

# ING Historical Trend Data 2Q2016 Introduction

## General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Wholesale banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), i.e. IFRS-EU result, excluding the impact of divestments and special items. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit.
- NN Group was deconsolidated and was accounted for as an associate held for sale as of the second quarter of 2015. ING completed the divestment of NN Group by the sale of its remaining 14.1% stake on 14 April 2016.
- Rounding could cause some small differences.
- All figures are unaudited.

## Product segmentation Wholesale Banking

### Product Group

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

### Sub products

Structured 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)  
Real Estate run-off portfolio  
General Lease run-off portfolio  
Other

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## ING 1.1 Profit and loss: Comparable quarters

### Profit and loss

In EUR million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	2Q2016	2Q2015	1Q2016	2Q2016	2Q2015	1Q2016	2Q2016	2Q2015	1Q2016	2Q2016	2Q2015	1Q2016
<b>Profit and loss</b>												
Interest result Banking operations	3,267	3,103	3,248	2,333	2,276	2,330	902	883	925	31	-55	-7
Commission income	610	584	607	339	345	357	273	239	251	-1	-0	-1
Investment income	172	25	71	156	32	56	15	-8	15	1	0	-0
Other income	498	460	161	197	34	72	281	448	125	20	-22	-36
<b>Total underlying income</b>	<b>4,547</b>	<b>4,171</b>	<b>4,087</b>	<b>3,025</b>	<b>2,687</b>	<b>2,815</b>	<b>1,471</b>	<b>1,562</b>	<b>1,316</b>	<b>51</b>	<b>-77</b>	<b>-44</b>
Expenses excl. regulatory costs	2,157	2,157	2,140	1,494	1,489	1,508	587	606	573	76	63	59
Regulatory costs <sup>1)</sup>	75	61	496	72	64	394	2	-3	102	1	0	0
<b>Operating expenses</b>	<b>2,231</b>	<b>2,218</b>	<b>2,636</b>	<b>1,566</b>	<b>1,552</b>	<b>1,902</b>	<b>590</b>	<b>603</b>	<b>676</b>	<b>76</b>	<b>63</b>	<b>59</b>
<b>Gross result</b>	<b>2,316</b>	<b>1,953</b>	<b>1,451</b>	<b>1,459</b>	<b>1,135</b>	<b>913</b>	<b>881</b>	<b>959</b>	<b>641</b>	<b>-25</b>	<b>-140</b>	<b>-103</b>
Addition to loan loss provisions	307	353	265	184	242	148	123	111	117	0	-	-0
<b>Underlying result before tax Banking</b>	<b>2,009</b>	<b>1,601</b>	<b>1,186</b>	<b>1,275</b>	<b>893</b>	<b>766</b>	<b>758</b>	<b>848</b>	<b>524</b>	<b>-25</b>	<b>-140</b>	<b>-103</b>
Taxation	569	462	329	346	287	208	266	217	150	-42	-42	-29
Minority interests	23	21	16	19	19	14	4	1	3	-	-	-
<b>Underlying net result Banking</b>	<b>1,417</b>	<b>1,118</b>	<b>842</b>	<b>911</b>	<b>586</b>	<b>545</b>	<b>489</b>	<b>630</b>	<b>371</b>	<b>17</b>	<b>-98</b>	<b>-74</b>
Net gains/losses on divestments	-	367	-	-	367	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-13	-13	-	-13	-13	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,417</b>	<b>1,471</b>	<b>829</b>	<b>911</b>	<b>939</b>	<b>532</b>	<b>489</b>	<b>630</b>	<b>371</b>	<b>17</b>	<b>-98</b>	<b>-74</b>
Net result Insurance Other	-58	28	-78									
Net result ic elimination between ING Bank and NN Group		-11										
Net result from discontinued operations NN Group	-64	-1,131	506									
Net result from discontinued operations Voya Financial												
<b>Net result ING Group</b>	<b>1,295</b>	<b>358</b>	<b>1,257</b>	<b>911</b>	<b>939</b>	<b>532</b>	<b>489</b>	<b>630</b>	<b>371</b>	<b>17</b>	<b>-98</b>	<b>-74</b>
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.50%	1.43%	1.51%									
Cost/income ratio	49.1%	53.2%	64.5%	51.8%	57.8%	67.6%	40.1%	38.6%	51.3%	149.0%	n.a.	n.a.
Return on equity based on IFRS-EU equity	13.3%	11.4%	8.2%									
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	18.2%	14.8%	10.8%	23.1%	15.1%	13.8%	12.9%	17.6%	9.8%	24.6%	-116.4%	-105.2%
Risk costs in bps of average RWA	39	46	33	46	61	36	32	31	31	0	-	-0
Risk-weighted assets (end of period)	316,969	309,831	315,361	160,647	161,758	161,307	153,679	144,285	151,122	2,642	3,788	2,932
Employees (FTEs, end of period)	51,833	52,729	52,088	40,399	41,838	40,702	11,431	10,889	11,383	3	2	3

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.2 Profit and loss: 2Q2016 Segment split

### Profit and loss 2Q2016

		Retail	Retail Benelux		Retail Challengers & Growth Markets		Wholesale	General Lending & Transaction		Financial	Bank Treasury	Corporate
In EUR million	Total	Banking	Netherlands	Belgium	Germany	Other	Banking	Industry Lending	Services	Markets	& Other	Line Banking
Balance sheet related interest	3,267	2,301	894	497	394	516	1,008	506	240	69	194	-43
Capital charge on book equity	-	-3	1	0	8	-12	-142	-0	-1	-1	-140	145
Interest benefit on total capital	-	35	13	8	6	9	36	14	11	8	3	-70
Interest result	3,267	2,333	908	505	408	512	902	520	250	76	56	31
Commission income	610	339	132	96	42	69	273	150	95	29	-2	-1
Investment income	7	3	-	1	0	2	3	0	0	1	1	1
Realised gains and fair value changes on investments	165	153	11	5	44	93	12	-3	-	1	14	0
Total investment income	172	156	11	6	44	95	15	-2	0	2	15	1
Valuation results non-trading derivatives	-40	-50	24	7	-8	-72	-30	-1	1	-44	15	39
Net trading income	413	154	-6	37	19	104	286	2	8	266	9	-26
Other income	126	94	10	47	4	32	25	8	1	-7	23	7
Total other income	498	197	29	91	14	63	281	9	10	215	47	20
<b>Total underlying income</b>	<b>4,547</b>	<b>3,025</b>	<b>1,080</b>	<b>698</b>	<b>508</b>	<b>740</b>	<b>1,471</b>	<b>678</b>	<b>354</b>	<b>322</b>	<b>117</b>	<b>51</b>
Expenses excl. regulatory costs	2,157	1,494	697	231	200	367	587	157	185	219	26	76
Regulatory costs <sup>1)</sup>	75	72	8	9	15	39	2	-1	5	-12	11	1
<b>Operating expenses</b>	<b>2,231</b>	<b>1,566</b>	<b>705</b>	<b>240</b>	<b>215</b>	<b>406</b>	<b>590</b>	<b>156</b>	<b>191</b>	<b>207</b>	<b>37</b>	<b>76</b>
<b>Gross result</b>	<b>2,316</b>	<b>1,459</b>	<b>375</b>	<b>458</b>	<b>293</b>	<b>334</b>	<b>881</b>	<b>522</b>	<b>164</b>	<b>115</b>	<b>80</b>	<b>-25</b>
Addition to loan loss provisions	307	184	50	57	14	63	123	60	50	-1	14	0
<b>Underlying result before tax Banking</b>	<b>2,009</b>	<b>1,275</b>	<b>325</b>	<b>401</b>	<b>279</b>	<b>271</b>	<b>758</b>	<b>462</b>	<b>114</b>	<b>116</b>	<b>66</b>	<b>-25</b>
Taxation	569	346	81	132	75	58	266	110	27	33	96	-42
Minority interests	23	19	-	-1	0	19	4	1	3	1	-1	-
<b>Underlying net result Banking</b>	<b>1,417</b>	<b>911</b>	<b>244</b>	<b>270</b>	<b>203</b>	<b>194</b>	<b>489</b>	<b>352</b>	<b>84</b>	<b>83</b>	<b>-30</b>	<b>17</b>
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,417</b>	<b>911</b>	<b>244</b>	<b>270</b>	<b>203</b>	<b>194</b>	<b>489</b>	<b>352</b>	<b>84</b>	<b>83</b>	<b>-30</b>	<b>17</b>
Net result Insurance Other	-58											
Net result ic elimination between ING Bank and NN Group	-64											
Net result from discontinued operations NN Group												
Net result from discontinued operations Voya Financial												
<b>Net result ING Group</b>	<b>1,295</b>											
<b>Key figures<sup>2)</sup></b>												
Interest margin	1.50%											
Cost/income ratio	49.1%	51.8%	65.3%	34.4%	42.3%	54.9%	40.1%	23.0%	53.8%	64.2%	31.4%	149.0%
Return on equity based on IFRS-EU equity ING Bank	13.3%											
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	18.2%	23.1%	17.9%	33.2%	32.6%	17.4%	12.9%	22.5%	7.7%	10.0%	-10.9%	24.6%
Risk costs in bps of average RWA	39	46	37	70	23	51	32	38	45	-1	51	0
Risk-weighted assets (end of period)	316,969	160,647	53,581	32,887	25,133	49,047	153,679	64,670	45,787	32,378	10,843	2,642
Employees (FTEs, end of period)	51,833	40,399	9,271	8,701	4,392	18,035	11,431					3

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.3 Profit and loss: Quarterly overview

Profit and loss										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Interest income			11,099	11,148	11,162	11,376	11,549	12,271	22,247	23,820
Minus: interest expense			7,832	7,900	7,990	8,235	8,446	9,096	15,732	17,542
Interest result			3,267	3,248	3,172	3,140	3,103	3,175	6,515	6,278
Commission income			610	607	607	524	584	606	1,217	1,189
Investment income			7	9	3	57	8	1	16	9
Realised gains and fair value changes on investments			165	62	-4	-64	17	112	227	128
Total investment income			172	71	-1	-7	25	113	243	137
Valuation results non-trading derivatives			-40	14	-27	-87	190	72	-27	262
Net trading income			413	100	240	355	298	281	513	579
Other income			126	47	52	77	-29	90	172	61
Total other income			498	161	265	345	460	442	659	902
<b>Total underlying income</b>			<b>4,547</b>	<b>4,087</b>	<b>4,043</b>	<b>4,002</b>	<b>4,171</b>	<b>4,335</b>	<b>8,634</b>	<b>8,507</b>
Staff expenses			1,258	1,267	1,197	1,203	1,266	1,256	2,525	2,522
Regulatory costs <sup>1)</sup>			75	496	279	105	61	174	571	235
Other expenses			898	873	1,062	939	891	812	1,772	1,703
<b>Operating expenses</b>			<b>2,231</b>	<b>2,636</b>	<b>2,539</b>	<b>2,247</b>	<b>2,218</b>	<b>2,242</b>	<b>4,868</b>	<b>4,460</b>
<b>Gross result</b>			<b>2,316</b>	<b>1,451</b>	<b>1,504</b>	<b>1,756</b>	<b>1,953</b>	<b>2,093</b>	<b>3,766</b>	<b>4,047</b>
Addition to loan loss provisions			307	265	302	261	353	432	571	785
<b>Underlying result before tax Banking</b>			<b>2,009</b>	<b>1,186</b>	<b>1,202</b>	<b>1,495</b>	<b>1,601</b>	<b>1,661</b>	<b>3,195</b>	<b>3,262</b>
Taxation			569	329	367	379	462	459	898	921
Minority interests			23	16	12	23	21	16	39	36
<b>Underlying net result Banking</b>			<b>1,417</b>	<b>842</b>	<b>822</b>	<b>1,092</b>	<b>1,118</b>	<b>1,187</b>	<b>2,259</b>	<b>2,304</b>
Net gains/losses on divestments			-	-	-	-	367	-	-	367
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-13	-16	-15	-13	-14	-13	-27
<b>Net result Banking</b>			<b>1,417</b>	<b>829</b>	<b>807</b>	<b>1,078</b>	<b>1,471</b>	<b>1,173</b>	<b>2,246</b>	<b>2,644</b>
Net result Insurance Other			-58	-78	12	-90	28	7	-136	35
Net result ic elimination between ING Bank and NN Group							-11	-10	-	-20
Net result from discontinued operations NN Group			-64	506	-	76	-1,131	276	442	-855
Net result from discontinued operations Voya Financial							323	-	-	323
<b>Net result ING Group</b>			<b>1,295</b>	<b>1,257</b>	<b>819</b>	<b>1,064</b>	<b>358</b>	<b>1,769</b>	<b>2,552</b>	<b>2,127</b>
<b>Key figures<sup>2)</sup></b>										
Interest margin			1.50%	1.51%	1.47%	1.46%	1.43%	1.47%	1.50%	1.45%
Cost/income ratio			49.1%	64.5%	62.8%	56.1%	53.2%	51.7%	56.4%	52.4%
Return on equity based on IFRS-EU equity ING Bank			13.3%	8.2%	8.2%	11.2%	11.4%	12.2%	10.8%	11.8%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			18.2%	10.8%	10.6%	14.4%	14.8%	16.0%	14.5%	15.4%
Risk costs in bps of average RWA			39	33	38	34	46	58	36	52
Risk-weighted assets (end of period)			316,969	315,361	318,202	310,273	309,831	303,581	316,969	309,831
Employees (FTEs, end of period)			51,833	52,088	52,368	52,560	52,729	53,032	51,833	52,729

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.4 Profit and loss: Retail Banking

