

# ING Historical Trend Data 2Q2022 Introduction

## General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- In this document consolidated results of ING Group are based on IFRS as adopted by the European Union (IFRS-EU).
- 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.
- Hyperinflation accounting (IAS 29) has become applicable for ING's subsidiary in Turkey since 2Q2022 with restrospective application from 1 January 2022. ING Group N.V., as a non-hyperinflationary parent presenting its consolidated financial statements in euro, did not restate comparative periods. The impact of IAS 29 is reported in Corporate Line.
- As from 2Q2022, Wholesale Banking changed its presentation of financials for the four Wholesale Banking product groups. Focus of the financials of the product groups is on income, risk-weighted assets and customer lending/deposits instead of the full P&L.
- Small differences are possible due to rounding.
- All figures are unaudited.

## Product segmentation Wholesale Banking

<u>Product Group</u>	<u>Sub products</u>
▪ Lending	Project and Asset-based Finance excluding Trade & Commodity Finance Real Estate Finance Corporate Clients General Lending
▪ Daily Banking & Trade Finance	Transaction Services Trade & Commodity Finance
▪ Financial Markets	Financial Markets Clients & Products
▪ Treasury & Other	WB-part Treasury (Asset & Liability Management and Treasury) General Lease and Real Estate run-off portfolios General Leasing (non run-off) Corporate Finance Other

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## ING 1.1 Profit or loss: Comparable quarters

Profit or loss												
In € million	ING Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
	2Q2022	2Q2021	1Q2022	2Q2022	2Q2021	1Q2022	2Q2022	2Q2021	1Q2022	2Q2022	2Q2021	1Q2022
<b>Profit or loss</b>												
Net interest income	3,465	3,340	3,415	2,240	2,277	2,274	1,078	1,006	1,061	147	56	80
Net fee and commission income	888	855	933	610	553	609	280	302	324	-2	0	0
Investment income	31	10	29	22	7	24	7	2	6	2	0	0
Other income	297	312	222	240	175	143	367	84	139	-309	52	-60
<b>Total income</b>	<b>4,682</b>	<b>4,517</b>	<b>4,600</b>	<b>3,112</b>	<b>3,013</b>	<b>3,049</b>	<b>1,732</b>	<b>1,394</b>	<b>1,530</b>	<b>-162</b>	<b>109</b>	<b>21</b>
Expenses excl. regulatory costs	2,524	2,372	2,296	1,685	1,593	1,539	694	656	644	146	123	113
Regulatory costs <sup>1)</sup>	214	172	649	199	163	478	15	9	171	0	-0	-0
<b>Operating expenses</b>	<b>2,738</b>	<b>2,543</b>	<b>2,945</b>	<b>1,883</b>	<b>1,756</b>	<b>2,017</b>	<b>708</b>	<b>665</b>	<b>815</b>	<b>146</b>	<b>123</b>	<b>113</b>
<b>Gross result</b>	<b>1,944</b>	<b>1,973</b>	<b>1,655</b>	<b>1,228</b>	<b>1,258</b>	<b>1,032</b>	<b>1,024</b>	<b>730</b>	<b>715</b>	<b>-308</b>	<b>-14</b>	<b>-92</b>
Addition to loan loss provisions	202	-91	987	113	58	48	88	-149	939	-0	-0	-0
<b>Result before tax</b>	<b>1,743</b>	<b>2,065</b>	<b>668</b>	<b>1,115</b>	<b>1,200</b>	<b>984</b>	<b>935</b>	<b>879</b>	<b>-224</b>	<b>-308</b>	<b>-14</b>	<b>-92</b>
Taxation	530	566	194	303	321	270	201	206	-13	27	38	-63
Non-controlling interests	34	40	46	24	32	37	10	8	9	0	0	0
<b>Net result</b>	<b>1,178</b>	<b>1,459</b>	<b>429</b>	<b>788</b>	<b>847</b>	<b>677</b>	<b>724</b>	<b>664</b>	<b>-220</b>	<b>-335</b>	<b>-53</b>	<b>-29</b>
<b>Key figures</b>												
Interest margin	1.36%	1.36%	1.37%									
Cost/income ratio	58.5%	56.3%	64.0%	60.5%	58.3%	66.1%	40.9%	47.7%	53.3%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	13	-6	62	10	5	4	19	-33	205	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	9.2%	11.2%	3.3%									
Return on equity based on 12.5% CET1 <sup>2)</sup>	11.6%	15.5%	4.7%	15.8%	17.3%	13.9%	14.2%	14.9%	-4.3%	-190.3%	-58.9%	-31.8%
Risk-weighted assets (end of period)	335,898	308,581	334,905	160,591	164,552	168,395	166,674	141,044	163,897	8,634	2,985	2,613
Employees (internal FTEs, end of period)	57,402	57,896	57,048	42,901	43,588	42,690	14,169	13,904	14,029	331	404	329
<b>Four-quarter rolling average key figures</b>												
Interest margin	1.37%	1.40%	1.37%									
Cost/income ratio	61.0%	62.7%	60.5%	62.5%	63.5%	61.9%	47.7%	53.4%	49.6%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	7.5%	7.7%	8.0%									
Return on equity based on 12.5% CET1 <sup>2)</sup>	10.2%	10.5%	11.1%	15.7%	12.6%	16.1%	7.8%	10.7%	7.7%	-137.6%	-129.6%	-93.8%

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

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.2 Profit or loss: 2Q2022 Segment split

### Profit or loss 2Q2022

In € million	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Corporate Line
			Netherlands	Belgium	Germany	Other		
Balance sheet related interest	3,465	2,341	739	420	351	831	1,171	-47
Capital charge on book equity	-	-44	1	8	10	-63	-35	79
Interest benefit on total capital	-0	-58	-19	-14	-10	-15	-58	115
Net interest income	3,465	2,240	721	415	351	754	1,078	147
Net fee and commission income	888	610	224	133	113	140	280	-2
Investment income	23	15	14	0	-0	2	6	2
Realised gains and fair value changes on investments	8	6	2	-0	1	4	1	-0
Total investment income	31	22	16	-0	1	5	7	2
Valuation result and net trading income	478	168	74	25	35	33	375	-64
Other income	-181	72	21	19	2	31	-8	-245
Total other income	297	240	95	44	37	64	367	-309
<b>Total income</b>	<b>4,682</b>	<b>3,112</b>	<b>1,056</b>	<b>591</b>	<b>502</b>	<b>963</b>	<b>1,732</b>	<b>-162</b>
Expenses excl. regulatory costs	2,524	1,685	432	455	265	533	694	146
Regulatory costs <sup>1)</sup>	214	199	34	-4	27	142	15	0
<b>Operating expenses</b>	<b>2,738</b>	<b>1,883</b>	<b>466</b>	<b>450</b>	<b>291</b>	<b>675</b>	<b>708</b>	<b>146</b>
<b>Gross result</b>	<b>1,944</b>	<b>1,228</b>	<b>590</b>	<b>140</b>	<b>210</b>	<b>288</b>	<b>1,024</b>	<b>-308</b>
Addition to loan loss provisions	202	113	11	28	13	61	88	-0
<b>Result before tax</b>	<b>1,743</b>	<b>1,115</b>	<b>579</b>	<b>113</b>	<b>197</b>	<b>227</b>	<b>935</b>	<b>-308</b>
Taxation	530	303	161	34	41	67	201	27
Non-controlling interests	34	24	-	0	1	23	10	0
<b>Net result</b>	<b>1,178</b>	<b>788</b>	<b>418</b>	<b>79</b>	<b>155</b>	<b>136</b>	<b>724</b>	<b>-335</b>
<b>Key figures</b>								
Interest margin	1.36%							
Cost/income ratio	58.5%	60.5%	44.1%	76.2%	58.1%	70.1%	40.9%	n.a.
Risk costs in bps of average customer lending	13	10	3	12	5	22	19	n.a.
Return on equity based on IFRS-EU equity	9.2%							
Return on equity based on 12.5% CET1 <sup>2)</sup>	11.6%	15.8%	26.6%	6.8%	17.2%	10.6%	14.2%	-190.3%
Risk-weighted assets (end of period)	335,898	160,591	48,185	35,096	29,194	48,116	166,674	8,634
Employees (internal FTEs, end of period)	57,402	42,901	10,230	7,797	5,795	19,079	14,169	331
<b>Four-quarter rolling average key figures</b>								
Interest margin	1.37%							
Cost/income ratio	61.0%	62.5%	52.4%	72.7%	57.5%	70.2%	47.7%	n.a.
Return on equity based on IFRS-EU equity	7.5%							
Return on equity based on 12.5% CET1 <sup>2)</sup>	10.2%	15.7%	25.9%	9.4%	16.1%	9.8%	7.8%	-137.6%

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

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.3 Profit or loss: Quarterly overview

Profit or loss										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Interest income			6,368	5,454	5,236	5,156	5,368	5,354	11,822	10,722
Minus: interest expense			2,903	2,040	1,862	1,768	2,028	1,841	4,942	3,869
Net interest income			3,465	3,415	3,374	3,388	3,340	3,513	6,880	6,853
Net fee and commission income			888	933	925	882	855	854	1,822	1,710
Investment income			23	4	11	68	12	3	27	15
Realised gains and fair value changes on investments			8	26	4	6	-2	36	34	34
Total investment income			31	29	15	74	10	39	60	49
Valuation result and net trading income			478	341	219	204	184	240	819	424
Other income			-181	-119	91	100	128	56	-300	184
Total other income			297	222	310	304	312	296	519	608
<b>Total income</b>			<b>4,682</b>	<b>4,600</b>	<b>4,624</b>	<b>4,648</b>	<b>4,517</b>	<b>4,702</b>	<b>9,282</b>	<b>9,219</b>
Staff expenses			1,524	1,453	1,531	1,471	1,474	1,465	2,976	2,938
Regulatory costs <sup>1)</sup>			214	649	385	121	172	587	863	759
Other expenses			1,000	843	1,031	1,093	898	964	1,843	1,862
<b>Operating expenses</b>			<b>2,738</b>	<b>2,945</b>	<b>2,947</b>	<b>2,685</b>	<b>2,543</b>	<b>3,016</b>	<b>5,682</b>	<b>5,560</b>
<b>Gross result</b>			<b>1,944</b>	<b>1,655</b>	<b>1,677</b>	<b>1,962</b>	<b>1,973</b>	<b>1,686</b>	<b>3,599</b>	<b>3,659</b>
Addition to loan loss provisions			202	987	346	39	-91	223	1,189	131
<b>Result before tax</b>			<b>1,743</b>	<b>668</b>	<b>1,331</b>	<b>1,924</b>	<b>2,065</b>	<b>1,463</b>	<b>2,411</b>	<b>3,528</b>
Taxation			530	194	351	521	566	439	724	1,005
Non-controlling interests			34	46	35	35	40	18	80	59
<b>Net result</b>			<b>1,178</b>	<b>429</b>	<b>945</b>	<b>1,367</b>	<b>1,459</b>	<b>1,005</b>	<b>1,606</b>	<b>2,464</b>
<b>Key figures</b>										
Interest margin			1.36%	1.37%	1.37%	1.38%	1.36%	1.46%	1.37%	1.41%
Cost/income ratio			58.5%	64.0%	63.7%	57.8%	56.3%	64.1%	61.2%	60.3%
Risk costs in bps of average customer lending			13	62	22	3	-6	15	37	4
Return on equity based on IFRS-EU equity			9.2%	3.3%	7.2%	10.4%	11.2%	7.8%	6.2%	9.5%
Return on equity based on 12.5% CET1 <sup>2)</sup>			11.6%	4.7%	10.1%	14.5%	15.5%	10.6%	8.2%	13.1%
Risk-weighted assets (end of period)			335,898	334,905	313,064	310,528	308,581	311,014	335,898	308,581
Employees (internal FTEs, end of period)			57,402	57,048	57,090	57,679	57,896	57,731	57,402	57,896
<b>Four-quarter rolling average key figures</b>										
interest margin			1.37%	1.37%	1.39%	1.40%	1.40%	1.42%		
Cost/income ratio			61.0%	60.5%	60.5%	61.9%	62.7%	63.6%		
Return on equity based on IFRS-EU equity			7.5%	8.0%	9.2%	8.8%	7.7%	5.4%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			10.2%	11.1%	12.7%	12.1%	10.5%	7.3%		

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

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			2,341	2,346	2,303	2,361	2,318	2,399	4,687	4,717
Capital charge on book equity			-44	-24	-15	-10	-7	-14	-68	-21
Interest benefit on total capital			-58	-48	-37	-39	-33	-28	-106	-62
Net interest income			2,240	2,274	2,250	2,312	2,277	2,356	4,514	4,634
Net fee and commission income			610	609	605	586	553	573	1,219	1,126
Investment income			15	2	10	66	9	2	17	11
Realised gains and fair value changes on investments			6	22	5	5	-1	29	28	28
Total investment income			22	24	15	71	7	31	45	39
Valuation result and net trading income			168	246	118	108	108	118	414	226
Other income			72	-103	65	75	68	52	-31	120
Total other income			240	143	183	183	175	170	383	346
<b>Total income</b>			<b>3,112</b>	<b>3,049</b>	<b>3,053</b>	<b>3,152</b>	<b>3,013</b>	<b>3,130</b>	<b>6,161</b>	<b>6,144</b>
Expenses excl. regulatory costs			1,685	1,539	1,771	1,733	1,593	1,676	3,224	3,269
Regulatory costs			199	478	207	113	163	440	677	602
<b>Operating expenses</b>			<b>1,883</b>	<b>2,017</b>	<b>1,978</b>	<b>1,847</b>	<b>1,756</b>	<b>2,115</b>	<b>3,900</b>	<b>3,871</b>
<b>Gross result</b>			<b>1,228</b>	<b>1,032</b>	<b>1,075</b>	<b>1,305</b>	<b>1,258</b>	<b>1,015</b>	<b>2,260</b>	<b>2,273</b>
Addition to loan loss provisions			113	48	130	20	58	192	162	250
<b>Result before tax</b>			<b>1,115</b>	<b>984</b>	<b>945</b>	<b>1,286</b>	<b>1,200</b>	<b>823</b>	<b>2,099</b>	<b>2,023</b>
Taxation			303	270	269	279	321	240	572	561
Non-controlling interests			24	37	26	28	32	16	61	48
<b>Net result</b>			<b>788</b>	<b>677</b>	<b>650</b>	<b>979</b>	<b>847</b>	<b>567</b>	<b>1,465</b>	<b>1,414</b>
<b>Key figures</b>										
Cost/income ratio			60.5%	66.1%	64.8%	58.6%	58.3%	67.6%	63.3%	63.0%
Risk costs in bps of average customer lending			10	4	12	2	5	18	7	11
Return on equity based on 12.5% CET1 <sup>1)</sup>			15.8%	13.9%	13.4%	19.7%	17.3%	11.6%	14.8%	14.5%
Risk-weighted assets (end of period)			160,591	168,395	160,419	162,464	164,552	161,106	160,591	164,552
Employees (internal FTEs, end of period)			42,901	42,690	42,658	43,259	43,588	43,454	42,901	43,588
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			62.5%	61.9%	62.3%	62.3%	63.5%	63.0%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			15.7%	16.1%	15.5%	14.9%	12.6%	11.1%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.5 Profit or loss: Retail Banking Benelux

