

ING Historical Trend Data 2Q2018 Introduction

General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Wholesale banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), excluding the impact from divestments, special items and Insurance Other. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit. Insurance Other comprises mainly the net result relating to warrants on the shares of Voya Financial and NN Group. On 18 March 2018 ING sold its remaining part of warrants on the shares of Voya Financial.
- IFRS 9 'Financial Instruments' has become effective as per 1 January 2018. ING applies the classification, measurement, and impairment requirements retrospectively by adjusting the opening balance sheet and opening equity as at 1 January 2018, and has decided not to restate comparative periods. ING furthermore decided to continue applying IAS 39 for hedge accounting including the application of the EU carve-out explicitly permitted by IFRS 9.
- Small differences are possible in the tables due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group

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

Sub products

Project and Asset-based Finance
Real Estate Finance

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

Financial Markets Clients & Products
Corporate Finance

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

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ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In € million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	2Q2018	2Q2017	1Q2018	2Q2018	2Q2017	1Q2018	2Q2018	2Q2017	1Q2018	2Q2018	2Q2017	1Q2018
Profit or loss												
Net interest income	3,441	3,359	3,404	2,414	2,372	2,405	987	941	935	40	46	64
Net fee and commission income	717	714	661	428	419	399	290	297	263	0	-2	-1
Investment income	38	43	65	23	39	40	10	11	24	4	-6	1
Other income	287	415	327	131	144	183	176	340	179	-19	-68	-35
Total underlying income	4,484	4,532	4,457	2,996	2,974	3,027	1,462	1,588	1,402	26	-30	29
Expenses excl. regulatory costs	2,249	2,242	2,193	1,524	1,493	1,521	658	668	603	67	82	68
Regulatory costs ¹⁾	98	69	493	85	61	378	9	7	116	4	1	-0
Operating expenses	2,347	2,311	2,686	1,609	1,554	1,898	667	675	719	71	82	68
Gross result	2,137	2,221	1,771	1,387	1,420	1,128	795	914	683	-45	-113	-40
Addition to loan loss provisions	115	229	85	56	93	105	59	135	-20	-0	1	0
Underlying result before tax	2,022	1,992	1,686	1,331	1,327	1,023	736	778	702	-45	-113	-40
Taxation	557	565	464	361	369	270	200	208	169	-5	-12	25
Non-controlling interests	22	23	29	19	20	25	3	3	4	-0	-	-0
Underlying net result	1,443	1,403	1,192	951	938	728	532	566	529	-40	-101	-65
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-
Net result Banking	1,443	1,403	1,192	951	938	728	532	566	529	-40	-101	-65
Net result Insurance Other	-14	-32	33									
Net result ING Group	1,429	1,371	1,225									
Key figures²⁾												
Interest margin	1.51%	1.51%	1.52%									
Cost/income ratio	52.3%	51.0%	60.3%	53.7%	52.3%	62.7%	45.6%	42.5%	51.3%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	12.0%	11.7%	10.0%									
Return on equity based on 12.0% CET1 ³⁾	15.5%	15.3%	13.1%	20.0%	20.3%	15.8%	11.8%	12.7%	11.9%	-45.4%	-116.0%	-70.0%
Risk costs in bps of average RWA	15	30	11	14	24	26	15	36	-5	-3	8	1
Risk-weighted assets (end of period)	318,729	310,336	312,434	162,712	159,683	160,062	153,437	148,023	149,017	2,579	2,630	3,355
Employees (internal FTEs, end of period) ⁴⁾	52,189	51,342	51,752	39,556	39,492	39,745	12,630	11,847	12,004	3	3	3
Four-quarter rolling average key figures												
Interest margin	1.54%	1.52%	1.54%									
Cost/income ratio	56.1%	53.6%	55.7%	57.2%	55.2%	56.8%	49.6%	45.0%	48.7%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	10.4%	10.8%	10.3%									
Return on equity based on 12.0% CET1 ³⁾	13.6%	14.3%	13.6%	18.2%	18.7%	18.3%	10.5%	12.1%	10.7%	-75.8%	-73.3%	-93.5%

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

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.2 Profit or loss: 2Q2018 Segment split

Profit or loss 2Q2018

In € million	Total	Retail	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury & Other	Corporate Line
		Banking	Netherlands	Belgium	Germany	Other		Industry Lending				
Balance sheet related interest	3,441	2,395	878	446	422	649	1,087	560	293	76	158	-41
Capital charge on book equity	-	-2	1	0	10	-13	-121	0	-0	-2	-119	123
Interest benefit on total capital	-	21	7	5	4	5	21	10	7	3	1	-43
Net interest income	3,441	2,414	886	451	435	642	987	569	299	78	40	40
Net fee and commission income	717	428	165	106	48	109	290	163	116	16	-6	0
Investment income	9	3	0	2	0	1	1	0	0	0	1	4
Realised gains and fair value changes on investments	29	20	10	0	6	5	8	3	-	0	5	-0
Total investment income	38	23	10	2	6	6	10	3	0	0	7	4
Valuation result and net trading income	210	79	57	18	-10	14	159	-31	15	164	10	-27
Other income	77	52	12	25	2	13	17	13	2	-9	11	8
Total other income	287	131	69	43	-8	27	176	-18	17	155	21	-19
Total underlying income	4,484	2,996	1,129	603	481	783	1,462	718	433	249	62	26
Expenses excl. regulatory costs	2,249	1,524	479	362	230	453	658	181	216	227	34	67
Regulatory costs ¹⁾	98	85	21	-2	19	47	9	-0	1	-0	9	4
Operating expenses	2,347	1,609	500	360	249	499	667	181	217	226	43	71
Gross result	2,137	1,387	629	242	232	284	795	537	216	22	19	-45
Addition to loan loss provisions	115	56	-47	32	3	69	59	49	3	1	6	-0
Underlying result before tax	2,022	1,331	676	211	228	215	736	488	213	22	14	-45
Taxation	557	361	170	60	75	57	200	136	47	8	9	-5
Non-controlling interests	22	19	-	0	1	18	3	1	2	1	-0	-0
Underlying net result	1,443	951	507	151	153	141	532	350	164	13	5	-40
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-
Net result Banking	1,443	951	507	151	153	141	532	350	164	13	5	-40
Net result Insurance Other	-14											
Net result ING Group	1,429											
Key figures²⁾												
Interest margin	1.51%											
Cost/income ratio	52.3%	53.7%	44.3%	59.8%	51.8%	63.7%	45.6%	25.2%	50.0%	91.0%	68.9%	n.a.
Return on equity based on IFRS-EU equity	12.0%											
Return on equity based on 12.0% CET1 ³⁾	15.5%	20.0%	34.4%	13.5%	20.0%	10.7%	11.8%	16.4%	11.4%	2.0%	1.7%	-45.4%
Risk costs in bps of average RWA	15	14	-38	34	5	56	15	28	3	1	26	-3
Risk-weighted assets (end of period)	318,729	162,712	48,831	38,476	25,909	49,496	153,437	75,296	49,032	20,223	8,886	2,579
Employees (internal FTEs, end of period)	52,189	39,556	8,630	8,216	4,706	18,004	12,630					3
Four-quarter rolling average key figures												
Interest margin	1.54%											
Cost/income ratio	56.1%	57.2%	47.8%	67.6%	53.9%	64.8%	49.6%	27.4%	52.7%	103.9%	61.9%	n.a.
Return on equity based on IFRS-EU equity	10.4%											
Return on equity based on 12.0% CET1 ³⁾	13.6%	18.2%	31.0%	9.2%	21.5%	10.4%	10.5%	16.8%	9.9%	-0.5%	-5.5%	-75.8%

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

²⁾ Key figures based on underlying figures.

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

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Interest income			6,635	6,462	10,921	10,952	10,959	11,127	13,098	22,086
Minus: interest expense			3,194	3,059	7,408	7,461	7,599	7,776	6,252	15,375
Net interest income			3,441	3,404	3,512	3,490	3,359	3,352	6,845	6,711
Net fee and commission income			717	661	674	643	714	682	1,378	1,396
Investment income			9	2	9	55	18	3	11	21
Realised gains and fair value changes on investments			29	63	12	27	25	45	92	70
Total investment income			38	65	20	82	43	48	102	91
Valuation result and net trading income			210	253	94	100	267	215	463	482
Other income			77	74	68	92	148	99	151	247
Total other income			287	327	162	193	415	314	614	729
Total underlying income			4,484	4,457	4,368	4,408	4,532	4,396	8,940	8,928
Staff expenses			1,384	1,340	1,336	1,286	1,309	1,271	2,723	2,580
Regulatory costs ¹⁾			98	493	264	94	69	474	591	543
Other expenses			865	853	1,018	909	934	865	1,718	1,799
Operating expenses			2,347	2,686	2,618	2,289	2,311	2,611	5,032	4,922
Gross result			2,137	1,771	1,751	2,119	2,221	1,785	3,908	4,005
Addition to loan loss provisions			115	85	190	124	229	133	200	362
Underlying result before tax			2,022	1,686	1,560	1,995	1,992	1,652	3,708	3,644
Taxation			557	464	543	595	565	456	1,021	1,022
Non-controlling interests			22	29	17	21	23	21	51	44
Underlying net result			1,443	1,192	1,001	1,378	1,403	1,175	2,636	2,578
Special items after tax			-	-	-	0	-	-	-	-
Net result Banking			1,443	1,192	1,001	1,378	1,403	1,175	2,636	2,578
Net result Insurance Other			-14	33	15	-3	-32	-32	19	-64
Net result ING Group			1,429	1,225	1,015	1,376	1,371	1,143	2,654	2,514
Key figures²⁾										
Interest margin			1.51%	1.52%	1.58%	1.57%	1.51%	1.52%	1.51%	1.51%
Cost/income ratio			52.3%	60.3%	59.9%	51.9%	51.0%	59.4%	56.3%	55.1%
Return on equity based on IFRS-EU equity			12.0%	10.0%	8.3%	11.5%	11.7%	9.6%	11.0%	10.6%
Return on equity based on 12.0% CET1 ³⁾			15.5%	13.1%	10.9%	15.0%	15.3%	12.8%	14.3%	14.0%
Risk costs in bps of average RWA			15	11	25	16	30	17	13	23
Risk-weighted assets (end of period)			318,729	312,434	309,887	311,036	310,336	309,796	318,729	310,336
Employees (internal FTEs, end of period)			52,189	51,752	51,815	51,550	51,342	51,464	52,189	51,342
Four-quarter rolling average key figures										
Interest margin			1.54%	1.54%	1.54%	1.53%	1.52%	1.52%		
Cost/income ratio			56.1%	55.7%	55.5%	53.8%	53.6%	53.1%		
Return on equity based on IFRS-EU equity			10.4%	10.3%	10.2%	11.0%	10.8%	10.8%		
Return on equity based on 12.0% CET1 ³⁾			13.6%	13.6%	13.5%	14.5%	14.3%	14.3%		

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

²⁾ Key figures based on underlying figures.