Profit and loss Retail Banking										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			2,301	2,295	2,250	2,291	2,237	2,269	4,596	4,506
Capital charge on book equity			-3	-10	-14	-15	-18	-22	-13	-39
Interest benefit on total capital			35	45	50	56	57	64	80	121
Interest result			2,333	2,330	2,286	2,332	2,276	2,311	4,663	4,587
Commission income			339	357	356	311	345	350	695	695
Investment income			3	1	3	45	4	1	5	5
Realised gains and fair value changes on investments			153	55	2	7	28	62	208	90
Total investment income			156	56	5	53	32	63	213	95
Valuation results non-trading derivatives			-50	73	-15	-21	4	137	23	141
Net trading income			154	-44	127	94	63	31	110	94
Other income			94	44	42	69	-33	47	137	14
Total other income			197	72	154	143	34	215	270	249
<b>Total underlying income</b>			<b>3,025</b>	<b>2,815</b>	<b>2,802</b>	<b>2,838</b>	<b>2,687</b>	<b>2,939</b>	<b>5,840</b>	<b>5,627</b>
Expenses excl. regulatory costs			1,494	1,508	1,547	1,485	1,489	1,478	3,002	2,967
Regulatory costs			72	394	144	85	64	150	466	214
<b>Operating expenses</b>			<b>1,566</b>	<b>1,902</b>	<b>1,691</b>	<b>1,570</b>	<b>1,552</b>	<b>1,629</b>	<b>3,467</b>	<b>3,181</b>
<b>Gross result</b>			<b>1,459</b>	<b>913</b>	<b>1,111</b>	<b>1,268</b>	<b>1,135</b>	<b>1,311</b>	<b>2,373</b>	<b>2,446</b>
Addition to loan loss provisions			184	148	204	164	242	259	331	501
<b>Underlying result before tax</b>			<b>1,275</b>	<b>766</b>	<b>907</b>	<b>1,104</b>	<b>893</b>	<b>1,052</b>	<b>2,041</b>	<b>1,944</b>
Taxation			346	208	278	263	287	289	553	576
Minority interests			19	14	8	18	19	11	32	30
<b>Underlying net result</b>			<b>911</b>	<b>545</b>	<b>621</b>	<b>824</b>	<b>586</b>	<b>752</b>	<b>1,456</b>	<b>1,338</b>
Net gains/losses on divestments			-	-	-	-	367	-	-	367
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-13	-16	-15	-13	-14	-13	-27
<b>Net result</b>			<b>911</b>	<b>532</b>	<b>605</b>	<b>809</b>	<b>939</b>	<b>738</b>	<b>1,443</b>	<b>1,677</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			51.8%	67.6%	60.4%	55.3%	57.8%	55.4%	59.4%	56.5%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			23.1%	13.8%	15.5%	20.9%	15.1%	19.5%	18.4%	17.3%
Risk costs in bps of average RWA			46	36	50	41	61	66	41	63
Risk-weighted assets (end of period)			160,647	161,307	163,191	161,007	161,758	157,867	160,647	161,758
Employees (FTEs, end of period)			40,399	40,702	41,252	41,471	41,838	42,144	40,399	41,838

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.5 Profit and loss: Retail Banking Benelux

### Profit and loss Retail Banking Benelux

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			1,391	1,360	1,352	1,379	1,353	1,417	2,752	2,770
Capital charge on book equity			1	1	1	0	0	-0	2	-0
Interest benefit on total capital			21	27	30	33	34	39	47	72
Interest result			1,413	1,388	1,382	1,413	1,387	1,455	2,801	2,842
Commission income			228	249	229	218	233	231	477	464
Investment income			1	1	2	3	2	1	3	2
Realised gains and fair value changes on investments			16	45	-0	7	2	4	61	6
Total investment income			17	47	2	10	3	4	64	8
Valuation results non-trading derivatives			31	-15	12	6	12	81	16	94
Net trading income			31	19	52	40	53	34	50	87
Other income			57	19	13	42	10	25	76	34
Total other income			120	23	77	88	75	140	143	215
<b>Total underlying income</b>			<b>1,778</b>	<b>1,707</b>	<b>1,691</b>	<b>1,729</b>	<b>1,698</b>	<b>1,831</b>	<b>3,485</b>	<b>3,529</b>
Expenses excl. regulatory costs			927	930	969	936	920	925	1,857	1,845
Regulatory costs			18	255	89	37	37	94	273	131
<b>Operating expenses</b>			<b>945</b>	<b>1,185</b>	<b>1,058</b>	<b>973</b>	<b>956</b>	<b>1,019</b>	<b>2,130</b>	<b>1,976</b>
<b>Gross result</b>			<b>833</b>	<b>522</b>	<b>633</b>	<b>756</b>	<b>742</b>	<b>812</b>	<b>1,355</b>	<b>1,553</b>
Addition to loan loss provisions			107	81	124	98	180	200	188	380
<b>Underlying result before tax</b>			<b>726</b>	<b>442</b>	<b>508</b>	<b>658</b>	<b>562</b>	<b>611</b>	<b>1,167</b>	<b>1,173</b>
Taxation			213	109	169	140	173	164	322	337
Minority interests			-1	-1	1	2	2	1	-1	4
<b>Underlying net result</b>			<b>513</b>	<b>333</b>	<b>338</b>	<b>516</b>	<b>386</b>	<b>446</b>	<b>846</b>	<b>832</b>
Net gains/losses on divestments			-	-	-	-	-	-	-	-
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-13	-16	-15	-13	-14	-13	-27
<b>Net result</b>			<b>513</b>	<b>320</b>	<b>323</b>	<b>501</b>	<b>373</b>	<b>432</b>	<b>834</b>	<b>805</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			53.2%	69.4%	62.6%	56.3%	56.3%	55.7%	61.1%	56.0%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			23.6%	15.0%	15.2%	23.4%	17.6%	20.2%	19.3%	18.9%
Risk costs in bps of average RWA			49	36	56	44	81	91	43	86
Risk-weighted assets (end of period)			86,468	87,566	89,489	88,512	88,603	88,280	86,468	88,603
Employees (FTEs, end of period)			17,972	18,349	18,751	18,839	19,284	19,424	17,972	19,284

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.6 Profit and loss: Retail Banking Netherlands

### Profit and loss Retail Banking Netherlands

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			894	906	891	904	879	917	1,800	1,796
Capital charge on book equity			1	1	1	0	0	-0	2	-0
Interest benefit on total capital			13	17	19	22	23	27	30	50
Interest result			908	924	910	927	902	944	1,832	1,846
Commission income			132	137	135	133	126	121	269	247
Investment income			-	1	0	0	0	-	1	0
Realised gains and fair value changes on investments			11	16	1	-0	-0	2	27	2
Total investment income			11	17	1	0	0	2	28	2
Valuation results non-trading derivatives			24	2	8	8	6	81	27	87
Net trading income			-6	-12	15	9	12	-3	-18	9
Other income			10	11	14	12	31	8	21	39
Total other income			29	1	36	30	49	86	30	135
<b>Total underlying income</b>			<b>1,080</b>	<b>1,079</b>	<b>1,082</b>	<b>1,090</b>	<b>1,078</b>	<b>1,153</b>	<b>2,159</b>	<b>2,231</b>
Expenses excl. regulatory costs			697	601	622	592	580	581	1,298	1,161
Regulatory costs			8	94	100	-	-	-	103	-
<b>Operating expenses</b>			<b>705</b>	<b>695</b>	<b>722</b>	<b>592</b>	<b>580</b>	<b>581</b>	<b>1,400</b>	<b>1,161</b>
<b>Gross result</b>			<b>375</b>	<b>384</b>	<b>360</b>	<b>498</b>	<b>498</b>	<b>572</b>	<b>759</b>	<b>1,070</b>
Addition to loan loss provisions			50	49	59	82	140	153	99	292
<b>Underlying result before tax</b>			<b>325</b>	<b>336</b>	<b>301</b>	<b>416</b>	<b>358</b>	<b>420</b>	<b>661</b>	<b>778</b>
Taxation			81	80	92	102	92	105	161	197
Minority interests			-	-	-	-	-	-	-	-
<b>Underlying net result</b>			<b>244</b>	<b>255</b>	<b>208</b>	<b>315</b>	<b>266</b>	<b>315</b>	<b>499</b>	<b>581</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax			-	-13	-16	-15	-13	-14	-13	-27
<b>Net result</b>			<b>244</b>	<b>243</b>	<b>193</b>	<b>300</b>	<b>253</b>	<b>301</b>	<b>487</b>	<b>553</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			65.3%	64.4%	66.7%	54.3%	53.8%	50.4%	64.8%	52.0%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			17.9%	18.0%	14.3%	21.1%	17.5%	20.6%	17.9%	19.0%
Risk costs in bps of average RWA			37	34	41	55	92	100	35	96
Risk-weighted assets (end of period)			53,581	55,737	57,690	58,552	60,683	61,076	53,581	60,683
Employees (FTEs, end of period)			9,271	9,533	9,928	9,952	10,423	10,504	9,271	10,423

<sup>1)</sup> Key figures based on underlying figures.

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



## ING 1.7 Profit and loss: Retail Banking Belgium

### Profit and loss Retail Banking Belgium<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			497	454	461	475	474	500	951	974
Capital charge on book equity			0	0	0	0	0	-0	0	0
Interest benefit on total capital			8	10	10	11	10	12	17	23
Interest result			505	464	471	486	485	512	969	996
Commission income			96	112	94	86	107	110	208	217
Investment income			1	1	2	3	1	1	2	2
Realised gains and fair value changes on investments			5	29	-1	7	2	1	34	3
Total investment income			6	30	1	10	3	2	36	5
Valuation results non-trading derivatives			7	-17	4	-2	6	0	-10	6
Net trading income			37	31	37	31	41	37	68	78
Other income			47	8	-1	29	-21	16	55	-5
Total other income			91	22	41	58	26	53	113	80
<b>Total underlying income</b>			<b>698</b>	<b>627</b>	<b>608</b>	<b>639</b>	<b>621</b>	<b>678</b>	<b>1,325</b>	<b>1,298</b>
Expenses excl. regulatory costs			231	329	348	344	340	344	559	684
Regulatory costs			9	161	-12	37	37	94	170	131
<b>Operating expenses</b>			<b>240</b>	<b>490</b>	<b>336</b>	<b>381</b>	<b>377</b>	<b>438</b>	<b>730</b>	<b>815</b>
<b>Gross result</b>			<b>458</b>	<b>138</b>	<b>273</b>	<b>258</b>	<b>244</b>	<b>239</b>	<b>596</b>	<b>483</b>
Addition to loan loss provisions			57	32	65	16	40	48	89	88
<b>Underlying result before tax</b>			<b>401</b>	<b>106</b>	<b>207</b>	<b>242</b>	<b>204</b>	<b>192</b>	<b>507</b>	<b>395</b>
Taxation			132	29	77	39	81	59	161	140
Minority interests			-1	-1	1	2	2	1	-1	4
<b>Underlying net result</b>			<b>270</b>	<b>78</b>	<b>130</b>	<b>201</b>	<b>120</b>	<b>131</b>	<b>347</b>	<b>252</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>270</b>	<b>78</b>	<b>130</b>	<b>201</b>	<b>120</b>	<b>131</b>	<b>347</b>	<b>252</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			34.4%	78.0%	55.2%	59.7%	60.7%	64.7%	55.1%	62.8%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			33.2%	9.7%	16.9%	28.1%	17.8%	19.4%	21.5%	18.6%
Risk costs in bps of average RWA			70	40	85	22	58	70	55	64
Risk-weighted assets (end of period)			32,887	31,829	31,799	29,959	27,920	27,204	32,887	27,920
Employees (FTEs, end of period)			8,701	8,816	8,823	8,887	8,861	8,920	8,701	8,861

<sup>1)</sup> Including ING Luxembourg.

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.8 Profit and loss: Retail Banking Challengers & Growth Markets

### Profit and loss Retail Banking Challengers & Growth Markets

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			910	934	898	912	884	853	1,844	1,736
Capital charge on book equity			-4	-11	-14	-15	-18	-22	-15	-39
Interest benefit on total capital			14	18	21	23	23	25	33	48
Interest result			920	942	904	919	889	856	1,862	1,745
Commission income			110	108	127	92	112	119	218	231
Investment income			2	0	0	42	2	0	2	3
Realised gains and fair value changes on investments			137	10	3	0	27	58	147	84
Total investment income			139	10	3	43	29	58	149	87
Valuation results non-trading derivatives			-81	87	-27	-27	-8	56	6	47
Net trading income			122	-63	76	55	10	-3	59	7
Other income			36	25	29	28	-43	22	61	-21
Total other income			78	49	77	55	-41	75	127	34
<b>Total underlying income</b>			<b>1,247</b>	<b>1,108</b>	<b>1,111</b>	<b>1,109</b>	<b>989</b>	<b>1,108</b>	<b>2,356</b>	<b>2,098</b>
Expenses excl. regulatory costs			567	578	578	549	569	553	1,145	1,122
Regulatory costs			54	139	56	48	27	56	193	83
<b>Operating expenses</b>			<b>621</b>	<b>717</b>	<b>633</b>	<b>597</b>	<b>596</b>	<b>609</b>	<b>1,338</b>	<b>1,205</b>
<b>Gross result</b>			<b>627</b>	<b>391</b>	<b>478</b>	<b>512</b>	<b>393</b>	<b>499</b>	<b>1,018</b>	<b>892</b>
Addition to loan loss provisions			77	67	80	66	62	59	144	121
<b>Underlying result before tax</b>			<b>550</b>	<b>324</b>	<b>398</b>	<b>446</b>	<b>331</b>	<b>440</b>	<b>874</b>	<b>771</b>
Taxation			133	98	109	122	115	125	231	239
Minority interests			19	14	7	16	17	10	34	27
<b>Underlying net result</b>			<b>397</b>	<b>212</b>	<b>282</b>	<b>308</b>	<b>199</b>	<b>306</b>	<b>609</b>	<b>505</b>
Net gains/losses on divestments			-	-	-	-	367	-	-	367
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-	-	-	-	-	-	-
<b>Net result</b>			<b>397</b>	<b>212</b>	<b>282</b>	<b>308</b>	<b>566</b>	<b>306</b>	<b>609</b>	<b>872</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			49.8%	64.7%	57.0%	53.8%	60.3%	55.0%	56.8%	57.5%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			22.5%	12.3%	15.8%	17.8%	12.1%	18.5%	17.4%	15.3%
Risk costs in bps of average RWA			42	36	44	36	35	35	39	35
Risk-weighted assets (end of period)			74,179	73,740	73,702	72,495	73,155	69,587	74,179	73,155
Employees (FTEs, end of period)			22,427	22,353	22,502	22,632	22,554	22,720	22,427	22,554

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.9 Profit and loss: Retail Banking Germany

