

ING Historical Trend Data 3Q2024 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.
- In this document consolidated results of ING Group are based on IFRS as adopted by the European Union (IFRS-EU).
- Hyperinflation accounting (IAS 29) has become applicable for ING's subsidiary in Türkiye since 2Q2022 with restrospective application from 1 January 2022.
- 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.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group

- Lending
- Daily Banking & Trade Finance
- Financial Markets
- Treasury & Other

Sub products

Project and Asset-based Finance excluding Trade & Commodity Finance
Real Estate Finance Corporate Clients
General Lending

Transaction Services
Trade & Commodity Finance

Financial Markets Clients & Products

WB-part Treasury (Asset & Liability Management and Treasury)
General Lease and Real Estate run-off portfolios
General Leasing (non run-off)
Corporate Finance
Other

Table of Contents

| 1. Profit or loss | 2. Balance sheet and other | 3. Customer lending/deposits |
|--|--|---|
| 1.1 Profit or loss: Comparable quarters | 2.1 Consolidated balance sheet: Total assets - Comparable quarters | 3.1 Customer lending/deposits: 3Q2024 Segment split |
| 1.2 Profit or loss: 3Q2024 Segment split | | 3.2 Customer lending/deposits: Quarterly overview |
| 1.3 Profit or loss: Quarterly overview | 2.2 Consolidated balance sheet: Total assets - Quarterly overview | 3.3 Customer lending/deposits: Retail Banking |
| 1.4 Profit or loss: Retail Banking | | 3.4 Customer lending/deposits: Retail Netherlands |
| 1.5 Profit or loss: Retail Netherlands | 2.3 Consolidated balance sheet: Total liabilities and equity - Comparable quarters | 3.5 Customer lending/deposits: Retail Belgium |
| 1.6 Profit or loss: Retail Belgium | | 3.6 Customer lending/deposits: Retail Germany |
| 1.7 Profit or loss: Retail Germany | 2.4 Consolidated balance sheet: Total liabilities and equity - Quarterly overview | 3.7 Customer lending/deposits: Retail Other |
| 1.8 Profit or loss: Retail Other | | 3.8 Customer lending/deposits: Wholesale Banking |
| 1.9 Profit or loss: Wholesale Banking | 2.5 Total equity: Comparable quarters | 3.9 Customer lending/deposits: Wholesale Banking - Lending |
| 1.10 Wholesale Banking income by product | 2.6 Total equity: Quarterly overview | 3.10 Customer lending/deposits: Wholesale Banking - Daily Banking & Trade Finance |
| 1.11 Profit or loss: Corporate Line | 2.7 Capital position | 3.11 Customer lending/deposits: Wholesale Banking - Financial Markets |
| 1.12 Geographical split: 3Q2024 | 2.8 Funding | 3.12 Customer lending/deposits: Wholesale Banking - Treasury & Other |
| 1.13 Geographical split: Comparable quarters | 2.9 Investments: ING Group | 3.13 Customer lending/deposits: Corporate Line |
| 1.14 Geographical split: Netherlands | | 3.14 Customer lending/deposits: 3Q2024 Geographical split |
| 1.15 Geographical split: Belgium | | 3.15 Customer lending/deposits: Geographical Netherlands |
| 1.16 Geographical split: Germany | | 3.16 Customer lending/deposits: Geographical Belgium |
| 1.17 Geographical split: Other Challengers | | 3.17 Customer lending/deposits: Geographical Germany |
| 1.18 Geographical split: Growth Markets | | 3.18 Customer lending/deposits: Geographical Other Challengers |
| 1.19 Geographical split: Wholesale Banking Rest of World | | 3.19 Customer lending/deposits: Geographical Growth Markets |
| 1.20 Geographical split: Other | | 3.20 Customer lending/deposits: Geographical Wholesale Banking Rest of World |
| | | 3.21 Customer lending/deposits: Geographical Other |

ING 1.1 Profit or loss: Comparable quarters

| Profit or loss | | | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------------------|--------------|--------------|-----------------------------|--------------|--------------|--------------------------|------------|-------------|
| In € million | ING Group | | | of which: Retail Banking | | | of which: Wholesale Banking | | | of which: Corporate Line | | |
| | 3Q2024 | 3Q2023 | 2Q2024 | 3Q2024 | 3Q2023 | 2Q2024 | 3Q2024 | 3Q2023 | 2Q2024 | 3Q2024 | 3Q2023 | 2Q2024 |
| Profit or loss | | | | | | | | | | | | |
| Net interest income | 3,689 | 4,028 | 3,830 | 2,853 | 2,936 | 2,874 | 742 | 989 | 896 | 94 | 103 | 61 |
| Net fee and commission income | 1,009 | 909 | 999 | 688 | 608 | 678 | 322 | 294 | 322 | -2 | 7 | -1 |
| Investment income | 52 | 103 | 16 | -48 | 7 | 11 | -1 | -2 | 3 | 101 | 98 | 3 |
| Other income | 1,160 | 802 | 871 | 482 | 346 | 301 | 681 | 544 | 611 | -4 | -88 | -41 |
| Total income | 5,909 | 5,842 | 5,716 | 3,975 | 3,897 | 3,863 | 1,744 | 1,825 | 1,831 | 189 | 120 | 22 |
| Expenses excl. regulatory costs | 2,816 | 2,684 | 2,760 | 1,834 | 1,739 | 1,877 | 841 | 759 | 803 | 141 | 186 | 80 |
| Regulatory costs ¹⁾ | 88 | 109 | 88 | 71 | 94 | 70 | 17 | 14 | 17 | 0 | 1 | -0 |
| Operating expenses | 2,904 | 2,793 | 2,848 | 1,904 | 1,833 | 1,947 | 858 | 773 | 821 | 142 | 187 | 80 |
| Gross result | 3,004 | 3,049 | 2,868 | 2,071 | 2,064 | 1,916 | 886 | 1,052 | 1,011 | 48 | -67 | -58 |
| Addition to loan loss provisions | 336 | 183 | 300 | 145 | 166 | 98 | 191 | 15 | 202 | 0 | 3 | 0 |
| Result before tax | 2,668 | 2,866 | 2,568 | 1,926 | 1,898 | 1,818 | 695 | 1,037 | 809 | 47 | -70 | -58 |
| Taxation | 724 | 817 | 731 | 517 | 540 | 494 | 156 | 254 | 182 | 51 | 23 | 55 |
| Non-controlling interests | 65 | 67 | 57 | 65 | 48 | 49 | -0 | 18 | 9 | - | - | - |
| Net result | 1,880 | 1,982 | 1,780 | 1,344 | 1,310 | 1,274 | 540 | 765 | 619 | -3 | -93 | -113 |
| Key figures | | | | | | | | | | | | |
| Interest margin | 1.41% | 1.57% | 1.48% | | | | | | | | | |
| Cost/income ratio | 49.2% | 47.8% | 49.8% | 47.9% | 47.0% | 50.4% | 49.2% | 42.4% | 44.8% | n.a. | n.a. | n.a. |
| Risk costs in bps of average customer lending | 20 | 11 | 18 | 12 | 15 | 8 | 40 | 3 | 42 | n.a. | n.a. | n.a. |
| Return on equity based on IFRS-EU equity | 15.3% | 16.0% | 14.5% | | | | | | | | | |
| Return on equity based on 12.5% CET1 ²⁾ | 18.9% | 20.4% | 18.0% | 28.1% | 27.8% | 26.8% | 11.2% | 16.7% | 13.1% | -0.7% | -19.2% | -23.2% |
| Risk-weighted assets (end of period) | 328,458 | 320,797 | 330,927 | 161,571 | 155,449 | 159,373 | 151,006 | 150,179 | 156,285 | 15,881 | 15,168 | 15,269 |
| Employees (internal FTEs, end of period) | 61,605 | 60,174 | 61,025 | 45,416 | 44,865 | 45,215 | 16,175 | 15,277 | 15,792 | 15 | 32 | 18 |
| Four-quarter rolling average key figures | | | | | | | | | | | | |
| Interest margin | 1.48% | 1.52% | 1.52% | | | | | | | | | |
| Cost/income ratio | 52.4% | 51.6% | 52.1% | 52.1% | 51.7% | 51.9% | 49.6% | 47.0% | 47.8% | n.a. | n.a. | n.a. |
| Return on equity based on IFRS-EU equity | 13.8% | 13.8% | 14.0% | | | | | | | | | |
| Return on equity based on 12.5% CET1 ²⁾ | 17.4% | 17.2% | 17.7% | 25.2% | 23.2% | 25.1% | 12.1% | 14.2% | 13.4% | -10.2% | -14.0% | -14.9% |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.2 Profit or loss: 3Q2024 Segment split

| Profit or loss 3Q2024 | | | | | | | | |
|--|--------------|----------------|--------------------|----------------|----------------|--------------|-------------------|----------------|
| In € million | Total | Retail Banking | Retail Netherlands | Retail Belgium | Retail Germany | Retail Other | Wholesale Banking | Corporate Line |
| Balance sheet related interest | 3,689 | 3,183 | 749 | 554 | 771 | 1,110 | 978 | -473 |
| Capital charge on book equity | - | -283 | -15 | -66 | -74 | -129 | -192 | 475 |
| Interest benefit on total capital | - | -47 | -16 | -10 | -7 | -14 | -44 | 92 |
| Net interest income | 3,689 | 2,853 | 718 | 478 | 690 | 967 | 742 | 94 |
| Net fee and commission income | 1,009 | 688 | 270 | 153 | 102 | 164 | 322 | -2 |
| Investment income | 103 | -3 | 1 | -4 | 0 | -0 | 5 | 101 |
| Realised gains and fair value changes on investments | -51 | -45 | -16 | -15 | -15 | 1 | -6 | 0 |
| Total investment income | 52 | -48 | -16 | -19 | -15 | 1 | -1 | 101 |
| Valuation result and net trading income | 1,049 | 359 | 265 | 33 | -18 | 79 | 693 | -3 |
| Other income | 111 | 123 | 26 | 94 | 1 | 2 | -12 | -1 |
| Total other income | 1,160 | 482 | 291 | 128 | -17 | 81 | 681 | -4 |
| Total income | 5,909 | 3,975 | 1,263 | 740 | 760 | 1,212 | 1,744 | 189 |
| Expenses excl. regulatory costs | 2,816 | 1,834 | 506 | 402 | 301 | 624 | 841 | 141 |
| Regulatory costs ¹⁾ | 88 | 71 | - | -1 | 29 | 43 | 17 | 0 |
| Operating expenses | 2,904 | 1,904 | 506 | 401 | 330 | 667 | 858 | 142 |
| Gross result | 3,004 | 2,071 | 756 | 338 | 430 | 545 | 886 | 48 |
| Addition to loan loss provisions | 336 | 145 | 9 | 43 | 56 | 37 | 191 | 0 |
| Result before tax | 2,668 | 1,926 | 747 | 296 | 375 | 508 | 695 | 47 |
| Taxation | 724 | 517 | 191 | 58 | 146 | 122 | 156 | 51 |
| Non-controlling interests | 65 | 65 | - | 0 | 0 | 65 | -0 | - |
| Net result | 1,880 | 1,344 | 556 | 238 | 228 | 321 | 540 | -3 |
| Key figures | | | | | | | | |
| Interest margin | 1.41% | | | | | | | |
| Cost/income ratio | 49.2% | 47.9% | 40.1% | 54.2% | 43.4% | 55.0% | 49.2% | n.a. |
| Risk costs in bps of average customer lending | 20 | 12 | 2 | 18 | 21 | 13 | 40 | n.a. |
| Return on equity based on IFRS-EU equity | 15.3% | | | | | | | |
| Return on equity based on 12.5% CET1 ²⁾ | 18.9% | 28.1% | 34.4% | 21.9% | 28.8% | 25.5% | 11.2% | -0.7% |
| Risk-weighted assets (end of period) | 328,458 | 161,571 | 51,623 | 35,046 | 25,673 | 49,228 | 151,006 | 15,881 |
| Employees (internal FTEs, end of period) | 61,605 | 45,416 | 12,785 | 7,403 | 6,156 | 19,072 | 16,175 | 15 |
| Four-quarter rolling average key figures | | | | | | | | |
| Interest margin | 1.48% | | | | | | | |
| Cost/income ratio | 52.4% | 52.1% | 43.0% | 65.6% | 42.7% | 59.8% | 49.6% | n.a. |
| Return on equity based on IFRS-EU equity | 13.8% | | | | | | | |
| Return on equity based on 12.5% CET1 ²⁾ | 17.4% | 25.2% | 33.0% | 14.6% | 32.2% | 20.7% | 12.1% | -10.2% |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.3 Profit or loss: Quarterly overview

| Profit or loss | | | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Interest income | | 14,880 | 15,062 | 14,764 | 13,796 | 14,198 | 12,975 | 11,258 | 44,706 | 38,431 |
| Minus: interest expense | | 11,192 | 11,232 | 10,939 | 9,922 | 10,170 | 8,914 | 7,246 | 33,362 | 26,330 |
| Net interest income | | 3,689 | 3,830 | 3,825 | 3,875 | 4,028 | 4,061 | 4,012 | 11,344 | 12,101 |
| Net fee and commission income | | 1,009 | 999 | 998 | 879 | 909 | 912 | 896 | 3,007 | 2,716 |
| Investment income | | 103 | 12 | 1 | 1 | 102 | 2 | 1 | 116 | 104 |
| Realised gains and fair value changes on investments | | -51 | 4 | 7 | -25 | 0 | -0 | 15 | -41 | 15 |
| Total investment income | | 52 | 16 | 8 | -24 | 103 | 1 | 15 | 75 | 119 |
| Valuation result and net trading income | | 1,049 | 889 | 721 | 605 | 885 | 727 | 692 | 2,659 | 2,305 |
| Other income | | 111 | -18 | 31 | 74 | -83 | 58 | -48 | 124 | -74 |
| Total other income | | 1,160 | 871 | 752 | 679 | 802 | 785 | 644 | 2,783 | 2,231 |
| Total income | | 5,909 | 5,716 | 5,583 | 5,408 | 5,842 | 5,759 | 5,567 | 17,208 | 17,167 |
| Staff expenses | | 1,816 | 1,781 | 1,706 | 1,716 | 1,689 | 1,704 | 1,616 | 5,303 | 5,009 |
| Regulatory costs ¹⁾ | | 88 | 88 | 358 | 317 | 109 | 91 | 525 | 534 | 725 |
| Other expenses | | 1,000 | 979 | 968 | 1,042 | 995 | 830 | 929 | 2,947 | 2,755 |
| Operating expenses | | 2,904 | 2,848 | 3,032 | 3,075 | 2,793 | 2,626 | 3,071 | 8,784 | 8,489 |
| Gross result | | 3,004 | 2,868 | 2,551 | 2,333 | 3,049 | 3,133 | 2,496 | 8,424 | 8,678 |
| Addition to loan loss provisions | | 336 | 300 | 258 | 86 | 183 | 98 | 152 | 895 | 434 |
| Result before tax | | 2,668 | 2,568 | 2,293 | 2,247 | 2,866 | 3,035 | 2,344 | 7,529 | 8,245 |
| Taxation | | 724 | 731 | 653 | 620 | 817 | 818 | 715 | 2,108 | 2,350 |
| Non-controlling interests | | 65 | 57 | 61 | 68 | 67 | 62 | 38 | 183 | 167 |
| Net result | | 1,880 | 1,780 | 1,578 | 1,558 | 1,982 | 2,155 | 1,591 | 5,238 | 5,728 |
| Key figures | | | | | | | | | | |
| Interest margin | | 1.41% | 1.48% | 1.51% | 1.54% | 1.57% | 1.56% | 1.59% | 1.46% | 1.57% |
| Cost/income ratio | | 49.2% | 49.8% | 54.3% | 56.9% | 47.8% | 45.6% | 55.2% | 51.0% | 49.4% |
| Risk costs in bps of average customer lending | | 20 | 18 | 16 | 5 | 11 | 6 | 9 | 18 | 9 |
| Return on equity based on IFRS-EU equity | | 15.3% | 14.5% | 12.8% | 12.6% | 16.0% | 17.5% | 13.0% | 14.2% | 15.5% |
| Return on equity based on 12.5% CET1 ²⁾ | | 18.9% | 18.0% | 16.3% | 16.3% | 20.4% | 21.8% | 15.8% | 17.7% | 19.3% |
| Risk-weighted assets (end of period) | | 328,458 | 330,927 | 323,063 | 319,169 | 320,797 | 322,926 | 327,377 | 328,458 | 320,797 |
| Employees (internal FTEs, end of period) | | 61,605 | 61,025 | 60,678 | 60,360 | 60,174 | 59,474 | 58,693 | 61,605 | 60,174 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Interest margin | | 1.48% | 1.52% | 1.55% | 1.56% | 1.52% | 1.45% | 1.40% | | |
| Cost/income ratio | | 52.4% | 52.1% | 51.0% | 51.2% | 51.6% | 54.4% | 58.0% | | |
| Return on equity based on IFRS-EU equity | | 13.8% | 14.0% | 14.8% | 14.8% | 13.8% | 11.7% | 9.7% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 17.4% | 17.7% | 18.7% | 18.6% | 17.2% | 14.3% | 11.8% | | |