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

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			2,395	2,381	2,404	2,411	2,357	2,344	4,776	4,701
Capital charge on book equity			-2	-1	3	0	-2	1	-3	-1
Interest benefit on total capital			21	25	16	15	17	26	46	44
Net interest income			2,414	2,405	2,423	2,426	2,372	2,371	4,819	4,743
Net fee and commission income			428	399	395	391	419	403	827	822
Investment income			3	-1	4	55	13	1	2	14
Realised gains and fair value changes on investments			20	41	12	32	26	26	61	52
Total investment income			23	40	16	87	39	27	63	66
Valuation result and net trading income			79	128	105	35	88	73	207	162
Other income			52	55	38	56	55	38	107	93
Total other income			131	183	144	91	144	111	314	255
Total underlying income			2,996	3,027	2,978	2,995	2,974	2,913	6,023	5,887
Expenses excl. regulatory costs			1,524	1,521	1,629	1,488	1,493	1,459	3,045	2,952
Regulatory costs			85	378	152	80	61	384	462	444
Operating expenses			1,609	1,898	1,781	1,569	1,554	1,843	3,507	3,397
Gross result			1,387	1,128	1,197	1,426	1,420	1,071	2,515	2,490
Addition to loan loss provisions			56	105	122	78	93	98	161	191
Underlying result before tax			1,331	1,023	1,075	1,348	1,327	972	2,354	2,299
Taxation			361	270	313	343	369	267	631	636
Non-controlling interests			19	25	13	18	20	17	44	37
Underlying net result			951	728	749	988	938	688	1,679	1,626
Special items after tax			-	-	-	-	-	-	-	-
Net result			951	728	749	988	938	688	1,679	1,626
Key figures¹⁾										
Cost/income ratio			53.7%	62.7%	59.8%	52.4%	52.3%	63.3%	58.2%	57.7%
Return on equity based on 12.0% common equity Tier 1 ²⁾			20.0%	15.8%	16.0%	21.0%	20.3%	15.1%	17.9%	17.7%
Risk costs in bps of average RWA			14	26	31	19	24	25	20	24
Risk-weighted assets (end of period)			162,712	160,062	157,632	159,884	159,683	154,677	162,712	159,683
Employees (internal FTEs, end of period) ³⁾			39,556	39,745	39,645	39,579	39,492	39,728	39,556	39,492
Four-quarter rolling average key figures										
Cost/income ratio			57.2%	56.8%	56.9%	55.5%	55.2%	55.1%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			18.2%	18.3%	18.1%	19.0%	18.7%	18.4%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			1,324	1,300	1,347	1,360	1,348	1,348	2,624	2,696
Capital charge on book equity			1	1	2	2	1	1	2	2
Interest benefit on total capital			12	14	9	8	10	15	26	25
Net interest income			1,337	1,315	1,359	1,370	1,359	1,364	2,652	2,723
Net fee and commission income			271	250	238	240	265	265	521	530
Investment income			2	-1	1	1	11	1	1	12
Realised gains and fair value changes on investments			10	45	1	5	9	14	55	24
Total investment income			12	45	2	6	20	15	56	36
Valuation result and net trading income			75	111	105	62	95	57	185	153
Other income			37	27	19	48	30	20	65	50
Total other income			112	138	124	110	126	77	250	203
Total underlying income			1,732	1,748	1,723	1,726	1,770	1,721	3,480	3,491
Expenses excl. regulatory costs			842	848	900	807	870	836	1,690	1,706
Regulatory costs			19	273	75	20	5	282	292	287
Operating expenses			860	1,121	975	827	875	1,118	1,982	1,993
Gross result			872	627	748	899	895	603	1,498	1,498
Addition to loan loss provisions			-15	43	32	7	25	53	28	79
Underlying result before tax			887	583	716	893	870	550	1,471	1,420
Taxation			229	149	232	245	238	146	378	384
Non-controlling interests			0	6	-5	0	2	2	6	3
Underlying net result			658	428	489	647	630	402	1,086	1,032
Special items after tax			-	-	-	-	-	-	-	-
Net result			658	428	489	647	630	402	1,086	1,032
Key figures¹⁾										
Cost/income ratio			49.7%	64.1%	56.6%	47.9%	49.4%	65.0%	56.9%	57.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾			25.4%	17.2%	19.2%	25.4%	25.2%	16.3%	21.3%	20.8%
Risk costs in bps of average RWA			-7	20	15	3	12	26	6	19
Risk-weighted assets (end of period)			87,307	85,426	83,372	84,539	85,471	81,873	87,307	85,471
Employees (internal FTEs, end of period) ³⁾			16,846	17,109	17,276	17,222	17,252	17,535	16,846	17,252
Four-quarter rolling average key figures										
Cost/income ratio			54.6%	54.5%	54.7%	54.0%	55.0%	56.0%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			21.8%	21.7%	21.5%	22.1%	21.1%	19.7%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			878	859	901	918	883	879	1,738	1,762
Capital charge on book equity			1	1	2	2	1	1	2	2
Interest benefit on total capital			7	8	5	5	6	9	15	15
Net interest income			886	869	908	924	889	889	1,755	1,778
Net fee and commission income			165	155	152	148	150	151	320	301
Investment income			0	-	-	-	0	-	0	0
Realised gains and fair value changes on investments			10	23	0	3	5	11	33	16
Total investment income			10	23	0	3	5	11	33	16
Valuation result and net trading income			57	78	79	27	64	18	134	81
Other income			12	13	-2	37	9	8	25	16
Total other income			69	91	76	64	73	25	159	98
Total underlying income			1,129	1,138	1,136	1,138	1,117	1,076	2,267	2,193
Expenses excl. regulatory costs			479	487	550	454	520	496	966	1,016
Regulatory costs			21	92	65	21	19	86	112	105
Operating expenses			500	578	615	475	539	582	1,078	1,121
Gross result			629	559	521	663	578	494	1,189	1,072
Addition to loan loss provisions			-47	-4	5	-22	12	17	-51	29
Underlying result before tax			676	563	516	685	565	477	1,239	1,043
Taxation			170	137	133	171	140	121	307	262
Non-controlling interests			-	-	-	-	-	-	-	-
Underlying net result			507	426	383	514	425	356	933	781
Special items after tax			-	-	-	-	-	-	-	-
Net result			507	426	383	514	425	356	933	781
Key figures¹⁾										
Cost/income ratio			44.3%	50.8%	54.1%	41.8%	48.3%	54.1%	47.6%	51.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾			34.4%	29.1%	26.2%	34.3%	29.0%	24.7%	31.8%	26.9%
Risk costs in bps of average RWA			-38	-3	4	-17	10	14	-21	12
Risk-weighted assets (end of period)			48,831	49,236	48,235	49,254	50,680	46,898	48,831	50,680
Employees (internal FTEs, end of period) ³⁾			8,630	8,768	8,811	8,737	8,637	8,849	8,630	8,637
Four-quarter rolling average key figures										
Cost/income ratio			47.8%	48.8%	49.5%	49.4%	51.0%	55.2%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			31.0%	29.7%	28.6%	28.2%	26.0%	22.3%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			446	440	447	443	466	469	887	934
Capital charge on book equity			0	0	0	0	0	0	0	0
Interest benefit on total capital			5	6	4	3	4	6	11	11
Net interest income			451	446	451	446	470	475	898	945
Net fee and commission income			106	95	86	93	115	114	201	229
Investment income			2	-1	1	1	11	1	1	12
Realised gains and fair value changes on investments			0	22	1	2	4	3	23	8
Total investment income			2	22	2	3	16	4	24	20
Valuation result and net trading income			18	33	27	35	31	40	51	71
Other income			25	14	21	11	22	12	39	34
Total other income			43	47	48	46	53	52	90	105
Total underlying income			603	610	587	588	654	645	1,213	1,298
Expenses excl. regulatory costs			362	362	350	352	350	340	724	690
Regulatory costs			-2	181	10	-1	-13	196	179	182
Operating expenses			360	543	360	351	336	536	903	872
Gross result			242	67	227	236	317	109	310	426
Addition to loan loss provisions			32	47	27	28	13	36	78	49
Underlying result before tax			211	21	200	208	304	73	231	377
Taxation			60	12	99	74	98	25	71	123
Non-controlling interests			0	6	-5	0	2	2	6	3
Underlying net result			151	3	107	134	205	46	153	251
Special items after tax			-	-	-	-	-	-	-	-
Net result			151	3	107	134	205	46	153	251
Key figures²⁾										
Cost/income ratio			59.8%	89.0%	61.3%	59.8%	51.4%	83.1%	74.5%	67.2%
Return on equity based on 12.0% common equity Tier 1 ³⁾			13.5%	0.8%	9.6%	12.7%	19.7%	4.6%	7.3%	12.2%
Risk costs in bps of average RWA			34	52	30	32	15	42	43	28
Risk-weighted assets (end of period)			38,476	36,190	35,137	35,285	34,791	34,975	38,476	34,791
Employees (internal FTEs, end of period) ⁴⁾			8,216	8,340	8,464	8,485	8,615	8,687	8,216	8,615
Four-quarter rolling average key figures										
Cost/income ratio			67.6%	65.2%	64.0%	62.3%	62.1%	57.3%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			9.2%	10.7%	11.7%	13.3%	13.8%	15.6%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

