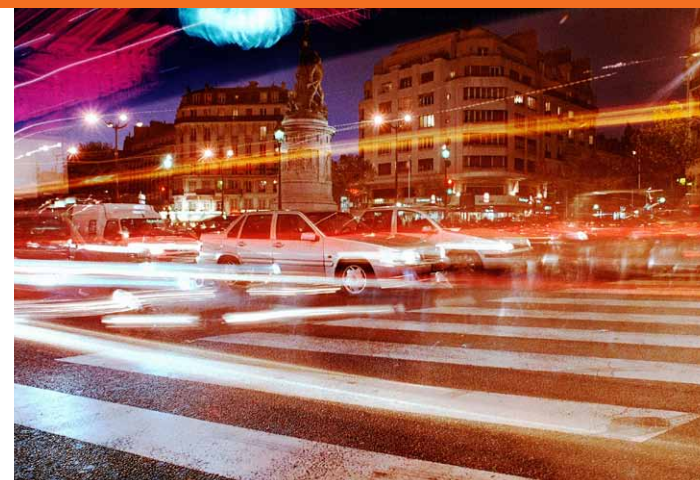


ING GROUP STATISTICAL SUPPLEMENT



Third quarter 2013

INTRODUCTION

General comments

- The Group Statistical Supplement is published on a quarterly basis.
- In addition to the Group Statistical Supplement information that follows the Quarterly Report, trended information is included in the Historical Trend Data document on www.ing.com/investorrelations.
- Allocation keys are used to calculate segmental information; e.g. Life vs. Non-life, Retail vs. Commercial banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), i.e. IFRS-EU result, excluding the impact of divestments, discontinued operations and special items. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit.
- As of 1 January 2013, ING applies the revised IAS 19 'Employee Benefits', which was already reflected in the previous Statistical Supplements. The most significant change relates to the accounting for defined benefit pension obligations and the corresponding plan assets. IAS 19 has been implemented retrospectively; as a result, comparative results for previous periods have been restated and are presented as if the new requirements were always applied.
- For insurance we include a life margin analysis tying to an operating result before tax which eliminated most market volatility from the underlying result before tax.
- Rounding could cause some small differences.
- All figures are unaudited.

Discontinued operations

- The net result of the Asia and ING U.S. insurance and Investment management operations has been transferred to 'net result from discontinued operations'.

Supplemental data in terms of financial data, risk data and countries include:

- Breakdown shareholders' equity
- Maturity ladder outstanding long-term debt
- Capital base
- Funding mix ING Bank N.V.
- Overview of Investments for ING Group, ING Bank N.V. and Insurance EurAsia
- Income statement for each segment
- Condensed income statement for product groups within Commercial banking
- Income statement for corporate lines
- Client Balances Roll forward
- Additional detail is included for Retail Banking International
- Investment Management: different breakdowns of Assets under Management and an Assets under Management roll-forward
- Full geographical breakdown of banking results

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ING GROUP 1.1 PROFIT AND LOSS

ING Group: Profit and loss															
in EUR million	Total Group ¹⁾			Banking			Insurance EurAsia			Insurance ING U.S.			Insurance Other		
	3Q2013	3Q2012 ²⁾	2Q2013	3Q2013	3Q2012 ²⁾	2Q2013	3Q2013	3Q2012 ²⁾	2Q2013	3Q2013	3Q2012 ²⁾	2Q2013	3Q2013	3Q2012 ²⁾	2Q2013
Gross premium income	1,385	1,603	1,498				1,385	1,603	1,498						
Interest result Banking operations	2,919	2,946	2,978	2,936	2,972	3,006									
Commission income	703	676	733	546	532	582	156	154	165					-10	-14
Total investment & other income	972	951	996	292	287	264	681	645	713				16	30	24
Total underlying income	5,979	6,176	6,205	3,774	3,791	3,853	2,223	2,402	2,376				16	20	10
Underwriting expenditure	1,630	1,886	1,729				1,630	1,888	1,729					-2	
Staff expenses	1,468	1,469	1,511	1,194	1,208	1,236	271	256	269				4	6	5
Other expenses	1,038	1,039	978	888	868	828	138	165	146				12	6	4
Intangibles amortisation and impairments	39	51	26	39	51	26									
Operating expenses	2,544	2,559	2,515	2,120	2,127	2,090	409	422	415				16	11	10
Interest expenses Insurance operations	33	49	37				47	81	48				20	5	22
Addition to loan loss provisions	552	554	616	552	554	616									
Other	2	1	2				2	1	2						
Total underlying expenditure	4,760	5,050	4,898	2,671	2,681	2,706	2,087	2,392	2,194				36	14	32
Underlying result before tax	1,219	1,126	1,307	1,103	1,110	1,147	136	10	182				-20	6	-22
Taxation	309	261	325	265	264	283	51	1	47				-7	-4	-5
Minority interests	19	21	25	18	24	23	3		4				-2	-3	-2
Underlying net result	891	844	957	820	822	840	82	10	131				-10	12	-15
Net gains/losses on divestments	-950	-200	-16		-16		-950	-200	-4					16	-12
Net result from divested units	1	-54			-55		1								
Net result from discontinued operations Insurance/IM Asia	143	198	-98				143	198	-98						
Net result from discontinued operations Insurance ING U.S. ³⁾	79	-46	-23							79	-46	-23			
Special items after tax	-63	-83	-32	-19	-46	-22	-44	-36	-10					-1	-1
Net result	101	659	788	801	706	819	-768	-28	20	79	-46	-23	-11	27	-28

1) Including intercompany eliminations.

2) The comparative figures of this period have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

3) The results of Insurance ING U.S. have been transferred to "net result from discontinued operations" as of the third quarter 2013.

ING GROUP 1.2 CONSOLIDATED BALANCE SHEET: ASSETS

ING Group: Assets										
in EUR million	ING Group		ING Bank N.V.		Insurance EurAsia		Insurance ING U.S.		Insurance Other / Holdings / Eliminations	
	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 June 2013
Cash and balances with central banks	21,783	18,699	20,951	16,928	5,659	5,899		1,330	-4,827	-5,458
Amounts due from banks	44,270	43,034	44,270	43,027						7
Financial assets at fair value through P&L										
- trading assets	121,885	125,562	121,337	124,979	570	597			-22	-14
- investments for risk policyholders	24,476	99,566			24,476	24,517		75,049		
- non-trading derivatives	8,119	9,183	6,206	6,140	2,151	2,370		993	-238	-320
- other	2,601	4,765	2,523	2,603	78	100		2,061		
Investments										
- Available-for-sale investments	128,276	188,741	72,671	75,182	55,605	56,032		57,512		14
of which equity securities	7,105	7,117	1,856	1,937	5,249	5,106		73		
of which debt securities	121,171	181,624	70,816	73,245	50,356	50,926		57,438		14
- Held-to-maturity investments	3,748	3,936	3,748	3,936						
Loans and advances to customers										
- securities at amortised cost and IABF	26,367	26,819	20,021	20,469	6,346	6,350				
- customer lending	513,274	529,447	500,652	508,696	15,500	10,619		8,472	-2,878	1,660
Reinsurance contracts	267	5,129			267	273		4,855		
Investments in associates	1,980	2,101	839	864	862	869		70	279	298
Real estate investments	1,173	1,219	112	151	791	790		6	270	272
Property and equipment	2,466	2,627	2,291	2,311	176	180		136		
Intangible assets	1,879	2,748	1,642	1,694	395	404		808	-158	-158
Deferred acquisition costs	706	5,212			706	725		4,486		
Assets held for sale	205,217	48,981		4,033	48,622	48,068	155,724		870	-3,120
Other assets										
- deferred tax assets	1,132	1,920	1,035	1,657	-22	-53			119	316
- other	21,555	23,909	17,511	17,262	3,786	4,334		2,720	258	-407
Total assets	1,131,175	1,143,598	815,808	829,933	165,968	162,075	155,724	158,498	-6,325	-6,908