¹⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.4 Profit or loss: Retail Banking

| Profit or loss Retail Banking | | | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 3,183 | 3,203 | 3,278 | 3,178 | 3,272 | 3,202 | 3,066 | 9,664 | 9,541 |
| Capital charge on book equity | | -283 | -291 | -309 | -311 | -268 | -231 | -187 | -883 | -686 |
| Interest benefit on total capital | | -47 | -39 | -35 | -71 | -68 | -60 | -62 | -121 | -191 |
| Net interest income | | 2,853 | 2,874 | 2,933 | 2,795 | 2,936 | 2,911 | 2,817 | 8,660 | 8,664 |
| Net fee and commission income | | 688 | 678 | 646 | 586 | 608 | 569 | 575 | 2,013 | 1,752 |
| Investment income | | -3 | 3 | -0 | 2 | 6 | 2 | 0 | 0 | 8 |
| Realised gains and fair value changes on investments | | -45 | 7 | 5 | -22 | 1 | -0 | 11 | -33 | 12 |
| Total investment income | | -48 | 11 | 5 | -19 | 7 | 1 | 12 | -32 | 20 |
| Valuation result and net trading income | | 359 | 275 | 153 | 293 | 331 | 248 | 295 | 787 | 874 |
| Other income | | 123 | 26 | 19 | 39 | 15 | 38 | 13 | 168 | 66 |
| Total other income | | 482 | 301 | 172 | 332 | 346 | 285 | 308 | 955 | 940 |
| Total income | | 3,975 | 3,863 | 3,757 | 3,693 | 3,897 | 3,766 | 3,712 | 11,595 | 11,375 |
| Expenses excl. regulatory costs | | 1,834 | 1,877 | 1,750 | 1,836 | 1,739 | 1,660 | 1,703 | 5,461 | 5,102 |
| Regulatory costs | | 71 | 70 | 321 | 207 | 94 | 81 | 389 | 463 | 564 |
| Operating expenses | | 1,904 | 1,947 | 2,072 | 2,043 | 1,833 | 1,741 | 2,092 | 5,923 | 5,666 |
| Gross result | | 2,071 | 1,916 | 1,685 | 1,650 | 2,064 | 2,025 | 1,620 | 5,672 | 5,709 |
| Addition to loan loss provisions | | 145 | 98 | 165 | 86 | 166 | 113 | 242 | 408 | 521 |
| Result before tax | | 1,926 | 1,818 | 1,520 | 1,565 | 1,898 | 1,911 | 1,379 | 5,264 | 5,188 |
| Taxation | | 517 | 494 | 423 | 441 | 540 | 488 | 443 | 1,434 | 1,471 |
| Non-controlling interests | | 65 | 49 | 48 | 54 | 48 | 46 | 26 | 161 | 120 |
| Net result | | 1,344 | 1,274 | 1,050 | 1,070 | 1,310 | 1,377 | 910 | 3,668 | 3,597 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 47.9% | 50.4% | 55.1% | 55.3% | 47.0% | 46.2% | 56.4% | 51.1% | 49.8% |
| Risk costs in bps of average customer lending | | 12 | 8 | 14 | 8 | 15 | 10 | 21 | 12 | 15 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 28.1% | 26.8% | 22.6% | 23.2% | 27.8% | 29.1% | 19.2% | 25.9% | 25.4% |
| Risk-weighted assets (end of period) | | 161,571 | 159,373 | 156,353 | 154,366 | 155,449 | 157,248 | 155,587 | 161,571 | 155,449 |
| Employees (internal FTEs, end of period) | | 45,416 | 45,215 | 45,139 | 44,930 | 44,865 | 44,403 | 43,853 | 45,416 | 44,865 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 52.1% | 51.9% | 50.9% | 51.2% | 51.7% | 56.0% | 60.1% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 25.2% | 25.1% | 25.7% | 24.8% | 23.2% | 18.5% | 15.2% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.5 Profit or loss: Retail Netherlands

| Profit or loss Retail Netherlands | | | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 749 | 771 | 813 | 748 | 788 | 838 | 874 | 2,333 | 2,500 |
| Capital charge on book equity | | -15 | -11 | -15 | -24 | -19 | -11 | -10 | -41 | -40 |
| Interest benefit on total capital | | -16 | -13 | -12 | -24 | -23 | -20 | -21 | -40 | -64 |
| Net interest income | | 718 | 748 | 787 | 700 | 746 | 807 | 843 | 2,252 | 2,396 |
| Net fee and commission income | | 270 | 263 | 250 | 242 | 246 | 235 | 235 | 782 | 717 |
| Investment income | | 1 | 1 | - | 0 | 1 | 0 | 1 | 2 | 2 |
| Realised gains and fair value changes on investments | | -16 | 2 | 3 | 1 | 2 | -0 | 2 | -11 | 4 |
| Total investment income | | -16 | 3 | 3 | 1 | 3 | 0 | 3 | -9 | 6 |
| Valuation result and net trading income | | 265 | 219 | 136 | 230 | 276 | 176 | 216 | 620 | 668 |
| Other income | | 26 | 6 | 9 | 16 | 10 | 7 | 8 | 41 | 25 |
| Total other income | | 291 | 225 | 145 | 247 | 286 | 183 | 224 | 661 | 693 |
| Total income | | 1,263 | 1,238 | 1,185 | 1,190 | 1,281 | 1,226 | 1,305 | 3,686 | 3,811 |
| Expenses excl. regulatory costs | | 506 | 499 | 483 | 494 | 489 | 466 | 474 | 1,488 | 1,429 |
| Regulatory costs | | - | 21 | 20 | 72 | 27 | 21 | 93 | 41 | 140 |
| Operating expenses | | 506 | 520 | 503 | 566 | 516 | 487 | 567 | 1,529 | 1,569 |
| Gross result | | 756 | 718 | 682 | 624 | 765 | 739 | 738 | 2,157 | 2,242 |
| Addition to loan loss provisions | | 9 | -26 | -17 | -35 | -1 | -14 | 56 | -33 | 41 |
| Result before tax | | 747 | 744 | 699 | 660 | 766 | 753 | 682 | 2,190 | 2,201 |
| Taxation | | 191 | 192 | 179 | 171 | 198 | 193 | 178 | 562 | 569 |
| Non-controlling interests | | - | - | - | - | - | - | - | - | - |
| Net result | | 556 | 552 | 520 | 489 | 569 | 559 | 504 | 1,628 | 1,632 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 40.1% | 42.0% | 42.5% | 47.5% | 40.3% | 39.7% | 43.4% | 41.5% | 41.2% |
| Risk costs in bps of average customer lending | | 2 | -7 | -4 | -9 | -0 | -4 | 15 | -3 | 4 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 34.4% | 34.2% | 32.6% | 30.7% | 35.7% | 35.2% | 31.8% | 33.8% | 34.3% |
| Risk-weighted assets (end of period) | | 51,623 | 51,918 | 51,297 | 50,662 | 51,094 | 50,820 | 50,807 | 51,623 | 51,094 |
| Employees (internal FTEs, end of period) | | 12,785 | 12,714 | 12,532 | 12,354 | 12,199 | 11,925 | 11,670 | 12,785 | 12,199 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 43.0% | 43.0% | 42.4% | 42.7% | 43.8% | 47.0% | 48.3% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 33.0% | 33.3% | 33.6% | 33.4% | 30.7% | 26.9% | 24.8% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.6 Profit or loss: Retail Belgium

| Profit or loss Retail Belgium ¹⁾ | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 554 | 602 | 602 | 607 | 626 | 585 | 546 | 1,758 | 1,757 |
| Capital charge on book equity | | -66 | -66 | -70 | -80 | -69 | -55 | -38 | -201 | -163 |
| Interest benefit on total capital | | -10 | -9 | -8 | -15 | -14 | -13 | -14 | -26 | -41 |
| Net interest income | | 478 | 528 | 524 | 511 | 543 | 516 | 494 | 1,530 | 1,552 |
| Net fee and commission income | | 153 | 158 | 148 | 129 | 133 | 125 | 115 | 459 | 374 |
| Investment income | | -4 | 0 | 0 | 2 | 4 | -0 | 0 | -4 | 4 |
| Realised gains and fair value changes on investments | | -15 | 4 | 2 | -1 | 0 | -0 | 1 | -9 | 1 |
| Total investment income | | -19 | 4 | 2 | 1 | 4 | -1 | 1 | -13 | 5 |
| Valuation result and net trading income | | 33 | 10 | 12 | -6 | 15 | 22 | 30 | 55 | 67 |
| Other income | | 94 | 11 | 5 | 24 | -1 | 26 | 1 | 110 | 27 |
| Total other income | | 128 | 21 | 17 | 17 | 15 | 48 | 31 | 165 | 94 |
| Total income | | 740 | 712 | 691 | 658 | 695 | 689 | 641 | 2,142 | 2,025 |
| Expenses excl. regulatory costs | | 402 | 418 | 387 | 425 | 437 | 396 | 383 | 1,207 | 1,216 |
| Regulatory costs | | -1 | -28 | 203 | 30 | - | 3 | 177 | 174 | 180 |
| Operating expenses | | 401 | 391 | 589 | 456 | 437 | 399 | 560 | 1,381 | 1,397 |
| Gross result | | 338 | 321 | 101 | 202 | 257 | 290 | 81 | 761 | 628 |
| Addition to loan loss provisions | | 43 | 22 | 44 | 28 | 50 | 13 | 78 | 108 | 141 |
| Result before tax | | 296 | 299 | 58 | 174 | 208 | 277 | 3 | 652 | 487 |
| Taxation | | 58 | 82 | 27 | 32 | 55 | 69 | 26 | 167 | 150 |
| Non-controlling interests | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net result | | 238 | 218 | 30 | 141 | 153 | 207 | -22 | 486 | 338 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 54.2% | 54.9% | 85.3% | 69.3% | 63.0% | 57.9% | 87.4% | 64.5% | 69.0% |
| Risk costs in bps of average customer lending | | 18 | 9 | 19 | 12 | 21 | 6 | 34 | 15 | 20 |
| Return on equity based on 12.5% CET1 ²⁾ | | 21.9% | 20.2% | 2.8% | 13.2% | 14.5% | 19.4% | -2.1% | 15.0% | 10.5% |
| Risk-weighted assets (end of period) | | 35,046 | 34,548 | 34,276 | 34,603 | 33,699 | 33,641 | 34,602 | 35,046 | 33,699 |
| Employees (internal FTEs, end of period) | | 7,403 | 7,414 | 7,537 | 7,583 | 7,601 | 7,630 | 7,588 | 7,403 | 7,601 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 65.6% | 68.0% | 68.9% | 69.1% | 68.4% | 76.0% | 81.8% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 14.6% | 12.7% | 12.5% | 11.2% | 10.9% | 5.1% | 2.1% | | |

¹⁾ Including ING Luxembourg.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.7 Profit or loss: Retail Germany

| Profit or loss Retail Germany | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 771 | 753 | 766 | 804 | 837 | 809 | 718 | 2,290 | 2,364 |
| Capital charge on book equity | | -74 | -85 | -87 | -83 | -72 | -63 | -41 | -245 | -176 |
| Interest benefit on total capital | | -7 | -6 | -5 | -12 | -12 | -11 | -12 | -19 | -35 |
| Net interest income | | 690 | 662 | 674 | 709 | 753 | 736 | 665 | 2,026 | 2,153 |
| Net fee and commission income | | 102 | 107 | 105 | 84 | 93 | 83 | 96 | 315 | 273 |
| Investment income | | 0 | 0 | -0 | 0 | 0 | -0 | -0 | 1 | 0 |
| Realised gains and fair value changes on investments | | -15 | 1 | -0 | -17 | 0 | - | 3 | -15 | 4 |
| Total investment income | | -15 | 1 | -0 | -17 | 1 | -0 | 3 | -14 | 4 |
| Valuation result and net trading income | | -18 | -8 | -49 | -3 | -10 | -30 | -14 | -75 | -54 |
| Other income | | 1 | 3 | 2 | -4 | 3 | 2 | 2 | 6 | 7 |
| Total other income | | -17 | -5 | -46 | -7 | -7 | -29 | -12 | -68 | -47 |
| Total income | | 760 | 765 | 733 | 769 | 839 | 790 | 753 | 2,259 | 2,383 |
| Expenses excl. regulatory costs | | 301 | 296 | 292 | 309 | 284 | 270 | 283 | 889 | 837 |
| Regulatory costs | | 29 | 20 | 20 | 26 | 18 | 12 | 40 | 69 | 70 |
| Operating expenses | | 330 | 316 | 312 | 335 | 303 | 282 | 323 | 958 | 908 |
| Gross result | | 430 | 449 | 421 | 434 | 537 | 508 | 430 | 1,301 | 1,475 |
| Addition to loan loss provisions | | 56 | 26 | 40 | 25 | 46 | 16 | 33 | 121 | 94 |
| Result before tax | | 375 | 424 | 382 | 409 | 491 | 493 | 397 | 1,180 | 1,381 |
| Taxation | | 146 | 139 | 126 | 169 | 173 | 148 | 141 | 411 | 462 |
| Non-controlling interests | | 0 | 0 | 0 | 0 | 0 | 0 | -0 | 1 | 0 |
| Net result | | 228 | 284 | 255 | 241 | 318 | 344 | 256 | 768 | 918 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 43.4% | 41.3% | 42.5% | 43.5% | 36.0% | 35.7% | 42.9% | 42.4% | 38.1% |
| Risk costs in bps of average customer lending | | 21 | 10 | 15 | 10 | 18 | 6 | 13 | 15 | 13 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 28.8% | 36.5% | 33.5% | 30.2% | 36.3% | 38.3% | 28.1% | 32.9% | 34.2% |
| Risk-weighted assets (end of period) | | 25,673 | 25,205 | 24,761 | 24,025 | 27,070 | 28,997 | 28,541 | 25,673 | 27,070 |
| Employees (internal FTEs, end of period) | | 6,156 | 6,003 | 6,009 | 5,969 | 5,899 | 5,857 | 5,849 | 6,156 | 5,899 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 42.7% | 40.7% | 39.3% | 39.4% | 40.2% | 43.2% | 48.9% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 32.2% | 34.2% | 34.7% | 33.3% | 30.3% | 26.2% | 21.0% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.8 Profit or loss: Retail Other

| Profit or loss Retail Other ¹⁾ | | | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 1,110 | 1,077 | 1,096 | 1,020 | 1,022 | 970 | 929 | 3,282 | 2,921 |
| Capital charge on book equity | | -129 | -130 | -137 | -125 | -109 | -102 | -98 | -396 | -308 |
| Interest benefit on total capital | | -14 | -11 | -10 | -20 | -19 | -16 | -16 | -35 | -51 |
| Net interest income | | 967 | 935 | 948 | 875 | 895 | 853 | 815 | 2,851 | 2,562 |
| Net fee and commission income | | 164 | 149 | 144 | 131 | 136 | 125 | 128 | 457 | 389 |
| Investment income | | -0 | 2 | -0 | 0 | 0 | 2 | -0 | 2 | 2 |
| Realised gains and fair value changes on investments | | 1 | 1 | 0 | -4 | -1 | 0 | 5 | 2 | 4 |
| Total investment income | | 1 | 2 | 0 | -4 | -1 | 2 | 5 | 4 | 6 |
| Valuation result and net trading income | | 79 | 55 | 53 | 72 | 50 | 80 | 63 | 187 | 192 |
| Other income | | 2 | 6 | 3 | 3 | 3 | 3 | 2 | 11 | 8 |
| Total other income | | 81 | 61 | 56 | 75 | 53 | 82 | 65 | 198 | 200 |
| Total income | | 1,212 | 1,148 | 1,149 | 1,077 | 1,082 | 1,061 | 1,013 | 3,509 | 3,157 |
| Expenses excl. regulatory costs | | 624 | 664 | 589 | 608 | 528 | 528 | 562 | 1,876 | 1,619 |
| Regulatory costs | | 43 | 57 | 79 | 79 | 49 | 45 | 80 | 179 | 173 |
| Operating expenses | | 667 | 721 | 667 | 687 | 577 | 573 | 642 | 2,055 | 1,792 |
| Gross result | | 545 | 427 | 481 | 390 | 505 | 488 | 371 | 1,454 | 1,365 |
| Addition to loan loss provisions | | 37 | 77 | 99 | 68 | 72 | 99 | 75 | 213 | 246 |
| Result before tax | | 508 | 350 | 383 | 322 | 433 | 389 | 296 | 1,241 | 1,119 |
| Taxation | | 122 | 82 | 90 | 69 | 114 | 78 | 98 | 295 | 290 |
| Non-controlling interests | | 65 | 48 | 47 | 54 | 48 | 45 | 26 | 160 | 120 |
| Net result | | 321 | 220 | 245 | 199 | 271 | 266 | 172 | 786 | 709 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 55.0% | 62.8% | 58.1% | 63.8% | 53.3% | 54.0% | 63.4% | 58.6% | 56.8% |
| Risk costs in bps of average customer lending | | 13 | 27 | 36 | 25 | 27 | 37 | 28 | 25 | 31 |
| Return on equity based on 12.5% CET1 ²⁾ | | 25.5% | 18.3% | 20.5% | 18.3% | 23.4% | 23.4% | 15.2% | 21.5% | 20.7% |
| Risk-weighted assets (end of period) | | 49,228 | 47,703 | 46,019 | 45,076 | 43,587 | 43,791 | 41,636 | 49,228 | 43,587 |
| Employees (internal FTEs, end of period) | | 19,072 | 19,086 | 19,061 | 19,024 | 19,165 | 18,990 | 18,745 | 19,072 | 19,165 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 59.8% | 59.5% | 57.3% | 58.6% | 58.5% | 64.0% | 68.7% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 20.7% | 20.1% | 21.4% | 20.1% | 19.3% | 13.9% | 10.8% | | |

