

ING Historical Trend Data 3Q2021 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.
- Small differences are possible due to rounding.
- All figures are unaudited.

Product segmentation Wholesale Banking

Product Group

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

Sub products

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

Transaction Services
Trade & Commodity Finance

Financial Markets Clients & Products

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

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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		
	3Q2021	3Q2020	2Q2021	3Q2021	3Q2020	2Q2021	3Q2021	3Q2020	2Q2021	3Q2021	3Q2020	2Q2021
Profit or loss												
Net interest income	3,388	3,329	3,340	2,312	2,405	2,277	1,042	909	1,006	34	15	56
Net fee and commission income	882	734	855	586	479	553	295	253	302	1	2	0
Investment income	74	103	10	71	102	7	3	2	2	0	0	0
Other income	304	120	312	183	-52	175	124	210	84	-3	-39	52
Total income	4,648	4,286	4,517	3,152	2,934	3,013	1,463	1,374	1,394	32	-22	109
Expenses excl. regulatory costs	2,565	2,502	2,372	1,733	1,763	1,593	700	644	656	131	95	123
Regulatory costs ¹⁾	121	111	172	113	99	163	7	8	9	0	5	-0
Operating expenses	2,685	2,613	2,543	1,847	1,861	1,756	707	652	665	131	100	123
Gross result	1,962	1,673	1,973	1,305	1,073	1,258	756	722	730	-99	-122	-14
Addition to loan loss provisions	39	469	-91	20	324	58	19	145	-149	0	-0	-0
Result before tax	1,924	1,204	2,065	1,286	749	1,200	737	577	879	-99	-122	-14
Taxation	521	389	566	279	222	321	197	161	206	45	5	38
Non-controlling interests	35	27	40	28	23	32	7	4	8	0	-	0
Net result	1,367	788	1,459	979	503	847	533	412	664	-144	-127	-53
Key figures												
Interest margin	1.38%	1.38%	1.36%									
Cost/income ratio	57.8%	61.0%	56.3%	58.6%	63.4%	58.3%	48.3%	47.4%	47.7%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	3	30	-6	2	30	5	4	33	-33	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	10.4%	6.0%	11.2%									
Return on equity based on 12.5% CET1 ²⁾	14.5%	8.2%	15.5%	19.7%	10.3%	17.3%	12.1%	8.8%	14.9%	-151.4%	-154.8%	-58.9%
Risk-weighted assets (end of period)	310,528	312,307	308,581	162,464	163,099	164,552	144,968	146,596	141,044	3,096	2,612	2,985
Employees (internal FTEs, end of period)	57,679	56,492	57,896	43,259	42,407	43,588	14,058	14,078	13,904	363	7	404
Four-quarter rolling average key figures												
Interest margin	1.40%	1.48%	1.40%									
Cost/income ratio	61.9%	60.9%	62.7%	62.3%	60.2%	63.5%	53.5%	58.7%	53.4%	n.a.	n.a.	n.a.
Return on equity based on IFRS-EU equity	8.8%	5.1%	7.7%									
Return on equity based on 12.5% CET1 ²⁾	12.1%	6.7%	10.5%	14.9%	12.2%	12.6%	11.6%	1.7%	10.7%	-129.6%	-53.8%	-129.6%

