

ING Historical Trend Data 3Q2017 Introduction

General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- Allocation keys are used to calculate segmental information; e.g. Retail vs. Wholesale banking and product information. These allocation keys might be refined over time.
- ING analyses its results on an underlying basis. Underlying results are derived from results based on IFRS as adopted by the European Union (IFRS-EU), excluding the impact from divestments, special items, Insurance Other and discontinued operations. In case of a divestment, historical results are revised by excluding both the transaction gain/loss and the operating results of the divested unit. Insurance Other comprises mainly the net result relating to warrants on the shares of Voya Financial and NN Group.
- With effect from the end of the first quarter of 2017, the 'ING Group return on equity based on IFRS-EU equity' is calculated using IFRS-EU shareholders' equity after excluding 'interim profit not included in CET1 capital'.
- Rounding could cause some small differences.
- All figures are unaudited.

Product segmentation Wholesale Banking

<u>Product Group</u>	<u>Sub products</u>
▪ Industry Lending	Structured Finance Real Estate Finance
▪ General Lending & Transaction Services	Corporate & Financial Institutions Lending Payments & Cash Management General Lease and Commercial Finance Trade Finance Services
▪ Financial Markets	Financial Markets Clients & Products Corporate Finance
▪ Bank Treasury & Other	WB-part Bank Treasury (Asset & Liability Management and Treasury) Real Estate run-off portfolio General Lease run-off portfolio Other

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ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In EUR million	Total Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	3Q2017	3Q2016	2Q2017	3Q2017	3Q2016	2Q2017	3Q2017	3Q2016	2Q2017	3Q2017	3Q2016	2Q2017
Profit or loss												
Net interest income	3,490	3,385	3,359	2,426	2,376	2,372	967	964	941	97	45	46
Net commission income	643	605	714	391	362	419	252	244	297	0	-1	-2
Investment income	82	139	43	87	97	39	-3	15	11	-3	27	-6
Other income	193	235	415	91	150	144	166	127	340	-64	-43	-68
Total underlying income	4,408	4,363	4,532	2,995	2,985	2,974	1,382	1,350	1,588	31	27	-30
Expenses excl. regulatory costs	2,195	2,155	2,242	1,488	1,462	1,493	624	617	667	82	75	82
Regulatory costs ¹⁾	94	65	69	80	67	61	13	-2	7	1	0	1
Operating expenses	2,289	2,220	2,311	1,569	1,530	1,554	638	615	675	83	75	82
Gross result	2,119	2,143	2,221	1,426	1,456	1,420	745	735	914	-52	-48	-113
Addition to loan loss provisions	124	265	229	78	168	93	46	97	135	0	-0	1
Underlying result before tax	1,995	1,878	1,992	1,348	1,288	1,327	698	638	778	-52	-48	-113
Taxation	595	522	565	343	350	369	241	144	208	12	28	-12
Non-controlling interests	21	20	23	18	16	20	4	3	3	-	-	-
Underlying net result	1,378	1,336	1,403	988	922	938	454	491	566	-63	-76	-101
Special items after tax	0	-	-	-	-	-	-	-	-	0	-	-
Net result Banking	1,378	1,336	1,403	988	922	938	454	491	566	-63	-76	-101
Net result Insurance Other	-3	12	-32									
Net result from continuing operations	1,376	1,348	1,371									
Net result from discontinued operations	-	1	-									
Net result ING Group	1,376	1,349	1,371									
Key figures²⁾												
Interest margin	1.57%	1.55%	1.51%									
Cost/income ratio	51.9%	50.9%	51.0%	52.4%	51.2%	52.3%	46.1%	45.6%	42.5%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity ING Group	11.5%	10.8%	11.7%									
Return on equity based on 12.0% CET1 ³⁾	15.0%	14.3%	15.3%	21.0%	19.6%	20.3%	10.3%	10.9%	12.7%	-75.1%	-52.8%	-116.0%
Risk costs in bps of average RWA	16	33	30	19	42	24	12	26	36	2	-0	8
Risk-weighted assets (end of period)	311,036	312,820	310,336	159,884	159,209	159,683	148,158	148,767	148,023	2,994	4,844	2,630
Employees (internal FTEs, end of period)	51,550	51,776	51,342	39,870	40,252	39,753	11,677	11,521	11,586	3	3	3
Four-quarter rolling average key figures												
Interest margin	1.53%	1.50%	1.52%									
Cost/income ratio	53.8%	56.5%	53.6%	55.5%	57.5%	55.2%	45.1%	48.5%	45.0%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity ING Group	11.0%	9.1%	10.8%									
Return on equity based on 12.0% CET1 ³⁾	14.5%	11.8%	14.3%	19.0%	15.8%	18.7%	12.0%	9.1%	12.1%	-80.7%	-34.2%	-73.3%

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

²⁾ Key figures based on underlying figures.

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

ING 1.2 Profit or loss: 3Q2017 Segment split

Profit or loss 3Q2017												
In EUR million	Total	Retail	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury & Other	Corporate Line
		Banking	Netherlands	Belgium	Germany	Other		Industry Lending	Services			
Balance sheet related interest	3,490	2,411	918	443	426	625	1,084	531	277	106	170	-5
Capital charge on book equity	-	0	2	0	10	-11	-131	0	-0	-1	-130	131
Interest benefit on total capital	-	15	5	3	2	4	15	7	5	2	1	-29
Net interest income	3,490	2,426	924	446	438	618	967	538	282	107	41	97
Net commission income	643	391	148	93	53	98	252	147	92	21	-9	0
Investment income	55	55	-	1	-0	54	-0	0	0	-	-0	-0
Realised gains and fair value changes on investments	27	32	3	2	2	25	-2	-6	0	-0	4	-3
Total investment income	82	87	3	3	2	79	-3	-6	0	-0	4	-3
Valuation result and net trading income	100	35	27	35	-25	-3	134	-18	11	138	4	-68
Other income	92	56	37	11	1	7	31	35	1	-13	9	5
Total other income	193	91	64	46	-24	5	166	17	11	125	12	-64
Total underlying income	4,408	2,995	1,138	588	470	799	1,382	696	385	253	49	31
Expenses excl. regulatory costs	2,195	1,488	454	352	229	453	624	167	188	226	44	82
Regulatory costs ¹⁾	94	80	21	-1	19	41	13	1	-0	6	6	1
Operating expenses	2,289	1,569	475	351	248	494	638	168	188	232	51	83
Gross result	2,119	1,426	663	236	222	305	745	528	198	21	-2	-52
Addition to loan loss provisions	124	78	-22	28	2	69	46	-4	21	1	28	0
Underlying result before tax	1,995	1,348	685	208	220	236	698	532	177	20	-31	-52
Taxation	595	343	171	74	53	45	241	157	49	21	14	12
Non-controlling interests	21	18	-	0	1	17	4	2	1	1	-1	-
Underlying net result	1,378	988	514	134	167	174	454	373	126	-2	-44	-63
Special items after tax	0	-	-	-	-	-	-	-	-	-	-	0
Net result Banking	1,378	988	514	134	167	174	454	373	126	-2	-44	-63
Net result Insurance Other	-3											
Net result from continuing operations	1,376											
Net result from discontinued operations	-											
Net result ING Group	1,376											
Key figures²⁾												
Interest margin	1.57%											
Cost/income ratio	51.9%	52.4%	41.8%	59.8%	52.7%	61.9%	46.1%	24.1%	48.7%	91.7%	104.4%	n.a.
Return on equity based on IFRS-EU equity ING Group	11.5%											
Return on equity based on 12.0% CET1 ³⁾	15.0%	21.0%	34.3%	12.7%	22.5%	12.7%	10.3%	18.5%	9.2%	0.0%	-16.2%	-75.1%
Risk costs in bps of average RWA	16	19	-17	32	3	55	12	-2	18	1	123	2
Risk-weighted assets (end of period)	311,036	159,884	49,254	35,285	25,047	50,298	148,158	67,283	46,998	24,922	8,956	2,994
Employees (internal FTEs, end of period)	51,550	39,870	8,893	8,241	4,680	18,055	11,677					3
Four-quarter rolling average key figures												
Interest margin	1.53%											
Cost/income ratio	53.8%	55.5%	49.4%	62.3%	51.2%	61.6%	45.1%	25.4%	51.1%	82.9%	48.9%	n.a.
Return on equity based on IFRS-EU equity ING Group	11.0%											
Return on equity based on 12.0% CET1 ³⁾	14.5%	19.0%	28.2%	13.3%	22.6%	12.0%	12.0%	18.1%	9.9%	3.9%	1.4%	-80.7%

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

²⁾ Key figures based on underlying figures.

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

ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Interest income		10,952	10,959	11,127	11,070	10,873	11,099	11,148	33,038	33,120
Minus: interest expense		7,461	7,599	7,776	7,728	7,489	7,832	7,900	22,836	23,221
Net interest income		3,490	3,359	3,352	3,341	3,385	3,267	3,248	10,201	9,899
Net commission income		643	714	682	611	605	610	607	2,040	1,822
Investment income		55	18	3	4	73	7	9	76	89
Realised gains and fair value changes on investments		27	25	45	36	66	165	62	97	294
Total investment income		82	43	48	39	139	172	71	173	382
Valuation result and net trading income		100	267	215	392	224	372	114	583	710
Other income		92	148	99	78	11	126	47	339	183
Total other income		193	415	314	470	235	498	161	922	893
Total underlying income		4,408	4,532	4,396	4,461	4,363	4,547	4,087	13,336	12,997
Staff expenses		1,286	1,309	1,271	1,264	1,250	1,258	1,267	3,866	3,775
Regulatory costs ¹⁾		94	69	474	209	65	75	496	638	636
Other expenses		909	933	865	895	905	898	873	2,707	2,677
Operating expenses		2,289	2,311	2,611	2,369	2,220	2,231	2,636	7,211	7,088
Gross result		2,119	2,221	1,785	2,093	2,143	2,316	1,451	6,124	5,909
Addition to loan loss provisions		124	229	133	138	265	307	265	486	836
Underlying result before tax		1,995	1,992	1,652	1,955	1,878	2,009	1,186	5,639	5,073
Taxation		595	565	456	557	522	569	329	1,617	1,420
Non-controlling interests		21	23	21	17	20	23	16	65	58
Underlying net result		1,378	1,403	1,175	1,381	1,336	1,417	842	3,957	3,595
Special items after tax		0	-	-	-787	-	-	-13	0	-13
Net result Banking		1,378	1,403	1,175	595	1,336	1,417	829	3,957	3,582
Net result Insurance Other		-3	-32	-32	158	12	-58	-78	-66	-125
Net result from continuing operations		1,376	1,371	1,143	752	1,348	1,359	751	3,890	3,458
Net result from discontinued operations		-	-	-	-2	1	-64	506	-	443
Net result ING Group		1,376	1,371	1,143	750	1,349	1,295	1,257	3,890	3,900
Key figures²⁾										
Interest margin		1.57%	1.51%	1.52%	1.52%	1.55%	1.50%	1.51%	1.53%	1.52%
Cost/income ratio		51.9%	51.0%	59.4%	53.1%	50.9%	49.1%	64.5%	54.1%	54.5%
Return on equity based on IFRS-EU equity ING Group		11.5%	11.7%	9.6%	11.1%	10.8%	11.6%	7.0%	10.9%	9.8%
Return on equity based on 12.0% CET1 ³⁾		15.0%	15.3%	12.8%	14.9%	14.3%	15.1%	8.9%	14.4%	12.8%
Risk costs in bps of average RWA		16	30	17	18	33	39	33	21	35
Risk-weighted assets (end of period)		311,036	310,336	309,796	314,325	312,820	319,115	318,357	311,036	312,820
Employees (internal FTEs, end of period)		51,550	51,342	51,464	51,546	51,776	51,833	52,088	51,550	51,776
Four-quarter rolling average key figures										
Interest margin		1.53%	1.52%	1.52%	1.52%	1.50%	1.48%	1.47%		
Cost/income ratio		53.8%	53.6%	53.1%	54.2%	56.5%	57.9%	59.1%		
Return on equity based on IFRS-EU equity ING Group		11.0%	10.8%	10.8%	10.1%	9.1%	8.8%	8.1%		
Return on equity based on 12.0% CET1 ³⁾		14.5%	14.3%	14.3%	13.3%	11.8%	11.2%	10.4%		

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

²⁾ Key figures based on underlying figures.

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

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		2,411	2,357	2,344	2,321	2,351	2,301	2,295	7,112	6,947
Capital charge on book equity		0	-2	1	2	0	-3	-10	-1	-13
Interest benefit on total capital		15	17	26	23	25	35	45	58	105
Net interest income		2,426	2,372	2,371	2,346	2,376	2,333	2,330	7,169	7,039
Net commission income		391	419	403	376	362	339	357	1,214	1,057
Investment income		55	13	1	1	55	3	1	69	60
Realised gains and fair value changes on investments		32	26	26	29	42	153	55	84	250
Total investment income		87	39	27	30	97	156	56	153	310
Valuation result and net trading income		35	88	73	170	138	104	29	196	270
Other income		56	55	38	43	13	94	44	149	150
Total other income		91	144	111	213	150	197	72	346	420
Total underlying income		2,995	2,974	2,913	2,965	2,985	3,025	2,815	8,882	8,826
Expenses excl. regulatory costs		1,488	1,493	1,459	1,499	1,462	1,494	1,508	4,441	4,464
Regulatory costs		80	61	384	110	67	72	394	525	533
Operating expenses		1,569	1,554	1,843	1,609	1,530	1,566	1,902	4,966	4,997
Gross result		1,426	1,420	1,071	1,356	1,456	1,459	913	3,916	3,829
Addition to loan loss provisions		78	93	98	107	168	184	148	269	499
Underlying result before tax		1,348	1,327	972	1,249	1,288	1,275	766	3,647	3,329
Taxation		343	369	267	319	350	346	208	979	903
Non-controlling interests		18	20	17	15	16	19	14	54	49
Underlying net result		988	938	688	916	922	911	545	2,614	2,378
Special items after tax		-	-	-	-610	-	-	-13	-	-13
Net result		988	938	688	306	922	911	532	2,614	2,365
Key figures¹⁾										
Cost/income ratio		52.4%	52.3%	63.3%	54.3%	51.2%	51.8%	67.6%	55.9%	56.6%
Return on equity based on 12.0% common equity Tier 1 ²⁾		21.0%	20.3%	15.1%	19.7%	19.6%	19.3%	11.5%	18.8%	16.7%
Risk costs in bps of average RWA		19	24	25	27	42	46	36	23	41
Risk-weighted assets (end of period)		159,884	159,683	154,677	156,035	159,209	160,647	161,307	159,884	159,209
Employees (internal FTEs, end of period)		39,870	39,753	39,960	40,060	40,252	40,399	40,702	39,870	40,252
Four-quarter rolling average key figures										
Cost/income ratio		55.5%	55.2%	55.1%	56.0%	57.5%	58.6%	60.3%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		19.0%	18.7%	18.4%	17.5%	15.8%	15.2%	13.6%		

¹⁾ Key figures based on underlying figures.