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

Profit or loss Retail Banking Challengers & Growth Markets										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			1,071	1,081	1,057	1,051	1,008	996	2,152	2,005
Capital charge on book equity			-3	-2	1	-1	-3	-0	-5	-3
Interest benefit on total capital			9	11	7	6	7	11	20	19
Net interest income			1,077	1,090	1,065	1,056	1,013	1,007	2,167	2,020
Net fee and commission income			157	149	157	151	154	138	305	293
Investment income			2	-0	3	54	2	0	2	2
Realised gains and fair value changes on investments			10	-5	10	27	17	12	6	29
Total investment income			12	-5	14	81	18	12	7	31
Valuation result and net trading income			4	17	0	-27	-7	16	21	9
Other income			15	28	19	8	25	18	43	43
Total other income			19	45	19	-19	18	34	64	52
Total underlying income			1,264	1,279	1,255	1,269	1,203	1,192	2,543	2,396
Expenses excl. regulatory costs			682	673	730	682	623	623	1,355	1,246
Regulatory costs			66	105	76	60	55	102	170	157
Operating expenses			748	777	806	742	679	725	1,526	1,403
Gross result			516	501	449	527	525	467	1,017	992
Addition to loan loss provisions			72	62	90	71	68	45	134	113
Underlying result before tax			444	440	359	455	457	422	884	879
Taxation			132	121	81	97	131	121	253	252
Non-controlling interests			18	19	19	17	18	15	38	33
Underlying net result			294	300	259	341	308	286	593	594
Special items after tax			-	-	-	-	-	-	-	-
Net result			294	300	259	341	308	286	593	594
Key figures¹⁾										
Cost/income ratio			59.2%	60.8%	64.2%	58.5%	56.4%	60.8%	60.0%	58.6%
Return on equity based on 12.0% common equity Tier 1 ²⁾			13.9%	14.3%	12.4%	16.0%	14.8%	13.8%	14.1%	14.3%
Risk costs in bps of average RWA			38	33	48	38	37	25	36	31
Risk-weighted assets (end of period)			75,405	74,636	74,259	75,344	74,212	72,804	75,405	74,212
Employees (internal FTEs, end of period) ³⁾			22,710	22,636	22,369	22,357	22,240	22,193	22,710	22,240
Four-quarter rolling average key figures										
Cost/income ratio			60.7%	60.0%	60.0%	57.6%	55.5%	53.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			14.1%	14.3%	14.2%	15.6%	15.9%	17.0%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			422	408	430	426	394	401	830	795
Capital charge on book equity			10	9	12	10	8	10	19	18
Interest benefit on total capital			4	4	3	2	3	5	8	8
Net interest income			435	422	444	438	405	416	857	821
Net fee and commission income			48	46	63	53	51	48	93	99
Investment income			0	-0	-0	-0	0	0	0	0
Realised gains and fair value changes on investments			6	0	11	2	0	10	6	10
Total investment income			6	0	11	2	0	10	6	10
Valuation result and net trading income			-10	9	-17	-25	-3	-14	-1	-17
Other income			2	3	2	1	1	3	5	4
Total other income			-8	12	-15	-24	-2	-11	4	-13
Total underlying income			481	479	503	470	455	463	960	918
Expenses excl. regulatory costs			230	224	242	229	222	225	454	447
Regulatory costs			19	51	28	19	15	52	70	67
Operating expenses			249	275	270	248	237	277	524	514
Gross result			232	204	233	222	218	186	436	404
Addition to loan loss provisions			3	9	-18	2	5	2	13	6
Underlying result before tax			228	195	251	220	214	185	423	398
Taxation			75	62	55	53	70	63	137	134
Non-controlling interests			1	0	1	1	1	1	1	1
Underlying net result			153	132	195	167	142	121	285	264
Special items after tax			-	-	-	-	-	-	-	-
Net result			153	132	195	167	142	121	285	264
Key figures²⁾										
Cost/income ratio			51.8%	57.4%	53.7%	52.7%	52.1%	59.8%	54.6%	56.0%
Return on equity based on 12.0% common equity Tier 1 ³⁾			20.0%	17.6%	26.1%	22.5%	19.6%	16.4%	18.8%	18.0%
Risk costs in bps of average RWA			5	15	-29	3	7	3	10	5
Risk-weighted assets (end of period)			25,909	25,328	24,872	25,047	24,497	24,207	25,909	24,497
Employees (internal FTEs, end of period) ⁴⁾			4,706	4,737	4,718	4,683	4,647	4,614	4,706	4,647
Four-quarter rolling average key figures										
Cost/income ratio			53.9%	54.0%	54.6%	51.2%	47.9%	45.4%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			21.5%	21.5%	21.2%	22.6%	22.9%	24.8%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

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

Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			649	673	627	625	614	596	1,322	1,209
Capital charge on book equity			-13	-11	-11	-11	-11	-11	-24	-22
Interest benefit on total capital			5	6	4	4	4	7	12	11
Net interest income			642	668	620	618	607	591	1,310	1,199
Net fee and commission income			109	103	94	98	103	91	212	193
Investment income			1	0	3	54	2	0	1	2
Realised gains and fair value changes on investments			5	-5	-0	25	17	2	-0	19
Total investment income			6	-5	3	79	18	2	1	20
Valuation result and net trading income			14	8	17	-3	-4	30	22	26
Other income			13	25	17	7	23	15	38	39
Total other income			27	33	35	5	20	45	60	65
Total underlying income			783	799	752	799	748	729	1,583	1,477
Expenses excl. regulatory costs			453	448	488	453	401	398	901	800
Regulatory costs			47	54	48	41	40	50	101	90
Operating expenses			499	502	536	494	441	448	1,001	890
Gross result			284	297	216	305	307	281	581	588
Addition to loan loss provisions			69	52	108	69	63	43	121	107
Underlying result before tax			215	245	108	236	243	238	460	481
Taxation			57	59	26	45	60	58	116	118
Non-controlling interests			18	19	18	17	18	15	36	32
Underlying net result			141	167	64	174	165	165	308	331
Special items after tax			-	-	-	-	-	-	-	-
Net result			141	167	64	174	165	165	308	331
Key figures²⁾										
Cost/income ratio			63.7%	62.8%	71.3%	61.9%	59.0%	61.4%	63.3%	60.2%
Return on equity based on 12.0% common equity Tier 1 ³⁾			10.7%	12.6%	5.5%	12.7%	12.4%	12.5%	11.6%	12.5%
Risk costs in bps of average RWA			56	42	87	55	51	36	49	44
Risk-weighted assets (end of period)			49,496	49,308	49,388	50,298	49,715	48,597	49,496	49,715
Employees (internal FTEs, end of period) ⁴⁾			18,004	17,899	17,652	17,675	17,593	17,580	18,004	17,593
Four-quarter rolling average key figures										
Cost/income ratio			64.8%	63.7%	63.4%	61.6%	60.2%	59.2%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			10.4%	10.8%	10.8%	12.0%	12.3%	12.9%		

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

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			1,087	1,038	1,146	1,084	1,057	1,061	2,125	2,118
Capital charge on book equity			-121	-129	-131	-131	-135	-134	-250	-269
Interest benefit on total capital			21	25	17	15	18	28	46	47
Net interest income			987	935	1,031	967	941	955	1,922	1,896
Net fee and commission income			290	263	279	252	297	280	553	577
Investment income			1	2	4	-0	4	5	3	9
Realised gains and fair value changes on investments			8	22	0	-2	7	19	31	25
Total investment income			10	24	5	-3	11	23	34	34
Valuation result and net trading income			159	164	67	134	249	252	323	501
Other income			17	15	23	31	91	35	33	126
Total other income			176	179	91	166	340	287	355	627
Total underlying income			1,462	1,402	1,406	1,382	1,588	1,545	2,864	3,134
Expenses excl. regulatory costs			658	603	670	625	668	608	1,261	1,275
Regulatory costs			9	116	112	13	7	91	125	98
Operating expenses			667	719	781	638	675	698	1,386	1,373
Gross result			795	683	625	745	914	847	1,478	1,761
Addition to loan loss provisions			59	-20	68	46	135	35	39	170
Underlying result before tax			736	702	557	698	778	813	1,439	1,591
Taxation			200	169	202	241	208	230	369	438
Non-controlling interests			3	4	4	4	3	4	8	7
Underlying net result			532	529	351	454	566	579	1,061	1,145
Special items after tax			-	-	-	-	-	-	-	-
Net result			532	529	351	454	566	579	1,061	1,145
Key figures¹⁾										
Cost/income ratio			45.6%	51.3%	55.6%	46.1%	42.5%	45.2%	48.4%	43.8%
Return on equity based on 12.0% common equity Tier 1 ²⁾			11.8%	11.9%	7.9%	10.3%	12.7%	12.7%	11.9%	12.7%
Risk costs in bps of average RWA			15	-5	18	12	36	9	5	22
Risk-weighted assets (end of period)			153,437	149,017	149,427	148,158	148,023	151,929	153,437	148,023
Employees (internal FTEs, end of period) ³⁾			12,630	12,004	12,167	11,968	11,847	11,732	12,630	11,847
Value at Risk trading positions (average)			6.4	5.9	5.5	5.9	7.1	7.0		
Four-quarter rolling average key figures										
Cost/income ratio			49.6%	48.7%	47.1%	45.1%	45.0%	44.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			10.5%	10.7%	10.9%	12.0%	12.1%	11.6%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.12 Profit or loss: WB - Industry Lending

