-1	3	0	-2	1	-7	2
Interest benefit on total capital	1	3	21	25	16	15	17	26	49	75
Net interest income	2,426	2,433	2,414	2,405	2,423	2,426	2,372	2,371	9,679	9,593
Net fee and commission income	406	412	428	399	395	391	419	403	1,645	1,609
Investment income	1	85	3	-1	4	55	13	1	89	74
Realised gains and fair value changes on investments	-8	2	20	41	12	32	26	26	54	96
Total investment income	-7	86	23	40	16	87	39	27	143	169
Valuation result and net trading income	73	157	79	128	105	35	88	73	438	302
Other income	91	31	52	55	38	56	55	38	229	188
Total other income	165	188	131	183	144	91	144	111	667	489
Total underlying income	2,990	3,120	2,996	3,027	2,978	2,995	2,974	2,913	12,133	11,860
Expenses excl. regulatory costs	1,579	1,521	1,524	1,521	1,629	1,488	1,493	1,459	6,145	6,070
Regulatory costs	142	85	85	378	152	80	61	384	690	676
Underlying operating expenses	1,722	1,606	1,609	1,898	1,781	1,569	1,554	1,843	6,835	6,747
Gross result	1,268	1,514	1,387	1,128	1,197	1,426	1,420	1,071	5,298	5,113
Addition to loan loss provisions	189	107	56	105	122	78	93	98	457	391
Underlying result before tax	1,080	1,407	1,331	1,023	1,075	1,348	1,327	972	4,841	4,722
Taxation	296	372	361	270	313	343	369	267	1,300	1,291
Non-controlling interests	21	24	19	25	13	18	20	17	89	68
Underlying net result	762	1,011	951	728	749	988	938	688	3,452	3,363
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	762	1,011	951	728	749	988	938	688	3,452	3,363
Key figures¹⁾										
Cost/income ratio	57.6%	51.5%	53.7%	62.7%	59.8%	52.4%	52.3%	63.3%	56.3%	56.9%
Return on equity based on 12.0% common equity Tier 1 ²⁾	16.4%	21.4%	20.0%	15.8%	16.0%	21.0%	20.3%	15.1%	18.4%	18.1%
Risk costs in bps of average RWA	47	27	14	26	31	19	24	25	29	25
Risk-weighted assets (end of period)	159,021	159,648	162,712	160,062	157,632	159,884	159,683	154,677	159,021	157,632
Employees (internal FTEs, end of period)	39,784	39,644	39,556	39,745	39,645	39,579	39,492	39,728	39,784	39,645
Four-quarter rolling average key figures										
Cost/income ratio	56.3%	56.9%	57.2%	56.8%	56.9%	55.5%	55.2%	55.1%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	18.4%	18.3%	18.2%	18.3%	18.1%	19.0%	18.7%	18.4%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	1,320	1,340	1,324	1,300	1,347	1,360	1,348	1,348	5,284	5,404
Capital charge on book equity	2	1	1	1	2	2	1	1	5	6
Interest benefit on total capital	0	2	12	14	9	8	10	15	28	43
Net interest income	1,323	1,343	1,337	1,315	1,359	1,370	1,359	1,364	5,318	5,452
Net fee and commission income	247	257	271	250	238	240	265	265	1,024	1,009
Investment income	2	2	2	-1	1	1	11	1	4	14
Realised gains and fair value changes on investments	-4	-7	10	45	1	5	9	14	45	30
Total investment income	-2	-5	12	45	2	6	20	15	49	43
Valuation result and net trading income	54	107	75	111	105	62	95	57	346	320
Other income	31	12	37	27	19	48	30	20	108	117
Total other income	85	119	112	138	124	110	126	77	455	437
Total underlying income	1,653	1,713	1,732	1,748	1,723	1,726	1,770	1,721	6,846	6,941
Expenses excl. regulatory costs	875	834	842	848	900	807	870	836	3,399	3,412
Regulatory costs	64	20	19	273	75	20	5	282	376	383
Underlying operating expenses	939	855	860	1,121	975	827	875	1,118	3,775	3,795
Gross result	714	858	872	627	748	899	895	603	3,071	3,146
Addition to loan loss provisions	81	25	-15	43	32	7	25	53	134	117
Underlying result before tax	633	834	887	583	716	893	870	550	2,937	3,029
Taxation	176	222	229	149	232	245	238	146	776	862
Non-controlling interests	0	-0	0	6	-5	0	2	2	6	-2
Underlying net result	457	612	658	428	489	647	630	402	2,155	2,169
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	457	612	658	428	489	647	630	402	2,155	2,169
Key figures¹⁾										
Cost/income ratio	56.8%	49.9%	49.7%	64.1%	56.6%	47.9%	49.4%	65.0%	55.1%	54.7%
Return on equity based on 12.0% common equity Tier 1 ²⁾	17.9%	23.6%	25.4%	17.2%	19.2%	25.4%	25.2%	16.3%	21.1%	21.5%
Risk costs in bps of average RWA	38	11	-7	20	15	3	12	26	16	14
Risk-weighted assets (end of period)	84,853	85,208	87,307	85,426	83,372	84,539	85,471	81,873	84,853	83,372
Employees (internal FTEs, end of period)	16,888	16,824	16,846	17,109	17,276	17,222	17,252	17,535	16,888	17,276
Four-quarter rolling average key figures										
Cost/income ratio	55.1%	55.1%	54.6%	54.5%	54.7%	54.0%	55.0%	56.0%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	21.1%	21.4%	21.8%	21.7%	21.5%	22.1%	21.1%	19.7%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	856	874	878	859	901	918	883	879	3,467	3,580
Capital charge on book equity	2	1	1	1	2	2	1	1	5	6
Interest benefit on total capital	0	1	7	8	5	5	6	9	16	25
Net interest income	858	876	886	869	908	924	889	889	3,488	3,610
Net fee and commission income	166	167	165	155	152	148	150	151	654	601
Investment income	0	1	0	-	-	-	0	-	1	0
Realised gains and fair value changes on investments	-2	-7	10	23	0	3	5	11	24	19
Total investment income	-2	-6	10	23	0	3	5	11	25	19
Valuation result and net trading income	42	87	57	78	79	27	64	18	264	187
Other income	11	9	12	13	-2	37	9	8	46	51
Total other income	54	96	69	91	76	64	73	25	309	238
Total underlying income	1,076	1,134	1,129	1,138	1,136	1,138	1,117	1,076	4,476	4,468
Expenses excl. regulatory costs	524	487	479	487	550	454	520	496	1,976	2,020
Regulatory costs	55	21	21	92	65	21	19	86	189	191
Underlying operating expenses	579	508	500	578	615	475	539	582	2,165	2,212
Gross result	497	626	629	559	521	663	578	494	2,311	2,256
Addition to loan loss provisions	41	-21	-47	-4	5	-22	12	17	-31	13
Underlying result before tax	456	647	676	563	516	685	565	477	2,342	2,243
Taxation	113	158	170	137	133	171	140	121	578	566
Non-controlling interests	0	-0	-	-	-	-	-	-	-0	-
Underlying net result	343	489	507	426	383	514	425	356	1,764	1,678
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	343	489	507	426	383	514	425	356	1,764	1,678
Key figures¹⁾										
Cost/income ratio	53.8%	44.8%	44.3%	50.8%	54.1%	41.8%	48.3%	54.1%	48.4%	49.5%
Return on equity based on 12.0% common equity Tier 1 ²⁾	24.6%	34.0%	34.4%	29.1%	26.2%	34.3%	29.0%	24.7%	30.6%	28.6%
Risk costs in bps of average RWA	36	-18	-38	-3	4	-17	10	14	-6	3
Risk-weighted assets (end of period)	45,763	47,062	48,831	49,236	48,235	49,254	50,680	46,898	45,763	48,235
Employees (internal FTEs, end of period)	8,862	8,744	8,630	8,768	8,811	8,737	8,637	8,849	8,862	8,811
Four-quarter rolling average key figures										
Cost/income ratio	48.4%	48.5%	47.8%	48.8%	49.5%	49.4%	51.0%	55.2%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	30.6%	30.9%	31.0%	29.7%	28.6%	28.2%	26.0%	22.3%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	465	466	446	440	447	443	466	469	1,817	1,824
Capital charge on book equity	0	0	0	0	0	0	0	0	0	0
Interest benefit on total capital	0	1	5	6	4	3	4	6	12	18
Net interest income	465	467	451	446	451	446	470	475	1,830	1,842
Net fee and commission income	81	89	106	95	86	93	115	114	371	408
Investment income	2	0	2	-1	1	1	11	1	3	14
Realised gains and fair value changes on investments	-2	-0	0	22	1	2	4	3	21	11
Total investment income	0	0	2	22	2	3	16	4	24	25
Valuation result and net trading income	12	20	18	33	27	35	31	40	82	133
Other income	20	3	25	14	21	11	22	12	63	66
Total other income	32	23	43	47	48	46	53	52	145	199
Total underlying income	577	580	603	610	587	588	654	645	2,369	2,473
Expenses excl. regulatory costs	351	348	362	362	350	352	350	340	1,423	1,392
Regulatory costs	9	-1	-2	181	10	-1	-13	196	187	192
Underlying operating expenses	360	347	360	543	360	351	336	536	1,610	1,584
Gross result	217	233	242	67	227	236	317	109	759	890
Addition to loan loss provisions	40	46	32	47	27	28	13	36	164	104
Underlying result before tax	177	187	211	21	200	208	304	73	595	785
Taxation	63	64	60	12	99	74	98	25	199	296
Non-controlling interests	0	0	0	6	-5	0	2	2	6	-2
Underlying net result	114	123	151	3	107	134	205	46	390	491
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	114	123	151	3	107	134	205	46	390	491
Key figures²⁾										
Cost/income ratio	62.4%	59.9%	59.8%	89.0%	61.3%	59.8%	51.4%	83.1%	68.0%	64.0%
Return on equity based on 12.0% common equity Tier 1 ³⁾	9.8%	10.7%	13.5%	0.8%	9.6%	12.7%	19.7%	4.6%	8.8%	11.7%
Risk costs in bps of average RWA	42	48	34	52	30	32	15	42	44	30
Risk-weighted assets (end of period)	39,091	38,147	38,476	36,190	35,137	35,285	34,791	34,975	39,091	35,137
Employees (internal FTEs, end of period)	8,026	8,080	8,216	8,340	8,464	8,485	8,615	8,687	8,026	8,464
Four-quarter rolling average key figures										
Cost/income ratio	68.0%	67.7%	67.6%	65.2%	64.0%	62.3%	62.1%	57.3%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	8.8%	8.7%	9.2%	10.7%	11.7%	13.3%	13.8%	15.6%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

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

Profit or loss Retail Banking Challengers & Growth Markets										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	1,107	1,093	1,071	1,081	1,057	1,051	1,008	996	4,352	4,112
Capital charge on book equity	-4	-4	-3	-2	1	-1	-3	-0	-12	-4
Interest benefit on total capital	0	1	9	11	7	6	7	11	21	32
Net interest income	1,104	1,091	1,077	1,090	1,065	1,056	1,013	1,007	4,361	4,141
Net fee and commission income	159	156	157	149	157	151	154	138	620	600
Investment income	-0	83	2	-0	3	54	2	0	84	60
Realised gains and fair value changes on investments	-5	9	10	-5	10	27	17	12	10	66
Total investment income	-5	92	12	-5	14	81	18	12	94	126
Valuation result and net trading income	19	51	4	17	0	-27	-7	16	91	-18
Other income	60	18	15	28	19	8	25	18	121	71
Total other income	79	69	19	45	19	-19	18	34	212	53
Total underlying income	1,337	1,407	1,264	1,279	1,255	1,269	1,203	1,192	5,287	4,919
Expenses excl. regulatory costs	704	686	682	673	730	682	623	623	2,746	2,658
Regulatory costs	78	65	66	105	76	60	55	102	314	293
Underlying operating expenses	783	751	748	777	806	742	679	725	3,060	2,951
Gross result	554	656	516	501	449	527	525	467	2,227	1,968
Addition to loan loss provisions	107	82	72	62	90	71	68	45	323	274
Underlying result before tax	447	574	444	440	359	455	457	422	1,904	1,694
Taxation	120	150	132	121	81	97	131	121	523	430
Non-controlling interests	21	24	18	19	19	17	18	15	83	70
Underlying net result	305	399	294	300	259	341	308	286	1,298	1,194
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	305	399	294	300	259	341	308	286	1,298	1,194
Key figures¹⁾										
Cost/income ratio	58.5%	53.4%	59.2%	60.8%	64.2%	58.5%	56.4%	60.8%	57.9%	60.0%
Return on equity based on 12.0% common equity Tier 1 ²⁾	14.7%	18.8%	13.9%	14.3%	12.4%	16.0%	14.8%	13.8%	15.4%	14.2%
Risk costs in bps of average RWA	58	44	38	33	48	38	37	25	43	37
Risk-weighted assets (end of period)	74,168	74,439	75,405	74,636	74,259	75,344	74,212	72,804	74,168	74,259
Employees (internal FTEs, end of period)	22,896	22,820	22,710	22,636	22,369	22,357	22,240	22,193	22,896	22,369
Four-quarter rolling average key figures										
Cost/income ratio	57.9%	59.2%	60.7%	60.0%	60.0%	57.6%	55.5%	53.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	15.4%	14.8%	14.1%	14.3%	14.2%	15.6%	15.9%	17.0%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	386	408	422	408	430	426	394	401	1,624	1,651
Capital charge on book equity	10	10	10	9	12	10	8	10	39	40
Interest benefit on total capital	0	0	4	4	3	2	3	5	8	13
Net interest income	396	418	435	422	444	438	405	416	1,671	1,704
Net fee and commission income	71	61	48	46	63	53	51	48	225	215
Investment income	-0	-0	0	-0	-0	-0	0	0	-1	0
Realised gains and fair value changes on investments	-3	-1	6	0	11	2	0	10	1	23
Total investment income	-3	-2	6	0	11	2	0	10	1	23
Valuation result and net trading income	23	44	-10	9	-17	-25	-3	-14	66	-59
Other income	1	4	2	3	2	1	1	3	9	7
Total other income	24	47	-8	12	-15	-24	-2	-11	75	-51
Total underlying income	487	525	481	479	503	470	455	463	1,972	1,891
Expenses excl. regulatory costs	227	240	230	224	242	229	222	225	921	918
Regulatory costs	17	19	19	51	28	19	15	52	106	114
Underlying operating expenses	244	259	249	275	270	248	237	277	1,027	1,032
Gross result	244	266	232	204	233	222	218	186	945	859
Addition to loan loss provisions	-45	5	3	9	-18	2	5	2	-27	-10
Underlying result before tax	289	260	228	195	251	220	214	185	972	869
Taxation	94	93	75	62	55	53	70	63	324	241
Non-controlling interests	1	1	1	0	1	1	1	1	3	2
Underlying net result	194	166	153	132	195	167	142	121	646	625
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	194	166	153	132	195	167	142	121	646	625
Key figures²⁾										
Cost/income ratio	50.0%	49.3%	51.8%	57.4%	53.7%	52.7%	52.1%	59.8%	52.1%	54.6%
Return on equity based on 12.0% common equity Tier 1 ³⁾	25.4%	21.4%	20.0%	17.6%	26.1%	22.5%	19.6%	16.4%	21.1%	21.2%
Risk costs in bps of average RWA	-70	8	5	15	-29	3	7	3	-11	-4
Risk-weighted assets (end of period)	25,244	26,032	25,909	25,328	24,872	25,047	24,497	24,207	25,244	24,872
Employees (internal FTEs, end of period)	4,717	4,696	4,706	4,737	4,718	4,683	4,647	4,614	4,717	4,718
Four-quarter rolling average key figures										
Cost/income ratio	52.1%	53.0%	53.9%	54.0%	54.6%	51.2%	47.9%	45.4%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	21.1%	21.3%	21.5%	21.5%	21.2%	22.6%	22.9%	24.8%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