Profit or loss Retail Banking Benelux										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			1,159	1,206	1,230	1,284	1,258	1,318	2,364	2,577
Capital charge on book equity			10	8	10	9	5	-4	18	2
Interest benefit on total capital			-33	-27	-20	-21	-18	-15	-60	-33
Net interest income			1,136	1,187	1,219	1,273	1,245	1,300	2,322	2,545
Net fee and commission income			357	334	336	338	322	295	690	616
Investment income			14	2	2	3	7	2	16	9
Realised gains and fair value changes on investments			2	19	1	2	-0	23	21	23
Total investment income			15	21	3	5	7	25	37	32
Valuation result and net trading income			99	139	58	51	54	79	238	134
Other income			40	25	36	40	23	29	65	52
Total other income			139	164	95	91	77	108	303	186
<b>Total income</b>			<b>1,647</b>	<b>1,705</b>	<b>1,652</b>	<b>1,706</b>	<b>1,651</b>	<b>1,728</b>	<b>3,352</b>	<b>3,379</b>
Expenses excl. regulatory costs			887	787	844	987	824	895	1,673	1,719
Regulatory costs			30	334	108	38	51	323	363	374
<b>Operating expenses</b>			<b>917</b>	<b>1,120</b>	<b>952</b>	<b>1,025</b>	<b>875</b>	<b>1,218</b>	<b>2,037</b>	<b>2,093</b>
<b>Gross result</b>			<b>730</b>	<b>585</b>	<b>700</b>	<b>682</b>	<b>776</b>	<b>510</b>	<b>1,315</b>	<b>1,286</b>
Addition to loan loss provisions			39	-21	95	-76	23	107	18	129
<b>Result before tax</b>			<b>691</b>	<b>607</b>	<b>605</b>	<b>758</b>	<b>753</b>	<b>403</b>	<b>1,298</b>	<b>1,156</b>
Taxation			195	155	163	174	200	108	350	308
Non-controlling interests			0	0	0	0	0	0	0	0
<b>Net result</b>			<b>497</b>	<b>451</b>	<b>443</b>	<b>584</b>	<b>553</b>	<b>294</b>	<b>948</b>	<b>848</b>
<b>Key figures</b>										
Cost/income ratio			55.7%	65.7%	57.6%	60.1%	53.0%	70.5%	60.8%	61.9%
Risk costs in bps of average customer lending			6	-4	16	-12	4	17	1	11
Return on equity based on 12.5% CET1 <sup>1)</sup>			18.2%	16.6%	17.0%	22.0%	21.1%	11.4%	17.4%	16.3%
Risk-weighted assets (end of period)			83,281	91,887	82,604	84,384	85,280	82,622	83,281	85,280
Employees (internal FTEs, end of period)			18,028	17,806	17,848	18,012	18,259	18,145	18,028	18,259
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			59.8%	59.1%	60.4%	61.5%	59.5%	59.4%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			18.4%	19.1%	17.9%	17.6%	16.4%	14.6%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.6 Profit or loss: Retail Banking Netherlands

Profit or loss Retail Banking Netherlands										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			739	781	829	826	816	849	1,520	1,665
Capital charge on book equity			1	2	3	3	2	2	3	3
Interest benefit on total capital			-19	-15	-11	-11	-9	-8	-34	-17
Net interest income			721	767	822	817	809	842	1,489	1,651
Net fee and commission income			224	209	206	197	194	173	433	368
Investment income			14	2	2	3	7	-	16	7
Realised gains and fair value changes on investments			2	8	1	3	-0	23	10	23
Total investment income			16	10	3	5	7	23	26	30
Valuation result and net trading income			74	85	7	32	28	29	160	57
Other income			21	15	23	13	14	18	36	32
Total other income			95	101	30	45	42	47	196	89
<b>Total income</b>			<b>1,056</b>	<b>1,087</b>	<b>1,061</b>	<b>1,064</b>	<b>1,052</b>	<b>1,086</b>	<b>2,144</b>	<b>2,138</b>
Expenses excl. regulatory costs			432	435	465	642	484	537	867	1,021
Regulatory costs			34	113	77	38	46	114	148	160
<b>Operating expenses</b>			<b>466</b>	<b>549</b>	<b>542</b>	<b>680</b>	<b>530</b>	<b>651</b>	<b>1,015</b>	<b>1,181</b>
<b>Gross result</b>			<b>590</b>	<b>539</b>	<b>519</b>	<b>384</b>	<b>522</b>	<b>435</b>	<b>1,129</b>	<b>957</b>
Addition to loan loss provisions			11	-17	49	-60	-55	-10	-6	-65
<b>Result before tax</b>			<b>579</b>	<b>556</b>	<b>470</b>	<b>444</b>	<b>576</b>	<b>445</b>	<b>1,134</b>	<b>1,022</b>
Taxation			161	140	122	110	151	117	301	267
Non-controlling interests			-	-	-	-	-	-	-	-
<b>Net result</b>			<b>418</b>	<b>416</b>	<b>348</b>	<b>334</b>	<b>426</b>	<b>329</b>	<b>833</b>	<b>754</b>
<b>Key figures</b>										
Cost/income ratio			44.1%	50.5%	51.1%	63.9%	50.4%	59.9%	47.4%	55.2%
Risk costs in bps of average customer lending			3	-4	13	-16	-14	-3	-1	-8
Return on equity based on 12.5% CET1 <sup>1)</sup>			26.6%	27.5%	25.1%	24.1%	31.5%	25.0%	27.0%	28.3%
Risk-weighted assets (end of period)			48,185	52,262	44,577	44,108	44,699	41,892	48,185	44,699
Employees (internal FTEs, end of period)			10,230	9,974	9,908	9,902	10,189	10,184	10,230	10,189
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			52.4%	54.0%	56.4%	57.8%	53.7%	52.5%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			25.9%	27.0%	26.4%	26.9%	28.1%	26.3%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).



## ING 1.7 Profit or loss: Retail Banking Belgium

Profit or loss Retail Banking Belgium <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			420	425	400	459	442	470	845	912
Capital charge on book equity			8	6	7	7	3	-5	15	-2
Interest benefit on total capital			-14	-12	-9	-10	-9	-7	-25	-16
Net interest income			415	419	397	456	437	457	834	894
Net fee and commission income			133	125	129	141	127	121	258	248
Investment income			0	0	0	0	0	2	0	2
Realised gains and fair value changes on investments			-0	11	-0	-0	-0	-0	11	-0
Total investment income			-0	11	-0	-0	0	2	11	2
Valuation result and net trading income			25	53	51	18	27	51	78	77
Other income			19	10	14	27	9	11	29	20
Total other income			44	63	65	46	35	62	107	97
<b>Total income</b>			<b>591</b>	<b>618</b>	<b>592</b>	<b>642</b>	<b>599</b>	<b>642</b>	<b>1,209</b>	<b>1,241</b>
Expenses excl. regulatory costs			455	351	379	345	340	358	806	698
Regulatory costs			-4	220	31	-0	5	209	216	214
<b>Operating expenses</b>			<b>450</b>	<b>571</b>	<b>410</b>	<b>345</b>	<b>345</b>	<b>567</b>	<b>1,022</b>	<b>912</b>
<b>Gross result</b>			<b>140</b>	<b>47</b>	<b>182</b>	<b>297</b>	<b>254</b>	<b>74</b>	<b>187</b>	<b>328</b>
Addition to loan loss provisions			28	-4	46	-16	77	117	23	194
<b>Result before tax</b>			<b>113</b>	<b>51</b>	<b>136</b>	<b>313</b>	<b>177</b>	<b>-43</b>	<b>164</b>	<b>134</b>
Taxation			34	15	41	64	49	-9	49	41
Non-controlling interests			0	0	0	0	0	0	0	0
<b>Net result</b>			<b>79</b>	<b>36</b>	<b>95</b>	<b>249</b>	<b>128</b>	<b>-34</b>	<b>115</b>	<b>94</b>
<b>Key figures</b>										
Cost/income ratio			76.2%	92.5%	69.3%	53.7%	57.6%	88.4%	84.5%	73.5%
Risk costs in bps of average customer lending			12	-2	21	-7	35	52	5	43
Return on equity based on 12.5% CET1 <sup>2)</sup>			6.8%	2.9%	7.7%	19.7%	10.0%	-2.7%	4.8%	3.7%
Risk-weighted assets (end of period)			35,096	39,625	38,027	40,276	40,581	40,729	35,096	40,581
Employees (internal FTEs, end of period)			7,797	7,832	7,940	8,110	8,070	7,961	7,797	8,070
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			72.7%	68.2%	67.4%	68.0%	70.1%	72.1%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			9.4%	10.2%	8.7%	7.7%	4.1%	2.1%		

<sup>1)</sup> Including ING Luxembourg.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

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

Profit or loss Retail Banking Challengers & Growth Markets										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			1,183	1,140	1,073	1,076	1,060	1,080	2,323	2,140
Capital charge on book equity			-54	-32	-25	-19	-12	-10	-85	-23
Interest benefit on total capital			-25	-21	-17	-18	-15	-13	-46	-28
Net interest income			1,104	1,087	1,031	1,039	1,032	1,057	2,191	2,089
Net fee and commission income			253	275	269	247	232	278	528	510
Investment income			1	0	8	63	2	0	2	2
Realised gains and fair value changes on investments			5	2	4	3	-1	6	7	5
Total investment income			6	2	12	67	1	6	9	7
Valuation result and net trading income			68	108	60	57	53	38	176	92
Other income			33	-129	29	35	45	24	-96	68
Total other income			101	-21	88	92	98	62	80	160
<b>Total income</b>			<b>1,465</b>	<b>1,344</b>	<b>1,400</b>	<b>1,446</b>	<b>1,362</b>	<b>1,403</b>	<b>2,808</b>	<b>2,765</b>
Expenses excl. regulatory costs			798	752	926	747	769	780	1,550	1,549
Regulatory costs			169	144	100	75	112	117	313	229
<b>Operating expenses</b>			<b>967</b>	<b>897</b>	<b>1,026</b>	<b>822</b>	<b>881</b>	<b>897</b>	<b>1,863</b>	<b>1,778</b>
<b>Gross result</b>			<b>498</b>	<b>447</b>	<b>374</b>	<b>624</b>	<b>482</b>	<b>505</b>	<b>945</b>	<b>987</b>
Addition to loan loss provisions			74	70	35	96	35	85	144	120
<b>Result before tax</b>			<b>423</b>	<b>377</b>	<b>339</b>	<b>528</b>	<b>447</b>	<b>420</b>	<b>801</b>	<b>867</b>
Taxation			108	114	106	105	121	131	223	252
Non-controlling interests			24	37	26	28	32	16	61	48
<b>Net result</b>			<b>291</b>	<b>226</b>	<b>207</b>	<b>395</b>	<b>293</b>	<b>272</b>	<b>517</b>	<b>566</b>
<b>Key figures</b>										
Cost/income ratio			66.0%	66.7%	73.3%	56.8%	64.6%	64.0%	66.4%	64.3%
Risk costs in bps of average customer lending			14	14	7	19	7	18	14	12
Return on equity based on 12.5% CET1 <sup>1)</sup>			13.1%	10.9%	9.6%	17.2%	13.2%	11.8%	12.0%	12.5%
Risk-weighted assets (end of period)			77,309	76,509	77,816	78,080	79,272	78,484	77,309	79,272
Employees (internal FTEs, end of period)			24,873	24,884	24,810	25,247	25,330	25,309	24,873	25,330
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			65.6%	65.3%	64.6%	63.2%	68.6%	67.4%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			12.7%	12.7%	13.0%	12.1%	8.4%	7.3%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.9 Profit or loss: Retail Banking Germany

Profit or loss Retail Banking Germany <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			351	350	344	361	352	373	701	724
Capital charge on book equity			10	11	11	11	11	11	21	22
Interest benefit on total capital			-10	-9	-7	-8	-6	-5	-19	-12
Net interest income			351	352	348	365	356	378	703	734
Net fee and commission income			113	136	125	115	108	148	249	257
Investment income			-0	-	8	-34	0	-0	-0	0
Realised gains and fair value changes on investments			1	1	-	2	0	6	2	6
Total investment income			1	1	8	-32	0	6	2	7
Valuation result and net trading income			35	60	20	11	21	13	95	34
Other income			2	3	10	4	2	2	5	4
Total other income			37	62	29	15	23	15	100	38
<b>Total income</b>			<b>502</b>	<b>552</b>	<b>510</b>	<b>463</b>	<b>488</b>	<b>548</b>	<b>1,054</b>	<b>1,036</b>
Expenses excl. regulatory costs			265	258	263	254	266	256	522	522
Regulatory costs			27	46	32	20	49	33	73	82
<b>Operating expenses</b>			<b>291</b>	<b>303</b>	<b>296</b>	<b>274</b>	<b>315</b>	<b>289</b>	<b>595</b>	<b>604</b>
<b>Gross result</b>			<b>210</b>	<b>249</b>	<b>214</b>	<b>189</b>	<b>173</b>	<b>259</b>	<b>459</b>	<b>432</b>
Addition to loan loss provisions			13	22	7	23	16	3	36	19
<b>Result before tax</b>			<b>197</b>	<b>226</b>	<b>207</b>	<b>166</b>	<b>158</b>	<b>255</b>	<b>423</b>	<b>413</b>
Taxation			41	42	65	52	49	86	83	135
Non-controlling interests			1	1	1	1	1	1	2	2
<b>Net result</b>			<b>155</b>	<b>183</b>	<b>141</b>	<b>113</b>	<b>107</b>	<b>168</b>	<b>338</b>	<b>275</b>
<b>Key figures</b>										
Cost/income ratio			58.1%	54.9%	58.0%	59.2%	64.5%	52.8%	56.4%	58.3%
Risk costs in bps of average customer lending			5	9	3	10	7	1	7	4
Return on equity based on 12.5% CET1 <sup>2)</sup>			17.2%	20.2%	15.2%	11.9%	11.4%	18.3%	18.7%	14.8%
Risk-weighted assets (end of period)			29,194	28,739	29,432	30,362	30,829	29,830	29,194	30,829
Employees (internal FTEs, end of period)			5,795	5,831	5,789	5,945	5,949	5,911	5,795	5,949
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			57.5%	59.0%	58.4%	56.7%	55.2%	51.8%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			16.1%	14.6%	14.2%	14.5%	16.0%	17.1%		

<sup>1)</sup> Including ING Austria (up to and including 4Q2021, after which ING left the retail market).