### Profit and loss Retail Banking Germany<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			394	422	419	414	404	371	816	775
Capital charge on book equity			8	2	-1	-2	-3	-6	10	-9
Interest benefit on total capital			6	7	8	9	9	11	13	20
Interest result			408	432	427	421	410	376	839	786
Commission income			42	41	62	31	36	45	83	80
Investment income			0	-0	-0	0	1	-0	0	0
Realised gains and fair value changes on investments			44	4	3	-	24	39	48	63
Total investment income			44	4	2	0	25	39	48	63
Valuation results non-trading derivatives			-8	73	2	22	-3	9	65	6
Net trading income			19	-75	11	-12	-3	2	-56	-0
Other income			4	2	2	2	2	2	6	4
Total other income			14	0	16	12	-3	14	15	10
<b>Total underlying income</b>			<b>508</b>	<b>477</b>	<b>507</b>	<b>464</b>	<b>467</b>	<b>473</b>	<b>985</b>	<b>939</b>
Expenses excl. regulatory costs			200	195	196	187	180	180	395	360
Regulatory costs			15	101	9	39	20	30	115	50
<b>Operating expenses</b>			<b>215</b>	<b>295</b>	<b>205</b>	<b>226</b>	<b>200</b>	<b>210</b>	<b>510</b>	<b>410</b>
<b>Gross result</b>			<b>293</b>	<b>182</b>	<b>302</b>	<b>237</b>	<b>267</b>	<b>263</b>	<b>475</b>	<b>529</b>
Addition to loan loss provisions			14	8	13	17	14	12	22	27
<b>Underlying result before tax</b>			<b>279</b>	<b>174</b>	<b>288</b>	<b>220</b>	<b>253</b>	<b>250</b>	<b>452</b>	<b>503</b>
Taxation			75	60	89	70	90	80	135	170
Minority interests			0	0	0	1	0	0	1	1
<b>Underlying net result</b>			<b>203</b>	<b>113</b>	<b>199</b>	<b>150</b>	<b>162</b>	<b>170</b>	<b>316</b>	<b>332</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>203</b>	<b>113</b>	<b>199</b>	<b>150</b>	<b>162</b>	<b>170</b>	<b>316</b>	<b>332</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			42.3%	61.9%	40.5%	48.8%	42.8%	44.4%	51.8%	43.6%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			32.6%	18.2%	32.0%	24.3%	26.8%	28.1%	25.4%	27.4%
Risk costs in bps of average RWA			23	13	21	28	23	20	18	22
Risk-weighted assets (end of period)			25,133	24,932	24,911	25,134	24,467	24,037	25,133	24,467
Employees (FTEs, end of period)			4,392	4,335	4,262	4,205	4,101	4,060	4,392	4,101

<sup>1)</sup> Including ING Austria.

<sup>2)</sup> Key figures based on underlying figures.

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

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

### Profit and loss Retail Banking Other Challengers & Growth Markets<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			516	512	478	498	480	481	1,028	961
Capital charge on book equity			-12	-13	-13	-13	-14	-16	-25	-30
Interest benefit on total capital			9	11	12	13	14	15	19	28
Interest result			512	510	477	498	479	480	1,023	959
Commission income			69	67	66	62	77	74	135	151
Investment income			2	0	0	42	2	0	2	2
Realised gains and fair value changes on investments			93	6	0	0	3	19	99	22
Total investment income			95	6	0	42	4	20	101	24
Valuation results non-trading derivatives			-72	14	-29	-49	-5	46	-58	41
Net trading income			104	12	64	66	13	-5	116	8
Other income			32	22	26	26	-45	20	55	-25
Total other income			63	48	61	43	-38	62	112	24
<b>Total underlying income</b>			<b>740</b>	<b>631</b>	<b>605</b>	<b>645</b>	<b>522</b>	<b>636</b>	<b>1,371</b>	<b>1,158</b>
Expenses excl. regulatory costs			367	383	381	362	389	373	750	762
Regulatory costs			39	38	47	9	7	26	78	33
<b>Operating expenses</b>			<b>406</b>	<b>422</b>	<b>428</b>	<b>371</b>	<b>396</b>	<b>399</b>	<b>828</b>	<b>795</b>
<b>Gross result</b>			<b>334</b>	<b>210</b>	<b>177</b>	<b>275</b>	<b>126</b>	<b>236</b>	<b>543</b>	<b>363</b>
Addition to loan loss provisions			63	59	67	49	48	47	122	95
<b>Underlying result before tax</b>			<b>271</b>	<b>151</b>	<b>110</b>	<b>226</b>	<b>78</b>	<b>190</b>	<b>422</b>	<b>268</b>
Taxation			58	38	20	53	24	45	95	69
Minority interests			19	14	7	15	17	9	33	26
<b>Underlying net result</b>			<b>194</b>	<b>99</b>	<b>83</b>	<b>158</b>	<b>37</b>	<b>136</b>	<b>293</b>	<b>173</b>
Net gains/losses on divestments							367		-	367
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>194</b>	<b>99</b>	<b>83</b>	<b>158</b>	<b>404</b>	<b>136</b>	<b>293</b>	<b>540</b>
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			54.9%	66.8%	70.8%	57.4%	75.8%	62.8%	60.4%	68.7%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			17.4%	9.3%	7.5%	14.4%	4.6%	13.3%	13.3%	8.8%
Risk costs in bps of average RWA			51	48	55	41	41	42	50	42
Risk-weighted assets (end of period)			49,047	48,809	48,791	47,361	48,688	45,551	49,047	48,688
Employees (FTEs, end of period)			18,035	18,018	18,240	18,427	18,454	18,661	18,035	18,454

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.11 Profit and loss: Wholesale Banking

### Profit and loss Wholesale Banking

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			1,008	1,031	1,016	953	992	995	2,040	1,987
Capital charge on book equity			-142	-153	-159	-157	-163	-159	-294	-322
Interest benefit on total capital			36	46	50	55	54	61	82	116
Interest result			902	925	907	850	883	898	1,827	1,780
Commission income			273	251	251	216	239	256	524	495
Investment income			3	8	-1	12	4	-0	11	4
Realised gains and fair value changes on investments			12	7	-7	-72	-12	50	20	38
Total investment income			15	15	-8	-60	-8	50	30	42
Valuation results non-trading derivatives			-30	-3	47	119	8	15	-32	23
Net trading income			286	132	88	85	422	261	418	683
Other income			25	-5	9	4	18	19	20	37
Total other income			281	125	145	208	448	295	406	743
<b>Total underlying income</b>			<b>1,471</b>	<b>1,316</b>	<b>1,295</b>	<b>1,214</b>	<b>1,562</b>	<b>1,498</b>	<b>2,787</b>	<b>3,060</b>
Expenses excl. regulatory costs			587	573	652	582	606	576	1,161	1,182
Regulatory costs			2	102	100	20	-3	24	104	21
<b>Operating expenses</b>			<b>590</b>	<b>676</b>	<b>753</b>	<b>603</b>	<b>603</b>	<b>600</b>	<b>1,265</b>	<b>1,203</b>
<b>Gross result</b>			<b>881</b>	<b>641</b>	<b>543</b>	<b>612</b>	<b>959</b>	<b>898</b>	<b>1,522</b>	<b>1,857</b>
Addition to loan loss provisions			123	117	97	97	111	173	240	283
<b>Underlying result before tax</b>			<b>758</b>	<b>524</b>	<b>445</b>	<b>515</b>	<b>848</b>	<b>725</b>	<b>1,282</b>	<b>1,573</b>
Taxation			266	150	146	119	217	193	416	411
Minority interests			4	3	4	6	1	5	6	6
<b>Underlying net result</b>			<b>489</b>	<b>371</b>	<b>294</b>	<b>390</b>	<b>630</b>	<b>527</b>	<b>860</b>	<b>1,157</b>
Net gains/losses on divestments			-	-	-	-	-	-	-	-
Net result from divested units			-	-	-	-	-	-	-	-
Special items after tax			-	-	-	-	-	-	-	-
<b>Net result</b>			<b>489</b>	<b>371</b>	<b>294</b>	<b>390</b>	<b>630</b>	<b>527</b>	<b>860</b>	<b>1,157</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			40.1%	51.3%	58.1%	49.6%	38.6%	40.1%	45.4%	39.3%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			12.9%	9.8%	8.0%	10.9%	17.6%	15.2%	11.4%	16.4%
Risk costs in bps of average RWA			32	31	26	27	31	49	32	40
Risk-weighted assets (end of period)			153,679	151,122	152,315	146,301	144,285	142,765	153,679	144,285
Employees (FTEs, end of period)			11,431	11,383	11,113	11,087	10,889	10,886	11,431	10,889
Value at Risk trading positions (avg.)			12.9	11.2	13.9	11.5	10.2	10.8		

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.12 Profit and loss: WB - Industry Lending

### Profit and loss Wholesale Banking - Industry Lending

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			506	477	465	459	465	437	983	902
Capital charge on book equity			-0	-0	-0	-0	-0	-0	-0	-0
Interest benefit on total capital			14	19	19	21	21	23	33	43
Interest result			520	495	485	480	486	459	1,016	945
Commission income			150	131	119	112	134	133	282	267
Investment income			0	0	0	1	0	0	1	0
Realised gains and fair value changes on investments			-3	-5	-6	-8	-1	9	-7	8
Total investment income			-2	-5	-6	-7	-1	9	-7	8
Valuation results non-trading derivatives			-1	1	2	-20	-7	-1	-0	-8
Net trading income			2	3	-1	4	6	-4	5	2
Other income			8	-5	4	-0	2	3	2	5
Total other income			9	-2	5	-16	0	-1	7	-1
<b>Total underlying income</b>			<b>678</b>	<b>620</b>	<b>602</b>	<b>570</b>	<b>620</b>	<b>600</b>	<b>1,298</b>	<b>1,220</b>
Expenses excl. regulatory costs			157	149	149	143	148	135	305	283
Regulatory costs			-1	21	25	3	0	5	20	5
<b>Operating expenses</b>			<b>156</b>	<b>170</b>	<b>174</b>	<b>146</b>	<b>149</b>	<b>140</b>	<b>326</b>	<b>288</b>
<b>Gross result</b>			<b>522</b>	<b>450</b>	<b>429</b>	<b>424</b>	<b>471</b>	<b>460</b>	<b>972</b>	<b>932</b>
Addition to loan loss provisions			60	98	63	39	58	108	158	165
<b>Underlying result before tax</b>			<b>462</b>	<b>353</b>	<b>366</b>	<b>385</b>	<b>414</b>	<b>353</b>	<b>815</b>	<b>766</b>
Taxation			110	83	88	89	119	88	193	206
Minority interests			1	2	2	1	1	1	3	3
<b>Underlying net result</b>			<b>352</b>	<b>268</b>	<b>276</b>	<b>294</b>	<b>294</b>	<b>264</b>	<b>619</b>	<b>558</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>352</b>	<b>268</b>	<b>276</b>	<b>294</b>	<b>294</b>	<b>264</b>	<b>619</b>	<b>558</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			23.0%	27.4%	28.9%	25.6%	24.0%	23.3%	25.1%	23.6%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			22.5%	17.5%	19.0%	21.5%	21.6%	20.3%	20.0%	21.0%
Risk costs in bps of average RWA			38	63	43	28	42	82	51	62
Risk-weighted assets (end of period)			64,670	60,841	62,387	54,773	55,116	54,301	64,670	55,116

<sup>1)</sup> Key figures based on underlying figures.

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

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

### Profit and loss Wholesale Banking - General Lending & Transaction Services

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			240	237	243	236	242	242	477	484
Capital charge on book equity			-1	-1	-1	-1	-1	-1	-1	-2
Interest benefit on total capital			11	13	15	16	15	17	24	32
Interest result			250	250	257	251	256	259	500	515
Commission income			95	84	93	83	90	86	178	177
Investment income			0	0	0	0	0	0	0	0
Realised gains and fair value changes on investments			-	-	-0	-	-	-	-	-
Total investment income			0	0	-0	0	0	0	0	0
Valuation results non-trading derivatives			1	0	-1	-0	-4	1	1	-4
Net trading income			8	8	12	9	15	8	17	23
Other income			1	2	2	3	1	3	3	4
Total other income			10	11	13	12	12	12	21	24
<b>Total underlying income</b>			<b>354</b>	<b>345</b>	<b>363</b>	<b>345</b>	<b>359</b>	<b>356</b>	<b>699</b>	<b>715</b>
Expenses excl. regulatory costs			185	179	201	189	191	191	364	383
Regulatory costs			5	23	15	13	1	5	28	6
<b>Operating expenses</b>			<b>191</b>	<b>202</b>	<b>216</b>	<b>203</b>	<b>193</b>	<b>196</b>	<b>393</b>	<b>389</b>
<b>Gross result</b>			<b>164</b>	<b>143</b>	<b>147</b>	<b>143</b>	<b>166</b>	<b>160</b>	<b>307</b>	<b>326</b>
Addition to loan loss provisions			50	2	24	39	34	51	53	86
<b>Underlying result before tax</b>			<b>114</b>	<b>141</b>	<b>123</b>	<b>104</b>	<b>132</b>	<b>109</b>	<b>254</b>	<b>240</b>
Taxation			27	33	35	21	41	28	60	69
Minority interests			3	0	1	3	-2	2	3	-0
<b>Underlying net result</b>			<b>84</b>	<b>107</b>	<b>86</b>	<b>80</b>	<b>93</b>	<b>79</b>	<b>191</b>	<b>172</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>84</b>	<b>107</b>	<b>86</b>	<b>80</b>	<b>93</b>	<b>79</b>	<b>191</b>	<b>172</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			53.8%	58.5%	59.6%	58.7%	53.7%	55.0%	56.1%	54.4%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			7.7%	9.7%	8.1%	8.0%	9.0%	8.2%	8.7%	8.6%
Risk costs in bps of average RWA			45	2	22	37	34	52	23	43
Risk-weighted assets (end of period)			45,787	44,507	44,344	42,342	41,304	39,780	45,787	41,304

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.14 Profit and loss: WB - Financial Markets