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

ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		1,360	1,348	1,348	1,375	1,383	1,391	1,360	4,056	4,135
Capital charge on book equity		2	1	1	2	1	1	1	4	3
Interest benefit on total capital		8	10	15	13	15	21	27	33	62
Net interest income		1,370	1,359	1,364	1,390	1,399	1,413	1,388	4,093	4,200
Net commission income		240	265	265	223	230	228	249	770	707
Investment income		1	11	1	1	7	1	1	13	9
Realised gains and fair value changes on investments		5	9	14	-2	4	16	45	28	65
Total investment income		6	20	15	-0	10	17	47	41	74
Valuation result and net trading income		62	95	57	131	112	62	4	215	178
Other income		48	30	20	31	-1	57	19	98	75
Total other income		110	126	77	163	110	120	23	313	253
Total underlying income		1,726	1,770	1,721	1,776	1,749	1,778	1,707	5,218	5,233
Expenses excl. regulatory costs		807	870	836	874	873	927	930	2,513	2,730
Regulatory costs		20	5	282	83	38	18	255	308	310
Operating expenses		827	875	1,118	957	911	945	1,185	2,820	3,041
Gross result		899	895	603	819	838	833	522	2,397	2,193
Addition to loan loss provisions		7	25	53	65	94	107	81	85	281
Underlying result before tax		893	870	550	754	744	726	442	2,312	1,912
Taxation		245	238	146	214	192	213	109	629	515
Non-controlling interests		0	2	2	2	1	-1	-1	3	-0
Underlying net result		647	630	402	538	551	513	333	1,679	1,397
Special items after tax		-	-	-	-598	-	-	-13	-	-13
Net result		647	630	402	-60	551	513	320	1,679	1,385
Key figures¹⁾										
Cost/income ratio		47.9%	49.4%	65.0%	53.9%	52.1%	53.2%	69.4%	54.1%	58.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾		25.4%	25.2%	16.3%	21.3%	21.4%	19.6%	12.5%	22.3%	17.8%
Risk costs in bps of average RWA		3	12	26	31	44	49	36	14	43
Risk-weighted assets (end of period)		84,539	85,471	81,873	83,287	85,299	86,468	87,566	84,539	85,299
Employees (internal FTEs, end of period)		17,135	17,137	17,420	17,636	17,759	17,972	18,349	17,135	17,759
Four-quarter rolling average key figures										
Cost/income ratio		54.0%	55.0%	56.0%	57.0%	59.2%	60.3%	61.1%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		22.1%	21.1%	19.7%	18.7%	16.5%	16.1%	14.8%		

¹⁾ Key figures based on underlying figures.

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

ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		918	883	879	901	901	894	906	2,679	2,701
Capital charge on book equity		2	1	1	2	1	1	1	4	3
Interest benefit on total capital		5	6	9	8	9	13	17	19	39
Net interest income		924	889	889	910	911	908	924	2,702	2,743
Net commission income		148	150	151	138	139	132	137	449	408
Investment income		-	0	-	1	9	-	1	0	10
Realised gains and fair value changes on investments		3	5	11	1	0	11	16	19	28
Total investment income		3	5	11	2	9	11	17	19	37
Valuation result and net trading income		27	64	18	82	74	18	-10	108	83
Other income		37	9	8	13	-2	10	11	53	20
Total other income		64	73	25	95	72	29	1	162	102
Total underlying income		1,138	1,117	1,076	1,145	1,132	1,080	1,079	3,332	3,291
Expenses excl. regulatory costs		454	520	496	539	527	697	601	1,470	1,825
Regulatory costs		21	19	86	75	19	8	94	126	121
Operating expenses		475	539	582	614	546	705	695	1,597	1,946
Gross result		663	578	494	531	585	375	384	1,735	1,345
Addition to loan loss provisions		-22	12	17	29	43	50	49	7	142
Underlying result before tax		685	565	477	502	542	325	336	1,727	1,203
Taxation		171	140	121	125	136	81	80	433	297
Non-controlling interests		-	-	-	-	-	-	-	-	-
Underlying net result		514	425	356	377	406	244	255	1,295	905
Special items after tax		-	-	-	-180	-	-	-13	-	-13
Net result		514	425	356	197	406	244	243	1,295	893
Key figures¹⁾										
Cost/income ratio		41.8%	48.3%	54.1%	53.6%	48.3%	65.3%	64.4%	47.9%	59.1%
Return on equity based on 12.0% common equity Tier 1 ²⁾		34.3%	29.0%	24.7%	24.8%	25.6%	14.9%	15.0%	29.4%	18.4%
Risk costs in bps of average RWA		-17	10	14	23	33	37	34	2	35
Risk-weighted assets (end of period)		49,254	50,680	46,898	49,088	52,341	53,581	55,737	49,254	52,341
Employees (internal FTEs, end of period)		8,893	8,750	8,945	9,048	9,099	9,271	9,533	8,893	9,099
Four-quarter rolling average key figures										
Cost/income ratio		49.4%	51.0%	55.2%	57.7%	61.0%	62.7%	59.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		28.2%	26.0%	22.3%	19.9%	16.7%	14.9%	14.8%		

¹⁾ Key figures based on underlying figures.

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

ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		443	466	469	474	482	497	454	1,377	1,434
Capital charge on book equity		0	0	0	0	0	0	0	0	0
Interest benefit on total capital		3	4	6	5	6	8	10	14	23
Net interest income		446	470	475	480	488	505	464	1,391	1,457
Net commission income		93	115	114	86	91	96	112	321	299
Investment income		1	11	1	0	-3	1	1	13	-1
Realised gains and fair value changes on investments		2	4	3	-2	4	5	29	10	37
Total investment income		3	16	4	-2	1	6	30	23	36
Valuation result and net trading income		35	31	40	49	38	44	14	106	96
Other income		11	22	12	18	0	47	8	45	55
Total other income		46	53	52	68	38	91	22	151	151
Total underlying income		588	654	645	631	617	698	627	1,886	1,943
Expenses excl. regulatory costs		352	350	340	335	346	231	329	1,042	906
Regulatory costs		-1	-13	196	8	19	9	161	181	189
Operating expenses		351	336	536	343	365	240	490	1,224	1,095
Gross result		236	317	109	288	252	458	138	663	848
Addition to loan loss provisions		28	13	36	36	51	57	32	78	139
Underlying result before tax		208	304	73	252	202	401	106	585	709
Taxation		74	98	25	89	56	132	29	197	217
Non-controlling interests		0	2	2	2	1	-1	-1	3	-0
Underlying net result		134	205	46	161	145	270	78	385	492
Special items after tax		-	-	-	-418	-	-	-	-	-
Net result		134	205	46	-257	145	270	78	385	492
Key figures²⁾										
Cost/income ratio		59.8%	51.4%	83.1%	54.4%	59.1%	34.4%	78.0%	64.9%	56.3%
Return on equity based on 12.0% common equity Tier 1 ³⁾		12.7%	19.7%	4.6%	16.2%	14.8%	27.7%	8.1%	12.4%	16.9%
Risk costs in bps of average RWA		32	15	42	43	61	70	40	30	57
Risk-weighted assets (end of period)		35,285	34,791	34,975	34,199	32,958	32,887	31,829	35,285	32,958
Employees (internal FTEs, end of period)		8,241	8,387	8,475	8,588	8,661	8,701	8,816	8,241	8,661
Four-quarter rolling average key figures										
Cost/income ratio		62.3%	62.1%	57.3%	55.9%	56.1%	56.2%	63.4%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		13.3%	13.8%	15.6%	16.7%	16.2%	18.3%	14.9%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

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

Profit or loss Retail Banking Challengers & Growth Markets										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		1,051	1,008	996	946	968	910	934	3,056	2,812
Capital charge on book equity		-1	-3	-0	0	-1	-4	-11	-5	-16
Interest benefit on total capital		6	7	11	10	10	14	18	25	43
Net interest income		1,056	1,013	1,007	956	977	920	942	3,076	2,839
Net commission income		151	154	138	152	132	110	108	443	350
Investment income		54	2	0	-1	49	2	0	56	51
Realised gains and fair value changes on investments		27	17	12	31	38	137	10	56	185
Total investment income		81	18	12	30	87	139	10	112	236
Valuation result and net trading income		-27	-7	16	39	26	42	24	-18	91
Other income		8	25	18	12	14	36	25	51	75
Total other income		-19	18	34	51	40	78	49	33	167
Total underlying income		1,269	1,203	1,192	1,190	1,237	1,247	1,108	3,664	3,592
Expenses excl. regulatory costs		682	623	623	625	589	567	578	1,928	1,734
Regulatory costs		60	55	102	27	30	54	139	217	223
Operating expenses		742	679	725	652	619	621	717	2,145	1,956
Gross result		527	525	467	538	618	627	391	1,519	1,636
Addition to loan loss provisions		71	68	45	42	74	77	67	184	218
Underlying result before tax		455	457	422	496	544	550	324	1,335	1,418
Taxation		97	131	121	105	157	133	98	349	388
Non-controlling interests		17	18	15	13	15	19	14	51	49
Underlying net result		341	308	286	378	371	397	212	935	981
Special items after tax		-	-	-	-12				-	-
Net result		341	308	286	365	371	397	212	935	981
Key figures¹⁾										
Cost/income ratio		58.5%	56.4%	60.8%	54.8%	50.0%	49.8%	64.7%	58.6%	54.5%
Return on equity based on 12.0% common equity Tier 1 ²⁾		16.0%	14.8%	13.8%	17.8%	17.4%	18.8%	10.2%	14.9%	15.5%
Risk costs in bps of average RWA		38	37	25	23	40	42	36	33	39
Risk-weighted assets (end of period)		75,344	74,212	72,804	72,747	73,909	74,179	73,740	75,344	73,909
Employees (internal FTEs, end of period)		22,735	22,617	22,541	22,424	22,493	22,427	22,353	22,735	22,493
Four-quarter rolling average key figures										
Cost/income ratio		57.6%	55.5%	53.8%	54.5%	55.1%	56.1%	58.9%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		15.6%	15.9%	17.0%	16.0%	14.9%	14.3%	12.1%		

¹⁾ Key figures based on underlying figures.

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

ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		426	394	401	395	425	394	422	1,221	1,241
Capital charge on book equity		10	8	10	11	10	8	2	28	20
Interest benefit on total capital		2	3	5	4	4	6	7	10	18
Net interest income		438	405	416	410	439	408	432	1,260	1,278
Net commission income		53	51	48	53	47	42	41	152	130
Investment income		-0	0	0	-0	0	0	-0	0	0
Realised gains and fair value changes on investments		2	0	10	-0	-	44	4	12	48
Total investment income		2	0	10	-1	0	44	4	13	48
Valuation result and net trading income		-25	-3	-14	-1	-11	10	-2	-42	-2
Other income		1	1	3	-1	2	4	2	5	8
Total other income		-24	-2	-11	-2	-9	14	0	-36	6
Total underlying income		470	455	463	461	478	508	477	1,388	1,462
Expenses excl. regulatory costs		229	222	225	208	199	200	195	676	594
Regulatory costs		19	15	52	-23	-8	15	101	86	107
Operating expenses		248	237	277	185	191	215	295	762	701
Gross result		222	218	186	276	287	293	182	626	762
Addition to loan loss provisions		2	5	2	-46	5	14	8	8	28
Underlying result before tax		220	214	185	321	282	279	174	618	734
Taxation		53	70	63	80	100	75	60	186	235
Non-controlling interests		1	1	1	1	1	0	0	2	1
Underlying net result		167	142	121	240	181	203	113	430	498
Special items after tax									-	-
Net result		167	142	121	240	181	203	113	430	498
Key figures²⁾										
Cost/income ratio		52.7%	52.1%	59.8%	40.2%	39.9%	42.3%	61.9%	54.9%	47.9%
Return on equity based on 12.0% common equity Tier 1 ³⁾		22.5%	19.6%	16.4%	31.6%	24.0%	27.1%	15.2%	19.5%	22.1%
Risk costs in bps of average RWA		3	7	3	-72	9	23	13	4	15
Risk-weighted assets (end of period)		25,047	24,497	24,207	25,374	25,504	25,133	24,932	25,047	25,504
Employees (internal FTEs, end of period)		4,680	4,645	4,611	4,540	4,462	4,392	4,335	4,680	4,462
Four-quarter rolling average key figures										
Cost/income ratio		51.2%	47.9%	45.4%	46.1%	46.0%	48.2%	48.4%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		22.6%	22.9%	24.8%	24.5%	23.2%	22.3%	21.1%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