ING GROUP 1.3 CONSOLIDATED BALANCE SHEET: TOTAL EQUITY AND LIABILITIES

ING Group: Total equity and liabilities										
in EUR million	ING Group		ING Bank N.V.		Insurance EurAsia		Insurance ING U.S.		Insurance Other / Holdings / Eliminations	
	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013
Shareholders' equity	49,554	49,881	35,073	34,424	16,024	16,553	9,669	9,763	-11,212	-10,859
Minority interests	3,946	3,885	921	835	65	67	182	182	2,778	2,801
Non-voting equity securities	2,250	2,250							2,250	2,250
Total equity	55,750	56,016	35,994	35,260	16,090	16,620	9,851	9,945	-6,185	-5,808
Subordinated loans	8,463	8,645	16,617	15,467	3,500	3,500			-11,654	-10,322
Debt securities in issue	137,405	139,904	131,697	129,963	270			2,486	5,438	7,455
Other borrowed funds	13,159	12,227			2,675	2,541		195	10,484	9,491
Insurance and investment contracts										
Life insurance provisions excluding provisions for risk of policyholders	59,925	120,939			59,925	60,733		60,206		
Provision for life insurance for risk of policyholders	22,950	91,891			22,950	22,989		68,902		
Provision for unearned premiums and unexpired risks	419	532			419	532				
Claims provision	3,307	3,308			3,276	3,276			31	32
Investment contracts for risk of company	811	4,470			811	841		3,629		
Investment contracts for risk of policyholders	1,620	7,793			1,620	1,646		6,147		
Total Insurance and Investment contracts	89,031	228,934			89,001	90,018		138,884	31	32
Amounts due to banks	32,038	35,156	32,038	35,156						
Customer deposits and other funds on deposits	478,041	470,955	478,692	475,672	4,962				-5,613	-4,717
Financial liabilities at fair value through profit and loss										
Trading liabilities	79,730	90,757	79,730	90,757						
Non-trading derivatives	11,552	14,207	11,099	11,578	728	632		2,289	-275	-293
Designated as at fair value through profit and loss	12,866	12,716	12,866	12,716						
Liabilities held for sale	191,160	44,934		3,742	44,468	44,158	145,873		819	-2,966
Other liabilities										
Deferred tax liabilities	1,257	1,824	519	1,010	1,093	1,243		-160	-355	-269
Other	20,723	27,323	16,556	18,612	3,182	3,364		4,861	985	486
Total liabilities	1,075,424	1,087,582	779,815	794,673	149,878	145,456	145,873	148,553	-140	-1,103
Total equity and liabilities	1,131,175	1,143,598	815,808	829,933	165,968	162,075	155,724	158,498	-6,325	-6,908

ING GROUP 1.4 TOTAL EQUITY

ING Group: Total equity										
in EUR million	ING Group		ING Bank N.V.		Insurance EurAsia		Insurance ING U.S. ¹⁾		Insurance Other / Holdings / Eliminations	
	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013
Share capital	921	921	525	525			39	40	357	356
Share premium	16,035	16,034	16,542	16,542	11,051	10,721	17,600	18,194	-29,158	-29,423
Revaluation reserve equity securities	2,143	2,055	1,145	1,176	1,026	906	10	11	-38	-38
Revaluation reserve debt securities	5,297	5,579	771	778	3,678	3,854	883	981	-35	-34
Revaluation reserve crediting to life policyholders	-3,284	-3,507			-2,812	-2,957	-472	-550		
Revaluation reserve cashflow hedge	1,981	2,124	-807	-877	2,873	3,066	-13	-7	-72	-58
Other revaluation reserve	615	814	323	326	14	11	4	3	274	474
Remeasurement of the net defined benefit asset/liability	-1,608	-1,716	-1,115	-1,167	-389	-389	-104	-160		
Currency translation reserve	-1,837	-1,298	-809	-535	-469	-541			-559	-222
Treasury shares	-25	-19							-25	-19
Retained earnings and other reserves	29,316	28,893	18,498	17,656	1,052	1,882	-11,058	-11,556	20,824	20,911
Shareholders' equity	49,554	49,881	35,073	34,424	16,024	16,553	6,889	6,956	-8,432	-8,052
Minority interests	3,946	3,885	921	835	65	67	2,962	2,989	-1	-6
Non-voting equity securities	2,250	2,250							2,250	2,250
Total equity	55,750	56,016	35,994	35,260	16,089	16,620	9,851	9,945	-6,183	-5,808
Key figures										
Shareholders' equity per share in EUR	12.92	13.00								
Shares outstanding in the market (in million)	3,836	3,836								

1) These figures represent ING's 71.25% shareholding in Insurance ING U.S.

ING GROUP 1.5 CASH FLOW STATEMENT

ING Group: Cash flow statement

in EUR million	ING Group		ING Bank N.V.		Insurance EurAsia		Insurance ING U.S.		Insurance Other / Holdings / Eliminations	
	3Q2013	3Q2012	3Q2013	3Q2012	3Q2013	3Q2012	3Q2013	3Q2012	3Q2013	3Q2012
Net cash flow from operating activities	-2,135	7,942	-3,643	8,922	-60	5,361	-1,611	-2,058	3,179	-4,283
Investments and advances:										
Associates	-48	-9	-1	-7	-47	-2				
Available-for-sale investments	-14,129	-36,729	-2,059	-17,723	-3,373	-4,565	-8,713	-14,441	16	
Held-to-maturity investments		16				16				
Real estate investments	-3	-2	-1	-1	-2	-1				
Property and equipment	-111	-117	-94	-106	-13	-10	-4	-1		
Assets subject to operating leases	7		7							
Investments for risk of policyholders	-15,515	-18,495			-2,965	-5,486	-12,550	-13,009		
Other investments	-106	-86	-89	-59	-1,187	-17	-3	-10	1,173	
Disposals and redemptions:										
Group companies	23		23							
Associates	19	31	8	20	5	2	6	9		
Available-for-sale investments	16,474	39,336	4,607	21,145	3,290	3,043	8,577	15,147		1
Held-to-maturity investments	187	370	187	370						
Real estate investments	39		37		2					
Property and equipment	9	35	6	22	3	1		12		
Assets subject to operating leases	-4		-4							
Investments for risk of policyholders	17,244	20,330			3,078	5,965	14,166	14,367		-2
Loan portfolio	3,259	1,879	4,432	1,879					-1,173	
Other investments	1	2	1			2				
Net cash flow from investing activities	7,323	6,561	7,060	5,540	-1,232	-1,052	1,479	2,074	16	-1
Proceeds from borrowed funds and debt securities	39,698	41,661	36,406	34,794	2,414	3,693	301	3,131	577	43
Repayments from borrowed funds and debt securities	-38,919	-40,584	-33,876	-33,266	-1,955	-4,096	-218	-3,144	-2,870	-78
Issuance of ordinary shares					330				-330	
Proceeds of IPO ING U.S.										
Repayment of non-voting equity securities										
Repurchase premium										
Purchase of treasury shares	17						-1		18	
Sale of treasury shares	-298	13						1	-298	12
Dividends paid/received			-330						330	
Net cash flow from financing activities	498	1,090	2,200	1,528	789	-403	82	-12	-2,573	-23
Net cash flow	5,686	15,593	5,617	15,990	-503	3,906	-50	4	622	-4,307
Cash and cash equivalents at beginning of period	25,212	22,498	22,232	18,566	7,077	6,142	1,330	1,669	-5,427	-3,879
Effect of exchange rates on cash and equivalents	386	53	226	-7	61	-17	86	5	13	72
Cash and cash equivalents at end of period	31,284	38,146	28,075	34,549	6,639	10,031	1,366	1,678	-4,796	-8,112
- of which Treasury bills and other eligible bills	1,261	4,318	1,261	4,318						
- of which Amounts due to/from banks	5,863	4,051	5,863	4,051						
- of which Cash and balances with central banks	21,783	28,367	20,951	26,164	5,628	8,637		1,678	-4,796	-8,112
- of which Cash and cash equivalents classified as Assets held for sale	2,377	1,410		16	1,011	1,394	1,366			

ING GROUP 1.6 CAPITAL BASE

ING Group: Capital base								
In EUR million	ING Group		ING Bank N.V.		ING Verzekeringen NV		Insurance ING U.S. ¹⁾	
	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013
Shareholders' equity (parent)	49,554	49,881	35,073	34,424	14,973	22,370	6,889	
Core Tier 1 securities	2,250	2,250						
Group hybrid capital	9,073	9,277	6,666	6,812	2,394	2,455		
Group leverage (core debt)	4,830	4,431						
Total capitalisation	65,707	65,838	41,738	41,236	17,367	24,825	6,889	
Adjustments to equity:								
- revaluation reserve debt securities	-5,297	-5,578	-771	-778				
- revaluation reserve crediting to life policyholders	3,284	3,507						
- revaluation reserve cashflow hedge	-1,981	-2,121	807	877	-2,812	-3,076	-13	
- goodwill (regulatory)	-1,251	-1,319	-1,101	-1,163	-312	-318		
- actuarial gains & losses on defined benefit pensions	1,115	1,011	1,115	1,011				
Revaluation reserves fixed income & other	-4,131	-4,500	49	-53	-3,124	-3,394	-13	
Revaluation reserves equity and real estate excluded from Tier 1			-1,403	-1,446				
Insurance hybrid capital								
Minority interests			1,030	944	65	3,026		
Deductions Tier 1			-1,054	-1,024				
Tier 1 capital for Bank			40,361	39,659				
Tier 2 capital			7,465	6,451				
IGD adjustments					-3,467	-1,375	2,967	
Group leverage (core debt)	-4,830	-4,431						
Adjusted equity / BIS capital / IGD capital	56,746	56,907	47,826	46,110	10,841	23,082	9,843	

1) ING U.S. was transferred from ING Insurance to ING Group on 30 September 2013

ING GROUP 1.7 FUNDING

ING Group: Maturity ladder outstanding long-term debt - 30 September 2013

in EUR million	LT debt issued			Maturing										
	2011	2012	9M2013	4Q2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	> 2022
ING Bank senior debt ¹⁾	21,295	24,349	10,247	2,454	8,907	11,379	8,311	6,361	3,179	2,158	335	2,461	2,637	2,539
ING Bank covered bond	7,923	7,262	1,611		2,000	2,123	3,265	1,969	4,319	1,760	3,469	2,437	3,126	5,959
ING Bank RMBS	2,716	1,516	5,130		479	2,000	1,024		4,565					
ING Group senior debt ¹⁾	701	1,307	1,000			1,701	1,750	1,750	10	8				123
ING Bank state guaranteed					4,239	1,380								
ING Insurance senior debt ¹⁾														388
ING Group hybrid Tier-1														9,156
ING Bank lower Tier-2			1,481			741	2,296	1,482		1,000	1,000			2,129
ING Insurance subordinated debt														476
ING Group core Tier-1 securities														2,250