### Profit and loss Wholesale Banking - Financial Markets

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			69	114	110	53	83	118	183	201
Capital charge on book equity			-1	-1	-0	-0	-0	-0	-1	-0
Interest benefit on total capital			8	11	12	14	14	17	19	30
Interest result			76	124	123	67	97	135	200	231
Commission income			29	36	41	18	15	38	66	53
Investment income			1	0	4	0	1	0	1	1
Realised gains and fair value changes on investments			1	-0	-1	4	1	-1	1	0
Total investment income			2	-0	3	5	2	-1	2	1
Valuation results non-trading derivatives			-44	21	23	136	52	-31	-23	22
Net trading income			266	92	86	61	372	244	358	616
Other income			-7	-5	-22	-9	-15	-13	-12	-28
Total other income			215	108	86	187	409	201	322	610
<b>Total underlying income</b>			<b>322</b>	<b>268</b>	<b>253</b>	<b>277</b>	<b>523</b>	<b>372</b>	<b>590</b>	<b>895</b>
Expenses excl. regulatory costs			219	214	226	224	225	211	433	436
Regulatory costs			-12	53	57	1	1	12	41	13
<b>Operating expenses</b>			<b>207</b>	<b>267</b>	<b>284</b>	<b>225</b>	<b>226</b>	<b>223</b>	<b>473</b>	<b>449</b>
<b>Gross result</b>			<b>115</b>	<b>2</b>	<b>-31</b>	<b>52</b>	<b>296</b>	<b>149</b>	<b>117</b>	<b>445</b>
Addition to loan loss provisions			-1	4	4	0	0	-0	2	-0
<b>Underlying result before tax</b>			<b>116</b>	<b>-2</b>	<b>-35</b>	<b>52</b>	<b>296</b>	<b>149</b>	<b>114</b>	<b>445</b>
Taxation			33	-8	6	-12	60	27	25	87
Minority interests			1	1	2	1	1	1	2	2
<b>Underlying net result</b>			<b>83</b>	<b>5</b>	<b>-42</b>	<b>64</b>	<b>236</b>	<b>121</b>	<b>88</b>	<b>357</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>83</b>	<b>5</b>	<b>-42</b>	<b>64</b>	<b>236</b>	<b>121</b>	<b>88</b>	<b>357</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			64.2%	99.4%	112.2%	81.2%	43.3%	60.0%	80.2%	50.2%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			10.0%	0.7%	-4.5%	7.0%	25.8%	13.3%	5.3%	19.6%
Risk costs in bps of average RWA			-1	4	5	0	0	-0	1	-0
Risk-weighted assets (end of period)			32,378	34,389	34,449	37,573	36,754	36,646	32,378	36,754

<sup>1)</sup> Key figures based on underlying figures.

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



## ING 1.15 Profit and loss: WB - Bank Treasury & Other

### Profit and loss Wholesale Banking - Bank Treasury & Other

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			194	203	197	205	201	198	397	399
Capital charge on book equity			-140	-151	-158	-156	-162	-158	-292	-320
Interest benefit on total capital			3	3	4	4	5	5	6	9
Interest result			56	55	43	53	44	45	112	89
Commission income			-2	-0	-1	2	-0	-1	-2	-2
Investment income			1	8	-5	10	3	-0	9	3
Realised gains and fair value changes on investments			14	12	0	-68	-12	42	26	30
Total investment income			15	20	-5	-58	-9	42	35	33
Valuation results non-trading derivatives			15	-25	23	4	-33	46	-10	13
Net trading income			9	29	-9	11	30	12	38	42
Other income			23	3	26	11	30	26	27	55
Total other income			47	8	40	25	26	84	55	110
<b>Total underlying income</b>			<b>117</b>	<b>83</b>	<b>76</b>	<b>22</b>	<b>61</b>	<b>170</b>	<b>200</b>	<b>230</b>
Expenses excl. regulatory costs			26	32	76	26	41	39	58	80
Regulatory costs			11	4	3	3	-6	2	15	-3
<b>Operating expenses</b>			<b>37</b>	<b>37</b>	<b>79</b>	<b>29</b>	<b>35</b>	<b>42</b>	<b>74</b>	<b>77</b>
<b>Gross result</b>			<b>80</b>	<b>46</b>	<b>-2</b>	<b>-7</b>	<b>25</b>	<b>128</b>	<b>126</b>	<b>154</b>
Addition to loan loss provisions			14	14	6	19	19	14	28	32
<b>Underlying result before tax</b>			<b>66</b>	<b>32</b>	<b>-8</b>	<b>-26</b>	<b>7</b>	<b>114</b>	<b>98</b>	<b>121</b>
Taxation			96	42	18	22	-2	51	138	49
Minority interests			-1	-1	-1	1	1	1	-1	2
<b>Underlying net result</b>			<b>-30</b>	<b>-9</b>	<b>-25</b>	<b>-48</b>	<b>8</b>	<b>63</b>	<b>-39</b>	<b>71</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>-30</b>	<b>-9</b>	<b>-25</b>	<b>-48</b>	<b>8</b>	<b>63</b>	<b>-39</b>	<b>71</b>
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			31.4%	44.5%	102.8%	130.7%	58.2%	24.5%	36.9%	33.4%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			-10.9%	-3.3%	-9.2%	-16.8%	2.9%	21.8%	-7.1%	12.4%
Risk costs in bps of average RWA			51	48	22	68	64	47	50	56
Risk-weighted assets (end of period)			10,843	11,385	11,135	11,612	11,111	12,038	10,843	11,111

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.16 Profit and loss: Corporate Line

### Profit and loss Corporate Line

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
Balance sheet related interest			-43	-78	-94	-104	-125	-90	-121	-215
Capital charge on book equity			145	162	172	173	181	181	307	362
Interest benefit on total capital			-70	-92	-101	-111	-111	-126	-162	-236
Interest result			31	-7	-22	-42	-55	-35	25	-90
Commission income			-1	-1	-0	-3	-0	-0	-2	-0
Investment income			1	-0	1	0	0	0	1	0
Realised gains and fair value changes on investments			0	0	-0	0	0	-	0	0
Total investment income			1	-0	1	0	0	0	1	0
Valuation results non-trading derivatives			39	-56	-59	-185	178	-80	-17	98
Net trading income			-26	12	24	176	-187	-11	-14	-198
Other income			7	8	1	4	-14	24	15	10
Total other income			20	-36	-34	-6	-22	-68	-17	-90
<b>Total underlying income</b>			<b>51</b>	<b>-44</b>	<b>-55</b>	<b>-50</b>	<b>-77</b>	<b>-102</b>	<b>7</b>	<b>-180</b>
Expenses excl. regulatory costs			76	59	60	74	63	13	134	76
Regulatory costs			1	0	35	-	0	0	1	0
<b>Operating expenses</b>			<b>76</b>	<b>59</b>	<b>95</b>	<b>74</b>	<b>63</b>	<b>13</b>	<b>135</b>	<b>76</b>
<b>Gross result</b>			<b>-25</b>	<b>-103</b>	<b>-150</b>	<b>-124</b>	<b>-140</b>	<b>-115</b>	<b>-128</b>	<b>-256</b>
Addition to loan loss provisions			0	-0	0	0	-	-	-0	-
<b>Underlying result before tax</b>			<b>-25</b>	<b>-103</b>	<b>-150</b>	<b>-124</b>	<b>-140</b>	<b>-115</b>	<b>-128</b>	<b>-256</b>
Taxation			-42	-29	-57	-3	-42	-24	-71	-66
Minority interests			-	-	-	-	-	-	-	-
<b>Underlying net result</b>			<b>17</b>	<b>-74</b>	<b>-93</b>	<b>-122</b>	<b>-98</b>	<b>-92</b>	<b>-57</b>	<b>-190</b>
Net gains/losses on divestments									-	-
Net result from divested units									-	-
Special items after tax									-	-
<b>Net result</b>			<b>17</b>	<b>-74</b>	<b>-93</b>	<b>-122</b>	<b>-98</b>	<b>-92</b>	<b>-57</b>	<b>-190</b>
<b>Key figures<sup>1)</sup></b>										
Risk-weighted assets (end of period)			2,642	2,932	2,696	2,965	3,788	2,949	2,642	3,788
Employees (FTEs, end of period)			3	3	2	2	2	2	3	2

<sup>1)</sup> Key figures based on underlying figures.

## ING 1.17 Geographical split Banking: 2Q2016

### Geographical split 2Q2016

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other <sup>1)</sup>		
	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
<b>Profit and loss</b>																				
Interest result	1,136	908	227	553	505	49	484	408	76	354	263	90	303	249	54	407	407	31	-0	31
Commission income	203	132	72	127	96	31	61	42	20	34	10	24	70	59	11	114	114	-1	0	-1
Investment income	29	11	17	3	6	-3	44	44	-	11	11	0	84	84	0	-1	-1	1	1	1
Other income	84	29	55	211	91	120	24	14	10	28	15	12	67	48	19	47	47	36	17	20
<b>Total underlying income</b>	<b>1,452</b>	<b>1,080</b>	<b>372</b>	<b>895</b>	<b>698</b>	<b>197</b>	<b>614</b>	<b>508</b>	<b>106</b>	<b>427</b>	<b>300</b>	<b>127</b>	<b>524</b>	<b>440</b>	<b>84</b>	<b>567</b>	<b>567</b>	<b>68</b>	<b>17</b>	<b>51</b>
Expenses excl. regulatory costs	886	697	189	285	231	54	223	200	23	202	167	35	232	200	32	251	251	77	2	76
Regulatory costs	7	8	-1	6	9	-4	14	15	-1	14	13	1	34	26	8	-1	-1	1	0	1
<b>Operating expenses</b>	<b>893</b>	<b>705</b>	<b>188</b>	<b>291</b>	<b>240</b>	<b>51</b>	<b>237</b>	<b>215</b>	<b>23</b>	<b>216</b>	<b>180</b>	<b>36</b>	<b>266</b>	<b>226</b>	<b>41</b>	<b>250</b>	<b>250</b>	<b>78</b>	<b>2</b>	<b>76</b>
<b>Gross result</b>	<b>558</b>	<b>375</b>	<b>183</b>	<b>604</b>	<b>458</b>	<b>147</b>	<b>376</b>	<b>293</b>	<b>83</b>	<b>211</b>	<b>120</b>	<b>91</b>	<b>257</b>	<b>214</b>	<b>44</b>	<b>318</b>	<b>318</b>	<b>-10</b>	<b>15</b>	<b>-25</b>
Addition to loan loss provisions	103	50	52	93	57	36	16	14	2	37	18	19	43	45	-2	15	15	0	-	0
<b>Underlying result before tax Banking</b>	<b>456</b>	<b>325</b>	<b>131</b>	<b>512</b>	<b>401</b>	<b>111</b>	<b>360</b>	<b>279</b>	<b>81</b>	<b>175</b>	<b>102</b>	<b>72</b>	<b>214</b>	<b>169</b>	<b>45</b>	<b>302</b>	<b>302</b>	<b>-10</b>	<b>15</b>	<b>-25</b>
Retail Banking	325	325		401	401		279	279		102	102		169	169		302	302	15	15	
Wholesale Banking	131		131	111		111	81		81	72		72	45		45			-25		-25
Corporate Line																				
<b>Underlying result before tax Banking</b>	<b>456</b>	<b>325</b>	<b>131</b>	<b>512</b>	<b>401</b>	<b>111</b>	<b>360</b>	<b>279</b>	<b>81</b>	<b>175</b>	<b>102</b>	<b>72</b>	<b>214</b>	<b>169</b>	<b>45</b>	<b>302</b>	<b>302</b>	<b>-10</b>	<b>15</b>	<b>-25</b>
<b>Customer lending/deposits (in EUR billion)</b>																				
Residential mortgages	126.0	124.8	1.2	34.9	34.8	0.1	67.5	67.4	0.1	45.3	45.3	0.0	7.4	7.4	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	76.2	37.5	38.7	54.6	40.3	14.4	27.7	10.3	17.4	24.6	4.6	20.0	26.2	18.1	8.1	60.5	60.5	0.0	0.0	0.0
Customer deposits	162.2	137.2	24.9	97.7	82.0	15.7	124.4	123.6	0.8	82.6	81.2	1.5	32.4	28.2	4.2	13.7	13.7	6.6	0.0	6.6
<b>Key figures<sup>2)</sup></b>																				
Cost/income ratio	61.5%	65.3%	50.7%	32.5%	34.4%	25.7%	38.7%	42.3%	21.3%	50.5%	60.0%	28.1%	50.8%	51.4%	48.2%	44.0%	44.0%	114.6%	10.8%	149.0%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>	15.3%	17.9%	n.a.	27.3%	33.2%	n.a.	30.3%	32.6%	n.a.	18.8%	26.3%	n.a.	15.1%	14.5%	n.a.	9.8%	n.a.	37.6%	n.a.	24.6%
Risk costs in bps of average RWA	45	37	n.a.	73	70	n.a.	19	23	n.a.	55	59	n.a.	38	49	n.a.	9	n.a.	n.a.	n.a.	0
Risk-weighted assets (end of period)	89,776	53,581	36,195	51,250	32,887	18,364	34,721	25,133	9,588	26,449	11,880	14,569	46,071	37,166	8,904	65,780	65,780	2,922	279	2,642
Employees (FTEs, end of period)	12,672	9,271	3,402	10,347	8,701	1,645	4,673	4,392	280	4,009	3,413	595	16,119	14,622	1,498	4,007	4,007	7	4	3

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.18 Geographical split Banking: Comparable quarters