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

Profit or loss Retail Banking Other Challengers & Growth Markets ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		625	614	596	551	543	516	512	1,834	1,572
Capital charge on book equity		-11	-11	-11	-11	-11	-12	-13	-33	-36
Interest benefit on total capital		4	4	7	6	6	9	11	15	25
Net interest income		618	607	591	546	538	512	510	1,816	1,561
Net commission income		98	103	91	99	85	69	67	291	220
Investment income		54	2	0	-0	48	2	0	56	51
Realised gains and fair value changes on investments		25	17	2	31	38	93	6	43	137
Total investment income		79	18	2	31	87	95	6	99	188
Valuation result and net trading income		-3	-4	30	40	36	31	26	23	93
Other income		7	23	15	13	13	32	22	46	67
Total other income		5	20	45	53	49	63	48	70	161
Total underlying income		799	748	729	729	759	740	631	2,276	2,130
Expenses excl. regulatory costs		453	401	398	417	390	367	383	1,252	1,140
Regulatory costs		41	40	50	50	38	39	38	131	116
Operating expenses		494	441	448	467	428	406	422	1,384	1,256
Gross result		305	307	281	262	331	334	210	892	874
Addition to loan loss provisions		69	63	43	87	69	63	59	176	190
Underlying result before tax		236	243	238	175	262	271	151	717	684
Taxation		45	60	58	25	58	58	38	163	153
Non-controlling interests		17	18	15	12	15	19	14	49	47
Underlying net result		174	165	165	137	190	194	99	505	483
Special items after tax		-	-	-	-12				-	-
Net result		174	165	165	125	190	194	99	505	483
Key figures²⁾										
Cost/income ratio		61.9%	59.0%	61.4%	64.1%	56.4%	54.9%	66.8%	60.8%	59.0%
Return on equity based on 12.0% common equity Tier 1 ³⁾		12.7%	12.4%	12.5%	10.4%	14.0%	14.5%	7.7%	12.5%	12.1%
Risk costs in bps of average RWA		55	51	36	73	56	51	48	48	52
Risk-weighted assets (end of period)		50,298	49,715	48,597	47,373	48,405	49,047	48,809	50,298	48,405
Employees (internal FTEs, end of period)		18,055	17,972	17,929	17,884	18,030	18,035	18,018	18,055	18,030
Four-quarter rolling average key figures										
Cost/income ratio		61.6%	60.2%	59.2%	60.3%	61.6%	62.1%	67.3%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		12.0%	12.3%	12.9%	11.7%	10.6%	10.1%	7.5%		

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

²⁾ Key figures based on underlying figures.

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

ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		1,084	1,057	1,061	1,066	1,072	1,008	1,031	3,202	3,111
Capital charge on book equity		-131	-135	-134	-131	-134	-142	-153	-400	-428
Interest benefit on total capital		15	18	28	23	26	36	46	61	108
Net interest income		967	941	955	959	964	902	925	2,864	2,791
Net commission income		252	297	280	235	244	273	251	829	768
Investment income		-0	4	5	3	18	3	8	8	28
Realised gains and fair value changes on investments		-2	7	19	5	-2	12	7	23	17
Total investment income		-3	11	23	8	15	15	15	31	45
Valuation result and net trading income		134	249	252	244	134	256	130	635	519
Other income		31	91	35	24	-6	25	-5	157	14
Total other income		166	340	287	269	127	281	125	792	533
Total underlying income		1,382	1,588	1,545	1,471	1,350	1,471	1,316	4,516	4,137
Expenses excl. regulatory costs		624	667	608	592	617	587	573	1,899	1,778
Regulatory costs		13	7	91	99	-2	2	102	111	102
Operating expenses		638	675	698	691	615	590	676	2,010	1,880
Gross result		745	914	847	779	735	881	641	2,505	2,257
Addition to loan loss provisions		46	135	35	31	97	123	117	216	337
Underlying result before tax		698	778	813	748	638	758	524	2,289	1,920
Taxation		241	208	230	193	144	266	150	679	560
Non-controlling interests		4	3	4	2	3	4	3	11	10
Underlying net result		454	566	579	553	491	489	371	1,599	1,350
Special items after tax		-	-	-	-149				-	-
Net result		454	566	579	404	491	489	371	1,599	1,350
Key figures¹⁾										
Cost/income ratio		46.1%	42.5%	45.2%	47.0%	45.6%	40.1%	51.3%	44.5%	45.4%
Return on equity based on 12.0% common equity Tier 1 ²⁾		10.3%	12.7%	12.7%	12.2%	10.9%	10.8%	8.2%	11.9%	10.0%
Risk costs in bps of average RWA		12	36	9	8	26	32	31	19	30
Risk-weighted assets (end of period)		148,158	148,023	151,929	153,811	148,767	153,679	151,122	148,158	148,767
Employees (internal FTEs, end of period)		11,677	11,586	11,500	11,483	11,521	11,431	11,383	11,677	11,521
Value at Risk trading positions (average)		5.9	7.1	7.0	6.9	9.1	12.9	11.2		
Four-quarter rolling average key figures										
Cost/income ratio		45.1%	45.0%	44.5%	45.9%	48.5%	49.5%	48.9%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		12.0%	12.1%	11.6%	10.5%	9.1%	8.7%	9.6%		

¹⁾ Key figures based on underlying figures.

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

ING 1.12 Profit or loss: WB - Industry Lending

Profit or loss Wholesale Banking - Industry Lending										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		531	541	542	550	517	506	477	1,614	1,499
Capital charge on book equity		0	0	-0	-0	-0	-0	-0	-0	-0
Interest benefit on total capital		7	8	13	10	11	14	19	28	44
Net interest income		538	549	555	560	528	520	495	1,642	1,543
Net commission income		147	156	155	123	132	150	131	458	414
Investment income		0	-	-	0	1	0	0	0	1
Realised gains and fair value changes on investments		-6	1	-4	-1	-5	-3	-5	-9	-12
Total investment income		-6	1	-4	-0	-4	-2	-5	-9	-11
Valuation result and net trading income		-18	8	-19	-6	3	2	3	-29	8
Other income		35	2	19	15	1	8	-5	56	4
Total other income		17	10	-0	10	4	9	-2	27	12
Total underlying income		696	716	705	693	660	678	620	2,117	1,958
Expenses excl. regulatory costs		167	174	161	168	154	157	149	502	459
Regulatory costs		1	0	17	27	-4	-1	21	18	16
Operating expenses		168	174	178	195	150	156	170	520	475
Gross result		528	542	528	498	510	522	450	1,598	1,483
Addition to loan loss provisions		-4	94	17	2	86	60	98	107	243
Underlying result before tax		532	448	511	496	425	462	353	1,491	1,240
Taxation		157	108	120	124	107	110	83	385	300
Non-controlling interests		2	1	2	-0	1	1	2	4	4
Underlying net result		373	339	389	372	317	352	268	1,102	936
Special items after tax									-	-
Net result		373	339	389	372	317	352	268	1,102	936
Key figures¹⁾										
Cost/income ratio		24.1%	24.4%	25.2%	28.1%	22.7%	23.0%	27.4%	24.5%	24.3%
Return on equity based on 12.0% common equity Tier 1 ²⁾		18.5%	16.5%	18.7%	18.6%	16.6%	18.7%	14.6%	17.9%	16.6%
Risk costs in bps of average RWA		-2	54	10	1	54	38	63	21	52
Risk-weighted assets (end of period)		67,283	67,993	69,428	69,881	63,166	64,670	60,841	67,283	63,166
Four-quarter rolling average key figures										
Cost/income ratio		25.4%	25.1%	24.8%	25.3%	25.4%	26.1%	26.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		18.1%	17.6%	18.2%	17.2%	16.4%	16.8%	16.5%		

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - General Lending & Transaction Services										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		277	279	260	266	253	240	237	817	731
Capital charge on book equity		-0	-0	-0	-1	-1	-1	-1	-1	-2
Interest benefit on total capital		5	6	8	7	8	11	13	19	32
Net interest income		282	284	268	273	261	250	250	834	761
Net commission income		92	103	98	95	93	95	84	293	271
Investment income		0	0	0	0	0	0	0	0	0
Realised gains and fair value changes on investments		0	-	-	-	-	-	-	0	-
Total investment income		0	0	0	0	0	0	0	0	0
Valuation result and net trading income		11	10	10	20	7	9	9	31	24
Other income		1	-1	3	5	2	1	2	3	5
Total other income		11	9	13	25	9	10	11	33	30
Total underlying income		385	396	379	393	362	354	345	1,160	1,062
Expenses excl. regulatory costs		188	190	187	187	179	185	179	564	544
Regulatory costs		-0	1	19	22	-4	5	23	20	24
Operating expenses		188	191	206	209	175	191	202	584	567
Gross result		198	205	174	184	187	164	143	576	494
Addition to loan loss provisions		21	5	-13	9	3	50	2	13	56
Underlying result before tax		177	200	187	175	184	114	141	563	439
Taxation		49	54	48	41	49	27	33	151	109
Non-controlling interests		1	2	2	3	1	3	0	5	4
Underlying net result		126	144	136	131	134	84	107	406	325
Special items after tax									-	-
Net result		126	144	136	131	134	84	107	406	325
Key figures¹⁾										
Cost/income ratio		48.7%	48.2%	54.2%	53.2%	48.3%	53.8%	58.5%	50.4%	53.4%
Return on equity based on 12.0% common equity Tier 1 ²⁾		9.2%	10.5%	10.0%	9.8%	9.9%	6.4%	8.1%	9.9%	8.1%
Risk costs in bps of average RWA		18	4	-11	8	3	45	2	4	17
Risk-weighted assets (end of period)		46,998	45,828	46,333	45,611	45,153	45,787	44,507	46,998	45,153
Four-quarter rolling average key figures										
Cost/income ratio		51.1%	51.0%	52.4%	53.4%	55.0%	57.6%	57.6%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		9.9%	10.1%	9.1%	8.6%	7.8%	7.0%	7.2%		

¹⁾ Key figures based on underlying figures.

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

ING 1.14 Profit or loss: WB - Financial Markets

Profit or loss Wholesale Banking - Financial Markets										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		106	64	84	102	133	69	114	254	316
Capital charge on book equity		-1	-1	-1	-1	-1	-1	-1	-3	-2
Interest benefit on total capital		2	3	5	5	5	8	11	11	24
Net interest income		107	66	89	106	138	76	124	261	338
Net commission income		21	39	27	18	22	29	36	88	87
Investment income		-	-	2	0	0	1	0	2	1
Realised gains and fair value changes on investments		-0	-0	-0	1	-1	1	-0	-0	-0
Total investment income		-0	-0	1	1	-1	2	-0	1	1
Valuation result and net trading income		138	198	249	182	72	222	113	586	407
Other income		-13	-19	-10	-22	-21	-7	-5	-42	-34
Total other income		125	179	239	160	51	215	108	543	373
Total underlying income		253	285	356	285	210	322	268	894	800
Expenses excl. regulatory costs		226	220	227	222	220	219	214	673	653
Regulatory costs		6	2	31	43	-6	-12	53	39	35
Operating expenses		232	222	258	265	214	207	267	712	687
Gross result		21	63	98	19	-4	115	2	182	112
Addition to loan loss provisions		1	1	-0	-8	4	-1	4	1	6
Underlying result before tax		20	63	98	27	-8	116	-2	181	107
Taxation		21	25	27	10	5	33	-8	73	29
Non-controlling interests		1	1	1	0	1	1	1	3	3
Underlying net result		-2	37	70	16	-14	83	5	105	74
Special items after tax		-	-	-	-26				-	-
Net result		-2	37	70	-10	-14	83	5	105	74
Key figures¹⁾										
Cost/income ratio		91.7%	77.8%	72.5%	93.2%	102.0%	64.2%	99.4%	79.6%	85.9%
Return on equity based on 12.0% common equity Tier 1 ²⁾		0.0%	4.9%	8.7%	1.9%	-1.3%	8.3%	0.6%	4.7%	2.6%
Risk costs in bps of average RWA		1	1	-0	-11	5	-1	4	0	2
Risk-weighted assets (end of period)		24,922	24,645	26,253	28,049	30,120	32,378	34,389	24,922	30,120
Four-quarter rolling average key figures										
Cost/income ratio		82.9%	84.5%	80.5%	87.8%	92.2%	87.7%	75.8%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		3.9%	3.3%	4.4%	2.4%	0.9%	2.7%	6.2%		

¹⁾ Key figures based on underlying figures.

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

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

Profit or loss Wholesale Banking - Bank Treasury & Other										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		170	174	174	147	168	194	203	518	565
Capital charge on book equity		-130	-133	-132	-130	-133	-140	-151	-395	-424
Interest benefit on total capital		1	1	2	2	2	3	3	4	8
Net interest income		41	42	43	19	37	56	55	127	149
Net commission income		-9	-1	-0	-1	-3	-2	-0	-10	-5
Investment income		-0	4	3	3	17	1	8	7	26
Realised gains and fair value changes on investments		4	6	23	5	3	14	12	33	29
Total investment income		4	10	26	7	20	15	20	39	55
Valuation result and net trading income		4	32	12	48	52	24	4	48	80
Other income		9	109	23	27	12	23	3	141	39
Total other income		12	141	35	75	64	47	8	189	119
Total underlying income		49	192	104	100	118	117	83	344	317
Expenses excl. regulatory costs		44	84	32	14	65	26	32	161	123
Regulatory costs		6	4	24	8	12	11	4	34	27
Operating expenses		51	88	57	22	77	37	37	195	150
Gross result		-2	104	48	78	41	80	46	149	167
Addition to loan loss provisions		28	36	31	28	4	14	14	95	32
Underlying result before tax		-31	68	17	50	37	66	32	54	135
Taxation		14	21	34	18	-16	96	42	69	122
Non-controlling interests		-1	0	-1	-1	-0	-1	-1	-2	-2
Underlying net result		-44	47	-16	33	53	-30	-9	-14	15
Special items after tax		-	-	-	-123				-	-
Net result		-44	47	-16	-90	53	-30	-9	-14	15
Key figures¹⁾										
Cost/income ratio		104.4%	45.8%	54.3%	22.2%	65.0%	31.4%	44.5%	56.7%	47.3%
Return on equity based on 12.0% common equity Tier 1 ²⁾		-16.2%	16.0%	-5.7%	10.4%	16.6%	-9.1%	-2.8%	-1.8%	1.3%
Risk costs in bps of average RWA		123	148	122	109	16	51	48	131	39
Risk-weighted assets (end of period)		8,956	9,557	9,914	10,270	10,327	10,843	11,385	8,956	10,327
Four-quarter rolling average key figures										
Cost/income ratio		48.9%	47.3%	43.8%	41.3%	58.1%	60.8%	74.3%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		1.4%	9.4%	2.9%	3.5%	-1.0%	-8.4%	-5.5%		

¹⁾ Key figures based on underlying figures.