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

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

	30 Sep 2013	30 Jun 2013
Loan-to-deposit ratio	1.09	1.11
Loan-to-deposit ratio excl. securities at amortised cost and IABF	1.05	1.07
Funding mix:		
Customer deposits (retail)	45%	45%
Customer deposits (corporate)	23%	22%
Lending / repurchase agreement	5%	6%
Interbank	5%	5%
Public debt	20%	20%
Subordinated debt	2%	2%
Total¹⁾	100%	100%

1) Liabilities excluding trading liabilities, IFRS equity and assets held for sale

ING GROUP 1.8.1 INVESTMENTS: GROUP

ING Group: Total Investments - 30 September 2013

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total Debt securities	2.9	25.3	3.7	121.2	3.9	1.3	154.3	3.6
of which Government bonds		6.0		87.6	3.2	0.6	94.3	3.2
of which Covered bonds	2.9	5.6	3.2	8.9	0.1		20.6	0.1
of which Financial institutions		0.1	0.1	16.2	0.3	0.3	16.7	0.3
of which Corporate bonds		0.6		6.9	0.3	0.1	7.6	0.3
of which ABS		12.9	0.4	1.5		0.3	15.1	-0.2
Public Equity Exposure				3.8	2.2		3.8	2.2
Other Equity Exposure				3.3			3.3	
Total Investments	2.9	25.3	3.7	128.3	6.1	1.3	161.5	5.9

Total investments contains banking book and Insurance general account but excludes the trading book, investments indicated as assets held for sale and Investments for risk of policyholders
 ABS in Loans and advances had EUR 0.2 billion negative revaluation reserve after tax - see table below

ING Group: Total ABS - 30 September 2013

In EUR billion	Loans and advances		Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	Reval after tax	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
US agency RMBS				0.4		0.1	0.4	
US prime RMBS								
US Alt-A RMBS				0.1			0.1	
US Subprime RMBS								
Non-US RMBS	8.4	-0.1		0.4			8.8	-0.1
CMBS	0.4						0.4	
CDO/CLO	0.2			0.1		0.2	0.4	
Other ABS	3.9	-0.1	0.4	0.6			4.9	-0.1
Total	12.9	-0.2	0.4	1.5		0.3	15.1	-0.2

Total ABS contains Banking book and Insurance general account but excludes the trading book, assets held for sale and Investments for risk of policyholders

ING GROUP 1.8.2 INVESTMENTS: ING BANK N.V.

ING Bank: Total Investments - 30 September 2013

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total Debt securities	2.9	18.9	3.7	70.8	0.9	1.3	97.6	0.8
of which Government bonds		6.0		47.1	0.7	0.6	53.8	0.7
of which Covered bonds	2.9	5.6	3.2	8.1	0.1		19.8	0.1
of which Financial institutions		0.1	0.1	12.7	0.1	0.3	13.2	0.1
of which Corporate bonds		0.6		1.8		0.1	2.5	
of which ABS		6.5	0.4	1.1		0.3	8.2	-0.1
Public Equity Exposure				1.9	1.1		1.9	1.1
Other Equity Exposure								
Total Investments	2.9	18.9	3.7	72.7	2.0	1.3	99.5	1.9

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

Loans and advances contained a negative revaluation reserve after tax of EUR 0.1 billion for ABS - see table below

ING Bank: Total ABS - 30 September 2013

In EUR billion	Loans and advances		Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	Reval after tax	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
US agency RMBS				0.4		0.1	0.5	
US prime RMBS								
US Alt-A RMBS				0.1			0.1	
US Subprime RMBS								
Non-US RMBS	4.6	-0.1		0.2			4.8	-0.1
CMBS	0.1						0.1	
CDO/CLO						0.2	0.2	
Other ABS	1.8		0.4	0.3			2.5	
Total	6.5	-0.1	0.4	1.1		0.3	8.2	-0.1

Total ABS contains Banking book but excludes the trading book and assets held for sale

ING GROUP 1.8.3 INVESTMENTS: INSURANCE EURASIA

Insurance EurAsia: Total Investments - 30 September 2013

In EUR billion	Amounts due from Banks	Loans and advances	Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total Debt securities		6.3		50.4	3.0	0.0	56.7	2.9
of which Government bonds				40.4	2.5	0.0	40.4	2.5
of which Covered bonds				0.8	0.0	0.0	0.8	0.0
of which Financial institutions				3.5	0.1	0.0	3.5	0.1
of which Corporate bonds				5.1	0.3	0.0	5.1	0.3
of which ABS		6.3		0.5	0.0	0.0	6.8	-0.1
Public Equity Exposure				2.0	1.1	0.0	2.0	1.1
Other Equity Exposure		0.0		3.3	0.0		3.3	0.0
Total Investments		6.3		55.6	4.1	0.0	61.9	4.0

Total investments contains Insurance general account but excludes the trading book, investments indicated as assets held for sale and Investments for risk of policyholders

Loans and advances contains negative revaluation reserve of EUR 0.1 billion for reclassified ABS - see table below

Insurance EurAsia: Total ABS - 30 September 2013

In EUR billion	Loans and advances		Investments HTM	Investments AFS		FV through P&L	Total	
	B/S value	Reval after tax	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
US agency RMBS	0.0	0.0		0.0	0.0	0.0	0.0	0.0
US prime RMBS	0.0	0.0		0.0	0.0	0.0	0.0	0.0
US Alt-A RMBS	0.0	0.0		0.0	0.0	0.0	0.0	0.0
US Subprime RMBS	0.0	0.0		0.0	0.0	0.0	0.0	0.0
Non-US RMBS	3.7	-0.1		0.2	0.0	0.0	3.8	-0.1
CMBS	0.3	0.0		0.0	0.0	0.0	0.3	0.0
CDO/CLO	0.2	0.0		0.0	0.0	0.0	0.2	0.0
Other ABS	2.2	0.0		0.2	0.0	0.0	2.4	0.0
Total	6.3	-0.1		0.5	0.0	0.0	6.8	-0.1

Total ABS contains Insurance general account but excludes assets held for sale and Investments for risk of policyholders

BANKING 2.1 PROFIT AND LOSS - 3Q2013

Banking: Profit and loss 3Q2013												
In EUR million	Total Banking	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Rest of World	Commercial Banking	Industry Lending	General Lending & Transaction Services	Financial Markets	Bank Treasury Real Estate & Other	Corporate Line
Balance sheet related interest	2,936	2,107	883	451	353	420	746	357	220	102	68	84
Capital charge on book equity	-	-53	-0	-0	-21	-32	-126	-0	-	-0	-125	178
Interest benefit on economic capital	-	73	23	11	16	24	60	21	18	13	9	-134
Interest result	2,936	2,127	905	462	348	412	681	377	238	114	-49	128
Funds transfer	157	139	78	27	1	34	17					-0
Securities business	101	74	17	31	20	6	29					-2
Insurance broking	33	31	0	24	-0	6	3					-
Management fees	32	29	9	26	-	-6	3					-
Brokerage and advisory fees	61	14	1	2	6	5	47					-0
Other	162	31	13	-29	1	47	132					-0
Commission income	546	318	118	80	27	92	230	111	95	20	4	-2
Rental income	6	1	-	-	0	1	6					-0
Other investment income	63	52	-0	0	0	52	11					0
Investment income	69	53	-0	0	0	53	16	10	0	0	6	0
Realised gains/losses on bonds	4	3	-	-0	-	3	1					-1
Realised gains/losses on equities	5	0	-	-0	-	0	5					-
Change in fair value real estate investments	-0	-0	-	-	-0	-	0					-
Realised gains and fair value changes on investments	9	3	-	-0	-0	4	6	5	-	0	1	-1
Total investment income	78	56	-0	-0	0	56	23	16	0	0	7	-1
Valuation results non-trading derivatives	-77	4	2	-0	-14	16	38	-6	0	-41	86	-119
Net trading income	312	53	10	29	0	15	239	-12	10	217	23	20
Other income	-22	18	6	3	-0	9	-49	10	-4	-9	-46	9
Total other income	213	75	18	31	-14	40	228	-8	6	168	63	-90
Total underlying income	3,774	2,576	1,041	573	361	601	1,162	495	340	303	25	36
Staff and other expenses	2,081	1,493	546	369	181	397	557	111	186	199	60	31
Intangibles amortisation and impairments	39	14	10	4	-	0	18	-	-	-	18	7
Operating expenses	2,120	1,507	556	373	181	397	575	111	186	199	78	38
Gross result	1,655	1,069	485	200	180	204	587	384	154	103	-53	-2
Additions to loan loss provision	552	324	210	32	15	67	227	181	13	0	33	-0
Underlying result before tax	1,103	745	274	168	165	137	360	203	141	103	-86	-2
Taxation	265	198	70	40	46	41	58	24	30	20	-16	9
Minority interests	18	12	-	-1	0	12	6	1	2	1	2	-
Underlying net result	820	535	204	130	118	83	296	177	110	82	-73	-11
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-19	-18	-18	-	-	-	-	-	-	-	-	-0
Net result	801	517	186	130	118	83	296	177	110	82	-73	-11
Key figures¹⁾												
Interest margin	1.44%											
Cost/income ratio	56.2%	58.5%	53.4%	65.1%	50.2%	66.0%	49.5%	22.5%	54.8%	65.9%	311.7%	105.2%
Return on equity based on IFRS-EU equity	9.4%											
Return on equity based on 10% core Tier 1 ²⁾	12.2%	15.5%	14.5%	25.1%	21.4%	9.1%	9.5%	13.4%	12.5%	13.3%	-20.3%	
Risk cost in bp of average RWA	80	92	149	62	27	64	71	135	14	1	96	
Risk-weighted assets (end of period)	271,211	140,654	56,360	20,359	22,366	41,569	125,344	51,986	34,263	24,638	14,458	5,213
Staff (FTEs end of period)	64,152	53,593	11,425	9,207	3,734	29,227	10,559					