Profit or loss Wholesale Banking - Industry Lending										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			560	512	543	531	541	542	1,071	1,083
Capital charge on book equity			0	-0	-0	0	0	-0	0	-0
Interest benefit on total capital			10	11	8	7	8	13	21	21
Net interest income			569	523	550	538	549	555	1,092	1,104
Net fee and commission income			163	132	145	147	156	155	296	311
Investment income			0	0	4	0	-	-	0	-
Realised gains and fair value changes on investments			3	-3	0	-6	1	-4	0	-3
Total investment income			3	-3	4	-6	1	-4	0	-3
Valuation result and net trading income			-31	-30	-3	-18	8	-19	-61	-11
Other income			13	0	22	35	2	19	13	21
Total other income			-18	-30	19	17	10	-0	-48	10
Total underlying income			718	623	719	696	716	705	1,340	1,422
Expenses excl. regulatory costs			181	171	177	167	174	161	353	335
Regulatory costs			-0	26	32	1	0	17	26	17
Operating expenses			181	197	208	168	174	178	378	352
Gross result			537	426	511	528	542	528	962	1,070
Addition to loan loss provisions			49	-17	36	-4	94	17	32	110
Underlying result before tax			488	443	474	532	448	511	931	959
Taxation			136	105	152	157	108	120	241	229
Non-controlling interests			1	3	2	2	1	2	4	2
Underlying net result			350	336	321	373	339	389	686	728
Special items after tax			-	-	-	-	-	-	-	-
Net result			350	336	321	373	339	389	686	728
Key figures¹⁾										
Cost/income ratio			25.2%	31.6%	29.0%	24.1%	24.4%	25.2%	28.2%	24.8%
Return on equity based on 12.0% common equity Tier 1 ²⁾			16.4%	16.5%	15.7%	18.5%	16.5%	18.7%	16.5%	17.6%
Risk costs in bps of average RWA			28	-10	21	-2	54	10	9	32
Risk-weighted assets (end of period)			75,296	67,244	69,260	67,283	67,993	69,428	75,296	67,993
Four-quarter rolling average key figures										
Cost/income ratio			27.4%	27.1%	25.7%	25.4%	25.1%	24.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			16.8%	16.8%	17.4%	18.1%	17.6%	18.2%		

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - General Lending & Transaction Services										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			293	276	283	277	279	260	569	539
Capital charge on book equity			-0	-0	-0	-0	-0	-0	-1	-1
Interest benefit on total capital			7	8	5	5	6	8	15	14
Net interest income			299	284	288	282	284	268	583	552
Net fee and commission income			116	102	104	92	103	98	218	201
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 result and net trading income			15	8	30	11	10	10	23	20
Other income			2	10	1	1	-1	3	12	2
Total other income			17	18	31	11	9	13	35	22
Total underlying income			433	403	423	385	396	379	836	775
Expenses excl. regulatory costs			216	208	207	188	190	187	424	377
Regulatory costs			1	24	23	-0	1	19	24	20
Operating expenses			217	232	231	188	191	206	448	397
Gross result			216	172	192	198	205	174	388	378
Addition to loan loss provisions			3	-17	4	21	5	-13	-14	-8
Underlying result before tax			213	189	188	177	200	187	402	386
Taxation			47	52	51	49	54	48	99	102
Non-controlling interests			2	2	1	1	2	2	4	4
Underlying net result			164	135	136	126	144	136	300	280
Special items after tax			-	-	-	-	-	-	-	-
Net result			164	135	136	126	144	136	300	280
Key figures¹⁾										
Cost/income ratio			50.0%	57.4%	54.6%	48.7%	48.2%	54.2%	53.6%	51.2%
Return on equity based on 12.0% common equity Tier 1 ²⁾			11.4%	9.5%	9.6%	9.2%	10.5%	10.0%	10.4%	10.3%
Risk costs in bps of average RWA			3	-14	3	18	4	-11	-6	-3
Risk-weighted assets (end of period)			49,032	48,609	48,019	46,998	45,828	46,333	49,032	45,828
Four-quarter rolling average key figures										
Cost/income ratio			52.7%	52.3%	51.5%	51.1%	51.0%	52.4%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			9.9%	9.7%	9.8%	9.9%	10.1%	9.1%		

¹⁾ Key figures based on underlying figures.

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

ING 1.14 Profit or loss: WB - Financial Markets

Profit or loss Wholesale Banking - Financial Markets										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			76	102	171	106	64	84	178	148
Capital charge on book equity			-2	-2	-1	-1	-1	-1	-4	-2
Interest benefit on total capital			3	4	3	2	3	5	8	8
Net interest income			78	105	172	107	66	89	182	155
Net fee and commission income			16	34	34	21	39	27	50	67
Investment income			0	0	-	-	-	2	0	2
Realised gains and fair value changes on investments			0	-0	-1	-0	-0	-0	0	-0
Total investment income			0	-0	-1	-0	-0	1	0	1
Valuation result and net trading income			164	148	0	138	198	249	312	448
Other income			-9	-6	-14	-13	-19	-10	-15	-29
Total other income			155	142	-13	125	179	239	297	418
Total underlying income			249	281	192	253	285	356	529	641
Expenses excl. regulatory costs			227	223	242	226	220	227	450	447
Regulatory costs			-0	39	50	6	2	31	39	33
Operating expenses			226	262	292	232	222	258	489	480
Gross result			22	18	-100	21	63	98	41	161
Addition to loan loss provisions			1	0	-1	1	1	-0	1	0
Underlying result before tax			22	18	-99	20	63	98	40	161
Taxation			8	2	-55	21	25	27	10	53
Non-controlling interests			1	1	1	1	1	1	2	2
Underlying net result			13	15	-45	-2	37	70	27	106
Special items after tax			-	-	-	-	-	-	-	-
Net result			13	15	-45	-2	37	70	27	106
Key figures¹⁾										
Cost/income ratio			91.0%	93.5%	152.0%	91.7%	77.8%	72.5%	92.3%	74.9%
Return on equity based on 12.0% common equity Tier 1 ²⁾			2.0%	2.2%	-6.2%	0.0%	4.9%	8.7%	2.1%	6.9%
Risk costs in bps of average RWA			1	0	-1	1	1	-0	1	0
Risk-weighted assets (end of period)			20,223	24,606	23,175	24,922	24,645	26,253	20,223	24,645
Four-quarter rolling average key figures										
Cost/income ratio			103.9%	99.7%	92.4%	82.9%	84.5%	80.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			-0.5%	0.3%	2.1%	3.9%	3.3%	4.4%		

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - Bank Treasury & Other										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			158	148	150	170	174	174	307	348
Capital charge on book equity			-119	-127	-130	-130	-133	-132	-245	-266
Interest benefit on total capital			1	1	1	1	1	2	3	3
Net interest income			40	23	21	41	42	43	64	86
Net fee and commission income			-6	-5	-3	-9	-1	-0	-11	-2
Investment income			1	2	1	-0	4	3	3	7
Realised gains and fair value changes on investments			5	25	1	4	6	23	30	29
Total investment income			7	27	1	4	10	26	33	36
Valuation result and net trading income			10	39	40	4	32	12	49	44
Other income			11	11	14	9	109	23	22	132
Total other income			21	50	54	12	141	35	71	176
Total underlying income			62	95	73	49	192	104	157	296
Expenses excl. regulatory costs			34	1	44	45	84	33	35	116
Regulatory costs			9	27	7	6	4	24	36	28
Operating expenses			43	28	51	51	88	57	71	144
Gross result			19	67	22	-2	104	48	86	151
Addition to loan loss provisions			6	15	29	28	36	31	20	67
Underlying result before tax			14	52	-7	-31	68	17	66	84
Taxation			9	10	53	14	21	34	20	55
Non-controlling interests			-0	-2	-0	-1	0	-1	-2	-1
Underlying net result			5	44	-60	-44	47	-16	49	30
Special items after tax			-	-	-	-	-	-	-	-
Net result			5	44	-60	-44	47	-16	49	30
Key figures¹⁾										
Cost/income ratio			68.9%	29.6%	69.8%	104.4%	45.8%	54.3%	45.2%	48.8%
Return on equity based on 12.0% common equity Tier 1 ²⁾			1.7%	15.9%	-22.4%	-16.2%	16.0%	-5.7%	8.8%	4.9%
Risk costs in bps of average RWA			26	67	128	123	148	122	46	135
Risk-weighted assets (end of period)			8,886	8,558	8,973	8,956	9,557	9,914	8,886	9,557
Four-quarter rolling average key figures										
Cost/income ratio			61.9%	53.3%	58.9%	48.9%	47.3%	43.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			-5.5%	-1.5%	-6.6%	1.4%	9.4%	2.9%		

¹⁾ Key figures based on underlying figures.

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

ING 1.16 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Balance sheet related interest			-41	-16	-38	-5	-55	-53	-56	-108
Capital charge on book equity			123	130	128	131	137	133	253	270
Interest benefit on total capital			-43	-49	-33	-29	-36	-55	-92	-90
Net interest income			40	64	58	97	46	25	105	71
Net fee and commission income			0	-1	-0	0	-2	-1	-1	-3
Investment income			4	1	-0	-0	1	-3	5	-2
Realised gains and fair value changes on investments			-0	0	-0	-3	-7	0	-0	-7
Total investment income			4	1	-0	-3	-6	-3	5	-9
Valuation result and net trading income			-27	-39	-79	-68	-70	-111	-66	-181
Other income			8	4	6	5	2	26	12	28
Total other income			-19	-35	-73	-64	-68	-85	-54	-153
Total underlying income			26	29	-16	31	-30	-63	54	-93
Expenses excl. regulatory costs			67	68	55	82	82	70	135	152
Regulatory costs			4	-0	0	1	1	0	4	1
Operating expenses			71	68	55	83	82	70	139	152
Gross result			-45	-40	-71	-52	-113	-133	-85	-245
Addition to loan loss provisions			-0	0	0	0	1	0	-0	1
Underlying result before tax			-45	-40	-71	-52	-113	-133	-85	-246
Taxation			-5	25	28	12	-12	-41	21	-53
Non-controlling interests			-0	-0	-	-	-	-	-0	-
Underlying net result			-40	-65	-99	-63	-101	-92	-105	-193
Special items after tax			-	-	-	0	-	-	-	-
Net result			-40	-65	-99	-63	-101	-92	-105	-193
Key figures¹⁾										
Risk-weighted assets (end of period)			2,579	3,355	2,828	2,994	2,630	3,190	2,579	2,630
Employees (internal FTEs, end of period) ²⁾			3	3	3	3	3	3	3	3

¹⁾ Key figures based on underlying figures.