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

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

Profit or loss Retail Banking Other Challengers & Growth Markets <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			831	790	729	715	708	707	1,621	1,416
Capital charge on book equity			-63	-43	-36	-30	-23	-21	-106	-45
Interest benefit on total capital			-15	-12	-10	-10	-9	-8	-27	-17
Net interest income			754	735	683	675	676	679	1,488	1,354
Net fee and commission income			140	139	144	133	124	130	279	253
Investment income			2	0	0	98	2	0	2	2
Realised gains and fair value changes on investments			4	1	4	1	-1	-1	5	-2
Total investment income			5	1	4	98	1	-0	7	0
Valuation result and net trading income			33	48	40	46	32	26	81	58
Other income			31	-131	19	32	42	22	-101	64
Total other income			64	-83	59	77	75	47	-20	122
<b>Total income</b>			<b>963</b>	<b>792</b>	<b>890</b>	<b>983</b>	<b>874</b>	<b>855</b>	<b>1,755</b>	<b>1,729</b>
Expenses excl. regulatory costs			533	495	663	493	503	524	1,028	1,027
Regulatory costs			142	99	67	55	63	84	241	147
<b>Operating expenses</b>			<b>675</b>	<b>593</b>	<b>730</b>	<b>548</b>	<b>566</b>	<b>608</b>	<b>1,269</b>	<b>1,174</b>
<b>Gross result</b>			<b>288</b>	<b>198</b>	<b>160</b>	<b>435</b>	<b>309</b>	<b>247</b>	<b>486</b>	<b>555</b>
Addition to loan loss provisions			61	47	27	72	19	82	108	102
<b>Result before tax</b>			<b>227</b>	<b>151</b>	<b>132</b>	<b>363</b>	<b>289</b>	<b>165</b>	<b>377</b>	<b>454</b>
Taxation			67	72	41	53	72	45	139	117
Non-controlling interests			23	36	25	27	31	15	59	46
<b>Net result</b>			<b>136</b>	<b>43</b>	<b>66</b>	<b>282</b>	<b>186</b>	<b>104</b>	<b>180</b>	<b>291</b>
<b>Key figures</b>										
Cost/income ratio			70.1%	75.0%	82.0%	55.7%	64.7%	71.1%	72.3%	67.9%
Risk costs in bps of average customer lending			22	17	10	28	8	33	20	20
Return on equity based on 12.5% CET1 <sup>2)</sup>			10.6%	5.2%	6.1%	20.6%	14.3%	7.9%	7.9%	11.1%
Risk-weighted assets (end of period)			48,116	47,769	48,384	47,718	48,444	48,654	48,116	48,444
Employees (internal FTEs, end of period)			19,079	19,053	19,020	19,302	19,380	19,397	19,079	19,380
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			70.2%	68.9%	68.1%	66.9%	77.1%	77.8%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			9.8%	10.7%	11.3%	9.7%	3.4%	1.2%		

<sup>1)</sup> Includes: Australia, Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.11 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			1,171	1,127	1,115	1,089	1,044	1,071	2,297	2,115
Capital charge on book equity			-35	-22	-16	-13	-8	-7	-57	-15
Interest benefit on total capital			-58	-44	-34	-34	-30	-26	-102	-56
Net interest income			1,078	1,061	1,065	1,042	1,006	1,038	2,139	2,044
Net fee and commission income			280	324	322	295	302	278	605	580
Investment income			6	2	1	1	3	1	7	4
Realised gains and fair value changes on investments			1	4	-0	1	-1	7	6	6
Total investment income			7	6	1	3	2	8	13	10
Valuation result and net trading income			375	152	156	116	97	170	527	267
Other income			-8	-12	18	8	-13	3	-21	-10
Total other income			367	139	173	124	84	173	506	257
<b>Total income</b>			<b>1,732</b>	<b>1,530</b>	<b>1,561</b>	<b>1,463</b>	<b>1,394</b>	<b>1,497</b>	<b>3,262</b>	<b>2,891</b>
Expenses excl. regulatory costs			694	644	676	700	656	640	1,338	1,295
Regulatory costs			15	171	91	7	9	148	186	157
<b>Operating expenses</b>			<b>708</b>	<b>815</b>	<b>766</b>	<b>707</b>	<b>665</b>	<b>787</b>	<b>1,524</b>	<b>1,452</b>
<b>Gross result</b>			<b>1,024</b>	<b>715</b>	<b>795</b>	<b>756</b>	<b>730</b>	<b>709</b>	<b>1,739</b>	<b>1,439</b>
Addition to loan loss provisions			88	939	216	19	-149	30	1,027	-119
<b>Result before tax</b>			<b>935</b>	<b>-224</b>	<b>579</b>	<b>737</b>	<b>879</b>	<b>679</b>	<b>712</b>	<b>1,558</b>
Taxation			201	-13	151	197	206	149	188	355
Non-controlling interests			10	9	8	7	8	2	19	10
<b>Net result</b>			<b>724</b>	<b>-220</b>	<b>420</b>	<b>533</b>	<b>664</b>	<b>528</b>	<b>504</b>	<b>1,192</b>
<b>Key figures</b>										
Cost/income ratio			40.9%	53.3%	49.1%	48.3%	47.7%	52.6%	46.7%	50.2%
Income over average risk-weighted assets (in bps) <sup>1)</sup>			419	391	424	409	387	412	405	399
Risk costs in bps of average customer lending			19	205	48	4	-33	7	112	-13
Return on equity based on 12.5% CET1 <sup>2)</sup>			14.2%	-4.3%	9.3%	12.1%	14.9%	11.7%	5.2%	13.3%
Risk-weighted assets (end of period)			166,674	163,897	149,484	144,968	141,044	147,187	166,674	141,044
Employees (internal FTEs, end of period)			14,169	14,029	14,107	14,058	13,904	13,942	14,169	13,904
Value at Risk trading positions (average)			12.1	10.4	5.4	5.4	7.2	21.4		
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			47.7%	49.6%	49.5%	53.5%	53.4%	57.0%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			7.8%	7.7%	12.0%	11.6%	10.7%	5.3%		

<sup>1)</sup> Total income divided by average risk-weighted assets (annualised).

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.12 Wholesale Banking income by product

Wholesale Banking income by product										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>WB Lending</b>										
Net interest income			658	665	685	676	644	662	1,322	1,307
Net fee and commission income			117	140	112	127	111	107	258	218
Total investment income			1	-	-	-	0	-	1	0
Total other income			17	-5	6	2	-12	8	12	-5
<b>Total income WB Lending</b>			<b>793</b>	<b>800</b>	<b>803</b>	<b>805</b>	<b>743</b>	<b>777</b>	<b>1,593</b>	<b>1,520</b>
<b>Key figures</b>										
Income over average risk-weighted assets (in bps) <sup>1)</sup>			305	323	329	341	325	344	314	335
Risk-weighted assets (end of period)			107,365	100,671	97,672	97,415	91,647	91,253	107,365	91,647
<b>WB Daily Banking &amp; Trade Finance</b>										
Net interest income			238	197	199	168	169	173	436	342
Net fee and commission income			142	146	142	133	137	129	289	266
Total investment income			-	-	-	-	0	-	-	0
Total other income			22	35	20	15	11	12	57	24
<b>Total income WB Daily Banking &amp; Trade Finance</b>			<b>402</b>	<b>379</b>	<b>362</b>	<b>316</b>	<b>318</b>	<b>314</b>	<b>782</b>	<b>632</b>
<b>Key figures</b>										
Income over average risk-weighted assets (in bps) <sup>1)</sup>			707	728	772	700	614	543	717	576
Risk-weighted assets (end of period)			22,970	22,600	19,047	18,421	17,733	23,673	22,970	17,733
<b>WB Financial Markets</b>										
Net interest income			78	117	108	130	125	111	195	236
Net fee and commission income			19	31	48	31	45	44	50	89
Total investment income			1	-1	-1	0	1	-0	-0	1
Total other income			345	68	117	104	98	144	413	242
<b>Total income WB Financial Markets</b>			<b>443</b>	<b>215</b>	<b>271</b>	<b>265</b>	<b>269</b>	<b>299</b>	<b>657</b>	<b>568</b>
<b>Key figures</b>										
Income over average risk-weighted assets (in bps) <sup>1)</sup>			576	293	448	460	447	483	438	465
Risk-weighted assets (end of period)			28,693	32,793	25,807	22,576	23,498	24,693	28,693	23,498
<b>WB Treasury &amp; Other</b>										
Net interest income			104	82	73	68	68	92	186	159
Net fee and commission income			2	6	20	4	8	-1	8	7
Total investment income			5	7	2	3	1	8	12	8
Total other income			-17	41	30	3	-13	9	24	-4
<b>Total income WB Treasury &amp; Other</b>			<b>94</b>	<b>136</b>	<b>126</b>	<b>77</b>	<b>64</b>	<b>107</b>	<b>230</b>	<b>171</b>
<b>Key figures</b>										
Income over average risk-weighted assets (in bps) <sup>1)</sup>			486	738	743	420	326	590	609	453
Risk-weighted assets (end of period)			7,646	7,832	6,958	6,556	8,166	7,569	7,646	8,166
<b>Total Wholesale Banking</b>										
Net interest income			1,078	1,061	1,065	1,042	1,006	1,038	2,139	2,044
Net fee and commission income			280	324	322	295	302	278	605	580
Total investment income			7	6	1	3	2	8	13	10
Total other income			367	139	173	124	84	173	506	257
<b>Total income Wholesale Banking</b>			<b>1,732</b>	<b>1,530</b>	<b>1,561</b>	<b>1,463</b>	<b>1,394</b>	<b>1,497</b>	<b>3,262</b>	<b>2,891</b>
<b>Key figures</b>										
Income over average risk-weighted assets (in bps) <sup>1)</sup>			419	391	424	409	387	412	405	399
Risk-weighted assets (end of period)			166,674	163,897	149,484	144,968	141,044	147,187	166,674	141,044

<sup>1)</sup> Total income divided by average risk-weighted assets (annualised).

## ING 1.13 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Balance sheet related interest			-47	-57	-44	-61	-23	43	-104	21
Capital charge on book equity			79	46	31	22	15	21	125	36
Interest benefit on total capital			115	92	71	73	63	54	207	118
Net interest income			147	80	59	34	56	118	228	174
Net fee and commission income			-2	0	-2	1	0	4	-2	4
Investment income			2	0	-0	0	0	0	2	0
Realised gains and fair value changes on investments			-0	-	0	0	-0	-	-0	-0
Total investment income			2	0	-0	0	0	0	2	0
Valuation result and net trading income			-64	-57	-55	-19	-21	-47	-122	-68
Other income			-245	-3	8	16	73	-0	-248	73
Total other income			-309	-60	-47	-3	52	-47	-369	5
<b>Total income</b>			<b>-162</b>	<b>21</b>	<b>10</b>	<b>32</b>	<b>109</b>	<b>75</b>	<b>-141</b>	<b>184</b>
Expenses excl. regulatory costs			146	113	115	131	123	113	258	237
Regulatory costs			0	-0	87	0	-0	0	0	-0
<b>Operating expenses</b>			<b>146</b>	<b>113</b>	<b>202</b>	<b>131</b>	<b>123</b>	<b>113</b>	<b>258</b>	<b>237</b>
<b>Gross result</b>			<b>-308</b>	<b>-92</b>	<b>-192</b>	<b>-99</b>	<b>-14</b>	<b>-39</b>	<b>-400</b>	<b>-53</b>
Addition to loan loss provisions			-0	-0	0	0	-0	-0	-0	-0
<b>Result before tax</b>			<b>-308</b>	<b>-92</b>	<b>-192</b>	<b>-99</b>	<b>-14</b>	<b>-39</b>	<b>-400</b>	<b>-53</b>
Taxation			27	-63	-68	45	38	51	-37	89
Non-controlling interests			0	0	0	0	0	-0	0	-0
<b>Net result</b>			<b>-335</b>	<b>-29</b>	<b>-124</b>	<b>-144</b>	<b>-53</b>	<b>-89</b>	<b>-363</b>	<b>-142</b>
<b>Key figures</b>										
Risk-weighted assets (end of period)			8,634	2,613	3,161	3,096	2,985	2,721	8,634	2,985
Employees (internal FTEs, end of period)			331	329	324	363	404	335	331	404

# ING 1.14 Geographical split: 2Q2022

## Geographical split 2Q2022

In € million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other <sup>1)</sup>		
	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
<b>Profit or loss</b>																				
Net interest income	921	721	200	513	415	99	466	351	115	456	342	115	475	412	62	492	492	142	-5	147
Net fee and commission income	296	224	72	175	133	42	121	113	8	78	61	17	95	79	16	126	126	-2	-0	-2
Investment income	22	16	6	0	-0	0	1	1	0	1	0	0	5	5	1	-0	-0	2	-	2
Other income	248	95	153	62	44	19	49	37	12	17	11	6	98	52	46	127	127	-304	5	-309
<b>Total income</b>	<b>1,488</b>	<b>1,056</b>	<b>431</b>	<b>750</b>	<b>591</b>	<b>160</b>	<b>637</b>	<b>502</b>	<b>135</b>	<b>552</b>	<b>414</b>	<b>137</b>	<b>673</b>	<b>549</b>	<b>124</b>	<b>745</b>	<b>745</b>	<b>-162</b>	<b>-</b>	<b>-162</b>
Expenses excl. regulatory costs	613	432	181	529	455	74	311	265	46	337	286	50	287	247	40	301	301	146	-0	146
Regulatory costs	34	34	-0	-3	-4	1	26	27	-0	18	16	1	133	125	7	5	5	0	-	0
<b>Operating expenses</b>	<b>648</b>	<b>466</b>	<b>181</b>	<b>526</b>	<b>450</b>	<b>75</b>	<b>337</b>	<b>291</b>	<b>46</b>	<b>355</b>	<b>303</b>	<b>52</b>	<b>420</b>	<b>372</b>	<b>48</b>	<b>307</b>	<b>307</b>	<b>146</b>	<b>-0</b>	<b>146</b>
<b>Gross result</b>	<b>840</b>	<b>590</b>	<b>250</b>	<b>225</b>	<b>140</b>	<b>84</b>	<b>300</b>	<b>210</b>	<b>89</b>	<b>197</b>	<b>112</b>	<b>86</b>	<b>253</b>	<b>176</b>	<b>76</b>	<b>438</b>	<b>438</b>	<b>-308</b>	<b>0</b>	<b>-308</b>
Addition to loan loss provisions	-30	11	-41	53	28	25	25	13	11	19	9	10	71	52	19	64	64	-0	-	-0
<b>Result before tax</b>	<b>870</b>	<b>579</b>	<b>291</b>	<b>172</b>	<b>113</b>	<b>59</b>	<b>275</b>	<b>197</b>	<b>78</b>	<b>178</b>	<b>103</b>	<b>75</b>	<b>181</b>	<b>124</b>	<b>57</b>	<b>374</b>	<b>374</b>	<b>-308</b>	<b>0</b>	<b>-308</b>
Retail Banking	579	579		113	113		197	197		103	103		124	124						
Wholesale Banking	291		291	59		59	78		78	75		75	57		57	374	374	0	0	
Corporate Line																		-308		-308
<b>Result after tax</b>	<b>870</b>	<b>579</b>	<b>291</b>	<b>172</b>	<b>113</b>	<b>59</b>	<b>275</b>	<b>197</b>	<b>78</b>	<b>178</b>	<b>103</b>	<b>75</b>	<b>181</b>	<b>124</b>	<b>57</b>	<b>374</b>	<b>374</b>	<b>-308</b>	<b>0</b>	<b>-308</b>
<b>Customer lending/deposits (in € billion)</b>																				
Residential mortgages	107.5	108.0	-0.4	39.3	39.3	-0.1	85.3	85.9	-0.7	66.9	66.9	0.0	15.0	14.9	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	72.9	45.5	27.4	69.5	52.4	17.1	41.7	12.2	29.5	31.7	10.1	21.6	28.5	19.1	9.4	84.4	84.4	0.2	0.0	0.2
Customer deposits	244.3	206.7	37.5	109.7	90.7	19.0	130.2	127.8	2.4	93.6	92.2	1.4	53.3	46.6	6.7	11.1	11.1	0.0	0.0	0.0
<b>Key figures</b>																				
Cost/income ratio	43.5%	44.1%	42.0%	70.0%	76.2%	47.1%	52.9%	58.1%	33.8%	64.3%	73.1%	37.7%	62.5%	67.9%	38.5%	41.2%	41.2%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	-7	3	-62	20	12	61	8	5	16	8	4	19	66	62	81	32	32	-2	n.a.	-2
Return on equity based on 12.5% CET1 <sup>2)</sup>	24.7%	26.6%	21.7%	7.7%	6.8%	10.1%	12.5%	17.2%	5.1%	11.5%	12.8%	9.5%	10.5%	9.4%	14.3%	14.8%	15.0%	-189.9%	n.a.	-190.3%
Risk-weighted assets (end of period)	81,634	48,185	33,449	49,936	35,096	14,840	47,487	29,194	18,293	34,160	17,744	16,416	39,671	30,372	9,299	74,376	74,376	8,634	-	8,634
Employees (internal FTEs, end of period)	17,001	10,230	6,771	9,028	7,797	1,231	6,294	5,795	499	5,883	5,373	510	14,966	13,706	1,260	3,896	3,896	334	3	331
<b>Four-quarter rolling average key figures</b>																				
Cost/income ratio	55.6%	52.4%	65.4%	67.5%	72.7%	47.6%	52.1%	57.5%	32.6%	68.6%	82.3%	30.8%	57.4%	60.6%	42.8%	46.0%	46.0%	n.a.	n.a.	n.a.
Return on equity based on 12.5% CET1 <sup>2)</sup>	17.6%	25.9%	4.9%	9.0%	9.4%	7.9%	8.2%	16.1%	-5.8%	9.8%	6.6%	13.4%	13.9%	13.0%	16.7%	9.8%	9.8%	-134.0%	n.a.	-137.6%

<sup>1)</sup> Region Other consists mainly of Corporate Line.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).