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

Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	721	686	649	673	627	625	614	596	2,728	2,461
Capital charge on book equity	-14	-13	-13	-11	-11	-11	-11	-11	-51	-44
Interest benefit on total capital	0	1	5	6	4	4	4	7	13	19
Net interest income	707	673	642	668	620	618	607	591	2,690	2,437
Net fee and commission income	89	95	109	103	94	98	103	91	395	384
Investment income	0	83	1	0	3	54	2	0	85	60
Realised gains and fair value changes on investments	-2	10	5	-5	-0	25	17	2	8	43
Total investment income	-2	93	6	-5	3	79	18	2	93	103
Valuation result and net trading income	-4	7	14	8	17	-3	-4	30	25	41
Other income	59	15	13	25	17	7	23	15	112	63
Total other income	56	22	27	33	35	5	20	45	137	104
Total underlying income	850	883	783	799	752	799	748	729	3,315	3,028
Expenses excl. regulatory costs	478	446	453	448	488	453	401	398	1,825	1,740
Regulatory costs	61	46	47	54	48	41	40	50	208	179
Underlying operating expenses	539	493	499	502	536	494	441	448	2,033	1,919
Gross result	311	390	284	297	216	305	307	281	1,282	1,108
Addition to loan loss provisions	152	77	69	52	108	69	63	43	350	284
Underlying result before tax	158	313	215	245	108	236	243	238	932	825
Taxation	27	57	57	59	26	45	60	58	200	188
Non-controlling interests	21	23	18	19	18	17	18	15	80	67
Underlying net result	111	233	141	167	64	174	165	165	652	569
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	111	233	141	167	64	174	165	165	652	569
Key figures²⁾										
Cost/income ratio	63.4%	55.8%	63.7%	62.8%	71.3%	61.9%	59.0%	61.4%	61.3%	63.4%
Return on equity based on 12.0% common equity Tier 1 ³⁾	9.0%	17.5%	10.7%	12.6%	5.5%	12.7%	12.4%	12.5%	12.4%	10.8%
Risk costs in bps of average RWA	125	63	56	42	87	55	51	36	71	58
Risk-weighted assets (end of period)	48,924	48,408	49,496	49,308	49,388	50,298	49,715	48,597	48,924	49,388
Employees (internal FTEs, end of period)	18,179	18,124	18,004	17,899	17,652	17,675	17,593	17,580	18,179	17,652
Four-quarter rolling average key figures										
Cost/income ratio	61.3%	63.1%	64.8%	63.7%	63.4%	61.6%	60.2%	59.2%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	12.4%	11.5%	10.4%	10.8%	10.8%	12.0%	12.3%	12.9%		

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	1,192	1,100	1,087	1,038	1,146	1,084	1,057	1,061	4,417	4,348
Capital charge on book equity	-142	-129	-121	-129	-131	-131	-135	-134	-520	-531
Interest benefit on total capital	1	3	21	25	17	15	18	28	50	78
Net interest income	1,051	974	987	935	1,031	967	941	955	3,947	3,895
Net fee and commission income	298	310	290	263	279	252	297	280	1,161	1,108
Investment income	-123	7	1	2	4	-0	4	5	-112	13
Realised gains and fair value changes on investments	-3	-4	8	22	0	-2	7	19	24	24
Total investment income	-126	3	10	24	5	-3	11	23	-89	36
Valuation result and net trading income	227	166	159	164	67	134	249	252	716	703
Other income	-14	28	17	15	23	31	91	35	46	180
Total other income	213	194	176	179	91	166	340	287	762	883
Total underlying income	1,436	1,481	1,462	1,402	1,406	1,382	1,588	1,545	5,781	5,922
Expenses excl. regulatory costs	663	643	658	603	670	625	668	608	2,567	2,569
Regulatory costs	123	10	9	116	112	13	7	91	258	222
Underlying operating expenses	786	654	667	719	781	638	675	698	2,826	2,792
Gross result	651	827	795	683	625	745	914	847	2,955	3,130
Addition to loan loss provisions	54	108	59	-20	68	46	135	35	200	284
Underlying result before tax	597	720	736	702	557	698	778	813	2,755	2,846
Taxation	135	177	200	169	202	241	208	230	681	881
Non-controlling interests	7	4	3	4	4	4	3	4	19	15
Underlying net result	455	539	532	529	351	454	566	579	2,055	1,950
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	455	539	532	529	351	454	566	579	2,055	1,950
Key figures¹⁾										
Cost/income ratio	54.7%	44.1%	45.6%	51.3%	55.6%	46.1%	42.5%	45.2%	48.9%	47.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾	10.1%	11.8%	11.8%	11.9%	7.9%	10.3%	12.7%	12.7%	11.4%	10.9%
Risk costs in bps of average RWA	14	28	15	-5	18	12	36	9	13	19
Risk-weighted assets (end of period)	152,392	153,978	153,437	149,017	149,427	148,158	148,023	151,929	152,392	149,427
Employees (internal FTEs, end of period)	13,067	12,871	12,630	12,004	12,167	11,968	11,847	11,732	13,067	12,167
Value at Risk trading positions (average)	12.1	7.9	6.4	5.9	5.5	5.9	7.1	7.0		
Four-quarter rolling average key figures										
Cost/income ratio	48.9%	49.1%	49.6%	48.7%	47.1%	45.1%	45.0%	44.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	11.4%	10.9%	10.5%	10.7%	10.9%	12.0%	12.1%	11.6%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.12 Profit or loss: WB - Industry Lending

Profit or loss Wholesale Banking - Industry Lending										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	626	595	560	512	543	531	541	542	2,292	2,157
Capital charge on book equity	-0	-0	0	-0	-0	0	0	-0	-0	-0
Interest benefit on total capital	0	1	10	11	8	7	8	13	23	36
Net interest income	627	596	569	523	550	538	549	555	2,315	2,192
Net fee and commission income	163	151	163	132	145	147	156	155	610	603
Investment income	1	-	0	0	4	0	-	-	1	4
Realised gains and fair value changes on investments	-0	-0	3	-3	0	-6	1	-4	0	-9
Total investment income	1	-0	3	-3	4	-6	1	-4	1	-5
Valuation result and net trading income	108	-5	-31	-30	-3	-18	8	-19	42	-32
Other income	-1	1	13	0	22	35	2	19	12	78
Total other income	107	-5	-18	-30	19	17	10	-0	54	46
Total underlying income	897	743	718	623	719	696	716	705	2,980	2,836
Expenses excl. regulatory costs	167	180	181	171	177	167	174	161	699	678
Regulatory costs	35	0	-0	26	32	1	0	17	61	49
Underlying operating expenses	202	180	181	197	208	168	174	178	760	728
Gross result	695	563	537	426	511	528	542	528	2,220	2,108
Addition to loan loss provisions	43	54	49	-17	36	-4	94	17	129	143
Underlying result before tax	651	509	488	443	474	532	448	511	2,091	1,966
Taxation	184	76	136	105	152	157	108	120	500	538
Non-controlling interests	2	2	1	3	2	2	1	2	9	6
Underlying net result	466	430	350	336	321	373	339	389	1,582	1,422
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	466	430	350	336	321	373	339	389	1,582	1,422
Key figures¹⁾										
Cost/income ratio	22.5%	24.2%	25.2%	31.6%	29.0%	24.1%	24.4%	25.2%	25.5%	25.7%
Return on equity based on 12.0% common equity Tier 1 ²⁾	21.1%	19.1%	16.4%	16.5%	15.7%	18.5%	16.5%	18.7%	18.4%	17.4%
Risk costs in bps of average RWA	24	29	28	-10	21	-2	54	10	18	21
Risk-weighted assets (end of period)	72,200	75,391	75,296	67,244	69,260	67,283	67,993	69,428	72,200	69,260
Four-quarter rolling average key figures										
Cost/income ratio	25.5%	27.3%	27.4%	27.1%	25.7%	25.4%	25.1%	24.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	18.4%	17.0%	16.8%	16.8%	17.4%	18.1%	17.6%	18.2%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

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

Profit or loss Wholesale Banking - General Lending & Transaction Services										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	317	304	293	276	283	277	279	260	1,190	1,100
Capital charge on book equity	-0	-0	-0	-0	-0	-0	-0	-0	-1	-2
Interest benefit on total capital	0	1	7	8	5	5	6	8	16	24
Net interest income	317	305	299	284	288	282	284	268	1,205	1,122
Net fee and commission income	110	109	116	102	104	92	103	98	437	397
Investment income	0	0	0	0	0	0	0	0	1	0
Realised gains and fair value changes on investments	-	-	-	-	-	0	-	-	-	0
Total investment income	0	0	0	0	0	0	0	0	1	0
Valuation result and net trading income	16	13	15	8	30	11	10	10	52	60
Other income	-0	-1	2	10	1	1	-1	3	11	4
Total other income	16	11	17	18	31	11	9	13	63	64
Total underlying income	444	425	433	403	423	385	396	379	1,705	1,583
Expenses excl. regulatory costs	221	210	216	208	207	188	190	187	854	772
Regulatory costs	33	2	1	24	23	-0	1	19	60	43
Underlying operating expenses	254	212	217	232	231	188	191	206	914	815
Gross result	189	213	216	172	192	198	205	174	791	768
Addition to loan loss provisions	2	52	3	-17	4	21	5	-13	40	17
Underlying result before tax	187	162	213	189	188	177	200	187	751	751
Taxation	51	66	47	52	51	49	54	48	216	202
Non-controlling interests	4	0	2	2	1	1	2	2	8	7
Underlying net result	132	96	164	135	136	126	144	136	527	542
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	132	96	164	135	136	126	144	136	527	542
Key figures¹⁾										
Cost/income ratio	57.3%	49.9%	50.0%	57.4%	54.6%	48.7%	48.2%	54.2%	53.6%	51.5%
Return on equity based on 12.0% common equity Tier 1 ²⁾	8.9%	6.4%	11.4%	9.5%	9.6%	9.2%	10.5%	10.0%	9.0%	9.8%
Risk costs in bps of average RWA	2	42	3	-14	3	18	4	-11	8	4
Risk-weighted assets (end of period)	51,604	50,183	49,032	48,609	48,019	46,998	45,828	46,333	51,604	48,019
Four-quarter rolling average key figures										
Cost/income ratio	53.6%	52.9%	52.7%	52.3%	51.5%	51.1%	51.0%	52.4%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	9.0%	9.2%	9.9%	9.7%	9.8%	9.9%	10.1%	9.1%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.14 Profit or loss: WB - Financial Markets