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

ING 1.16 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Balance sheet related interest		-5	-55	-53	-46	-38	-43	-78	-113	-159
Capital charge on book equity		131	137	133	129	134	145	162	401	441
Interest benefit on total capital		-29	-36	-55	-46	-51	-70	-92	-120	-213
Net interest income		97	46	25	37	45	31	-7	168	69
Net commission income		0	-2	-1	-0	-1	-1	-1	-3	-3
Investment income		-0	1	-3	0	-0	1	-0	-2	1
Realised gains and fair value changes on investments		-3	-7	0	1	27	0	0	-10	27
Total investment income		-3	-6	-3	1	27	1	-0	-11	27
Valuation result and net trading income		-68	-70	-111	-23	-47	13	-44	-249	-79
Other income		5	2	26	10	4	7	8	33	19
Total other income		-64	-68	-85	-12	-43	20	-36	-216	-60
Total underlying income		31	-30	-63	25	27	51	-44	-62	34
Expenses excl. regulatory costs		82	82	70	68	75	76	59	233	210
Regulatory costs		1	1	0	0	0	1	0	2	1
Operating expenses		83	82	70	68	75	76	59	235	210
Gross result		-52	-113	-133	-43	-48	-25	-103	-297	-176
Addition to loan loss provisions		0	1	0	0	-0	0	-0	1	-0
Underlying result before tax		-52	-113	-133	-43	-48	-25	-103	-298	-176
Taxation		12	-12	-41	45	28	-42	-29	-41	-43
Non-controlling interests		-	-	-	-	-	-	-	-	-
Underlying net result		-63	-101	-92	-87	-76	17	-74	-257	-133
Special items after tax		0			-27				0	-
Net result		-63	-101	-92	-115	-76	17	-74	-257	-133
Key figures¹⁾										
Risk-weighted assets (end of period)		2,994	2,630	3,190	4,479	4,844	4,788	5,928	2,994	4,844
Employees (internal FTEs, end of period)		3	3	3	3	3	3	3	3	3

¹⁾ Key figures based on underlying figures.

ING 1.17 Geographical split: 3Q2017

Geographical split 3Q2017

In EUR million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
Profit or loss																				
Net interest income	1,153	924	229	512	446	66	556	438	118	385	285	100	388	332	55	398	398	97	0	97
Net commission income	206	148	58	113	93	20	65	53	12	57	32	25	79	66	14	122	122	0	0	0
Investment income	5	3	2	4	3	1	2	2	-	-2	-0	-2	79	79	0	-4	-4	-2	0	-3
Other income	95	64	32	70	46	24	-25	-24	-1	-18	-25	7	42	30	12	93	93	-65	-1	-64
Total underlying income	1,460	1,138	322	699	588	111	599	470	129	422	292	130	588	507	81	610	610	30	-1	31
Expenses excl. regulatory costs	625	454	171	444	352	91	258	229	29	283	241	42	246	212	34	255	255	84	2	82
Regulatory costs	21	21	-0	-1	-1	-0	19	19	0	16	16	0	29	25	5	9	9	1	0	1
Operating expenses	646	475	171	443	351	91	277	248	29	299	257	42	276	237	39	264	264	85	2	83
Gross result	814	663	151	256	236	20	322	222	100	122	35	88	313	270	43	346	346	-55	-3	-52
Addition to loan loss provisions	-16	-22	6	36	28	8	-2	2	-4	44	19	25	55	50	5	7	7	0	-	0
Underlying result before tax	830	685	145	220	208	12	324	220	104	79	16	63	258	220	38	339	339	-55	-3	-52
Retail Banking	685	685		208	208		220	220		16	16		220	220						
Wholesale Banking	145		145	12		12	104		104	63		63	38		38	339	339	-3	-3	
Corporate Line																		-52		-52
Underlying result before tax	830	685	145	220	208	12	324	220	104	79	16	63	258	220	38	339	339	-55	-3	-52
Customer lending/deposits (in EUR billion)																				
Residential mortgages	116.7	115.8	0.9	37.9	37.8	0.0	69.7	69.7	0.1	50.1	50.1	0.0	8.4	8.4	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	74.9	35.0	39.8	57.4	41.8	15.6	36.2	11.9	24.3	28.5	6.5	22.0	27.6	18.8	8.8	61.0	61.0	-0.0	0.0	-0.0
Customer deposits	169.1	140.5	28.6	98.9	83.5	15.4	133.1	132.3	0.8	89.4	87.8	1.7	34.2	29.9	4.2	13.6	13.6	-0.1	0.0	-0.1
Key figures²⁾																				
Cost/income ratio	44.3%	41.8%	53.1%	63.3%	59.8%	82.1%	46.2%	52.7%	22.5%	71.0%	88.1%	32.4%	46.9%	46.8%	47.5%	43.2%	43.2%	n.a.	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	26.6%	34.3%	14.5%	7.5%	12.7%	-3.8%	19.3%	22.5%	13.3%	5.1%	0.5%	9.4%	16.8%	17.7%	13.0%	12.1%	12.1%	-87.7%	-201.3%	-76.1%
Risk costs in bps of average RWA	-8	-17	8	28	32	19	-2	3	-12	59	53	64	50	56	24	4	4	2	-	2
Risk-weighted assets (end of period)	80,208	49,254	30,954	51,170	35,285	15,885	37,793	25,047	12,746	30,130	14,639	15,491	44,225	35,659	8,566	64,290	64,290	3,143	226	2,917
Employees (internal FTEs, end of period)	12,430	8,893	3,537	9,713	8,241	1,472	4,998	4,680	318	4,206	3,618	588	15,819	14,437	1,382	4,375	4,375	8	5	3
Four-quarter rolling average key figures																				
Cost/income ratio	49.6%	49.4%	50.4%	63.0%	62.3%	65.8%	45.3%	51.2%	23.6%	61.2%	73.2%	32.6%	52.9%	53.4%	50.4%	44.5%	44.5%	n.a.	8.5%	n.a.
Return on equity based on 12.0% common equity Tier 1 ³⁾	22.5%	28.2%	13.9%	10.8%	13.3%	5.5%	20.3%	22.6%	15.9%	10.7%	13.5%	8.2%	11.5%	11.5%	11.5%	12.0%	12.0%	-58.1%	212.9%	-73.3%

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

²⁾ Key figures based on underlying figures.

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

ING 1.18 Geographical split: Comparable quarters

Geographical split comparable quarters

In EUR million	Total Banking		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016	3Q2017	3Q2016
Profit or loss																
Net interest income	3,490	3,385	1,153	1,187	512	564	556	530	385	341	388	333	398	385	97	46
Net commission income	643	605	206	190	113	115	65	60	57	41	79	85	122	114	0	-1
Investment income	82	139	5	16	4	12	2	0	-2	9	79	81	-4	-6	-2	27
Other income	193	235	95	82	70	99	-25	-7	-18	13	42	76	93	5	-65	-34
Total underlying income	4,408	4,363	1,460	1,475	699	790	599	584	422	403	588	574	610	498	30	38
Expenses excl. regulatory costs	2,195	2,155	625	717	444	439	258	221	283	215	246	248	255	235	84	80
Regulatory costs	94	65	21	17	-1	16	19	-8	16	15	29	28	9	-2	1	0
Operating expenses	2,289	2,220	646	734	443	454	277	212	299	230	276	276	264	233	85	80
Gross result	2,119	2,143	814	741	256	336	322	371	122	174	313	299	346	265	-55	-42
Addition to loan loss provisions	124	265	-16	64	36	57	-2	6	44	29	55	54	7	55	0	-0
Underlying result before tax	1,995	1,878	830	677	220	279	324	366	79	144	258	244	339	210	-55	-42
Retail Banking	1,348	1,288	685	542	208	202	220	282	16	66	220	196	-	-	-	-
Wholesale Banking	698	638	145	135	12	77	104	84	63	78	38	48	339	210	-3	6
Corporate Line	-52	-48	-	-	-	-	-	-	-	-	-	-	-	-	-52	-48
Underlying result before tax	1,995	1,878	830	677	220	279	324	366	79	144	258	244	339	210	-55	-42
Taxation	595	522	179	169	105	69	105	130	33	50	35	34	111	42	27	29
Non-controlling interests	21	20	-	-	0	1	1	1	-	-	21	18	-	-	-	-
Underlying net result	1,378	1,336	650	508	115	209	219	235	46	95	202	193	229	167	-82	-71
Special items after tax	0	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-
Net result Banking	1,378	1,336	650	508	115	209	219	235	46	95	202	193	229	167	-82	-71
Customer lending/deposits (in EUR billion)																
Residential mortgages	282.8	282.4	116.7	124.4	37.9	35.3	69.7	68.3	50.1	46.6	8.4	7.8	0.0	0.0	0.0	0.0
Other customer lending	285.5	273.2	74.9	75.7	57.4	55.4	36.2	30.4	28.5	24.8	27.6	26.7	61.0	59.4	-0.0	0.8
Customer deposits	538.1	516.9	169.1	164.2	98.9	97.1	133.1	126.2	89.4	84.1	34.2	32.5	13.6	13.1	-0.1	-0.3
Key figures¹⁾																
Cost/income ratio	51.9%	50.9%	44.3%	49.8%	63.3%	57.5%	46.2%	36.4%	71.0%	56.9%	46.9%	48.0%	43.2%	46.8%	280.1%	210.6%
Return on equity based on 12.0% common equity Tier 1 ²⁾	15.0%	14.3%	26.6%	19.3%	7.5%	13.7%	19.3%	22.3%	5.1%	11.9%	16.8%	15.4%	12.1%	8.7%	-87.7%	-46.5%
Risk costs in bps of average RWA	16	33	-8	29	28	44	-2	6	59	44	50	47	4	34	2	-0
Risk-weighted assets (end of period)	311,036	312,820	80,208	85,620	51,170	51,160	37,793	35,739	30,130	26,838	44,225	45,236	64,290	63,120	3,220	5,108
Employees (internal FTEs, end of period)	51,550	51,776	12,430	12,507	9,713	10,288	4,998	4,754	4,206	4,034	15,819	16,052	4,375	4,132	8	8
Four-quarter rolling average key figures																
Cost/income ratio	53.8%	56.5%	49.6%	60.7%	63.0%	57.2%	45.3%	42.5%	61.2%	56.2%	52.9%	55.7%	44.5%	46.9%	n.a.	n.a.
Return on equity based on 12.0% common equity Tier 1 ²⁾	14.5%	11.8%	22.5%	12.7%	10.8%	12.6%	20.3%	22.2%	10.7%	12.5%	11.5%	10.1%	12.0%	8.6%	-58.1%	-25.7%

¹⁾ Key figures based on underlying figures.

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

ING 1.19 Geographical split: Netherlands

Geographical split Netherlands										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		1,153	1,129	1,127	1,195	1,187	1,136	1,182	3,409	3,504
Net commission income		206	224	224	188	190	203	197	654	591
Investment income		5	8	31	2	16	29	33	44	78
Other income		95	120	70	110	82	84	11	286	178
Total underlying income		1,460	1,482	1,451	1,495	1,475	1,452	1,423	4,393	4,350
Expenses excl. regulatory costs		625	686	664	712	717	886	760	1,975	2,364
Regulatory costs		21	19	105	90	17	7	111	145	135
Operating expenses		646	705	769	802	734	893	871	2,120	2,499
Gross result		814	777	682	693	741	558	552	2,273	1,851
Addition to loan loss provisions		-16	17	-11	51	64	103	92	-10	258
Underlying result before tax		830	760	693	642	677	456	460	2,283	1,593
Retail Banking		685	565	477	502	542	325	336	1,727	1,203
Wholesale Banking		145	195	216	140	135	131	124	555	390
Corporate Line									-	-
Underlying result before tax		830	760	693	642	677	456	460	2,283	1,593
Customer lending/deposits (in EUR billion)										
Residential mortgages		116.7	118.3	119.9	121.9	124.4	126.0	127.0	116.7	124.4
Other customer lending		74.9	76.9	75.2	73.3	75.7	76.2	72.9	74.9	75.7
Customer deposits		169.1	164.5	166.0	165.2	164.2	162.2	157.8	169.1	164.2
Key figures¹⁾										
Cost/income ratio		44.3%	47.6%	53.0%	53.6%	49.8%	61.5%	61.2%	48.3%	57.4%
Return on equity based on 12.0% common equity Tier 1 ²⁾		26.6%	23.4%	21.1%	18.9%	19.3%	12.7%	12.3%	23.7%	14.7%
Risk costs in bps of average RWA		-8	8	-5	24	29	45	39	-2	38
Risk-weighted assets (end of period)		80,208	82,514	79,738	83,901	85,620	89,776	91,816	80,208	85,620
Employees (internal FTEs, end of period)		12,430	12,306	12,438	12,416	12,507	12,672	12,957	12,430	12,507
Four-quarter rolling average key figures										
Cost/income ratio		49.6%	51.0%	54.5%	56.5%	60.7%	62.6%	60.6%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		22.5%	20.6%	17.9%	15.7%	12.7%	11.0%	10.7%		

¹⁾ Key figures based on underlying figures.