## ING 1.15 Geographical split: Comparable quarters

Geographical split comparable quarters																
In € million	Total		Netherlands		Belgium		Germany <sup>1)</sup>		Other Challengers <sup>2)</sup>		Growth Markets		Wholesale Banking Rest of World		Other	
	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021	2Q2022	2Q2021
<b>Profit or loss</b>																
Net interest income	3,465	3,340	921	994	513	522	466	488	456	458	475	375	492	446	142	56
Net fee and commission income	888	855	296	271	175	184	121	112	78	76	95	82	126	129	-2	1
Investment income	31	10	22	10	0	0	1	0	1	-1	5	2	-0	-1	2	0
Other income	297	312	248	38	62	41	49	39	17	27	98	80	127	33	-304	52
<b>Total income</b>	<b>4,682</b>	<b>4,517</b>	<b>1,488</b>	<b>1,313</b>	<b>750</b>	<b>747</b>	<b>637</b>	<b>640</b>	<b>552</b>	<b>560</b>	<b>673</b>	<b>540</b>	<b>745</b>	<b>608</b>	<b>-162</b>	<b>109</b>
Expenses excl. regulatory costs	2,524	2,372	613	655	529	404	311	312	337	318	287	260	301	299	146	123
Regulatory costs	214	172	34	45	-3	7	26	49	18	26	133	44	5	1	0	0
<b>Operating expenses</b>	<b>2,738</b>	<b>2,543</b>	<b>648</b>	<b>699</b>	<b>526</b>	<b>411</b>	<b>337</b>	<b>361</b>	<b>355</b>	<b>344</b>	<b>420</b>	<b>305</b>	<b>307</b>	<b>300</b>	<b>146</b>	<b>123</b>
<b>Gross result</b>	<b>1,944</b>	<b>1,973</b>	<b>840</b>	<b>614</b>	<b>225</b>	<b>336</b>	<b>300</b>	<b>279</b>	<b>197</b>	<b>216</b>	<b>253</b>	<b>235</b>	<b>438</b>	<b>308</b>	<b>-308</b>	<b>-14</b>
Addition to loan loss provisions	202	-91	-30	-47	53	19	25	30	19	6	71	-7	64	-93	-0	-0
<b>Result before tax</b>	<b>1,743</b>	<b>2,065</b>	<b>870</b>	<b>660</b>	<b>172</b>	<b>317</b>	<b>275</b>	<b>249</b>	<b>178</b>	<b>210</b>	<b>181</b>	<b>242</b>	<b>374</b>	<b>401</b>	<b>-308</b>	<b>-14</b>
Retail Banking	1,115	1,200	579	576	113	177	197	158	103	106	124	183	-	-	-	-
Wholesale Banking	935	879	291	84	59	140	78	91	75	105	57	58	374	401	0	0
Corporate Line	-308	-14	-	-	-	-	-	-	-	-	-	-	-	-	-308	-14
<b>Result before tax</b>	<b>1,743</b>	<b>2,065</b>	<b>870</b>	<b>660</b>	<b>172</b>	<b>317</b>	<b>275</b>	<b>249</b>	<b>178</b>	<b>210</b>	<b>181</b>	<b>242</b>	<b>374</b>	<b>401</b>	<b>-308</b>	<b>-14</b>
Taxation	530	566	228	170	48	84	89	65	57	62	51	58	32	89	26	38
Non-controlling interests	34	40	-	-	0	0	1	1	-	-	33	39	-	-	0	0
<b>Net result</b>	<b>1,178</b>	<b>1,459</b>	<b>642</b>	<b>490</b>	<b>124</b>	<b>233</b>	<b>184</b>	<b>183</b>	<b>122</b>	<b>149</b>	<b>97</b>	<b>145</b>	<b>342</b>	<b>312</b>	<b>-334</b>	<b>-53</b>
<b>Customer lending/deposits (in € billion)</b>																
Residential mortgages	313.9	307.0	107.5	110.5	39.3	39.2	85.3	82.4	66.9	60.5	15.0	14.5	0.0	0.0	0.0	0.0
Other customer lending	328.9	309.3	72.9	73.8	69.5	65.5	41.7	43.1	31.7	31.8	28.5	25.4	84.4	69.2	0.2	0.4
Customer deposits	642.1	620.6	244.3	212.9	109.7	110.7	130.2	144.8	93.6	94.5	53.3	49.3	11.1	8.3	0.0	0.0
<b>Key figures</b>																
Cost/income ratio	58.5%	56.3%	43.5%	53.3%	70.0%	55.0%	52.9%	56.4%	64.3%	61.4%	62.5%	56.4%	41.2%	49.4%	n.a.	113.2%
Risk costs in bps of average customer lending	13	-6	-7	-10	20	7	8	10	8	3	66	-7	31	-54	-2	-1
Return on equity based on 12.5% CET1 <sup>3)</sup>	11.6%	15.5%	24.7%	21.4%	7.7%	13.8%	12.5%	12.7%	11.5%	13.6%	10.5%	15.4%	14.8%	16.6%	-189.9%	-59.1%
Risk-weighted assets (end of period)	335,898	308,581	81,634	74,168	49,936	53,291	47,487	46,531	34,160	34,609	39,671	37,468	74,376	59,529	8,634	2,985
Employees (internal FTEs, end of period)	57,402	57,896	17,001	16,848	9,028	9,234	6,294	6,397	5,883	5,909	14,966	15,274	3,896	3,826	334	408
<b>Four-quarter rolling average key figures</b>																
Cost/income ratio	61.0%	62.7%	55.6%	58.4%	67.5%	66.8%	52.1%	49.1%	68.6%	73.6%	57.4%	62.8%	46.0%	55.2%	n.a.	n.a.
Return on equity based on 12.5% CET1 <sup>3)</sup>	10.2%	10.5%	17.6%	18.2%	9.0%	6.4%	8.2%	15.4%	9.8%	6.5%	13.9%	7.1%	9.8%	11.7%	-134.0%	-124.5%

<sup>1)</sup> Including Wholesale Banking Austria. Also including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

<sup>2)</sup> Up to and including 4Q2021, Other Challengers includes Retail Banking Czech Republic, after which ING left the retail banking market in Czech Republic.

<sup>3)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.16 Geographical split: Netherlands

Geographical split Netherlands										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			921	966	1,045	1,000	994	1,029	1,887	2,023
Net fee and commission income			296	282	289	263	271	246	578	518
Investment income			22	15	4	7	10	30	37	40
Other income			248	147	61	95	38	70	395	108
<b>Total income</b>			<b>1,488</b>	<b>1,410</b>	<b>1,399</b>	<b>1,364</b>	<b>1,313</b>	<b>1,375</b>	<b>2,898</b>	<b>2,688</b>
Expenses excl. regulatory costs			613	608	667	888	655	715	1,222	1,370
Regulatory costs			34	190	103	44	45	163	224	208
<b>Operating expenses</b>			<b>648</b>	<b>799</b>	<b>770</b>	<b>932</b>	<b>699</b>	<b>878</b>	<b>1,446</b>	<b>1,577</b>
<b>Gross result</b>			<b>840</b>	<b>611</b>	<b>629</b>	<b>432</b>	<b>614</b>	<b>497</b>	<b>1,451</b>	<b>1,111</b>
Addition to loan loss provisions			-30	157	113	-34	-47	-4	127	-51
<b>Result before tax</b>			<b>870</b>	<b>454</b>	<b>516</b>	<b>466</b>	<b>660</b>	<b>502</b>	<b>1,324</b>	<b>1,162</b>
Retail Banking			579	556	470	444	576	445	1,134	1,022
Wholesale Banking			291	-102	46	22	84	56	190	140
Corporate Line									-	-
<b>Result before tax</b>			<b>870</b>	<b>454</b>	<b>516</b>	<b>466</b>	<b>660</b>	<b>502</b>	<b>1,324</b>	<b>1,162</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			107.5	109.0	110.3	110.4	110.5	110.3	107.5	110.5
Other customer lending			72.9	71.2	75.6	72.7	73.8	80.0	72.9	73.8
Customer deposits			244.3	233.6	216.2	215.5	212.9	212.8	244.3	212.9
<b>Key figures</b>										
Cost/income ratio			43.5%	56.6%	55.0%	68.3%	53.3%	63.8%	49.9%	58.7%
Risk costs in bps of average customer lending			-7	34	24	-7	-10	-1	14	-5
Return on equity based on 12.5% CET1 <sup>1)</sup>			24.7%	13.4%	17.1%	14.5%	21.4%	16.6%	19.2%	19.0%
Risk-weighted assets (end of period)			81,634	85,105	74,600	72,525	74,333	72,511	81,634	74,168
Employees (internal FTEs, end of period)			17,001	16,679	16,739	16,662	16,848	16,811	17,001	16,848
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			55.6%	58.3%	60.1%	63.7%	58.4%	61.5%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			17.6%	16.5%	17.4%	16.7%	18.2%	13.8%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.17 Geographical split: Belgium

Geographical split Belgium <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			513	503	491	547	522	549	1,017	1,072
Net fee and commission income			175	186	174	187	184	172	360	356
Investment income			0	13	-0	-0	0	2	13	2
Other income			62	90	85	54	41	84	152	125
<b>Total income</b>			<b>750</b>	<b>791</b>	<b>750</b>	<b>788</b>	<b>747</b>	<b>807</b>	<b>1,542</b>	<b>1,554</b>
Expenses excl. regulatory costs			529	416	443	408	404	423	945	827
Regulatory costs			-3	244	42	-0	7	231	241	238
<b>Operating expenses</b>			<b>526</b>	<b>660</b>	<b>486</b>	<b>408</b>	<b>411</b>	<b>654</b>	<b>1,185</b>	<b>1,065</b>
<b>Gross result</b>			<b>225</b>	<b>131</b>	<b>264</b>	<b>379</b>	<b>336</b>	<b>153</b>	<b>356</b>	<b>489</b>
Addition to loan loss provisions			53	102	65	-21	19	120	155	139
<b>Result before tax</b>			<b>172</b>	<b>29</b>	<b>199</b>	<b>400</b>	<b>317</b>	<b>32</b>	<b>201</b>	<b>349</b>
Retail Banking			113	51	136	313	177	-43	164	134
Wholesale Banking			59	-22	63	87	140	75	37	215
Corporate Line									-	-
<b>Result before tax</b>			<b>172</b>	<b>29</b>	<b>199</b>	<b>400</b>	<b>317</b>	<b>32</b>	<b>201</b>	<b>349</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			39.3	39.4	39.6	39.5	39.2	38.8	39.3	39.2
Other customer lending			69.5	67.3	66.8	66.0	65.5	66.4	69.5	65.5
Customer deposits			109.7	107.8	109.2	108.9	110.7	110.7	109.7	110.7
<b>Key figures</b>										
Cost/income ratio			70.0%	83.4%	64.8%	51.8%	55.0%	81.1%	76.9%	68.6%
Risk costs in bps of average customer lending			20	38	25	-8	7	46	29	27
Return on equity based on 12.5% CET1 <sup>2)</sup>			7.7%	1.2%	8.3%	18.7%	13.8%	1.4%	4.4%	7.6%
Risk-weighted assets (end of period)			49,936	53,163	51,575	54,260	53,291	54,507	49,936	53,291
Employees (internal FTEs, end of period)			9,028	9,070	9,121	9,277	9,234	9,127	9,028	9,234
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			67.5%	63.9%	63.4%	64.7%	66.8%	68.4%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			9.0%	10.6%	10.5%	9.3%	6.4%	3.9%		

<sup>1)</sup> Including ING Luxembourg.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.18 Geographical split: Germany

Geographical split Germany <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			466	475	432	501	488	522	940	1,010
Net fee and commission income			121	150	138	124	112	150	270	263
Investment income			1	1	8	-31	0	8	3	8
Other income			49	79	40	27	39	30	128	70
<b>Total income</b>			<b>637</b>	<b>705</b>	<b>618</b>	<b>620</b>	<b>640</b>	<b>711</b>	<b>1,341</b>	<b>1,350</b>
Expenses excl. regulatory costs			311	301	308	294	312	296	612	608
Regulatory costs			26	51	33	21	49	34	78	83
<b>Operating expenses</b>			<b>337</b>	<b>353</b>	<b>340</b>	<b>315</b>	<b>361</b>	<b>330</b>	<b>690</b>	<b>691</b>
<b>Gross result</b>			<b>300</b>	<b>352</b>	<b>278</b>	<b>305</b>	<b>279</b>	<b>381</b>	<b>652</b>	<b>660</b>
Addition to loan loss provisions			25	413	43	31	30	13	438	43
<b>Result before tax</b>			<b>275</b>	<b>-61</b>	<b>235</b>	<b>274</b>	<b>249</b>	<b>367</b>	<b>214</b>	<b>616</b>
Retail Banking			197	226	207	166	158	255	423	413
Wholesale Banking			78	-287	28	109	91	112	-209	203
Corporate Line									-	-
<b>Result before tax</b>			<b>275</b>	<b>-61</b>	<b>235</b>	<b>274</b>	<b>249</b>	<b>367</b>	<b>214</b>	<b>616</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			85.3	85.6	85.8	84.1	82.4	81.3	85.3	82.4
Other customer lending			41.7	41.5	42.0	41.8	43.1	44.6	41.7	43.1
Customer deposits			130.2	129.0	136.0	140.9	144.8	148.0	130.2	144.8
<b>Key figures</b>										
Cost/income ratio			52.9%	50.0%	55.0%	50.8%	56.4%	46.4%	51.4%	51.2%
Risk costs in bps of average customer lending			8	130	14	10	10	4	69	7
Return on equity based on 12.5% CET1 <sup>2)</sup>			12.5%	-3.3%	10.6%	12.7%	12.7%	17.1%	4.7%	14.9%
Risk-weighted assets (end of period)			47,487	47,360	45,241	46,037	46,531	46,128	47,487	46,531
Employees (internal FTEs, end of period)			6,294	6,324	6,256	6,402	6,397	6,359	6,294	6,397
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			52.1%	53.0%	52.0%	49.9%	49.1%	46.4%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			8.2%	8.2%	13.3%	14.7%	15.4%	13.5%		

<sup>1)</sup> Including Wholesale Banking Austria. Also including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.19 Geographical split: Other Challengers