²⁾ In 2Q2018, the allocation of FTEs from shared service centers to the business lines changed to better reflect use of service. Historical figures have been adjusted.

ING 1.17 Geographical split: 2Q2018

Geographical split 2Q2018

In € million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
Profit or loss																				
Net interest income	1,144	886	258	533	451	82	567	435	132	410	302	108	391	339	52	357	357	39	-1	40
Net fee and commission income	238	165	73	133	106	27	61	48	13	65	39	26	85	70	15	136	136	0	-0	0
Investment income	17	10	7	1	2	-1	7	6	1	3	2	1	4	4	-0	2	2	5	0	4
Other income	87	69	19	85	43	41	-9	-8	-2	-3	-9	6	58	36	23	88	88	-18	1	-19
Total underlying income	1,486	1,129	357	751	603	149	625	481	144	476	335	141	538	449	89	582	582	26	0	26
Expenses excl. regulatory costs	649	479	170	439	362	76	264	230	34	276	233	44	255	220	35	294	294	72	5	67
Regulatory costs	20	21	-1	1	-2	3	19	19	0	18	18	1	34	29	5	1	1	4	-	4
Operating expenses	669	500	169	440	360	80	283	249	34	294	250	44	289	249	39	295	295	76	5	71
Gross result	817	629	187	311	242	69	342	232	110	181	84	97	249	200	50	287	287	-50	-5	-45
Addition to loan loss provisions	-84	-47	-37	33	32	1	41	3	38	30	17	13	54	52	2	41	41	-0	-	-0
Underlying result before tax	901	676	224	278	211	68	300	228	72	152	68	84	195	148	47	246	246	-50	-5	-45
Retail Banking	676	676		211	211		228	228		68	68		148	148				-5		
Wholesale Banking	224		224	68		68	72		72	84		84	47		47	246	246		-5	
Corporate Line																		-45		-45
Underlying result before tax	901	676	224	278	211	68	300	228	72	152	68	84	195	148	47	246	246	-50	-5	-45
Customer lending/deposits (in € billion)																				
Residential mortgages	111.7	110.9	0.7	37.2	37.2	0.0	71.6	71.6	0.1	51.9	51.9	0.0	9.3	9.2	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	74.0	34.8	39.2	66.2	49.9	16.3	44.7	12.0	32.8	31.1	7.9	23.2	27.2	18.7	8.5	67.0	67.0	0.4	0.0	0.4
Customer deposits	175.0	147.4	27.6	102.0	85.2	16.9	137.5	135.9	1.6	91.3	89.7	1.6	36.8	32.1	4.7	14.0	14.0	0.0	0.0	0.0
Key figures²⁾																				
Cost/income ratio	45.0%	44.3%	47.4%	58.6%	59.8%	53.7%	45.3%	51.8%	23.8%	61.9%	74.7%	31.4%	53.7%	55.5%	44.2%	50.7%	50.7%	n.a.	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	29.2%	34.4%	20.2%	13.1%	13.5%	12.0%	15.9%	20.0%	9.7%	10.7%	10.0%	11.3%	11.3%	11.0%	12.4%	9.0%	9.0%	-45.3%	-44.7%	0.0%
Risk costs in bps of average RWA	-44	-38	-52	25	34	3	39	5	92	38	46	30	50	60	11	25	25	-3	-	-3
Risk-weighted assets (end of period)	77,750	48,831	28,919	52,933	38,476	14,456	43,338	25,909	17,429	31,799	15,009	16,789	44,156	34,486	9,670	65,965	65,965	2,788	209	2,579
Employees (internal FTEs, end of period)	14,153	8,630	5,523	9,568	8,216	1,352	5,048	4,706	342	5,028	4,421	607	14,875	13,583	1,291	3,509	3,509	8	5	3
Four-quarter rolling average key figures																				
Cost/income ratio	49.5%	47.8%	55.3%	67.9%	67.6%	69.2%	47.3%	53.9%	24.2%	64.6%	79.2%	31.7%	53.9%	54.6%	50.5%	51.7%	51.7%	n.a.	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	24.8%	31.0%	14.5%	7.8%	9.2%	4.6%	18.3%	21.5%	12.6%	8.8%	6.4%	11.0%	12.0%	12.1%	11.9%	9.5%	9.5%	-74.0%	-51.4%	-75.8%

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

²⁾ Key figures based on underlying figures.

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

ING 1.18 Geographical split: Comparable quarters

Geographical split comparable quarters

In € million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017	2Q2018	2Q2017
Profit or loss																
Net interest income	3,441	3,359	1,144	1,129	533	528	567	522	410	373	391	384	357	376	39	47
Net fee and commission income	717	714	238	224	133	148	61	65	65	57	85	88	136	133	0	-2
Investment income	38	43	17	8	1	20	7	0	3	3	4	22	2	-4	5	-6
Other income	287	415	87	120	85	125	-9	3	-3	5	58	35	88	99	-18	27
Total underlying income	4,484	4,532	1,486	1,482	751	822	625	590	476	439	538	529	582	604	26	66
Expenses excl. regulatory costs	2,249	2,242	649	686	439	481	264	250	276	235	255	244	294	261	72	84
Regulatory costs	98	69	20	19	1	-13	19	15	18	15	34	31	1	1	4	1
Operating expenses	2,347	2,311	669	705	440	468	283	265	294	250	289	275	295	263	76	85
Gross result	2,137	2,221	817	777	311	354	342	325	181	189	249	253	287	341	-50	-19
Addition to loan loss provisions	115	229	-84	17	33	19	41	2	30	57	54	57	41	76	-0	1
Underlying result before tax	2,022	1,992	901	760	278	335	300	322	152	132	195	197	246	265	-50	-19
Retail Banking	1,331	1,327	676	565	211	304	228	214	68	84	148	159	-	-	-	-
Wholesale Banking	736	778	224	195	68	30	72	109	84	48	47	37	246	265	-5	94
Corporate Line	-45	-113	-	-	-	-	-	-	-	-	-	-	-	-	-45	-113
Underlying result before tax	2,022	1,992	901	760	278	335	300	322	152	132	195	197	246	265	-50	-19
Taxation	557	565	225	191	75	117	99	107	50	42	47	45	68	73	-6	-9
Non-controlling interests	22	23	0	-	0	2	1	1	-	-	21	21	-	-	-0	-
Underlying net result	1,443	1,403	676	569	203	216	201	215	101	90	127	131	178	192	-43	-10
Special items after tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net result Banking	1,443	1,403	676	569	203	216	201	215	101	90	127	131	178	192	-43	-10
Key figures¹⁾																
Cost/income ratio	52.3%	51.0%	45.0%	47.6%	58.6%	56.9%	45.3%	45.0%	61.9%	57.0%	53.7%	52.0%	50.7%	43.5%	292.9%	128.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾	15.5%	15.3%	29.2%	23.4%	13.1%	14.1%	15.9%	19.2%	10.7%	10.3%	11.3%	11.5%	9.0%	10.0%	-45.3%	-10.0%
Risk costs in bps of average RWA	15	30	-44	8	25	15	39	3	38	77	50	52	25	48	-3	7
Risk-weighted assets (end of period)	318,729	310,336	77,750	82,514	52,933	51,640	43,338	38,011	31,799	29,688	44,156	43,916	65,965	61,541	2,788	3,027
Employees (internal FTEs, end of period) ³⁾	52,189	51,342	14,153	13,431	9,568	10,103	5,048	4,954	5,028	4,448	14,875	15,108	3,509	3,290	8	8
Four-quarter rolling average key figures																
Cost/income ratio	56.1%	53.6%	49.5%	51.0%	67.9%	61.6%	47.3%	42.8%	64.6%	57.8%	53.9%	53.3%	51.7%	45.4%	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ²⁾	13.6%	14.3%	24.8%	20.6%	7.8%	12.3%	18.3%	21.1%	8.8%	12.4%	12.0%	11.2%	9.5%	11.1%	-74.0%	-49.4%

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

Geographical split comparable quarters

In € billion	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018	2Q2018	1Q2018
Customer lending/deposits																
Residential mortgages	281.7	278.3	111.7	111.8	37.2	36.6	71.6	70.4	51.9	50.4	9.3	9.2	0.0	0.0	-0.0	0.0
Other customer lending	310.7	299.9	74.0	75.2	66.2	62.1	44.7	42.3	31.1	29.9	27.2	26.8	67.0	63.3	0.4	0.3
Customer deposits	556.7	546.8	175.0	173.8	102.0	100.4	137.5	133.6	91.3	89.5	36.8	36.5	14.0	13.3	0.0	-0.2