### Geographical split comparable quarters

	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
In EUR million	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015	2Q2016	2Q2015
<b>Profit and loss</b>																
Interest result	3,267	3,103	1,136	1,168	553	555	484	448	354	319	303	287	407	380	31	-55
Commission income	610	584	203	187	127	135	61	43	34	42	70	65	114	112	-1	-0
Investment income	172	25	29	-22	3	2	44	26	11	4	84	0	-1	11	1	3
Other income	498	460	84	71	211	192	24	-2	28	-66	67	75	47	201	36	-11
<b>Total underlying income</b>	<b>4,547</b>	<b>4,171</b>	<b>1,452</b>	<b>1,404</b>	<b>895</b>	<b>884</b>	<b>614</b>	<b>516</b>	<b>427</b>	<b>299</b>	<b>524</b>	<b>427</b>	<b>567</b>	<b>704</b>	<b>68</b>	<b>-63</b>
Expenses excl. regulatory costs	2,157	2,157	886	755	285	429	223	197	202	207	232	255	251	248	77	67
Regulatory costs	75	61	7	-	6	37	14	20	14	2	34	6	-1	-4	1	0
<b>Operating expenses</b>	<b>2,231</b>	<b>2,218</b>	<b>893</b>	<b>755</b>	<b>291</b>	<b>466</b>	<b>237</b>	<b>217</b>	<b>216</b>	<b>208</b>	<b>266</b>	<b>262</b>	<b>250</b>	<b>244</b>	<b>78</b>	<b>67</b>
<b>Gross result</b>	<b>2,316</b>	<b>1,953</b>	<b>558</b>	<b>649</b>	<b>604</b>	<b>418</b>	<b>376</b>	<b>299</b>	<b>211</b>	<b>90</b>	<b>257</b>	<b>166</b>	<b>318</b>	<b>461</b>	<b>-10</b>	<b>-130</b>
Addition to loan loss provisions	307	353	103	204	93	31	16	14	37	6	43	56	15	41	0	-
<b>Underlying result before tax Banking</b>	<b>2,009</b>	<b>1,601</b>	<b>456</b>	<b>446</b>	<b>512</b>	<b>387</b>	<b>360</b>	<b>285</b>	<b>175</b>	<b>84</b>	<b>214</b>	<b>109</b>	<b>302</b>	<b>420</b>	<b>-10</b>	<b>-130</b>
Retail Banking	1,275	893	325	358	401	204	279	253	102	-0	169	79	0	-	-	-
Wholesale Banking	758	848	131	88	111	183	81	32	72	84	45	31	302	420	15	10
Corporate Line	-25	-140	-	-	-	-	-	-	-	-	-	-	-	-	-25	-140
<b>Underlying result before tax Banking</b>	<b>2,009</b>	<b>1,601</b>	<b>456</b>	<b>446</b>	<b>512</b>	<b>387</b>	<b>360</b>	<b>285</b>	<b>175</b>	<b>84</b>	<b>214</b>	<b>109</b>	<b>302</b>	<b>420</b>	<b>-10</b>	<b>-130</b>
Taxation	569	462	110	116	165	127	101	100	49	46	41	17	143	96	-39	-40
Minority interests	23	21	-	-	-1	2	0	0	-	-	23	18	-	-	-	-
<b>Underlying net result Banking</b>	<b>1,417</b>	<b>1,118</b>	<b>346</b>	<b>330</b>	<b>347</b>	<b>257</b>	<b>259</b>	<b>184</b>	<b>126</b>	<b>38</b>	<b>150</b>	<b>75</b>	<b>159</b>	<b>324</b>	<b>29</b>	<b>-90</b>
Net gains/losses on divestments	-	367	-	-	-	-	-	-	-	-	-	367	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-	-13	-	-13	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net result Banking</b>	<b>1,417</b>	<b>1,471</b>	<b>346</b>	<b>316</b>	<b>347</b>	<b>257</b>	<b>259</b>	<b>184</b>	<b>126</b>	<b>38</b>	<b>150</b>	<b>442</b>	<b>159</b>	<b>324</b>	<b>29</b>	<b>-90</b>
<b>Customer lending/deposits (in EUR billion)</b>																
Residential mortgages	281.1	278.8	126.0	131.3	34.9	33.8	67.5	64.5	45.3	42.8	7.4	6.5	0.0	0.0	0.0	0.0
Other customer lending	269.9	259.8	76.2	75.1	54.6	53.0	27.7	27.2	24.6	20.3	26.2	25.1	60.5	59.2	0.0	0.0
Customer deposits	519.6	514.2	162.2	165.3	97.7	96.6	124.4	119.4	82.6	78.5	32.4	29.3	13.7	18.5	6.6	6.7
<b>Key figures<sup>1)</sup></b>																
Cost/income ratio	49.1%	53.2%	61.5%	53.8%	32.5%	52.7%	38.7%	42.0%	50.5%	69.8%	50.8%	61.3%	44.0%	34.6%	114.6%	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>	18.2%	14.8%	15.3%	13.4%	27.3%	23.2%	30.3%	25.4%	18.8%	5.8%	15.1%	8.6%	9.8%	21.2%	37.6%	-84.9%
Risk costs in bps of average RWA	39	46	45	83	73	28	19	20	55	10	38	52	9	27	0	-
Risk-weighted assets (end of period)	316,969	309,831	89,776	98,457	51,250	45,066	34,721	29,620	26,449	26,158	46,071	45,294	65,780	60,718	2,922	4,518
Employees (FTEs, end of period)	51,833	52,729	12,672	13,757	10,347	10,637	4,673	4,326	4,009	3,960	16,119	16,406	4,007	3,614	7	29

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.19 Geographical split Banking: Netherlands

### Geographical split Netherlands

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			1,136	1,182	1,151	1,162	1,168	1,197	2,318	2,365
Commission income			203	197	198	186	187	183	401	370
Investment income			29	33	2	-59	-22	2	61	-20
Other income			84	11	10	50	71	133	95	204
<b>Total underlying income</b>			<b>1,452</b>	<b>1,423</b>	<b>1,361</b>	<b>1,339</b>	<b>1,404</b>	<b>1,514</b>	<b>2,875</b>	<b>2,918</b>
Expenses excl. regulatory costs			886	760	837	756	755	742	1,646	1,497
Regulatory costs			7	111	130	-	-	-	118	-
<b>Operating expenses</b>			<b>893</b>	<b>871</b>	<b>967</b>	<b>756</b>	<b>755</b>	<b>742</b>	<b>1,764</b>	<b>1,497</b>
<b>Gross result</b>			<b>558</b>	<b>552</b>	<b>394</b>	<b>583</b>	<b>649</b>	<b>772</b>	<b>1,110</b>	<b>1,421</b>
Addition to loan loss provisions			103	92	107	81	204	262	194	466
<b>Underlying result before tax</b>			<b>456</b>	<b>460</b>	<b>287</b>	<b>502</b>	<b>446</b>	<b>510</b>	<b>916</b>	<b>956</b>
Retail Banking			325	336	301	416	358	420	661	778
Wholesale Banking			131	124	-14	85	88	90	255	178
Corporate Line			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>456</b>	<b>460</b>	<b>287</b>	<b>502</b>	<b>446</b>	<b>510</b>	<b>916</b>	<b>956</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			126.0	127.0	127.8	129.6	131.3	132.7	126.0	131.3
Other customer lending			76.2	72.9	72.7	74.1	75.1	78.7	76.2	75.1
Customer deposits			162.2	157.8	159.9	163.2	165.3	157.9	162.2	165.3
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			61.5%	61.2%	71.0%	56.5%	53.8%	49.0%	61.4%	51.3%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			15.3%	14.8%	8.3%	14.7%	13.4%	15.6%	15.0%	14.5%
Risk costs in bps of average RWA			45	39	45	33	83	106	42	94
Risk-weighted assets (end of period)			89,776	91,816	94,934	97,147	98,457	98,619	89,776	98,457
Employees (FTEs, end of period)			12,672	12,957	13,365	13,394	13,757	13,903	12,672	13,757

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.20 Geographical split Banking: Belgium

### Geographical split Belgium<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			553	533	563	563	555	605	1,087	1,161
Commission income			127	140	124	100	135	139	268	274
Investment income			3	36	1	10	2	5	39	8
Other income			211	14	49	92	192	82	225	274
<b>Total underlying income</b>			<b>895</b>	<b>723</b>	<b>736</b>	<b>765</b>	<b>884</b>	<b>832</b>	<b>1,618</b>	<b>1,716</b>
Expenses excl. regulatory costs			285	417	437	438	429	440	702	869
Regulatory costs			6	196	1	52	37	109	202	146
<b>Operating expenses</b>			<b>291</b>	<b>614</b>	<b>438</b>	<b>490</b>	<b>466</b>	<b>549</b>	<b>904</b>	<b>1,015</b>
<b>Gross result</b>			<b>604</b>	<b>109</b>	<b>298</b>	<b>274</b>	<b>418</b>	<b>283</b>	<b>713</b>	<b>701</b>
Addition to loan loss provisions			93	33	64	20	31	51	126	82
<b>Underlying result before tax</b>			<b>512</b>	<b>76</b>	<b>234</b>	<b>255</b>	<b>387</b>	<b>232</b>	<b>588</b>	<b>619</b>
Retail Banking			401	106	207	242	204	192	507	395
Wholesale Banking			111	-30	26	13	183	41	81	224
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>512</b>	<b>76</b>	<b>234</b>	<b>255</b>	<b>387</b>	<b>232</b>	<b>588</b>	<b>619</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			34.9	34.5	34.1	33.7	33.8	33.6	34.9	33.8
Other customer lending			54.6	52.7	52.3	52.0	53.0	51.0	54.6	53.0
Customer deposits			97.7	98.4	94.5	95.5	96.6	93.7	97.7	96.6
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			32.5%	84.9%	59.5%	64.1%	52.7%	66.0%	55.9%	59.1%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			27.3%	4.7%	11.9%	20.1%	23.2%	14.1%	16.0%	18.7%
Risk costs in bps of average RWA			73	26	53	17	28	46	50	37
Risk-weighted assets (end of period)			51,250	50,271	50,071	47,662	45,066	44,459	51,250	45,066
Employees (FTEs, end of period)			10,347	10,479	10,573	10,642	10,637	10,693	10,347	10,637

<sup>1)</sup> Including ING Luxembourg.

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.21 Geographical split Banking: Germany

Geographical split Germany <sup>1)</sup>										
In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			484	505	489	463	448	412	989	860
Commission income			61	59	73	43	43	55	120	99
Investment income			44	4	3	0	26	41	48	67
Other income			24	4	18	16	-2	18	28	16
<b>Total underlying income</b>			<b>614</b>	<b>572</b>	<b>583</b>	<b>521</b>	<b>516</b>	<b>526</b>	<b>1,186</b>	<b>1,042</b>
Expenses excl. regulatory costs			223	216	217	205	197	194	439	392
Regulatory costs			14	103	14	40	20	31	117	50
<b>Operating expenses</b>			<b>237</b>	<b>319</b>	<b>230</b>	<b>245</b>	<b>217</b>	<b>225</b>	<b>556</b>	<b>442</b>
<b>Gross result</b>			<b>376</b>	<b>253</b>	<b>353</b>	<b>276</b>	<b>299</b>	<b>301</b>	<b>629</b>	<b>600</b>
Addition to loan loss provisions			16	6	7	42	14	12	22	27
<b>Underlying result before tax</b>			<b>360</b>	<b>247</b>	<b>345</b>	<b>234</b>	<b>285</b>	<b>288</b>	<b>607</b>	<b>573</b>
Retail Banking			279	174	288	220	253	250	452	503
Wholesale Banking			81	73	57	14	32	38	155	70
Corporate Line			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>360</b>	<b>247</b>	<b>345</b>	<b>234</b>	<b>285</b>	<b>288</b>	<b>607</b>	<b>573</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			67.5	66.5	66.1	65.3	64.5	64.3	67.5	64.5
Other customer lending			27.7	27.7	24.2	22.8	27.2	24.5	27.7	27.2
Customer deposits			124.4	121.8	120.9	119.2	119.4	118.5	124.4	119.4
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			38.7%	55.8%	39.5%	47.0%	42.0%	42.8%	46.9%	42.4%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			30.3%	19.4%	30.0%	20.5%	25.4%	27.5%	25.0%	26.4%
Risk costs in bps of average RWA			19	7	9	57	20	17	13	19
Risk-weighted assets (end of period)			34,721	33,731	32,856	30,147	29,620	28,486	34,721	29,620
Employees (FTEs, end of period)			4,673	4,607	4,519	4,442	4,326	4,278	4,673	4,326

<sup>1)</sup> Including ING Austria.

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.22 Geographical split Banking: Other Challengers

### Geographical split Other Challengers<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			354	347	318	325	319	307	701	626
Commission income			34	38	40	33	42	41	72	83
Investment income			11	-0	-0	0	4	10	11	14
Other income			28	14	28	21	-66	28	42	-38
<b>Total underlying income</b>			<b>427</b>	<b>399</b>	<b>386</b>	<b>378</b>	<b>299</b>	<b>387</b>	<b>826</b>	<b>685</b>
Expenses excl. regulatory costs			202	216	212	205	207	197	417	403
Regulatory costs			14	22	13	3	2	2	36	4
<b>Operating expenses</b>			<b>216</b>	<b>238</b>	<b>225</b>	<b>208</b>	<b>208</b>	<b>199</b>	<b>454</b>	<b>407</b>
<b>Gross result</b>			<b>211</b>	<b>161</b>	<b>161</b>	<b>171</b>	<b>90</b>	<b>188</b>	<b>372</b>	<b>278</b>
Addition to loan loss provisions			37	29	30	20	6	42	66	49
<b>Underlying result before tax</b>			<b>175</b>	<b>132</b>	<b>131</b>	<b>150</b>	<b>84</b>	<b>146</b>	<b>306</b>	<b>229</b>
Retail Banking			102	73	66	86	-0	114	175	114
Wholesale Banking			72	59	65	64	84	31	131	115
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>175</b>	<b>132</b>	<b>131</b>	<b>150</b>	<b>84</b>	<b>146</b>	<b>306</b>	<b>229</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			45.3	44.8	44.0	41.5	42.8	43.9	45.3	42.8
Other customer lending			24.6	24.3	23.0	21.3	20.3	19.4	24.6	20.3
Customer deposits			82.6	82.3	80.8	77.6	78.5	79.4	82.6	78.5
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			50.5%	59.6%	58.3%	54.9%	69.8%	51.4%	54.9%	59.4%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			18.8%	12.7%	14.3%	14.6%	5.8%	16.2%	15.7%	11.0%
Risk costs in bps of average RWA			55	43	43	30	10	66	49	38
Risk-weighted assets (end of period)			26,449	27,113	27,658	27,336	26,158	26,018	26,449	26,158
Employees (FTEs, end of period)			4,009	3,972	3,935	3,958	3,960	3,854	4,009	3,960

<sup>1)</sup> Including Australia, Czech Republic, France, Italy, Spain, UK Legacy run-off portfolio.