1) Key figures based on underlying figures

2) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

BANKING 2.1 PROFIT AND LOSS - 3Q2012

Banking: Profit and loss 3Q2012 ¹⁾												
In EUR million	Total Banking	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Rest of World	Commercial Banking	Industry Lending	General Lending & Transaction Services	Financial Markets	Bank Treasury Real Estate & Other	Corporate Line
Balance sheet related interest	2,973	2,010	820	440	288	462	977	354	255	165	203	-14
Capital charge on book equity	5	-53	-1	-	-23	-29	-171	-0	1	-0	-171	229
Interest benefit on economic capital	-5	71	21	10	15	25	68	22	20	14	13	-145
Interest result	2,972	2,028	840	450	280	458	874	375	276	178	45	69
Funds transfer	158	137	80	24	0	33	21					-0
Securities business	99	54	14	17	17	7	45					-1
Insurance broking	39	36	0	28	0	7	3					-
Management fees	30	31	9	22	-	-	-1					0
Brokerage and advisory fees	68	8	1	1	3	3	60					0
Other	139	38	14	-13	1	36	94					7
Commission income	532	304	117	79	21	86	222	115	90	19	-3	7
Rental income	5	0	-	-	-0	0	5					-0
Other investment income	29	22	-0	-1	0	23	5					2
Investment income	34	22	-0	-1	-0	23	10	3	0	0	6	2
Realised gains/losses on bonds	26	0	-	0	0	-0	14					12
Realised gains/losses on equities	342	4	-	3	-	0	19					319
Change in fair value real estate investments	-8	-	-	-	-	-	-8					-
Realised gains and fair value changes on investments	359	4	-	3	0	0	24	6	-	2	17	331
Total investment income	393	26	-0	2	0	23	34	9	0	3	23	333
Valuation results non-trading derivatives	-395	-2	1	1	17	-21	-92	4	-0	-212	116	-302
Net trading income	426	61	10	23	0	28	253	-15	9	215	45	111
Other income	-137	-164	3	14	-10	-171	-21	-14	-3	4	-8	48
Total other income	-106	-105	15	38	7	-164	140	-24	5	7	152	-142
Total underlying income	3,791	2,253	972	570	309	403	1,270	476	372	207	216	268
Staff and other expenses	2,076	1,464	539	361	168	396	560	105	172	220	64	51
Intangibles amortisation and impairments	51	6	5	1	-	-	37	-	-	-	37	7
Operating expenses	2,127	1,470	544	362	168	396	598	105	172	220	102	59
Gross result	1,664	783	428	207	141	7	673	371	200	-13	115	209
Additions to loan loss provision	554	319	181	54	17	66	235	142	62	0	31	-
Underlying result before tax	1,110	464	247	153	124	-60	437	229	137	-13	83	209
Taxation	264	152	62	43	52	-5	91	45	42	-4	9	21
Minority interests	24	19	-	1	0	17	6	0	1	4	1	-
Underlying net result	822	294	185	109	72	-72	341	184	95	-12	74	188
Net gains/losses on divestments	-16	-16	-	-	-	-16	-	-	-	-	-	-
Net result from divested units	-55	-55	-	-	-	-55	-	-	-	-	-	-
Special items after tax	-46	-45	-43	-2	-	-	-	-	-	-	-	-1
Net result	706	178	141	108	72	-143	341	184	95	-12	74	187
Key figures²⁾												
Interest margin	1.35%											
Cost/income ratio	56.1%	65.3%	56.0%	63.6%	54.3%	98.4%	47.0%	22.0%	46.2%	106.2%	47.0%	21.9%
Return on equity based on IFRS-EU equity	9.2%											
Return on equity based on 10% core Tier 1 ³⁾	11.8%	8.7%	14.7%	21.7%	13.2%	-4.3%	10.5%	17.2%	9.0%	-1.1%	20.5%	
Risk cost in bp of average RWA	77	89	144	106	32	52	71	131	59	0	87	
Risk-weighted assets (end of period)	279,337	141,401	49,810	20,360	21,993	49,237	129,297	42,802	41,971	30,530	13,994	8,640
Staff (FTEs end of period)	66,099	54,850	13,671	9,596	3,472	28,111	11,249					

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013

2) Key figures based on underlying figures

3) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

BANKING 2.1 PROFIT AND LOSS - 2Q2013

Banking: Profit and loss 2Q2013												
In EUR million	Total Banking	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Rest of World	Commercial Banking	Industry Lending	General Lending & Transaction Services	Financial Markets	Bank Treasury Real Estate & Other	Corporate Line
Balance sheet related interest	3,006	2,094	872	429	326	467	848	366	222	110	150	63
Capital charge on book equity	0	-44	-0	-0	-20	-23	-152	-0	-	-0	-152	196
Interest benefit on economic capital	-0	71	21	11	16	23	61	21	17	14	9	-132
Interest result	3,006	2,121	893	440	322	467	757	387	239	123	8	127
Funds transfer	152	135	80	24	1	30	17					0
Securities business	104	83	17	39	21	6	21					-0
Insurance broking	39	37	0	28	0	8	2					-
Management fees	29	29	7	26	-	-4	1					-0
Brokerage and advisory fees	78	9	-0	1	5	3	72					-3
Other	181	38	13	-27	1	51	140					3
Commission income	582	330	117	90	28	94	253	124	98	30	1	-0
Rental income	7	1	-	-	0	1	6					-0
Other investment income	19	2	1	0	0	1	17					1
Investment income	26	2	1	0	0	2	23	10	0	6	7	1
Realised gains/losses on bonds	19	0	-	-0	-	0	19					-0
Realised gains/losses on equities	7	0	-	0	-	-0	7					-0
Change in fair value real estate investments	1	-	-	-	-	-	1					-
Realised gains and fair value changes on investments	27	0	-	-0	-	0	27	5	-	-0	22	-0
Total investment income	52	3	1	-0	0	2	49	15	0	5	29	0
Valuation results non-trading derivatives	417	-18	-3	-6	4	-13	115	4	0	196	-84	319
Net trading income	-245	63	9	38	0	16	153	-11	8	50	106	-460
Other income	40	53	8	7	-1	40	3	-12	-3	-13	31	-16
Total other income	212	99	13	39	3	44	271	-18	5	232	52	-157
Total underlying income	3,853	2,552	1,024	569	352	607	1,330	507	342	391	90	-30
Staff and other expenses	2,064	1,508	560	364	173	412	543	111	176	195	61	13
Intangibles amortisation and impairments	26	9	7	2	-	0	10	0	-0	-	10	7
Operating expenses	2,090	1,518	567	366	173	412	553	111	176	195	71	20
Gross result	1,762	1,035	457	202	179	195	778	396	166	196	20	-50
Additions to loan loss provision	616	370	218	41	21	91	245	155	44	-1	47	-0
Underlying result before tax	1,147	664	240	161	159	105	532	241	122	197	-28	-50
Taxation	283	200	59	52	52	36	130	40	35	45	9	-46
Minority interests	23	15	-	-2	0	16	8	1	2	2	3	-
Underlying net result	840	450	181	111	107	52	394	200	84	150	-40	-4
Net gains/losses on divestments	-	-	-	-	-	-	-	-	-	-	-	-
Net result from divested units	-	-	-	-	-	-	-	-	-	-	-	-
Special items after tax	-22	-49	-49	-	-	-	-	-	-	-	-	27
Net result	819	401	132	111	107	52	394	200	84	150	-40	23
Key figures¹⁾												
Interest margin	1.42%											
Cost/income ratio	54.3%	59.5%	55.3%	64.4%	49.0%	67.8%	41.5%	21.9%	51.4%	49.8%	78.3%	n.a.
Return on equity based on IFRS-EU equity	9.5%											
Return on equity based on 10% core Tier 1 ²⁾	12.4%	13.2%	13.1%	21.6%	19.7%	6.2%	12.4%	15.4%	9.2%	22.6%	-11.0%	
Risk cost in bp of average RWA	89	105	158	81	38	83	76	118	47	-1	141	
Risk-weighted assets (end of period)	277,632	141,770	56,530	20,739	21,850	42,651	130,128	54,860	36,674	25,317	13,277	5,734
Staff (FTEs end of period)	64,298	53,738	12,098	9,268	3,692	28,680	10,561					