Profit or loss Wholesale Banking - Financial Markets										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	115	32	76	102	171	106	64	84	325	424
Capital charge on book equity	-3	-2	-2	-2	-1	-1	-1	-1	-8	-5
Interest benefit on total capital	0	0	3	4	3	2	3	5	8	14
Net interest income	112	30	78	105	172	107	66	89	325	433
Net fee and commission income	32	54	16	34	34	21	39	27	136	122
Investment income	0	0	0	0	-	-	-	2	0	2
Realised gains and fair value changes on investments	0	-0	0	-0	-1	-0	-0	-0	-0	-1
Total investment income	0	-0	0	-0	-1	-0	-0	1	-0	1
Valuation result and net trading income	60	134	164	148	0	138	198	249	506	586
Other income	-8	-0	-9	-6	-14	-13	-19	-10	-23	-56
Total other income	52	134	155	142	-13	125	179	239	483	530
Total underlying income	196	218	249	281	192	253	285	356	943	1,086
Expenses excl. regulatory costs	220	225	227	223	242	226	220	227	895	914
Regulatory costs	47	1	-0	39	50	6	2	31	86	89
Underlying operating expenses	266	226	226	262	292	232	222	258	981	1,003
Gross result	-70	-8	22	18	-100	21	63	98	-38	82
Addition to loan loss provisions	2	-1	1	0	-1	1	1	-0	3	0
Underlying result before tax	-73	-7	22	18	-99	20	63	98	-40	82
Taxation	-20	-2	8	2	-55	21	25	27	-12	19
Non-controlling interests	1	2	1	1	1	1	1	1	5	4
Underlying net result	-54	-7	13	15	-45	-2	37	70	-34	59
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	-54	-7	13	15	-45	-2	37	70	-34	59
Key figures¹⁾										
Cost/income ratio	135.9%	103.6%	91.0%	93.5%	152.0%	91.7%	77.8%	72.5%	104.0%	92.4%
Return on equity based on 12.0% common equity Tier 1 ²⁾	-8.7%	-0.8%	2.0%	2.2%	-6.2%	0.0%	4.9%	8.7%	-1.1%	2.1%
Risk costs in bps of average RWA	5	-2	1	0	-1	1	1	-0	1	0
Risk-weighted assets (end of period)	20,288	20,106	20,223	24,606	23,175	24,922	24,645	26,253	20,288	23,175
Four-quarter rolling average key figures										
Cost/income ratio	104.0%	107.1%	103.9%	99.7%	92.4%	82.9%	84.5%	80.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	-1.1%	-0.7%	-0.5%	0.3%	2.1%	3.9%	3.3%	4.4%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Return on equity of ING's total Financial Markets activities, including Retail Banking										
	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Key figures¹⁾										
Return on equity based on 12.0% common equity Tier 1 ²⁾	-4.3%	3.1%	5.4%	5.7%	-2.0%	3.0%	8.5%	11.4%	2.7%	5.5%
Four-quarter rolling average key figures										
Return on equity based on 12.0% common equity Tier 1 ²⁾	2.7%	3.0%	3.0%	3.9%	5.5%	7.3%	6.2%	5.4%		

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

Profit or loss Wholesale Banking - Bank Treasury & Other										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	135	168	158	148	150	170	174	174	609	668
Capital charge on book equity	-139	-126	-119	-127	-130	-130	-133	-132	-511	-525
Interest benefit on total capital	0	0	1	1	1	1	1	2	3	5
Net interest income	-4	42	40	23	21	41	42	43	102	148
Net fee and commission income	-7	-4	-6	-5	-3	-9	-1	-0	-22	-14
Investment income	-124	7	1	2	1	-0	4	3	-114	7
Realised gains and fair value changes on investments	-3	-4	5	25	1	4	6	23	24	33
Total investment income	-126	3	7	27	1	4	10	26	-90	41
Valuation result and net trading income	43	25	10	39	40	4	32	12	116	88
Other income	-5	29	11	11	14	9	109	23	46	155
Total other income	38	53	21	50	54	12	141	35	162	243
Total underlying income	-100	95	62	95	73	49	192	104	152	417
Expenses excl. regulatory costs	56	29	34	1	44	45	84	33	119	205
Regulatory costs	8	7	9	27	7	6	4	24	51	41
Underlying operating expenses	64	36	43	28	51	51	88	57	170	246
Gross result	-164	59	19	67	22	-2	104	48	-18	171
Addition to loan loss provisions	6	3	6	15	29	28	36	31	29	124
Underlying result before tax	-169	56	14	52	-7	-31	68	17	-47	47
Taxation	-81	37	9	10	53	14	21	34	-23	123
Non-controlling interests	-0	-1	-0	-2	-0	-1	0	-1	-3	-2
Underlying net result	-89	20	5	44	-60	-44	47	-16	-20	-74
Special items after tax	-	-	-	-	-	-	-	-	-	-
Net result	-89	20	5	44	-60	-44	47	-16	-20	-74
Key figures¹⁾										
Cost/income ratio	n.a.	37.5%	68.9%	29.6%	69.8%	104.4%	45.8%	54.3%	111.9%	58.9%
Return on equity based on 12.0% common equity Tier 1 ²⁾	-35.6%	7.4%	1.7%	15.9%	-22.4%	-16.2%	16.0%	-5.7%	-2.3%	-6.6%
Risk costs in bps of average RWA	28	13	26	67	128	123	148	122	34	131
Risk-weighted assets (end of period)	8,300	8,298	8,886	8,558	8,973	8,956	9,557	9,914	8,300	8,973
Four-quarter rolling average key figures										
Cost/income ratio	111.9%	48.5%	61.9%	53.3%	58.9%	48.9%	47.3%	43.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	-2.3%	0.5%	-5.5%	-1.5%	-6.6%	1.4%	9.4%	2.9%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.16 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Balance sheet related interest	-49	-33	-41	-16	-38	-5	-55	-53	-138	-150
Capital charge on book equity	144	131	123	130	128	131	137	133	527	529
Interest benefit on total capital	-2	-6	-43	-49	-33	-29	-36	-55	-99	-153
Net interest income	93	92	40	64	58	97	46	25	290	226
Net fee and commission income	0	-3	0	-1	-0	0	-2	-1	-4	-3
Investment income	0	0	4	1	-0	-0	1	-3	6	-2
Realised gains and fair value changes on investments	0	-0	-0	0	-0	-3	-7	0	0	-10
Total investment income	1	0	4	1	-0	-3	-6	-3	6	-12
Valuation result and net trading income	-14	-43	-27	-39	-79	-68	-70	-111	-123	-328
Other income	-6	-3	8	4	6	5	2	26	3	38
Total other income	-19	-46	-19	-35	-73	-64	-68	-85	-119	-289
Total underlying income	75	44	26	29	-16	31	-30	-63	173	-78
Expenses excl. regulatory costs	61	52	67	68	55	82	82	70	248	288
Regulatory costs	-0	-5	4	-0	0	1	1	0	-1	2
Underlying operating expenses	61	47	71	68	55	83	82	70	247	290
Gross result	14	-3	-45	-40	-71	-52	-113	-133	-73	-368
Addition to loan loss provisions	-1	0	-0	0	0	0	1	0	-1	1
Underlying result before tax	15	-3	-45	-40	-71	-52	-113	-133	-72	-369
Taxation	-6	32	-5	25	28	12	-12	-41	47	-13
Non-controlling interests	-0	-0	-0	-0	-	-	-	-	-0	-
Underlying net result	21	-35	-40	-65	-99	-63	-101	-92	-119	-356
Special items after tax	-	-775	-	-	-	0	-	-	-775	-
Net result	21	-810	-40	-65	-99	-63	-101	-92	-894	-356
Key figures¹⁾										
Risk-weighted assets (end of period)	2,737	2,688	2,579	3,355	2,828	2,994	2,630	3,190	2,737	2,828
Employees (internal FTEs, end of period)	3	3	3	3	3	3	3	3	3	3

¹⁾ Key figures based on underlying figures.

ING 1.17 Geographical split: 4Q2018

Geographical split 4Q2018

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	998	858	140	541	465	76	537	396	140	461	339	121	434	368	66	509	509	92	-2	93
Net fee and commission income	259	166	93	120	81	39	82	71	12	67	37	30	61	52	9	115	115	0	-0	0
Investment income	-2	-2	-0	-2	0	-2	-4	-3	-0	-126	-3	-124	1	1	0	1	1	1	0	1
Other income	168	54	114	152	32	121	31	24	7	6	-1	8	77	57	20	-58	-58	-18	1	-19
Total underlying income	1,423	1,076	347	811	577	234	646	487	159	408	372	36	573	478	95	566	566	75	-0	75
Expenses excl. regulatory costs	707	524	183	424	351	73	263	227	36	298	249	49	259	229	30	283	283	70	9	61
Regulatory costs	83	55	28	35	9	26	21	17	4	35	29	6	45	32	13	46	46	-0	-	-0
Underlying operating expenses	790	579	211	459	360	99	285	244	41	333	278	55	304	261	42	329	329	70	9	61
Gross result	633	497	136	353	217	135	361	244	118	75	94	-19	269	216	53	237	237	5	-9	14
Addition to loan loss provisions	64	41	23	24	40	-16	-46	-45	-1	64	43	21	111	109	2	26	26	-1	-	-1
Underlying result before tax	569	456	113	328	177	151	407	289	119	11	51	-40	158	108	50	212	212	6	-9	15
Retail Banking	456	456		177	177		289	289		51	51		108	108						
Wholesale Banking	113		113	151		151	119		119	-40		-40	50		50	212	212		-9	
Corporate Line																		15		15
Underlying result before tax	569	456	113	328	177	151	407	289	119	11	51	-40	158	108	50	212	212	6	-9	15
Customer lending/deposits (in € billion)																				
Residential mortgages	112.1	111.4	0.7	37.9	37.9	0.1	73.5	73.5	0.1	54.0	54.0	0.0	10.1	10.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	72.7	34.7	38.0	65.6	49.5	16.1	44.7	10.5	34.2	31.1	8.7	22.5	27.3	18.3	8.9	67.2	67.2	0.4	0.0	0.4
Customer deposits	172.8	143.8	29.0	101.3	85.5	15.9	138.8	138.0	0.9	92.6	91.0	1.6	38.9	34.4	4.5	11.2	11.2	0.0	0.0	0.0
Key figures²⁾																				
Cost/income ratio	55.5%	53.8%	60.9%	56.5%	62.4%	42.2%	44.1%	50.0%	25.7%	81.6%	74.7%	154.3%	53.0%	54.7%	44.6%	58.1%	58.1%	n.a.	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	19.3%	24.6%	10.0%	13.9%	9.8%	25.0%	21.6%	25.4%	16.4%	0.3%	8.1%	-6.3%	10.6%	9.4%	14.4%	9.5%	9.5%	13.7%	-157.2%	26.1%
Risk costs in bps of average RWA	35	36	34	18	42	-45	-42	-70	-3	77	112	46	104	131	9	15	15	-12	-	-13
Risk-weighted assets (end of period)	72,481	45,763	26,718	53,237	39,091	14,147	43,463	25,244	18,219	34,512	16,015	18,497	42,271	32,909	9,362	65,257	65,257	2,929	192	2,737
Employees (internal FTEs, end of period)	14,786	8,862	5,923	9,344	8,026	1,318	5,062	4,717	344	5,220	4,611	609	14,854	13,567	1,287	3,581	3,581	7	4	3
Four-quarter rolling average key figures																				
Cost/income ratio	50.0%	48.4%	55.1%	63.6%	68.0%	48.1%	45.5%	52.1%	23.9%	64.2%	72.8%	39.4%	51.8%	52.8%	46.1%	53.7%	53.7%	n.a.	430.9%	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	24.8%	30.6%	14.8%	10.6%	8.8%	15.1%	18.4%	21.1%	14.2%	8.8%	10.7%	7.0%	13.0%	13.2%	12.4%	9.5%	9.5%	-34.9%	-37.0%	-68.8%

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

ING 1.18 Geographical split: Comparable quarters

Geographical split comparable quarters

In € million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017	4Q2018	4Q2017
Profit or loss																
Net interest income	3,571	3,512	998	1,128	541	508	537	566	461	394	434	385	509	475	92	58
Net fee and commission income	704	674	259	217	120	118	82	79	67	61	61	76	115	123	0	-0
Investment income	-132	20	-2	-2	-2	1	-4	11	-126	2	1	3	1	5	1	-0
Other income	358	162	168	117	152	111	31	-14	6	13	77	50	-58	-44	-18	-70
Total underlying income	4,501	4,368	1,423	1,460	811	739	646	641	408	470	573	514	566	559	75	-13
Expenses excl. regulatory costs	2,303	2,354	707	723	424	457	263	273	298	307	259	261	283	273	70	59
Regulatory costs	266	264	83	86	35	41	21	33	35	26	45	38	46	39	-0	0
Underlying operating expenses	2,568	2,618	790	809	459	498	285	306	333	334	304	299	329	312	70	59
Gross result	1,933	1,751	633	650	353	240	361	335	75	136	269	215	237	247	5	-72
Addition to loan loss provisions	242	190	64	13	24	46	-46	-15	64	61	111	76	26	9	-1	0
Underlying result before tax	1,692	1,560	569	637	328	194	407	350	11	75	158	138	212	238	6	-72
Retail Banking	1,080	1,075	456	516	177	200	289	251	51	6	108	102	-	-	-	-
Wholesale Banking	597	557	113	122	151	-6	119	99	-40	69	50	37	212	238	-9	-1
Corporate Line	15	-71	-	-	-	-	-	-	-	-	-	-	-	-	15	-71
Underlying result before tax	1,692	1,560	569	637	328	194	407	350	11	75	158	138	212	238	6	-72
Taxation	425	543	146	164	109	103	123	98	7	27	22	36	24	95	-6	18
Non-controlling interests	29	17	1	-	0	-5	1	1	-	-	27	21	-	-	-0	-
Underlying net result	1,238	1,001	422	473	220	96	284	251	3	48	109	81	188	143	12	-91
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result Banking	1,238	1,001	422	473	220	96	284	251	3	48	109	81	188	143	12	-91
Key figures¹⁾																
Cost/income ratio	57.1%	59.9%	55.5%	55.5%	56.5%	67.5%	44.1%	47.7%	81.6%	71.0%	53.0%	58.2%	58.1%	55.8%	92.9%	n.a.
Return on equity based on 12.0% common equity Tier 1 ²⁾	13.4%	10.9%	19.3%	19.9%	13.9%	5.9%	21.6%	21.7%	0.3%	5.3%	10.6%	7.8%	9.5%	7.4%	13.7%	-96.9%
Risk costs in bps of average RWA	31	25	35	6	18	36	-42	-15	77	80	104	70	15	5	-12	3
Risk-weighted assets (end of period)	314,149	309,887	72,481	78,340	53,237	50,783	43,463	39,420	34,512	30,836	42,271	42,904	65,257	64,571	2,929	3,033
Employees (internal FTEs, end of period)	52,855	51,815	14,786	13,859	9,344	9,914	5,062	5,045	5,220	4,564	14,854	15,054	3,581	3,371	7	8
Four-quarter rolling average key figures																
Cost/income ratio	54.8%	55.5%	50.0%	50.1%	63.6%	66.6%	45.5%	47.6%	64.2%	64.2%	51.8%	52.9%	53.7%	46.6%	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ²⁾	14.5%	13.5%	24.8%	22.8%	10.6%	8.2%	18.4%	19.4%	8.8%	8.2%	13.0%	11.6%	9.5%	10.6%	-34.9%	-66.0%