Geographical split Other Challengers <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			456	437	442	455	458	478	893	936
Net fee and commission income			78	80	87	82	76	83	158	159
Investment income			1	1	-0	0	-1	-0	2	-1
Other income			17	13	11	23	27	20	30	48
<b>Total income</b>			<b>552</b>	<b>531</b>	<b>539</b>	<b>559</b>	<b>560</b>	<b>581</b>	<b>1,083</b>	<b>1,141</b>
Expenses excl. regulatory costs			337	308	459	305	318	336	645	654
Regulatory costs			18	27	24	18	26	30	45	56
<b>Operating expenses</b>			<b>355</b>	<b>335</b>	<b>483</b>	<b>324</b>	<b>344</b>	<b>366</b>	<b>690</b>	<b>709</b>
<b>Gross result</b>			<b>197</b>	<b>196</b>	<b>56</b>	<b>235</b>	<b>216</b>	<b>216</b>	<b>393</b>	<b>432</b>
Addition to loan loss provisions			19	24	29	16	6	49	42	55
<b>Result before tax</b>			<b>178</b>	<b>173</b>	<b>27</b>	<b>220</b>	<b>210</b>	<b>167</b>	<b>351</b>	<b>377</b>
Retail Banking			103	80	-53	100	106	54	183	160
Wholesale Banking			75	93	80	120	105	112	168	217
Corporate Line									-	-
<b>Result before tax</b>			<b>178</b>	<b>173</b>	<b>27</b>	<b>220</b>	<b>210</b>	<b>167</b>	<b>351</b>	<b>377</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			66.9	66.4	62.9	60.8	60.5	60.6	66.9	60.5
Other customer lending			31.7	31.5	31.8	31.0	31.8	32.6	31.7	31.8
Customer deposits			93.6	97.1	96.1	94.5	94.5	98.2	93.6	94.5
<b>Key figures</b>										
Cost/income ratio			64.3%	63.1%	89.6%	57.9%	61.4%	62.9%	63.7%	62.2%
Risk costs in bps of average customer lending			8	10	13	7	3	22	9	12
Return on equity based on 12.5% CET1 <sup>2)</sup>			11.5%	11.3%	1.5%	14.9%	13.6%	10.3%	11.4%	11.9%
Risk-weighted assets (end of period)			34,160	33,359	34,076	34,381	34,609	35,474	34,160	34,609
Employees (internal FTEs, end of period)			5,883	5,837	5,707	5,864	5,909	5,969	5,883	5,909
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			68.6%	67.9%	67.7%	64.9%	73.6%	75.0%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			9.8%	10.3%	10.1%	10.6%	6.5%	3.6%		

<sup>1)</sup> Including Australia, Retail Banking Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain and Portugal, Other.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.20 Geographical split: Growth Markets

Geographical split Growth Markets <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			475	473	403	380	375	374	947	749
Net fee and commission income			95	97	97	91	82	81	192	163
Investment income			5	-0	6	98	2	-	5	2
Other income			98	-39	97	92	80	71	60	152
<b>Total income</b>			<b>673</b>	<b>531</b>	<b>602</b>	<b>662</b>	<b>540</b>	<b>526</b>	<b>1,204</b>	<b>1,066</b>
Expenses excl. regulatory costs			287	268	282	263	260	263	555	523
Regulatory costs			133	89	53	42	44	69	222	113
<b>Operating expenses</b>			<b>420</b>	<b>357</b>	<b>335</b>	<b>305</b>	<b>305</b>	<b>332</b>	<b>778</b>	<b>636</b>
<b>Gross result</b>			<b>253</b>	<b>174</b>	<b>267</b>	<b>356</b>	<b>235</b>	<b>195</b>	<b>426</b>	<b>430</b>
Addition to loan loss provisions			71	37	20	44	-7	52	108	45
<b>Result before tax</b>			<b>181</b>	<b>137</b>	<b>247</b>	<b>312</b>	<b>242</b>	<b>143</b>	<b>318</b>	<b>384</b>
Retail Banking			124	71	186	263	183	110	195	294
Wholesale Banking			57	66	61	49	58	33	123	91
Corporate Line									-	-
<b>Result before tax</b>			<b>181</b>	<b>137</b>	<b>247</b>	<b>312</b>	<b>242</b>	<b>143</b>	<b>318</b>	<b>384</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			15.0	15.2	15.2	14.8	14.5	13.5	15.0	14.5
Other customer lending			28.5	27.9	26.9	26.3	25.4	24.9	28.5	25.4
Customer deposits			53.3	51.3	50.8	49.8	49.3	48.0	53.3	49.3
<b>Key figures</b>										
Cost/income ratio			62.5%	67.3%	55.6%	46.1%	56.4%	63.0%	64.6%	59.7%
Risk costs in bps of average customer lending			66	34	19	44	-7	54	50	23
Return on equity based on 12.5% CET1 <sup>2)</sup>			10.5%	6.0%	16.1%	23.2%	15.4%	9.7%	8.3%	12.5%
Risk-weighted assets (end of period)			39,671	39,433	38,932	37,456	37,372	39,082	39,671	37,468
Employees (internal FTEs, end of period)			14,966	14,964	15,101	15,250	15,274	15,252	14,966	15,274
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			57.4%	55.8%	54.8%	55.8%	62.8%	62.2%		
Return on equity based on 12.5% CET1 <sup>2)</sup>			13.9%	15.1%	16.0%	12.8%	7.1%	5.3%		

<sup>1)</sup> Including Poland, Romania, Turkey, Philippines, Asian stakes.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

Geographical split Growth Markets - Asian stakes										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
Result before tax			18	-134	13	111	15	13	-116	28
Risk-weighted assets (end of period)			7,230	7,228	7,270	6,883	7,287	7,360	7,230	7,287

Market value <sup>3)</sup> - Asian stakes	
In € million	30 Jun 2022
TMB (23.0%)	738
Bank of Beijing (13.0%)	1,783
<b>Total valuation</b>	<b>2,521</b>

<sup>3)</sup> Value of ING's stake, Bloomberg end of quarter data and FX rates.

## ING 1.21 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			492	480	503	471	446	441	972	888
Net fee and commission income			126	140	141	135	129	118	265	248
Investment income			-0	-1	-1	0	-1	-0	-1	-1
Other income			127	-8	63	17	33	67	120	101
<b>Total income</b>			<b>745</b>	<b>611</b>	<b>706</b>	<b>622</b>	<b>608</b>	<b>627</b>	<b>1,356</b>	<b>1,235</b>
Expenses excl. regulatory costs			301	281	288	274	299	283	582	582
Regulatory costs			5	48	43	-4	1	61	53	62
<b>Operating expenses</b>			<b>307</b>	<b>329</b>	<b>331</b>	<b>269</b>	<b>300</b>	<b>344</b>	<b>635</b>	<b>644</b>
<b>Gross result</b>			<b>438</b>	<b>282</b>	<b>375</b>	<b>353</b>	<b>308</b>	<b>283</b>	<b>720</b>	<b>591</b>
Addition to loan loss provisions			64	254	75	3	-93	-8	318	-101
<b>Result before tax</b>			<b>374</b>	<b>28</b>	<b>300</b>	<b>350</b>	<b>401</b>	<b>291</b>	<b>402</b>	<b>692</b>
Retail Banking									-	-
Wholesale Banking			374	28	300	350	401	291	402	692
Corporate Line									-	-
<b>Result before tax</b>			<b>374</b>	<b>28</b>	<b>300</b>	<b>350</b>	<b>401</b>	<b>291</b>	<b>402</b>	<b>692</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			84.4	78.7	75.7	71.4	69.2	69.9	84.4	69.2
Customer deposits			11.1	11.1	9.1	10.5	8.3	10.6	11.1	8.3
<b>Key figures</b>										
Cost/income ratio			41.2%	53.8%	46.8%	43.3%	49.4%	54.8%	46.9%	52.2%
Risk costs in bps of average customer lending			31	132	41	2	-54	-5	80	-29
Return on equity based on 12.5% CET1 <sup>1)</sup>			14.8%	-0.6%	10.7%	14.8%	16.6%	12.6%	7.3%	14.6%
Risk-weighted assets (end of period)			74,376	73,873	65,480	62,774	59,529	60,591	74,376	59,529
Employees (internal FTEs, end of period)			3,896	3,842	3,840	3,857	3,826	3,872	3,896	3,826
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			46.0%	48.2%	48.5%	53.0%	55.2%	54.3%		
Return on equity based on 12.5% CET1 <sup>1)</sup>			9.8%	10.0%	13.6%	13.7%	11.7%	6.7%		

<sup>1)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).

## ING 1.22 Geographical split: Other

Geographical split Other <sup>1)</sup>										
In € million	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021	6M2022	6M2021
<b>Profit or loss</b>										
Net interest income			142	81	59	34	56	119	223	175
Net fee and commission income			-2	0	-2	1	1	3	-2	4
Investment income			2	0	0	0	0	0	2	0
Other income			-304	-60	-47	-4	52	-48	-365	4
<b>Total income</b>			<b>-162</b>	<b>21</b>	<b>10</b>	<b>32</b>	<b>109</b>	<b>75</b>	<b>-141</b>	<b>184</b>
Expenses excl. regulatory costs			146	113	115	131	123	113	258	237
Regulatory costs			0	-0	87	0	0	0	0	0
<b>Operating expenses</b>			<b>146</b>	<b>113</b>	<b>202</b>	<b>131</b>	<b>123</b>	<b>113</b>	<b>258</b>	<b>237</b>
<b>Gross result</b>			<b>-308</b>	<b>-92</b>	<b>-192</b>	<b>-99</b>	<b>-14</b>	<b>-39</b>	<b>-400</b>	<b>-53</b>
Addition to loan loss provisions			-0	-0	0	0	-0	-0	-0	-0
<b>Result before tax</b>			<b>-308</b>	<b>-92</b>	<b>-192</b>	<b>-99</b>	<b>-14</b>	<b>-39</b>	<b>-400</b>	<b>-53</b>
Retail Banking			-	-	-	-	-	-	-	-
Wholesale Banking			0	0	-0	-0	0	0	0	0
Corporate Line			-308	-92	-192	-99	-14	-39	-400	-53
<b>Result before tax</b>			<b>-308</b>	<b>-92</b>	<b>-192</b>	<b>-99</b>	<b>-14</b>	<b>-39</b>	<b>-400</b>	<b>-53</b>
<b>Customer lending/deposits (in € billion)</b>										
Residential mortgages			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending			0.2	0.2	0.2	0.4	0.4	0.4	0.2	0.4
Customer deposits			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Key figures</b>										
Cost/income ratio			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending			-2	-18	1	3	-1	-1	-9	-1
Return on equity based on 12.5% CET1 <sup>2)</sup>			-189.9%	-13.5%	-127.5%	-151.6%	-59.1%	-105.1%	-130.0%	-81.3%
Risk-weighted assets (end of period)			8,634	2,613	3,161	3,096	2,985	2,721	8,634	2,985
Employees (internal FTEs, end of period)			334	332	324	367	408	340	334	408
<b>Four-quarter rolling average key figures</b>										
Cost/income ratio			n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on equity based on 12.5% CET1 <sup>2)</sup>			-134.0%	-89.6%	-112.0%	-126.6%	-124.5%	-111.1%	n.a.	n.a.

<sup>1)</sup> Region Other consists mainly of Corporate Line.

<sup>2)</sup> After-tax return divided by average equity based on 12.5% of RWA (annualised).



## ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

ING Group: Total assets						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022
Cash and balances with central banks	126,030	131,374	126,030	131,374		
Loans and advances to banks	22,966	26,180	22,965	26,179	1	1
<b>Financial assets at fair value through profit or loss</b>						
- trading assets	60,733	55,609	60,741	55,617	-8	-8
- non-trading derivatives	2,693	1,868	2,693	1,868		
- designated as at fair value through profit or loss	6,565	6,409	6,565	6,409		
- mandatorily at fair value through profit or loss	68,636	64,512	68,636	64,512		
<b>Financial assets at fair value OCI</b>						
- equity securities FV OCI	2,065	2,539	2,065	2,539		
- debt securities FV OCI	27,876	26,468	27,876	26,468		
- loans and advances FV OCI	805	819	805	819		
Securities at amortised cost	48,371	48,214	48,371	48,214		
<b>Loans and advances to customers</b>						
- customer lending	642,867	633,850	642,914	633,895	-47	-45
- provision for loan losses	-5,867	-5,778	-5,867	-5,778		
Investments in associates and joint ventures	1,477	1,490	1,477	1,490		
Property and equipment	2,562	2,540	2,562	2,540		
Intangible assets	1,119	1,136	1,119	1,136		
Current tax assets	842	842	840	841	2	1
Deferred tax assets	1,547	1,497	1,547	1,497		
Other assets	8,778	8,354	8,761	8,338	17	16
Assets held for sale						
<b>Total assets</b>	<b>1,020,064</b>	<b>1,007,922</b>	<b>1,020,099</b>	<b>1,007,956</b>	<b>-35</b>	<b>-34</b>

## ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

ING Group: Total assets								
In € million	31 Dec 2022	30 Sep 2022	30 Jun 2022	31 Mar 2022	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021
Cash and balances with central banks			126,030	131,374	106,520	127,781	121,331	112,703
Loans and advances to banks			22,966	26,180	23,592	25,828	26,198	31,033
<b>Financial assets at fair value through profit or loss</b>								
- trading assets			60,733	55,609	51,381	56,007	50,652	50,453
- non-trading derivatives			2,693	1,868	1,536	1,859	2,112	2,442
- designated as at fair value through profit or loss			6,565	6,409	6,355	5,843	5,421	5,030
- mandatorily at fair value through profit or loss			68,636	64,512	42,684	62,447	63,217	62,677
<b>Financial assets at fair value OCI</b>								
- equity securities FV OCI			2,065	2,539	2,457	2,321	2,434	1,924
- debt securities FV OCI			27,876	26,468	27,340	27,526	29,693	30,851
- loans and advances FV OCI			805	819	838	837	889	963
Securities at amortised cost			48,371	48,214	48,319	48,462	49,467	49,893
<b>Loans and advances to customers</b>								
- customer lending			642,867	633,850	632,782	619,179	616,284	623,488
- provision for loan losses			-5,867	-5,778	-5,274	-5,201	-5,347	-5,785
Investments in associates and joint ventures			1,477	1,490	1,587	1,470	1,461	1,502
Property and equipment			2,562	2,540	2,515	2,555	2,631	2,724
Intangible assets			1,119	1,136	1,156	1,246	1,315	1,362
Current tax assets			842	842	549	575	679	766
Deferred tax assets			1,547	1,497	957	789	787	838
Other assets			8,778	8,354	5,996	7,855	7,743	7,487
Assets held for sale						1,370	1,278	518
<b>Total assets</b>			<b>1,020,064</b>	<b>1,007,922</b>	<b>951,290</b>	<b>988,751</b>	<b>978,246</b>	<b>980,870</b>

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank		Holding/Eliminations	
	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022
Deposits from banks	90,513	88,742	90,513	88,742		
Customer deposits	642,076	629,870	685,425	672,947	-43,349	-43,077
<b>Financial liabilities at fair value through profit or loss</b>						
- trading liabilities	45,261	34,627	45,261	34,627		
- non-trading derivatives	4,501	2,661	4,501	2,661		
- designated as at fair value through profit or loss	58,219	62,079	58,219	62,079	-0	-0
Current tax liability	280	330	280	330		0
Deferred tax liabilities	550	694	550	694		
Provisions	1,029	965	1,006	942	23	23
Other liabilities	16,997	18,379	16,813	18,369	184	10
Liabilities held for sale						
Debt securities in issue	93,123	99,111	55,829	63,037	37,293	36,074
Subordinated loans	15,473	16,388	15,477	16,392	-4	-4
<b>Total liabilities</b>	<b>968,023</b>	<b>953,846</b>	<b>973,875</b>	<b>960,819</b>	<b>-5,853</b>	<b>-6,973</b>
Shareholders' equity	51,628	53,475	45,811	46,536	5,818	6,939
Non-controlling interests	413	601	413	601		
<b>Total equity</b>	<b>52,042</b>	<b>54,076</b>	<b>46,224</b>	<b>47,137</b>	<b>5,818</b>	<b>6,939</b>
<b>Total liabilities and equity</b>	<b>1,020,064</b>	<b>1,007,922</b>	<b>1,020,099</b>	<b>1,007,956</b>	<b>-35</b>	<b>-34</b>