¹⁾ Includes: Australia, Italy, Spain, Poland, Romania, Türkiye and Other.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.9 Profit or loss: Wholesale Banking

| Profit or loss Wholesale Banking | | | | | | | | | | |
|---|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | 978 | 1,125 | 1,081 | 1,240 | 1,240 | 1,248 | 1,270 | 3,185 | 3,758 |
| Capital charge on book equity | | -192 | -194 | -207 | -210 | -188 | -172 | -148 | -592 | -509 |
| Interest benefit on total capital | | -44 | -36 | -32 | -67 | -62 | -58 | -63 | -113 | -184 |
| Net interest income | | 742 | 896 | 842 | 962 | 989 | 1,017 | 1,059 | 2,479 | 3,065 |
| Net fee and commission income | | 322 | 322 | 354 | 296 | 294 | 346 | 323 | 998 | 963 |
| Investment income | | 5 | 6 | 1 | -1 | -1 | -2 | -0 | 12 | -3 |
| Realised gains and fair value changes on investments | | -6 | -3 | 2 | -4 | -1 | 0 | 3 | -8 | 3 |
| Total investment income | | -1 | 3 | 2 | -5 | -2 | -2 | 3 | 4 | -0 |
| Valuation result and net trading income | | 693 | 636 | 579 | 310 | 529 | 487 | 405 | 1,908 | 1,420 |
| Other income | | -12 | -25 | -28 | 32 | 15 | -2 | 1 | -65 | 14 |
| Total other income | | 681 | 611 | 551 | 342 | 544 | 485 | 406 | 1,843 | 1,435 |
| Total income | | 1,744 | 1,831 | 1,749 | 1,595 | 1,825 | 1,846 | 1,791 | 5,324 | 5,462 |
| Expenses excl. regulatory costs | | 841 | 803 | 805 | 800 | 759 | 759 | 725 | 2,449 | 2,242 |
| Regulatory costs | | 17 | 17 | 37 | 110 | 14 | 11 | 136 | 71 | 161 |
| Operating expenses | | 858 | 821 | 841 | 910 | 773 | 770 | 860 | 2,520 | 2,403 |
| Gross result | | 886 | 1,011 | 907 | 685 | 1,052 | 1,076 | 931 | 2,804 | 3,059 |
| Addition to loan loss provisions | | 191 | 202 | 93 | -1 | 15 | -15 | -90 | 486 | -91 |
| Result before tax | | 695 | 809 | 814 | 686 | 1,037 | 1,091 | 1,021 | 2,318 | 3,150 |
| Taxation | | 156 | 182 | 225 | 151 | 254 | 225 | 270 | 562 | 749 |
| Non-controlling interests | | -0 | 9 | 13 | 14 | 18 | 17 | 11 | 22 | 46 |
| Net result | | 540 | 619 | 575 | 520 | 765 | 850 | 739 | 1,734 | 2,354 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 49.2% | 44.8% | 48.1% | 57.1% | 42.4% | 41.7% | 48.0% | 47.3% | 44.0% |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 454 | 477 | 465 | 425 | 487 | 482 | 454 | 465 | 474 |
| Risk costs in bps of average customer lending | | 40 | 42 | 20 | -0 | 3 | -3 | -19 | 34 | -6 |
| Return on equity based on 12.5% CET1 ²⁾ | | 11.2% | 13.1% | 12.5% | 11.4% | 16.7% | 18.1% | 15.2% | 12.3% | 16.7% |
| Risk-weighted assets (end of period) | | 151,006 | 156,285 | 150,677 | 150,288 | 150,179 | 149,934 | 156,218 | 151,006 | 150,179 |
| Employees (internal FTEs, end of period) | | 16,175 | 15,792 | 15,499 | 15,391 | 15,277 | 15,031 | 14,687 | 16,175 | 15,277 |
| Value at Risk trading positions (average) | | 14.7 | 13.2 | 15.4 | 17.4 | 18.1 | 15.4 | 14.4 | | |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 49.6% | 47.8% | 47.0% | 47.0% | 47.0% | 48.1% | 48.0% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 12.1% | 13.4% | 14.7% | 15.4% | 14.2% | 12.5% | 11.6% | | |

¹⁾ Annualised total income divided by average risk-weighted assets.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.10 Wholesale Banking income by product

| Profit or loss Wholesale Banking income by product | | | | | | | | | | |
|---|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| WB Lending | | | | | | | | | | |
| Net interest income | | 657 | 703 | 681 | 702 | 688 | 653 | 653 | 2,042 | 1,994 |
| Net fee and commission income | | 132 | 141 | 153 | 123 | 141 | 157 | 152 | 426 | 451 |
| Total investment income | | - | 0 | -0 | 0 | 0 | -0 | - | 0 | 0 |
| Total other income | | -5 | -9 | -2 | -20 | -25 | -2 | 1 | -16 | -26 |
| Total income WB Lending | | 785 | 836 | 831 | 805 | 804 | 809 | 807 | 2,452 | 2,419 |
| Key figures | | | | | | | | | | |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 311 | 330 | 337 | 319 | 317 | 313 | 302 | 326 | 311 |
| Risk-weighted assets (end of period) | | 98,507 | 103,413 | 98,967 | 100,330 | 101,697 | 101,135 | 105,692 | 98,507 | 101,697 |
| WB Daily Banking & Trade Finance | | | | | | | | | | |
| Net interest income | | 316 | 316 | 314 | 345 | 363 | 384 | 382 | 945 | 1,128 |
| Net fee and commission income | | 127 | 128 | 131 | 125 | 123 | 134 | 128 | 386 | 385 |
| Total investment income | | - | - | - | - | - | -1 | - | - | -1 |
| Total other income | | 49 | 39 | 54 | 65 | 40 | 45 | 19 | 143 | 104 |
| Total income WB Daily Banking & Trade Finance | | 492 | 482 | 499 | 536 | 527 | 561 | 529 | 1,474 | 1,617 |
| Key figures | | | | | | | | | | |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 1,246 | 1,158 | 1,182 | 1,277 | 1,274 | 1,318 | 1,139 | 1,195 | 1,240 |
| Risk-weighted assets (end of period) | | 15,169 | 16,438 | 16,887 | 16,919 | 16,622 | 16,454 | 17,615 | 15,169 | 16,622 |
| WB Financial Markets | | | | | | | | | | |
| Net interest income | | -192 | -209 | -160 | -58 | -61 | -73 | -19 | -560 | -153 |
| Net fee and commission income | | 52 | 50 | 70 | 39 | 28 | 47 | 41 | 172 | 116 |
| Total investment income | | 1 | 0 | 0 | 0 | 3 | -2 | -0 | 1 | 1 |
| Total other income | | 514 | 514 | 474 | 216 | 405 | 387 | 327 | 1,502 | 1,119 |
| Total income WB Financial Markets | | 376 | 356 | 383 | 197 | 375 | 359 | 349 | 1,115 | 1,082 |
| Key figures | | | | | | | | | | |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 512 | 512 | 567 | 321 | 625 | 594 | 576 | 530 | 598 |
| Risk-weighted assets (end of period) | | 29,990 | 28,776 | 26,881 | 25,131 | 24,017 | 23,983 | 24,345 | 29,990 | 24,017 |
| WB Treasury & Other | | | | | | | | | | |
| Net interest income | | -39 | 85 | 7 | -27 | -2 | 54 | 43 | 53 | 95 |
| Net fee and commission income | | 10 | 4 | 1 | 8 | 1 | 8 | 2 | 14 | 11 |
| Total investment income | | -2 | 2 | 2 | -5 | -5 | 1 | 3 | 3 | -1 |
| Total other income | | 122 | 66 | 25 | 81 | 124 | 55 | 59 | 213 | 238 |
| Total income WB Treasury & Other | | 91 | 157 | 35 | 57 | 119 | 117 | 107 | 283 | 343 |
| Key figures | | | | | | | | | | |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 484 | 804 | 176 | 292 | 587 | 554 | 520 | 487 | 553 |
| Risk-weighted assets (end of period) | | 7,340 | 7,658 | 7,942 | 7,908 | 7,844 | 8,362 | 8,566 | 7,340 | 7,844 |
| Total Wholesale Banking | | | | | | | | | | |
| Net interest income | | 742 | 896 | 842 | 962 | 989 | 1,017 | 1,059 | 2,479 | 3,065 |
| Net fee and commission income | | 322 | 322 | 354 | 296 | 294 | 346 | 323 | 998 | 963 |
| Total investment income | | -1 | 3 | 2 | -5 | -2 | -2 | 3 | 4 | -0 |
| Total other income | | 681 | 611 | 551 | 342 | 544 | 485 | 406 | 1,843 | 1,435 |
| Total income Wholesale Banking | | 1,744 | 1,831 | 1,749 | 1,595 | 1,825 | 1,846 | 1,791 | 5,324 | 5,462 |
| Key figures | | | | | | | | | | |
| Income over average risk-weighted assets (in bps) ¹⁾ | | 454 | 477 | 465 | 425 | 487 | 482 | 454 | 465 | 474 |
| Risk-weighted assets (end of period) | | 151,006 | 156,285 | 150,677 | 150,288 | 150,179 | 149,934 | 156,218 | 151,006 | 150,179 |

¹⁾ Annualised total income divided by average risk-weighted assets.

ING 1.11 Profit or loss: Corporate Line

| Profit or loss Corporate Line | | | | | | | | | | |
|--|--------|------------|-------------|------------|------------|------------|------------|------------|-------------|-------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Balance sheet related interest | | -473 | -499 | -534 | -543 | -484 | -389 | -325 | -1,505 | -1,198 |
| Capital charge on book equity | | 475 | 484 | 516 | 521 | 457 | 403 | 335 | 1,476 | 1,195 |
| Interest benefit on total capital | | 92 | 75 | 67 | 138 | 130 | 119 | 125 | 234 | 374 |
| Net interest income | | 94 | 61 | 50 | 117 | 103 | 134 | 136 | 205 | 372 |
| Net fee and commission income | | -2 | -1 | -2 | -2 | 7 | -3 | -3 | -5 | 1 |
| Investment income | | 101 | 3 | 0 | 0 | 98 | 2 | 0 | 104 | 100 |
| Realised gains and fair value changes on investments | | 0 | - | -0 | -0 | 0 | - | 0 | 0 | 0 |
| Total investment income | | 101 | 3 | 0 | 0 | 98 | 2 | 0 | 104 | 100 |
| Valuation result and net trading income | | -3 | -22 | -11 | 2 | 26 | -8 | -8 | -36 | 10 |
| Other income | | -1 | -19 | 40 | 3 | -114 | 22 | -62 | 21 | -154 |
| Total other income | | -4 | -41 | 30 | 5 | -88 | 14 | -70 | -15 | -143 |
| Total income | | 189 | 22 | 78 | 120 | 120 | 147 | 63 | 289 | 330 |
| Expenses excl. regulatory costs | | 141 | 80 | 119 | 122 | 186 | 115 | 118 | 341 | 420 |
| Regulatory costs | | 0 | -0 | - | -0 | 1 | -1 | -0 | 0 | -0 |
| Operating expenses | | 142 | 80 | 119 | 122 | 187 | 114 | 118 | 341 | 420 |
| Gross result | | 48 | -58 | -42 | -2 | -67 | 32 | -55 | -52 | -90 |
| Addition to loan loss provisions | | 0 | 0 | 0 | 2 | 3 | 0 | 0 | 0 | 3 |
| Result before tax | | 47 | -58 | -42 | -4 | -70 | 32 | -55 | -53 | -94 |
| Taxation | | 51 | 55 | 6 | 28 | 23 | 105 | 3 | 112 | 130 |
| Non-controlling interests | | - | - | - | - | - | - | - | - | - |
| Net result | | -3 | -113 | -48 | -32 | -93 | -73 | -58 | -164 | -223 |
| Key figures | | | | | | | | | | |
| Risk-weighted assets (end of period) | | 15,881 | 15,269 | 16,033 | 14,515 | 15,168 | 15,744 | 15,571 | 15,881 | 15,168 |
| Employees (internal FTEs, end of period) | | 15 | 18 | 41 | 39 | 32 | 40 | 154 | 15 | 32 |

ING 1.12 Geographical split: 3Q2024

Geographical split 3Q2024

| 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 | 709 | 718 | -9 | 605 | 478 | 127 | 822 | 690 | 133 | 539 | 444 | 95 | 605 | 523 | 81 | 316 | 316 | 93 | -1 | 94 |
| Net fee and commission income | 339 | 270 | 69 | 202 | 153 | 49 | 123 | 102 | 21 | 74 | 61 | 13 | 120 | 103 | 17 | 152 | 152 | -2 | -0 | -2 |
| Investment income | -21 | -16 | -5 | -13 | -19 | 6 | -18 | -15 | -3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 101 | - | 101 |
| Other income | 606 | 291 | 315 | 123 | 128 | -4 | -19 | -17 | -2 | 3 | 1 | 2 | 121 | 80 | 41 | 326 | 326 | -0 | 3 | -4 |
| Total income | 1,632 | 1,263 | 369 | 918 | 740 | 178 | 909 | 760 | 149 | 616 | 506 | 111 | 846 | 707 | 139 | 796 | 796 | 192 | 2 | 189 |
| Expenses excl. regulatory costs | 721 | 506 | 215 | 490 | 402 | 88 | 352 | 301 | 51 | 342 | 306 | 36 | 370 | 318 | 51 | 399 | 399 | 142 | 1 | 141 |
| Regulatory costs | - | - | - | -1 | -1 | 0 | 29 | 29 | 0 | 4 | 4 | - | 50 | 39 | 11 | 6 | 6 | 0 | - | 0 |
| Operating expenses | 721 | 506 | 215 | 489 | 401 | 88 | 381 | 330 | 52 | 345 | 310 | 36 | 419 | 357 | 62 | 405 | 405 | 142 | 1 | 142 |
| Gross result | 911 | 756 | 155 | 429 | 338 | 90 | 528 | 430 | 97 | 271 | 196 | 75 | 426 | 350 | 77 | 390 | 390 | 49 | 2 | 48 |
| Addition to loan loss provisions | 44 | 9 | 34 | 39 | 43 | -4 | 53 | 56 | -3 | 41 | 29 | 12 | 62 | 8 | 54 | 97 | 97 | 0 | - | 0 |
| Result before tax | 867 | 747 | 120 | 390 | 296 | 94 | 475 | 375 | 100 | 230 | 167 | 63 | 365 | 342 | 23 | 294 | 294 | 49 | 2 | 47 |
| Retail Banking | 747 | 747 | | 296 | 296 | | 375 | 375 | | 167 | 167 | | 342 | 342 | | | | | | |
| Wholesale Banking | 120 | | 120 | 94 | | 94 | 100 | | 100 | 63 | | 63 | 23 | | 23 | 294 | 294 | 2 | 2 | |
| Corporate Line | | | | | | | | | | | | | | | | | | 47 | | 47 |
| Result before tax | 867 | 747 | 120 | 390 | 296 | 94 | 475 | 375 | 100 | 230 | 167 | 63 | 365 | 342 | 23 | 294 | 294 | 49 | 2 | 47 |
| Customer lending/deposits (in € billion) | | | | | | | | | | | | | | | | | | | | |
| Residential mortgages | 115.2 | 115.8 | -0.5 | 44.3 | 44.2 | 0.0 | 93.2 | 93.6 | -0.3 | 70.8 | 70.8 | 0.0 | 16.9 | 16.8 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | 73.2 | 45.7 | 27.5 | 70.7 | 53.8 | 16.9 | 46.4 | 14.0 | 32.4 | 25.9 | 7.3 | 18.5 | 32.4 | 21.5 | 10.9 | 85.3 | 85.3 | 0.3 | 0.0 | 0.3 |
| Customer deposits | 251.9 | 211.5 | 40.4 | 108.8 | 95.7 | 13.1 | 153.2 | 151.6 | 1.6 | 99.4 | 98.8 | 0.6 | 66.1 | 59.1 | 7.0 | 19.0 | 19.0 | 0.0 | 0.0 | 0.0 |
| Key figures | | | | | | | | | | | | | | | | | | | | |
| Cost/income ratio | 44.2% | 40.1% | 58.2% | 53.3% | 54.2% | 49.2% | 42.0% | 43.4% | 34.7% | 56.0% | 61.3% | 32.2% | 49.6% | 50.5% | 44.7% | 50.9% | 50.9% | n.a. | 25.3% | n.a. |
| Risk costs in bps of average customer lending | 9 | 2 | 52 | 14 | 18 | -9 | 16 | 21 | -3 | 18 | 15 | 27 | 52 | 8 | 201 | 45 | 45 | 37 | n.a. | 37 |
| Return on equity based on 12.5% CET1 ²⁾ | 25.5% | 34.4% | 9.9% | 21.2% | 21.9% | 19.2% | 26.4% | 28.8% | 22.1% | 15.1% | 17.0% | 11.8% | 24.5% | 32.5% | 4.3% | 9.6% | 9.6% | -1.9% | -187.9% | -0.7% |
| Risk-weighted assets (end of period) | 80,932 | 51,623 | 29,309 | 47,001 | 35,046 | 11,955 | 39,617 | 25,673 | 13,943 | 33,783 | 22,024 | 11,759 | 37,506 | 27,204 | 10,303 | 73,679 | 73,679 | 15,940 | 58 | 15,881 |
| Employees (internal FTEs, end of period) | 20,451 | 12,785 | 7,665 | 8,735 | 7,403 | 1,332 | 6,713 | 6,156 | 557 | 6,455 | 6,031 | 424 | 14,431 | 13,041 | 1,390 | 4,803 | 4,803 | 18 | 3 | 15 |
| Four-quarter rolling average key figures | | | | | | | | | | | | | | | | | | | | |
| Cost/income ratio | 47.5% | 43.0% | 63.3% | 61.0% | 65.6% | 44.5% | 41.7% | 42.7% | 36.2% | 57.9% | 64.9% | 28.7% | 53.8% | 55.9% | 44.4% | 51.5% | 51.5% | n.a. | n.a. | n.a. |
| Return on equity based on 12.5% CET1 ²⁾ | 24.9% | 33.0% | 10.6% | 16.4% | 14.6% | 21.7% | 26.3% | 32.2% | 16.2% | 14.5% | 14.1% | 15.3% | 22.7% | 26.3% | 13.7% | 9.4% | 9.4% | -9.5% | 36.6% | -10.2% |