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Geographical split comparable quarters

In € billion	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018	4Q2018	3Q2018
Customer lending/deposits																
Residential mortgages	287.7	284.9	112.1	111.9	37.9	38.0	73.5	72.7	54.0	52.6	10.1	9.6	0.0	0.0	0.0	0.0
Other customer lending	309.0	318.8	72.7	83.0	65.6	63.9	44.7	44.4	31.1	32.4	27.3	27.0	67.2	67.7	0.4	0.4
Customer deposits	555.8	552.0	172.8	173.2	101.3	104.1	138.8	133.6	92.6	91.2	38.9	36.6	11.2	13.3	0.0	0.1

ING 1.19 Geographical split: Netherlands

Geographical split Netherlands										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	998	1,103	1,144	1,129	1,128	1,153	1,129	1,127	4,374	4,537
Net fee and commission income	259	250	238	232	217	206	224	224	980	871
Investment income	-2	-4	17	35	-2	5	8	31	46	42
Other income	168	130	87	77	117	95	120	70	463	402
Total underlying income	1,423	1,480	1,486	1,474	1,460	1,460	1,482	1,451	5,863	5,853
Expenses excl. regulatory costs	707	661	649	659	723	625	686	664	2,676	2,699
Regulatory costs	83	24	20	126	86	21	19	105	253	231
Underlying operating expenses	790	685	669	784	809	646	705	769	2,929	2,930
Gross result	633	795	817	690	650	814	777	682	2,934	2,923
Addition to loan loss provisions	64	-19	-84	-27	13	-16	17	-11	-65	3
Underlying result before tax	569	813	901	717	637	830	760	693	3,000	2,920
Retail Banking	456	647	676	563	516	685	565	477	2,342	2,243
Wholesale Banking	113	167	224	154	122	145	195	216	658	677
Corporate Line									-	-
Underlying result before tax	569	813	901	717	637	830	760	693	3,000	2,920
Key figures¹⁾										
Cost/income ratio	55.5%	46.3%	45.0%	53.2%	55.5%	44.3%	47.6%	53.0%	50.0%	50.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾	19.3%	27.1%	29.2%	23.4%	19.9%	26.6%	23.4%	21.1%	24.8%	22.8%
Risk costs in bps of average RWA	35	-10	-44	-14	6	-8	8	-5	-9	0
Risk-weighted assets (end of period)	72,481	73,942	77,750	76,342	78,340	80,208	82,514	79,738	72,481	78,340
Employees (internal FTEs, end of period)	14,786	14,423	14,153	13,745	13,859	13,597	13,431	13,517	14,786	13,859
Four-quarter rolling average key figures										
Cost/income ratio	50.0%	50.0%	49.5%	50.1%	50.1%	49.6%	51.0%	54.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	24.8%	24.9%	24.8%	23.4%	22.8%	22.5%	20.6%	17.9%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	112.1	111.9	111.7	111.8	112.6
Other customer lending	72.7	83.0	74.0	75.2	74.2
Customer deposits	172.8	173.2	175.0	173.8	167.4

ING 1.20 Geographical split: Belgium

Geographical split Belgium ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	541	544	533	511	508	512	528	551	2,129	2,099
Net fee and commission income	120	147	133	120	118	113	148	139	519	519
Investment income	-2	2	1	33	1	4	20	7	33	33
Other income	152	28	85	82	111	70	125	142	346	447
Total underlying income	811	720	751	745	739	699	822	839	3,028	3,098
Expenses excl. regulatory costs	424	418	439	405	457	444	481	428	1,685	1,810
Regulatory costs	35	-1	1	206	41	-1	-13	226	242	253
Underlying operating expenses	459	417	440	611	498	443	468	654	1,927	2,063
Gross result	353	303	311	134	240	256	354	185	1,101	1,036
Addition to loan loss provisions	24	61	33	35	46	36	19	58	153	160
Underlying result before tax	328	242	278	99	194	220	335	127	948	876
Retail Banking	177	187	211	21	200	208	304	73	595	785
Wholesale Banking	151	55	68	78	-6	12	30	54	353	90
Corporate Line									-	-
Underlying result before tax	328	242	278	99	194	220	335	127	948	876
Key figures²⁾										
Cost/income ratio	56.5%	57.9%	58.6%	82.1%	67.5%	63.3%	56.9%	77.9%	63.6%	66.6%
Return on equity based on 12.0% common equity Tier 1 ³⁾	13.9%	10.4%	13.1%	4.7%	5.9%	7.5%	14.1%	5.4%	10.6%	8.2%
Risk costs in bps of average RWA	18	47	25	27	36	28	15	45	29	31
Risk-weighted assets (end of period)	53,237	52,105	52,933	50,532	50,783	51,170	51,640	51,242	53,237	50,783
Employees (internal FTEs, end of period)	9,344	9,424	9,568	9,692	9,914	9,956	10,103	10,200	9,344	9,914
Four-quarter rolling average key figures										
Cost/income ratio	63.6%	66.6%	67.9%	67.2%	66.6%	63.0%	61.6%	54.9%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	10.6%	8.6%	7.8%	8.1%	8.2%	10.8%	12.3%	14.4%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	37.9	38.0	37.2	36.6	36.2
Other customer lending	65.6	63.9	66.2	62.1	61.3
Customer deposits	101.3	104.1	102.0	100.4	98.8

ING 1.21 Geographical split: Germany

Geographical split Germany ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	537	546	567	550	566	556	522	528	2,200	2,172
Net fee and commission income	82	74	61	57	79	65	65	60	273	269
Investment income	-4	-2	7	0	11	2	0	11	1	25
Other income	31	61	-9	16	-14	-25	3	-6	98	-41
Total underlying income	646	678	625	623	641	599	590	594	2,572	2,424
Expenses excl. regulatory costs	263	273	264	257	273	258	250	252	1,057	1,034
Regulatory costs	21	19	19	54	33	19	15	53	113	120
Underlying operating expenses	285	292	283	311	306	277	265	306	1,171	1,154
Gross result	361	386	342	312	335	322	325	288	1,402	1,270
Addition to loan loss provisions	-46	1	41	10	-15	-2	2	-1	6	-15
Underlying result before tax	407	386	300	302	350	324	322	289	1,396	1,285
Retail Banking	289	260	228	195	251	220	214	185	972	869
Wholesale Banking	119	125	72	108	99	104	109	104	424	416
Corporate Line									-	-
Underlying result before tax	407	386	300	302	350	324	322	289	1,396	1,285
Key figures²⁾										
Cost/income ratio	44.1%	43.0%	45.3%	49.9%	47.7%	46.2%	45.0%	51.5%	45.5%	47.6%
Return on equity based on 12.0% common equity Tier 1 ³⁾	21.6%	19.3%	15.9%	16.4%	21.7%	19.3%	19.2%	17.2%	18.4%	19.4%
Risk costs in bps of average RWA	-42	1	39	10	-15	-2	3	-1	1	-4
Risk-weighted assets (end of period)	43,463	44,188	43,338	40,984	39,420	37,793	38,011	36,616	43,463	39,420
Employees (internal FTEs, end of period)	5,062	5,034	5,048	5,076	5,045	5,001	4,954	4,914	5,062	5,045
Four-quarter rolling average key figures										
Cost/income ratio	45.5%	46.4%	47.3%	47.2%	47.6%	45.3%	42.8%	41.2%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	18.4%	18.3%	18.3%	19.1%	19.4%	20.3%	21.1%	22.6%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	73.5	72.7	71.6	70.4	70.0
Other customer lending	44.7	44.4	44.7	42.3	38.5
Customer deposits	138.8	133.6	137.5	133.6	133.7

ING 1.22 Geographical split: Other Challengers

Geographical split Other Challengers ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	461	424	410	437	394	385	373	375	1,732	1,527
Net fee and commission income	67	59	65	63	61	57	57	56	254	232
Investment income	-126	10	3	-13	2	-2	3	3	-126	6
Other income	6	3	-3	28	13	-18	5	17	35	16
Total underlying income	408	496	476	516	470	422	439	450	1,895	1,781
Expenses excl. regulatory costs	298	282	276	266	307	283	235	237	1,122	1,062
Regulatory costs	35	18	18	23	26	16	15	23	95	80
Underlying operating expenses	333	300	294	289	334	299	250	260	1,217	1,142
Gross result	75	196	181	226	136	122	189	191	678	638
Addition to loan loss provisions	64	32	30	37	61	44	57	40	163	201
Underlying result before tax	11	163	152	189	75	79	132	151	515	437
Retail Banking	51	78	68	89	6	16	84	107	285	213
Wholesale Banking	-40	85	84	100	69	63	48	44	229	224
Corporate Line									-	-
Underlying result before tax	11	163	152	189	75	79	132	151	515	437
Key figures²⁾										
Cost/income ratio	81.6%	60.5%	61.9%	56.1%	71.0%	71.0%	57.0%	57.6%	64.2%	64.2%
Return on equity based on 12.0% common equity Tier 1 ³⁾	0.3%	10.6%	10.7%	13.9%	5.3%	5.1%	10.3%	12.5%	8.8%	8.2%
Risk costs in bps of average RWA	77	40	38	48	80	59	77	56	51	68
Risk-weighted assets (end of period)	34,512	32,534	31,799	31,380	30,836	30,130	29,688	29,035	34,512	30,836
Employees (internal FTEs, end of period)	5,220	5,173	5,028	4,824	4,564	4,525	4,448	4,377	5,220	4,564
Four-quarter rolling average key figures										
Cost/income ratio	64.2%	62.2%	64.6%	63.5%	64.2%	61.2%	57.8%	56.3%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	8.8%	10.2%	8.8%	8.7%	8.2%	10.7%	12.4%	13.8%		

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	54.0	52.6	51.9	50.4	50.8
Other customer lending	31.1	32.4	31.1	29.9	29.5
Customer deposits	92.6	91.2	91.3	89.5	90.5

ING 1.23 Geographical split: Growth Markets

Geographical split Growth Markets ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	434	420	391	394	385	388	384	359	1,639	1,515
Net fee and commission income	61	73	85	79	76	79	88	73	297	316
Investment income	1	83	4	10	3	79	22	1	98	106
Other income	77	51	58	48	50	42	35	64	235	190
Total underlying income	573	627	538	531	514	588	529	496	2,269	2,127
Expenses excl. regulatory costs	259	242	255	261	261	246	244	233	1,016	984
Regulatory costs	45	33	34	47	38	29	31	43	159	141
Underlying operating expenses	304	275	289	307	299	276	275	276	1,175	1,126
Gross result	269	352	249	224	215	313	253	220	1,095	1,001
Addition to loan loss provisions	111	79	54	31	76	55	57	53	274	241
Underlying result before tax	158	273	195	193	138	258	197	168	820	760
Retail Banking	108	235	148	156	102	220	159	131	647	612
Wholesale Banking	50	38	47	38	37	38	37	37	173	148
Corporate Line	-	-	-	-	-	-	-	-	-	-
Underlying result before tax	158	273	195	193	138	258	197	168	820	760
Key figures²⁾										
Cost/income ratio	53.0%	43.9%	53.7%	57.8%	58.2%	46.9%	52.0%	55.6%	51.8%	52.9%
Return on equity based on 12.0% common equity Tier 1 ³⁾	10.6%	18.0%	11.3%	12.1%	7.8%	16.8%	11.5%	10.2%	13.0%	11.6%
Risk costs in bps of average RWA	104	72	50	28	70	50	52	49	63	55
Risk-weighted assets (end of period)	42,271	43,486	44,156	43,400	42,904	44,225	43,916	43,922	42,271	42,904
Employees (internal FTEs, end of period)	14,854	14,868	14,875	14,962	15,054	15,119	15,108	15,158	14,854	15,054
Four-quarter rolling average key figures										
Cost/income ratio	51.8%	52.9%	53.9%	53.5%	52.9%	52.9%	53.3%	53.0%		
Return on equity based on 12.0% common equity Tier 1 ³⁾	13.0%	12.3%	12.0%	12.1%	11.6%	11.5%	11.2%	11.4%		

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	10.1	9.6	9.3	9.2	8.9
Other customer lending	27.3	27.0	27.2	26.8	27.5
Customer deposits	38.9	36.6	36.8	36.5	36.6

Geographical split Growth Markets - Asian stakes								
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017
Underlying result before tax	53	94	11	12	13	72	13	13
Risk-weighted assets (end of period) ⁴⁾	9,631	10,316	11,347	11,053	11,220	11,052	11,210	11,800

Market value ⁴⁾ - Asian stakes	
In € million	31 Dec 2018
TMB (25.0% held at ING Bank NV + 4.9% held at ING Group) ⁴⁾	778
Bank of Beijing (13.0%)	1,964
Kotak Mahindra Bank (3.1%)	918
Total valuation	3,660

⁴⁾ Value of ING's stake, Bloomberg end of quarter data and FX rates; 4.9% of TMB P&L and RWA are included in Geographical split Other (Corporate Line) and not in Growth Markets.