ING 1.19 Geographical split: Netherlands

Geographical split Netherlands										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			1,144	1,129	1,128	1,153	1,129	1,127	2,273	2,256
Net fee and commission income			238	232	217	206	224	224	471	448
Investment income			17	35	-2	5	8	31	52	39
Other income			87	77	117	95	120	70	165	190
Total underlying income			1,486	1,474	1,460	1,460	1,482	1,451	2,960	2,933
Expenses excl. regulatory costs			649	659	723	625	686	664	1,308	1,350
Regulatory costs			20	126	86	21	19	105	146	124
Operating expenses			669	784	809	646	705	769	1,454	1,474
Gross result			817	690	650	814	777	682	1,507	1,459
Addition to loan loss provisions			-84	-27	13	-16	17	-11	-111	6
Underlying result before tax			901	717	637	830	760	693	1,617	1,453
Retail Banking			676	563	516	685	565	477	1,239	1,043
Wholesale Banking			224	154	122	145	195	216	378	410
Corporate Line										
Underlying result before tax			901	717	637	830	760	693	1,617	1,453
Key figures¹⁾										
Cost/income ratio			45.0%	53.2%	55.5%	44.3%	47.6%	53.0%	49.1%	50.3%
Return on equity based on 12.0% common equity Tier 1 ²⁾			29.2%	23.4%	19.9%	26.6%	23.4%	21.1%	26.3%	22.3%
Risk costs in bps of average RWA			-44	-14	6	-8	8	-5	-29	1
Risk-weighted assets (end of period)			77,750	76,342	78,340	80,208	82,514	79,738	77,750	82,514
Employees (internal FTEs, end of period) ³⁾			14,153	13,745	13,859	13,597	13,431	13,517	14,153	13,431
Four-quarter rolling average key figures										
Cost/income ratio			49.5%	50.1%	50.1%	49.6%	51.0%	54.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			24.8%	23.4%	22.8%	22.5%	20.6%	17.9%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 1.20 Geographical split: Belgium

Geographical split Belgium ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			533	511	508	512	528	551	1,044	1,079
Net fee and commission income			133	120	118	113	148	139	252	288
Investment income			1	33	1	4	20	7	34	27
Other income			85	82	111	70	125	142	166	267
Total underlying income			751	745	739	699	822	839	1,496	1,661
Expenses excl. regulatory costs			439	405	457	444	481	428	843	909
Regulatory costs			1	206	41	-1	-13	226	208	212
Operating expenses			440	611	498	443	468	654	1,051	1,122
Gross result			311	134	240	256	354	185	445	539
Addition to loan loss provisions			33	35	46	36	19	58	67	78
Underlying result before tax			278	99	194	220	335	127	377	462
Retail Banking			211	21	200	208	304	73	231	377
Wholesale Banking			68	78	-6	12	30	54	146	85
Corporate Line										
Underlying result before tax			278	99	194	220	335	127	377	462
Key figures²⁾										
Cost/income ratio			58.6%	82.1%	67.5%	63.3%	56.9%	77.9%	70.3%	67.5%
Return on equity based on 12.0% common equity Tier 1 ³⁾			13.1%	4.7%	5.9%	7.5%	14.1%	5.4%	8.9%	9.7%
Risk costs in bps of average RWA			25	27	36	28	15	45	26	30
Risk-weighted assets (end of period)			52,933	50,532	50,783	51,170	51,640	51,242	52,933	51,640
Employees (internal FTEs, end of period) ⁴⁾			9,568	9,692	9,914	9,956	10,103	10,200	9,568	10,103
Four-quarter rolling average key figures										
Cost/income ratio			67.9%	67.2%	66.6%	63.0%	61.6%	54.9%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			7.8%	8.1%	8.2%	10.8%	12.3%	14.4%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 1.21 Geographical split: Germany

Geographical split Germany ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			567	550	566	556	522	528	1,117	1,050
Net fee and commission income			61	57	79	65	65	60	117	125
Investment income			7	0	11	2	0	11	7	12
Other income			-9	16	-14	-25	3	-6	7	-3
Total underlying income			625	623	641	599	590	594	1,248	1,184
Expenses excl. regulatory costs			264	257	273	258	250	252	521	502
Regulatory costs			19	54	33	19	15	53	73	69
Operating expenses			283	311	306	277	265	306	594	571
Gross result			342	312	335	322	325	288	654	613
Addition to loan loss provisions			41	10	-15	-2	2	-1	51	2
Underlying result before tax			300	302	350	324	322	289	603	611
Retail Banking			228	195	251	220	214	185	423	398
Wholesale Banking			72	108	99	104	109	104	179	213
Corporate Line										
Underlying result before tax			300	302	350	324	322	289	603	611
Key figures²⁾										
Cost/income ratio			45.3%	49.9%	47.7%	46.2%	45.0%	51.5%	47.6%	48.2%
Return on equity based on 12.0% common equity Tier 1 ³⁾			15.9%	16.4%	21.7%	19.3%	19.2%	17.2%	16.1%	18.2%
Risk costs in bps of average RWA			39	10	-15	-2	3	-1	25	1
Risk-weighted assets (end of period)			43,338	40,984	39,420	37,793	38,011	36,616	43,338	38,011
Employees (internal FTEs, end of period) ⁴⁾			5,048	5,076	5,045	5,001	4,954	4,914	5,048	4,954
Four-quarter rolling average key figures										
Cost/income ratio			47.3%	47.2%	47.6%	45.3%	42.8%	41.2%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			18.3%	19.1%	19.4%	20.3%	21.1%	22.6%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 1.22 Geographical split: Other Challengers

Geographical split Other Challengers ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			410	437	394	385	373	375	847	748
Net fee and commission income			65	63	61	57	57	56	129	113
Investment income			3	-13	2	-2	3	3	-10	6
Other income			-3	28	13	-18	5	17	26	22
Total underlying income			476	516	470	422	439	450	991	889
Expenses excl. regulatory costs			276	266	307	283	235	237	542	472
Regulatory costs			18	23	26	16	15	23	42	37
Operating expenses			294	289	334	299	250	260	584	509
Gross result			181	226	136	122	189	191	408	380
Addition to loan loss provisions			30	37	61	44	57	40	67	97
Underlying result before tax			152	189	75	79	132	151	341	283
Retail Banking			68	89	6	16	84	107	157	191
Wholesale Banking			84	100	69	63	48	44	184	92
Corporate Line										
Underlying result before tax			152	189	75	79	132	151	341	283
Key figures²⁾										
Cost/income ratio			61.9%	56.1%	71.0%	71.0%	57.0%	57.6%	58.9%	57.3%
Return on equity based on 12.0% common equity Tier 1 ³⁾			10.7%	13.9%	5.3%	5.1%	10.3%	12.5%	12.3%	11.4%
Risk costs in bps of average RWA			38	48	80	59	77	56	43	67
Risk-weighted assets (end of period)			31,799	31,380	30,836	30,130	29,688	29,035	31,799	29,688
Employees (internal FTEs, end of period) ⁴⁾			5,028	4,824	4,564	4,525	4,448	4,377	5,028	4,448
Four-quarter rolling average key figures										
Cost/income ratio			64.6%	63.5%	64.2%	61.2%	57.8%	56.3%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			8.8%	8.7%	8.2%	10.7%	12.4%	13.8%		

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

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 1.23 Geographical split: Growth Markets

Geographical split Growth Markets ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			391	394	385	388	384	359	785	742
Net fee and commission income			85	79	76	79	88	73	164	161
Investment income			4	10	3	79	22	1	14	23
Other income			58	48	50	42	35	64	106	99
Total underlying income			538	531	514	588	529	496	1,069	1,025
Expenses excl. regulatory costs			255	261	261	246	244	233	515	477
Regulatory costs			34	47	38	29	31	43	81	74
Operating expenses			289	307	299	276	275	276	596	551
Gross result			249	224	215	313	253	220	473	474
Addition to loan loss provisions			54	31	76	55	57	53	85	110
Underlying result before tax			195	193	138	258	197	168	389	364
Retail Banking			148	156	102	220	159	131	304	290
Wholesale Banking			47	38	37	38	37	37	85	74
Corporate Line			-	-	-	-	-	-	-	-
Underlying result before tax			195	193	138	258	197	168	389	364
Key figures²⁾										
Cost/income ratio			53.7%	57.8%	58.2%	46.9%	52.0%	55.6%	55.7%	53.8%
Return on equity based on 12.0% common equity Tier 1 ³⁾			11.3%	12.1%	7.8%	16.8%	11.5%	10.2%	11.7%	10.9%
Risk costs in bps of average RWA			50	28	70	50	52	49	39	50
Risk-weighted assets (end of period)			44,156	43,400	42,904	44,225	43,916	43,922	44,156	43,916
Employees (internal FTEs, end of period) ⁴⁾			14,875	14,962	15,054	15,119	15,108	15,158	14,875	15,108
Four-quarter rolling average key figures										
Cost/income ratio			53.9%	53.5%	52.9%	52.9%	53.3%	53.0%		
Return on equity based on 12.0% common equity Tier 1 ³⁾			12.0%	12.1%	11.6%	11.5%	11.2%	11.4%		

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

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

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

Market value ⁴⁾ - Asian stakes	
In € million	30 Jun 2018
TMB (25.0% held at ING Bank NV + 4.9% held at ING Group) ⁴⁾	781
Bank of Beijing (13.0%)	2,150
Kotak Mahindra Bank (3.7%)	1,199
Total valuation	4,130

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

ING 1.24 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			357	320	475	398	376	387	677	763
Net fee and commission income			136	111	123	122	133	131	247	264
Investment income			2	-1	5	-4	-4	-2	1	-6
Other income			88	109	-44	93	99	101	197	200
Total underlying income			582	539	559	610	604	617	1,121	1,221
Expenses excl. regulatory costs			294	276	273	255	261	251	570	512
Regulatory costs			1	37	39	9	1	24	38	26
Operating expenses			295	313	312	264	263	275	608	538
Gross result			287	226	247	346	341	342	513	684
Addition to loan loss provisions			41	-1	9	7	76	-7	40	69
Underlying result before tax			246	227	238	339	265	349	473	614
Retail Banking										
Wholesale Banking			246	227	238	339	265	349	473	614
Corporate Line										
Underlying result before tax			246	227	238	339	265	349	473	614
Key figures¹⁾										
Cost/income ratio			50.7%	58.0%	55.8%	43.2%	43.5%	44.5%	54.2%	44.0%
Return on equity based on 12.0% common equity Tier 1 ²⁾			9.0%	9.6%	7.4%	12.1%	10.0%	12.7%	9.3%	11.4%
Risk costs in bps of average RWA			25	-0	5	4	48	-4	12	21
Risk-weighted assets (end of period)			65,965	66,220	64,571	64,290	61,541	65,766	65,965	61,541
Employees (internal FTEs, end of period) ³⁾			3,509	3,446	3,371	3,344	3,290	3,289	3,509	3,290
Four-quarter rolling average key figures										
Cost/income ratio			51.7%	49.8%	46.6%	44.5%	45.4%	45.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾			9.5%	9.8%	10.6%	12.0%	11.1%	10.7%		

¹⁾ Key figures based on underlying figures.