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

ING Group: Total liabilities and equity								
In € million	31 Dec 2022	30 Sep 2022	30 Jun 2022	31 Mar 2022	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021
Deposits from banks			90,513	88,742	85,092	91,166	89,134	85,095
Customer deposits			642,076	629,870	617,296	620,116	620,593	628,233
<b>Financial liabilities at fair value through profit or loss</b>								
- trading liabilities			45,261	34,627	27,113	25,051	26,845	29,700
- non-trading derivatives			4,501	2,661	2,120	2,080	1,925	2,853
- designated as at fair value through profit or loss			58,219	62,079	41,808	65,859	58,370	59,437
Current tax liability			280	330	271	316	290	351
Deferred tax liabilities			550	694	603	574	596	585
Provisions			1,029	965	995	943	756	744
Other liabilities			16,997	18,379	12,839	15,980	13,652	13,363
Liabilities held for sale						2,053	2,243	
Debt securities in issue			93,123	99,111	91,784	92,539	91,840	90,033
Subordinated loans			15,473	16,388	16,715	15,689	14,791	14,494
<b>Total liabilities</b>			<b>968,023</b>	<b>953,846</b>	<b>896,635</b>	<b>932,367</b>	<b>921,037</b>	<b>924,887</b>
Shareholders' equity			51,628	53,475	53,919	55,439	56,222	55,041
Non-controlling interests			413	601	736	945	987	941
<b>Total equity</b>			<b>52,042</b>	<b>54,076</b>	<b>54,654</b>	<b>56,384</b>	<b>57,209</b>	<b>55,982</b>
<b>Total liabilities and equity</b>			<b>1,020,064</b>	<b>1,007,922</b>	<b>951,290</b>	<b>988,751</b>	<b>978,246</b>	<b>980,870</b>

## ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank		Holdings/Eliminations	
	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022
Share capital	39	39	525	525	-486	-486
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,377	1,364	1,377	1,364		
Revaluation reserve debt instruments	-244	-57	-244	-57		
Revaluation reserve cashflow hedge	-2,230	-1,243	-2,230	-1,243		
Other revaluation reserve	192	206	192	206		
Remeasurement of the net defined benefit asset/liability	-180	-209	-180	-209		
Currency translation reserve	-1,934	-3,356	-1,934	-3,357	0	0
Treasury shares	-1,977	-1,752			-1,977	-1,752
Liability credit reserve	140	67	140	67		-0
Retained earnings and other reserves	37,722	40,871	30,012	32,266	7,710	8,604
Net result year to date	1,606	429	1,610	430	-4	-1
<b>Shareholders' equity</b>	<b>51,628</b>	<b>53,475</b>	<b>45,811</b>	<b>46,536</b>	<b>5,818</b>	<b>6,939</b>
Non-controlling interests	413	601	413	601		
<b>Total equity</b>	<b>52,042</b>	<b>54,076</b>	<b>46,224</b>	<b>47,137</b>	<b>5,818</b>	<b>6,939</b>
<b>Key figures</b>						
Shareholders' equity per share in €	13.79	14.20				
Shares outstanding in the market (in million)	3,743	3,766				

## ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec	30 Sep	30 Jun	31 Mar	31 Dec	30 Sep	30 Jun	31 Mar
In € million	2022	2022	2022	2022	2021	2021	2021	2021
Share capital			39	39	39	39	39	39
Share premium			17,116	17,116	17,105	17,105	17,105	17,105
Revaluation reserve equity securities			1,377	1,364	1,282	1,151	1,270	1,240
Revaluation reserve debt instruments			-244	-57	92	169	165	197
Revaluation reserve cashflow hedge			-2,230	-1,243	-153	594	873	1,009
Other revaluation reserve			192	206	208	214	215	219
Remeasurement of the net defined benefit asset/liability			-180	-209	-212	-256	-278	-285
Currency translation reserve			-1,934	-3,356	-3,483	-3,401	-3,485	-3,336
Treasury shares			-1,977	-1,752	-1,612	-6	-8	-7
Liability credit reserve			140	67	-80	-96	-100	-100
Retained earnings and other reserves			37,722	40,871	35,958	36,094	37,962	37,954
Net result year to date			1,606	429	4,776	3,832	2,464	1,005
<b>Shareholders' equity</b>			<b>51,628</b>	<b>53,475</b>	<b>53,919</b>	<b>55,439</b>	<b>56,222</b>	<b>55,041</b>
Non-controlling interests			413	601	736	945	987	941
<b>Total equity</b>			<b>52,042</b>	<b>54,076</b>	<b>54,654</b>	<b>56,384</b>	<b>57,209</b>	<b>55,982</b>
<b>Key figures</b>								
Shareholders' equity per share in €			13.79	14.20	14.28	14.20	14.40	14.10

## ING 2.7 Capital position

Capital position				
In € million	ING Group		ING Bank	
	30 Jun 2022	31 Mar 2022	30 Jun 2022	31 Mar 2022
Shareholders' equity (parent)	51,628	53,475	45,811	46,536
- Reserved profit not included in CET1 capital <sup>1)</sup>	-965	-1,783	-1,180	-430
- Minority interests, counting as CET1 capital	249	228	462	417
- Goodwill and intangibles deductible from CET1	-751	-807	-751	-807
- Deferred tax liabilities associated to intangible assets	6	6	6	6
- Shortfall on expected loan loss provision	-67	-258	-67	-258
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	2,230	1,243	2,230	1,243
- Treasury shares (ING Group)			-8	-8
- Prudent Valuation adjustment	-632	-552	-632	-552
- Own credit risk	-140	-67	-140	-67
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-537	-563	-537	-563
- Deferred tax assets	-390	-271	-390	-271
- Own credit risk adjustments to derivatives (DVA)	-73	-38	-73	-38
- Irrevocable Payment Commitment (IPC)	-481	-423	-481	-423
- Excess of provisions over expected losses eligible	17	17	17	17
- Non-Performing Exposure Prudential Backstop (Pillar I)	-9	-10	-9	-10
- Non-Performing Exposure Prudential Backstop (Pillar II)	-670	-289		
Regulatory adjustments	-2,214	-3,568	-1,554	-1,746
<b>Available common equity Tier 1 capital</b>	<b>49,414</b>	<b>49,907</b>	<b>44,257</b>	<b>44,790</b>
Subordinated loans qualifying as Tier 1 capital <sup>2)</sup>	6,461	6,046	6,446	6,030
Regulatory adjustments additional Tier 1	59	59	81	80
<b>Available Tier 1 capital</b>	<b>55,935</b>	<b>56,012</b>	<b>50,784</b>	<b>50,900</b>
Supplementary capital - Tier 2 bonds <sup>2)</sup>	9,168	9,178	9,168	9,178
Regulatory adjustments Tier 2	-44	-49	35	44
<b>Available BIS capital</b>	<b>65,059</b>	<b>65,141</b>	<b>59,987</b>	<b>60,122</b>
Risk-weighted assets	335,898	334,905	336,768	334,579
<b>Common equity Tier 1 ratio</b>	<b>14.7%</b>	<b>14.9%</b>	<b>13.1%</b>	<b>13.4%</b>
Tier 1 ratio	16.7%	16.7%	15.1%	15.2%
Total capital ratio	19.4%	19.5%	17.8%	18.0%

<sup>1)</sup> The reserved profit not included in CET1 capital ING Group as per 30 June 2022 was €965 million, of which €942 million relates to the result of 2022, and €24 million relates to the result of 2021.

<sup>2)</sup> All AT1 and T2 securities are CRR/CRD IV compliant.

## ING 2.8 Funding

### ING Group: Maturity ladder outstanding long-term debt 30 June 2022

In € million	Long-term debt issued			Maturing <sup>1)</sup>										
	2020	2021	2022	Remaining 2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	>2031
ING Bank senior debt <sup>2)</sup>	1,160	1,221	524	362	431	166	563	493	503	421	217	119	267	1,518
ING Bank covered bond	1,250	3,390	5,512	1,676	3,028	1,279	2,421	2,671	2,865	3,313	5,043	1,600	1,651	2,949
ING Bank RMBS		76												1,011
ING Group senior debt <sup>2)</sup>	2,065	8,039	8,426	265	4,685	1,591	3,250	7,516	4,388	7,475	2,688	3,965	1,728	1,983
ING Bank Tier 2					781			2	150					
ING Group Tier 2	1,500	1,500								2,203	1,835	1,750	1,500	1,750

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

<sup>2)</sup> Figures shown for issued senior bonds are only included with original tenors  $\geq$  1 year.

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

	30 Jun 2022	31 Mar 2022
Loan-to-deposit ratio	0.99	1.00
<b>Key figures</b>		
Customer deposits (retail)	48%	48%
Customer deposits (corporate)	23%	22%
Repurchase agreement	8%	8%
Interbank	9%	9%
CD/CP	3%	4%
Long-term senior debt	8%	8%
Subordinated debt	2%	2%
<b>Total</b> <sup>1)</sup>	<b>100%</b>	<b>100%</b>

<sup>1)</sup> Financial liabilities excluding trading securities and IFRS equity.



## ING 2.9 Investments: ING Group

### ING Group: Investments - 30 June 2022

In € billion	Securities at	Financial assets at fair value		Fair value	Total	
	amortised cost	through other comprehensive income (FV OCI)		through profit or loss	B/S value	Reval after tax
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	48.4	27.9	-0.2	6.6	82.9	-0.2
of which Government bonds	26.1	16.4	-0.2	0.0	42.6	-0.2
of which Sub-sovereign, Supranationals and Agencies	14.3	7.7	0.0	2.8	24.7	0.0
of which Covered bonds	5.2	2.2	0.0	0.0	7.4	0.0
of which Financial institutions	1.8	0.5	-0.0	2.2	4.4	-0.0
of which Corporate bonds	0.0	0.1	-0.0	0.9	1.0	-0.0
of which asset-backed securities	0.9	1.1	-0.0	0.7	2.7	-0.0
Total equity securities		2.1	1.4		2.1	1.4
<b>Total Investments</b>	<b>48.4</b>	<b>30.0</b>	<b>1.2</b>	<b>6.6</b>	<b>84.9</b>	<b>1.2</b>

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

## ING 3.1 Customer lending/deposits: 2Q2022 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Daily Banking & Trade Finance		Financial Markets	Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany	Other <sup>1)</sup>		Lending	Trade Finance			
<b>Residential mortgages</b>												
<b>Beginning of period</b>	<b>315.6</b>	<b>315.7</b>	<b>108.9</b>	<b>39.4</b>	<b>85.9</b>	<b>81.5</b>	<b>-0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-0.1</b>	<b>0.0</b>
Net production	3.9	3.9	0.6	0.4	1.8	1.1	0.0				0.0	
Treasury												
Acquisitions / divestments												
FX impact and other	-5.5	-4.5	-1.5	-0.4	-1.8	-0.8	-1.0				-1.0	
<b>End of period</b>	<b>313.9</b>	<b>315.1</b>	<b>108.0</b>	<b>39.3</b>	<b>85.9</b>	<b>81.8</b>	<b>-1.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-1.1</b>	<b>0.0</b>
<b>Other customer lending</b>												
<b>Beginning of period</b>	<b>318.2</b>	<b>136.6</b>	<b>44.8</b>	<b>51.1</b>	<b>11.7</b>	<b>28.9</b>	<b>181.5</b>	<b>141.5</b>	<b>31.8</b>	<b>3.6</b>	<b>4.6</b>	<b>0.2</b>
Net production	5.9	2.9	0.6	1.5	0.2	0.6	2.9	1.4	1.8	-0.0	-0.3	
Treasury	0.3	0.1	0.1	-0.2	0.2	-0.0	0.1				0.1	
Acquisitions / divestments												
FX impact and other	4.5	-0.3				-0.3	4.8	3.4	1.4		-0.0	0.0
<b>End of period</b>	<b>328.9</b>	<b>139.3</b>	<b>45.5</b>	<b>52.4</b>	<b>12.2</b>	<b>29.3</b>	<b>189.4</b>	<b>146.3</b>	<b>35.0</b>	<b>3.6</b>	<b>4.5</b>	<b>0.2</b>
<b>Customer deposits</b>												
<b>Beginning of period</b>	<b>629.9</b>	<b>554.6</b>	<b>195.7</b>	<b>89.8</b>	<b>127.3</b>	<b>141.8</b>	<b>75.3</b>	<b>0.6</b>	<b>63.4</b>	<b>2.8</b>	<b>8.5</b>	<b>0.0</b>
Net production	4.4	5.0	6.5	0.8	0.5	-2.8	-0.6	-0.1	-0.4	-0.4	0.3	
Treasury	7.7	5.5	4.6	0.1	-0.0	0.8	2.2				2.2	
Acquisitions / divestments												
FX impact and other	0.2	-1.0				-1.0	1.2	0.0	0.6	0.6	0.0	
<b>End of period</b>	<b>642.1</b>	<b>564.0</b>	<b>206.7</b>	<b>90.7</b>	<b>127.8</b>	<b>138.8</b>	<b>78.1</b>	<b>0.5</b>	<b>63.6</b>	<b>2.9</b>	<b>11.1</b>	<b>0.0</b>

<sup>1)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

## ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In € billion	4Q2022	3Q2022	2Q2022 <sup>1)</sup>	1Q2022	4Q2021	3Q2021 <sup>2)</sup>	2Q2021 <sup>3)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>315.6</b>	<b>313.8</b>	<b>309.6</b>	<b>307.0</b>	<b>304.6</b>	<b>302.2</b>
Net production			3.9	3.6	3.8	3.6	3.2	2.5
Treasury								
Acquisitions / divestments								
FX impact and other			-5.5	-1.8	0.5	-1.0	-0.8	-0.1
<b>End of period</b>			<b>313.9</b>	<b>315.6</b>	<b>313.8</b>	<b>309.6</b>	<b>307.0</b>	<b>304.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>318.2</b>	<b>319.0</b>	<b>309.6</b>	<b>309.3</b>	<b>318.9</b>	<b>301.8</b>
Net production			5.9	-3.5	9.3	-0.7	-8.4	15.1
Treasury			0.3	1.2	-0.8	-0.2	-0.3	-1.2
Acquisitions / divestments								
FX impact and other			4.5	1.5	0.8	1.2	-1.0	3.2
<b>End of period</b>			<b>328.9</b>	<b>318.2</b>	<b>319.0</b>	<b>309.6</b>	<b>309.3</b>	<b>318.9</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>629.9</b>	<b>617.3</b>	<b>620.1</b>	<b>620.6</b>	<b>628.2</b>	<b>609.6</b>
Net production			4.4	-0.7	-2.1	-1.2	-3.4	8.1
Treasury			7.7	12.3	-0.6	1.8	-4.2	10.3
Acquisitions / divestments								
FX impact and other			0.2	1.0	-0.1	-1.1	-0.0	0.2
<b>End of period</b>			<b>642.1</b>	<b>629.9</b>	<b>617.3</b>	<b>620.1</b>	<b>620.6</b>	<b>628.2</b>

<sup>1)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

<sup>2)</sup> Net production in customer deposits in 3Q2021 includes €-0.6 billion change in run-off portfolios of Retail Banking Austria (€-0.1 billion) and Retail Banking Czech Republic (€-0.5 billion) due to outflows.