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.13 Geographical split: Comparable quarters

| Geographical split comparable quarters | | | | | | | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------|------------|------------|------------|------------|-------------------|------------|----------------|------------|---------------------------------|------------|---------------------|------------|
| In € million | Total | | Netherlands | | Belgium | | Germany | | Other Challengers | | Growth Markets | | Wholesale Banking Rest of World | | Other ¹⁾ | |
| | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 | 3Q2024 | 3Q2023 |
| Profit or loss | | | | | | | | | | | | | | | | |
| Net interest income | 3,689 | 4,028 | 709 | 856 | 605 | 706 | 822 | 875 | 539 | 537 | 605 | 514 | 316 | 439 | 93 | 102 |
| Net fee and commission income | 1,009 | 909 | 339 | 308 | 202 | 176 | 123 | 104 | 74 | 74 | 120 | 102 | 152 | 139 | -2 | 7 |
| Investment income | 52 | 103 | -21 | 5 | -13 | -1 | -18 | 1 | 0 | 0 | 0 | -2 | 2 | 2 | 101 | 98 |
| Other income | 1,160 | 802 | 606 | 568 | 123 | 30 | -19 | -9 | 3 | 0 | 121 | 96 | 326 | 204 | -0 | -87 |
| Total income | 5,909 | 5,842 | 1,632 | 1,736 | 918 | 911 | 909 | 970 | 616 | 611 | 846 | 710 | 796 | 784 | 192 | 120 |
| Expenses excl. regulatory costs | 2,816 | 2,684 | 721 | 699 | 490 | 519 | 352 | 330 | 342 | 284 | 370 | 316 | 399 | 350 | 142 | 187 |
| Regulatory costs | 88 | 109 | - | 27 | -1 | - | 29 | 19 | 4 | 16 | 50 | 41 | 6 | 5 | 0 | 1 |
| Operating expenses | 2,904 | 2,793 | 721 | 726 | 489 | 519 | 381 | 349 | 345 | 301 | 419 | 357 | 405 | 355 | 142 | 187 |
| Gross result | 3,004 | 3,049 | 911 | 1,010 | 429 | 393 | 528 | 621 | 271 | 310 | 426 | 353 | 390 | 429 | 49 | -68 |
| Addition to loan loss provisions | 336 | 183 | 44 | 6 | 39 | 36 | 53 | 40 | 41 | 29 | 62 | 38 | 97 | 32 | 0 | 3 |
| Result before tax | 2,668 | 2,866 | 867 | 1,005 | 390 | 357 | 475 | 582 | 230 | 282 | 365 | 315 | 294 | 397 | 49 | -71 |
| Retail Banking | 1,926 | 1,898 | 747 | 766 | 296 | 208 | 375 | 491 | 167 | 203 | 342 | 230 | - | - | -0 | - |
| Wholesale Banking | 695 | 1,037 | 120 | 239 | 94 | 150 | 100 | 90 | 63 | 78 | 23 | 85 | 294 | 397 | 2 | -1 |
| Corporate Line | 47 | -70 | - | - | - | - | - | - | - | - | - | - | - | - | 47 | -70 |
| Result before tax | 2,668 | 2,866 | 867 | 1,005 | 390 | 357 | 475 | 582 | 230 | 282 | 365 | 315 | 294 | 397 | 49 | -71 |
| Taxation | 724 | 817 | 220 | 261 | 79 | 94 | 148 | 189 | 70 | 91 | 80 | 62 | 68 | 98 | 58 | 23 |
| Non-controlling interests | 65 | 67 | - | - | 0 | 0 | 0 | 0 | - | - | 65 | 66 | - | - | - | - |
| Net result | 1,880 | 1,982 | 647 | 744 | 311 | 263 | 326 | 393 | 159 | 191 | 220 | 187 | 226 | 299 | -9 | -94 |
| Customer lending/deposits (in € billion) | | | | | | | | | | | | | | | | |
| Residential mortgages | 340.5 | 316.8 | 115.2 | 108.7 | 44.3 | 40.7 | 93.2 | 87.3 | 70.8 | 65.6 | 16.9 | 14.7 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | 334.0 | 320.5 | 73.2 | 69.0 | 70.7 | 67.0 | 46.4 | 41.9 | 25.9 | 24.2 | 32.4 | 29.6 | 85.3 | 88.5 | 0.3 | 0.3 |
| Customer deposits | 698.4 | 664.0 | 251.9 | 246.9 | 108.8 | 105.2 | 153.2 | 149.0 | 99.4 | 92.8 | 66.1 | 57.9 | 19.0 | 12.2 | 0.0 | 0.0 |
| Key figures | | | | | | | | | | | | | | | | |
| Cost/income ratio | 49.2% | 47.8% | 44.2% | 41.8% | 53.3% | 56.9% | 42.0% | 36.0% | 56.0% | 49.2% | 49.6% | 50.2% | 50.9% | 45.3% | 74.3% | 156.8% |
| Risk costs in bps of average customer lending | 20 | 11 | 9 | 1 | 14 | 13 | 15 | 12 | 17 | 13 | 51 | 34 | 45 | 15 | 37 | 414 |
| Return on equity based on 12.5% CET1 ²⁾ | 18.9% | 20.4% | 25.5% | 29.9% | 21.2% | 18.3% | 26.4% | 28.8% | 15.1% | 19.7% | 24.5% | 25.0% | 9.6% | 13.0% | -1.9% | -19.1% |
| Risk-weighted assets (end of period) | 328,458 | 320,797 | 80,932 | 79,828 | 47,001 | 45,690 | 39,617 | 42,047 | 33,783 | 31,002 | 37,506 | 32,263 | 73,679 | 74,638 | 15,940 | 15,330 |
| Employees (internal FTEs, end of period) | 61,605 | 60,174 | 20,451 | 19,289 | 8,735 | 8,977 | 6,713 | 6,436 | 6,455 | 5,998 | 14,431 | 14,906 | 4,803 | 4,533 | 18 | 35 |
| Four-quarter rolling average key figures | | | | | | | | | | | | | | | | |
| Cost/income ratio | 52.4% | 51.6% | 47.5% | 47.4% | 61.0% | 61.1% | 41.7% | 39.3% | 57.9% | 54.8% | 53.8% | 52.1% | 51.5% | 50.5% | n.a. | n.a. |
| Return on equity based on 12.5% CET1 ²⁾ | 17.4% | 17.2% | 24.9% | 24.8% | 16.4% | 15.0% | 26.3% | 25.3% | 14.5% | 17.6% | 22.7% | 21.5% | 9.4% | 9.6% | -9.5% | -13.4% |

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.14 Geographical split: Netherlands

| Geographical split Netherlands | | | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 709 | 737 | 835 | 840 | 856 | 990 | 1,088 | 2,281 | 2,933 |
| Net fee and commission income | | 339 | 327 | 323 | 314 | 308 | 315 | 302 | 988 | 925 |
| Investment income | | -21 | 4 | 5 | 1 | 5 | -1 | 4 | -12 | 7 |
| Other income | | 606 | 525 | 343 | 389 | 568 | 329 | 332 | 1,474 | 1,230 |
| Total income | | 1,632 | 1,593 | 1,506 | 1,544 | 1,736 | 1,633 | 1,725 | 4,731 | 5,095 |
| Expenses excl. regulatory costs | | 721 | 690 | 692 | 732 | 699 | 676 | 661 | 2,103 | 2,037 |
| Regulatory costs | | - | 21 | 20 | 105 | 27 | 20 | 145 | 41 | 192 |
| Operating expenses | | 721 | 711 | 712 | 837 | 726 | 696 | 806 | 2,144 | 2,228 |
| Gross result | | 911 | 882 | 794 | 707 | 1,010 | 937 | 919 | 2,587 | 2,867 |
| Addition to loan loss provisions | | 44 | -31 | 6 | -95 | 6 | -65 | 44 | 19 | -15 |
| Result before tax | | 867 | 913 | 788 | 803 | 1,005 | 1,002 | 875 | 2,568 | 2,882 |
| Retail Banking | | 747 | 744 | 699 | 660 | 766 | 753 | 682 | 2,190 | 2,201 |
| Wholesale Banking | | 120 | 169 | 89 | 143 | 239 | 249 | 193 | 378 | 681 |
| Corporate Line | | - | - | - | - | - | - | - | - | - |
| Result before tax | | 867 | 913 | 788 | 803 | 1,005 | 1,002 | 875 | 2,568 | 2,882 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 115.2 | 112.5 | 111.3 | 110.5 | 108.7 | 109.1 | 108.3 | 115.2 | 108.7 |
| Other customer lending | | 73.2 | 69.2 | 70.3 | 68.5 | 69.0 | 72.7 | 72.9 | 73.2 | 69.0 |
| Customer deposits | | 251.9 | 250.9 | 242.9 | 232.8 | 246.9 | 253.5 | 252.0 | 251.9 | 246.9 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 44.2% | 44.6% | 47.3% | 54.2% | 41.8% | 42.6% | 46.7% | 45.3% | 43.7% |
| Risk costs in bps of average customer lending | | 9 | -7 | 1 | -21 | 1 | -14 | 10 | 1 | -1 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 25.5% | 28.3% | 21.4% | 24.3% | 29.9% | 32.2% | 24.6% | 25.1% | 28.9% |
| Risk-weighted assets (end of period) | | 80,932 | 81,335 | 80,255 | 80,186 | 79,828 | 79,149 | 80,346 | 80,932 | 79,828 |
| Employees (internal FTEs, end of period) | | 20,451 | 20,155 | 19,780 | 19,540 | 19,289 | 18,856 | 18,402 | 20,451 | 19,289 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 47.5% | 46.8% | 46.3% | 46.2% | 47.4% | 51.0% | 51.5% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 24.9% | 26.0% | 26.9% | 27.7% | 24.8% | 20.9% | 19.2% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.15 Geographical split: Belgium

| Geographical split Belgium | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 605 | 670 | 657 | 663 | 706 | 689 | 654 | 1,932 | 2,049 |
| Net fee and commission income | | 202 | 219 | 222 | 175 | 176 | 189 | 176 | 643 | 540 |
| Investment income | | -13 | 5 | 2 | -1 | -1 | -0 | 1 | -6 | 0 |
| Other income | | 123 | 26 | 17 | 12 | 30 | 59 | 45 | 166 | 134 |
| Total income | | 918 | 920 | 897 | 849 | 911 | 937 | 876 | 2,735 | 2,724 |
| Expenses excl. regulatory costs | | 490 | 501 | 468 | 500 | 519 | 474 | 460 | 1,458 | 1,452 |
| Regulatory costs | | -1 | -28 | 214 | 42 | - | 0 | 200 | 186 | 201 |
| Operating expenses | | 489 | 473 | 682 | 542 | 519 | 474 | 660 | 1,644 | 1,653 |
| Gross result | | 429 | 447 | 216 | 307 | 393 | 463 | 216 | 1,091 | 1,071 |
| Addition to loan loss provisions | | 39 | 28 | 26 | 13 | 36 | 18 | 72 | 94 | 126 |
| Result before tax | | 390 | 418 | 189 | 294 | 357 | 444 | 143 | 998 | 945 |
| Retail Banking | | 296 | 299 | 58 | 174 | 208 | 277 | 3 | 652 | 487 |
| Wholesale Banking | | 94 | 119 | 132 | 120 | 150 | 168 | 140 | 345 | 457 |
| Corporate Line | | | | | | | | | - | - |
| Result before tax | | 390 | 418 | 189 | 294 | 357 | 444 | 143 | 998 | 945 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 44.3 | 44.0 | 43.9 | 41.8 | 40.7 | 40.4 | 40.4 | 44.3 | 40.7 |
| Other customer lending | | 70.7 | 70.2 | 66.7 | 68.9 | 67.0 | 69.0 | 69.4 | 70.7 | 67.0 |
| Customer deposits | | 108.8 | 106.6 | 103.5 | 103.4 | 105.2 | 108.5 | 109.8 | 108.8 | 105.2 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 53.3% | 51.4% | 76.0% | 63.9% | 56.9% | 50.6% | 75.4% | 60.1% | 60.7% |
| Risk costs in bps of average customer lending | | 14 | 10 | 10 | 5 | 13 | 7 | 26 | 11 | 15 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 21.2% | 21.4% | 7.9% | 15.1% | 18.3% | 22.5% | 5.1% | 16.8% | 15.2% |
| Risk-weighted assets (end of period) | | 47,001 | 47,123 | 46,653 | 46,225 | 45,690 | 46,457 | 47,920 | 47,001 | 45,690 |
| Employees (internal FTEs, end of period) | | 8,735 | 8,734 | 8,853 | 8,970 | 8,977 | 9,018 | 8,945 | 8,735 | 8,977 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 61.0% | 61.9% | 61.7% | 61.4% | 61.1% | 68.2% | 74.4% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 16.4% | 15.7% | 16.0% | 15.2% | 15.0% | 9.3% | 5.8% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.16 Geographical split: Germany

| Geographical split Germany | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 822 | 801 | 808 | 834 | 875 | 867 | 800 | 2,431 | 2,541 |
| Net fee and commission income | | 123 | 117 | 120 | 90 | 104 | 103 | 103 | 359 | 310 |
| Investment income | | -18 | 1 | -0 | -20 | 1 | -0 | 4 | -17 | 4 |
| Other income | | -19 | -3 | -44 | -12 | -9 | -32 | -12 | -66 | -53 |
| Total income | | 909 | 915 | 884 | 891 | 970 | 937 | 896 | 2,708 | 2,802 |
| Expenses excl. regulatory costs | | 352 | 350 | 342 | 360 | 330 | 318 | 327 | 1,044 | 974 |
| Regulatory costs | | 29 | 20 | 20 | 26 | 19 | 10 | 47 | 69 | 76 |
| Operating expenses | | 381 | 370 | 362 | 386 | 349 | 328 | 374 | 1,114 | 1,051 |
| Gross result | | 528 | 545 | 522 | 505 | 621 | 609 | 522 | 1,594 | 1,752 |
| Addition to loan loss provisions | | 53 | 56 | 27 | 35 | 40 | -23 | -17 | 136 | 0 |
| Result before tax | | 475 | 489 | 495 | 471 | 582 | 631 | 538 | 1,459 | 1,751 |
| Retail Banking | | 375 | 424 | 382 | 409 | 491 | 493 | 397 | 1,180 | 1,381 |
| Wholesale Banking | | 100 | 66 | 113 | 61 | 90 | 139 | 142 | 278 | 371 |
| Corporate Line | | | | | | | | | - | - |
| Result before tax | | 475 | 489 | 495 | 471 | 582 | 631 | 538 | 1,459 | 1,751 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 93.2 | 90.8 | 90.3 | 90.0 | 87.3 | 87.1 | 86.7 | 93.2 | 87.3 |
| Other customer lending | | 46.4 | 44.8 | 44.4 | 43.4 | 41.9 | 42.6 | 41.6 | 46.4 | 41.9 |
| Customer deposits | | 153.2 | 155.7 | 154.8 | 145.2 | 149.0 | 154.4 | 138.8 | 153.2 | 149.0 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 42.0% | 40.4% | 41.0% | 43.3% | 36.0% | 35.0% | 41.7% | 41.1% | 37.5% |
| Risk costs in bps of average customer lending | | 15 | 17 | 8 | 11 | 12 | -7 | -5 | 13 | 0 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 26.4% | 26.7% | 27.0% | 25.1% | 28.8% | 30.5% | 24.5% | 26.7% | 27.9% |
| Risk-weighted assets (end of period) | | 39,617 | 39,602 | 39,948 | 38,792 | 42,047 | 45,216 | 45,348 | 39,617 | 42,047 |
| Employees (internal FTEs, end of period) | | 6,713 | 6,557 | 6,555 | 6,510 | 6,436 | 6,384 | 6,366 | 6,713 | 6,436 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 41.7% | 40.1% | 38.7% | 38.9% | 39.3% | 41.6% | 46.1% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 26.3% | 26.9% | 28.0% | 27.3% | 25.3% | 21.9% | 17.5% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.17 Geographical split: Other Challengers

| Geographical split Other Challengers ¹⁾ | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 539 | 541 | 544 | 523 | 537 | 536 | 525 | 1,624 | 1,598 |
| Net fee and commission income | | 74 | 86 | 79 | 60 | 74 | 74 | 77 | 239 | 225 |
| Investment income | | 0 | 0 | -0 | -0 | 0 | 1 | 2 | 0 | 3 |
| Other income | | 3 | 7 | 7 | 5 | 0 | 5 | 8 | 17 | 13 |
| Total income | | 616 | 634 | 631 | 588 | 611 | 616 | 612 | 1,881 | 1,839 |
| Expenses excl. regulatory costs | | 342 | 376 | 318 | 323 | 284 | 303 | 318 | 1,036 | 905 |
| Regulatory costs | | 4 | 15 | 14 | 39 | 16 | 15 | 22 | 33 | 53 |
| Operating expenses | | 345 | 391 | 332 | 362 | 301 | 318 | 340 | 1,069 | 958 |
| Gross result | | 271 | 243 | 299 | 227 | 310 | 298 | 272 | 813 | 880 |
| Addition to loan loss provisions | | 41 | 51 | 35 | 40 | 29 | 71 | 27 | 127 | 126 |
| Result before tax | | 230 | 192 | 264 | 187 | 282 | 227 | 245 | 686 | 754 |
| Retail Banking | | 167 | 112 | 170 | 111 | 203 | 168 | 166 | 449 | 538 |
| Wholesale Banking | | 63 | 80 | 94 | 76 | 78 | 59 | 79 | 237 | 216 |
| Corporate Line | | | | | | | | | - | - |
| Result before tax | | 230 | 192 | 264 | 187 | 282 | 227 | 245 | 686 | 754 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 70.8 | 69.3 | 66.7 | 66.8 | 65.6 | 64.9 | 63.7 | 70.8 | 65.6 |
| Other customer lending | | 25.9 | 27.3 | 24.9 | 24.7 | 24.2 | 24.1 | 23.9 | 25.9 | 24.2 |
| Customer deposits | | 99.4 | 98.9 | 96.2 | 95.7 | 92.8 | 91.3 | 90.3 | 99.4 | 92.8 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 56.0% | 61.7% | 52.6% | 61.4% | 49.2% | 51.6% | 55.6% | 56.8% | 52.1% |
| Risk costs in bps of average customer lending | | 17 | 22 | 15 | 18 | 13 | 32 | 12 | 18 | 19 |
| Return on equity based on 12.5% CET1 ²⁾ | | 15.1% | 12.6% | 18.3% | 12.1% | 19.7% | 19.1% | 18.0% | 15.3% | 19.0% |
| Risk-weighted assets (end of period) | | 33,783 | 33,686 | 32,604 | 31,825 | 31,002 | 30,866 | 30,123 | 33,783 | 31,002 |
| Employees (internal FTEs, end of period) | | 6,455 | 6,248 | 6,103 | 5,972 | 5,998 | 5,830 | 5,691 | 6,455 | 5,998 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 57.9% | 56.2% | 53.6% | 54.4% | 54.8% | 54.3% | 57.3% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 14.5% | 15.6% | 17.3% | 17.2% | 17.6% | 18.2% | 16.8% | | |