ING 1.24 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	509	370	357	320	475	398	376	387	1,556	1,636
Net fee and commission income	115	120	136	111	123	122	133	131	483	509
Investment income	1	-0	2	-1	5	-4	-4	-2	1	-5
Other income	-58	105	88	109	-44	93	99	101	244	249
Total underlying income	566	596	582	539	559	610	604	617	2,283	2,390
Expenses excl. regulatory costs	283	286	294	276	273	255	261	251	1,139	1,040
Regulatory costs	46	3	1	37	39	9	1	24	87	73
Underlying operating expenses	329	289	295	313	312	264	263	275	1,226	1,113
Gross result	237	307	287	226	247	346	341	342	1,057	1,276
Addition to loan loss provisions	26	60	41	-1	9	7	76	-7	126	85
Underlying result before tax	212	246	246	227	238	339	265	349	931	1,192
Retail Banking									-	-
Wholesale Banking	212	246	246	227	238	339	265	349	931	1,192
Corporate Line									-	-
Underlying result before tax	212	246	246	227	238	339	265	349	931	1,192
Key figures¹⁾										
Cost/income ratio	58.1%	48.6%	50.7%	58.0%	55.8%	43.2%	43.5%	44.5%	53.7%	46.6%
Return on equity based on 12.0% common equity Tier 1 ²⁾	9.5%	10.1%	9.0%	9.6%	7.4%	12.1%	10.0%	12.7%	9.5%	10.6%
Risk costs in bps of average RWA	15	36	25	-0	5	4	48	-4	19	13
Risk-weighted assets (end of period)	65,257	67,174	65,965	66,220	64,571	64,290	61,541	65,766	65,257	64,571
Employees (internal FTEs, end of period)	3,581	3,588	3,509	3,446	3,371	3,344	3,290	3,289	3,581	3,371
Four-quarter rolling average key figures										
Cost/income ratio	53.7%	53.1%	51.7%	49.8%	46.6%	44.5%	45.4%	45.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾	9.5%	9.0%	9.5%	9.8%	10.6%	12.0%	11.1%	10.7%		

¹⁾ Key figures based on underlying figures.

²⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	0.0	0.0	0.0	0.0	0.0
Other customer lending	67.2	67.7	67.0	63.3	60.7
Customer deposits	11.2	13.3	14.0	13.3	13.0

ING 1.25 Geographical split: Other

Geographical split Other ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	FY2018	FY2017
Profit or loss										
Net interest income	92	92	39	62	58	97	47	26	285	227
Net fee and commission income	0	-3	0	-1	-0	0	-2	-1	-4	-3
Investment income	1	0	5	1	-0	-2	-6	-3	7	-12
Other income	-18	-41	-18	-34	-70	-65	27	-73	-111	-181
Total underlying income	75	48	26	29	-13	30	66	-52	177	31
Expenses excl. regulatory costs	70	53	72	70	59	84	84	72	265	298
Regulatory costs	-0	-5	4	-0	0	1	1	0	-1	2
Underlying operating expenses	70	48	76	70	59	85	85	72	263	301
Gross result	5	0	-50	-42	-72	-55	-19	-124	-86	-269
Addition to loan loss provisions	-1	0	-0	0	0	0	1	0	-1	1
Underlying result before tax	6	0	-50	-42	-72	-55	-19	-124	-85	-270
Retail Banking									-	-
Wholesale Banking	-9	3	-5	-2	-1	-3	94	9	-13	98
Corporate Line	15	-3	-45	-40	-71	-52	-113	-133	-72	-369
Underlying result before tax	6	0	-50	-42	-72	-55	-19	-124	-85	-270
Key figures²⁾										
Cost/income ratio	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	148.6%	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	13.7%	-35.8%	-45.3%	-66.9%	-96.9%	-87.7%	-10.0%	-70.4%	-34.9%	-66.0%
Risk costs in bps of average RWA	-12	1	-3	1	3	2	7	0	-3	3
Risk-weighted assets (end of period)	2,929	2,885	2,788	3,576	3,033	3,220	3,027	3,477	2,929	3,033
Employees (internal FTEs, end of period)	7	8	8	8	8	8	8	8	7	8
Four-quarter rolling average key figures										
Cost/income ratio	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		
Return on equity based on 12.0% common equity Tier 1 ³⁾	-34.9%	-61.8%	-74.0%	-64.8%	-66.0%	-58.1%	-49.4%	-36.8%		

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

²⁾ Key figures based on underlying figures.

³⁾ Underlying after-tax return divided by average equity based on 12.0% common equity Tier 1 ratio (annualised).

Customer lending/deposits					
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	1 Jan 18
Customer lending/deposits					
Residential mortgages	0.0	0.0	0.0	0.0	0.0
Other customer lending	0.4	0.4	0.4	0.3	0.3
Customer deposits	0.0	0.1	0.0	-0.2	-0.2

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018
Cash and balances with central banks	49,987	40,290	49,987	40,290		
Loans and advances to banks	30,422	31,035	30,420	31,034	1	1
Financial assets at fair value through profit or loss						
- trading assets	50,152	59,825	50,163	59,835	-11	-11
- non-trading derivatives	2,664	2,671	2,672	2,640	-8	31
- designated as at fair value through profit or loss	2,887	2,858	2,887	2,858		
- mandatorily at fair value through profit or loss	64,783	70,214	64,783	70,214		
Financial assets at fair value OCI						
- equity securities FV OCI	3,228	3,425	3,228	3,425		
- debt securities FV OCI	25,616	25,164	25,616	25,164		
- loans and advances FV OCI	2,379	2,623	2,379	2,623		
Securities at amortised cost	47,276	47,789	47,276	47,789		
Loans and advances to customers						
- customer lending	596,687	603,708	596,819	604,074	-132	-366
- provision for loan losses	-4,491	-4,907	-4,491	-4,907		
Investments in associates and joint ventures	1,203	1,105	1,044	958	159	147
Property and equipment	1,659	1,772	1,659	1,772		
Intangible assets	1,839	1,751	1,839	1,751		
Current tax assets	202	228	201	228	0	0
Deferred tax assets	841	980	841	980	0	0
Other assets	8,433	11,054	8,426	11,046	7	9
Assets held for sale	1,262		1,262			
Total assets	887,030	901,585	887,012	901,774	17	-188

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets ¹⁾										
In € million	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	Opening balance sheet 1 Jan 2018	Impact accounting change ²⁾	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017
Cash and balances with central banks	49,987	40,290	38,276	32,879	21,992	3	21,989	20,667	17,894	40,466
Loans and advances to banks	30,422	31,035	31,627	29,441	28,690	145	28,546	30,291	27,783	30,649
Financial assets at fair value through profit or loss										
- trading assets	50,152	59,825	63,817	62,358	65,484	-52,640	118,124	135,159	136,834	131,053
- non-trading derivatives	2,664	2,671	2,743	2,584	2,808	-	2,808	2,847	3,581	3,179
- designated as at fair value through profit or loss	2,887	2,858	2,775	2,529	2,162	-2,081	4,242	5,015	4,971	4,848
- mandatorily at fair value through profit or loss	64,783	70,214	82,168	86,287	57,795	57,795				
Financial assets at fair value OCI										
- equity securities FV OCI	3,228	3,425	3,667	3,731	3,800	-184	3,983	3,854	3,936	4,145
- debt securities FV OCI	25,616	25,164	24,968	25,074	30,437	-35,309	65,746	66,493	69,199	74,082
- loans and advances FV OCI	2,379	2,623	2,865	3,117	3,364	3,364				
Securities at amortised cost	47,276	47,789	48,966	48,821	48,480	33,773	14,707	14,188	16,344	16,717
Loans and advances to customers										
- customer lending	596,687	603,708	592,392	578,167	570,670	-3,281	573,951	568,339	567,435	566,738
- provision for loan losses	-4,491	-4,907	-4,977	-5,051	-5,269	-753	-4,515	-4,852	-5,034	-5,100
Investments in associates and joint ventures	1,203	1,105	1,082	1,088	1,060	-28	1,088	1,066	1,066	1,180
Property and equipment	1,659	1,772	1,775	1,786	1,801	-	1,801	1,885	1,938	1,990
Intangible assets	1,839	1,751	1,785	1,742	1,469	-	1,469	1,495	1,491	1,477
Current tax assets	202	228	401	351	399	75	324	267	350	394
Deferred tax assets	841	980	984	1,090	1,071	254	818	890	880	888
Other assets	8,433	11,054	10,667	11,026	8,867	-2,268	11,135	14,097	13,381	12,108
Assets held for sale	1,262									
Total assets	887,030	901,585	905,984	887,020	845,081	-1,135	846,216	861,701	862,051	884,815

¹⁾ As from 1 January 2018, ING's financial figures are based on new accounting rules for IFRS 9, and financial instruments include accrued interest.

³⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest. The latter has no impact on total consolidated assets.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules. However, reported 2017 figures have been reclassified to show consistent information for its users.

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018
Deposits from banks	37,330	39,481	37,330	39,481	0	0
Customer deposits	555,812	552,010	580,294	568,536	-24,482	-16,526
Financial liabilities at fair value through profit or loss						
- trading liabilities	31,215	44,710	31,215	44,710		
- non-trading derivatives	2,299	2,525	2,313	2,537	-13	-12
- designated as at fair value through profit or loss	59,179	61,867	59,179	61,867	0	-0
Current tax liability	822	559	856	588	-35	-30
Deferred tax liabilities	640	763	640	763		
Provisions	1,011	1,175	1,011	1,175	0	0
Other liabilities	13,510	15,316	13,396	15,275	115	41
Debt securities in issue	119,751	117,158	102,159	106,891	17,592	10,267
Subordinated loans	13,724	16,284	13,643	16,195	81	89
Total liabilities	835,295	851,848	842,036	858,019	-6,742	-6,171
Shareholders' equity	50,932	48,997	44,173	43,014	6,759	5,983
Non-controlling interests	803	740	803	740		
Total equity	51,735	49,737	44,976	43,755	6,759	5,983
Total liabilities and equity	887,030	901,585	887,012	901,774	17	-188

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

ING Group: Total liabilities and equity¹⁾

In € million	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	Opening balance sheet 1 Jan 2018 ²⁾	Impact accounting change ³⁾	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017
Deposits from banks	37,330	39,481	38,776	40,661	36,929	107	36,821	39,023	39,248	39,182
Customer deposits	555,812	552,010	556,681	546,755	539,852	53	539,799	538,098	533,210	533,737
Financial liabilities at fair value through profit or loss										
- trading liabilities	31,215	44,710	42,711	40,446	38,233	-37,139	75,371	93,101	90,527	97,355
- non-trading derivatives	2,299	2,525	3,041	2,274	2,657	-1	2,658	2,755	3,312	3,474
- designated as at fair value through profit or loss	59,179	61,867	65,122	63,162	48,479	37,264	11,215	11,084	11,586	11,716
Current tax liability	822	559	725	670	753	3	750	858	570	560
Deferred tax liabilities	640	763	829	704	661	-91	752	715	682	734
Provisions	1,011	1,175	1,286	1,447	1,725	11	1,714	1,810	1,873	1,924
Other liabilities	13,510	15,316	13,772	14,506	12,695	-1,265	13,960	15,701	15,376	14,937
Debt securities in issue	119,751	117,158	116,099	107,824	96,826	740	96,086	91,450	98,968	113,048
Subordinated liabilities	13,724	16,284	16,225	17,672	16,209	241	15,968	16,653	16,339	16,752
Total liabilities	835,295	851,848	855,267	836,121	795,018	-77	795,095	811,249	811,692	833,419
Shareholders' equity (in parent)	50,932	48,997	49,984	50,164	49,363	-1,043	50,406	49,770	49,685	50,741
Non-controlling interests	803	740	734	735	700	-14	715	682	674	655
Total equity	51,735	49,737	50,717	50,900	50,063	-1,057	51,121	50,452	50,359	51,396
Total liabilities and equity	887,030	901,585	905,984	887,020	845,081	-1,135	846,216	861,701	862,051	884,815

¹⁾ As from 1 January 2018, ING's financial figures are based on new accounting rules for IFRS 9, and financial instruments include accrued interest.

²⁾ The opening balance sheet of 1 January 2018 is adjusted following a shift between Current tax liability and Deferred tax liabilities in the IFRS 9 opening balance sheet.

³⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest. The latter has no impact on total consolidated assets.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules. However, reported 2017 figures have been reclassified to show consistent information for its users.