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

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

ING 1.2 Profit or loss: 3Q2021 Segment split

Profit or loss 3Q2021												
In € million	Total	Retail	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Daily Banking & Lending		Financial Markets	Treasury & Other	Corporate
		Banking	Netherlands	Belgium	Germany	Other		Trade Finance				
Balance sheet related interest	3,388	2,361	826	459	361	715	1,089	698	171	147	73	-61
Capital charge on book equity	-	-10	3	7	11	-30	-13	0	1	-11	-2	22
Interest benefit on total capital	-	-39	-11	-10	-8	-10	-34	-22	-5	-6	-2	73
Net interest income	3,388	2,312	817	456	365	675	1,042	676	168	130	68	34
Net fee and commission income	882	586	197	141	115	133	295	127	133	31	4	1
Investment income	68	66	3	0	-34	98	1	-	-	0	1	0
Realised gains and fair value changes on investments	6	5	3	-0	2	1	1	-	-	0	1	0
Total investment income	74	71	5	-0	-32	98	3	-	-	0	3	0
Valuation result and net trading income	204	108	32	18	11	46	116	-1	23	98	-5	-19
Other income	100	75	13	27	4	32	8	3	-8	5	8	16
Total other income	304	183	45	46	15	77	124	2	15	104	3	-3
Total income	4,648	3,152	1,064	642	463	983	1,463	805	316	265	77	32
Expenses excl. regulatory costs	2,565	1,733	642	345	254	493	700	222	225	186	67	131
Regulatory costs ¹⁾	121	113	38	-0	20	55	7	-0	1	1	6	0
Operating expenses	2,685	1,847	680	345	274	548	707	221	226	187	73	131
Gross result	1,962	1,305	384	297	189	435	756	584	90	78	5	-99
Addition to loan loss provisions	39	20	-60	-16	23	72	19	-25	40	-1	5	0
Result before tax	1,924	1,286	444	313	166	363	737	609	50	79	-0	-99
Taxation	521	279	110	64	52	53	197	159	13	23	3	45
Non-controlling interests	35	28	-	0	1	27	7	4	1	2	-0	0
Net result	1,367	979	334	249	113	282	533	445	36	54	-2	-144
Key figures												
Interest margin	1.38%											
Cost/income ratio	57.8%	58.6%	63.9%	53.7%	59.2%	55.7%	48.3%	27.5%	71.5%	70.7%	93.8%	n.a.
Risk costs in bps of average customer lending	3	2	-16	-7	10	28	4	-7	51	-8	42	n.a.
Return on equity based on IFRS-EU equity	10.4%											
Return on equity based on 12.5% CET1 ²⁾	14.5%	19.7%	24.1%	19.7%	11.9%	20.6%	12.1%	15.2%	6.6%	7.8%	-1.1%	-151.4%
Risk-weighted assets (end of period)	310,528	162,464	44,108	40,276	30,362	47,718	144,968	97,415	18,421	22,576	6,556	3,096
Employees (internal FTEs, end of period)	57,679	43,259	9,902	8,110	5,945	19,302	14,058					363
Four-quarter rolling average key figures												
Interest margin	1.40%											
Cost/income ratio	61.9%	62.3%	57.8%	68.0%	56.7%	66.9%	53.5%	32.0%	67.5%	78.8%	128.2%	n.a.
Return on equity based on IFRS-EU equity	8.8%											
Return on equity based on 12.5% CET1 ²⁾	12.1%	14.9%	26.9%	7.7%	14.5%	9.7%	11.6%	14.8%	9.7%	4.8%	-1.7%	-129.6%

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

²⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Interest income		5,156	5,368	5,354	5,262	5,377	5,723	6,335	15,878	17,435
Minus: interest expense		1,768	2,028	1,841	1,918	2,048	2,294	2,834	5,637	7,176
Net interest income		3,388	3,340	3,513	3,344	3,329	3,430	3,501	10,241	10,260
Net fee and commission income		882	855	854	771	734	723	783	2,592	2,240
Investment income		68	12	3	3	98	4	1	82	103
Realised gains and fair value changes on investments		6	-2	36	3	5	15	20	40	40
Total investment income		74	10	39	6	103	19	21	123	144
Valuation result and net trading income		204	184	240	85	311	437	-1	628	746
Other income		100	128	56	-37	-191	62	206	283	78
Total other income		304	312	296	48	120	499	205	911	824
Total income		4,648	4,517	4,702	4,169	4,286	4,671	4,511	13,866	13,468
Staff expenses		1,471	1,474	1,465	1,461	1,429	1,458	1,465	4,410	4,352
Regulatory costs ¹⁾		121	172	587	331	111	137	526	880	774
Other expenses		1,093	898	964	1,123	1,073	1,198	842	2,955	3,113
Operating expenses		2,685	2,543	3,016	2,914	2,613	2,793	2,833	8,245	8,239
Gross result		1,962	1,973	1,686	1,255	1,673	1,878	1,678	5,621	5,229
Addition to loan loss provisions		39	-91	223	208	469	1,336	661	170	2,466
Result before tax		1,924	2,065	1,463	1,046	1,204	542	1,017	5,452	2,763
Taxation		521	566	439	304	389	224	329	1,526	942
Non-controlling interests		35	40	18	15	27	19	17	94	63
Net result		1,367	1,459	1,005	727	788	299	670	3,832	1,757
Key figures										
Interest margin		1.38%	1.36%	1.46%	1.41%	1.38%	1.44%	1.51%	1.40%	1.45%
Cost/income ratio		57.8%	56.3%	64.1%	69.9%	61.0%	59.8%	62.8%	59.5%	61.2%
Risk costs in bps of average customer lending		3	-6	15	14	30	85	42	4	53
Return on equity based on IFRS-EU equity		10.4%	11.2%	7.8%	5.6%	6.0%	2.3%	5.1%	9.8%	4.5%
Return on equity based on 12.5% CET1 ²⁾		14.5%	15.5%	10.6%	7.7%	8.2%	3.1%	6.6%	13.5%	6.0%
Risk-weighted assets (end of period)		310,528	308,581	311,014	306,324	312,307	322,234	335,375	310,528	312,307
Employees (internal FTEs, end of period)		57,679	57,896	57,731	57,034	56,492	55,772	55,452	57,679	56,492
Four-quarter rolling average key figures										
interest margin		1.40%	1.40%	1.42%	1.44%	1.48%	1.52%	1.54%		
Cost/income ratio		61.9%	62.7%	63.6%	63.2%	60.9%	58.9%	57.0%		
Return on equity based on IFRS-EU equity		8.8%	7.7%	5.4%	4.8%	5.1%	6.1%	8.4%		
Return on equity based on 12.5% CET1 ²⁾		12.1%	10.5%	7.3%	6.4%	6.7%	8.1%	11.0%		