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

ING 1.20 Geographical split: Belgium

Geographical split Belgium ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		512	528	551	533	564	553	533	1,591	1,651
Net commission income		113	148	139	99	115	127	140	401	383
Investment income		4	20	7	-2	12	3	36	31	51
Other income		70	125	142	187	99	211	14	337	323
Total underlying income		699	822	839	817	790	895	723	2,360	2,408
Expenses excl. regulatory costs		444	481	428	403	439	285	417	1,353	1,141
Regulatory costs		-1	-13	226	34	16	6	196	211	218
Operating expenses		443	468	654	437	454	291	614	1,564	1,359
Gross result		256	354	185	380	336	604	109	795	1,049
Addition to loan loss provisions		36	19	58	33	57	93	33	114	182
Underlying result before tax		220	335	127	348	279	512	76	682	867
Retail Banking		208	304	73	252	202	401	106	585	709
Wholesale Banking		12	30	54	96	77	111	-30	97	158
Corporate Line									-	-
Underlying result before tax		220	335	127	348	279	512	76	682	867
Customer lending/deposits (in EUR billion)										
Residential mortgages		37.9	36.9	36.2	35.8	35.3	34.9	34.5	37.9	35.3
Other customer lending		57.4	57.8	57.4	57.2	55.4	54.6	52.7	57.4	55.4
Customer deposits		98.9	98.0	96.9	94.9	97.1	97.7	98.4	98.9	97.1
Key figures²⁾										
Cost/income ratio		63.3%	56.9%	77.9%	53.5%	57.5%	32.5%	84.9%	66.3%	56.4%
Return on equity based on 12.0% common equity Tier 1 ³⁾		7.5%	14.1%	5.4%	16.1%	13.7%	22.7%	3.9%	9.0%	13.5%
Risk costs in bps of average RWA		28	15	45	26	44	73	26	30	48
Risk-weighted assets (end of period)		51,170	51,640	51,242	51,306	51,160	51,250	50,271	51,170	51,160
Employees (internal FTEs, end of period)		9,713	9,875	9,988	10,190	10,288	10,347	10,479	9,713	10,288
Four-quarter rolling average key figures										
Cost/income ratio		63.0%	61.6%	54.9%	55.7%	57.2%	58.8%	64.6%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		10.8%	12.3%	14.4%	14.1%	12.6%	13.3%	12.2%		

¹⁾ Including ING Luxembourg.

²⁾ Key figures based on underlying figures.

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

ING 1.21 Geographical split: Germany

Geographical split Germany ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		556	522	528	506	530	484	505	1,607	1,518
Net commission income		65	65	60	60	60	61	59	190	181
Investment income		2	0	11	-1	0	44	4	14	48
Other income		-25	3	-6	5	-7	24	4	-28	22
Total underlying income		599	590	594	571	584	614	572	1,783	1,769
Expenses excl. regulatory costs		258	250	252	236	221	223	216	761	660
Regulatory costs		19	15	53	-18	-8	14	103	87	109
Operating expenses		277	265	306	218	212	237	319	848	769
Gross result		322	325	288	353	371	376	253	935	1,000
Addition to loan loss provisions		-2	2	-1	-41	6	16	6	-0	28
Underlying result before tax		324	322	289	394	366	360	247	935	973
Retail Banking		220	214	185	321	282	279	174	618	734
Wholesale Banking		104	109	104	73	84	81	73	317	239
Corporate Line									-	-
Underlying result before tax		324	322	289	394	366	360	247	935	973
Customer lending/deposits (in EUR billion)										
Residential mortgages		69.7	69.4	68.9	68.8	68.3	67.5	66.5	69.7	68.3
Other customer lending		36.2	35.2	32.8	32.7	30.4	27.7	27.7	36.2	30.4
Customer deposits		133.1	133.8	132.7	129.9	126.2	124.4	121.8	133.1	126.2
Key figures²⁾										
Cost/income ratio		46.2%	45.0%	51.5%	38.1%	36.4%	38.7%	55.8%	47.6%	43.5%
Return on equity based on 12.0% common equity Tier 1 ³⁾		19.3%	19.2%	17.2%	25.7%	22.3%	25.3%	16.2%	18.6%	21.3%
Risk costs in bps of average RWA		-2	3	-1	-45	6	19	7	-0	11
Risk-weighted assets (end of period)		37,793	38,011	36,616	37,793	35,739	34,721	33,731	37,793	35,739
Employees (internal FTEs, end of period)		4,998	4,952	4,912	4,833	4,754	4,673	4,607	4,998	4,754
Four-quarter rolling average key figures										
Cost/income ratio		45.3%	42.8%	41.2%	42.2%	42.5%	45.0%	46.1%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		20.3%	21.1%	22.6%	22.5%	22.2%	21.0%	19.8%		

¹⁾ Including ING Austria.

²⁾ Key figures based on underlying figures.

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

ING 1.22 Geographical split: Other Challengers

Geographical split Other Challengers ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		385	373	375	332	341	354	347	1,134	1,042
Net commission income		57	57	56	58	41	34	38	170	113
Investment income		-2	3	3	45	9	11	-0	3	20
Other income		-18	5	17	12	13	28	14	4	55
Total underlying income		422	439	450	448	403	427	399	1,311	1,230
Expenses excl. regulatory costs		283	235	237	242	215	202	216	755	632
Regulatory costs		16	15	23	25	15	14	22	54	51
Operating expenses		299	250	260	267	230	216	238	809	684
Gross result		122	189	191	180	174	211	161	502	546
Addition to loan loss provisions		44	57	40	24	29	37	29	140	95
Underlying result before tax		79	132	151	156	144	175	132	362	451
Retail Banking		16	84	107	84	66	102	73	207	241
Wholesale Banking		63	48	44	71	78	72	59	155	210
Corporate Line		-	-	-	-	-	-	-	-	-
Underlying result before tax		79	132	151	156	144	175	132	362	451
Customer lending/deposits (in EUR billion)										
Residential mortgages		50.1	49.6	50.6	48.3	46.6	45.3	44.8	50.1	46.6
Other customer lending		28.5	26.6	26.9	25.9	24.8	24.6	24.3	28.5	24.8
Customer deposits		89.4	88.9	88.9	86.4	84.1	82.6	82.3	89.4	84.1
Key figures²⁾										
Cost/income ratio		71.0%	57.0%	57.6%	59.7%	56.9%	50.5%	59.6%	61.7%	55.6%
Return on equity based on 12.0% common equity Tier 1 ³⁾		5.1%	10.3%	12.5%	15.2%	11.9%	15.7%	10.5%	9.2%	12.7%
Risk costs in bps of average RWA		59	77	56	36	44	55	43	64	47
Risk-weighted assets (end of period)		30,130	29,688	29,035	28,297	26,838	26,449	27,113	30,130	26,838
Employees (internal FTEs, end of period)		4,206	4,153	4,102	4,038	4,034	4,009	3,972	4,206	4,034
Four-quarter rolling average key figures										
Cost/income ratio		61.2%	57.8%	56.3%	56.7%	56.2%	56.0%	60.0%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		10.7%	12.4%	13.8%	13.3%	12.5%	12.5%	9.9%		

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

²⁾ Key figures based on underlying figures.

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

ING 1.23 Geographical split: Growth Markets

Geographical split Growth Markets ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		388	384	359	341	333	303	298	1,130	933
Net commission income		79	88	73	87	85	70	67	240	222
Investment income		79	22	1	-2	81	84	7	102	172
Other income		42	35	64	80	76	67	68	141	211
Total underlying income		588	529	496	506	574	524	439	1,613	1,537
Expenses excl. regulatory costs		246	244	233	252	248	232	240	724	720
Regulatory costs		29	31	43	42	28	34	26	103	88
Operating expenses		276	275	276	295	276	266	266	827	808
Gross result		313	253	220	211	299	257	173	787	729
Addition to loan loss provisions		55	57	53	84	54	43	59	165	156
Underlying result before tax		258	197	168	127	244	214	115	622	573
Retail Banking		220	159	131	90	196	169	78	510	442
Wholesale Banking		38	37	37	37	48	45	37	112	131
Corporate Line		-	-	-	-	-	-	-	-	-
Underlying result before tax		258	197	168	127	244	214	115	622	573
Customer lending/deposits (in EUR billion)										
Residential mortgages		8.4	8.3	8.0	7.7	7.8	7.4	7.3	8.4	7.8
Other customer lending		27.6	27.6	26.8	26.0	26.7	26.2	25.7	27.6	26.7
Customer deposits		34.2	34.0	34.1	32.8	32.5	32.4	32.2	34.2	32.5
Key figures²⁾										
Cost/income ratio		46.9%	52.0%	55.6%	58.3%	48.0%	50.8%	60.5%	51.3%	52.6%
Return on equity based on 12.0% common equity Tier 1 ³⁾		16.8%	11.5%	10.2%	7.4%	15.4%	12.6%	6.9%	12.8%	11.6%
Risk costs in bps of average RWA		50	52	49	76	47	38	52	50	46
Risk-weighted assets (end of period)		44,225	43,916	43,922	43,185	45,236	46,071	45,540	44,225	45,236
Employees (internal FTEs, end of period)		15,819	15,782	15,783	15,870	16,052	16,119	16,158	15,819	16,052
Four-quarter rolling average key figures										
Cost/income ratio		52.9%	53.3%	53.0%	54.0%	55.7%	57.2%	60.1%		
Return on equity based on 12.0% common equity Tier 1 ³⁾		11.5%	11.2%	11.4%	10.6%	10.1%	9.3%	7.9%		

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

²⁾ Key figures based on underlying figures.

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

Geographical split Growth Markets - Asian stakes										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Underlying result before tax		72	13	13	11	90	12	16	97	118
Risk-weighted assets (end of period) ⁴⁾		11,052	11,210	11,800	11,204	11,697	12,093	11,357	11,052	11,697

Market value ⁴⁾ - Asian stakes	
In EUR million	30 Sep 2017
TMB (25.0% held at ING Bank NV + 4.9% held at ING Group) ⁴⁾	840
Bank of Beijing (13.6%)	2,363
Kotak Mahindra Bank (3.7%)	925
Total valuation	4,128

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

ING 1.24 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		398	376	387	398	385	407	389	1,161	1,181
Net commission income		122	133	131	117	114	114	107	386	335
Investment income		-4	-4	-2	-2	-6	-1	-5	-10	-11
Other income		93	99	101	82	5	47	80	293	133
Total underlying income		610	604	617	595	498	567	572	1,831	1,638
Expenses excl. regulatory costs		255	261	251	243	235	251	231	767	717
Regulatory costs		9	2	24	36	-2	-1	37	35	34
Operating expenses		264	263	275	279	233	250	267	801	750
Gross result		346	341	342	316	265	318	305	1,030	888
Addition to loan loss provisions		7	76	-7	-13	55	15	46	76	116
Underlying result before tax		339	265	349	330	210	302	259	954	771
Retail Banking									-	-
Wholesale Banking		339	265	349	330	210	302	259	954	771
Corporate Line									-	-
Underlying result before tax		339	265	349	330	210	302	259	954	771
Customer lending/deposits (in EUR billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		61.0	60.8	63.9	63.0	59.4	60.5	55.0	61.0	59.4
Customer deposits		13.6	14.5	15.3	14.0	13.1	13.7	13.4	13.6	13.1
Key figures¹⁾										
Cost/income ratio		43.2%	43.5%	44.5%	46.8%	46.8%	44.0%	46.7%	43.8%	45.8%
Return on equity based on 12.0% common equity Tier 1 ²⁾		12.1%	10.0%	12.7%	13.1%	8.7%	8.2%	9.8%	11.6%	8.9%
Risk costs in bps of average RWA		4	48	-4	-8	34	9	29	16	24
Risk-weighted assets (end of period)		64,290	61,541	65,766	65,110	63,120	65,780	63,626	64,290	63,120
Employees (internal FTEs, end of period)		4,375	4,267	4,233	4,191	4,132	4,007	3,908	4,375	4,132
Four-quarter rolling average key figures										
Cost/income ratio		44.5%	45.4%	45.5%	46.1%	46.9%	45.3%	42.5%		
Return on equity based on 12.0% common equity Tier 1 ²⁾		12.0%	11.1%	10.7%	9.9%	8.6%	9.4%	11.8%		

¹⁾ Key figures based on underlying figures.

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

ING 1.25 Geographical split: Other

Geographical split Other ¹⁾										
In EUR million	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016	9M2017	9M2016
Profit or loss										
Net interest income		97	47	26	36	46	31	-6	169	71
Net commission income		0	-2	-1	0	-1	-1	-1	-3	-2
Investment income		-2	-6	-3	-1	27	1	-4	-12	24
Other income		-65	27	-73	-7	-34	36	-31	-111	-29
Total underlying income		30	66	-52	29	38	68	-41	44	65
Expenses excl. regulatory costs		84	84	72	71	80	77	61	240	219
Regulatory costs		1	1	0	0	0	1	0	2	1
Operating expenses		85	85	72	71	80	78	61	241	219
Gross result		-55	-19	-124	-42	-42	-10	-103	-197	-155
Addition to loan loss provisions		0	1	0	0	-0	0	-0	1	-0
Underlying result before tax		-55	-19	-124	-42	-42	-10	-102	-198	-155
Retail Banking									-	-
Wholesale Banking		-3	94	9	0	6	15	1	100	22
Corporate Line		-52	-113	-133	-43	-48	-25	-103	-298	-176
Underlying result before tax		-55	-19	-124	-42	-42	-10	-102	-198	-155
Customer lending/deposits (in EUR billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		-0.0	-0.2	-0.0	0.8	0.8	0.8	0.7	-0.0	0.8
Customer deposits		-0.1	-0.4	-0.2	-0.2	-0.3	-0.2	-0.3	-0.1	-0.3
Key figures²⁾										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	338.1%
Return on equity based on 12.0% common equity Tier 1 ³⁾		-87.7%	-10.0%	-70.4%	-60.9%	-46.5%	17.1%	-40.4%	-56.8%	-23.0%
Risk costs in bps of average RWA		2	7	0	1	-0	0	-0	3	-0
Risk-weighted assets (end of period)		3,220	3,027	3,477	4,733	5,108	5,068	6,259	3,220	5,108
Employees (internal FTEs, end of period)		8	8	8	8	8	7	8	8	8
Four-quarter rolling average key figures										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.		
Return on equity based on 12.0% common equity Tier 1 ³⁾		-58.1%	-49.4%	-36.8%	-31.5%	-25.7%	-28.8%	-41.3%		

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

²⁾ Key figures based on underlying figures.