¹⁾ Including Australia, Italy, Spain and Portugal and Other.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.18 Geographical split: Growth Markets

| Geographical split Growth Markets ¹⁾ | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 605 | 584 | 584 | 524 | 514 | 476 | 446 | 1,772 | 1,436 |
| Net fee and commission income | | 120 | 108 | 104 | 97 | 102 | 92 | 93 | 332 | 287 |
| Investment income | | 0 | 3 | 1 | -5 | -2 | 1 | 5 | 4 | 4 |
| Other income | | 121 | 97 | 99 | 126 | 96 | 154 | 113 | 317 | 363 |
| Total income | | 846 | 792 | 787 | 743 | 710 | 724 | 656 | 2,425 | 2,090 |
| Expenses excl. regulatory costs | | 370 | 374 | 355 | 363 | 316 | 295 | 314 | 1,099 | 925 |
| Regulatory costs | | 50 | 54 | 85 | 53 | 41 | 39 | 74 | 190 | 154 |
| Operating expenses | | 419 | 428 | 441 | 416 | 357 | 334 | 388 | 1,288 | 1,079 |
| Gross result | | 426 | 364 | 347 | 327 | 353 | 390 | 268 | 1,137 | 1,011 |
| Addition to loan loss provisions | | 62 | 66 | 63 | 39 | 38 | 52 | 59 | 191 | 150 |
| Result before tax | | 365 | 297 | 283 | 288 | 315 | 338 | 209 | 945 | 861 |
| Retail Banking | | 342 | 239 | 212 | 211 | 230 | 221 | 130 | 792 | 582 |
| Wholesale Banking | | 23 | 59 | 71 | 77 | 85 | 116 | 79 | 153 | 280 |
| Corporate Line | | | | | | | | | - | - |
| Result before tax | | 365 | 297 | 283 | 288 | 315 | 338 | 209 | 945 | 861 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 16.9 | 16.4 | 16.0 | 15.5 | 14.7 | 15.0 | 14.4 | 16.9 | 14.7 |
| Other customer lending | | 32.4 | 31.3 | 31.2 | 30.6 | 29.6 | 30.2 | 29.9 | 32.4 | 29.6 |
| Customer deposits | | 66.1 | 65.2 | 64.4 | 62.2 | 57.9 | 58.8 | 57.4 | 66.1 | 57.9 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 49.6% | 54.1% | 56.0% | 56.0% | 50.2% | 46.2% | 59.1% | 53.1% | 51.6% |
| Risk costs in bps of average customer lending | | 51 | 56 | 54 | 34 | 34 | 46 | 54 | 54 | 45 |
| Return on equity based on 12.5% CET1 ²⁾ | | 24.5% | 21.3% | 21.7% | 23.3% | 25.0% | 26.8% | 16.1% | 22.5% | 22.7% |
| Risk-weighted assets (end of period) | | 37,506 | 36,878 | 34,871 | 33,795 | 32,263 | 32,483 | 32,017 | 37,506 | 32,263 |
| Employees (internal FTEs, end of period) | | 14,431 | 14,637 | 14,751 | 14,790 | 14,906 | 14,866 | 14,717 | 14,431 | 14,906 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 53.8% | 54.1% | 52.2% | 52.8% | 52.1% | 60.3% | 66.0% | | |
| Return on equity based on 12.5% CET1 ²⁾ | | 22.7% | 22.8% | 24.2% | 22.8% | 21.5% | 12.9% | 9.1% | | |

¹⁾ Including Poland, Romania and Türkiye.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.19 Geographical split: Wholesale Banking Rest of World

| Geographical split Wholesale Banking Rest of World | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|--------------|--------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 316 | 438 | 347 | 376 | 439 | 370 | 364 | 1,101 | 1,173 |
| Net fee and commission income | | 152 | 144 | 153 | 145 | 139 | 141 | 148 | 449 | 428 |
| Investment income | | 2 | 0 | 0 | 0 | 2 | -2 | 0 | 2 | 0 |
| Other income | | 326 | 259 | 297 | 144 | 204 | 254 | 227 | 881 | 685 |
| Total income | | 796 | 840 | 797 | 664 | 784 | 763 | 739 | 2,433 | 2,286 |
| Expenses excl. regulatory costs | | 399 | 390 | 379 | 358 | 350 | 352 | 348 | 1,168 | 1,049 |
| Regulatory costs | | 6 | 5 | 5 | 52 | 5 | 7 | 36 | 15 | 49 |
| Operating expenses | | 405 | 394 | 384 | 411 | 355 | 359 | 384 | 1,183 | 1,098 |
| Gross result | | 390 | 446 | 413 | 254 | 429 | 404 | 355 | 1,250 | 1,188 |
| Addition to loan loss provisions | | 97 | 109 | 122 | 53 | 32 | 45 | -33 | 328 | 43 |
| Result before tax | | 294 | 337 | 291 | 201 | 397 | 359 | 389 | 922 | 1,145 |
| Retail Banking | | | | | | | | | - | - |
| Wholesale Banking | | 294 | 337 | 291 | 201 | 397 | 359 | 389 | 922 | 1,145 |
| Corporate Line | | | | | | | | | - | - |
| Result before tax | | 294 | 337 | 291 | 201 | 397 | 359 | 389 | 922 | 1,145 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | 85.3 | 86.3 | 88.0 | 87.0 | 88.5 | 87.7 | 88.2 | 85.3 | 88.5 |
| Customer deposits | | 19.0 | 15.3 | 12.7 | 10.9 | 12.2 | 11.5 | 11.8 | 19.0 | 12.2 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | 50.9% | 46.9% | 48.2% | 61.8% | 45.3% | 47.1% | 52.0% | 48.6% | 48.0% |
| Risk costs in bps of average customer lending | | 45 | 50 | 56 | 24 | 15 | 20 | -15 | 50 | 7 |
| Return on equity based on 12.5% CET1 ¹⁾ | | 9.6% | 11.7% | 9.8% | 6.6% | 13.0% | 11.1% | 12.6% | 10.4% | 12.2% |
| Risk-weighted assets (end of period) | | 73,679 | 76,887 | 72,215 | 73,624 | 74,638 | 72,727 | 76,051 | 73,679 | 74,638 |
| Employees (internal FTEs, end of period) | | 4,803 | 4,673 | 4,592 | 4,536 | 4,533 | 4,477 | 4,415 | 4,803 | 4,533 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | 51.5% | 50.0% | 50.2% | 51.1% | 50.5% | 49.6% | 48.3% | | |
| Return on equity based on 12.5% CET1 ¹⁾ | | 9.4% | 10.3% | 10.1% | 10.8% | 9.6% | 9.6% | 10.2% | | |

¹⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

ING 1.20 Geographical split: Other

| Geographical split Other ¹⁾ | | | | | | | | | | |
|--|--------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Profit or loss | | | | | | | | | | |
| Net interest income | | 93 | 60 | 49 | 116 | 102 | 133 | 135 | 202 | 370 |
| Net fee and commission income | | -2 | -1 | -2 | -2 | 7 | -3 | -3 | -5 | 1 |
| Investment income | | 101 | 3 | 0 | 1 | 98 | 2 | 0 | 104 | 100 |
| Other income | | -0 | -40 | 33 | 15 | -87 | 16 | -69 | -7 | -141 |
| Total income | | 192 | 22 | 81 | 129 | 120 | 148 | 63 | 295 | 331 |
| Expenses excl. regulatory costs | | 142 | 80 | 120 | 123 | 187 | 116 | 118 | 342 | 421 |
| Regulatory costs | | 0 | -0 | - | -0 | 1 | -1 | 0 | 0 | 0 |
| Operating expenses | | 142 | 80 | 120 | 123 | 187 | 115 | 118 | 342 | 421 |
| Gross result | | 49 | -58 | -39 | 6 | -68 | 33 | -55 | -48 | -90 |
| Addition to loan loss provisions | | 0 | 21 | -21 | 2 | 3 | 0 | 0 | 0 | 3 |
| Result before tax | | 49 | -79 | -18 | 5 | -71 | 33 | -55 | -48 | -94 |
| Retail Banking | | -0 | | | | | | | -0 | - |
| Wholesale Banking | | 2 | -20 | 23 | 8 | -1 | 1 | 0 | 5 | -0 |
| Corporate Line | | 47 | -58 | -42 | -4 | -70 | 32 | -55 | -53 | -94 |
| Result before tax | | 49 | -79 | -18 | 5 | -71 | 33 | -55 | -48 | -94 |
| Customer lending/deposits (in € billion) | | | | | | | | | | |
| Residential mortgages | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other customer lending | | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 |
| Customer deposits | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Key figures | | | | | | | | | | |
| Cost/income ratio | | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Risk costs in bps of average customer lending | | 37 | 2,771 | -2,728 | 202 | 414 | 22 | 21 | 21 | 164 |
| Return on equity based on 12.5% CET1 ²⁾ | | -1.9% | -32.9% | 3.2% | -5.8% | -19.1% | -12.0% | -11.9% | -10.7% | -14.3% |
| Risk-weighted assets (end of period) | | 15,940 | 15,416 | 16,525 | 14,721 | 15,330 | 16,027 | 15,571 | 15,940 | 15,330 |
| Employees (internal FTEs, end of period) | | 18 | 21 | 44 | 42 | 35 | 43 | 157 | 18 | 35 |
| Four-quarter rolling average key figures | | | | | | | | | | |
| Cost/income ratio | | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. | n.a. |
| Return on equity based on 12.5% CET1 ²⁾ | | -9.5% | -13.9% | -8.4% | -12.3% | -13.4% | -8.6% | -23.2% | | |

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 12.5% of RWA.

| Geographical split Other - Asian stakes | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| In € million | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 | 9M2024 | 9M2023 |
| Result before tax | | 125 | 25 | 23 | 22 | 120 | 22 | 20 | 173 | 162 |
| Risk-weighted assets (end of period) | | 8,265 | 7,966 | 7,808 | 6,793 | 6,897 | 6,760 | 6,870 | 8,265 | 6,897 |

| Market value ³⁾ - Asian stakes | |
|---|--------------|
| In € million | 30 Sep 2024 |
| TTB (22.8%) | 1,211 |
| Bank of Beijing (13.0%) | 2,059 |
| Total valuation | 3,270 |

³⁾ Value of ING's stake, based on Bloomberg end of quarter data and FX rates.

ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

| ING Group: Total assets | | | | | | |
|--|------------------|------------------|------------------|------------------|----------------------|-------------|
| In € million | ING Group | | ING Bank | | Holding/Eliminations | |
| | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 |
| Cash and balances with central banks | 100,118 | 97,073 | 100,118 | 97,073 | | |
| Loans and advances to banks | 22,947 | 27,443 | 22,946 | 27,442 | 1 | 1 |
| Financial assets at fair value through profit or loss | | | | | | |
| - trading assets | 78,114 | 73,207 | 78,122 | 73,216 | -9 | -9 |
| - non-trading derivatives | 1,558 | 1,964 | 1,558 | 1,964 | | |
| - designated as at fair value through profit or loss | 4,961 | 5,044 | 4,961 | 5,044 | | |
| - mandatorily at fair value through profit or loss | 65,516 | 69,364 | 65,516 | 69,364 | | |
| Financial assets at fair value OCI | | | | | | |
| - equity securities FV OCI | 2,359 | 2,364 | 2,359 | 2,364 | | |
| - debt securities FV OCI | 42,061 | 42,647 | 42,061 | 42,647 | | |
| - loans and advances FV OCI | 1,156 | 1,331 | 1,156 | 1,331 | | |
| Securities at amortised cost | 47,950 | 49,537 | 47,950 | 49,537 | | |
| Loans and advances to customers | | | | | | |
| - customer lending | 674,531 | 662,175 | 674,580 | 662,225 | -49 | -49 |
| - provision for loan losses | -6,033 | -5,901 | -6,033 | -5,901 | | |
| Investments in associates and joint ventures | 1,658 | 1,459 | 1,658 | 1,459 | | |
| Property and equipment | 2,413 | 2,435 | 2,413 | 2,435 | | |
| Intangible assets | 1,296 | 1,245 | 1,296 | 1,245 | | |
| Current tax assets | 334 | 402 | 412 | 484 | -78 | -82 |
| Deferred tax assets | 1,068 | 1,193 | 1,068 | 1,193 | -0 | 0 |
| Other assets | 7,463 | 8,388 | 7,448 | 8,379 | 14 | 9 |
| Assets held for sale | | | | | | |
| Total assets | 1,049,470 | 1,041,371 | 1,049,591 | 1,041,500 | -121 | -129 |

ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

| ING Group: Total assets | | | | | | | | |
|--|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|
| | 31 Dec 2024 | 30 Sep 2024 | 30 Jun 2024 | 31 Mar 2024 | 31 Dec 2023 | 30 Sep 2023 | 30 Jun 2023 | 31 Mar 2023 |
| In € million | | | | | | | | |
| Cash and balances with central banks | | 100,118 | 97,073 | 98,113 | 90,214 | 116,725 | 113,636 | 118,002 |
| Loans and advances to banks | | 22,947 | 27,443 | 21,787 | 16,709 | 24,705 | 32,905 | 32,655 |
| Financial assets at fair value through profit or loss | | | | | | | | |
| - trading assets | | 78,114 | 73,207 | 68,594 | 60,229 | 68,150 | 62,827 | 57,343 |
| - non-trading derivatives | | 1,558 | 1,964 | 1,713 | 2,028 | 2,865 | 2,935 | 2,843 |
| - designated as at fair value through profit or loss | | 4,961 | 5,044 | 5,428 | 5,775 | 6,026 | 6,005 | 5,848 |
| - mandatorily at fair value through profit or loss | | 65,516 | 69,364 | 71,901 | 54,983 | 70,962 | 70,216 | 73,854 |
| Financial assets at fair value OCI | | | | | | | | |
| - equity securities FV OCI | | 2,359 | 2,364 | 2,291 | 1,885 | 1,916 | 1,888 | 1,897 |
| - debt securities FV OCI | | 42,061 | 42,647 | 42,432 | 38,281 | 36,082 | 34,776 | 31,937 |
| - loans and advances FV OCI | | 1,156 | 1,331 | 1,133 | 951 | 804 | 727 | 592 |
| Securities at amortised cost | | 47,950 | 49,537 | 52,790 | 48,313 | 46,779 | 48,212 | 47,722 |
| Loans and advances to customers | | | | | | | | |
| - customer lending | | 674,531 | 662,175 | 654,032 | 648,023 | 637,289 | 643,245 | 639,490 |
| - provision for loan losses | | -6,033 | -5,901 | -5,777 | -5,621 | -5,723 | -5,663 | -5,785 |
| Investments in associates and joint ventures | | 1,658 | 1,459 | 1,486 | 1,509 | 1,514 | 1,485 | 1,520 |
| Property and equipment | | 2,413 | 2,435 | 2,415 | 2,399 | 2,363 | 2,425 | 2,477 |
| Intangible assets | | 1,296 | 1,245 | 1,206 | 1,198 | 1,152 | 1,120 | 1,108 |
| Current tax assets | | 334 | 402 | 260 | 311 | 285 | 283 | 375 |
| Deferred tax assets | | 1,068 | 1,193 | 1,240 | 1,280 | 1,465 | 1,565 | 1,623 |
| Other assets | | 7,463 | 8,388 | 8,814 | 7,117 | 8,247 | 10,593 | 8,687 |
| Assets held for sale | | | | | | 23 | | |
| Total assets | | 1,049,470 | 1,041,371 | 1,029,859 | 975,583 | 1,021,627 | 1,029,181 | 1,022,188 |

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

| ING Group: Total liabilities and equity | | | | | | |
|---|------------------|------------------|------------------|------------------|----------------------|----------------|
| In € million | ING Group | | ING Bank | | Holding/Eliminations | |
| | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 |
| Deposits from banks | 16,684 | 20,496 | 16,684 | 20,496 | | |
| Customer deposits | 698,377 | 692,577 | 706,410 | 702,922 | -8,032 | -10,345 |
| Financial liabilities at fair value through profit or loss | | | | | | |
| - trading liabilities | 38,775 | 33,734 | 38,775 | 33,734 | | |
| - non-trading derivatives | 1,797 | 1,653 | 1,797 | 1,653 | | |
| - designated as at fair value through profit or loss | 59,981 | 67,261 | 59,981 | 67,261 | 0 | 0 |
| Current tax liability | 432 | 391 | 411 | 391 | 20 | |
| Deferred tax liabilities | 267 | 216 | 267 | 216 | | |
| Provisions | 753 | 850 | 735 | 834 | 19 | 16 |
| Other liabilities | 11,738 | 16,123 | 11,467 | 14,617 | 271 | 1,506 |
| Debt securities in issue | 150,942 | 141,175 | 104,455 | 97,027 | 46,487 | 44,147 |
| Senior non-preferred debt | | | 47,976 | 45,624 | -47,976 | -45,624 |
| Subordinated loans | 17,488 | 15,933 | 17,490 | 15,934 | -1 | -2 |
| Total liabilities | 997,235 | 990,408 | 1,006,447 | 1,000,709 | -9,212 | -10,300 |
| Shareholders' equity | 51,294 | 50,147 | 42,203 | 39,976 | 9,091 | 10,171 |
| Non-controlling interests | 941 | 816 | 941 | 816 | | |
| Total equity | 52,235 | 50,963 | 43,144 | 40,792 | 9,091 | 10,171 |
| Total liabilities and equity | 1,049,470 | 1,041,371 | 1,049,591 | 1,041,500 | -121 | -129 |