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

²⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		2,361	2,318	2,399	2,412	2,436	2,472	2,526	7,077	7,434
Capital charge on book equity		-10	-7	-14	-15	-19	-32	-55	-31	-106
Interest benefit on total capital		-39	-33	-28	-22	-12	-7	-11	-101	-30
Net interest income		2,312	2,277	2,356	2,376	2,405	2,433	2,461	6,946	7,298
Net fee and commission income		586	553	573	516	479	460	487	1,712	1,426
Investment income		66	9	2	1	97	4	1	77	102
Realised gains and fair value changes on investments		5	-1	29	3	4	13	17	33	34
Total investment income		71	7	31	4	102	16	18	110	135
Valuation result and net trading income		108	108	118	78	126	148	76	333	350
Other income		75	68	52	36	-178	63	119	195	4
Total other income		183	175	170	114	-52	210	195	529	353
Total income		3,152	3,013	3,130	3,009	2,934	3,119	3,160	9,296	9,213
Expenses excl. regulatory costs		1,733	1,593	1,676	1,704	1,763	1,635	1,597	5,002	4,995
Regulatory costs		113	163	440	244	99	116	396	716	610
Operating expenses		1,847	1,756	2,115	1,947	1,861	1,751	1,992	5,718	5,605
Gross result		1,305	1,258	1,015	1,062	1,073	1,368	1,168	3,578	3,608
Addition to loan loss provisions		20	58	192	258	324	454	285	269	1,063
Result before tax		1,286	1,200	823	804	749	913	883	3,309	2,545
Taxation		279	321	240	243	222	305	239	840	767
Non-controlling interests		28	32	16	7	23	14	14	76	51
Net result		979	847	567	554	503	594	630	2,392	1,726
Key figures										
Cost/income ratio		58.6%	58.3%	67.6%	64.7%	63.4%	56.2%	63.0%	61.5%	60.8%
Risk costs in bps of average customer lending		2	5	18	24	30	42	26	8	32
Return on equity based on 12.5% CET1 ¹⁾		19.7%	17.3%	11.6%	11.1%	10.3%	11.5%	12.0%	16.2%	11.3%
Risk-weighted assets (end of period)		162,464	164,552	161,106	160,045	163,099	164,061	174,557	162,464	163,099
Employees (internal FTEs, end of period)		43,259	43,588	43,454	42,699	42,407	41,928	41,771	43,259	42,407
Four-quarter rolling average key figures										
Cost/income ratio		62.3%	63.5%	63.0%	61.8%	60.2%	57.9%	57.2%		
Return on equity based on 12.5% CET1 ¹⁾		14.9%	12.6%	11.1%	11.2%	12.2%	14.1%	15.9%		