<sup>2)</sup> Key figures based on underlying figures.

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



## ING 1.23 Geographical split Banking: Growth Markets

### Geographical split Growth Markets<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			303	298	289	292	287	279	600	566
Commission income			70	67	69	63	65	70	137	135
Investment income			84	7	0	43	0	13	91	13
Other income			67	68	77	54	75	67	135	142
<b>Total underlying income</b>			<b>524</b>	<b>439</b>	<b>435</b>	<b>452</b>	<b>427</b>	<b>429</b>	<b>963</b>	<b>856</b>
Expenses excl. regulatory costs			232	240	243	228	255	247	472	502
Regulatory costs			34	26	48	7	6	26	60	33
<b>Operating expenses</b>			<b>266</b>	<b>266</b>	<b>291</b>	<b>234</b>	<b>262</b>	<b>273</b>	<b>532</b>	<b>535</b>
<b>Gross result</b>			<b>257</b>	<b>173</b>	<b>144</b>	<b>218</b>	<b>166</b>	<b>156</b>	<b>431</b>	<b>321</b>
Addition to loan loss provisions			43	59	56	28	56	36	102	92
<b>Underlying result before tax</b>			<b>214</b>	<b>115</b>	<b>87</b>	<b>190</b>	<b>109</b>	<b>120</b>	<b>329</b>	<b>229</b>
Retail Banking			169	78	44	140	79	75	246	154
Wholesale Banking			45	37	43	50	31	44	82	75
Corporate Line			-	-	-	-	-	-	-	-
<b>Underlying result before tax</b>			<b>214</b>	<b>115</b>	<b>87</b>	<b>190</b>	<b>109</b>	<b>120</b>	<b>329</b>	<b>229</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			7.4	7.3	6.9	6.6	6.5	6.3	7.4	6.5
Other customer lending			26.2	25.7	25.5	25.1	25.1	24.0	26.2	25.1
Customer deposits			32.4	32.2	31.7	29.9	29.3	29.2	32.4	29.3
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			50.8%	60.5%	67.0%	51.8%	61.3%	63.7%	55.3%	62.5%
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			15.1%	8.2%	6.5%	14.8%	8.6%	10.2%	11.7%	9.4%
Risk costs in bps of average RWA			38	52	51	25	52	37	45	45
Risk-weighted assets (end of period)			46,071	45,540	45,594	43,349	45,294	40,778	46,071	45,294
Employees (FTEs, end of period)			16,119	16,158	16,209	16,376	16,406	16,714	16,119	16,406

<sup>1)</sup> Including Poland, Romania, Turkey, Asian stakes.

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 1.24 Geographical split Banking: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In EUR million	4Q2015	3Q2015	2Q2015	1Q2015	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			407	389	384	378	380	409	796	789
Commission income			114	107	103	102	112	117	221	230
Investment income			-1	-5	-3	-2	11	11	-5	22
Other income			47	80	93	103	201	166	128	367
<b>Total underlying income</b>			<b>567</b>	<b>572</b>	<b>577</b>	<b>582</b>	<b>704</b>	<b>703</b>	<b>1,140</b>	<b>1,408</b>
Expenses excl. regulatory costs			251	231	249	232	248	228	482	476
Regulatory costs			-1	37	39	4	-4	7	36	3
<b>Operating expenses</b>			<b>250</b>	<b>267</b>	<b>288</b>	<b>237</b>	<b>244</b>	<b>235</b>	<b>517</b>	<b>478</b>
<b>Gross result</b>			<b>318</b>	<b>305</b>	<b>288</b>	<b>345</b>	<b>461</b>	<b>469</b>	<b>623</b>	<b>929</b>
Addition to loan loss provisions			15	46	37	69	41	28	61	69
<b>Underlying result before tax</b>			<b>302</b>	<b>259</b>	<b>252</b>	<b>276</b>	<b>420</b>	<b>440</b>	<b>562</b>	<b>860</b>
Retail Banking									-	-
Wholesale Banking			302	259	252	276	420	440	562	860
Corporate Line									-	-
<b>Underlying result before tax</b>			<b>302</b>	<b>259</b>	<b>252</b>	<b>276</b>	<b>420</b>	<b>440</b>	<b>562</b>	<b>860</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			60.5	55.0	56.0	57.0	59.2	58.5	60.5	59.2
Customer deposits			13.7	13.4	13.0	17.3	18.5	18.8	13.7	18.5
<b>Key figures<sup>1)</sup></b>										
Cost/income ratio			44.0%	46.7%	50.0%	40.7%	34.6%	33.4%	45.4%	34.0%
Return on equity based on 10.0% common equity Tier 1 <sup>2)</sup>			9.8%	11.7%	9.4%	14.3%	21.2%	22.4%	10.8%	21.8%
Risk costs in bps of average RWA			9	29	23	46	27	19	19	23
Risk-weighted assets (end of period)			65,780	63,626	63,904	61,090	60,718	61,300	65,780	60,718
Employees (FTEs, end of period)			4,007	3,908	3,751	3,728	3,614	3,555	4,007	3,614

<sup>1)</sup> Key figures based on underlying figures.

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

## ING 1.25 Geographical split Banking: Other

### Geographical split Other<sup>1)</sup>

In EUR million	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015	6M2016	6M2015
<b>Profit and loss</b>										
Interest result			31	-6	-22	-41	-55	-34	25	-89
Commission income			-1	-1	-0	-3	-0	-0	-1	-0
Investment income			1	-4	-3	0	3	30	-2	33
Other income			36	-31	-10	10	-11	-52	5	-63
<b>Total underlying income</b>			<b>68</b>	<b>-41</b>	<b>-36</b>	<b>-35</b>	<b>-63</b>	<b>-56</b>	<b>27</b>	<b>-119</b>
Expenses excl. regulatory costs			77	61	64	77	67	19	139	86
Regulatory costs			1	0	35	0	0	0	1	0
<b>Operating expenses</b>			<b>78</b>	<b>61</b>	<b>99</b>	<b>77</b>	<b>67</b>	<b>19</b>	<b>139</b>	<b>86</b>
<b>Gross result</b>			<b>-10</b>	<b>-103</b>	<b>-135</b>	<b>-111</b>	<b>-130</b>	<b>-75</b>	<b>-112</b>	<b>-205</b>
Addition to loan loss provisions			0	-0	0	0	-	-	-0	-
<b>Underlying result before tax</b>			<b>-10</b>	<b>-102</b>	<b>-135</b>	<b>-112</b>	<b>-130</b>	<b>-75</b>	<b>-112</b>	<b>-205</b>
Retail Banking									-	-
Wholesale Banking			15	1	15	13	10	40	16	51
Corporate Line			-25	-103	-150	-124	-140	-115	-128	-256
<b>Underlying result before tax</b>			<b>-10</b>	<b>-102</b>	<b>-135</b>	<b>-112</b>	<b>-130</b>	<b>-75</b>	<b>-112</b>	<b>-205</b>
<b>Customer lending/deposits (in EUR billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0
Customer deposits			6.6	8.7	7.9	6.7	6.7	5.0	6.6	6.7
<b>Key figures<sup>2)</sup></b>										
Cost/income ratio			114.6%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on equity based on 10.0% common equity Tier 1 <sup>3)</sup>			37.6%	-93.0%	-77.0%	-108.6%	-84.9%	-62.9%	-29.1%	-73.5%
Risk costs in bps of average RWA			0	-0	0	1	-	-	-0	-
Risk-weighted assets (end of period)			2,922	3,263	3,184	3,542	4,518	3,922	2,922	4,518
Employees (FTEs, end of period)			7	8	15	21	29	35	7	29

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

<sup>2)</sup> Key figures based on underlying figures.

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

## ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016
Cash and balances with central banks	26,121	29,972	26,121	29,972		
Amounts due from banks	29,024	28,085	29,037	28,094	-13	-9
<b>Financial assets at fair value through P&amp;L</b>						
- trading assets	147,110	141,635	147,120	141,646	-10	-11
- non-trading derivatives	2,653	3,492	2,644	3,489	9	3
- other	4,865	3,611	4,865	3,611		
<b>Investments</b>						
- Available-for-sale investments	88,545	88,846	88,545	88,846		
of which equity securities	4,168	4,099	4,168	4,099		
of which debt securities	84,377	84,747	84,377	84,747		
- Held-to-maturity investments	7,790	7,566	7,790	7,566		
<b>Loans and advances to customers<sup>1)</sup></b>						
- customer lending excl. provision for loan losses	551,781	539,136	551,010	538,429	771	707
- securities at amortised cost	8,911	9,060	8,911	9,060		
- provision for loan losses	-5,723	-5,618	-5,723	-5,618		
Investments in associates	956	935	830	811	126	124
Real estate investments	76	77	76	77		
Property and equipment	1,972	1,999	1,972	1,999		
Intangible assets	1,600	1,531	1,600	1,531		
Assets held for sale		1,315				1,315
<b>Other assets</b>						
- deferred tax assets	720	819	720	819		
- other	19,258	16,437	19,163	16,383	95	54
<b>Total assets before change accounting policy</b>	<b>885,659</b>	<b>868,897</b>	<b>884,681</b>	<b>866,714</b>	<b>978</b>	<b>2,183</b>
Impact change accounting policy on Loans and advances to customers <sup>1)</sup>		172,695		172,695		
<b>Total assets</b>	<b>885,659</b>	<b>1,041,592</b>	<b>884,681</b>	<b>1,039,409</b>	<b>978</b>	<b>2,183</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

## ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
In EUR million	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
Cash and balances with central banks			26,121	29,972	21,458	31,730	21,511	15,342
Amounts due from banks			29,024	28,085	29,988	37,971	39,711	44,170
<b>Financial assets at fair value through P&amp;L</b>								
- trading assets			147,110	141,635	131,467	137,090	140,429	153,434
- non-trading derivatives			2,653	3,492	3,347	3,507	3,493	4,609
- other			4,865	3,611	3,234	2,719	2,750	3,142
<b>Investments</b>								
- Available-for-sale investments			88,545	88,846	87,000	86,724	85,896	90,026
of which equity securities			4,168	4,099	4,433	3,656	4,511	2,968
of which debt securities			84,377	84,747	82,567	83,068	81,385	87,058
- Held-to-maturity investments			7,790	7,566	7,826	7,929	6,534	5,365
<b>Loans and advances to customers<sup>1)</sup></b>								
- customer lending excl. provision for loan losses			551,781	539,136	533,490	529,764	539,466	536,443
- securities at amortised cost			8,911	9,060	9,625	9,573	9,680	10,271
- provision for loan losses			-5,723	-5,618	-5,772	-5,862	-5,973	-6,077
Investments in associates			956	935	962	953	1,004	1,063
Real estate investments			76	77	77	79	79	79
Property and equipment			1,972	1,999	2,027	2,007	2,021	2,088
Intangible assets			1,600	1,531	1,567	1,546	1,613	1,651
Assets held for sale				1,315	2,153	2,153	3,205	177,014
<b>Other assets</b>								
- deferred tax assets			720	819	814	924	1,256	1,191
- other			19,258	16,437	12,506	13,232	12,245	13,572
<b>Total assets before change accounting policy</b>			<b>885,659</b>	<b>868,897</b>	<b>841,769</b>	<b>862,039</b>	<b>864,920</b>	<b>1,053,383</b>
Impact change accounting policy on Loans and advances to customers <sup>1)</sup>				172,695	163,464	165,939	184,632	178,741
<b>Total assets</b>			<b>885,659</b>	<b>1,041,592</b>	<b>1,005,233</b>	<b>1,027,978</b>	<b>1,049,552</b>	<b>1,232,124</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

## ING 2.3 Consolidated Balance Sheet: Total Equity and Liabilities - Comparable quarters

ING Group: Total equity and liabilities						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016
Shareholders' equity	49,086	48,810	43,389	41,535	5,697	7,275
Minority interests	619	670	619	670		
<b>Total equity</b>	<b>49,705</b>	<b>49,480</b>	<b>44,008</b>	<b>42,205</b>	<b>5,697</b>	<b>7,275</b>
Subordinated loans	6,713	6,579	16,654	15,429	-9,941	-8,849
Debt securities in issue	119,384	122,740	117,425	119,019	1,959	3,721
Other borrowed funds	10,099	9,002			10,099	9,002
Amounts due to banks	34,682	33,852	34,682	33,852		
Customer deposits and other funds on deposits <sup>1)</sup>	512,819	505,557	519,618	514,510	-6,799	-8,954
<b>Financial liabilities at fair value through P&amp;L</b>						
- trading liabilities	114,166	104,963	114,166	104,963		
- non-trading derivatives	3,900	4,074	3,990	4,227	-90	-153
- designated as at fair value through P&L	12,491	12,203	12,491	12,203		
Liabilities held for sale						
<b>Other liabilities</b>						
- deferred tax liabilities	992	981	992	981		0
- other	20,708	19,466	20,655	19,325	53	141
<b>Total liabilities before change accounting policy</b>	<b>835,954</b>	<b>819,417</b>	<b>840,673</b>	<b>824,509</b>	<b>-4,719</b>	<b>-5,092</b>
impact change accounting policy on Customer deposits <sup>1)</sup>		172,695		172,695		
<b>Total liabilities</b>	<b>835,954</b>	<b>992,112</b>	<b>840,673</b>	<b>997,204</b>	<b>-4,719</b>	<b>-5,092</b>
<b>Total equity and liabilities</b>	<b>885,659</b>	<b>1,041,592</b>	<b>884,681</b>	<b>1,039,409</b>	<b>978</b>	<b>2,183</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