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

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017
Cash and balances with central banks	20,667	17,894	20,667	17,894		
Loans and advances to banks	30,559	27,987	30,491	27,985	68	2
Financial assets at fair value through profit or loss						
- trading assets	133,720	135,246	133,730	135,256	-10	-10
- non-trading derivatives	2,299	2,926	2,207	2,831	92	95
- designated as at fair value through profit or loss	5,015	4,971	5,015	4,971		
Investments						
- available-for-sale investments	70,347	73,135	70,347	73,135		
of which equity securities	3,854	3,936	3,854	3,936		
of which debt securities	66,493	69,199	66,493	69,199		
- held-to-maturity investments	8,898	10,306	8,898	10,306		
Loans and advances to customers						
- customer lending excl. provision for loan losses	568,339	567,436	568,660	567,702	-321	-266
- securities at amortised cost	5,021	5,835	5,021	5,835		
- provision for loan losses	-4,852	-5,034	-4,852	-5,034		
Investments in associates and joint ventures	1,066	1,066	929	930	137	136
Property and equipment	1,885	1,938	1,885	1,938		
Intangible assets	1,495	1,491	1,495	1,491		
Current tax assets	267	350	267	350		
Deferred tax assets	890	880	890	880		
Other assets	16,085	15,624	15,979	15,600	106	24
Assets held for sale						
Total assets	861,701	862,051	861,629	862,070	72	-19

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
In EUR million	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
Cash and balances with central banks		20,667	17,894	40,466	18,144	24,331	26,121	29,972
Loans and advances to banks		30,559	27,987	30,857	28,858	27,192	29,024	28,085
Financial assets at fair value through profit or loss								
- trading assets		133,720	135,246	129,332	114,504	136,888	147,110	141,635
- non-trading derivatives		2,299	2,926	2,356	2,490	2,459	2,653	3,492
- designated as at fair value through profit or loss		5,015	4,971	4,848	5,099	4,532	4,865	3,611
Investments								
- available-for-sale investments		70,347	73,135	78,227	82,912	85,463	88,545	88,846
of which equity securities		3,854	3,936	4,145	4,024	3,847	4,168	4,099
of which debt securities		66,493	69,199	74,082	78,888	81,616	84,377	84,747
- held-to-maturity investments		8,898	10,306	9,083	8,751	7,796	7,790	7,566
Loans and advances to customers¹⁾								
- customer lending excl. provision for loan losses		568,339	567,436	566,739	561,367	555,645	551,781	539,136
- securities at amortised cost		5,021	5,835	7,426	7,471	8,472	8,911	9,060
- provision for loan losses		-4,852	-5,034	-5,100	-5,178	-5,513	-5,723	-5,618
Investments in associates and joint ventures		1,066	1,066	1,180	1,141	983	956	935
Property and equipment		1,885	1,938	1,990	2,002	1,987	1,972	1,999
Intangible assets		1,495	1,491	1,477	1,484	1,623	1,600	1,531
Current tax assets		267	350	394	314	318	570	494
Deferred tax assets		890	880	889	1,000	804	720	819
Other assets		16,085	15,624	14,651	14,722	17,562	18,764	16,020
Assets held for sale								1,315
Total assets before change accounting policy		861,701	862,051	884,815	845,081	870,542	885,659	868,897
Impact change accounting policy on Loans and advances to customers ¹⁾								172,695
Total assets		861,701	862,051	884,815	845,081	870,542	885,659	1,041,592

¹⁾ ING changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. In this document, however, the 31 March 2016 cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

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

ING Group: Total liabilities and equity						
In EUR million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017
Deposits from banks	39,023	39,248	39,023	39,248		
Customer deposits	538,098	533,210	549,039	544,355	-10,941	-11,145
Financial liabilities at fair value through profit or loss						
- trading liabilities	91,450	88,677	91,450	88,677		
- non-trading derivatives	2,440	2,939	2,464	2,959	-24	-20
- designated as at fair value through profit or loss	11,084	11,586	11,084	11,580		6
Current tax liability	858	571	943	649	-85	-78
Deferred tax liabilities	715	682	715	682		
Provisions	1,810	1,873	1,810	1,873		
Other liabilities	17,667	17,598	17,561	17,535	106	63
Debt securities in issue	91,451	98,968	86,479	93,883	4,972	5,085
Subordinated loans	16,653	16,340	16,506	16,265	147	75
Liabilities held for sale						
Total liabilities	811,249	811,692	817,074	817,706	-5,825	-6,014
Shareholders' equity	49,770	49,685	43,873	43,690	5,897	5,995
Non-controlling interests	682	674	682	674		
Total equity	50,452	50,359	44,555	44,364	5,897	5,995
Total liabilities and equity	861,701	862,051	861,629	862,070	72	-19

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

ING Group: Total liabilities and equity								
In EUR million	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
Deposits from banks		39,023	39,248	39,182	31,964	36,971	34,682	33,852
Customer deposits ¹⁾		538,098	533,210	533,737	522,942	516,884	512,819	505,557
Financial liabilities at fair value through profit or loss								
- trading liabilities		91,450	88,677	95,330	83,167	104,754	114,166	104,963
- non-trading derivatives		2,440	2,939	3,070	3,541	3,518	3,900	4,074
- designated as at fair value through profit or loss		11,084	11,586	11,716	12,266	12,509	12,491	12,203
Current tax liability		858	571	560	546	653	637	531
Deferred tax liabilities		715	682	734	919	1,029	992	981
Provisions		1,810	1,873	1,924	2,028	985	1,027	911
Other liabilities		17,667	17,598	17,366	16,852	17,605	19,043	18,024
Debt securities in issue		91,451	98,968	113,048	103,234	109,590	119,384	122,740
Subordinated loans		16,653	16,340	16,752	17,223	15,956	16,812	15,581
Liabilities held for sale								
Total liabilities before change accounting policy		811,249	811,692	833,419	794,682	820,453	835,954	819,417
impact change accounting policy on Customer deposits ¹⁾								172,695
Total liabilities		811,249	811,692	833,419	794,682	820,453	835,954	992,112
Shareholders' equity (in parent)		49,770	49,685	50,741	49,793	49,444	49,086	48,810
Non-controlling interests		682	674	655	606	645	619	670
Total equity		50,452	50,359	51,396	50,399	50,089	49,705	49,480
Total liabilities and equity		861,701	862,051	884,815	845,081	870,542	885,659	1,041,592

¹⁾ ING changed its accounting policy for the netting of cash pooling arrangements in the second quarter of 2016. In accordance with IFRS, the comparable amounts must be adjusted. In this document, however, the 31 March 2016 cash pool balances in Loans and advances to customers and Customer deposits are still presented on a net basis in order to provide consistent information to its users.

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In EUR million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017
Share capital	39	39	525	525	-486	-486
Share premium	17,005	17,003	16,542	16,542	463	461
Revaluation reserve equity securities	2,562	2,647	2,562	2,647		
Revaluation reserve debt securities	999	1,007	1,001	1,008	-2	-1
Revaluation reserve cashflow hedge	379	382	379	382		
Other revaluation reserve	193	199	191	196	2	3
Remeasurement of the net defined benefit asset/liability	-384	-361	-384	-361		
Currency translation reserve	-1,486	-1,221	-1,504	-1,240	18	19
Treasury shares	-10	-10			-10	-10
Retained earnings and other reserves	26,583	27,486	20,558	21,379	6,025	6,107
Net result year to date	3,890	2,514	4,003	2,612	-113	-98
Shareholders' equity	49,770	49,685	43,873	43,690	5,897	5,995
Non-controlling interests	682	674	682	674		
Total equity	50,452	50,359	44,555	44,364	5,897	5,995
Key figures						
Shareholders' equity per share in EUR	12.81	12.79				
Shares outstanding in the market (in million)	3,885	3,885				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2017	30 Sep 2017	30 Jun 2017	31 Mar 2017	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
In EUR million								
Share capital		39	39	39	39	39	931	928
Share premium		17,005	17,003	16,997	16,950	16,948	16,055	16,055
Revaluation reserve equity securities		2,562	2,647	2,802	2,656	2,481	2,429	2,238
Revaluation reserve debt securities		999	1,007	1,044	1,174	1,299	1,324	1,257
Revaluation reserve cashflow hedge		379	382	565	777	1,248	1,287	1,129
Other revaluation reserve		193	199	203	204	205	334	325
Remeasurement of the net defined benefit asset/liability		-384	-361	-362	-371	-389	-365	-347
Currency translation reserve		-1,486	-1,221	-801	-770	-758	-716	-760
Treasury shares		-10	-10	-12	-8	-9	-11	-11
Retained earnings and other reserves		26,583	27,486	29,123	24,491	24,480	25,266	26,739
Net result year to date		3,890	2,514	1,143	4,651	3,900	2,552	1,257
Shareholders' equity		49,770	49,685	50,741	49,793	49,444	49,086	48,810
Non-controlling interests		682	674	655	606	645	619	670
Total equity		50,452	50,359	51,396	50,399	50,089	49,705	49,480
Key figures								
Shareholders' equity per share in EUR		12.81	12.79	13.07	12.84	12.75	12.66	12.61

ING 2.7 Capital position

Capital position

In EUR million	ING Group				ING Bank			
	2019 rules (fully loaded)		2017 rules (phased in)		2019 rules (fully loaded)		2017 rules (phased in)	
	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017	30 Sep 2017	30 Jun 2017
Shareholders' equity (parent)	49,770	49,685	49,770	49,685	43,873	43,690	43,873	43,690
- Interim profit not included in CET1 capital ¹⁾	-1,626	-1,706	-1,626	-1,706	-853	-853	-853	-853
- Minority interests, counting as CET 1 capital	400	411	400	411	400	411	400	411
- Goodwill and intangibles deductible from CET 1	-1,719	-1,699	-1,375	-1,359	-1,688	-1,687	-1,351	-1,350
- Shortfall on expected loan loss provision	-960	-938	-768	-750	-959	-937	-767	-750
- Adjustment Revaluation reserve bonds			-200	-201			-200	-202
- Adjustment Revaluation reserve equity			-512	-529			-512	-529
- Adjustment Revaluation reserve real estate			-39	-40			-38	-39
- Adjustment Revaluation reserve cash flow hedge	-379	-382	-379	-382	-379	-382	-379	-382
- Treasury shares (ING Group)					-10	-9	-10	-9
- Prudent Valuation adjustment	-25	-29	-25	-29	-7	-10	-7	-10
- Own credit risk	149	148	149	148	149	148	149	148
- Defined benefit remeasurement			154	144			154	144
- Defined benefit pension fund assets	-448	-463	-359	-371	-448	-463	-359	-371
- Deferred tax assets	-138	-142	-110	-113	-138	-142	-110	-113
- Own credit risk adjustments to derivatives (DVA)	-21	-26	-17	-21	-21	-26	-17	-21
Regulatory adjustments	-4,769	-4,825	-4,709	-4,798	-3,955	-3,951	-3,901	-3,926
Available common equity Tier 1 capital	45,002	44,860	45,062	44,888	39,919	39,739	39,972	39,764
Subordinated loans qualifying as Tier 1 capital ^{2), 3)}	5,198	6,212	5,198	6,212	5,049	6,082	5,049	6,082
Regulatory adjustments additional Tier 1	11		-428	-434	11		-422	-431
Available Tier 1 capital	50,212	51,072	49,832	50,666	44,979	45,820	44,599	45,414
Supplementary capital - Tier 2 bonds ⁴⁾	11,152	10,212	11,152	10,212	11,152	10,212	11,152	10,212
Regulatory adjustments Tier 2	115	115	19	21	115	115	19	21
Available BIS capital	61,478	61,399	61,002	60,899	56,245	56,147	55,770	55,647
Risk-weighted assets	311,036	310,336	311,036	310,336	310,255	309,632	310,255	309,632
Common equity Tier 1 ratio	14.5%	14.5%	14.5%	14.5%	12.9%	12.8%	12.9%	12.8%
Tier 1 ratio	16.1%	16.5%	16.0%	16.3%	14.5%	14.8%	14.4%	14.7%
Total capital ratio	19.8%	19.8%	19.6%	19.6%	18.1%	18.1%	18.0%	18.0%

¹⁾ The interim profit not included in CET1 capital ING Group as per 30 September 2017 (EUR 1,626 million) included EUR 853 million for 3Q2017 (YTD 3Q2017: EUR 2,559) minus the ING Group interim dividend payment of EUR 933 million, which was paid out in August 2017.

²⁾ ING Group: Including EUR 2,731 million which is CRR/CRD IV-compliant (1H2017 EUR 2,827 million), and EUR 2,467 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1H2017 EUR 3,386 million).

³⁾ ING Bank: Including EUR 3,170 million which is CRR/CRD IV-compliant (1H2017 EUR 3,276 million), and EUR 2,467 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1H2017 EUR 2,806 million).

⁴⁾ Including EUR 9,053 million which is CRR/CRD IV-compliant (1H2017 EUR 8,122 million), and EUR 2,098 million to be replaced as capital recognition is subject to CRR/CRD IV grandfathering rules (1H2017 EUR 2,090 million).