1) Key figures based on underlying figures

2) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

BANKING 2.2 CLIENT BALANCES - 3Q2013

Banking: Client balances 3Q2013											
In EUR billion	Total Banking	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Rest of World	Commercial Banking	General Lending & Transaction Services	Industry Lending	Financial Markets	Bank Treasury Real Estate & Other
Residential Mortgages											
Beginning of period Client Balances	282.6	282.6	143.6	30.4	60.4	48.2	-	-	-	-	-
Net production	1.9	1.9	0.2	0.2	1.0	0.5	-	-	-	-	-
Acquisitions / divestments	-6.9	-6.9	-6.9	-	-	-	-	-	-	-	-
Market performance	-	-	-	-	-	-	-	-	-	-	-
FX impact and other	-0.6	-0.6	-	-	-	-0.6	-	-	-	-	-
End of period	277.0	277.0	136.9	30.6	61.4	48.1	-	-	-	-	-
Other Lending											
Beginning of period Client Balances	222.1	97.1	38.4	35.5	4.1	19.1	125.0	74.4	39.3	1.6	9.6
Net production	-2.3	-2.2	-0.9	-2.2	0.2	0.7	-0.1	0.1	-0.2	0.4	-0.5
Acquisitions / divestments	-1.1	-0.2	-0.2	-	-	-	-0.9	-0.9	-	-	-
Market performance	-	-	-	-	-	-	-	-	-	-	-
FX impact and other	-1.9	-0.9	-	-	-	-0.9	-1.0	-0.9	-0.2	0.0	0.1
End of period	216.8	93.8	37.3	33.2	4.3	18.9	122.9	72.8	39.0	2.0	9.2
Funds Entrusted											
Beginning of period Client Balances	467.1	393.6	119.5	80.2	102.2	91.7	73.5	0.8	35.8	3.9	33.0
Net production	1.9	2.1	-1.8	0.3	1.3	2.4	-0.2	-0.1	2.3	-0.7	-1.6
Acquisitions / divestments	-3.7	-3.7	-3.7	-	-	-	-	-	-	-	-
Market performance	-	-	-	-	-	-	-	-	-	-	-
FX impact and other	-0.9	-0.9	-	-	-	-0.9	0.1	0.0	0.0	-0.1	0.1
End of period	464.4	391.1	114.0	80.5	103.5	93.1	73.4	0.7	38.0	3.2	31.5
Assets under Management/Mutual Funds											
Beginning of period Client Balances	56.6	56.4	16.8	25.8	6.4	7.4	0.2	-	-	-	0.2
Net production	-1.0	-1.0	0.0	-1.4	0.0	0.3	0.0	-	-	-	-0.0
Acquisitions / divestments	-	-	-	-	-	-	-	-	-	-	-
Market performance	1.7	1.7	0.3	1.0	0.2	0.1	-	-	-	-	-
FX impact and other	0.1	0.1	-	-	-	0.1	0.0	-	-	-	-
End of period	57.3	57.1	17.2	25.4	6.6	7.9	0.2	-	-	-	0.2
Total											
Beginning of period Client Balances	1,028.3	829.7	318.3	171.8	173.1	166.4	198.6	75.2	75.1	5.5	42.8
Net production	0.4	0.7	-2.5	-3.1	2.5	3.9	-0.3	0.0	2.1	-0.3	-2.1
Acquisitions / divestments	-11.7	-10.8	-10.8	-	-	-	-0.9	-0.9	-	-	-
Market performance	1.7	1.7	0.3	1.0	0.2	0.1	-	-	-	-	-
FX impact and other	-3.3	-2.3	-	-	-	-2.3	-1.0	-0.9	-0.2	-0.1	0.2
End of period	1,015.5	819.0	305.4	169.7	175.8	168.1	196.5	73.4	77.0	5.1	40.9

BANKING 2.3 ADDITIONAL INFORMATION RETAIL BANKING INTERNATIONAL

Retail Banking International: Underlying profit before tax

In EUR million	3Q2013	3Q2012	2Q2013
RB Germany before impairm. & cap.gains/losses	165	132	159
Impairments and capital gains/losses ¹⁾	0	-8	0
Retail Banking Germany	165	124	159
RB Direct Rest of Europe before impairm. & cap.gains/losses	28	-2	14
Impairments and capital gains/losses ¹⁾	0	-189	0
Retail Banking Direct Rest of Europe	28	-191	14
RB Direct Outside Europe before impairm. & cap.gains/losses	48	61	64
Impairments and capital gains/losses ¹⁾	0	0	0
Retail Banking Direct Outside Europe	48	61	64
Total ING Direct countries	241	-7	238
Retail Banking Central Europe	53	68	55
Retail Banking Asia ²⁾	48	42	25
Retail Banking International (excl. UK Legacy run-off results)	342	103	317
UK Legacy run-off results	-40	-39	-53
Retail Banking International	302	64	263

1) Impairments on debt securities (including reversal of impairments) and capital gains/losses from portfolio restructuring related to bank-wide coordinated debt securities transactions

2) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

Retail Banking International: Client balances

In EUR billion	Residential Mortgages		Other lending		Funds Entrusted		AuM/Mutual Funds	
	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013	30 Sep 2013	30 Jun 2013
Germany	61.4	60.4	4.3	4.1	103.5	102.2	6.6	6.4
France	0.0	0.0	0.0	0.0	11.4	10.8	2.8	2.6
Italy	7.9	7.9	0.0	0.0	15.0	14.9	0.5	0.5
Spain	9.4	9.4	0.7	0.6	21.6	21.3	2.5	2.3
Australia	25.6	25.9	0.0	0.0	21.2	21.5	0.1	0.0
Total ING Direct countries	104.3	103.5	5.0	4.8	172.7	170.7	12.6	11.8
Retail Banking Central Europe	4.8	4.6	14.7	14.6	20.2	19.1	1.6	1.6
Retail Banking Asia	0.4	0.5	3.5	3.8	3.8	4.1	0.4	0.4
Retail Banking International	109.5	108.6	23.3	23.3	196.6	193.9	14.5	13.8

BANKING 2.4 GEOGRAPHICAL SPLIT: ING BANK - 3Q2013

Banking: Geographical split ING Bank 3Q2013																			
In EUR million	Netherlands			Belgium			Germany			Rest of Europe			Outside Europe			Other ¹⁾			
	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Commercial Banking	Corporate Line	
Profit & Loss																			
Interest result	949	905	44	631	462	169	371	348	23	538	282	256	325	130	194	124	-4	128	
Commission income	176	118	58	106	80	25	35	27	8	180	79	100	51	13	38	-2	0	-2	
Investment income	15	-0	15	-2	-0	-2	0	0	-	1	1	0	59	56	3	5	6	-1	
Other income	113	18	95	-2	31	-33	-14	-14	1	139	37	102	56	3	53	-79	10	-90	
Total underlying income	1,253	1,041	212	732	573	159	393	361	32	858	399	459	490	202	288	48	12	36	
Staff and other expenses	723	546	177	465	369	96	194	181	13	478	317	161	184	80	104	38	6	31	
Intangibles amortisation and impairments	10	10	-	4	4	1	-	-	-	0	0	-0	-	-	-	24	18	7	
Operating expenses	733	556	177	469	373	96	194	181	13	478	317	161	184	80	104	62	24	38	
Gross result	521	485	36	263	200	63	198	180	18	380	82	298	307	122	185	-14	-12	-2	
Additions to loan loss provision	354	210	143	34	32	2	23	15	8	115	41	74	25	26	-1	-0	-	-0	
Underlying result before tax	167	274	-108	229	168	61	175	165	10	265	41	224	281	96	185	-14	-12	-2	
Retail Banking	274	274		168	168		165	165		41	41		96	96		-			
Commercial Banking	-108		-108	61		61	10		10	224		224	185		185	-12	-12		
Corporate Line																-2		-2	
Underlying result before tax	167	274	-108	229	168	61	175	165	10	265	41	224	281	96	185	-14	-12	-2	
Client balances (in EUR billion)																			
Residential Mortgages	136.9	136.9	-	30.6	30.6	-	61.4	61.4	-	22.1	22.1	-	26.0	26.0	-	-	-	-	
Other lending	74.5	37.3	37.2	43.4	33.2	10.2	8.7	4.3	4.4	59.0	15.4	43.6	31.1	3.5	27.6	0.0	0.0	-	
Funds entrusted	156.7	114.0	42.8	93.2	80.5	12.7	103.9	103.5	0.4	83.0	68.2	14.9	27.5	25.0	2.6	-	-	-	
AuM/Mutual funds	17.2	17.2	-	25.4	25.4	-	6.6	6.6	-	7.6	7.4	0.2	0.5	0.5	-	-	-	-	
Key figures²⁾																			
Cost/income ratio	58.5%	53.4%	83.2%	64.0%	65.1%	60.4%	49.5%	50.2%	41.9%	55.7%	79.4%	35.1%	37.5%	39.5%	36.0%	129.7%	203.9%	105.2%	
Return on equity based on 10.0% core Tier 1 ³⁾	5.7%	14.5%	-8.5%	20.5%	25.1%	13.3%	19.4%	21.4%	4.4%	10.0%	1.3%	15.1%	24.5%	25.6%	24.0%	-11.3%	-21.2%	-8.0%	
Risk³⁾																			
Risk costs in bp of average RWA	155	149	164	41	62	7	37	27	105	59	57	60	26	78	-1	-0	-	-0	
Risk-weighted assets (end of period)	90,887	56,360	34,528	32,988	20,359	12,628	25,444	22,366	3,079	76,518	28,518	48,000	38,457	13,051	25,406	6,917	1,704	5,213	