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018
Share capital	39	39	525	525	-487	-487
Share premium	17,050	17,049	16,542	16,542	508	508
Revaluation reserve equity securities	1,914	1,994	1,914	1,994		
Revaluation reserve debt instruments	363	434	365	436	-2	-2
Revaluation reserve cashflow hedge	604	250	604	250		
Other revaluation reserve	204	196	202	194	2	2
Remeasurement of the net defined benefit asset/liability	-394	-411	-394	-411		
Currency translation reserve	-2,043	-2,295	-2,068	-2,318	24	23
Treasury shares	-11	-11			-11	-11
Liability credit reserve	8	-111	8	-111		
Retained earnings and other reserves	28,494	28,432	21,866	22,540	6,628	5,892
Net result year to date	4,703	3,431	4,607	3,374	96	57
Shareholders' equity	50,932	48,997	44,173	43,014	6,759	5,983
Non-controlling interests	803	740	803	740		
Total equity	51,735	49,737	44,976	43,755	6,759	5,983
Key figures						
Shareholders' equity per share in €	13.09	12.59				
Shares outstanding in the market (in million)	3,891	3,891				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity

	31 Dec 2018	30 Sep 2018	30 Jun 2018	31 Mar 2018	Opening balance sheet 1 Jan 2018	Impact accounting change ³⁾	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017
In € million										
Share capital	39	39	39	39	39		39	39	39	39
Share premium	17,050	17,049	17,049	17,049	17,006		17,006	17,005	17,003	16,997
Revaluation reserve equity securities	1,914	1,994	2,263	2,375	2,432	-42	2,474	2,562	2,647	2,802
Revaluation reserve debt securities	363	434	481	513	580	-393	973	999	1,007	1,044
Revaluation reserve cashflow hedge	604	250	422	222	263		263	379	382	565
Other revaluation reserve	204	196	201	201	203		203	193	199	203
Remeasurement of the net defined benefit asset/liability	-394	-411	-394	-394	-400		-400	-384	-361	-362
Currency translation reserve	-2,043	-2,295	-1,941	-1,928	-1,663	-1	-1,662	-1,486	-1,221	-801
Treasury shares	-11	-11	-20	-13	-15	0	-15	-10	-10	-12
Liability credit reserve	8	-111	-116	-144	-190	-190				
Retained earnings and other reserves	28,494	28,432	29,346	31,019	31,109	-416	26,620	26,583	27,486	29,123
Net result year to date	4,703	3,431	2,654	1,225	0		4,905	3,890	2,514	1,143
Shareholders' equity	50,932	48,997	49,984	50,164	49,363	-1,043	50,406	49,770	49,685	50,741
Non-controlling interests	803	740	734	735	700	-14	715	682	674	655
Total equity	51,735	49,737	50,717	50,900	50,063	-1,057	51,121	50,452	50,359	51,396
Key figures										
Shareholders' equity per share in €	13.09	12.59	12.85	12.91	12.71	-0.27	12.97	12.81	12.79	13.07

¹⁾ As from 1 January 2018, ING's financial figures are based on new accounting rules for IFRS 9, financial instruments include accrued interest.

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest. The latter has no impact on total consolidated assets.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules. However, reported 2017 figures have been reclassified to show consistent information for its users.

ING 2.7 Capital position

Capital position								
In € million	ING Group				ING Bank			
	2019 rules (fully loaded)		2018 rules (phased in)		2019 rules (fully loaded)		2018 rules (phased in)	
	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018	31 Dec 2018	30 Sep 2018
Shareholders' equity (parent)	50,932	48,997	50,932	48,997	44,173	43,014	44,173	43,014
- Interim profit not included in CET1 capital ¹⁾	-1,712	-1,577	-1,712	-1,577	-174	-737	-174	-737
- Minority interests, counting as CET1 capital	170	168	141	139	303	289	276	264
- Goodwill and intangibles deductible from CET1	-2,075	-1,985	-2,075	-1,985	-2,043	-1,953	-2,043	-1,953
- Shortfall on expected loan loss provision	-491	-515	-491	-515	-491	-514	-491	-514
- Adjustment Revaluation reserve bonds								
- Adjustment Revaluation reserve equity								
- Adjustment Revaluation reserve real estate								
- Adjustment Revaluation reserve cash flow hedge	-604	-250	-604	-250	-604	-250	-604	-250
- Treasury shares (ING Group)					-11	-11	-11	-11
- Prudent Valuation adjustment	-14	-31	-14	-31	-14	-12	-14	-12
- Own credit risk	-8	111	-8	111	-8	111	-8	111
- Defined benefit remeasurement			79	82			79	82
- Defined benefit pension fund assets	-446	-415	-446	-415	-446	-415	-446	-415
- Deferred tax assets	-101	-105	-101	-105	-101	-105	-101	-105
- Own credit risk adjustments to derivatives (DVA)	-27	-24	-27	-24	-27	-24	-27	-24
- Irrevocable Payment Commitment (IPC)	-178	-147	-178	-147	-178	-147	-178	-147
Regulatory adjustments	-5,489	-4,770	-5,439	-4,717	-3,794	-3,768	-3,742	-3,711
Available common equity Tier 1 capital	45,443	44,227	45,493	44,280	40,379	39,247	40,431	39,304
Subordinated loans qualifying as Tier 1 capital ^{2), 3)}	5,339	5,276	5,339	5,276	5,179	5,129	5,179	5,129
Regulatory adjustments additional Tier 1	48	47	46	45	62	58	62	58
Available Tier 1 capital	50,831	49,550	50,878	49,601	45,619	44,434	45,671	44,491
Supplementary capital - Tier 2 bonds ⁴⁾	8,248	11,122	8,248	11,122	8,248	11,122	8,248	11,122
Regulatory adjustments Tier 2	-1,136	-2,342	-1,325	-2,642	66	53	69	54
Available BIS capital	57,943	58,330	57,801	58,081	53,933	55,608	53,988	55,667
Risk-weighted assets	314,149	316,313	314,149	316,313	313,572	315,734	313,572	315,734
Common equity Tier 1 ratio	14.5%	14.0%	14.5%	14.0%	12.9%	12.4%	12.9%	12.4%
Tier 1 ratio	16.2%	15.7%	16.2%	15.7%	14.5%	14.1%	14.6%	14.1%
Total capital ratio	18.4%	18.4%	18.4%	18.4%	17.2%	17.6%	17.2%	17.6%

¹⁾ Interim profit not included in CET1 capital ING Group as per 31 December 2018 was €1,712 million.

²⁾ ING Group: Including €2,833 million which is CRR/CRD IV-compliant (3Q2018: €2,788 million), and €2,506 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (3Q2018: €2,488 million).

³⁾ ING Bank: Including €3,271 million which is CRR/CRD IV-compliant (3Q2018: €3,233 million), and €1,907 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (3Q2018: €1,897 million).

⁴⁾ Including €8,079 million which is CRR/CRD IV-compliant (3Q2018: €10,949 million), and €168 million to be replaced (by Group instruments) as capital recognition is subject to CRR/CRD IV grandfathering rules (3Q2018: €172 million).

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 31 December 2018

In € million	Long-term debt issued			Maturing ¹⁾											
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	>2029
ING Bank senior debt ²⁾	7,419	1,337	6,569	9,057	7,966	8,430	2,758	517	119	157	492	313	423	138	2,010
ING Bank covered bond	493		6,381	2,090	3,511	3,923	3,487	3,117	773	1,856	2,116	717	2,134	540	2,664
ING Bank RMBS	611	791		623	636	297									2,788
ING Group senior debt ²⁾		6,214	11,491	117			3,920	4,584		994	1,086	1,305	3,721	108	1,870
ING Bank Tier 2	983	-983		80				1,776			1,552	150	12	13	4
ING Group Tier 2		3,115	1,741	121								79	2,135	1,833	972

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

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

Note: In 2017 ING exercised the option to exchange € 1.0 billion of ING Bank Tier 2 securities into similar securities issued by ING Group.

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

	31 Dec 2018	30 Sep 2018
Loan-to-deposit ratio	1.07	1.08
Key figures		
Customer deposits (retail)	50%	48%
Customer deposits (corporate)	21%	21%
Lending / repurchase agreement	7%	8%
Interbank	5%	5%
CD/CP	6%	7%
Long-term senior debt	11%	9%
Subordinated debt	2%	2%
Total ¹⁾	100%	100%

¹⁾ Liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: Group

ING Group: Total Investments - 31 December 2018

In € billion	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	47.3	25.6	0.2	3.2	76.1	0.2
of which Government bonds	24.7	15.6	0.2	0.1	40.4	0.2
of which Sub-sovereign, Supranationals and Agencies	11.2	5.9	-0.0	0.5	17.6	-0.0
of which Covered bonds	6.7	2.2	0.0	0.0	9.0	0.0
of which Financial institutions	2.4	0.5	0.0	1.5	4.4	0.0
of which Corporate bonds	0.8	0.5	0.0	0.0	1.3	0.0
of which asset-backed securities	1.5	0.9	0.0	1.1	3.5	0.0
Total equity securities	0.0	3.2	1.9	0.0	3.2	1.9
Total Investments	47.3	28.9	2.1	3.2	79.4	2.1

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

ING 3.1 Customer lending/deposits: 4Q2018 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services			Bank Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany	Other		Industry Lending	Financial Markets			
Residential mortgages												
Beginning of period	284.9	284.1	111.3	37.9	72.7	62.2	0.8	0.0	0.0	0.0	0.8	0.0
Net production	3.1	3.1	-0.0	0.3	0.7	2.1	0.0				0.0	
Bank Treasury Acquisitions / divestments												
FX impact and other	-0.3	-0.4	0.1	-0.4	0.1	-0.3	0.1				0.1	
End of period	287.7	286.8	111.4	37.9	73.5	64.1	0.9	0.0	0.0	0.0	0.9	0.0
Other customer lending												
Beginning of period	318.8	125.9	40.3	48.0	11.2	26.4	192.6	126.1	57.2	1.4	8.0	0.4
Net production	-0.4	1.2	0.1	1.2	-0.0	-0.1	-1.6	-2.0	0.3	0.1	-0.0	
Bank Treasury	-9.7	-6.5	-5.7	-0.1	-0.7	-0.0	-3.1				-3.1	
Acquisitions / divestments	-1.7						-1.7				-1.7	
FX impact and other	1.9	1.1		0.4		0.7	0.8	0.7	0.2	0.0	0.0	0.0
End of period	309.0	121.6	34.7	49.5	10.5	27.0	187.0	124.7	57.7	1.5	3.1	0.4
Customer deposits												
Beginning of period	552.0	485.8	145.4	85.6	132.7	122.2	66.2	2.0	50.7	5.0	8.4	0.1
Net production	7.7	9.2	0.3	-0.1	6.0	3.1	-1.6	-0.9	0.0	-0.8	0.0	0.0
Bank Treasury	-4.2	-2.6	-1.9	0.0	-0.6	-0.1	-1.6				-1.6	
Acquisitions / divestments												
FX impact and other	0.4	0.3				0.3	0.1	0.0	0.1	0.0	-0.0	-0.0
End of period	555.8	492.7	143.8	85.5	138.0	125.4	63.1	1.2	50.8	4.3	6.8	0.0

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	284.9	281.7	278.3	278.6	281.4	280.4	280.0	281.4	280.2
Net production	3.1	4.0	3.2	1.5		2.1	2.0	1.3	0.4
Bank Treasury									
Acquisitions / divestments				-0.2		-0.3	-0.8	-0.3	-0.3
FX impact and other	-0.3	-0.8	0.2	-1.6	-2.9	-0.8	-0.8	-2.4	1.0
End of period	287.7	284.9	281.7	278.3	278.6	281.4	280.4	280.0	281.4
Other customer lending									
Beginning of period	318.8	310.7	299.9	292.1	292.5	288.0	287.4	285.3	281.1
Net production	-0.4	2.4	10.6	10.4		4.1	5.5	4.6	4.7
Bank Treasury	-9.7	6.7	-2.8	0.1		1.2	-1.7	2.8	0.9
Acquisitions / divestments	-1.7								
FX impact and other	1.9	-1.0	3.1	-2.7	-0.4	-0.8	-3.2	-5.3	-1.4
End of period	309.0	318.8	310.7	299.9	292.1	292.5	288.0	287.4	285.3
Customer deposits									
Beginning of period	552.0	556.7	546.8	539.9	539.8	538.1	533.2	533.7	522.9
Net production	7.7	3.4	5.8	2.4		2.7	4.2	5.3	6.7
Bank Treasury	-4.2	-6.9	4.9	6.4		-0.6	1.8	-3.5	2.1
Acquisitions / divestments									
FX impact and other	0.4	-1.2	-0.8	-1.9	0.1	-0.3	-1.2	-2.4	2.0
End of period	555.8	552.0	556.7	546.8	539.9	539.8	538.1	533.2	533.7