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

³⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 1.25 Geographical split: Other

Geographical split Other ¹⁾										
In € million	4Q2018	3Q2018	2Q2018	1Q2018	4Q2017	3Q2017	2Q2017	1Q2017	6M2018	6M2017
Profit or loss										
Net interest income			39	62	58	97	47	26	102	72
Net fee and commission income			0	-1	-0	0	-2	-1	-1	-3
Investment income			5	1	-0	-2	-6	-3	6	-9
Other income			-18	-34	-70	-65	27	-73	-52	-46
Total underlying income			26	29	-13	30	66	-52	54	14
Expenses excl. regulatory costs			72	70	59	84	84	72	142	156
Regulatory costs			4	-0	0	1	1	0	4	1
Operating expenses			76	70	59	85	85	72	146	157
Gross result			-50	-42	-72	-55	-19	-124	-91	-143
Addition to loan loss provisions			-0	0	0	0	1	0	-0	1
Underlying result before tax			-50	-42	-72	-55	-19	-124	-91	-143
Retail Banking										
Wholesale Banking			-5	-2	-1	-3	94	9	-7	103
Corporate Line			-45	-40	-71	-52	-113	-133	-85	-246
Underlying result before tax			-50	-42	-72	-55	-19	-124	-91	-143
Key figures²⁾										
Cost/income ratio			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	268.2%	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾			-45.3%	-66.9%	-96.9%	-87.7%	-10.0%	-70.4%	-56.3%	-43.7%
Risk costs in bps of average RWA			-3	1	3	2	7	0	-1	3
Risk-weighted assets (end of period)			2,788	3,576	3,033	3,220	3,027	3,477	2,788	3,027
Employees (internal FTEs, end of period) ⁴⁾			8	8	8	8	8	8	8	8
Four-quarter rolling average key figures										
Cost/income ratio			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		
Return on equity based on 12.0% common equity Tier 1 ³⁾			-74.0%	-64.8%	-66.0%	-58.1%	-49.4%	-36.8%		

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

²⁾ Key figures based on underlying figures.

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

⁴⁾ In 2Q2018, the allocation of FTEs from shared service centers to the geographical regions changed to better reflect use of service. Historical figures have been adjusted.

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

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Jun 2018	31 Mar 2018 ¹⁾	30 Jun 2018	31 Mar 2018 ¹⁾	30 Jun 2018	31 Mar 2018 ¹⁾
Cash and balances with central banks	38,276	32,879	38,276	32,879		
Loans and advances to banks	31,627	29,441	31,626	29,439	1	1
Financial assets at fair value through profit or loss						
- trading assets	63,817	62,358	63,838	62,371	-20	-13
- non-trading derivatives	2,743	2,584	2,728	2,573	15	11
- designated as at fair value through profit or loss	2,775	2,529	2,775	2,529		
- mandatorily at fair value through profit or loss	82,168	86,287	82,168	86,287		
Financial assets at fair value OCI						
- equity securities FV OCI	3,667	3,731	3,667	3,731		
- debt securities FV OCI	24,968	25,074	24,968	25,074		
- loans and advances FV OCI	2,865	3,117	2,865	3,117		
Securities at amortised cost	48,966	48,821	48,966	48,759		62
Loans and advances to customers						
- customer lending	592,392	578,167	592,773	578,527	-381	-361
- provision for loan losses	-4,977	-5,051	-4,977	-5,051		
Investments in associates and joint ventures	1,082	1,088	942	947	140	141
Property and equipment	1,775	1,786	1,775	1,786		
Intangible assets	1,785	1,742	1,785	1,742		
Current tax assets	401	351	401	351		
Deferred tax assets	984	1,090	984	1,090		
Other assets	10,667	11,026	10,659	10,961	9	65
Total assets	905,984	887,020	906,220	887,114	-236	-94

¹⁾ The balance sheet of 31 March 2018 is adjusted following some revisions in the IFRS 9 opening balance sheet.

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets¹⁾

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

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

²⁾ The balance sheet of 31 March 2018 and 1 January 2018 are adjusted following some revisions in the IFRS 9 opening balance sheet.

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

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

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Jun 2018	31 Mar 2018 ¹⁾	30 Jun 2018	31 Mar 2018 ¹⁾	30 Jun 2018	31 Mar 2018 ¹⁾
Deposits from banks	38,776	40,661	38,776	40,661	0	
Customer deposits	556,681	546,755	569,932	560,550	-13,251	-13,795
Financial liabilities at fair value through profit or loss						
- trading liabilities	42,711	40,446	42,711	40,446		
- non-trading derivatives	3,041	2,274	3,037	2,287	4	-13
- designated as at fair value through profit or loss	65,122	63,162	65,122	63,164	-0	-2
Current tax liability	725	670	754	697	-29	-27
Deferred tax liabilities	829	704	829	704		
Provisions	1,286	1,447	1,286	1,447	0	0
Other liabilities	13,772	14,506	13,722	14,416	50	89
Debt securities in issue	116,099	107,824	109,185	101,125	6,914	6,699
Subordinated loans	16,225	17,672	16,145	17,538	80	134
Total liabilities	855,267	836,121	861,499	843,035	-6,232	-6,915
Shareholders' equity	49,984	50,164	43,987	43,343	5,996	6,821
Non-controlling interests	734	735	734	735		
Total equity	50,717	50,900	44,721	44,078	5,996	6,821
Total liabilities and equity	905,984	887,020	906,220	887,114	-236	-94

¹⁾ The balance sheet of 31 March 2018 is adjusted following some revisions in the IFRS 9 opening balance sheet.

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

ING Group: Total liabilities and equity¹⁾

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

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

²⁾ The balance sheet of 31 March 2018 and 1 January 2018 are adjusted following some revisions in the IFRS 9 opening balance sheet.

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

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

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Jun 2018	31 Mar 2018	30 Jun 2018	31 Mar 2018	30 Jun 2018	31-Mar-18
Share capital	39	39	525	525	-487	-487
Share premium	17,049	17,049	16,542	16,542	507	507
Revaluation reserve equity securities	2,263	2,375	2,263	2,375		
Revaluation reserve debt instruments	481	513	483	514	-2	-2
Revaluation reserve cashflow hedge	422	222	422	222		
Other revaluation reserve	201	201	199	198	2	2
Remeasurement of the net defined benefit asset/liability	-394	-394	-394	-394		
Currency translation reserve	-1,941	-1,928	-1,960	-1,948	19	20
Liability credit reserve	-116	-144	-116	-144		
Treasury shares	-20	-13			-20	-13
Retained earnings and other reserves	29,346	31,019	23,388	24,255	5,958	6,765
Net result year to date	2,654	1,225	2,636	1,196	18	29
Shareholders' equity	49,984	50,164	43,987	43,343	5,996	6,821
Non-controlling interests	734	735	734	735		
Total equity	50,717	50,900	44,721	44,078	5,996	6,821
Key figures						
Shareholders' equity per share in €	12.85	12.91				
Shares outstanding in the market (in million)	3,890	3,887				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity

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

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

²⁾ The balance sheet of 31 March 2018 and 1 January 2018 is restated following some revisions in the IFRS 9 opening balance sheet.

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

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

ING 2.7 Capital position

Capital position								
In € million	ING Group				ING Bank			
	2019 rules (fully loaded)		2018 rules (phased in)		2019 rules (fully loaded)		2018 rules (phased in)	
	30 Jun 2018	31 Mar 2018	30 Jun 2018	31 Mar 2018	30 Jun 2018	31 Mar 2018	30 Jun 2018	31 Mar 2018
Shareholders' equity (parent)	49,984	50,164	49,984	50,164	43,987	43,343	43,987	43,343
- Interim profit not included in CET1 capital ¹⁾	-1,735	-2,538	-1,735	-2,538	-867	-912	-867	-912
- Minority interests, counting as CET1 capital	158	146	131	121	278	262	254	239
- Goodwill and intangibles deductible from CET1	-2,013	-1,971	-2,013	-1,971	-1,982	-1,939	-1,982	-1,939
- Shortfall on expected loan loss provision	-534	-447	-534	-447	-534	-447	-534	-447
- Adjustment Revaluation reserve bonds								
- Adjustment Revaluation reserve equity								
- Adjustment Revaluation reserve real estate								
- Adjustment Revaluation reserve cash flow hedge	-422	-222	-422	-222	-422	-222	-422	-222
- Treasury shares (ING Group)					-20	-13	-20	-13
- Prudent Valuation adjustment	-16	-21	-16	-21	-15	-17	-15	-17
- Own credit risk	116	144	116	144	116	144	116	144
- Defined benefit remeasurement			79	79			79	79
- Defined benefit pension fund assets	-443	-452	-443	-452	-443	-452	-443	-452
- Deferred tax assets	-144	-116	-144	-116	-144	-116	-144	-116
- Own credit risk adjustments to derivatives (DVA)	-22	-18	-22	-18	-22	-18	-22	-18
- Irrevocable Payment Commitment (IPC)	-147	-111	-147	-111	-147	-111	-147	-111
Regulatory adjustments	-5,202	-5,605	-5,150	-5,551	-4,203	-3,840	-4,149	-3,784
Available common equity Tier 1 capital	44,782	44,560	44,833	44,613	39,784	39,503	39,839	39,559
Subordinated loans qualifying as Tier 1 capital ^{2), 3)}	5,260	5,025	5,260	5,025	5,105	4,879	5,105	4,879
Regulatory adjustments additional Tier 1	45	43	43	41	55	52	55	52
Available Tier 1 capital	50,087	49,627	50,137	49,679	44,944	44,435	44,999	44,491
Supplementary capital - Tier 2 bonds ⁴⁾	11,095	10,846	11,095	10,846	11,095	10,846	11,095	10,846
Regulatory adjustments Tier 2	-2,358	-2,340	-2,661	-2,632	49	49	51	50
Available BIS capital	58,824	58,132	58,570	57,892	56,089	55,330	56,145	55,387
Risk-weighted assets	318,729	312,434	318,729	312,434	318,299	311,834	318,299	311,834
Common equity Tier 1 ratio	14.1%	14.3%	14.1%	14.3%	12.5%	12.7%	12.5%	12.7%
Tier 1 ratio	15.7%	15.9%	15.7%	15.9%	14.1%	14.2%	14.1%	14.3%
Total capital ratio	18.5%	18.6%	18.4%	18.5%	17.6%	17.7%	17.6%	17.8%

¹⁾ Interim profit not included in CET1 capital ING Group as per 30 June 2018 was €1,735 million.