## ING 2.4 Consolidated Balance Sheet: Total Equity and Liabilities - Quarterly overview

### ING Group: Total equity and liabilities

In EUR million	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
Shareholders' equity (in parent)			49,086	48,810	47,832	46,022	46,767	54,658
Minority interests			619	670	638	619	576	12,469
<b>Total equity</b>			<b>49,705</b>	<b>49,480</b>	<b>48,470</b>	<b>46,641</b>	<b>47,343</b>	<b>67,127</b>
Subordinated loans			6,713	6,579	7,265	7,421	7,434	7,423
Debt securities in issue			119,384	122,740	121,289	125,472	130,145	132,876
Other borrowed funds			10,099	9,002	9,146	9,274	10,041	11,290
Amounts due to banks			34,682	33,852	33,813	42,047	39,425	36,833
Customer deposits and other funds on deposits <sup>1)</sup>			512,819	505,557	500,777	502,440	506,194	494,954
<b>Financial liabilities at fair value through P&amp;L</b>								
- trading liabilities			114,166	104,963	88,807	95,903	88,673	111,360
- non-trading derivatives			3,900	4,074	4,257	4,623	4,710	5,791
- designated as at fair value through P&L			12,491	12,203	12,616	12,168	13,028	13,996
Liabilities held for sale								151,952
<b>Other liabilities</b>								
- deferred tax liabilities			992	981	643	579	725	956
- other			20,708	19,466	14,687	15,471	17,202	18,825
<b>Total liabilities before change accounting policy</b>			<b>835,954</b>	<b>819,417</b>	<b>793,299</b>	<b>815,398</b>	<b>817,577</b>	<b>986,256</b>
impact change accounting policy on Customer deposits <sup>1)</sup>				172,695	163,464	165,939	184,632	178,741
<b>Total liabilities</b>			<b>835,954</b>	<b>992,112</b>	<b>956,763</b>	<b>981,337</b>	<b>1,002,209</b>	<b>1,164,997</b>
<b>Total equity and liabilities</b>			<b>885,659</b>	<b>1,041,592</b>	<b>1,005,233</b>	<b>1,027,978</b>	<b>1,049,552</b>	<b>1,232,124</b>

<sup>1)</sup> ING has changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. The comparable amounts have been adjusted in the ING 2Q 2016 Interim accounts. In this document, however, the comparable cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

## ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In EUR million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016
Share capital	931	928	525	525	406	403
Share premium	16,055	16,055	16,542	16,542	-487	-487
Revaluation reserve equity securities	2,429	2,238	2,429	2,364		-126
Revaluation reserve debt securities	1,324	1,257	1,324	1,257		
Revaluation reserve cashflow hedge	1,287	1,129	1,287	1,130		-1
Other revaluation reserve	334	325	332	325	2	
Remeasurement of the net defined benefit asset/liability	-365	-347	-365	-347		
Currency translation reserve	-716	-760	-718	-762	2	2
Treasury shares	-11	-11			-11	-11
Retained earnings and other reserves	25,266	26,739	19,768	19,655	5,498	7,084
Net result year to date	2,552	1,257	2,265	846	287	411
<b>Shareholders' equity</b>	<b>49,086</b>	<b>48,810</b>	<b>43,389</b>	<b>41,535</b>	<b>5,697</b>	<b>7,275</b>
Minority interests	619	670	619	670		
<b>Total equity</b>	<b>49,705</b>	<b>49,480</b>	<b>44,008</b>	<b>42,205</b>	<b>5,697</b>	<b>7,275</b>
<b>Key figures</b>						
Shareholders' equity per share in EUR	12.66	12.61				
Shares outstanding in the market (in million)	3,877	3,871				



## ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
In EUR million								
Share capital			931	928	928	928	928	926
Share premium			16,055	16,055	16,054	16,054	16,053	16,051
Revaluation reserve equity securities			2,429	2,238	2,633	1,931	2,709	3,061
Revaluation reserve debt securities			1,324	1,257	1,263	1,353	1,405	8,753
Revaluation reserve crediting to life policyholders								-3,835
Revaluation reserve cashflow hedge			1,287	1,129	666	630	217	3,844
Other revaluation reserve			334	325	326	289	291	303
Remeasurement of the net defined benefit asset/liability			-365	-347	-306	-316	-355	-539
Currency translation reserve			-716	-760	-538	-832	-337	9
Treasury shares			-11	-11	-18	-19	-30	-37
Retained earnings and other reserves			25,266	26,739	22,814	22,813	23,759	24,353
Net result year to date			2,552	1,257	4,010	3,191	2,127	1,769
<b>Shareholders' equity</b>			<b>49,086</b>	<b>48,810</b>	<b>47,832</b>	<b>46,022</b>	<b>46,767</b>	<b>54,658</b>
Minority interests			619	670	638	619	576	12,469
<b>Total equity</b>			<b>49,705</b>	<b>49,480</b>	<b>48,470</b>	<b>46,641</b>	<b>47,343</b>	<b>67,127</b>
<b>Key figures</b>								
Shareholders' equity per share in EUR			12.66	12.61	12.36	11.90	12.09	14.16

## ING 2.7 Capital base

### ING Group: Capital base<sup>1)</sup>

In EUR million	ING Group <sup>2)</sup>		ING Bank N.V.	
	30 Jun 2016	31 Mar 2016	30 Jun 2016	31 Mar 2016
Shareholders' equity (parent)	49,086	48,810	43,389	41,535
Group hybrid capital	7,166	6,217	7,019	6,892
<b>Total capitalisation</b>	<b>56,252</b>	<b>55,027</b>	<b>50,408</b>	<b>48,427</b>
Adjustments to equity:				
Revaluation reserve debt securities	-530	-503	-530	-503
Revaluation reserve cashflow hedge	-1,287	-1,129	-1,287	-1,130
Goodwill & intangibles	-1,627	-1,558	-1,600	-1,530
Revaluation reserve equity	-972	-895	-972	-946
Revaluation reserves real estate	-130	-130	-130	-130
Prudential filters	-2,825	-3,449	-284	-296
Minority interests	314	304	314	304
Deductions Tier 1	-924	-911	-924	-911
<b>Available Tier 1 capital</b>	<b>48,271</b>	<b>46,756</b>	<b>44,995</b>	<b>43,285</b>
Tier 2 capital	9,208	8,133	9,208	8,210
<b>BIS capital</b>	<b>57,479</b>	<b>54,889</b>	<b>54,202</b>	<b>51,495</b>

<sup>1)</sup> phased-in

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

## ING 2.8 Funding

### ING Group: Maturity ladder outstanding long-term debt 30 June 2016

In EUR million	Long-term debt issued			Maturing											
	2014	2015	2016	Remaining 2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	>2026
ING Bank senior debt <sup>1)</sup>	11,440	17,232	5,346	5,279	9,725	8,932	8,474	5,437	5,454	3,035	289	127		647	2,375
ING Bank covered bond	98	1,002			2,005	5,665	1,897	3,724	3,889	3,746	1,823	819	636	669	3,804
ING Bank RMBS	843	1,195	541	1,337	1,001	434	3,710	50	687						
ING Group senior debt <sup>1)</sup>					1,750										123
ING Group mandatory exchangeable subordinated notes	1,125														
ING Bank Tier 2	1,509		983		97		87				7,119			1,605	1,151

<sup>1)</sup> Figures shown for issued senior bonds are only included with the tenors  $\geq$  1 year.

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

	30 Jun 2016	31 Mar 2016
Loan-to-deposit ratio	1.07	1.05
Loan-to-deposit ratio excl. Securities at amortised cost	1.05	1.04
<b>Key figures</b>		
Customer deposits (retail)	48%	48%
Customer deposits (corporate)	21%	21%
Lending / repurchase agreement	8%	7%
Interbank	4%	4%
Public debt	17%	18%
Subordinated debt	2%	2%
<b>Total <sup>1)</sup></b>	<b>100%</b>	<b>100%</b>

<sup>1)</sup> Liabilities excluding trading securities, IFRS equity and assets held for sale.

## ING 2.9 Investments: Group

### ING Group: Total Investments - 30 June 2016

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	1.0	8.9	7.8	84.4	1.3	1.5	103.6	1.3
of which Government bonds		0.9	5.7	46.3	0.8	0.4	53.3	0.8
of which Sub-sovereign, Supranationals and Agencies		0.3	1.6	21.4	0.3	0.3	23.6	0.3
of which Covered bonds	0.8	1.9	0.1	12.6	0.2		15.4	0.2
of which Financial institutions	0.1	0.3		1.4	0.0	0.8	2.6	0.0
of which Corporate bonds		0.9		1.4	0.0		2.3	0.0
of which asset-backed securities	0.1	4.6	0.4	1.3	0.0		6.4	0.0
Public Equity Exposure				4.2	2.4		4.2	2.4
<b>Total Investments</b>	<b>1.0</b>	<b>8.9</b>	<b>7.8</b>	<b>88.5</b>	<b>3.7</b>	<b>1.5</b>	<b>107.7</b>	<b>3.7</b>

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

## ING 3.1 Customer lending/deposits: 2Q2016 Segment split

### Customer lending/deposits ING Bank

			Retail Benelux		Retail Challengers & Growth Markets			General Lending				Corporate
In EUR billion	Total	Retail Banking	Netherlands	Belgium	Germany	Other	Wholesale Banking	Industry Lending	& Transaction Services	Financial Markets	Bank Treasury & Other	Line Banking
Residential mortgages												
Beginning of period	280.0	278.5	125.7	34.4	66.3	52.0	1.4	0.0	0.0	0.0	1.4	0.0
Net production	2.0	2.0	-0.5	0.4	1.0	1.1	0.0				0.0	
Bank Treasury												
Acquisitions / divestments	-0.3	-0.3	-0.3									
FX impact and other	-0.5	-0.4	-0.1	0.0	0.1	-0.4	-0.0				-0.0	
End of period	281.1	279.7	124.8	34.8	67.4	52.7	1.4	0.0	0.0	0.0	1.4	0.0
Other customer lending												
Beginning of period	258.4	111.1	37.7	39.2	12.3	21.9	147.4	99.1	39.5	1.2	7.5	0.0
Net production	12.3	2.3	-0.4	1.5	0.2	1.0	9.9	6.1	3.8	0.1	-0.1	0.0
Bank Treasury	-2.6	-2.2	0.2	-0.3	-2.3	0.2	-0.3				-0.3	
Acquisitions / divestments												
FX impact and other	1.8	-0.3				-0.3	2.1	0.8	1.3			
End of period	269.9	110.8	37.5	40.3	10.3	22.7	159.1	106.0	44.7	1.3	7.1	0.0
Customer deposits												
Beginning of period	514.5	443.3	132.1	81.1	121.0	109.1	62.6	1.1	47.3	4.5	9.7	8.7
Net production	5.7	10.3	5.4	0.9	2.3	1.7	-2.6	0.2	-3.1	0.2	-0.0	-2.0
Bank Treasury	-0.8	-0.4	-0.2	0.0	0.2	-0.4	-0.4				-0.4	
Acquisitions / divestments												
FX impact and other	0.3	-1.0				-1.0	1.3	0.0	1.1	0.1	-0.0	
End of period	519.6	452.1	137.2	82.0	123.6	109.4	60.8	1.3	45.4	4.9	9.2	6.6

## ING 3.2 Customer lending/deposits: ING Bank Quarterly overview

Customer lending/deposits ING Bank								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>280.0</b>	<b>279.0</b>	<b>276.7</b>	<b>278.8</b>	<b>280.8</b>	<b>280.6</b>
Net production			2.0	1.0	1.8	1.0	1.1	-0.1
Bank Treasury								
Acquisitions / divestments			-0.3	-0.3	-0.5	-0.6	-1.2	-1.0
FX impact and other			-0.5	0.4	1.0	-2.6	-1.9	1.3
<b>End of period</b>			<b>281.1</b>	<b>280.0</b>	<b>279.0</b>	<b>276.7</b>	<b>278.8</b>	<b>280.8</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>258.4</b>	<b>253.7</b>	<b>252.3</b>	<b>259.8</b>	<b>256.3</b>	<b>232.9</b>
Net production			12.3	5.5	1.5	-0.3	6.9	6.3
Bank Treasury			-2.6	2.9	-2.4	-5.3	-0.5	9.8
Acquisitions / divestments								
FX impact and other			1.8	-3.6	2.4	-1.9	-2.9	7.4
<b>End of period</b>			<b>269.9</b>	<b>258.4</b>	<b>253.7</b>	<b>252.3</b>	<b>259.8</b>	<b>256.3</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>514.5</b>	<b>508.7</b>	<b>509.4</b>	<b>514.2</b>	<b>502.4</b>	<b>489.3</b>
Net production			5.7	8.8	3.4	-1.3	9.3	13.6
Bank Treasury			-0.8	-2.7	-5.7	-0.0	4.1	-4.0
Acquisitions / divestments								
FX impact and other			0.3	-0.3	1.6	-3.5	-1.7	3.5
<b>End of period</b>			<b>519.6</b>	<b>514.5</b>	<b>508.7</b>	<b>509.4</b>	<b>514.2</b>	<b>502.4</b>

## ING 3.3 Customer lending/deposits: Retail Banking

### Customer lending/deposits Retail Banking

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

## ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>125.7</b>	<b>126.7</b>	<b>128.4</b>	<b>130.0</b>	<b>131.2</b>	<b>132.1</b>
Net production			-0.5	-0.6	-1.0	-0.9	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments			-0.3	-0.3	-0.5	-0.6	-0.3	-0.2
FX impact and other			-0.1	-0.0	-0.2	-0.1	-0.4	-0.1
<b>End of period</b>			<b>124.8</b>	<b>125.7</b>	<b>126.7</b>	<b>128.4</b>	<b>130.0</b>	<b>131.2</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>37.7</b>	<b>37.4</b>	<b>38.7</b>	<b>38.9</b>	<b>41.6</b>	<b>38.7</b>
Net production			-0.4	-0.2	-1.2	-0.5	-0.3	-0.1
Bank Treasury			0.2	0.5	-0.1	0.3	-1.4	2.9
Acquisitions / divestments								
FX impact and other							-0.9	
<b>End of period</b>			<b>37.5</b>	<b>37.7</b>	<b>37.4</b>	<b>38.7</b>	<b>38.9</b>	<b>41.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>132.1</b>	<b>131.4</b>	<b>133.8</b>	<b>135.0</b>	<b>129.1</b>	<b>129.4</b>
Net production			5.4	2.7	0.1	-1.2	3.2	1.4
Bank Treasury			-0.2	-2.0	-2.5	0.0	2.7	-1.8
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>137.2</b>	<b>132.1</b>	<b>131.4</b>	<b>133.8</b>	<b>135.0</b>	<b>129.1</b>



## ING 3.5 Customer lending/deposits: Retail Banking Belgium

### Customer lending/deposits Retail Banking Belgium<sup>1)</sup>

In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>34.4</b>	<b>34.0</b>	<b>33.7</b>	<b>33.8</b>	<b>33.5</b>	<b>32.9</b>
Net production			0.4	0.4	0.3	-0.1	0.4	0.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other			0.0	0.0	0.0	0.0	-0.1	0.1
<b>End of period</b>			<b>34.8</b>	<b>34.4</b>	<b>34.0</b>	<b>33.7</b>	<b>33.8</b>	<b>33.5</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>39.2</b>	<b>38.3</b>	<b>39.1</b>	<b>40.0</b>	<b>38.5</b>	<b>37.5</b>
Net production			1.5	0.9	-0.9	-0.6	1.5	0.6
Bank Treasury			-0.3	0.0	0.1	-0.3	0.1	0.3
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>40.3</b>	<b>39.2</b>	<b>38.3</b>	<b>39.1</b>	<b>40.0</b>	<b>38.5</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>81.1</b>	<b>79.7</b>	<b>79.7</b>	<b>79.5</b>	<b>77.9</b>	<b>76.7</b>
Net production			0.9	1.4	0.1	0.0	1.6	1.3
Bank Treasury			0.0	-0.0	0.0	0.1		-0.1
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>82.0</b>	<b>81.1</b>	<b>79.7</b>	<b>79.7</b>	<b>79.5</b>	<b>77.9</b>

<sup>1)</sup> Including ING Luxembourg.