1) Region Other consists of Corporate Line and Real Estate Development/Investment Portfolio

2) Key figures based on underlying figures

3) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

BANKING 2.4 GEOGRAPHICAL SPLIT: ING BANK - 3Q2012

Banking: Geographical split ING Bank 3Q2012 ¹⁾																		
In EUR million	Netherlands			Belgium			Germany			Rest of Europe			Outside Europe			Other ²⁾		
	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Retail Banking	Commercial Banking	Total	Commercial Banking	Corporate Line
Profit & Loss																		
Interest result	1,065	840	225	567	450	117	299	280	19	632	301	331	346	157	190	62	-7	69
Commission income	174	117	57	107	79	28	28	21	7	166	70	95	50	16	35	7	-0	7
Investment income	2	-0	2	11	2	9	0	0	-	2	3	-0	45	20	25	333	-1	333
Other income	27	15	12	73	38	35	9	7	2	-111	-168	57	13	4	9	-116	26	-142
Total underlying income	1,267	972	296	758	570	188	336	309	27	689	206	483	455	197	258	286	18	268
Staff and other expenses	690	539	152	455	361	93	177	168	10	489	308	180	204	88	116	61	10	51
Intangibles amortisation and impairments	5	5	-	1	1	0	-	-	-	-0	-	-0	-	-	-	44	37	7
Operating expenses	696	544	152	456	362	93	177	168	10	489	308	180	204	88	116	105	46	59
Gross result	571	428	144	302	207	95	159	141	18	200	-103	303	251	109	142	181	-28	209
Additions to loan loss provision	228	181	47	55	54	1	21	17	4	235	60	175	14	7	8	-	-	-
Underlying result before tax	344	247	97	247	153	94	137	124	13	-35	-162	128	236	102	134	181	-28	209
Retail Banking	247	247		153	153		124	124		-162	-162		102	102		-		
Commercial Banking	97		97	94		94	13		13	128		128	134		134	-28	-28	
Corporate Line																209		209
Underlying result before tax	344	247	97	247	153	94	137	124	13	-35	-162	128	236	102	134	181	-28	209
Client balances (in EUR billion)																		
Residential Mortgages	143.3	143.3	-	30.2	30.2	-	59.1	59.1	-	28.3	28.3	-	54.2	54.2	-	-	-	-
Other lending	82.2	40.1	42.1	43.0	32.6	10.4	7.3	3.8	3.5	62.2	14.5	47.8	31.4	4.3	27.1	0.0	0.0	0.0
Funds entrusted	150.2	114.1	36.1	88.2	74.9	13.2	94.2	93.7	0.5	94.3	80.3	14.0	52.5	50.1	2.4	0.0	-	0.0
AuM/Mutual funds	15.6	15.6	-	26.9	26.9	-	6.2	6.2	-	6.4	6.2	0.2	1.2	1.2	-	-	-	-
Key figures³⁾																		
Cost/income ratio	54.9%	56.0%	51.3%	60.1%	63.6%	49.7%	52.8%	54.3%	35.6%	70.9%	149.9%	37.3%	44.8%	44.6%	45.0%	36.8%	255.0%	21.9%
Return on equity based on 10.0% core Tier 1 ⁴⁾	12.9%	14.7%	10.1%	20.0%	21.7%	17.9%	13.2%	13.2%	13.6%	-2.0%	-16.3%	7.9%	15.8%	18.1%	14.4%	45.6%	-31.3%	61.4%
Risk³⁾																		
Risk costs in bp of average RWA	108	144	56	60	106	3	35	32	64	116	72	146	13	15	11	-	-	-
Risk-weighted assets (end of period)	82,621	49,810	32,811	36,098	20,360	15,738	24,583	21,993	2,590	79,288	31,529	47,758	45,857	17,708	28,149	10,890	2,250	8,640

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013

2) Region Other consists of Corporate Line and Real Estate Development/Investment Portfolio

3) Key figures based on underlying figures

4) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

BANKING 2.4 GEOGRAPHICAL SPLIT: ING BANK - 2Q2013

Banking: Geographical Split ING Bank 2Q2013																		
In EUR million	Netherlands			Belgium			Germany			Rest of Europe			Outside Europe			Other ¹⁾		
	Total	Retail	Commercial	Total	Retail	Commercial	Total	Retail	Commercial	Total	Retail	Commercial	Total	Retail	Commercial	Total	Commercial	Corporate
		Banking	Banking		Banking	Banking		Banking	Banking		Banking	Banking		Banking	Banking		Banking	Banking
Profit & Loss																		
Interest result	1,089	893	196	519	440	79	345	322	23	593	317	277	338	150	188	121	-7	127
Commission income	189	117	71	107	90	17	34	28	6	189	79	110	63	15	48	-0	0	-0
Investment income	19	1	19	8	-0	8	0	0	-	12	3	9	7	-1	7	7	7	0
Other income	70	13	57	152	39	113	4	3	1	71	13	58	73	31	42	-157	0	-157
Total underlying income	1,367	1,024	343	786	569	217	383	352	31	864	412	453	481	195	286	-29	1	-30
Staff and other expenses	724	560	165	458	364	94	184	173	12	484	320	164	193	91	101	20	7	13
Intangibles amortisation and impairments	8	7	0	3	2	2	-	-	-	0	0	0	-	-	-	15	8	7
Operating expenses	732	567	165	462	366	96	184	173	12	484	320	164	193	91	101	35	15	20
Gross result	635	457	178	324	202	122	199	179	19	380	92	288	288	104	185	-64	-14	-50
Additions to loan loss provision	282	218	64	40	41	-1	27	21	6	231	76	155	35	15	21	-0	-	-0
Underlying result before tax	353	240	114	284	161	123	172	159	13	148	15	133	253	89	164	-64	-14	-50
Retail Banking	240	240		161	161		159	159		15	15		89	89		-		
Commercial Banking	114		114	123		123	13		13	133		133	164		164	-14	-14	
Corporate Line																-50		-50
Underlying result before tax	353	240	114	284	161	123	172	159	13	148	15	133	253	89	164	-64	-14	-50
Client balances (in EUR billion)																		
Residential Mortgages	143.6	143.6	-	30.4	30.4	-	60.4	60.4	-	21.9	21.9	-	26.3	26.3	-	-	-	-
Other lending	76.6	38.4	38.2	45.9	35.5	10.4	8.2	4.1	4.0	59.3	15.3	44.0	32.1	3.8	28.3	-0.0	0.0	-0.1
Funds entrusted	160.6	119.5	41.1	92.8	80.2	12.7	102.9	102.2	0.6	81.9	66.1	15.8	28.8	25.6	3.3	-	-	-
AuM/Mutual funds	16.8	16.8	-	25.8	25.8	-	6.4	6.4	-	7.2	7.0	0.2	0.4	0.4	-	-	-	-
Key figures²⁾																		
Cost/income ratio	53.5%	55.3%	48.2%	58.8%	64.4%	44.0%	48.1%	49.0%	37.9%	56.1%	77.8%	36.3%	40.0%	46.9%	35.4%	n.a.	n.a.	n.a.
Return on equity based on 10.0% core Tier 1 ³⁾	11.6%	13.1%	9.2%	26.5%	21.6%	34.0%	17.5%	19.7%	2.0%	5.2%	0.3%	8.0%	17.6%	17.8%	17.5%	-5.2%	-15.7%	-2.1%
Risk³⁾																		
Risk costs in bp of average RWA	125	158	74	48	81	-3	43	38	80	116	105	123	35	39	32	-0	-	-0
Risk-weighted assets (end of period)	92,179	56,530	35,649	33,696	20,739	12,957	24,838	21,850	2,989	79,133	28,698	50,435	40,176	13,953	26,223	7,610	1,876	5,734

1) Region Other consists of Corporate Line and Real Estate Development/Investment Portfolio

2) Key figures based on underlying figures

3) Underlying after-tax return divided by average equity based on 10.0% core Tier 1 ratio (annualised)