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	284.1	280.8	277.4	277.7	280.5	279.4	279.0	280.3	279.1
Net production	3.1	4.0	3.2	1.5		2.1	2.0	1.3	0.4
Bank Treasury									
Acquisitions / divestments				-0.2		-0.3	-0.8	-0.3	-0.3
FX impact and other	-0.4	-0.7	0.2	-1.5	-2.8	-0.8	-0.7	-2.3	1.0
End of period	286.8	284.1	280.8	277.4	277.7	280.5	279.4	279.0	280.3
Other customer lending									
Beginning of period	125.9	123.3	121.8	118.8	118.4	116.5	117.1	112.9	110.4
Net production	1.2	-0.2	4.5	3.4		1.2	0.9	2.7	1.8
Bank Treasury	-6.5	4.1	-2.1	0.3		0.8	-1.0	1.8	0.5
Acquisitions / divestments									
FX impact and other	1.1	-1.3	-0.9	-0.7	0.4	-0.1	-0.6	-0.2	0.2
End of period	121.6	125.9	123.3	121.8	118.8	118.4	116.5	117.1	112.9
Customer deposits									
Beginning of period	485.8	490.2	479.3	474.9	474.9	473.9	471.2	466.7	458.3
Net production	9.2	1.2	7.8	1.8		1.2	2.2	8.1	6.4
Bank Treasury	-2.6	-4.5	4.1	4.2		0.0	1.6	-2.0	0.3
Acquisitions / divestments									
FX impact and other	0.3	-1.1	-1.0	-1.6	0.0	-0.2	-1.1	-1.7	1.7
End of period	492.7	485.8	490.2	479.3	474.9	474.9	473.9	471.2	466.7

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	111.3	110.9	111.1	111.8	114.6	115.8	117.4	118.9	120.9
Net production	-0.0	0.4	-0.2	-0.6		-0.8	-0.6	-1.2	-1.5
Bank Treasury									
Acquisitions / divestments						-0.3	-0.8	-0.3	-0.3
FX impact and other	0.1	-0.1	0.0	-0.1	-2.8	-0.1	-0.1	-0.1	-0.2
End of period	111.4	111.3	110.9	111.1	111.8	114.6	115.8	117.4	118.9
Other customer lending									
Beginning of period	40.3	34.8	35.7	35.3	35.3	35.0	36.8	34.6	34.4
Net production	0.1	0.1	0.2	0.6		-0.6	-0.2	0.4	0.2
Bank Treasury	-5.7	5.3	-1.1	-0.3		0.8	-1.6	1.8	0.0
Acquisitions / divestments									
FX impact and other					0.1				
End of period	34.7	40.3	34.8	35.7	35.3	35.3	35.0	36.8	34.6
Customer deposits									
Beginning of period	145.4	147.4	142.7	139.3	139.3	140.5	138.3	137.1	134.7
Net production	0.3	-0.3	4.2	-0.8		-1.2	0.6	3.1	2.1
Bank Treasury	-1.9	-1.7	0.5	4.1		-0.0	1.6	-1.9	0.3
Acquisitions / divestments									
FX impact and other					0.0				
End of period	143.8	145.4	147.4	142.7	139.3	139.3	140.5	138.3	137.1

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	37.9	37.2	36.5	36.2	36.2	35.4	34.4	33.9	33.5
Net production	0.3	0.7	0.7	0.5		1.0	1.0	0.7	0.5
Bank Treasury									
Acquisitions / divestments				-0.2					
FX impact and other	-0.4	-0.0	-0.0	0.0	-0.0	-0.2	-0.0	-0.2	-0.0
End of period	37.9	37.9	37.2	36.5	36.2	36.2	35.4	34.4	33.9
Other customer lending									
Beginning of period	48.0	49.9	46.9	45.2	45.2	44.3	44.4	43.6	43.3
Net production	1.2	-1.6	2.7	1.7		0.8	-0.2	0.5	0.3
Bank Treasury	-0.1	-0.3	0.4	-0.1		-0.1	0.0	0.0	0.0
Acquisitions / divestments									
FX impact and other	0.4				0.0	0.2	0.0	0.2	0.0
End of period	49.5	48.0	49.9	46.9	45.2	45.2	44.3	44.4	43.6
Customer deposits									
Beginning of period	85.6	85.2	83.7	82.5	82.5	83.5	82.7	80.8	81.1
Net production	-0.1	0.5	1.4	1.2		-1.0	0.7	1.9	-0.2
Bank Treasury	0.0	-0.0	0.1	-0.0		-0.0	0.0	0.0	-0.1
Acquisitions / divestments									
FX impact and other									
End of period	85.5	85.6	85.2	83.7	82.5	82.5	83.5	82.7	80.8

¹⁾ Including ING Luxembourg.

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	72.7	71.6	70.3	70.0	70.0	69.7	69.3	68.8	68.7
Net production	0.7	1.2	1.2	0.4		0.3	0.4	0.6	0.3
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.1	-0.1	0.1	-0.1	0.0	-0.1	-0.0	-0.1	-0.2
End of period	73.5	72.7	71.6	70.3	70.0	70.0	69.7	69.3	68.8
Other customer lending									
Beginning of period	11.2	12.0	13.0	12.1	12.1	11.9	11.0	10.7	9.8
Net production	-0.0	0.3	0.3	0.3		0.2	0.3	0.3	0.3
Bank Treasury	-0.7	-1.0	-1.3	0.6		0.0	0.6	0.1	0.5
Acquisitions / divestments									
FX impact and other					0.1				
End of period	10.5	11.2	12.0	13.0	12.1	12.1	11.9	11.0	10.7
Customer deposits									
Beginning of period	132.7	135.9	132.5	132.7	132.7	132.3	132.8	131.6	129.0
Net production	6.0	-0.5	-0.2	-0.2		0.5	-0.5	1.1	2.7
Bank Treasury	-0.6	-2.7	3.6	-0.0		-0.0	-0.0	0.0	0.0
Acquisitions / divestments									
FX impact and other					0.0				
End of period	138.0	132.7	135.9	132.5	132.7	132.7	132.3	132.8	131.6

¹⁾ Including ING Austria.

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	62.2	61.1	59.5	59.7	59.7	58.5	57.9	58.6	56.0
Net production	2.1	1.6	1.5	1.2		1.5	1.2	1.1	1.2
Bank Treasury									
Acquisitions / divestments									
FX impact and other	-0.3	-0.5	0.1	-1.4	0.0	-0.4	-0.6	-1.8	1.4
End of period	64.1	62.2	61.1	59.5	59.7	59.7	58.5	57.9	58.6
Other customer lending									
Beginning of period	26.4	26.6	26.3	26.1	25.9	25.3	24.9	23.9	22.9
Net production	-0.1	1.1	1.4	0.8		0.9	1.0	1.5	0.9
Bank Treasury	-0.0	0.0	-0.1	0.1		-0.0	0.0	-0.1	-0.1
Acquisitions / divestments									
FX impact and other	0.7	-1.3	-0.9	-0.7	0.2	-0.3	-0.6	-0.4	0.2
End of period	27.0	26.4	26.6	26.3	26.1	25.9	25.3	24.9	23.9
Customer deposits									
Beginning of period	122.2	121.8	120.5	120.4	120.4	117.7	117.3	117.1	113.5
Net production	3.1	1.6	2.3	1.6		2.8	1.4	2.0	1.8
Bank Treasury	-0.1	-0.1	0.0	0.1		0.1	0.0	-0.1	0.1
Acquisitions / divestments									
FX impact and other	0.3	-1.1	-1.0	-1.6	0.0	-0.2	-1.1	-1.7	1.7
End of period	125.4	122.2	121.8	120.5	120.4	120.4	117.7	117.3	117.1

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.8	0.8	0.8	0.9	0.9	1.0	1.0	1.1	1.1
Net production	0.0	0.0	-0.0	0.1		0.0	-0.0	-0.0	-0.0
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.1	-0.1	0.0	-0.1	-0.1	-0.0	-0.0	-0.1	0.0
End of period	0.9	0.8	0.8	0.8	0.9	0.9	1.0	1.0	1.1
Other customer lending									
Beginning of period	192.6	187.0	177.8	173.0	173.8	171.5	170.2	172.5	169.9
Net production	-1.6	2.6	6.0	7.0		2.9	4.6	1.9	2.9
Bank Treasury	-3.1	2.6	-0.7	-0.1		0.4	-0.8	1.0	0.5
Acquisitions / divestments	-1.7								
FX impact and other	0.8	0.3	4.0	-2.0	-0.8	-1.1	-2.6	-5.2	-0.8
End of period	187.0	192.6	187.0	177.8	173.0	173.8	171.5	170.2	172.5
Customer deposits									
Beginning of period	66.2	66.5	67.7	65.1	65.1	64.3	62.4	67.2	64.8
Net production	-1.6	2.2	-2.0	0.6		1.5	2.0	-2.8	0.3
Bank Treasury	-1.6	-2.4	0.8	2.1		-0.7	0.2	-1.5	1.8
Acquisitions / divestments									
FX impact and other	0.1	-0.1	-0.1	-0.2	0.0	-0.0	-0.3	-0.5	0.2
End of period	63.1	66.2	66.5	67.7	65.1	65.1	64.3	62.4	67.2

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.9 Customer lending/deposits: WB - Industry Lending

Customer lending/deposits Wholesale Banking - Industry Lending

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other									
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending									
Beginning of period	126.1	124.9	115.2	112.4	113.2	109.6	110.8	113.6	114.6
Net production	-2.0	0.9	6.3	4.4		4.4	0.9	1.5	-0.3
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.7	0.3	3.4	-1.6	-0.8	-0.9	-2.1	-4.2	-0.7
End of period	124.7	126.1	124.9	115.2	112.4	113.2	109.6	110.8	113.6
Customer deposits									
Beginning of period	2.0	1.6	1.6	1.6	1.6	1.8	1.6	1.8	1.7
Net production	-0.9	0.4	0.0	-0.1		-0.1	0.3	-0.2	0.1
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0	0.0	0.0	-0.0	0.0	-0.0	-0.0	-0.1	0.0
End of period	1.2	2.0	1.6	1.6	1.6	1.6	1.8	1.6	1.8

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

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

Customer lending/deposits Wholesale Banking - General Lending & Transaction Services

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production						0.0	0.0	0.0	-0.0
Bank Treasury									
Acquisitions / divestments									
FX impact and other						-0.0	-0.0	-0.0	0.0
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending									
Beginning of period	57.2	55.3	54.3	53.2	53.1	54.6	51.0	51.6	48.1
Net production	0.3	1.9	0.4	1.6		-1.4	4.1	0.4	3.5
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.2	-0.0	0.6	-0.4	0.1	-0.2	-0.5	-0.9	-0.1
End of period	57.7	57.2	55.3	54.3	53.2	53.1	54.6	51.0	51.6
Customer deposits									
Beginning of period	50.7	49.6	51.4	50.5	50.5	49.2	47.4	50.5	50.4
Net production	0.0	1.1	-1.6	0.9		1.4	2.0	-3.0	-0.0
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.1	-0.0	-0.2	-0.1	0.0	-0.0	-0.2	-0.2	0.1
End of period	50.8	50.7	49.6	51.4	50.5	50.5	49.2	47.4	50.5

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other									
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending									
Beginning of period	1.4	1.3	1.8	0.9	0.9	0.9	1.1	1.1	1.3
Net production	0.1	0.0	-0.5	0.9		-0.0	-0.2	0.0	-0.2
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0				0.0				
End of period	1.5	1.4	1.3	1.8	0.9	0.9	0.9	1.1	1.1
Customer deposits									
Beginning of period	5.0	4.3	4.7	5.0	5.0	4.7	5.0	4.8	4.6
Net production	-0.8	0.7	-0.4	-0.2		0.4	-0.3	0.5	0.2
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0	-0.0	0.1	-0.1	0.0	-0.0	-0.1	-0.2	0.1
End of period	4.3	5.0	4.3	4.7	5.0	5.0	4.7	5.0	4.8

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

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

Customer lending/deposits Wholesale Banking - Bank Treasury & Other									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.8	0.8	0.8	0.9	0.9	1.0	1.0	1.1	1.1
Net production	0.0	0.0	-0.0	0.1		0.0	-0.0	-0.0	-0.0
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.1	-0.1	0.0	-0.1	-0.1	-0.0	-0.0	-0.1	0.0
End of period	0.9	0.8	0.8	0.8	0.9	0.9	1.0	1.0	1.1
Other customer lending									
Beginning of period	8.0	5.5	6.4	6.5	6.6	6.3	7.3	6.2	5.9
Net production	-0.0	-0.1	-0.2	0.0		-0.1	-0.2	-0.0	-0.1
Bank Treasury	-3.1	2.6	-0.7	-0.1		0.4	-0.8	1.0	0.5
Acquisitions / divestments	-1.7								
FX impact and other	0.0	-0.0	-0.0	-0.0	-0.1	-0.0	-0.0	-0.0	-0.0
End of period	3.1	8.0	5.5	6.4	6.5	6.6	6.3	7.3	6.2
Customer deposits									
Beginning of period	8.4	10.9	10.1	8.0	7.9	8.7	8.4	10.1	8.2
Net production	0.0	-0.0	0.0	-0.0		-0.1	0.1	-0.2	0.1
Bank Treasury	-1.6	-2.4	0.8	2.1		-0.7	0.2	-1.5	1.8
Acquisitions / divestments									
FX impact and other	-0.0	-0.0	-0.0	-0.0	0.0	0.0	-0.0	-0.0	0.0
End of period	6.8	8.4	10.9	10.1	8.0	7.9	8.7	8.4	10.1

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period									
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other									
End of period									
Other customer lending									
Beginning of period	0.4	0.4	0.3	0.3	0.3	-0.0	0.0	-0.0	0.8
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0	0.0	0.0	-0.0	-0.0	0.4	-0.1	0.0	-0.8
End of period	0.4	0.4	0.4	0.3	0.3	0.3	-0.0	0.0	-0.0
Customer deposits									
Beginning of period	0.1	0.0	-0.2	-0.2	-0.2	-0.1	-0.3	-0.2	-0.2
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other	-0.0	0.0	0.3	-0.1	0.0	-0.0	0.2	-0.2	0.0
End of period	0.0	0.1	0.0	-0.2	-0.2	-0.2	-0.1	-0.3	-0.2