<sup>3)</sup> Net production in customer lending in 2Q2021 includes change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion), and €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

## ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In € billion	4Q2022	3Q2022	2Q2022 <sup>1)</sup>	1Q2022	4Q2021	3Q2021 <sup>2)</sup>	2Q2021 <sup>3)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>315.7</b>	<b>313.4</b>	<b>309.1</b>	<b>306.4</b>	<b>304.0</b>	<b>301.4</b>
Net production			3.9	3.6	3.8	3.6	3.2	2.6
Treasury								
Acquisitions / divestments								
FX impact and other			-4.5	-1.2	0.5	-0.9	-0.8	0.0
<b>End of period</b>			<b>315.1</b>	<b>315.7</b>	<b>313.4</b>	<b>309.1</b>	<b>306.4</b>	<b>304.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>136.6</b>	<b>134.4</b>	<b>135.1</b>	<b>134.7</b>	<b>134.1</b>	<b>135.5</b>
Net production			2.9	1.8	0.7	0.9	0.7	-0.1
Treasury			0.1	0.5	-0.7	-0.1	-0.2	-0.9
Acquisitions / divestments								
FX impact and other			-0.3	-0.1	-0.7	-0.3	0.1	-0.3
<b>End of period</b>			<b>139.3</b>	<b>136.6</b>	<b>134.4</b>	<b>135.1</b>	<b>134.7</b>	<b>134.1</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>554.6</b>	<b>553.0</b>	<b>550.7</b>	<b>552.9</b>	<b>557.2</b>	<b>544.2</b>
Net production			5.0	-7.0	2.7	-2.5	-1.0	4.8
Treasury			5.5	7.6	-0.5	1.5	-3.2	8.2
Acquisitions / divestments								
FX impact and other			-1.0	1.0	0.1	-1.2	-0.1	0.0
<b>End of period</b>			<b>564.0</b>	<b>554.6</b>	<b>553.0</b>	<b>550.7</b>	<b>552.9</b>	<b>557.2</b>

<sup>1)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

<sup>2)</sup> Net production in customer deposits in 3Q2021 includes €-0.6 billion change in run-off portfolios of Retail Banking Austria (€-0.1 billion) and Retail Banking Czech Republic (€-0.5 billion) due to outflows.

<sup>3)</sup> Net production in customer lending in 2Q2021 includes change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion), and €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

## ING 3.4 Customer lending/deposits: Retail Banking Netherlands

Customer lending/deposits Retail Banking Netherlands								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>108.9</b>	<b>109.9</b>	<b>110.0</b>	<b>110.0</b>	<b>109.9</b>	<b>110.2</b>
Net production			0.6	0.1	0.1	0.1	0.2	0.1
Treasury								
Acquisitions / divestments								
FX impact and other			-1.5	-1.1	-0.1	-0.1	-0.1	-0.5
<b>End of period</b>			<b>108.0</b>	<b>108.9</b>	<b>109.9</b>	<b>110.0</b>	<b>110.0</b>	<b>109.9</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>44.8</b>	<b>44.3</b>	<b>44.9</b>	<b>45.2</b>	<b>45.7</b>	<b>46.6</b>
Net production			0.6	0.3	-0.3	-0.2	-0.0	-0.1
Treasury			0.1	0.2	-0.2	-0.0	-0.5	-0.8
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>45.5</b>	<b>44.8</b>	<b>44.3</b>	<b>44.9</b>	<b>45.2</b>	<b>45.7</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>195.7</b>	<b>185.6</b>	<b>182.0</b>	<b>179.4</b>	<b>177.2</b>	<b>165.2</b>
Net production			6.5	2.9	3.8	1.7	4.2	5.1
Treasury			4.6	7.1	-0.2	0.9	-2.1	6.9
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>206.7</b>	<b>195.7</b>	<b>185.6</b>	<b>182.0</b>	<b>179.4</b>	<b>177.2</b>

## ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>39.4</b>	<b>39.5</b>	<b>39.4</b>	<b>39.2</b>	<b>38.7</b>	<b>38.7</b>
Net production			0.4	0.2	0.2	0.2	0.5	0.1
Treasury								
Acquisitions / divestments								
FX impact and other <sup>2)</sup>			-0.4	-0.3	-0.1	0.0	-0.0	-0.1
<b>End of period</b>			<b>39.3</b>	<b>39.4</b>	<b>39.5</b>	<b>39.4</b>	<b>39.2</b>	<b>38.7</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>51.1</b>	<b>50.2</b>	<b>50.1</b>	<b>50.4</b>	<b>50.4</b>	<b>50.8</b>
Net production			1.5	0.9	0.2	-0.3	0.1	-0.4
Treasury			-0.2	-0.0	-0.0	-0.0	0.0	-0.0
Acquisitions / divestments								
FX impact and other <sup>2)</sup>								
<b>End of period</b>			<b>52.4</b>	<b>51.1</b>	<b>50.2</b>	<b>50.1</b>	<b>50.4</b>	<b>50.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>89.8</b>	<b>91.3</b>	<b>90.7</b>	<b>91.7</b>	<b>93.1</b>	<b>93.5</b>
Net production			0.8	-1.3	0.4	-1.1	-1.3	-0.5
Treasury			0.1	-0.3	-0.1	0.1	-0.1	0.1
Acquisitions / divestments								
FX impact and other					0.4			
<b>End of period</b>			<b>90.7</b>	<b>89.8</b>	<b>91.3</b>	<b>90.7</b>	<b>91.7</b>	<b>93.1</b>

<sup>1)</sup> Including ING Luxembourg.

## ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021 <sup>2)</sup>	2Q2021 <sup>3)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>85.9</b>	<b>85.8</b>	<b>84.0</b>	<b>82.3</b>	<b>81.3</b>	<b>80.2</b>
Net production			1.8	1.6	2.0	1.8	1.1	1.2
Treasury								
Acquisitions / divestments								
FX impact and other			-1.8	-1.5	-0.2	-0.1	-0.1	-0.2
<b>End of period</b>			<b>85.9</b>	<b>85.9</b>	<b>85.8</b>	<b>84.0</b>	<b>82.3</b>	<b>81.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>11.7</b>	<b>11.3</b>	<b>11.6</b>	<b>11.2</b>	<b>11.0</b>	<b>11.1</b>
Net production			0.2	0.0	0.2	0.4	-0.1	0.1
Treasury			0.2	0.4	-0.4	-0.1	0.3	-0.1
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>12.2</b>	<b>11.7</b>	<b>11.3</b>	<b>11.6</b>	<b>11.2</b>	<b>11.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>127.3</b>	<b>134.6</b>	<b>139.6</b>	<b>143.7</b>	<b>146.6</b>	<b>144.3</b>
Net production			0.5	-7.3	-5.0	-4.4	-2.4	1.7
Treasury			-0.0	0.0	0.0	0.3	-0.5	0.6
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>127.8</b>	<b>127.3</b>	<b>134.6</b>	<b>139.6</b>	<b>143.7</b>	<b>146.6</b>

<sup>1)</sup> Including ING Austria (up to and including 4Q2021, after which ING left the retail market).

<sup>2)</sup> Net production in customer deposits of Retail Banking Germany in 3Q2021 includes €-0.1 billion change in run-off portfolio of Retail Banking Austria due to outflows.

<sup>3)</sup> Net production in customer lending of Retail Banking Germany in 2Q2021 includes €-1.2 billion change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits of Retail Banking Germany in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion).

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

Customer lending/deposits Retail Banking Other Challengers & Growth Markets <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022 <sup>2)</sup>	1Q2022	4Q2021	3Q2021 <sup>3)</sup>	2Q2021 <sup>4)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>81.5</b>	<b>78.1</b>	<b>75.6</b>	<b>74.9</b>	<b>74.1</b>	<b>72.2</b>
Net production			1.1	1.7	1.6	1.5	1.4	1.2
Treasury								
Acquisitions / divestments								
FX impact and other			-0.8	1.7	0.9	-0.8	-0.7	0.8
<b>End of period</b>			<b>81.8</b>	<b>81.5</b>	<b>78.1</b>	<b>75.6</b>	<b>74.9</b>	<b>74.1</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>28.9</b>	<b>28.5</b>	<b>28.6</b>	<b>27.8</b>	<b>26.9</b>	<b>26.9</b>
Net production			0.6	0.5	0.6	1.1	0.8	0.4
Treasury			-0.0	-0.0	0.0	-0.0	-0.0	0.0
Acquisitions / divestments								
FX impact and other			-0.3	-0.1	-0.7	-0.3	0.1	-0.3
<b>End of period</b>			<b>29.3</b>	<b>28.9</b>	<b>28.5</b>	<b>28.6</b>	<b>27.8</b>	<b>26.9</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>141.8</b>	<b>141.4</b>	<b>138.4</b>	<b>138.1</b>	<b>140.2</b>	<b>141.1</b>
Net production			-2.8	-1.4	3.4	1.3	-1.5	-1.5
Treasury			0.8	0.7	-0.2	0.2	-0.6	0.5
Acquisitions / divestments								
FX impact and other			-1.0	1.0	-0.2	-1.2	-0.1	0.0
<b>End of period</b>			<b>138.8</b>	<b>141.8</b>	<b>141.4</b>	<b>138.4</b>	<b>138.1</b>	<b>140.2</b>

<sup>1)</sup> Includes: Australia, Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

<sup>2)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes run-off in Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

<sup>3)</sup> Net production in customer deposits of Retail Banking Other Challengers & Growth Markets in 3Q2021 includes €-0.5 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

<sup>4)</sup> Net production in customer deposits of Retail Banking Other Challengers & Growth Markets in 2Q2021 includes €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.



## ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			-0.1	0.4	0.5	0.6	0.6	0.8
Net production			0.0	0.0	0.0		0.0	-0.1
Treasury								
Acquisitions / divestments								
FX impact and other			-1.0	-0.6	-0.1	-0.1	-0.0	-0.1
<b>End of period</b>			<b>-1.1</b>	<b>-0.1</b>	<b>0.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>181.5</b>	<b>184.4</b>	<b>174.1</b>	<b>174.2</b>	<b>184.4</b>	<b>165.9</b>
Net production			2.9	-5.3	8.6	-1.6	-9.1	15.2
Treasury			0.1	0.7	-0.1	-0.0	-0.1	-0.3
Acquisitions / divestments								
FX impact and other			4.8	1.6	1.8	1.6	-1.1	3.6
<b>End of period</b>			<b>189.4</b>	<b>181.5</b>	<b>184.4</b>	<b>174.1</b>	<b>174.2</b>	<b>184.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>75.3</b>	<b>64.3</b>	<b>69.4</b>	<b>67.7</b>	<b>71.1</b>	<b>65.4</b>
Net production			-0.6	6.3	-4.9	1.4	-2.5	3.3
Treasury			2.2	4.7	-0.1	0.3	-0.9	2.1
Acquisitions / divestments								
FX impact and other			1.2	-0.0	-0.2	0.0	0.1	0.1
<b>End of period</b>			<b>78.1</b>	<b>75.3</b>	<b>64.3</b>	<b>69.4</b>	<b>67.7</b>	<b>71.1</b>

## ING 3.9 Customer lending/deposits: WB - Lending

Customer lending/deposits Wholesale Banking - Lending								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			141.5	140.5	133.2	134.6	139.1	130.6
Net production			1.4	-0.3	6.0	-2.5	-3.6	5.8
Treasury								
Acquisitions / divestments								
FX impact and other			3.4	1.2	1.3	1.1	-0.9	2.7
<b>End of period</b>			146.3	141.5	140.5	133.2	134.6	139.1
<b>Customer deposits</b>								
<b>Beginning of period</b>			0.6	0.9	1.0	0.4	0.6	1.0
Net production			-0.1	-0.3	-0.1	0.5	-0.2	-0.4
Treasury								
Acquisitions / divestments								
FX impact and other			0.0	0.0	0.0	0.0	-0.0	0.0
<b>End of period</b>			0.5	0.6	0.9	1.0	0.4	0.6

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

Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			31.8	33.0	31.7	30.4	31.7	29.1
Net production			1.8	-1.6	0.8	1.0	-1.1	1.7
Treasury								
Acquisitions / divestments								
FX impact and other			1.4	0.4	0.4	0.4	-0.2	0.8
<b>End of period</b>			35.0	31.8	33.0	31.7	30.4	31.7
<b>Customer deposits</b>								
<b>Beginning of period</b>			63.4	57.4	62.0	61.4	62.1	58.9
Net production			-0.4	6.0	-4.4	0.6	-0.8	3.2
Treasury								
Acquisitions / divestments								
FX impact and other			0.6	-0.1	-0.3	-0.0	0.1	-0.0
<b>End of period</b>			63.6	63.4	57.4	62.0	61.4	62.1

## ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			3.6	7.2	4.9	5.3	9.5	2.0
Net production			-0.0	-3.6	2.3	-0.3	-4.3	7.5
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			3.6	3.6	7.2	4.9	5.3	9.5
<b>Customer deposits</b>								
<b>Beginning of period</b>			2.8	1.5	2.1	2.4	3.9	3.3
Net production			-0.4	1.3	-0.6	-0.3	-1.5	0.5
Treasury								
Acquisitions / divestments								
FX impact and other			0.6	-0.0	0.0	0.0	-0.0	0.1
<b>End of period</b>			2.9	2.8	1.5	2.1	2.4	3.9

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

Customer lending/deposits Wholesale Banking - Treasury & Other								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			-0.1	0.4	0.5	0.6	0.6	0.8
Net production			0.0	0.0	0.0		0.0	-0.1
Treasury								
Acquisitions / divestments								
FX impact and other			-1.0	-0.6	-0.1	-0.1	-0.0	-0.1
<b>End of period</b>			<b>-1.1</b>	<b>-0.1</b>	<b>0.4</b>	<b>0.5</b>	<b>0.6</b>	<b>0.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			4.6	3.7	4.2	3.9	4.1	4.2
Net production			-0.3	0.2	-0.4	0.3	-0.1	0.1
Treasury			0.1	0.7	-0.1	-0.0	-0.1	-0.3
Acquisitions / divestments								
FX impact and other			-0.0	0.0			-0.0	0.0
<b>End of period</b>			<b>4.5</b>	<b>4.6</b>	<b>3.7</b>	<b>4.2</b>	<b>3.9</b>	<b>4.1</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			8.5	4.5	4.4	3.5	4.4	2.3
Net production			0.3	-0.7	0.3	0.5	0.0	0.0
Treasury			2.2	4.7	-0.1	0.3	-0.9	2.1
Acquisitions / divestments								
FX impact and other			0.0	0.0	0.0	-0.0	0.0	-0.0
<b>End of period</b>			<b>11.1</b>	<b>8.5</b>	<b>4.5</b>	<b>4.4</b>	<b>3.5</b>	<b>4.4</b>

## ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>			0.2	0.2	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other			0.0	0.0	-0.3	-0.0	0.0	0.0
<b>End of period</b>			0.2	0.2	0.2	0.4	0.4	0.4
<b>Customer deposits</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0

## ING 3.14 Customer lending/deposits: 2Q2022 Geographical split

Customer lending/deposits Geographical split								
In € billion	Total	Netherlands	Belgium	Germany	Other Challengers <sup>1)</sup>	Growth Markets	WB Rest of World	Other
<b>Residential mortgages</b>								
<b>Beginning of period</b>	<b>315.6</b>	<b>109.0</b>	<b>39.4</b>	<b>85.6</b>	<b>66.4</b>	<b>15.2</b>	<b>0.0</b>	<b>0.0</b>
Net production	3.9	0.6	0.4	1.8	1.2	-0.1		
Treasury								
Acquisitions / divestments								
FX impact and other	-5.5	-2.1	-0.5	-2.1	-0.7	-0.1		
<b>End of period</b>	<b>313.9</b>	<b>107.5</b>	<b>39.3</b>	<b>85.3</b>	<b>66.9</b>	<b>15.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>	<b>318.2</b>	<b>71.2</b>	<b>67.3</b>	<b>41.5</b>	<b>31.5</b>	<b>27.9</b>	<b>78.7</b>	<b>0.2</b>
Net production	5.9	1.1	2.1	-0.6	0.5	0.8	2.0	0.0
Treasury	0.3	0.1	-0.2	0.2	-0.1	0.1	0.1	
Acquisitions / divestments								
FX impact and other	4.5	0.4	0.3	0.6	-0.1	-0.2	3.6	0.0
<b>End of period</b>	<b>328.9</b>	<b>72.9</b>	<b>69.5</b>	<b>41.7</b>	<b>31.7</b>	<b>28.5</b>	<b>84.4</b>	<b>0.2</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>	<b>629.9</b>	<b>233.6</b>	<b>107.8</b>	<b>129.0</b>	<b>97.1</b>	<b>51.3</b>	<b>11.1</b>	<b>0.0</b>
Net production	4.4	4.3	1.8	1.3	-2.9	1.5	-1.6	
Treasury	7.7	6.3	0.1	-0.0	0.0	1.0	0.3	
Acquisitions / divestments								
FX impact and other	0.2				-0.6	-0.5	1.3	
<b>End of period</b>	<b>642.1</b>	<b>244.3</b>	<b>109.7</b>	<b>130.2</b>	<b>93.6</b>	<b>53.3</b>	<b>11.1</b>	<b>0.0</b>

