

Our results (in euros)

Net profit

ING Group

€ 1,064 million

ING Group

Total assets

20 2015 30 2015 862 billion 3Q2015
865 billion 2Q2015

Credit ratings

	S&P	Moody's	Fitch
ING Groep N.V.	A-	Baa1	A
ING Bank N.V.	A	A1	A

Underlying net profit

ING Bank

€ 1,092 million

Shareholders' equity

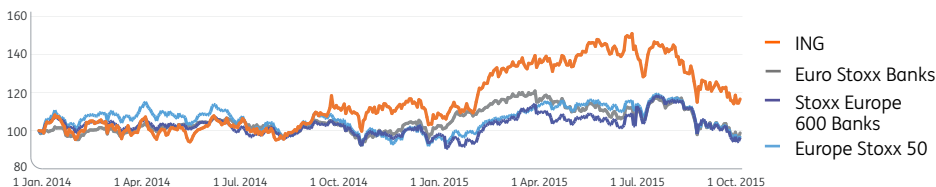
€ 46 billion

Common equity Tier 1 ratio

ING Group (fully loaded)

12.3 %

ING Share (1 January 2014 until 1 October 2015)



Watch the quarterly results video with ING CEO Ralph Hamers on the YouTube channel of ING Group. For more ING news and to keep up to date with ING's strategic developments, please visit ing.world.

About ING Group

- ING is a global financial institution with a strong European base, offering banking services through its operating company ING Bank and holding a significant stake in the listed insurer NN Group NV.
- ING brought its former insurance business in the U.S., now Voya Financial, to the New York stock exchange in May 2013. NN Group, ING's former European and Asian insurance business, went public in July 2014.
- The separation of ING's banking and insurance/investment management operations was part of the restructuring measures after the financial crisis, and was required by the European Commission in order to gain approval for the Dutch state aid ING received in 2008/2009.

Progress on restructuring

- We have completed the divestment of Voya in March 2015 and will divest our remaining 25.8% stake in NN Group by the end of 2016.
- In November 2014, the support of EUR 10 billion was repaid in full, including the EUR 3.5 billion in interest and premiums. At the time, the Dutch State also took over the risk on a large part of a portfolio of high-risk US mortgages. The Dutch State ultimately sold this portfolio in February 2014 at a profit of EUR 1.4 billion.
- In 2008 and 2009, ING Group received financial support from the Dutch State to reinforce its capital position.

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Disclaimer: 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, the same accounting principles are applied as in the 2014 ING Group Annual Accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding. Certain of the statements contained herein are not historical facts, including, without limitation, certain statements made of future expectations and other forward-looking statements that are based on management's current views and assumptions and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Actual results, performance or events may differ materially from those in such statements due to, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) consequences of a potential (partial) break-up of the euro, (4) ING's implementation of the restructuring plan as agreed with the European Commission, (5) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit markets generally, including changes in borrower and counterparty creditworthiness, (6) changes affecting interest rate levels, (7) changes affecting currency exchange rates, (8) changes in investor and customer behaviour, (9) changes in general competitive factors, (10) changes in laws and regulations, (11) changes in the policies of governments and/or regulatory authorities, (12) conclusions with regard to purchase accounting assumptions and methodologies, (13) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (14) changes in credit ratings, (15) ING's ability to achieve projected operational synergies and (16) the other risks and uncertainties detailed in the Risk Factors section contained in the most recent annual report of ING Groep N.V. Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and, ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason. This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities in the United States or any other jurisdiction. The securities of NN Group have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), and may not be offered or sold within the United States absent registration or an applicable exemption from the registration requirements of the Securities Act. www.ing.com