## ING 3.6 Customer lending/deposits: Retail Banking Germany

### Customer lending/deposits Retail Banking Germany<sup>1)</sup>

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

<sup>1)</sup> Including ING Austria.

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>52.0</b>	<b>50.9</b>	<b>48.0</b>	<b>49.2</b>	<b>50.1</b>	<b>49.0</b>
Net production			1.1	0.9	1.5	1.2	0.9	0.6
Bank Treasury								
Acquisitions / divestments							-0.8	-0.8
FX impact and other			-0.4	0.2	1.4	-2.3	-0.9	1.4
<b>End of period</b>			<b>52.7</b>	<b>52.0</b>	<b>50.9</b>	<b>48.0</b>	<b>49.2</b>	<b>50.1</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>21.9</b>	<b>21.6</b>	<b>20.7</b>	<b>20.7</b>	<b>20.3</b>	<b>18.7</b>
Net production			1.0	0.5	0.1	1.2	1.4	1.0
Bank Treasury			0.2	-0.1	0.1	0.1	-0.1	0.2
Acquisitions / divestments								
FX impact and other			-0.3	-0.0	0.6	-1.3	-0.8	0.5
<b>End of period</b>			<b>22.7</b>	<b>21.9</b>	<b>21.6</b>	<b>20.7</b>	<b>20.7</b>	<b>20.3</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>109.1</b>	<b>107.1</b>	<b>101.9</b>	<b>102.9</b>	<b>103.5</b>	<b>100.3</b>
Net production			1.7	1.9	3.6	1.7	0.9	1.8
Bank Treasury			-0.4	-0.0	-0.1	0.1	0.0	-0.4
Acquisitions / divestments								
FX impact and other			-1.0	0.1	1.6	-2.8	-1.5	1.8
<b>End of period</b>			<b>109.4</b>	<b>109.1</b>	<b>107.1</b>	<b>101.9</b>	<b>102.9</b>	<b>103.5</b>

## ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>1.4</b>	<b>1.3</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>	<b>1.7</b>
Net production			0.0	-0.0	0.0	0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	0.1	-0.1	-0.0	-0.2	-0.0
<b>End of period</b>			<b>1.4</b>	<b>1.4</b>	<b>1.3</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>147.4</b>	<b>146.1</b>	<b>141.3</b>	<b>142.8</b>	<b>140.2</b>	<b>126.9</b>
Net production			9.9	4.1	3.3	-0.7	4.4	4.6
Bank Treasury			-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other			2.1	-3.6	1.7	-0.6	-1.2	6.9
<b>End of period</b>			<b>159.1</b>	<b>147.4</b>	<b>146.1</b>	<b>141.3</b>	<b>142.8</b>	<b>140.2</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>62.6</b>	<b>62.5</b>	<b>68.6</b>	<b>71.2</b>	<b>68.9</b>	<b>64.8</b>
Net production			-2.6	1.1	-2.9	-1.7	1.2	3.4
Bank Treasury			-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other			1.3	-0.5	-0.0	-0.7	-0.2	1.7
<b>End of period</b>			<b>60.8</b>	<b>62.6</b>	<b>62.5</b>	<b>68.6</b>	<b>71.2</b>	<b>68.9</b>

## ING 3.9 Customer lending/deposits: WB - Industry Lending

Customer lending/deposits Wholesale Banking - Industry Lending								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>99.1</b>	<b>98.8</b>	<b>93.4</b>	<b>93.1</b>	<b>89.7</b>	<b>82.1</b>
Net production			6.1	2.9	3.9	0.8	4.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other			0.8	-2.6	1.5	-0.4	-0.9	5.7
<b>End of period</b>			<b>106.0</b>	<b>99.1</b>	<b>98.8</b>	<b>93.4</b>	<b>93.1</b>	<b>89.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>1.1</b>	<b>1.5</b>	<b>1.8</b>	<b>2.1</b>	<b>1.9</b>	<b>2.0</b>
Net production			0.2	-0.4	-0.4	-0.2	0.3	-0.2
Bank Treasury								
Acquisitions / divestments								
FX impact and other			0.0	-0.0	0.0	-0.1	-0.0	0.1
<b>End of period</b>			<b>1.3</b>	<b>1.1</b>	<b>1.5</b>	<b>1.8</b>	<b>2.1</b>	<b>1.9</b>

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

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

In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>0.0</b>	<b>0.0</b>	<b>-0.0</b>	<b>-0.0</b>	<b>0.0</b>	<b>0.0</b>
Net production					0.0			
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>			<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.0</b>	<b>-0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>39.5</b>	<b>38.1</b>	<b>37.5</b>	<b>37.2</b>	<b>35.9</b>	<b>33.5</b>
Net production			3.8	1.8	0.4	0.4	1.6	1.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other			1.3	-0.4	0.3	-0.1	-0.3	1.1
<b>End of period</b>			<b>44.7</b>	<b>39.5</b>	<b>38.1</b>	<b>37.5</b>	<b>37.2</b>	<b>35.9</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>47.3</b>	<b>46.4</b>	<b>47.2</b>	<b>48.2</b>	<b>46.4</b>	<b>44.3</b>
Net production			-3.1	1.0	-0.8	-0.7	1.8	1.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other			1.1	-0.1	-0.0	-0.3	-0.0	0.6
<b>End of period</b>			<b>45.4</b>	<b>47.3</b>	<b>46.4</b>	<b>47.2</b>	<b>48.2</b>	<b>46.4</b>

## ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			1.2	2.0	2.6	4.1	5.3	3.7
Net production			0.1	-0.5	-0.6	-1.5	-1.1	1.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other				-0.4	0.0	-0.0	-0.1	0.2
<b>End of period</b>			1.3	1.2	2.0	2.6	4.1	5.3
<b>Customer deposits</b>								
<b>Beginning of period</b>			4.5	4.4	6.1	6.6	7.9	5.5
Net production			0.2	0.4	-1.6	-0.1	-1.2	1.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other			0.1	-0.3	-0.1	-0.3	-0.1	0.5
<b>End of period</b>			4.9	4.5	4.4	6.1	6.6	7.9

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

Customer lending/deposits Wholesale Banking - Bank Treasury & Other								
In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>1.4</b>	<b>1.3</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>	<b>1.7</b>
Net production			0.0	-0.0	0.0	0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other			-0.0	0.1	-0.1	-0.0	-0.2	-0.0
<b>End of period</b>			<b>1.4</b>	<b>1.4</b>	<b>1.3</b>	<b>1.4</b>	<b>1.4</b>	<b>1.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>7.5</b>	<b>7.1</b>	<b>7.8</b>	<b>8.4</b>	<b>9.4</b>	<b>7.6</b>
Net production			-0.1	-0.2	-0.4	-0.4	-0.4	-0.1
Bank Treasury			-0.3	0.7	-0.2	-0.3	-0.6	1.9
Acquisitions / divestments								
FX impact and other				-0.2	-0.0	-0.0	-0.0	-0.0
<b>End of period</b>			<b>7.1</b>	<b>7.5</b>	<b>7.1</b>	<b>7.8</b>	<b>8.4</b>	<b>9.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>9.7</b>	<b>10.2</b>	<b>13.5</b>	<b>14.2</b>	<b>12.6</b>	<b>13.0</b>
Net production			-0.0	0.1	-0.0	-0.6	0.3	0.2
Bank Treasury			-0.4	-0.6	-3.3	-0.2	1.3	-1.0
Acquisitions / divestments								
FX impact and other			-0.0	-0.1	0.0	0.0	0.1	0.5
<b>End of period</b>			<b>9.2</b>	<b>9.7</b>	<b>10.2</b>	<b>13.5</b>	<b>14.2</b>	<b>12.6</b>



## ING 3.13 Customer lending/deposits: Corporate Line

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

## ING 3.14 Customer lending/deposits: 2Q2016 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total Banking	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
<b>Residential mortgages</b>								
<b>Beginning of period</b>	<b>280.0</b>	<b>127.0</b>	<b>34.5</b>	<b>66.5</b>	<b>44.8</b>	<b>7.3</b>	<b>0.0</b>	<b>0.0</b>
Net production	2.0	-0.5	0.4	1.0	0.7	0.4	0.0	
Bank Treasury								
Acquisitions / divestments	-0.3	-0.3						
FX impact and other	-0.5	-0.1	0.0	0.0	-0.2	-0.2		
<b>End of period</b>	<b>281.1</b>	<b>126.0</b>	<b>34.9</b>	<b>67.5</b>	<b>45.3</b>	<b>7.4</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>	<b>258.4</b>	<b>72.9</b>	<b>52.7</b>	<b>27.7</b>	<b>24.3</b>	<b>25.7</b>	<b>55.0</b>	<b>0.0</b>
Net production	12.3	1.6	2.4	2.3	0.1	0.9	5.0	0.0
Bank Treasury	-2.6	0.3	-0.5	-2.5	0.2	-0.0	-0.0	
Acquisitions / divestments								
FX impact and other	1.8	1.4	0.1	0.1	-0.0	-0.4	0.6	
<b>End of period</b>	<b>269.9</b>	<b>76.2</b>	<b>54.6</b>	<b>27.7</b>	<b>24.6</b>	<b>26.2</b>	<b>60.5</b>	<b>0.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>	<b>514.5</b>	<b>157.8</b>	<b>98.4</b>	<b>121.8</b>	<b>82.3</b>	<b>32.2</b>	<b>13.4</b>	<b>8.7</b>
Net production	5.7	3.5	-0.7	2.4	1.0	1.1	0.3	-2.0
Bank Treasury	-0.8	-0.4	0.0	0.2	-0.4	0.0	-0.3	
Acquisitions / divestments								
FX impact and other	0.3	1.2	-	-	-0.2	-0.9	0.2	
<b>End of period</b>	<b>519.6</b>	<b>162.2</b>	<b>97.7</b>	<b>124.4</b>	<b>82.6</b>	<b>32.4</b>	<b>13.7</b>	<b>6.6</b>

## ING 3.15 Customer lending/deposits: Geographical Netherlands

### Customer lending/deposits Geographical Netherlands

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

## ING 3.16 Customer lending/deposits: Geographical Belgium

### Customer lending/deposits Geographical Belgium<sup>1)</sup>

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

<sup>1)</sup> Including ING Luxembourg.

## ING 3.17 Customer lending/deposits: Geographical Germany

### Customer lending/deposits Geographical Germany<sup>1)</sup>

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

<sup>1)</sup> Including ING Austria.

## ING 3.18 Customer lending/deposits: Geographical Other Challengers

### Customer lending/deposits Geographical Other Challengers<sup>1)</sup>

In EUR billion	4Q2016	3Q2016	2Q2016	1Q2016	4Q2015	3Q2015	2Q2015	1Q2015
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>44.8</b>	<b>44.0</b>	<b>41.5</b>	<b>42.8</b>	<b>43.9</b>	<b>43.3</b>
Net production			0.7	0.6	1.2	0.9	0.5	0.2
Bank Treasury								
Acquisitions / divestments							-0.8	-0.8
FX impact and other			-0.2	0.2	1.3	-2.2	-0.7	1.2
<b>End of period</b>			<b>45.3</b>	<b>44.8</b>	<b>44.0</b>	<b>41.5</b>	<b>42.8</b>	<b>43.9</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>24.3</b>	<b>23.0</b>	<b>21.3</b>	<b>20.3</b>	<b>19.4</b>	<b>19.2</b>
Net production			0.1	1.4	1.5	1.1	1.0	-0.1
Bank Treasury			0.2	0.0	-0.0	0.1	-0.0	0.0
Acquisitions / divestments								
FX impact and other			-0.0	-0.1	0.2	-0.2	-0.1	0.2
<b>End of period</b>			<b>24.6</b>	<b>24.3</b>	<b>23.0</b>	<b>21.3</b>	<b>20.3</b>	<b>19.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>82.3</b>	<b>80.8</b>	<b>77.6</b>	<b>78.5</b>	<b>79.4</b>	<b>77.8</b>
Net production			1.0	1.1	2.0	1.0	-0.2	1.0
Bank Treasury			-0.4	0.2	-0.1	0.0	0.0	-0.5
Acquisitions / divestments								
FX impact and other			-0.2	0.2	1.4	-1.9	-0.7	1.0
<b>End of period</b>			<b>82.6</b>	<b>82.3</b>	<b>80.8</b>	<b>77.6</b>	<b>78.5</b>	<b>79.4</b>

<sup>1)</sup> Includes Australia, Czech Republic, France, Italy, Spain, UK Legacy run-off portfolio.

## ING 3.19 Customer lending/deposits: Geographical Growth Markets

### Customer lending/deposits Geographical Growth Markets<sup>1)</sup>

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

<sup>1)</sup> Includes: Poland, Romania, Turkey, Asian stakes.

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

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



## ING 3.21 Customer lending/deposits: Geographical Other

### Customer lending/deposits Geographical Other<sup>1)</sup>

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

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

## Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2015 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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