<sup>1)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

## ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>109.0</b>	<b>110.3</b>	<b>110.4</b>	<b>110.5</b>	<b>110.3</b>	<b>110.8</b>
Net production			0.6	0.1	0.1	0.1	0.2	0.1
Treasury								
Acquisitions / divestments								
FX impact and other			-2.1	-1.3	-0.2	-0.2	-0.1	-0.6
<b>End of period</b>			<b>107.5</b>	<b>109.0</b>	<b>110.3</b>	<b>110.4</b>	<b>110.5</b>	<b>110.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>71.2</b>	<b>75.6</b>	<b>72.7</b>	<b>73.8</b>	<b>80.0</b>	<b>72.0</b>
Net production			1.1	-5.3	3.0	-1.2	-5.4	8.5
Treasury			0.1	0.7	-0.3	-0.0	-0.7	-0.9
Acquisitions / divestments								
FX impact and other			0.4	0.2	0.2	0.2	-0.1	0.4
<b>End of period</b>			<b>72.9</b>	<b>71.2</b>	<b>75.6</b>	<b>72.7</b>	<b>73.8</b>	<b>80.0</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>233.6</b>	<b>216.2</b>	<b>215.5</b>	<b>212.9</b>	<b>212.8</b>	<b>199.0</b>
Net production			4.3	5.8	0.9	1.5	2.7	5.1
Treasury			6.3	11.6	-0.2	1.1	-2.6	8.8
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>244.3</b>	<b>233.6</b>	<b>216.2</b>	<b>215.5</b>	<b>212.9</b>	<b>212.8</b>



## ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>39.4</b>	<b>39.6</b>	<b>39.5</b>	<b>39.2</b>	<b>38.8</b>	<b>38.8</b>
Net production			0.4	0.2	0.2	0.2	0.5	0.0
Treasury								
Acquisitions / divestments								
FX impact and other			-0.5	-0.3	-0.1	-0.0	-0.0	-0.0
<b>End of period</b>			<b>39.3</b>	<b>39.4</b>	<b>39.6</b>	<b>39.5</b>	<b>39.2</b>	<b>38.8</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>67.3</b>	<b>66.8</b>	<b>66.0</b>	<b>65.5</b>	<b>66.4</b>	<b>64.7</b>
Net production			2.1	0.4	0.8	0.5	-0.9	1.6
Treasury			-0.2	0.0	-0.0	-0.1	0.0	-0.0
Acquisitions / divestments								
FX impact and other			0.3	0.1	0.1	0.1	-0.0	0.2
<b>End of period</b>			<b>69.5</b>	<b>67.3</b>	<b>66.8</b>	<b>66.0</b>	<b>65.5</b>	<b>66.4</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>107.8</b>	<b>109.2</b>	<b>108.9</b>	<b>110.7</b>	<b>110.7</b>	<b>108.9</b>
Net production			1.8	-1.0	0.4	-1.9	0.0	1.6
Treasury			0.1	-0.3	-0.1	0.1	-0.1	0.2
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>109.7</b>	<b>107.8</b>	<b>109.2</b>	<b>108.9</b>	<b>110.7</b>	<b>110.7</b>

<sup>1)</sup> Including ING Luxembourg.

## ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021 <sup>2)</sup>	2Q2021 <sup>3)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>85.6</b>	<b>85.8</b>	<b>84.1</b>	<b>82.4</b>	<b>81.3</b>	<b>80.3</b>
Net production			1.8	1.6	2.0	1.8	1.1	1.2
Treasury								
Acquisitions / divestments								
FX impact and other			-2.1	-1.8	-0.3	-0.1	-0.1	-0.2
<b>End of period</b>			<b>85.3</b>	<b>85.6</b>	<b>85.8</b>	<b>84.1</b>	<b>82.4</b>	<b>81.3</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>41.5</b>	<b>42.0</b>	<b>41.8</b>	<b>43.1</b>	<b>44.6</b>	<b>41.9</b>
Net production			-0.6	-1.1	0.5	-1.5	-1.8	2.4
Treasury			0.2	0.5	-0.5	-0.1	0.4	-0.1
Acquisitions / divestments								
FX impact and other			0.6	0.2	0.2	0.2	-0.1	0.5
<b>End of period</b>			<b>41.7</b>	<b>41.5</b>	<b>42.0</b>	<b>41.8</b>	<b>43.1</b>	<b>44.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>129.0</b>	<b>136.0</b>	<b>140.9</b>	<b>144.8</b>	<b>148.0</b>	<b>145.6</b>
Net production			1.3	-7.1	-5.0	-4.3	-2.6	1.7
Treasury			-0.0	0.0	0.0	0.4	-0.6	0.7
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			<b>130.2</b>	<b>129.0</b>	<b>136.0</b>	<b>140.9</b>	<b>144.8</b>	<b>148.0</b>

<sup>1)</sup> Including Wholesale Banking Austria. Also including Retail Banking in Austria, but only up to and including 4Q2021, after which ING left the retail market.

<sup>2)</sup> Net production in customer deposits of Germany in 3Q2021 includes €-0.1 billion change in run-off portfolio of Retail Banking Austria due to outflows.

<sup>3)</sup> Net production in customer lending of Germany in 2Q2021 includes €-1.2 billion change in run-off portfolio of Retail Banking Austria due to transfer to assets held for sale (of which €-0.8 billion in mortgages and €-0.4 billion in other customer lending). Net production in customer deposits of Germany in 2Q2021 includes €-6.2 billion change in run-off portfolio of Retail Banking Austria due to outflows (€-4.0 billion) and transfer to liabilities held for sale (€-2.2 billion).

## ING 3.18 Customer lending/deposits: Geographical Other Challengers

Customer lending/deposits Geographical Other Challengers <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022 <sup>2)</sup>	1Q2022	4Q2021	3Q2021 <sup>3)</sup>	2Q2021 <sup>4)</sup>	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			<b>66.4</b>	<b>62.9</b>	<b>60.8</b>	<b>60.5</b>	<b>60.6</b>	<b>59.1</b>
Net production			1.2	1.6	1.1	0.8	0.8	0.4
Treasury								
Acquisitions / divestments								
FX impact and other			-0.7	1.8	1.0	-0.5	-0.9	1.0
<b>End of period</b>			<b>66.9</b>	<b>66.4</b>	<b>62.9</b>	<b>60.8</b>	<b>60.5</b>	<b>60.6</b>
<b>Other customer lending</b>								
<b>Beginning of period</b>			<b>31.5</b>	<b>31.8</b>	<b>31.0</b>	<b>31.8</b>	<b>32.6</b>	<b>30.7</b>
Net production			0.5	-0.6	0.6	-0.8	-0.5	1.6
Treasury			-0.1	-0.1	-0.0	-0.0	-0.0	-0.0
Acquisitions / divestments								
FX impact and other			-0.1	0.5	0.3	-0.1	-0.3	0.3
<b>End of period</b>			<b>31.7</b>	<b>31.5</b>	<b>31.8</b>	<b>31.0</b>	<b>31.8</b>	<b>32.6</b>
<b>Customer deposits</b>								
<b>Beginning of period</b>			<b>97.1</b>	<b>96.1</b>	<b>94.5</b>	<b>94.5</b>	<b>98.2</b>	<b>100.0</b>
Net production			-2.9	-0.6	0.7	0.4	-2.9	-2.7
Treasury			0.0	-0.0	-0.0	0.0	0.1	-0.1
Acquisitions / divestments								
FX impact and other			-0.6	1.6	0.9	-0.4	-0.8	1.0
<b>End of period</b>			<b>93.6</b>	<b>97.1</b>	<b>96.1</b>	<b>94.5</b>	<b>94.5</b>	<b>98.2</b>

<sup>1)</sup> Including Australia, Retail Banking Czech Republic (up to and including 4Q2021, after which ING left the retail market), France, Italy, Spain and Portugal, Other.

<sup>2)</sup> Net production in 2Q2022 of Retail Banking Other Challengers & Growth Markets includes a change in run-off portfolio of Retail Banking France, of which €0.1 billion in customer lending and €3.8 billion in customer deposits due to outflows.

<sup>3)</sup> Net production in customer deposits of Other Challengers in 3Q2021 includes €-0.5 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

<sup>4)</sup> Net production in customer deposits of Other Challengers in 2Q2021 includes €-2.1 billion change in run-off portfolio of Retail Banking Czech Republic due to outflows.

## ING 3.19 Customer lending/deposits: Geographical Growth Markets

Customer lending/deposits Geographical Growth Markets <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			15.2	15.2	14.8	14.5	13.5	13.1
Net production			-0.1	0.1	0.5	0.6	0.6	0.7
Treasury								
Acquisitions / divestments								
FX impact and other			-0.1	-0.2	-0.1	-0.3	0.3	-0.3
<b>End of period</b>			15.0	15.2	15.2	14.8	14.5	13.5
<b>Other customer lending</b>								
<b>Beginning of period</b>			27.9	26.9	26.3	25.4	24.9	24.9
Net production			0.8	1.3	1.4	1.2	0.3	0.5
Treasury			0.1	0.0	0.0	-0.0	-0.0	0.0
Acquisitions / divestments								
FX impact and other			-0.2	-0.3	-0.9	-0.3	0.2	-0.5
<b>End of period</b>			28.5	27.9	26.9	26.3	25.4	24.9
<b>Customer deposits</b>								
<b>Beginning of period</b>			51.3	50.8	49.8	49.3	48.0	46.6
Net production			1.5	0.2	2.5	1.1	1.4	1.7
Treasury			1.0	0.9	-0.2	0.2	-0.7	0.7
Acquisitions / divestments								
FX impact and other			-0.5	-0.7	-1.2	-0.8	0.7	-1.0
<b>End of period</b>			53.3	51.3	50.8	49.8	49.3	48.0

<sup>1)</sup> Includes: Poland, Romania, Turkey, Philippines, Asian stakes.

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

Customer lending/deposits Geographical Wholesale Banking Rest of World								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
<b>Other customer lending</b>								
<b>Beginning of period</b>			78.7	75.7	71.4	69.2	69.9	67.2
Net production			2.0	1.8	3.0	1.1	-0.1	0.4
Treasury			0.1	0.1	0.1	0.0	0.0	-0.1
Acquisitions / divestments								
FX impact and other			3.6	1.0	1.2	1.1	-0.7	2.4
<b>End of period</b>			84.4	78.7	75.7	71.4	69.2	69.9
<b>Customer deposits</b>								
<b>Beginning of period</b>			11.1	9.1	10.5	8.3	10.6	9.6
Net production			-1.6	1.9	-1.7	2.1	-2.1	0.7
Treasury			0.3	0.1	-0.0	-0.0	-0.2	-0.0
Acquisitions / divestments								
FX impact and other			1.3	-0.0	0.2	0.1	0.0	0.2
<b>End of period</b>			11.1	11.1	9.1	10.5	8.3	10.6

## ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other <sup>1)</sup>								
In € billion	4Q2022	3Q2022	2Q2022	1Q2022	4Q2021	3Q2021	2Q2021	1Q2021
<b>Residential mortgages</b>								
<b>Beginning of period</b>								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>								
<b>Other customer lending</b>								
<b>Beginning of period</b>			0.2	0.2	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other			0.0	0.0	-0.3	-0.0	0.0	0.0
<b>End of period</b>			0.2	0.2	0.2	0.4	0.4	0.4
<b>Customer deposits</b>								
<b>Beginning of period</b>			0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
<b>End of period</b>			0.0	0.0	0.0	0.0	0.0	0.0

<sup>1)</sup> Region Other consists mainly of Corporate Line.

## Important legal information

ING Group's annual accounts are prepared in accordance with International Financial Reporting Standards as adopted by the European Union ('IFRS-EU'). In preparing the financial information in this document, except as described otherwise, the same accounting principles are applied as in the 2021 ING Group consolidated annual accounts. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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

Actual results, performance or events may differ materially from those in such statements due to a number of factors, including, without limitation:

(1) changes in general economic conditions and customer behaviour, in particular economic conditions in ING's core markets, including changes affecting currency exchange rates and the regional and global economic impact of the invasion of Russia into Ukraine and related international response measures (2) the effects of the Covid-19 pandemic and related response measures, including lockdowns and travel restrictions, on economic conditions in countries in which ING operates, on ING's business and operations and on ING's employees, customers and counterparties (3) changes affecting interest rate levels (4) any default of a major market participant and related market disruption (5) changes in performance of financial markets, including in Europe and developing markets (6) fiscal uncertainty in Europe and the United States (7) discontinuation of or changes in 'benchmark' indices (8) inflation and deflation in our principal markets (9) changes in conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness (10) failures of banks falling under the scope of state compensation schemes (11) non-compliance with or changes in laws and regulations, including those concerning financial services, financial economic crimes and tax laws, and the interpretation and application thereof (12) geopolitical risks, political instabilities and policies and actions of governmental and regulatory authorities, including in connection with the invasion of Russia into Ukraine and related international response measures (13) legal and regulatory risks in certain countries with less developed legal and regulatory frameworks (14) prudential supervision and regulations, including in relation to stress tests and regulatory restrictions on dividends and distributions, (also among members of the group) (15) regulatory consequences of the United Kingdom's withdrawal from the European Union, including authorizations and equivalence decisions (16) ING's ability to meet minimum capital and other prudential regulatory requirements (17) changes in regulation of US commodities and derivatives businesses of ING and its customers (18) application of bank recovery and resolution regimes, including write-down and conversion powers in relation to our securities (19) outcome of current and future litigation, enforcement proceedings, investigations or other regulatory actions, including claims by customers or stakeholders who feel misled or treated unfairly, and other conduct issues (20) changes in tax laws and regulations and risks of non-compliance or investigation in connection with tax laws, including FATCA (21) operational and IT risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, changes in operational practices or inadequate controls including in respect of third parties with which we do business (22) risks and challenges related to cybercrime including the effects of cyberattacks and changes in legislation and regulation related to cybersecurity and data privacy (23) changes in general competitive factors, including ability to increase or maintain market share (24) the inability to protect our intellectual property and infringement claims by third parties (25) inability of counterparties to meet financial obligations or ability to enforce rights against such counterparties (26) changes in credit ratings (27) business, operational, regulatory, reputation and other risks and challenges in connection with climate change and ESG-related matters (28) inability to attract and retain key personnel (29) future liabilities under defined benefit retirement plans (30) failure to manage business risks, including in connection with use of models, use of derivatives, or maintaining appropriate policies and guidelines (31) changes in capital and credit markets, including interbank funding, as well as customer deposits, which provide the liquidity and capital required to fund our operations, and (32) 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](http://www.ING.com).

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Any forward-looking statements made by or on behalf of ING speak only as of the date they are made, and ING assumes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information or for any other reason.

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