²⁾ ING Group: Including €2,771 million which is CRR/CRD IV-compliant (1Q2018: €2,618 million), and €2,489 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2018: €2,406 million).

³⁾ ING Bank: Including €3,214 million which is CRR/CRD IV-compliant (1Q2018: €3,037 million), and €1,891 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2018: €1,842 million).

⁴⁾ Including €10,918 million which is CRR/CRD IV-compliant (1Q2018: €10,663 million), and €177 million to be replaced (by Group instruments) as capital recognition is subject to CRR/CRD IV grandfathering rules (1Q2018: €182 million).

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 June 2018

In € million	Long-term debt issued			Maturing											
	2016	2017	2018	Remaining 2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	>2028
ING Bank senior debt ¹⁾	7,419	1,337	536	4,493	8,674	5,036	5,801	2,812	533	137	153	462	311	257	2,084
ING Bank covered bond	493		2,977	1,547	1,885	3,543	3,705	3,461	1,745	775	1,849	1,112	728	2,115	2,444
ING Bank RMBS	611	791		458	3,101	745		544							
ING Group senior debt ¹⁾		6,214	994	24	16			3,634			994		1,282	995	158
ING Bank Tier 2	983	-983		29	42				4,531			1,561	150		
ING Group Tier 2		3,115	1,741	74	18								78	2,121	2,798

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

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

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

	30 Jun 2018	31 Mar 2018
Loan-to-deposit ratio	1.06	1.05
Key figures		
Customer deposits (retail)	48%	49%
Customer deposits (corporate)	21%	21%
Lending / repurchase agreement	8%	8%
Interbank	5%	5%
CD/CP	7%	6%
Long-term public debt	9%	9%
Subordinated debt	2%	2%
Total ¹⁾	100%	100%

¹⁾ Liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: Group

ING Group: Total Investments - 30 June 2018

In € billion	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	49.0	25.0	0.4	3.2	77.2	0.4
of which Government bonds	25.6	14.6	0.3	0.2	40.4	0.3
of which Sub-sovereign, Supranationals and Agencies	11.5	6.0	0.1	0.4	17.9	0.1
of which Covered bonds	7.0	2.3	0.0		9.3	0.0
of which Financial institutions	2.4	0.0	0.0	1.5	3.9	0.0
of which Corporate bonds	0.8	1.0	-0.0	0.2	2.0	-0.0
of which asset-backed securities	1.6	1.1	0.0	0.9	3.7	0.0
Total equity securities		3.7	2.3		3.7	2.3
Total Investments	49.0	28.6	2.6	3.2	80.9	2.6

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

ING 3.1 Customer lending/deposits: 2Q2018 Segment split

Customer lending/deposits													
In € billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services			Financial Markets	Bank Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany	Other		Industry Lending					
Residential mortgages													
Beginning of period	278.3	277.4	111.1	36.5	70.3	59.5	0.8	0.0	0.0	0.0	0.8	0.0	
Net production	3.2	3.2	-0.2	0.7	1.2	1.5	-0.0				-0.0		
Bank Treasury Acquisitions / divestments													
FX impact and other	0.2	0.2	0.0	-0.0	0.1	0.1	0.0				0.0		
End of period	281.7	280.8	110.9	37.2	71.6	61.1	0.8	0.0	0.0	0.0	0.8	0.0	
Other customer lending													
Beginning of period	299.9	121.8	35.7	46.9	13.0	26.3	177.8	115.2	54.3	1.8	6.4	0.3	
Net production	10.6	4.5	0.2	2.7	0.3	1.4	6.0	6.3	0.4	-0.5	-0.2		
Bank Treasury	-2.8	-2.1	-1.1	0.4	-1.3	-0.1	-0.7				-0.7		
Acquisitions / divestments													
FX impact and other	3.1	-0.9				-0.9	4.0	3.4	0.6		-0.0	0.0	
End of period	310.7	123.3	34.8	49.9	12.0	26.6	187.0	124.9	55.3	1.3	5.5	0.4	
Customer deposits													
Beginning of period	546.8	479.3	142.7	83.7	132.5	120.5	67.7	1.6	51.4	4.7	10.1	-0.2	
Net production	5.8	7.8	4.2	1.4	-0.2	2.3	-2.0	0.0	-1.6	-0.4	0.0	-0.0	
Bank Treasury	4.9	4.1	0.5	0.1	3.6	0.0	0.8				0.8		
Acquisitions / divestments													
FX impact and other	-0.8	-1.0				-1.0	-0.1	0.0	-0.2	0.1	-0.0	0.3	
End of period	556.7	490.2	147.4	85.2	135.9	121.8	66.5	1.6	49.6	4.3	10.9	0.0	

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits									
In € billion	4Q2018	3Q2018	2Q2018	1Q2018	Impact accounting change ¹⁾	4Q2017	3Q2017	2Q2017	1Q2017
Residential mortgages									
Beginning of period			278.3	278.6	281.4	280.4	280.0	281.4	280.2
Net production			3.2	1.5	0.0	2.1	2.0	1.3	0.4
Bank Treasury									
Acquisitions / divestments				-0.2		-0.3	-0.8	-0.3	-0.3
FX impact and other			0.2	-1.6	-2.9	-0.8	-0.8	-2.4	1.0
End of period			281.7	278.3	278.6	281.4	280.4	280.0	281.4
Other customer lending									
Beginning of period			299.9	292.1	292.5	288.0	287.4	285.3	281.1
Net production			10.6	10.4	0.0	4.1	5.5	4.6	4.7
Bank Treasury			-2.8	0.1		1.2	-1.7	2.8	0.9
Acquisitions / divestments									
FX impact and other			3.1	-2.7	-0.4	-0.8	-3.2	-5.3	-1.4
End of period			310.7	299.9	292.1	292.5	288.0	287.4	285.3
Customer deposits									
Beginning of period			546.8	539.9	539.8	538.1	533.2	533.7	522.9
Net production			5.8	2.4	-0.0	2.7	4.2	5.3	6.7
Bank Treasury			4.9	6.4		-0.6	1.8	-3.5	2.1
Acquisitions / divestments									
FX impact and other			-0.8	-1.9	0.1	-0.3	-1.2	-2.4	2.0
End of period			556.7	546.8	539.9	539.8	538.1	533.2	533.7

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

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

ING 3.3 Customer lending/deposits: Retail Banking

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

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

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

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands

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

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

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

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium¹⁾

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

¹⁾ Including ING Luxembourg.

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

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

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany¹⁾

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

¹⁾ Including ING Austria.

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

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

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets

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

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

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

ING 3.8 Customer lending/deposits: Wholesale Banking

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

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

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

ING 3.9 Customer lending/deposits: WB - Industry Lending

Customer lending/deposits Wholesale Banking - Industry Lending

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

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

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

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

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

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

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

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets

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

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

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

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

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

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

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

ING 3.13 Customer lending/deposits: Corporate Line

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

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

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

ING 3.14 Customer lending/deposits: 2Q2018 Geographical split

Customer lending/deposits Geographical split								
In € billion	Total	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	278.3	111.8	36.6	70.4	50.4	9.2	0.0	0.0
Net production	3.2	-0.2	0.7	1.2	1.1	0.4	-0.0	
Bank Treasury								
Acquisitions / divestments								
FX impact and other	0.2	0.0	0.0	0.1	0.4	-0.3		
End of period	281.7	111.7	37.2	71.6	51.9	9.3	0.0	0.0
Other customer lending								
Beginning of period	299.9	75.2	62.1	42.3	29.9	26.8	63.3	0.3
Net production	10.6	-0.1	3.3	2.0	1.3	1.4	2.6	0.0
Bank Treasury	-2.8	-1.7	0.5	-1.5	-0.2	0.0	-0.0	
Acquisitions / divestments								
FX impact and other	3.1	0.5	0.2	2.0	0.2	-1.0	1.1	0.0
End of period	310.7	74.0	66.2	44.7	31.1	27.2	67.0	0.4
Customer deposits								
Beginning of period	546.8	173.8	100.4	133.6	89.5	36.5	13.3	-0.2
Net production	5.8	0.7	1.6	-0.3	1.6	1.6	0.5	-0.0
Bank Treasury	4.9	0.5	0.1	4.2	0.0	0.0	0.1	
Acquisitions / divestments	-	-						
FX impact and other	-0.8	-			0.3	-1.4	0.1	0.3
End of period	556.7	175.0	102.0	137.5	91.3	36.8	14.0	0.0

ING 3.15 Customer lending/deposits: Geographical Netherlands

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

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

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

ING 3.16 Customer lending/deposits: Geographical Belgium

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

¹⁾ Including ING Luxembourg.

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

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

ING 3.17 Customer lending/deposits: Geographical Germany

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

¹⁾ Including ING Austria.

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

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

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers¹⁾

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

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

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

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

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets¹⁾

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

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

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

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

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

Customer lending/deposits Geographical Wholesale Banking Rest of World

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

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

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

ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other¹⁾

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

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

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

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

Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2017 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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

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

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.

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