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

| ING Group: Total liabilities and equity | | | | | | | | |
|---|----------------|------------------|------------------|------------------|----------------|------------------|------------------|------------------|
| In € million | 31 Dec 2024 | 30 Sep 2024 | 30 Jun 2024 | 31 Mar 2024 | 31 Dec 2023 | 30 Sep 2023 | 30 Jun 2023 | 31 Mar 2023 |
| Deposits from banks | | 16,684 | 20,496 | 18,611 | 23,257 | 26,387 | 31,156 | 54,211 |
| Customer deposits | | 698,377 | 692,577 | 674,517 | 650,267 | 664,002 | 677,959 | 660,189 |
| Financial liabilities at fair value through profit or loss | | | | | | | | |
| - trading liabilities | | 38,775 | 33,734 | 36,429 | 37,220 | 47,816 | 40,075 | 40,914 |
| - non-trading derivatives | | 1,797 | 1,653 | 1,722 | 2,019 | 2,725 | 2,340 | 2,377 |
| - designated as at fair value through profit or loss | | 59,981 | 67,261 | 65,335 | 55,400 | 71,093 | 73,866 | 70,780 |
| Current tax liability | | 432 | 391 | 532 | 396 | 657 | 555 | 598 |
| Deferred tax liabilities | | 267 | 216 | 188 | 184 | 207 | 220 | 231 |
| Provisions | | 753 | 850 | 872 | 920 | 895 | 872 | 906 |
| Other liabilities | | 11,738 | 16,123 | 16,253 | 13,667 | 13,332 | 14,786 | 14,760 |
| Debt securities in issue | | 150,942 | 141,175 | 145,265 | 124,670 | 126,706 | 120,129 | 107,963 |
| Subordinated loans | | 17,488 | 15,933 | 16,005 | 15,401 | 15,274 | 15,761 | 16,985 |
| Total liabilities | | 997,235 | 990,408 | 975,729 | 923,400 | 969,094 | 977,718 | 969,914 |
| Shareholders' equity | | 51,294 | 50,147 | 53,122 | 51,240 | 51,716 | 50,742 | 51,679 |
| Non-controlling interests | | 941 | 816 | 1,008 | 944 | 816 | 721 | 595 |
| Total equity | | 52,235 | 50,963 | 54,130 | 52,184 | 52,533 | 51,463 | 52,274 |
| Total liabilities and equity | | 1,049,470 | 1,041,371 | 1,029,859 | 975,583 | 1,021,627 | 1,029,181 | 1,022,188 |

ING 2.5 Total Equity: Comparable quarters

| ING Group: Total equity | | | | | | |
|--|---------------|---------------|---------------|---------------|----------------------|---------------|
| In € million | ING Group | | ING Bank | | Holding/Eliminations | |
| | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 |
| Share capital | 33 | 33 | 525 | 525 | -492 | -492 |
| Share premium | 17,116 | 17,116 | 16,542 | 16,542 | 575 | 575 |
| Revaluation reserve equity securities | 1,624 | 1,628 | 1,624 | 1,628 | | |
| Revaluation reserve debt instruments | -354 | -316 | -354 | -316 | | |
| Revaluation reserve cashflow hedge | -1,599 | -2,264 | -1,599 | -2,264 | | |
| Other revaluation reserve | 168 | 170 | 168 | 170 | | |
| Remeasurement of the net defined benefit asset/liability | -301 | -300 | -301 | -300 | | |
| Currency translation reserve | -2,418 | -2,203 | -2,419 | -2,203 | 0 | 0 |
| Treasury shares | -2,260 | -1,024 | | | -2,260 | -1,024 |
| Liability credit reserve | -1 | 22 | -1 | 22 | | |
| Retained earnings and other reserves | 34,048 | 33,927 | 22,936 | 22,921 | 11,112 | 11,006 |
| Net result year to date | 5,238 | 3,358 | 5,081 | 3,251 | 157 | 107 |
| Shareholders' equity | 51,294 | 50,147 | 42,203 | 39,976 | 9,091 | 10,171 |
| Non-controlling interests | 941 | 816 | 941 | 816 | | |
| Total equity | 52,235 | 50,963 | 43,144 | 40,792 | 9,091 | 10,171 |
| Key figures | | | | | | |
| Shareholders' equity per share in € | 16.22 | 15.48 | | | | |
| Shares outstanding in the market (in million) | 3,162 | 3,240 | | | | |

ING 2.6 Total Equity: Quarterly overview

| ING Group: Total equity | | | | | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | 31 Dec 2024 | 30 Sep 2024 | 30 Jun 2024 | 31 Mar 2024 | 31 Dec 2023 | 30 Sep 2023 | 30 Jun 2023 | 31 Mar 2023 |
| In € million | | | | | | | | |
| Share capital | | 33 | 33 | 35 | 35 | 36 | 36 | 36 |
| Share premium | | 17,116 | 17,116 | 17,116 | 17,116 | 17,116 | 17,116 | 17,116 |
| Revaluation reserve equity securities | | 1,624 | 1,628 | 1,556 | 1,152 | 1,203 | 1,187 | 1,195 |
| Revaluation reserve debt instruments | | -354 | -316 | -283 | -277 | -322 | -225 | -263 |
| Revaluation reserve cashflow hedge | | -1,599 | -2,264 | -2,255 | -2,058 | -2,669 | -2,893 | -2,824 |
| Other revaluation reserve | | 168 | 170 | 171 | 178 | 180 | 182 | 179 |
| Remeasurement of the net defined benefit asset/liability | | -301 | -300 | -305 | -317 | -290 | -275 | -246 |
| Currency translation reserve | | -2,418 | -2,203 | -2,353 | -2,527 | -2,440 | -2,601 | -2,537 |
| Treasury shares | | -2,260 | -1,024 | -2,513 | -1,994 | -1,510 | -150 | -12 |
| Liability credit reserve | | -1 | 22 | -12 | 31 | 62 | 105 | 178 |
| Retained earnings and other reserves | | 34,048 | 33,927 | 40,386 | 32,612 | 34,622 | 34,514 | 37,265 |
| Net result year to date | | 5,238 | 3,358 | 1,578 | 7,287 | 5,728 | 3,746 | 1,591 |
| Shareholders' equity | | 51,294 | 50,147 | 53,122 | 51,240 | 51,716 | 50,742 | 51,679 |
| Non-controlling interests | | 941 | 816 | 1,008 | 944 | 816 | 721 | 595 |
| Total equity | | 52,235 | 50,963 | 54,130 | 52,184 | 52,533 | 51,463 | 52,274 |
| Key figures | | | | | | | | |
| Shareholders' equity per share in € | | 16.22 | 15.48 | 16.09 | 15.32 | 14.77 | 14.07 | 14.28 |

ING 2.7 Capital position

| Capital position | ING Group | | ING Bank | |
|--|---------------|---------------|---------------|---------------|
| | 30 Sep 2024 | 30 Jun 2024 | 30 Sep 2024 | 30 Jun 2024 |
| In € million | | | | |
| Shareholders' equity (parent) | 51,294 | 50,147 | 42,203 | 39,976 |
| - Reserved profit not included in CET1 capital | -1,559 | -1,729 | -933 | |
| - Minority interests, counting as CET1 capital | 361 | 380 | 528 | 541 |
| - Goodwill and intangibles deductible from CET1 | -998 | -941 | -998 | -941 |
| - Deferred tax liabilities associated to intangible assets | 11 | 9 | 11 | 9 |
| - Shortfall on expected loan loss provision | -1,160 | -1,108 | -1,160 | -1,108 |
| - Adjustment Revaluation reserve bonds | | | | |
| - Adjustment Revaluation reserve equity | | | | |
| - Adjustment Revaluation reserve real estate | | | | |
| - Adjustment Revaluation reserve cash flow hedge | 1,599 | 2,264 | 1,599 | 2,264 |
| - Treasury shares (ING Group) | | | -9 | -9 |
| - Prudent Valuation adjustment | -598 | -632 | -598 | -632 |
| - Own credit risk | 1 | -22 | 1 | -22 |
| - Defined benefit remeasurement | | | | |
| - Defined benefit pension fund assets | -476 | -457 | -476 | -457 |
| - Deferred tax assets | -91 | -131 | -91 | -131 |
| - Own credit risk adjustments to derivatives (DVA) | -34 | -40 | -34 | -40 |
| - Irrevocable Payment Commitment (IPC) | -675 | -653 | -675 | -653 |
| - Excess of provisions over expected losses eligible | 6 | 6 | 6 | 6 |
| - Non-Performing Exposure Prudential Backstop (Pillar I) | -192 | -210 | -192 | -210 |
| - Non-Performing Exposure Prudential Backstop (Pillar II) | -663 | -663 | | |
| Regulatory adjustments | -4,469 | -3,928 | -3,022 | -1,383 |
| Available common equity Tier 1 capital | 46,824 | 46,219 | 39,181 | 38,593 |
| Subordinated loans qualifying as Tier 1 capital | 7,805 | 7,198 | 7,776 | 7,173 |
| Regulatory adjustments additional Tier 1 | 59 | 65 | 94 | 94 |
| Available Tier 1 capital | 54,689 | 53,481 | 47,052 | 45,860 |
| Supplementary capital - Tier 2 bonds | 9,822 | 9,565 | 9,822 | 9,565 |
| Regulatory adjustments Tier 2 | 46 | 48 | 69 | 70 |
| Available BIS capital | 64,557 | 63,094 | 56,943 | 55,495 |
| Risk-weighted assets | 328,458 | 330,927 | 330,211 | 332,727 |
| Common equity Tier 1 ratio | 14.3% | 14.0% | 11.9% | 11.6% |
| Tier 1 ratio | 16.7% | 16.2% | 14.2% | 13.8% |
| Total capital ratio | 19.7% | 19.1% | 17.2% | 16.7% |

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 2024

| In € million | Long-term debt issued | | | Maturing ¹⁾ | | | | | | | | | | |
|-------------------------------------|-----------------------|-------|-------|------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 2022 | 2023 | 2024 | Remaining 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | >2033 |
| ING Bank senior debt ²⁾ | 2,187 | 4,577 | 3,337 | 548 | 520 | 3,272 | 2,177 | 1,542 | 1,264 | 132 | 415 | 193 | 316 | 2,166 |
| ING Bank covered bond | 10,029 | 6,267 | 5,867 | 298 | 4,746 | 4,618 | 4,092 | 5,697 | 6,192 | 3,600 | 2,640 | 1,247 | 2,590 | 3,300 |
| ING Bank RMBS | 54 | 1,928 | 1,841 | | | | | | | | | | | 3,704 |
| ING Group senior debt ²⁾ | 11,268 | 6,092 | 8,049 | | 2,250 | 7,647 | 7,007 | 7,322 | 5,501 | 6,794 | 1,711 | 672 | 1,995 | 6,762 |
| ING Bank Tier 2 | | | 134 | | | 2 | | | | | | | | 134 |
| ING Group Tier 2 | 1,000 | 1,374 | 2,500 | | | | | | | 1,750 | 1,500 | 1,733 | 1,901 | 3,000 |

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

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

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

| | 30 Sep 2024 | 30 Jun 2024 |
|---|-------------|-------------|
| Loan-to-deposit ratio | 0.96 | 0.95 |
| Funding mix | | |
| Customer deposits (private individuals) | 50% | 51% |
| Customer deposits (other) | 23% | 22% |
| Repurchase agreements | 7% | 7% |
| Interbank | 2% | 2% |
| CD/CP | 6% | 6% |
| Long-term senior debt | 11% | 10% |
| Subordinated debt | 2% | 2% |
| Total ¹⁾ | 100% | 100% |

¹⁾ Financial liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: ING Group

ING Group: Investments - 30 September 2024

| 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 | 48.0 | 42.1 | -0.3 | 4.8 | 94.8 | -0.3 |
| of which Government bonds | 22.2 | 23.9 | -0.3 | 0.3 | 46.3 | -0.3 |
| of which Central bank bonds | 1.9 | 0.0 | 0.0 | 0.4 | 2.3 | 0.0 |
| of which Sub-sovereign, Supranationals and Agencies | 15.6 | 12.4 | 0.0 | 1.3 | 29.3 | 0.0 |
| of which Covered bonds | 5.7 | 4.3 | 0.0 | 0.0 | 10.0 | 0.0 |
| of which Corporate bonds | 0.1 | 0.1 | 0.0 | 0.8 | 1.0 | 0.0 |
| of which Financial institutions bonds | 0.2 | 0.5 | 0.0 | 1.2 | 1.9 | 0.0 |
| of which asset-backed securities | 2.4 | 0.9 | 0.0 | 0.8 | 4.1 | 0.0 |
| Total equity securities | | 2.4 | 1.6 | | 2.4 | 1.6 |
| Total Investments | 48.0 | 44.5 | 1.3 | 4.8 | 97.2 | 1.3 |

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 3Q2024 Segment split

| Customer lending/deposits | | | | | | | | | | | | |
|--|--------------|----------------|--------------------|----------------|----------------|--------------|-------------------|--------------|-------------------------------|-------------------|------------------|----------------|
| In € billion | Total | Retail Banking | Retail Netherlands | Retail Belgium | Retail Germany | Retail Other | Wholesale Banking | Lending | Daily Banking & Trade Finance | Financial Markets | Treasury & Other | Corporate Line |
| Residential mortgages | | | | | | | | | | | | |
| Beginning of period | 332.9 | 334.5 | 113.1 | 44.3 | 91.4 | 85.6 | -1.5 | 0.0 | 0.0 | 0.0 | -1.5 | 0.0 |
| Net core lending growth | 6.0 | 5.7 | 2.4 | 0.2 | 0.9 | 2.1 | 0.3 | | | | 0.3 | |
| Treasury | | | | | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | -0.1 | -0.1 | -0.1 | | | | | | | | | |
| FX impact and other ³⁾ | 1.6 | 1.2 | 0.3 | -0.3 | 1.2 | -0.0 | 0.5 | | | | 0.5 | |
| End of period | 340.5 | 341.2 | 115.8 | 44.2 | 93.6 | 87.7 | -0.7 | 0.0 | 0.0 | 0.0 | -0.7 | 0.0 |
| Other customer lending | | | | | | | | | | | | |
| Beginning of period | 329.2 | 137.7 | 42.7 | 52.9 | 13.4 | 28.7 | 191.3 | 150.6 | 26.2 | 8.2 | 6.3 | 0.3 |
| Net core lending growth | 2.5 | 0.7 | 0.6 | -0.2 | 0.4 | -0.1 | 1.8 | 1.7 | -1.2 | 1.6 | -0.2 | |
| Treasury | 4.1 | 3.1 | 2.4 | 0.3 | 0.2 | 0.3 | 1.0 | | | | 1.0 | |
| Acquisitions / divestments / run-off ²⁾ | -0.1 | -0.0 | -0.0 | | | | -0.1 | | | | -0.1 | |
| FX impact and other ³⁾ | -1.7 | 0.8 | | 0.8 | | -0.0 | -2.6 | -2.0 | -0.6 | | | 0.0 |
| End of period | 334.0 | 142.3 | 45.7 | 53.8 | 14.0 | 28.8 | 191.5 | 150.2 | 24.4 | 9.7 | 7.1 | 0.3 |
| Customer deposits | | | | | | | | | | | | |
| Beginning of period | 692.6 | 613.8 | 210.1 | 93.2 | 154.0 | 156.4 | 78.8 | 0.4 | 59.1 | 7.8 | 11.5 | 0.0 |
| Net core deposits growth | 2.9 | 1.0 | -0.4 | 2.4 | -2.5 | 1.6 | 1.8 | -0.1 | 0.6 | 1.5 | -0.1 | |
| Treasury | 3.0 | 1.9 | 1.9 | 0.1 | 0.0 | -0.1 | 1.1 | | | | 1.1 | |
| Acquisitions / divestments / run-off | -0.0 | -0.0 | -0.0 | | | | -0.0 | | | | -0.0 | |
| FX impact and other | -0.1 | 0.0 | | | | 0.0 | -0.1 | -0.0 | 0.0 | -0.1 | -0.0 | |
| End of period | 698.4 | 616.7 | 211.5 | 95.7 | 151.6 | 157.9 | 81.7 | 0.3 | 59.8 | 9.2 | 12.4 | 0.0 |

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Netherlands.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the WUB run-off portfolio recorded in Retail Netherlands and the Lease and France run-off portfolios recorded in Wholesale Banking Treasury & Other.

³⁾ In 3Q2024 residential mortgages in Retail Belgium were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

ING 3.2 Customer lending/deposits: Quarterly overview

| Customer lending/deposits | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 332.9 | 328.2 | 324.6 | 316.8 | 316.6 | 313.6 | 313.5 |
| Net core lending growth | | 6.0 | 4.6 | 2.5 | 2.3 | 2.2 | 2.7 | 0.8 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 |
| FX impact and other ^{3) 4)} | | 1.6 | 0.2 | 1.2 | 5.6 | -1.9 | 0.4 | -0.6 |
| End of period | | 340.5 | 332.9 | 328.2 | 324.6 | 316.8 | 316.6 | 313.6 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 329.2 | 325.8 | 323.4 | 320.5 | 326.7 | 325.9 | 328.0 |
| Net core lending growth | | 2.5 | 3.1 | 1.7 | 4.9 | -4.6 | 0.0 | 0.2 |
| Treasury | | 4.1 | -0.4 | 1.1 | 0.2 | -2.5 | 0.3 | 0.3 |
| Acquisitions / divestments / run-off ²⁾ | | -0.1 | -0.1 | -0.0 | -0.1 | -0.1 | -0.1 | 0.0 |
| FX impact and other ^{3) 4) 5)} | | -1.7 | 0.7 | -0.4 | -2.1 | 1.0 | 0.5 | -2.6 |
| End of period | | 334.0 | 329.2 | 325.8 | 323.4 | 320.5 | 326.7 | 325.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 692.6 | 674.5 | 650.3 | 664.0 | 678.0 | 660.2 | 640.8 |
| Net core deposits growth | | 2.9 | 14.7 | 13.5 | -0.9 | -7.0 | 17.2 | 1.3 |
| Treasury | | 3.0 | 2.6 | 11.1 | -15.4 | -5.1 | -0.2 | 19.6 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 | -0.0 |
| FX impact and other | | -0.1 | 0.8 | -0.3 | 2.6 | -1.9 | 0.8 | -1.4 |
| End of period | | 698.4 | 692.6 | 674.5 | 650.3 | 664.0 | 678.0 | 660.2 |

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Netherlands.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the WUB, Lease and France run-off portfolios.

³⁾ In 3Q2024 residential mortgages in Retail Belgium were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

⁴⁾ In 1Q2024 in Retail Banking Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

⁵⁾ In 1Q2023, FX impact and other included a reclassification of €0.7 billion in Retail Netherlands from Other customer lending to Financial assets at fair value through profit or loss, following the introduction of IFRS17.