INSURANCE EURASIA 3.1 PROFIT AND LOSS - 3Q2013

Insurance EurAsia: Profit and loss 3Q2013						
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Insurance Asia	Investment Management	Corporate Line
Gross premium income	1,385	929	446		-	10
Commission income	156	16	34		107	-1
Total investment and other income	681	598	81		0	2
Total underlying income	2,223	1,544	561		108	11
Reinsurance and retrocession premiums	13	12	10		-	-9
Net benefits Life insurance for risk company and Non-Life claims incurred	2,165	1,800	330		-	35
Changes in Life insurance provisions for risk company	-629	-653	49		-	-25
Result sharing and rebates	29	26	2		-	0
Change in deferred acquisition costs	20	22	-1		-	0
Other underwriting expenditure (incl. change in provision unearned premiums)	31	-28	58		-	1
Underwriting expenditure	1,630	1,180	448		-	2
Operating expenses	408	226	65		76	41
Interest expenses	47	26	0		0	21
Other	2	-0	-		0	2
Total underlying expenditure	2,087	1,432	513		76	66
Underlying result before tax	136	112	47		31	-55
Taxation	51	29	18		8	-4
Minority interests	3	1	2		0	-0
Underlying net result	82	82	27		23	-51
Net gains/losses on divestments	-950	-	-	-950	-	-
Net results from divested units	1	-	-		-	1
Net result from discontinued operations	143	-	-	103	-1	41
Special items after tax	-44	-22	-1		-	-20
Net result	-768	60	26	-847	22	-30
New business figures						
Single premiums	360	193	166			
Annual premiums	106	27	79			
New sales (APE)	142	46	95			
Other key figures						
Employees (FTEs end of period)	11,592	5,593	3,663		1,144	

INSURANCE EURASIA 3.1 PROFIT AND LOSS - 3Q2012

Insurance EurAsia: Profit and loss 3Q2012 ¹⁾						
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Insurance Asia	Investment Management	Corporate Line
Gross premium income	1,603	1,138	457		-	8
Commission income	154	13	35		108	-2
Total investment and other income	645	572	85		-0	-11
Total underlying income	2,402	1,722	577		108	-4
Reinsurance and retrocession premiums	15	13	10		-	-8
Net benefits Life insurance for risk company and Non-Life claims incurred	2,204	1,794	381		-	29
Changes in Life insurance provisions for risk company	-418	-393	7		-	-32
Result sharing and rebates	29	21	8		-	0
Change in deferred acquisition costs	28	26	1		-	-0
Other underwriting expenditure (incl. change in provision unearned premiums)	30	-22	54		-	-1
Underwriting expenditure	1,888	1,439	461		-	-11
Operating expenses	422	224	73		81	44
Interest expenses	81	24	0		1	57
Other	1	-0	-0		0	1
Total underlying expenditure	2,392	1,686	534		81	90
Underlying result before tax	10	36	43		26	-94
Taxation	1	-25	7		3	16
Minority interests	-0	-3	2		-0	-0
Underlying net result	10	64	33		23	-110
Net gains/losses on divestments	-200	-	-	-200	-	-
Net results from divested units	0	-	-		-	0
Net result from discontinued operations	198	-	-	124	-4	78
Special items after tax	-36	-24	-4		-1	-8
Net result	-28	40	29	-75	19	-40
New business figures						
Single premiums	477	335	142			
Annual premiums	106	35	71			
New sales (APE)	153	68	85			
Other key figures						
Employees (FTEs end of period)	11,805	6,349	3,759		1,208	

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

INSURANCE EURASIA 3.1 PROFIT AND LOSS - 2Q2013

Insurance EurAsia: Profit and loss 2Q2013						
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Insurance Asia	Investment Management	Corporate Line
Gross premium income	1,498	1,022	469		-	7
Commission income	165	12	37		117	-1
Total investment and other income	713	628	77		0	9
Total underlying income	2,376	1,662	583		117	15
Reinsurance and retrocession premiums	22	22	10		-	-10
Net benefits Life insurance for risk company and Non-Life claims incurred	2,169	1,736	408		-	25
Changes in Life insurance provisions for risk company	-530	-515	-3		-	-11
Result sharing and rebates	11	10	1		-	-0
Change in deferred acquisition costs	20	24	-3		-	-0
Other underwriting expenditure (incl. change in provision unearned premiums)	37	-25	61		-	0
Underwriting expenditure	1,729	1,252	474		-	3
Operating expenses	415	229	69		76	41
Interest expenses	48	16	0		0	32
Other	2	-0	0		0	2
Total underlying expenditure	2,194	1,496	543		76	79
Underlying result before tax	182	166	39		41	-64
Taxation	47	31	11		10	-5
Minority interests	4	2	2		-0	0
Underlying net result	131	133	26		31	-59
Net gains/losses on divestments	-4	-	-	-7	4	0
Net results from divested units	0	-	-		-	0
Net result from discontinued operations	-98	-	-	92	0	-190
Special items after tax	-10	-13	-3		-	6
Net result	20	120	23	85	35	-243
New business figures						
Single premiums	377	192	186			
Annual premiums	120	21	99			
New sales (APE)	157	40	118			
Other key figures						
Employees (FTEs end of period)	11,339	5,303	3,688		1,154	

INSURANCE EURASIA 3.2 MARGIN ANALYSIS - 3Q2013

Insurance EurAsia: Margin analysis 3Q2013					
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Investment Management	Corporate Line
Margin analysis					
Investment margin	175	163	11	0	
Fees and premium based revenues	346	131	108	107	
Technical margin	105	66	38	-	
Income non-modelled life business	5	0	5	0	
Life Insurance & Investment Management operating income	630	361	162	108	
Administrative expenses	277	137	63	76	
DAC amortisation and trail commissions	92	35	58	0	
Life Insurance & Investment Management expenses	369	172	120	76	
Life Insurance & Investment Management operating result	261	189	42	31	
Non-life operating result	29	28	1		
Corporate line operating result	-72				-72
Operating result	218	217	42	31	-72
Gains/losses and impairments	-11	-40	5	-0	23
Revaluations	0	6	-0	-	-6
Market & other impacts	-71	-71	-	-	0
Underlying result before tax	136	112	47	31	-55
Key figures					
Gross premium income	1,385	929	446		10
Administrative expenses / operating income (Life Insurance & Investment Management)	44.0%	38.0%	38.9%	70.4%	
Life general account invested assets (end of period, in EUR billion)	72	66	6		
Investment margin / Life general account invested assets (four quarter rolling average, in bps)	99	101	81		
Prov. for life insurance & investm. contracts for risk policyholder (EUR billion, end of period)	24.6	20.6	4.0		
Net production Client balances (in EUR billion)	-0.2	-0.4	0.4	-0.3	
Client balances (end of period, in EUR billion)	198.6	74.8	31.3	92.6	
Administrative expenses (total)	408	227	64	76	41

INSURANCE EURASIA 3.2 MARGIN ANALYSIS - 3Q2012

Insurance EurAsia: Margin analysis 3Q2012 ¹⁾					
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Investment Management	Corporate Line
Margin analysis					
Investment margin	130	117	14	-1	
Fees and premium based revenues	356	137	111	108	
Technical margin	89	44	44	-	
Income non-modelled life business	3	-1	4	0	
Life Insurance & Investment Management operating income	578	297	174	107	
Administrative expenses	288	135	72	81	
DAC amortisation and trail commissions	99	44	55	0	
Life Insurance & Investment Management expenses	387	179	128	81	
Life Insurance & Investment Management operating result	191	119	47	26	
Non-life operating result	16	15	1		
Corporate line operating result	-92				-92
Operating result	115	134	48	26	-92
Gains/losses and impairments	44	48	-6	0	2
Revaluations	-36	-31	1	-	-5
Market & other impacts	-113	-114	0	-	1
Underlying result before tax	10	36	43	26	-94
Key figures					
Gross premium income	1,603	1,138	457		8
Administrative expenses / operating income (Life Insurance & Investment Management)	49.8%	45.5%	41.4%	75.7%	
Life general account invested assets (end of period, in EUR billion)	67	60	7		
Investment margin / Life general account invested assets (four quarter rolling average, in bps)	97	98	84		
Prov. for life insurance & investm. contracts for risk policyholder (EUR billion, end of period)	26.4	22.6	3.8		
Net production Client balances (in EUR billion)	0.1	-0.7	0.2	0.7	
Client balances (end of period, in EUR billion)	176.3	70.9	28.7	76.7	
Administrative expenses (total)	422	224	73	81	44

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

INSURANCE EURASIA 3.2 MARGIN ANALYSIS - 2Q2013

Insurance EurAsia: Margin analysis 2Q2013					
In EUR million	Total EurAsia	Insurance Benelux	Insurance CRE	Investment Management	Corporate Line
Margin analysis					
Investment margin	194	184	10	0	
Fees and premium based revenues	351	125	109	117	
Technical margin	105	69	36	-	
Income non-modelled life business	6	-0	6	0	
Life Insurance & Investment Management operating income	657	378	162	117	
Administrative expenses	279	136	67	76	
DAC amortisation and trail commissions	95	37	58	0	
Life Insurance & Investment Management expenses	374	173	125	76	
Life Insurance & Investment Management operating result	283	205	37	41	
Non-life operating result	45	43	2		
Corporate line operating result	-72				-72
Operating result	256	249	38	41	-72
Gains/losses and impairments	-15	-28	1	0	12
Revaluations	5	8	-	-	-4
Market & other impacts	-63	-63	-0	-	-0
Underlying result before tax	182	166	39	41	-64
Key figures					
Gross premium income	1,498	1,022	469		7
Administrative expenses / operating income (Life Insurance & Investment Management)	42.5%	36.0%	41.4%	65.0%	
Life general account invested assets (end of period, in EUR billion)	67	61	6		
Investment margin / Life general account invested assets (four quarter rolling average, in bps)	94	96	82		
Prov. for life insurance & investm. contracts for risk policyholder (EUR billion, end of period)	24.6	20.9	3.7		
Net production Client balances (in EUR billion)	5.8	-0.8	0.3	6.3	
Client balances (end of period, in EUR billion)	192.0	70.9	29.2	91.9	
Administrative expenses (total)	414	229	68	76	41