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.14 Customer lending/deposits: 4Q2018 Geographical split

Customer lending/deposits Geographical split								
In € billion	Total	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	284.9	111.9	38.0	72.7	52.6	9.6	0.0	0.0
Net production	3.1	-0.0	0.3	0.7	1.7	0.4		
Bank Treasury								
Acquisitions / divestments								
FX impact and other	-0.3	0.2	-0.3	0.1	-0.3	0.0		
End of period	287.7	112.1	37.9	73.5	54.0	10.1	0.0	0.0
Other customer lending								
Beginning of period	318.8	83.0	63.9	44.4	32.4	27.0	67.7	0.4
Net production	-0.4	-1.7	1.4	0.8	0.5	-0.5	-1.0	-0.0
Bank Treasury	-9.7	-8.8	-0.1	-0.9	-0.0	-0.0	0.1	
Acquisitions / divestments	-1.7				-1.7			
FX impact and other	1.9	0.1	0.4	0.3	-0.0	0.8	0.4	0.0
End of period	309.0	72.7	65.6	44.7	31.1	27.3	67.2	0.4
Customer deposits								
Beginning of period	552.0	173.2	104.1	133.6	91.2	36.6	13.3	0.1
Net production	7.7	2.5	-2.7	6.1	1.7	1.9	-1.7	0.0
Bank Treasury	-4.2	-2.9	0.0	-0.8	0.1	-0.2	-0.4	
Acquisitions / divestments								
FX impact and other	0.4				-0.3	0.6	0.0	-0.0
End of period	555.8	172.8	101.3	138.8	92.6	38.9	11.2	0.0

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	111.9	111.7	111.8	112.6	115.4	116.7	118.3	119.9	121.9
Net production	-0.0	0.4	-0.2	-0.6		-0.8	-0.6	-1.2	-1.5
Bank Treasury									
Acquisitions / divestments						-0.3	-0.8	-0.3	-0.3
FX impact and other	0.2	-0.2	0.0	-0.1	-2.9	-0.1	-0.1	-0.2	-0.2
End of period	112.1	111.9	111.7	111.8	112.6	115.4	116.7	118.3	119.9
Other customer lending									
Beginning of period	83.0	74.0	75.2	74.2	74.4	74.9	76.9	75.2	73.3
Net production	-1.7	0.7	-0.1	3.1		-1.5	0.8	1.1	1.7
Bank Treasury	-8.8	8.3	-1.7	-0.7		1.3	-2.5	1.3	0.4
Acquisitions / divestments									
FX impact and other	0.1	0.1	0.5	-1.4	-0.3	-0.1	-0.3	-0.7	-0.1
End of period	72.7	83.0	74.0	75.2	74.2	74.4	74.9	76.9	75.2
Customer deposits									
Beginning of period	173.2	175.0	173.8	167.4	167.4	169.1	164.5	166.0	165.2
Net production	2.5	0.9	0.7	0.2		-1.7	2.2	1.4	-0.5
Bank Treasury	-2.9	-2.6	0.5	6.1		0.0	2.3	-2.9	1.2
Acquisitions / divestments									
FX impact and other				0.0	0.0	-0.0	-0.0	-0.0	0.0
End of period	172.8	173.2	175.0	173.8	167.4	167.4	169.1	164.5	166.0

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	38.0	37.2	36.6	36.2	36.3	35.5	34.5	34.0	33.6
Net production	0.3	0.7	0.7	0.5		1.0	1.0	0.7	0.5
Bank Treasury									
Acquisitions / divestments				-0.2					
FX impact and other	-0.3	-0.0	0.0	0.0	-0.0	-0.2	-0.0	-0.2	-0.0
End of period	37.9	38.0	37.2	36.6	36.2	36.3	35.5	34.5	34.0
Other customer lending									
Beginning of period	63.9	66.2	62.1	61.3	61.3	59.8	60.2	59.7	59.4
Net production	1.4	-2.0	3.3	1.4		1.4	-0.3	0.6	0.3
Bank Treasury	-0.1	-0.4	0.5	-0.1		-0.1	0.1	0.0	0.0
Acquisitions / divestments									
FX impact and other	0.4	0.0	0.2	-0.5	-0.0	0.2	-0.2	-0.1	-0.0
End of period	65.6	63.9	66.2	62.1	61.3	61.3	59.8	60.2	59.7
Customer deposits									
Beginning of period	104.1	102.0	100.4	98.8	98.8	98.9	98.0	96.9	94.9
Net production	-2.7	2.1	1.6	1.6		-0.1	0.8	1.1	2.1
Bank Treasury	0.0	-0.1	0.1	-0.1		-0.0	0.1	0.0	-0.1
Acquisitions / divestments									
FX impact and other					0.0				
End of period	101.3	104.1	102.0	100.4	98.8	98.8	98.9	98.0	96.9

¹⁾ Including ING Luxembourg.

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	72.7	71.6	70.4	70.0	70.0	69.7	69.4	68.9	68.8
Net production	0.7	1.2	1.2	0.4		0.3	0.4	0.6	0.3
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.1	-0.1	0.1	-0.1	0.0	-0.1	-0.1	-0.2	-0.2
End of period	73.5	72.7	71.6	70.4	70.0	70.0	69.7	69.4	68.9
Other customer lending									
Beginning of period	44.4	44.7	42.3	38.5	38.4	36.2	35.2	32.8	32.7
Net production	0.8	1.1	2.0	1.0		1.0	1.0	1.4	0.2
Bank Treasury	-0.9	-1.2	-1.5	0.8		0.0	0.6	0.1	0.7
Acquisitions / divestments									
FX impact and other	0.3	-0.2	2.0	1.9	0.1	1.2	-0.7	0.9	-0.8
End of period	44.7	44.4	44.7	42.3	38.5	38.4	36.2	35.2	32.8
Customer deposits									
Beginning of period	133.6	137.5	133.6	133.7	133.7	133.1	133.8	132.7	129.9
Net production	6.1	-0.8	-0.3	-0.1		0.6	-0.6	1.0	2.8
Bank Treasury	-0.8	-3.1	4.2	-0.0		-0.0	-0.0	0.1	0.0
Acquisitions / divestments									
FX impact and other					0.0				
End of period	138.8	133.6	137.5	133.6	133.7	133.7	133.1	133.8	132.7

¹⁾ Including ING Austria.

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	52.6	51.9	50.4	50.8	50.8	50.1	49.6	50.6	48.3
Net production	1.7	1.2	1.1	0.8		1.2	0.9	0.8	1.0
Bank Treasury									
Acquisitions / divestments									
FX impact and other	-0.3	-0.5	0.4	-1.2	0.0	-0.5	-0.4	-1.8	1.3
End of period	54.0	52.6	51.9	50.4	50.8	50.8	50.1	49.6	50.6
Other customer lending									
Beginning of period	32.4	31.1	29.9	29.5	29.8	28.5	26.6	26.9	25.9
Net production	0.5	1.4	1.3	0.3		1.4	2.0	0.1	0.9
Bank Treasury	-0.0		-0.2	0.0		0.0	0.1	-0.1	0.0
Acquisitions / divestments	-1.7								
FX impact and other	-0.0	-0.1	0.2	0.0	-0.3	-0.1	-0.1	-0.4	0.2
End of period	31.1	32.4	31.1	29.9	29.5	29.8	28.5	26.6	26.9
Customer deposits									
Beginning of period	91.2	91.3	89.5	90.5	90.5	89.4	88.9	88.9	86.4
Net production	1.7	0.3	1.6	0.0		1.5	1.0	1.5	1.4
Bank Treasury	0.1	-0.0	0.0	0.0		-0.0	-0.1	-0.0	0.0
Acquisitions / divestments									
FX impact and other	-0.3	-0.4	0.3	-1.1	0.0	-0.4	-0.4	-1.5	1.1
End of period	92.6	91.2	91.3	89.5	90.5	90.5	89.4	88.9	88.9

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

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	9.6	9.3	9.2	8.9	8.9	8.4	8.3	8.0	7.7
Net production	0.4	0.4	0.4	0.3		0.4	0.3	0.3	0.2
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0	-0.0	-0.3	-0.1	0.0	0.1	-0.2	-0.0	0.2
End of period	10.1	9.6	9.3	9.2	8.9	8.9	8.4	8.3	8.0
Other customer lending									
Beginning of period	27.0	27.2	26.8	27.5	27.5	27.6	27.6	26.8	26.0
Net production	-0.5	1.1	1.4	0.6		0.2	0.6	1.1	0.8
Bank Treasury	-0.0	0.0	0.0	0.0		-0.0	-0.0	-0.0	-0.1
Acquisitions / divestments									
FX impact and other	0.8	-1.4	-1.0	-1.4	0.1	-0.2	-0.7	-0.3	0.1
End of period	27.3	27.0	27.2	26.8	27.5	27.5	27.6	27.6	26.8
Customer deposits									
Beginning of period	36.6	36.8	36.5	36.6	36.6	34.2	34.0	34.1	32.8
Net production	1.9	0.8	1.6	0.4		2.1	0.8	0.1	0.6
Bank Treasury	-0.2	-0.1	0.0	0.1		0.1	0.2	-0.1	0.1
Acquisitions / divestments									
FX impact and other	0.6	-0.8	-1.4	-0.6	0.0	0.2	-0.8	-0.2	0.7
End of period	38.9	36.6	36.8	36.5	36.6	36.6	34.2	34.0	34.1

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

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

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

Customer lending/deposits Geographical Wholesale Banking Rest of World

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other									
End of period	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending									
Beginning of period	67.7	67.0	63.3	60.7	60.7	61.0	60.8	63.9	63.0
Net production	-1.0	0.1	2.6	4.0		1.8	1.4	1.6	0.8
Bank Treasury	0.1	-0.0	-0.0	-0.0		-0.0	-0.0	-0.0	-0.1
Acquisitions / divestments									
FX impact and other	0.4	0.6	1.1	-1.4	0.0	-2.1	-1.2	-4.7	0.1
End of period	67.2	67.7	67.0	63.3	60.7	60.7	61.0	60.8	63.9
Customer deposits									
Beginning of period	13.3	14.0	13.3	13.0	13.0	13.6	14.5	15.3	14.0
Net production	-1.7	0.2	0.5	0.2		0.2	-0.1	0.2	0.4
Bank Treasury	-0.4	-1.0	0.1	0.2		-0.7	-0.5	-0.6	0.8
Acquisitions / divestments									
FX impact and other	0.0	0.0	0.1	-0.1	0.0	-0.1	-0.3	-0.5	0.1
End of period	11.2	13.3	14.0	13.3	13.0	13.0	13.6	14.5	15.3

¹⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other¹⁾

In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ²⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period									
Net production									
Bank Treasury									
Acquisitions / divestments									
FX impact and other									
End of period									
Other customer lending									
Beginning of period	0.4	0.4	0.3	0.3	0.3	-0.0	0.1	-0.0	0.8
Net production							-0.0	0.0	
Bank Treasury									
Acquisitions / divestments									
FX impact and other	0.0	0.0	0.0	-0.0	-0.0	0.4	-0.1	0.0	-0.8
End of period	0.4	0.4	0.4	0.3	0.3	0.3	-0.0	0.1	-0.0
Customer deposits									
Beginning of period	0.1	0.0	-0.2	-0.2	-0.2	-0.1	-0.3	-0.2	-0.2
Net production						0.0			
Bank Treasury									
Acquisitions / divestments									
FX impact and other	-0.0	0.0	0.3	-0.1	0.0	-0.0	0.2	-0.2	0.0
End of period	0.0	0.1	0.0	-0.2	-0.2	-0.2	-0.1	-0.3	-0.2

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

²⁾ Impact accounting change includes the impact of IFRS 9, and reclassifications related to presentation of accrued interest.

Note: ING decided not to restate historical figures when adopting IFRS 9 accounting rules.

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 2017 ING Group consolidated annual accounts. The Financial statements for 2018 are in progress and may be subject to adjustments from subsequent events. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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

Actual results, performance or events may differ materially from those in such statements due to a number of factors, including, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) potential consequences of European Union countries leaving the European Union or a break-up of the euro, (4) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness, (5) changes affecting interest rate levels, (6) changes affecting currency exchange rates, (7) changes in investor and customer behaviour, (8) changes in general competitive factors, (9) changes in laws and regulations and the interpretation and application thereof, (10) geopolitical risks and policies and actions of governmental and regulatory authorities, (11) changes in standards and interpretations under International Financial Reporting Standards (IFRS) and the application thereof, (12) conclusions with regard to purchase accounting assumptions and methodologies, and other changes in accounting assumptions and methodologies including changes in valuation of issued securities and credit market exposure, (13) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (14) changes in credit ratings, (15) the outcome of current and future legal and regulatory proceedings, (16) operational risks, such as system disruptions or failures, breaches of security, cyberattacks, human error, changes in operational practices or inadequate controls including in respect of third parties with which we do business, (17) the inability to protect our intellectual property and infringement claims by third parties, (18) the inability to retain key personnel, (19) business, operational, regulatory, reputation and other risks in connection with climate change, (20) ING's ability to achieve its strategy, including projected operational synergies and cost-saving programmes and (21) the other risks and uncertainties detailed in the 2017 annual report of ING Groep N.V. (including the Risk Factors contained therein) and ING's more recent disclosures, including press releases, which are available on www.ING.com. Many of those factors are beyond ING's control.

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