ING 3.3 Customer lending/deposits: Retail Banking

| Customer lending/deposits Retail Banking | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 334.5 | 329.2 | 325.5 | 318.6 | 318.0 | 315.0 | 315.0 |
| Net core lending growth | | 5.7 | 4.9 | 2.4 | 2.3 | 2.2 | 2.7 | 0.8 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 |
| FX impact and other ^{2) 3)} | | 1.2 | 0.4 | 1.4 | 4.7 | -1.5 | 0.4 | -0.8 |
| End of period | | 341.2 | 334.5 | 329.2 | 325.5 | 318.6 | 318.0 | 315.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 137.7 | 134.2 | 134.3 | 131.7 | 136.0 | 135.0 | 136.7 |
| Net core lending growth | | 0.7 | 3.8 | 1.3 | 1.5 | -1.8 | 0.6 | 1.4 |
| Treasury | | 3.1 | -0.3 | 0.8 | 0.4 | -1.9 | 0.3 | 0.3 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 |
| FX impact and other ^{2) 3) 4)} | | 0.8 | 0.0 | -2.1 | 0.8 | -0.7 | 0.1 | -3.4 |
| End of period | | 142.3 | 137.7 | 134.2 | 134.3 | 131.7 | 136.0 | 135.0 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 613.8 | 601.9 | 585.5 | 591.6 | 600.5 | 581.0 | 566.2 |
| Net core deposits growth | | 1.0 | 9.0 | 9.2 | 2.5 | -4.7 | 18.9 | 1.7 |
| Treasury | | 1.9 | 2.0 | 7.5 | -10.9 | -3.6 | -0.3 | 14.3 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | | | | |
| FX impact and other ^{4) 5)} | | 0.0 | 0.8 | -0.3 | 2.3 | -0.6 | 0.8 | -1.3 |
| End of period | | 616.7 | 613.8 | 601.9 | 585.5 | 591.6 | 600.5 | 581.0 |

¹⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio in Retail Netherlands.

²⁾ In 3Q2024 residential mortgages in Retail Belgium were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

³⁾ In 1Q2024 in Retail Banking Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

⁴⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Treasury & Other from Retail Other, and a reclassification of €0.7 billion in Retail Netherlands from Other customer lending to Financial assets at fair value through profit or loss, following the introduction of IFRS17.

⁵⁾ In 3Q2023, Customer deposits included a transfer of €1.0 billion from Wholesale Banking Belgium to Retail Belgium, recorded on FX impact and other.

ING 3.4 Customer lending/deposits: Retail Netherlands

| Customer lending/deposits Retail Netherlands | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 113.1 | 111.8 | 110.9 | 109.4 | 109.6 | 108.9 | 108.5 |
| Net core lending growth | | 2.4 | 1.7 | 1.1 | 0.7 | 0.6 | 0.7 | 0.5 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 |
| FX impact and other | | 0.3 | -0.3 | -0.1 | 0.8 | -0.7 | 0.1 | -0.0 |
| End of period | | 115.8 | 113.1 | 111.8 | 110.9 | 109.4 | 109.6 | 108.9 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 42.7 | 42.7 | 41.9 | 42.0 | 43.9 | 44.0 | 45.1 |
| Net core lending growth | | 0.6 | 0.0 | 0.5 | -0.0 | 0.0 | -0.1 | -0.3 |
| Treasury | | 2.4 | -0.0 | 0.3 | -0.1 | -1.8 | -0.1 | -0.1 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 |
| FX impact and other ²⁾ | | | | | | | | -0.7 |
| End of period | | 45.7 | 42.7 | 42.7 | 41.9 | 42.0 | 43.9 | 44.0 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 210.1 | 203.7 | 199.7 | 209.7 | 213.8 | 211.5 | 201.1 |
| Net core deposits growth | | -0.4 | 4.8 | -3.5 | 0.4 | -1.1 | 1.7 | -2.6 |
| Treasury | | 1.9 | 1.5 | 7.5 | -10.4 | -3.0 | 0.6 | 13.0 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 211.5 | 210.1 | 203.7 | 199.7 | 209.7 | 213.8 | 211.5 |

¹⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio.

²⁾ In 1Q2023, FX impact and other included a reclassification of €0.7 billion from Other customer lending to Financial assets at fair value through profit or loss, following the introduction of IFRS17.

ING 3.5 Customer lending/deposits: Retail Belgium

| Customer lending/deposits Retail Belgium ¹⁾ | | | | | | | | |
|--|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 44.3 | 43.9 | 41.8 | 40.8 | 40.5 | 40.5 | 40.3 |
| Net core lending growth | | 0.2 | 0.5 | 0.0 | 0.2 | 0.5 | -0.0 | 0.1 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ^{2) 3)} | | -0.3 | -0.2 | 2.1 | 0.8 | -0.1 | -0.0 | 0.1 |
| End of period | | 44.2 | 44.3 | 43.9 | 41.8 | 40.8 | 40.5 | 40.5 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 52.9 | 50.5 | 52.5 | 51.0 | 53.0 | 52.7 | 51.4 |
| Net core lending growth | | -0.2 | 2.5 | 0.3 | 0.9 | -1.9 | 0.3 | 1.4 |
| Treasury | | 0.3 | -0.1 | -0.1 | 0.5 | -0.1 | -0.0 | 0.0 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ^{2) 3)} | | 0.8 | | -2.1 | | | | |
| End of period | | 53.8 | 52.9 | 50.5 | 52.5 | 51.0 | 53.0 | 52.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 93.2 | 91.9 | 91.2 | 91.6 | 92.2 | 93.0 | 91.5 |
| Net core deposits growth | | 2.4 | 1.9 | 0.5 | 0.1 | -2.3 | 0.3 | 0.7 |
| Treasury | | 0.1 | -0.6 | 0.2 | -0.5 | 0.7 | -1.0 | 0.8 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ⁴⁾ | | | | | | 1.0 | | |
| End of period | | 95.7 | 93.2 | 91.9 | 91.2 | 91.6 | 92.2 | 93.0 |

¹⁾ Including ING Luxembourg.

²⁾ In 3Q2024 residential mortgages in Retail Belgium were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

³⁾ In 1Q2024 in Retail Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

⁴⁾ In 3Q2023, Customer deposits included a transfer of €1.0 billion From Wholesale Banking Belgium to Retail Belgium, recorded on FX impact and other.

ING 3.6 Customer lending/deposits: Retail Germany

| Customer lending/deposits Retail Germany | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 91.4 | 90.9 | 90.4 | 88.1 | 87.9 | 87.5 | 86.9 |
| Net core lending growth | | 0.9 | 0.8 | 0.5 | 0.2 | 0.5 | 0.4 | 0.3 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 1.2 | -0.2 | -0.1 | 2.1 | -0.3 | 0.0 | 0.3 |
| End of period | | 93.6 | 91.4 | 90.9 | 90.4 | 88.1 | 87.9 | 87.5 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 13.4 | 13.1 | 12.4 | 12.3 | 12.1 | 11.7 | 11.4 |
| Net core lending growth | | 0.4 | 0.2 | 0.2 | 0.1 | 0.2 | 0.0 | -0.1 |
| Treasury | | 0.2 | 0.1 | 0.5 | 0.0 | -0.0 | 0.4 | 0.3 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 14.0 | 13.4 | 13.1 | 12.4 | 12.3 | 12.1 | 11.7 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 154.0 | 152.8 | 143.6 | 146.7 | 151.8 | 135.8 | 135.9 |
| Net core deposits growth | | -2.5 | 0.8 | 9.0 | -2.5 | -5.7 | 16.3 | 0.5 |
| Treasury | | 0.0 | 0.3 | 0.2 | -0.6 | 0.6 | -0.2 | -0.6 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 151.6 | 154.0 | 152.8 | 143.6 | 146.7 | 151.8 | 135.8 |

ING 3.7 Customer lending/deposits: Retail Other

| Customer lending/deposits Retail Other ¹⁾ | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 85.6 | 82.6 | 82.4 | 80.2 | 80.0 | 78.1 | 79.4 |
| Net core lending growth | | 2.1 | 1.9 | 0.7 | 1.2 | 0.7 | 1.6 | -0.1 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.0 | 1.0 | -0.5 | 1.0 | -0.4 | 0.3 | -1.2 |
| End of period | | 87.7 | 85.6 | 82.6 | 82.4 | 80.2 | 80.0 | 78.1 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 28.7 | 27.8 | 27.4 | 26.3 | 27.0 | 26.6 | 28.8 |
| Net core lending growth | | -0.1 | 1.0 | 0.2 | 0.4 | -0.1 | 0.4 | 0.3 |
| Treasury | | 0.3 | -0.2 | 0.2 | -0.1 | 0.1 | -0.1 | 0.0 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ²⁾ | | -0.0 | 0.0 | 0.0 | 0.8 | -0.7 | 0.1 | -2.6 |
| End of period | | 28.8 | 28.7 | 27.8 | 27.4 | 26.3 | 27.0 | 26.6 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 156.4 | 153.5 | 151.0 | 143.6 | 142.6 | 140.6 | 137.7 |
| Net core deposits growth | | 1.6 | 1.4 | 3.1 | 4.6 | 4.5 | 0.8 | 3.1 |
| Treasury | | -0.1 | 0.7 | -0.4 | 0.5 | -1.9 | 0.4 | 1.1 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.0 | 0.8 | -0.3 | 2.3 | -1.6 | 0.8 | -1.3 |
| End of period | | 157.9 | 156.4 | 153.5 | 151.0 | 143.6 | 142.6 | 140.6 |

¹⁾ Includes: Australia, Italy, Spain, Poland, Romania, Türkiye and Other.

²⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Treasury & Other from Retail Other.

ING 3.8 Customer lending/deposits: Wholesale Banking

| Customer lending/deposits Wholesale Banking | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | -1.5 | -1.0 | -0.9 | -1.8 | -1.4 | -1.4 | -1.6 |
| Net core lending growth | | 0.3 | -0.3 | 0.1 | 0.0 | -0.0 | 0.0 | -0.0 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.5 | -0.2 | -0.1 | 0.9 | -0.4 | 0.0 | 0.2 |
| End of period | | -0.7 | -1.5 | -1.0 | -0.9 | -1.8 | -1.4 | -1.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 191.3 | 191.3 | 188.9 | 188.6 | 190.4 | 190.8 | 191.1 |
| Net core lending growth | | 1.8 | -0.7 | 0.4 | 3.4 | -2.8 | -0.6 | -1.2 |
| Treasury | | 1.0 | -0.1 | 0.3 | -0.2 | -0.7 | 0.0 | 0.0 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.0 | -0.1 | -0.1 | -0.1 | 0.0 |
| FX impact and other ²⁾ | | -2.6 | 0.7 | 1.8 | -2.9 | 1.7 | 0.3 | 0.8 |
| End of period | | 191.5 | 191.3 | 191.3 | 188.9 | 188.6 | 190.4 | 190.8 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 78.8 | 72.6 | 64.8 | 72.4 | 77.5 | 79.2 | 74.5 |
| Net core deposits growth | | 1.8 | 5.7 | 4.3 | -3.5 | -2.4 | -1.7 | -0.4 |
| Treasury | | 1.1 | 0.5 | 3.6 | -4.5 | -1.4 | 0.1 | 5.2 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 | -0.0 |
| FX impact and other ³⁾ | | -0.1 | 0.0 | 0.0 | 0.3 | -1.3 | -0.1 | -0.1 |
| End of period | | 81.7 | 78.8 | 72.6 | 64.8 | 72.4 | 77.5 | 79.2 |

¹⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease and France run-off portfolios.

²⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Treasury & Other from Retail Other.

³⁾ In 3Q2023, Customer deposits included a transfer of €1.0 billion from Wholesale Banking Belgium to Retail Belgium, recorded on FX impact and other.

ING 3.9 Customer lending/deposits: WB - Lending

| Customer lending/deposits Wholesale Banking - Lending | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| 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 | | 150.6 | 149.6 | 153.0 | 154.1 | 155.0 | 152.6 | 152.1 |
| Net core lending growth | | 1.7 | 0.4 | 0.4 | 1.2 | -2.2 | 2.2 | 1.8 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ¹⁾ | | -2.0 | 0.6 | -3.9 | -2.3 | 1.3 | 0.2 | -1.3 |
| End of period | | 150.2 | 150.6 | 149.6 | 153.0 | 154.1 | 155.0 | 152.6 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| Net core deposits growth | | -0.1 | -0.0 | 0.1 | -0.0 | 0.0 | 0.0 | -0.0 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.0 | -0.0 | 0.0 | -0.0 | 0.0 | -0.0 | -0.0 |
| End of period | | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 |

¹⁾ 1Q2024 Other customer lending included a transfer of €5.2 billion from Lending to Financial Markets following a change within the Wholesale Banking organisation.

ING 3.10 Customer lending/deposits: WB - Daily Banking & Trade Finance

| Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| 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 | | 26.2 | 25.9 | 26.5 | 25.5 | 25.6 | 28.0 | 30.7 |
| Net core lending growth | | -1.2 | 0.1 | -1.0 | 1.7 | -0.4 | -2.5 | -2.3 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.6 | 0.1 | 0.4 | -0.6 | 0.3 | 0.1 | -0.4 |
| End of period | | 24.4 | 26.2 | 25.9 | 26.5 | 25.5 | 25.6 | 28.0 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 59.1 | 55.5 | 53.2 | 56.3 | 60.4 | 63.1 | 63.3 |
| Net core deposits growth | | 0.6 | 3.6 | 2.3 | -3.5 | -3.8 | -2.7 | -0.0 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.0 | 0.0 | -0.0 | 0.4 | -0.3 | -0.0 | -0.2 |
| End of period | | 59.8 | 59.1 | 55.5 | 53.2 | 56.3 | 60.4 | 63.1 |

ING 3.11 Customer lending/deposits: WB - Financial Markets

| Customer lending/deposits Wholesale Banking - Financial Markets | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| 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 | | 8.2 | 9.5 | 3.5 | 3.2 | 3.0 | 4.0 | 4.1 |
| Net core lending growth | | 1.6 | -1.4 | 0.8 | 0.3 | 0.1 | -1.0 | -0.0 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ¹⁾ | | | - | 5.2 | | | | |
| End of period | | 9.7 | 8.2 | 9.5 | 3.5 | 3.2 | 3.0 | 4.0 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 7.8 | 6.0 | 4.0 | 4.1 | 3.8 | 2.6 | 3.4 |
| Net core deposits growth | | 1.5 | 1.8 | 1.9 | -0.0 | 1.4 | 1.3 | -0.8 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ²⁾ | | -0.1 | -0.0 | 0.0 | -0.1 | -1.2 | -0.1 | -0.0 |
| End of period | | 9.2 | 7.8 | 6.0 | 4.0 | 4.1 | 3.8 | 2.6 |

¹⁾ 1Q2024 Other customer lending included a transfer of €5.2 billion from Lending to Financial Markets following a change within the Wholesale Banking organisation.

²⁾ In 3Q2023, Customer deposits included a transfer of €1.2 billion from Wholesale Banking Belgium Financial Markets to Retail Belgium Treasury (€1.0 billion) and Wholesale Banking Belgium Treasury (€0.2 billion), recorded on FX impact and other.

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

| Customer lending/deposits Wholesale Banking - Treasury & Other | | | | | | | | |
|--|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | -1.5 | -1.0 | -0.9 | -1.8 | -1.4 | -1.4 | -1.6 |
| Net core lending growth | | 0.3 | -0.3 | 0.1 | 0.0 | -0.0 | 0.0 | -0.0 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.5 | -0.2 | -0.1 | 0.9 | -0.4 | 0.0 | 0.2 |
| End of period | | -0.7 | -1.5 | -1.0 | -0.9 | -1.8 | -1.4 | -1.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 6.3 | 6.3 | 5.9 | 5.8 | 6.9 | 6.1 | 4.3 |
| Net core lending growth | | -0.2 | 0.2 | 0.2 | 0.3 | -0.3 | 0.8 | -0.7 |
| Treasury | | 1.0 | -0.1 | 0.3 | -0.2 | -0.7 | 0.0 | 0.0 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.0 | -0.1 | -0.1 | -0.1 | 0.0 |
| FX impact and other ²⁾ | | | | | | | | 2.5 |
| End of period | | 7.1 | 6.3 | 6.3 | 5.9 | 5.8 | 6.9 | 6.1 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 11.5 | 10.8 | 7.2 | 11.6 | 13.0 | 13.3 | 7.6 |
| Net core deposits growth | | -0.1 | 0.2 | 0.0 | 0.0 | -0.1 | -0.4 | 0.4 |
| Treasury | | 1.1 | 0.5 | 3.6 | -4.5 | -1.4 | 0.1 | 5.2 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 | -0.0 |
| FX impact and other ³⁾ | | -0.0 | -0.0 | 0.0 | -0.0 | 0.2 | 0.0 | 0.1 |
| End of period | | 12.4 | 11.5 | 10.8 | 7.2 | 11.6 | 13.0 | 13.3 |

¹⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease and France run-off portfolios.

²⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Treasury & Other from Retail Other.

³⁾ In 3Q2023, Customer deposits included a transfer of €0.2 billion from Wholesale Banking Belgium Financial Markets to Wholesale Banking Belgium Treasury & Other, recorded on FX impact and other.

ING 3.13 Customer lending/deposits: Corporate Line

| Customer lending/deposits Corporate Line ¹⁾ | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | | | | | | |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | | | | | | |
| Other customer lending | | | | | | | | |
| Beginning of period | | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.0 | 0.0 | -0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| End of period | | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core deposits growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

¹⁾ Corporate Line is not part of core lending and core deposits.