INSURANCE EURASIA 3.3 CLIENT BALANCES: LIFE INSURANCE & IM - 3Q2013

Insurance EurAsia: Client balances 3Q2013				
In EUR billion	Total EurAsia	Insurance Benelux	Insurance CRE	Investment Management
Client Balances included on Balance Sheet				
Beginning of period	80.3	70.9	9.5	-
Deposits	1.8	1.5	0.4	-
Withdrawals / Benefits	-2.1	-1.8	-0.3	-
Net production	-0.3	-0.4	0.0	-
Acquisition / Divestments / Transfers	3.6	3.6	-	-
Market performance / Interest credited	0.8	0.7	0.1	-
FX impact and other	0.1	-	0.1	-
End of period	84.5	74.8	9.7	-
Off Balance Sheet Institutional Asset Management¹⁾				
Beginning of period	78.4	-	-	78.4
Deposits	1.8	-	-	1.8
Withdrawals / Benefits	-2.3	-	-	-2.3
Net production	-0.5	-	-	-0.5
Acquisition / Divestments / Transfers	-0.0	-	-	-0.0
Market performance / Interest credited	0.7	-	-	0.7
FX impact and other	-0.0	-	-	-0.0
End of period	78.6	-	-	78.6
Off Balance Sheet Pension and Mutual Funds business²⁾				
Beginning of period	33.3	-	19.8	13.5
Deposits	2.7	-	0.5	2.2
Withdrawals / Benefits	-2.1	-	-0.1	-2.0
Net production	0.6	-	0.4	0.2
Acquisition / Divestments / Transfers	-0.0	-	-	0.0
Market performance / Interest credited	1.2	-	1.0	0.2
FX impact and other	0.5	-	0.4	0.1
End of period	35.6	-	21.6	14.0
Total Client Balances				
Beginning of period	192.0	70.9	29.2	91.9
Deposits	6.3	1.5	0.8	4.0
Withdrawals / Benefits	-6.5	-1.8	-0.4	-4.3
Net production	-0.2	-0.4	0.4	-0.3
Acquisition / Divestments / Transfers	3.6	3.6	-	-0.0
Market performance / Interest credited	2.7	0.7	1.2	0.9
FX impact and other	0.5	-	0.4	0.1
End of period	198.6	74.8	31.3	92.6

1) Off Balance Sheet Institutional Asset Management includes third party assets under management on behalf of institutional clients.

2) Off Balance Sheet Pension and Mutual Funds business includes third party assets under management on behalf of retail clients and defined contribution pension fund assets under management where the individual member is the end client.

INSURANCE EURASIA 3.4 ADDITIONAL INFORMATION: KEY FIGURES BY COUNTRY

Insurance: Gross written premiums by country

In EUR million	3Q2013	3Q2012	2Q2013
Netherlands	812	944	906
Belgium / Luxembourg	118	194	116
Insurance Benelux	929	1,138	1,022
Poland	137	93	133
Czech Republic	48	88	52
Hungary	58	54	55
Spain	95	84	109
Other	109	139	121
Insurance CRE	446	457	469

Insurance: New sales (APE) by country

In EUR million	3Q2013	3Q2012	2Q2013
Netherlands	34	45	27
Belgium / Luxembourg	12	24	13
Insurance Benelux	46	68	40
Poland	27	17	25
Czech Republic	7	11	8
Hungary	6	5	5
Spain	13	11	15
Other	43	41	64
Insurance CRE	95	85	118

Insurance: Underlying result before tax by country

In EUR million	3Q2013	3Q2012 ¹⁾	2Q2013
Netherlands	98	27	149
Belgium / Luxembourg	14	9	16
Insurance Benelux	112	36	166
Poland	25	30	25
Czech Republic	6	8	4
Hungary	4	3	3
Spain	10	-2	6
Other	2	3	1
Insurance CRE	47	43	39

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

INSURANCE EURASIA 3.5 ADDITIONAL INFORMATION: BENELUX NON-LIFE

Benelux Non-life¹⁾

	3Q2013	3Q2012 ²⁾	2Q2013
Combined ratio	100.8%	102.8%	102.4%
Claims ratio	68.2%	73.6%	69.4%
Expense ratio	32.6%	29.3%	33.0%

1) Year-to-date basis

2) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

Gross premiums by line of business

In EUR million	3Q2013	3Q2012	2Q2013
Fire	87	90	90
Marine & Aviation	4	4	5
Motor	72	71	75
Health	-	-	-
Income/Accident	105	116	103
Miscellaneous	31	32	30
Indirect business	-1	2	1
Total	298	316	305

Underlying result before tax by line of business

In EUR million	3Q2013	3Q2012 ¹⁾	2Q2013
Fire	-2	14	14
Marine & Aviation	1	-0	2
Motor	12	-9	-7
Health	-	-	-
Income/Accident	13	1	21
Miscellaneous	2	14	11
Indirect business	-0	1	0
Total	26	19	41

1) The comparative figures of 2012 have been restated to reflect the new pension accounting requirements under IFRS which took effect on 1 January 2013.

INSURANCE EURASIA 3.6 ADDITIONAL INFORMATION: INVESTMENT MANAGEMENT

Assets under Management (AuM) and Assets under Administration (AuA)

In EUR billion	3Q2013	3Q2012	2Q2013
Proprietary (general account assets)	73.2	75.6	74.3
Retail	46.4	43.2	45.3
Institutional	56.5	61.2	56.3
Total Assets under Management	176.1	179.9	176.0
Assets under Administration	38.6	22.1	38.2

AuM by investor category and Investor class (3Q2013)

In EUR billion	Proprietary	Retail	Institutional	Total
Equity	2.0	20.2	10.7	32.8
Fixed income	70.6	24.9	44.1	139.6
Money Market	0.6	1.4	1.7	3.7
Total	73.2	46.4	56.5	176.1

AUM rollforward (3Q2013)

In EUR billion	Proprietary	Retail	Institutional	Total
Beginning of period	74.3	45.3	56.3	176.0
Net inflow	-0.4	0.1	-0.1	-0.4
Acquisition/ Divestments	0.0	0.0	0.0	0.0
Market performance	-0.6	1.1	0.3	0.7
FX impact and other	-0.2	0.0	0.0	-0.2
End of period	73.2	46.4	56.5	176.1

INSURANCE OTHER 4.1 PROFIT AND LOSS

Insurance Other: Profit and loss			
In EUR million	3Q2013	3Q2012	2Q2013
Gross premium income	-0	-0	0
Commission income	-0	-10	-14
Total investment and other income	17	30	24
Total underlying income	17	20	10
Reinsurance and retrocession premiums	0	-0	-0
Net benefits Life insurance for risk company and Non-Life claims incurred	-0	-2	0
Changes in Life insurance provisions for risk company	0	-0	-0
Result sharing and rebates	-0	-	-0
Change in deferred acquisition costs	0	0	-0
Other underwriting expenditure (incl. change in provision unearned premiums)	0	0	0
Underwriting expenditure	-0	-2	0
Operating expenses	16	11	10
Interest expenses	20	5	23
Other	0	-0	-
Total underlying expenditure	36	14	32
Underlying result before tax	-20	6	-22
Taxation	-7	-4	-5
Minority interests	-2	-2	-2
Underlying net result	-10	12	-15
Net gains/losses on divestments	-	16	-12
Net results from divested units	-	-	-
Net result from discontinued operations	-0	0	-0
Special items after tax	-0	-1	-1
Net result	-11	27	-28

INSURANCE ING OTHER 4.2 MARGIN ANALYSIS

Insurance Other: Margin analysis			
In EUR million	3Q2013	3Q2012	2Q2013
Margin analysis			
Operating result	-20	6	-24
Gains/losses and impairments	-0	0	-0
Revaluations	1	0	2
Market & other impacts	-	0	0
Underlying result before tax	-20	6	-22
Key figures			
Gross premium income	0	0	0
Administrative expenses (total)	16	11	10

ING Group's Annual Accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU').

In preparing the financial information in this document, the same accounting principles are applied as in the 3Q2013 ING Group Interim Accounts.

All figures in this document are unaudited.

Small differences are possible in the tables due to rounding.

Certain of the statements contained in this report 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

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policyholder behaviour, (12) changes in general competitive factors, (13) changes in laws and regulations, (14) changes in the policies of governments and/or regulatory authorities, (15) conclusions with regard to purchase accounting assumptions and methodologies, (16) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (17) changes in credit-ratings, (18) ING's ability to achieve projected operational synergies and (19) the other risks and uncertainties detailed in the Risk Factors section contained in the most recent Annual Report of ING Groep N.V.. Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and, ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason. This document does not constitute an offer to sell, or a solicitation of an offer to buy, any securities.