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 2017

In EUR million	Long-term debt issued			Maturing											
	2015	2016	2017	Remaining 2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	>2027
ING Bank senior debt ¹⁾	17,232	7,419	1,139	1,189	8,723	8,676	5,171	5,771	2,874	470	128	9	447	286	2,299
ING Bank covered bond	1,002	493			5,409	1,828	3,610	3,748	3,515	1,760	783	601	1,120	738	2,897
ING Bank RMBS	1,195	611	725	77	742	3,420	840	600							
ING Group senior debt ¹⁾			5,219						3,603					1,264	156
ING Bank Tier 2		983	-983	34		37				6,548			1,572	150	
ING Group Tier 2			3,115											75	3,106

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

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

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

	30 Sep 2017	30 Jun 2017
Loan-to-deposit ratio	1.06	1.07
Loan-to-deposit ratio excl. Securities at amortised cost	1.05	1.05
Key figures		
Customer deposits (retail)	51%	51%
Customer deposits (corporate)	20%	20%
Lending / repurchase agreement	7%	7%
Interbank	5%	5%
Public debt	14%	14%
Subordinated debt	3%	3%
Total ¹⁾	100%	100%

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

ING 2.9 Investments: Group

ING Group: Total Investments - 30 September 2017

In EUR billion	Loans and advances to banks	Loans and advances to customers	Investments held-to-maturity	Investments available-for-sale		Fair value through profit or loss	Total	
	B/S value	B/S value	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	0.3	5.0	8.9	66.5	1.0	1.6	82.3	1.0
of which Government bonds		0.8	7.2	35.0	0.6	0.5	43.5	0.6
of which Sub-sovereign, Supranationals and Agencies		0.3	1.4	17.5	0.3	0.4	19.5	0.3
of which Covered bonds	0.2	0.4	0.1	9.0	0.1		9.6	0.1
of which Financial institutions	0.1	0.4		1.7		0.7	2.8	0.0
of which Corporate bonds		0.9		1.3			2.2	0.0
of which asset-backed securities		2.3	0.2	2.1		0.0	4.6	0.0
Total equity securities				3.9	2.6		3.9	2.6
Total Investments	0.3	5.0	8.9	70.3	3.6	1.6	86.1	3.6

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

ING 3.1 Customer lending/deposits: 3Q2017 Segment split

Customer lending/deposits												
In EUR billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	General Lending & Transaction Services		Financial Markets	Bank Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany	Other		Industry Lending				
Residential mortgages												
Beginning of period	282.4	281.4	117.4	36.9	69.3	57.9	1.0	0.0	0.0	0.0	1.0	0.0
Net production	2.0	2.0	-0.6	1.0	0.4	1.2	-0.0				-0.0	
Bank Treasury Acquisitions / divestments	-0.8	-0.8	-0.8									
FX impact and other	-0.8	-0.7	-0.1	0.0	-0.0	-0.6	-0.0				-0.0	
End of period	282.8	281.8	115.8	37.8	69.7	58.5	1.0	0.0	0.0	0.0	1.0	0.0
Other customer lending												
Beginning of period	285.0	114.7	36.8	42.0	11.0	24.9	170.2	110.8	51.0	1.1	7.3	0.0
Net production	5.5	0.9	-0.2	-0.2	0.3	1.0	4.6	0.9	4.1	-0.2	-0.2	
Bank Treasury Acquisitions / divestments	-1.7	-1.0	-1.6	0.0	0.6	0.0	-0.8				-0.8	
FX impact and other	-3.2	-0.6				-0.6	-2.6	-2.1	-0.5		-0.0	-0.1
End of period	285.5	114.1	35.0	41.8	11.9	25.3	171.5	109.6	54.6	0.9	6.3	-0.0
Customer deposits												
Beginning of period	533.2	471.2	138.3	82.7	132.8	117.3	62.4	1.6	47.4	5.0	8.4	-0.3
Net production	4.2	2.2	0.6	0.7	-0.5	1.4	2.0	0.3	2.0	-0.3	0.1	
Bank Treasury Acquisitions / divestments	1.8	1.6	1.6	0.0	-0.0	0.0	0.2				0.2	
FX impact and other	-1.2	-1.1				-1.1	-0.3	-0.0	-0.2	-0.1	-0.0	0.2
End of period	538.1	473.9	140.5	83.5	132.3	117.7	64.3	1.8	49.2	4.7	8.7	-0.1

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		282.4	283.6	282.5	282.4	281.1	280.0	279.0
Net production		2.0	1.3	0.4	1.5	1.1	2.0	1.0
Bank Treasury								
Acquisitions / divestments		-0.8	-0.3	-0.3	-0.3	-0.2	-0.3	-0.3
FX impact and other		-0.8	-2.2	1.0	-1.1	0.4	-0.5	0.4
End of period		282.8	282.4	283.6	282.5	282.4	281.1	280.0
Other customer lending								
Beginning of period		285.0	283.1	278.9	273.2	270.6	259.1	254.5
Net production		5.5	4.6	4.7	7.0	1.8	12.2	5.5
Bank Treasury		-1.7	2.8	0.9	-2.8	-0.5	-2.6	2.9
Acquisitions / divestments								
FX impact and other		-3.2	-5.5	-1.4	1.4	1.2	1.8	-3.7
End of period		285.5	285.0	283.1	278.9	273.2	270.6	259.1
Customer deposits								
Beginning of period		533.2	533.7	522.9	516.9	512.8	505.6	500.8
Net production		4.2	5.3	6.7	9.7	3.1	7.7	8.0
Bank Treasury		1.8	-3.5	2.1	-1.4	-1.4	-0.8	-2.7
Acquisitions / divestments								
FX impact and other		-1.2	-2.4	2.0	-2.2	2.3	0.4	-0.5
End of period		538.1	533.2	533.7	522.9	516.9	512.8	505.6

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		281.4	282.5	281.3	281.0	279.7	278.5	277.7
Net production		2.0	1.3	0.4	1.5	1.1	2.0	1.0
Bank Treasury								
Acquisitions / divestments		-0.8	-0.3	-0.3	-0.3	-0.2	-0.3	-0.3
FX impact and other		-0.7	-2.1	1.0	-0.9	0.5	-0.4	0.2
End of period		281.8	281.4	282.5	281.3	281.0	279.7	278.5
Other customer lending								
Beginning of period		114.7	110.6	108.2	112.0	110.8	111.1	107.6
Net production		0.9	2.7	1.8	0.1	0.9	2.3	1.4
Bank Treasury		-1.0	1.8	0.5	-2.2	-0.3	-2.2	2.1
Acquisitions / divestments								
FX impact and other		-0.6	-0.4	0.2	-1.7	0.6	-0.3	-0.0
End of period		114.1	114.7	110.6	108.2	112.0	110.8	111.1
Customer deposits								
Beginning of period		471.2	466.7	458.3	453.0	452.1	443.3	438.4
Net production		2.2	8.1	6.4	7.8	0.4	10.3	6.9
Bank Treasury		1.6	-2.0	0.3	-0.7	-1.0	-0.4	-2.2
Acquisitions / divestments								
FX impact and other		-1.1	-1.7	1.7	-1.7	1.4	-1.0	0.1
End of period		473.9	471.2	466.7	458.3	453.0	452.1	443.3

ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		117.4	118.9	120.9	123.2	124.8	125.7	126.7
Net production		-0.6	-1.2	-1.5	-1.6	-1.3	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments		-0.8	-0.3	-0.3	-0.3	-0.2	-0.3	-0.3
FX impact and other		-0.1	-0.1	-0.2	-0.4	-0.1	-0.1	-0.0
End of period		115.8	117.4	118.9	120.9	123.2	124.8	125.7
Other customer lending								
Beginning of period		36.8	34.6	34.4	37.0	37.5	37.7	37.4
Net production		-0.2	0.4	0.2	-0.8	-0.8	-0.4	-0.2
Bank Treasury		-1.6	1.8	0.0	-1.1	-0.4	0.2	0.5
Acquisitions / divestments								
FX impact and other					-0.7	0.7		
End of period		35.0	36.8	34.6	34.4	37.0	37.5	37.7
Customer deposits								
Beginning of period		138.3	137.1	134.7	135.6	137.2	132.1	131.4
Net production		0.6	3.1	2.1	0.7	-1.7	5.4	2.7
Bank Treasury		1.6	-1.9	0.3	-0.9	-0.6	-0.2	-2.0
Acquisitions / divestments								
FX impact and other					-0.7	0.7		
End of period		140.5	138.3	137.1	134.7	135.6	137.2	132.1

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		36.9	36.2	35.7	35.2	34.8	34.4	34.0
Net production		1.0	0.7	0.5	0.5	0.4	0.4	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.0	-0.0	-0.0	0.0	0.0	0.0
End of period		37.8	36.9	36.2	35.7	35.2	34.8	34.4
Other customer lending								
Beginning of period		42.0	41.4	41.1	41.0	40.3	39.2	38.3
Net production		-0.2	0.5	0.3	0.1	0.8	1.5	0.9
Bank Treasury		0.0	0.0	0.0	-0.0	-0.0	-0.3	0.0
Acquisitions / divestments								
FX impact and other								
End of period		41.8	42.0	41.4	41.1	41.0	40.3	39.2
Customer deposits								
Beginning of period		82.7	80.8	81.1	81.1	82.0	81.1	79.7
Net production		0.7	1.9	-0.2	-0.0	-0.8	0.9	1.4
Bank Treasury		0.0	0.0	-0.1	0.1	-0.0	0.0	-0.0
Acquisitions / divestments								
FX impact and other								
End of period		83.5	82.7	80.8	81.1	81.1	82.0	81.1

¹⁾ Including ING Luxembourg.

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		69.3	68.8	68.7	68.2	67.4	66.3	66.1
Net production		0.4	0.6	0.3	0.8	0.9	1.0	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	-0.2	-0.3	-0.0	0.1	0.0
End of period		69.7	69.3	68.8	68.7	68.2	67.4	66.3
Other customer lending								
Beginning of period		11.0	10.7	9.8	10.8	10.3	12.3	10.4
Net production		0.3	0.3	0.3	0.1	0.3	0.2	0.2
Bank Treasury		0.6	0.1	0.5	-1.1	0.2	-2.3	1.8
Acquisitions / divestments								
FX impact and other								
End of period		11.9	11.0	10.7	9.8	10.8	10.3	12.3
Customer deposits								
Beginning of period		132.8	131.6	129.0	125.3	123.6	121.0	120.2
Net production		-0.5	1.1	2.7	3.6	2.1	2.3	1.0
Bank Treasury		-0.0	0.0	0.0	0.0	-0.4	0.2	-0.1
Acquisitions / divestments								
FX impact and other								
End of period		132.3	132.8	131.6	129.0	125.3	123.6	121.0

¹⁾ Including ING Austria.

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		57.9	58.6	56.0	54.4	52.7	52.0	50.9
Net production		1.2	1.1	1.2	1.7	1.1	1.1	0.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.6	-1.8	1.4	-0.2	0.6	-0.4	0.2
End of period		58.5	57.9	58.6	56.0	54.4	52.7	52.0
Other customer lending								
Beginning of period		24.9	23.9	22.9	23.2	22.7	21.9	21.6
Net production		1.0	1.5	0.9	0.8	0.6	1.0	0.5
Bank Treasury		0.0	-0.1	-0.1	-0.0	-0.1	0.2	-0.1
Acquisitions / divestments								
FX impact and other		-0.6	-0.4	0.2	-1.0	-0.1	-0.3	-0.0
End of period		25.3	24.9	23.9	22.9	23.2	22.7	21.9
Customer deposits								
Beginning of period		117.3	117.1	113.5	110.9	109.4	109.1	107.1
Net production		1.4	2.0	1.8	3.5	0.8	1.7	1.9
Bank Treasury		0.0	-0.1	0.1	0.1	0.0	-0.4	-0.0
Acquisitions / divestments								
FX impact and other		-1.1	-1.7	1.7	-1.0	0.8	-1.0	0.1
End of period		117.7	117.3	117.1	113.5	110.9	109.4	109.1

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		1.0	1.1	1.1	1.4	1.4	1.4	1.3
Net production		-0.0	-0.0	-0.0	-0.0	-0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.0	-0.2	-0.0	-0.0	0.1
End of period		1.0	1.0	1.1	1.1	1.4	1.4	1.4
Other customer lending								
Beginning of period		170.2	172.5	169.9	160.4	159.1	147.4	146.1
Net production		4.6	1.9	2.9	6.9	0.9	9.9	4.1
Bank Treasury		-0.8	1.0	0.5	-0.6	-0.2	-0.3	0.7
Acquisitions / divestments								
FX impact and other		-2.6	-5.2	-0.8	3.1	0.6	2.1	-3.6
End of period		171.5	170.2	172.5	169.9	160.4	159.1	147.4
Customer deposits								
Beginning of period		62.4	67.2	64.8	64.2	60.8	62.6	62.5
Net production		2.0	-2.8	0.3	1.9	2.7	-2.6	1.1
Bank Treasury		0.2	-1.5	1.8	-0.7	-0.4	-0.4	-0.6
Acquisitions / divestments								
FX impact and other		-0.3	-0.5	0.2	-0.6	1.0	1.3	-0.5
End of period		64.3	62.4	67.2	64.8	64.2	60.8	62.6

ING 3.9 Customer lending/deposits: WB - Industry Lending

Customer lending/deposits Wholesale Banking - Industry Lending								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		110.8	113.6	114.6	107.0	106.0	99.1	98.8
Net production		0.9	1.5	-0.3	4.2	1.3	6.1	2.9
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-2.1	-4.2	-0.7	3.3	-0.4	0.8	-2.6
End of period		109.6	110.8	113.6	114.6	107.0	106.0	99.1
Customer deposits								
Beginning of period		1.6	1.8	1.7	1.1	1.3	1.1	1.5
Net production		0.3	-0.2	0.1	0.6	-0.2	0.2	-0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.0	0.0	-0.0	0.0	-0.0
End of period		1.8	1.6	1.8	1.7	1.1	1.3	1.1

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

Customer lending/deposits Wholesale Banking - General Lending & Transaction Services								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production				-0.0				
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.0		-0.0	-0.0	-0.0
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		51.0	51.6	48.1	45.8	44.7	39.5	38.1
Net production		4.1	0.4	3.5	2.6	0.1	3.8	1.8
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-0.9	-0.1	-0.2	1.0	1.3	-0.4
End of period		54.6	51.0	51.6	48.1	45.8	44.7	39.5
Customer deposits								
Beginning of period		47.4	50.5	50.4	49.2	45.4	47.3	46.4
Net production		2.0	-3.0	-0.0	2.0	2.7	-3.1	1.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.2	-0.2	0.1	-0.8	1.0	1.1	-0.1
End of period		49.2	47.4	50.5	50.4	49.2	45.4	47.3