ING 3.14 Customer lending/deposits: 3Q2024 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 | 332.9 | 112.5 | 44.0 | 90.8 | 69.3 | 16.4 | 0.0 | 0.0 |
| Net core lending growth | 6.0 | 2.4 | 0.5 | 0.9 | 1.7 | 0.5 | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | -0.1 | -0.1 | | | | | | |
| FX impact and other ³⁾ | 1.6 | 0.4 | -0.2 | 1.4 | -0.1 | 0.1 | | |
| End of period | 340.5 | 115.2 | 44.3 | 93.2 | 70.8 | 16.9 | 0.0 | 0.0 |
| Other customer lending | | | | | | | | |
| Beginning of period | 329.2 | 69.2 | 70.2 | 44.8 | 27.3 | 31.3 | 86.3 | 0.3 |
| Net core lending growth | 2.5 | 0.9 | -0.5 | 1.7 | -1.3 | 0.7 | 1.0 | 0.0 |
| Treasury | 4.1 | 3.3 | 0.3 | 0.2 | | 0.3 | -0.1 | |
| Acquisitions / divestments / run-off ²⁾ | -0.1 | -0.0 | | | -0.0 | | -0.1 | |
| FX impact and other ³⁾ | -1.7 | -0.2 | 0.7 | -0.3 | -0.0 | -0.0 | -1.8 | 0.0 |
| End of period | 334.0 | 73.2 | 70.7 | 46.4 | 25.9 | 32.4 | 85.3 | 0.3 |
| Customer deposits | | | | | | | | |
| Beginning of period | 692.6 | 250.9 | 106.6 | 155.7 | 98.9 | 65.2 | 15.3 | 0.0 |
| Net core deposits growth | 2.9 | -1.6 | 2.0 | -2.5 | 0.6 | 1.0 | 3.5 | |
| Treasury | 3.0 | 2.6 | 0.1 | 0.1 | 0.0 | -0.1 | 0.3 | |
| Acquisitions / divestments / run-off | -0.0 | -0.0 | | | | | -0.0 | |
| FX impact and other | -0.1 | | | | -0.1 | 0.1 | -0.1 | |
| End of period | 698.4 | 251.9 | 108.8 | 153.2 | 99.4 | 66.1 | 19.0 | 0.0 |

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in the Netherlands (Retail Banking).

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the WUB run-off portfolio recorded in the Netherlands (Retail Banking), the Lease and France run-off portfolios recorded in Other Challengers (Wholesale Banking), and the Lease run-off portfolio in WB Rest of World.

³⁾ In Retail Belgium residential mortgages were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

ING 3.15 Customer lending/deposits: Geographical Netherlands

| Customer lending/deposits Geographical Netherlands | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 112.5 | 111.3 | 110.5 | 108.7 | 109.1 | 108.3 | 108.0 |
| Net core lending growth | | 2.4 | 1.7 | 1.1 | 0.7 | 0.6 | 0.7 | 0.5 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 | -0.1 |
| FX impact and other | | 0.4 | -0.4 | -0.2 | 1.2 | -0.9 | 0.1 | 0.0 |
| End of period | | 115.2 | 112.5 | 111.3 | 110.5 | 108.7 | 109.1 | 108.3 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 69.2 | 70.3 | 68.5 | 69.0 | 72.7 | 72.9 | 74.5 |
| Net core lending growth | | 0.9 | -1.2 | 1.2 | -0.0 | -1.3 | -0.2 | -0.6 |
| Treasury | | 3.3 | -0.1 | 0.4 | -0.1 | -2.5 | -0.1 | -0.2 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 |
| FX impact and other ²⁾ | | -0.2 | 0.1 | 0.2 | -0.3 | 0.2 | 0.0 | -0.9 |
| End of period | | 73.2 | 69.2 | 70.3 | 68.5 | 69.0 | 72.7 | 72.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 250.9 | 242.9 | 232.8 | 246.9 | 253.5 | 252.0 | 234.2 |
| Net core deposits growth | | -1.6 | 5.8 | -0.9 | 0.2 | -2.5 | 0.7 | -0.0 |
| Treasury | | 2.6 | 2.2 | 11.1 | -14.3 | -4.2 | 0.8 | 17.8 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 251.9 | 250.9 | 242.9 | 232.8 | 246.9 | 253.5 | 252.0 |

¹⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio in Retail Netherlands.

²⁾ In 1Q2023, FX impact and other included a reclassification of €0.7 billion in Retail Netherlands from Other customer lending to Financial assets at fair value through profit or loss, following the introduction of IFRS17.

ING 3.16 Customer lending/deposits: Geographical Belgium

| Customer lending/deposits Geographical Belgium ¹⁾ | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 44.0 | 43.9 | 41.8 | 40.7 | 40.4 | 40.4 | 40.2 |
| Net core lending growth | | 0.5 | 0.3 | 0.0 | 0.2 | 0.5 | -0.0 | 0.1 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ^{2) 3)} | | -0.2 | -0.2 | 2.0 | 1.0 | -0.2 | -0.0 | 0.1 |
| End of period | | 44.3 | 44.0 | 43.9 | 41.8 | 40.7 | 40.4 | 40.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 70.2 | 66.7 | 68.9 | 67.0 | 69.0 | 69.4 | 68.3 |
| Net core lending growth | | -0.5 | 3.7 | -0.1 | 1.4 | -2.0 | -0.3 | 1.0 |
| Treasury | | 0.3 | -0.1 | -0.1 | 0.6 | -0.1 | -0.0 | 0.0 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other ^{2) 3)} | | 0.7 | 0.0 | -2.0 | -0.2 | 0.1 | 0.0 | -0.1 |
| End of period | | 70.7 | 70.2 | 66.7 | 68.9 | 67.0 | 69.0 | 69.4 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 106.6 | 103.5 | 103.4 | 105.2 | 108.5 | 109.8 | 109.5 |
| Net core deposits growth | | 2.0 | 3.8 | -0.1 | -1.3 | -4.0 | -0.2 | -0.6 |
| Treasury | | 0.1 | -0.7 | 0.2 | -0.5 | 0.8 | -1.2 | 1.0 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 108.8 | 106.6 | 103.5 | 103.4 | 105.2 | 108.5 | 109.8 |

¹⁾ Including ING Luxembourg.

²⁾ In 3Q2024 residential mortgages in Retail Belgium were understated by €0.8bn due to a reclassification from residential real estate backed loans to commercial real estate backed loans, which was mirrored in other customer lending.

³⁾ In 1Q2024 in Retail Belgium €2.1 billion shifted from Other customer lending to Residential mortgages, due to a reclassification from commercial real estate backed loans to residential real estate backed loans.

ING 3.17 Customer lending/deposits: Geographical Germany

| Customer lending/deposits Geographical Germany | | | | | | | | |
|--|--------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 90.8 | 90.3 | 90.0 | 87.3 | 87.1 | 86.7 | 85.9 |
| Net core lending growth | | 0.9 | 0.8 | 0.5 | 0.2 | 0.5 | 0.4 | 0.3 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 1.4 | -0.3 | -0.2 | 2.5 | -0.3 | 0.0 | 0.5 |
| End of period | | 93.2 | 90.8 | 90.3 | 90.0 | 87.3 | 87.1 | 86.7 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 44.8 | 44.4 | 43.4 | 41.9 | 42.6 | 41.6 | 41.0 |
| Net core lending growth | | 1.7 | 0.1 | 0.3 | 1.8 | -0.9 | 0.6 | 0.4 |
| Treasury | | 0.2 | 0.1 | 0.6 | 0.0 | -0.0 | 0.4 | 0.4 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.3 | 0.1 | 0.2 | -0.3 | 0.2 | 0.0 | -0.2 |
| End of period | | 46.4 | 44.8 | 44.4 | 43.4 | 41.9 | 42.6 | 41.6 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 155.7 | 154.8 | 145.2 | 149.0 | 154.4 | 138.8 | 138.9 |
| Net core deposits growth | | -2.5 | 0.5 | 9.3 | -3.0 | -6.2 | 15.8 | 0.7 |
| Treasury | | 0.1 | 0.4 | 0.3 | -0.7 | 0.7 | -0.2 | -0.8 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | 153.2 | 155.7 | 154.8 | 145.2 | 149.0 | 154.4 | 138.8 |

ING 3.18 Customer lending/deposits: Geographical Other Challengers

| Customer lending/deposits Geographical Other Challengers ¹⁾ | | | | | | | | |
|--|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 69.3 | 66.7 | 66.8 | 65.6 | 64.9 | 63.7 | 64.8 |
| Net core lending growth | | 1.7 | 1.4 | 0.5 | 1.1 | 0.5 | 1.5 | 0.1 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.1 | 1.1 | -0.6 | 0.2 | 0.1 | -0.3 | -1.2 |
| End of period | | 70.8 | 69.3 | 66.7 | 66.8 | 65.6 | 64.9 | 63.7 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 27.3 | 24.9 | 24.7 | 24.2 | 24.1 | 23.9 | 26.5 |
| Net core lending growth | | -1.3 | 2.1 | 0.3 | 0.5 | 0.0 | 0.4 | 0.2 |
| Treasury | | | | | | | | 0.1 |
| Acquisitions / divestments / run-off ²⁾ | | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 | -0.0 |
| FX impact and other ³⁾ | | -0.0 | 0.3 | -0.1 | 0.0 | 0.0 | -0.1 | -2.9 |
| End of period | | 25.9 | 27.3 | 24.9 | 24.7 | 24.2 | 24.1 | 23.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 98.9 | 96.2 | 95.7 | 92.8 | 91.3 | 90.3 | 90.1 |
| Net core deposits growth | | 0.6 | 1.6 | 1.1 | 2.7 | 1.4 | 1.3 | 1.2 |
| Treasury | | 0.0 | 0.0 | 0.0 | -0.0 | 0.0 | 0.0 | 0.0 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.1 | 1.0 | -0.6 | 0.2 | 0.1 | -0.2 | -1.1 |
| End of period | | 99.4 | 98.9 | 96.2 | 95.7 | 92.8 | 91.3 | 90.3 |

¹⁾ Including Australia, Italy, Spain and Portugal and Other.

²⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease run-off portfolio.

³⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Rest of World from Retail Other Challengers.

ING 3.19 Customer lending/deposits: Geographical Growth Markets

| Customer lending/deposits Geographical Growth Markets ¹⁾ | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 16.4 | 16.0 | 15.5 | 14.7 | 15.0 | 14.4 | 14.6 |
| Net core lending growth | | 0.5 | 0.5 | 0.3 | 0.1 | 0.1 | 0.0 | -0.2 |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.1 | -0.1 | 0.1 | 0.8 | -0.5 | 0.6 | 0.0 |
| End of period | | 16.9 | 16.4 | 16.0 | 15.5 | 14.7 | 15.0 | 14.4 |
| Other customer lending | | | | | | | | |
| Beginning of period | | 31.3 | 31.2 | 30.6 | 29.6 | 30.2 | 29.9 | 29.4 |
| Net core lending growth | | 0.7 | 0.4 | 0.3 | 0.2 | 0.1 | 0.2 | 0.6 |
| Treasury | | 0.3 | -0.3 | 0.2 | -0.1 | 0.1 | -0.1 | 0.1 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | -0.0 | -0.1 | 0.1 | 0.9 | -0.8 | 0.2 | -0.1 |
| End of period | | 32.4 | 31.3 | 31.2 | 30.6 | 29.6 | 30.2 | 29.9 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 65.2 | 64.4 | 62.2 | 57.9 | 58.8 | 57.4 | 54.8 |
| Net core deposits growth | | 1.0 | 0.1 | 2.4 | 1.2 | 3.5 | -0.3 | 1.3 |
| Treasury | | -0.1 | 0.9 | -0.6 | 0.6 | -2.4 | 0.4 | 1.3 |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.1 | -0.2 | 0.3 | 2.5 | -1.9 | 1.2 | -0.0 |
| End of period | | 66.1 | 65.2 | 64.4 | 62.2 | 57.9 | 58.8 | 57.4 |

¹⁾ Includes: Poland, Romania and Türkiye.

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

| Customer lending/deposits Geographical Wholesale Banking Rest of World | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| 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 | | 86.3 | 88.0 | 87.0 | 88.5 | 87.7 | 88.2 | 88.0 |
| Net core lending growth | | 1.0 | -2.1 | -0.3 | 1.1 | -0.5 | -0.6 | -1.3 |
| Treasury | | -0.1 | -0.0 | 0.0 | -0.2 | 0.0 | 0.0 | -0.1 |
| Acquisitions / divestments / run-off ¹⁾ | | -0.1 | -0.1 | -0.0 | -0.1 | -0.1 | -0.1 | 0.0 |
| FX impact and other ²⁾ | | -1.8 | 0.4 | 1.3 | -2.3 | 1.3 | 0.2 | 1.5 |
| End of period | | 85.3 | 86.3 | 88.0 | 87.0 | 88.5 | 87.7 | 88.2 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 15.3 | 12.7 | 10.9 | 12.2 | 11.5 | 11.8 | 13.2 |
| Net core deposits growth | | 3.5 | 2.8 | 1.7 | -0.7 | 0.8 | -0.1 | -1.2 |
| Treasury | | 0.3 | -0.2 | 0.1 | -0.5 | -0.1 | -0.0 | 0.2 |
| Acquisitions / divestments / run-off | | -0.0 | -0.0 | -0.0 | -0.0 | 0.0 | -0.0 | -0.0 |
| FX impact and other | | -0.1 | 0.0 | -0.0 | -0.0 | -0.1 | -0.2 | -0.3 |
| End of period | | 19.0 | 15.3 | 12.7 | 10.9 | 12.2 | 11.5 | 11.8 |

¹⁾ Acquisitions / divestments / run-off in Other customer lending includes the Lease and France run-off portfolios.

²⁾ FX impact and other in 1Q2023 included the transfer of the France retail lending legacy portfolio of €2.5 billion to Wholesale Banking Rest of World from Retail Other Challengers.

ING 3.21 Customer lending/deposits: Geographical Other

| Customer lending/deposits Geographical Other ¹⁾ | | | | | | | | |
|--|--------|--------|--------|--------|--------|--------|--------|--------|
| In € billion | 4Q2024 | 3Q2024 | 2Q2024 | 1Q2024 | 4Q2023 | 3Q2023 | 2Q2023 | 1Q2023 |
| Residential mortgages | | | | | | | | |
| Beginning of period | | | | | | | | |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | | | | | | | |
| End of period | | | | | | | | |
| Other customer lending | | | | | | | | |
| Beginning of period | | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 |
| Net core lending growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.0 | 0.0 | -0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| End of period | | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 |
| Customer deposits | | | | | | | | |
| Beginning of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Net core deposits growth | | | | | | | | |
| Treasury | | | | | | | | |
| Acquisitions / divestments / run-off | | | | | | | | |
| FX impact and other | | 0.0 | | | | | | |
| End of period | | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

¹⁾ Region Other consists mainly of Corporate Line.

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 2023 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 and customer behaviour, in particular economic conditions in ING's core markets, including changes affecting currency exchange rates and the regional and global economic impact of the 'invasion of Russia into Ukraine and related international 'response measures (2) changes affecting interest rate levels (3) any default of a major market participant and related market disruption (4) changes in performance of financial markets, including in Europe and developing markets (5) fiscal uncertainty in Europe and the United States (6) discontinuation of or changes in 'benchmark' indices (7) inflation and deflation in our principal markets (8) changes in conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness (9) failures of banks falling under the scope of state compensation schemes (10) non-compliance with or changes in laws and regulations, including those concerning financial services, financial economic crimes and tax laws, and the interpretation and application thereof (11) geopolitical risks, political instabilities and policies and actions of governmental and regulatory authorities, including in connection with the invasion of Russia into Ukraine and the related international response measures (12) legal and regulatory risks in certain countries with less developed legal and regulatory frameworks (13) prudential supervision and regulations, including in relation to stress tests and regulatory restrictions on dividends and distributions (also among members of the group) (14) ING's ability to meet minimum capital and other prudential regulatory requirements (15) changes in regulation of US commodities and derivatives businesses of ING and its customers (16) application of bank recovery and resolution regimes, including write down and conversion powers in relation to our securities (17) outcome of current and future litigation, enforcement proceedings, investigations or other regulatory actions, including claims by customers or stakeholders who feel misled or treated unfairly, and other conduct issues (18) changes in tax laws and regulations and risks of non-compliance or investigation in connection with tax laws, including FATCA (19) operational and IT risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, changes in operational practices or inadequate controls including in respect of third parties with which we do business and including any risks as a result of incomplete, inaccurate, or otherwise flawed outputs from the algorithms and data sets utilized in artificial intelligence (20) risks and challenges related to cybercrime including the effects of cyberattacks and changes in legislation and regulation related to cybersecurity and data privacy, including such risks and challenges as a consequence of the use of emerging technologies, such as advanced forms of artificial intelligence and quantum computing (21) changes in general competitive factors, including ability to increase or maintain market share (22) inability to protect our intellectual property and infringement claims by third parties (23) inability of counterparties to meet financial obligations or ability to enforce rights against such counterparties (24) changes in credit ratings (25) business, operational, regulatory, reputation, transition and other risks and challenges in connection with climate change and ESG-related matters, including data gathering and reporting (26) inability to attract and retain key personnel (27) future liabilities under defined benefit retirement plans (28) failure to manage business risks, including in connection with use of models, use of derivatives, or maintaining appropriate policies and guidelines (29) changes in capital and credit markets, including interbank funding, as well as customer deposits, which provide the liquidity and capital required to fund our operations, and (30) the other risks and uncertainties detailed in the most recent 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.

This document may contain ESG-related material that has been prepared by ING on the basis of publicly available information, internally developed data and other third-party sources believed to be reliable. ING has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness, reasonableness or reliability of such information.

Materiality, as used in the context of ESG, is distinct from, and should not be confused with, such term as defined in the Market Abuse Regulation or as defined for Securities and Exchange Commission ('SEC') reporting purposes. Any issues identified as material for purposes of ESG in this document are therefore not necessarily material as defined in the Market Abuse Regulation or for SEC reporting purposes. In addition, there is currently no single, globally recognized set of accepted definitions in assessing whether activities are "green" or "sustainable." Without limiting any of the statements contained herein, we make no representation or warranty as to whether any of our securities constitutes a green or sustainable security or conforms to present or future investor expectations or objectives for green or sustainable investing. For information on characteristics of a security, use of proceeds, a description of applicable project(s) and/or any other relevant information, please reference the offering documents for such security.

This document may contain inactive textual addresses to internet websites operated by us and third parties. Reference to such websites is made for information purposes only, and information found at such websites is not incorporated by reference into this document. ING does not make any representation or warranty with respect to the accuracy or completeness of, or take any responsibility for, any information found at any websites operated by third parties. ING specifically disclaims any liability with respect to any information found at websites operated by third parties. ING cannot guarantee that websites operated by third parties remain available following the publication of this document, or that any information found at such websites will not change following the filing of this document. 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.

This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities in the United States or any other jurisdiction.