¹⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		1,284	1,258	1,318	1,324	1,332	1,355	1,375	3,861	4,061
Capital charge on book equity		9	5	-4	-4	-5	-6	-13	11	-24
Interest benefit on total capital		-21	-18	-15	-12	-7	-4	-6	-55	-17
Net interest income		1,273	1,245	1,300	1,307	1,320	1,344	1,356	3,817	4,020
Net fee and commission income		338	322	295	281	273	262	277	955	813
Investment income		3	7	2	-1	1	0	1	11	2
Realised gains and fair value changes on investments		2	-0	23	2	2	9	16	25	27
Total investment income		5	7	25	1	3	9	17	37	29
Valuation result and net trading income		51	54	79	40	82	107	10	185	199
Other income		40	23	29	26	26	29	74	92	129
Total other income		91	77	108	66	108	136	83	276	327
Total income		1,706	1,651	1,728	1,655	1,704	1,751	1,734	5,085	5,189
Expenses excl. regulatory costs		987	824	895	893	863	888	851	2,706	2,601
Regulatory costs		38	51	323	135	25	42	276	412	343
Operating expenses		1,025	875	1,218	1,029	888	930	1,127	3,118	2,944
Gross result		682	776	510	627	816	821	607	1,967	2,245
Addition to loan loss provisions		-76	23	107	66	184	276	145	53	605
Result before tax		758	753	403	561	632	545	462	1,914	1,639
Taxation		174	200	108	140	163	152	119	482	434
Non-controlling interests		0	0	0	0	-0	-0	-0	0	-1
Net result		584	553	294	421	470	393	343	1,431	1,206
Key figures										
Cost/income ratio		60.1%	53.0%	70.5%	62.1%	52.1%	53.1%	65.0%	61.3%	56.7%
Risk costs in bps of average customer lending		-12	4	17	11	29	44	23	3	32
Return on equity based on 12.5% CET1 ¹⁾		22.0%	21.1%	11.4%	15.9%	17.2%	13.8%	11.8%	18.2%	14.2%
Risk-weighted assets (end of period)		84,384	85,280	82,622	82,535	86,760	87,671	94,665	84,384	86,760
Employees (internal FTEs, end of period)		18,012	18,259	18,145	17,594	17,651	17,533	17,726	18,012	17,651
Four-quarter rolling average key figures										
Cost/income ratio		61.5%	59.5%	59.4%	58.1%	56.6%	56.5%	55.3%		
Return on equity based on 12.5% CET1 ¹⁾		17.6%	16.4%	14.6%	14.6%	14.9%	15.2%	17.4%		

¹⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		826	816	849	881	873	884	882	2,491	2,639
Capital charge on book equity		3	2	2	2	2	1	1	6	4
Interest benefit on total capital		-11	-9	-8	-6	-3	-2	-3	-29	-9
Net interest income		817	809	842	877	871	883	880	2,468	2,634
Net fee and commission income		197	194	173	175	174	164	168	565	506
Investment income		3	7	-	0	-	-0	0	9	-
Realised gains and fair value changes on investments		3	-0	23	1	2	10	1	26	13
Total investment income		5	7	23	2	2	10	1	35	13
Valuation result and net trading income		32	28	29	16	48	60	50	89	158
Other income		13	14	18	13	24	14	40	45	78
Total other income		45	42	47	29	72	73	90	134	235
Total income		1,064	1,052	1,086	1,083	1,119	1,130	1,139	3,202	3,388
Expenses excl. regulatory costs		642	484	537	507	507	487	480	1,663	1,474
Regulatory costs		38	46	114	110	25	35	86	198	145
Operating expenses		680	530	651	616	532	522	566	1,860	1,620
Gross result		384	522	435	466	587	609	573	1,341	1,769
Addition to loan loss provisions		-60	-55	-10	-29	47	120	19	-125	186
Result before tax		444	576	445	495	540	489	554	1,466	1,583
Taxation		110	151	117	124	136	124	138	378	398
Non-controlling interests		-	-	-	0	-0	-0	-0	-	-1
Net result		334	426	329	371	404	365	416	1,088	1,185
Key figures										
Cost/income ratio		63.9%	50.4%	59.9%	56.9%	47.5%	46.2%	49.7%	58.1%	47.8%
Risk costs in bps of average customer lending		-16	-14	-3	-7	12	30	5	-11	15
Return on equity based on 12.5% CET1 ¹⁾		24.1%	31.5%	25.0%	27.2%	28.6%	24.4%	26.2%	26.9%	26.4%
Risk-weighted assets (end of period)		44,108	44,699	41,892	42,068	45,225	45,149	50,385	44,108	45,225
Employees (internal FTEs, end of period)		9,902	10,189	10,184	9,963	9,833	9,728	9,755	9,902	9,833
Four-quarter rolling average key figures										
Cost/income ratio		57.8%	53.7%	52.5%	50.0%	48.7%	48.8%	48.8%		
Return on equity based on 12.5% CET1 ¹⁾		26.9%	28.1%	26.3%	26.6%	25.9%	24.8%	25.7%		