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		1.1	1.1	1.3	1.0	1.3	1.2	2.0
Net production		-0.2	0.0	-0.2	0.3	-0.3	0.1	-0.5
Bank Treasury								
Acquisitions / divestments								
FX impact and other								-0.4
End of period		0.9	1.1	1.1	1.3	1.0	1.3	1.2
Customer deposits								
Beginning of period		5.0	4.8	4.6	5.1	4.9	4.5	4.4
Net production		-0.3	0.5	0.2	-0.7	0.2	0.2	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.2	0.1	0.1	0.0	0.1	-0.3
End of period		4.7	5.0	4.8	4.6	5.1	4.9	4.5

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

Customer lending/deposits Wholesale Banking - Bank Treasury & Other								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		1.0	1.1	1.1	1.4	1.4	1.4	1.3
Net production		-0.0	-0.0	-0.0	-0.0	-0.0	0.0	-0.0
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.1	0.0	-0.2	-0.0	-0.0	0.1
End of period		1.0	1.0	1.1	1.1	1.4	1.4	1.4
Other customer lending								
Beginning of period		7.3	6.2	5.9	6.6	7.1	7.5	7.1
Net production		-0.2	-0.0	-0.1	-0.1	-0.3	-0.1	-0.2
Bank Treasury		-0.8	1.0	0.5	-0.6	-0.2	-0.3	0.7
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	-0.0	-0.0		-0.2
End of period		6.3	7.3	6.2	5.9	6.6	7.1	7.5
Customer deposits								
Beginning of period		8.4	10.1	8.2	8.8	9.2	9.7	10.2
Net production		0.1	-0.2	0.1	0.0	-0.0	-0.0	0.1
Bank Treasury		0.2	-1.5	1.8	-0.7	-0.4	-0.4	-0.6
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.0	-0.0	0.0	-0.0	-0.1
End of period		8.7	8.4	10.1	8.2	8.8	9.2	9.7

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.0	-0.0	0.8	0.8	0.8	0.7	0.8
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	0.0	-0.8	-0.0	0.0	0.1	-0.1
End of period		-0.0	0.0	-0.0	0.8	0.8	0.8	0.7
Customer deposits								
Beginning of period		-0.3	-0.2	-0.2	-0.3	-0.2	-0.3	-0.1
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.2	-0.2	0.0	0.1	-0.1	0.1	-0.2
End of period		-0.1	-0.3	-0.2	-0.2	-0.3	-0.2	-0.3

ING 3.14 Customer lending/deposits: 3Q2017 Geographical split

Customer lending/deposits Geographical split								
In EUR billion	Total	Netherlands	Belgium	Germany	Other Challengers	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	282.4	118.3	36.9	69.4	49.6	8.3	0.0	0.0
Net production	2.0	-0.6	1.0	0.4	0.9	0.3	-0.0	
Bank Treasury								
Acquisitions / divestments	-0.8	-0.8						
FX impact and other	-0.8	-0.1	0.0	-0.1	-0.4	-0.2		
End of period	282.8	116.7	37.9	69.7	50.1	8.4	0.0	0.0
Other customer lending								
Beginning of period	285.0	76.9	57.8	35.2	26.6	27.6	60.8	0.1
Net production	5.5	0.8	-0.3	1.0	2.0	0.6	1.4	-0.0
Bank Treasury	-1.7	-2.5	0.1	0.6	0.1	-0.0	-0.0	
Acquisitions / divestments								
FX impact and other	-3.2	-0.3	-0.2	-0.7	-0.1	-0.7	-1.2	-0.1
End of period	285.5	74.9	57.4	36.2	28.5	27.6	61.0	-0.0
Customer deposits								
Beginning of period	533.2	164.5	98.0	133.8	88.9	34.0	14.5	-0.3
Net production	4.2	2.2	0.8	-0.6	1.0	0.8	-0.1	-0.0
Bank Treasury	1.8	2.3	0.1	-0.0	-0.1	0.2	-0.5	
Acquisitions / divestments								
FX impact and other	-1.2	-0.0			-0.4	-0.8	-0.3	0.2
End of period	538.1	169.1	98.9	133.1	89.4	34.2	13.6	-0.1

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		118.3	119.9	121.9	124.4	126.0	127.0	127.8
Net production		-0.6	-1.2	-1.5	-1.6	-1.3	-0.5	-0.6
Bank Treasury								
Acquisitions / divestments		-0.8	-0.3	-0.3	-0.3	-0.2	-0.3	-0.3
FX impact and other		-0.1	-0.2	-0.2	-0.6	-0.1	-0.1	0.1
End of period		116.7	118.3	119.9	121.9	124.4	126.0	127.0
Other customer lending								
Beginning of period		76.9	75.2	73.3	75.7	76.2	72.9	72.7
Net production		0.8	-0.4	1.7	0.1	-1.5	1.6	-0.3
Bank Treasury		-2.5	2.8	0.4	-1.6	-0.6	0.3	1.0
Acquisitions / divestments								
FX impact and other		-0.3	-0.7	-0.1	-0.9	1.6	1.4	-0.5
End of period		74.9	76.9	75.2	73.3	75.7	76.2	72.9
Customer deposits								
Beginning of period		164.5	166.0	165.2	164.2	162.2	157.8	159.9
Net production		2.2	1.4	-0.5	3.8	1.2	3.5	0.4
Bank Treasury		2.3	-2.9	1.2	-1.3	-0.9	-0.4	-2.5
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	0.0	-1.4	1.7	1.2	0.0
End of period		169.1	164.5	166.0	165.2	164.2	162.2	157.8

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		36.9	36.2	35.8	35.3	34.9	34.5	34.1
Net production		1.0	0.7	0.5	0.5	0.4	0.4	0.4
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.0	-0.0	-0.0	0.0	0.0	0.1
End of period		37.9	36.9	36.2	35.8	35.3	34.9	34.5
Other customer lending								
Beginning of period		57.8	57.4	57.2	55.4	54.6	52.7	52.3
Net production		-0.3	0.6	0.3	1.6	0.8	2.4	0.6
Bank Treasury		0.1	0.0	0.0	-0.0	-0.0	-0.5	0.0
Acquisitions / divestments								
FX impact and other		-0.2	-0.3	-0.1	0.2	-0.0	0.1	-0.2
End of period		57.4	57.8	57.4	57.2	55.4	54.6	52.7
Customer deposits								
Beginning of period		98.0	96.9	94.9	97.1	97.7	98.4	94.5
Net production		0.8	1.1	2.1	-2.4	-0.5	-0.7	3.9
Bank Treasury		0.1	0.0	-0.1	0.1	-0.1	0.0	-0.0
Acquisitions / divestments								
FX impact and other								
End of period		98.9	98.0	96.9	94.9	97.1	97.7	98.4

¹⁾ Including ING Luxembourg.

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		69.4	68.9	68.8	68.3	67.5	66.5	66.1
Net production		0.4	0.6	0.3	0.8	0.9	1.0	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.2	-0.2	-0.3	-0.0	0.0	0.0
End of period		69.7	69.4	68.9	68.8	68.3	67.5	66.5
Other customer lending								
Beginning of period		35.2	32.8	32.7	30.4	27.7	27.7	24.2
Net production		1.0	1.4	0.2	0.8	1.5	2.3	1.2
Bank Treasury		0.6	0.1	0.7	-1.2	0.3	-2.5	2.0
Acquisitions / divestments								
FX impact and other		-0.7	0.9	-0.8	2.6	1.0	0.1	0.2
End of period		36.2	35.2	32.8	32.7	30.4	27.7	27.7
Customer deposits								
Beginning of period		133.8	132.7	129.9	126.2	124.4	121.8	120.9
Net production		-0.6	1.0	2.8	3.8	2.1	2.4	1.0
Bank Treasury		-0.0	0.1	0.0	0.0	-0.4	0.2	-0.1
Acquisitions / divestments								
FX impact and other								
End of period		133.1	133.8	132.7	129.9	126.2	124.4	121.8

¹⁾ Including ING Austria.

ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers¹⁾

In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		49.6	50.6	48.3	46.6	45.3	44.8	44.0
Net production		0.9	0.8	1.0	1.5	0.9	0.7	0.6
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.4	-1.8	1.3	0.1	0.5	-0.2	0.2
End of period		50.1	49.6	50.6	48.3	46.6	45.3	44.8
Other customer lending								
Beginning of period		26.6	26.9	25.9	24.8	24.6	24.3	23.0
Net production		2.0	0.1	0.9	1.0	0.3	0.1	1.4
Bank Treasury		0.1	-0.1	0.0	0.0	-0.2	0.2	0.0
Acquisitions / divestments								
FX impact and other		-0.1	-0.4	0.2	0.1	0.1	-0.0	-0.1
End of period		28.5	26.6	26.9	25.9	24.8	24.6	24.3
Customer deposits								
Beginning of period		88.9	88.9	86.4	84.1	82.6	82.3	80.8
Net production		1.0	1.5	1.4	2.2	1.0	1.0	1.1
Bank Treasury		-0.1	-0.0	0.0	-0.0	-0.0	-0.4	0.2
Acquisitions / divestments								
FX impact and other		-0.4	-1.5	1.1	0.1	0.4	-0.2	0.2
End of period		89.4	88.9	88.9	86.4	84.1	82.6	82.3

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

ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		8.3	8.0	7.7	7.8	7.4	7.3	6.9
Net production		0.3	0.3	0.2	0.2	0.2	0.4	0.3
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.2	-0.0	0.2	-0.3	0.1	-0.2	0.0
End of period		8.4	8.3	8.0	7.7	7.8	7.4	7.3
Other customer lending								
Beginning of period		27.6	26.8	26.0	26.7	26.2	25.7	25.5
Net production		0.6	1.1	0.8	0.4	0.5	0.9	0.6
Bank Treasury		-0.0	-0.0	-0.1	-0.0	0.1	-0.0	-0.2
Acquisitions / divestments								
FX impact and other		-0.7	-0.3	0.1	-1.1	-0.1	-0.4	-0.3
End of period		27.6	27.6	26.8	26.0	26.7	26.2	25.7
Customer deposits								
Beginning of period		34.0	34.1	32.8	32.5	32.4	32.2	31.7
Net production		0.8	0.1	0.6	1.4	-0.4	1.1	0.8
Bank Treasury		0.2	-0.1	0.1	0.1	0.0	0.0	-0.3
Acquisitions / divestments								
FX impact and other		-0.8	-0.2	0.7	-1.2	0.4	-0.9	-0.1
End of period		34.2	34.0	34.1	32.8	32.5	32.4	32.2

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

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

Customer lending/deposits Geographical Wholesale Banking Rest of World								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		60.8	63.9	63.0	59.4	60.5	55.0	56.0
Net production		1.4	1.6	0.8	3.1	0.3	5.0	1.9
Bank Treasury		-0.0	-0.0	-0.1	0.1	-0.0	-0.0	0.0
Acquisitions / divestments								
FX impact and other		-1.2	-4.7	0.1	0.5	-1.3	0.6	-2.9
End of period		61.0	60.8	63.9	63.0	59.4	60.5	55.0
Customer deposits								
Beginning of period		14.5	15.3	14.0	13.1	13.7	13.4	13.0
Net production		-0.1	0.2	0.4	0.9	-0.5	0.3	0.8
Bank Treasury		-0.5	-0.6	0.8	-0.3	-0.0	-0.3	0.1
Acquisitions / divestments								
FX impact and other		-0.3	-0.5	0.1	0.2	-0.0	0.2	-0.4
End of period		13.6	14.5	15.3	14.0	13.1	13.7	13.4

ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other ¹⁾								
In EUR billion	4Q2017	3Q2017	2Q2017	1Q2017	4Q2016	3Q2016	2Q2016	1Q2016
Residential mortgages								
Beginning of period								
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.1	-0.0	0.8	0.8	0.8	0.7	0.8
Net production		-0.0	0.0					
Bank Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	0.0	-0.8	-0.0	0.0	0.1	-0.1
End of period		-0.0	0.1	-0.0	0.8	0.8	0.8	0.7
Customer deposits								
Beginning of period		-0.3	-0.2	-0.2	-0.3	-0.2	-0.3	-0.1
Net production								
Bank Treasury								
Acquisitions / divestments								
FX impact and other		0.2	-0.2	0.0	0.1	-0.1	0.1	-0.2
End of period		-0.1	-0.3	-0.2	-0.2	-0.3	-0.2	-0.3

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

Important legal information

Projects may be subject to regulatory approvals.

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 2016 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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

Actual results, performance or events may differ materially from those in such statements due to a number of factors, including, without limitation: (1) changes in general economic conditions, in particular economic conditions in ING's core markets, (2) changes in performance of financial markets, including developing markets, (3) potential consequences of European Union countries leaving the European Union or a break-up of the euro, (4) changes in the availability of, and costs associated with, sources of liquidity such as interbank funding, as well as conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness, (5) changes affecting interest rate levels, (6) changes affecting currency exchange rates, (7) changes in investor and customer behaviour, (8) changes in general competitive factors, (9) changes in laws and regulations and the interpretation and application thereof, (10) geopolitical risks and policies and actions of governmental and regulatory authorities, (11) changes in standards and interpretations under International Financial Reporting Standards (IFRS) and the application thereof, (12) conclusions with regard to purchase accounting assumptions and methodologies, and other changes in accounting assumptions and methodologies including changes in valuation of issued securities and credit market exposure, (13) changes in ownership that could affect the future availability to us of net operating loss, net capital and built-in loss carry forwards, (14) changes in credit ratings, (15) the outcome of current and future legal and regulatory proceedings, (16) ING's ability to achieve its strategy, including projected operational synergies and cost-saving programmes and (17) 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. Many of those factors are beyond ING's control.

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