¹⁾ 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 ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		459	442	470	443	458	471	493	1,371	1,422
Capital charge on book equity		7	3	-5	-7	-7	-8	-14	5	-29
Interest benefit on total capital		-10	-9	-7	-6	-3	-2	-3	-26	-8
Net interest income		456	437	457	430	448	461	476	1,349	1,386
Net fee and commission income		141	127	121	106	99	98	110	390	307
Investment income		0	0	2	-1	1	1	1	2	2
Realised gains and fair value changes on investments		-0	-0	-0	1	0	-1	15	-1	15
Total investment income		-0	0	2	-0	1	-0	16	1	17
Valuation result and net trading income		18	27	51	24	34	47	-41	96	41
Other income		27	9	11	13	3	15	33	47	51
Total other income		46	35	62	36	37	62	-7	143	92
Total income		642	599	642	572	585	621	595	1,883	1,801
Expenses excl. regulatory costs		345	340	358	387	356	401	370	1,043	1,127
Regulatory costs		-0	5	209	25	0	8	190	214	198
Operating expenses		345	345	567	412	356	408	560	1,257	1,325
Gross result		297	254	74	160	229	212	34	626	476
Addition to loan loss provisions		-16	77	117	95	137	156	126	178	420
Result before tax		313	177	-43	66	92	56	-92	448	56
Taxation		64	49	-9	16	27	28	-20	105	35
Non-controlling interests		0	0	0	0	0	0	0	0	0
Net result		249	128	-34	50	65	28	-73	343	21
Key figures										
Cost/income ratio		53.7%	57.6%	88.4%	72.0%	60.8%	65.8%	94.2%	66.8%	73.6%
Risk costs in bps of average customer lending		-7	35	52	42	60	68	55	27	61
Return on equity based on 12.5% CET1 ²⁾		19.7%	10.0%	-2.7%	3.9%	5.0%	2.1%	-5.5%	9.0%	0.5%
Risk-weighted assets (end of period)		40,276	40,581	40,729	40,467	41,535	42,522	44,280	40,276	41,535
Employees (internal FTEs, end of period)		8,110	8,070	7,961	7,631	7,818	7,805	7,971	8,110	7,818
Four-quarter rolling average key figures										
Cost/income ratio		68.0%	70.1%	72.1%	73.2%	71.6%	71.1%	67.4%		
Return on equity based on 12.5% CET1 ²⁾		7.7%	4.1%	2.1%	1.3%	1.9%	3.5%	6.9%		

¹⁾ Including ING Luxembourg.

²⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		1,076	1,060	1,080	1,089	1,104	1,117	1,152	3,216	3,373
Capital charge on book equity		-19	-12	-10	-10	-14	-25	-42	-42	-82
Interest benefit on total capital		-18	-15	-13	-10	-5	-3	-5	-46	-13
Net interest income		1,039	1,032	1,057	1,069	1,085	1,089	1,105	3,128	3,279
Net fee and commission income		247	232	278	235	206	198	210	757	614
Investment income		63	2	0	2	97	3	0	65	100
Realised gains and fair value changes on investments		3	-1	6	1	2	4	1	8	6
Total investment income		67	1	6	2	99	7	1	73	106
Valuation result and net trading income		57	53	38	38	44	41	66	149	151
Other income		35	45	24	10	-204	34	45	103	-125
Total other income		92	98	62	48	-160	74	111	252	26
Total income		1,446	1,362	1,403	1,354	1,230	1,368	1,426	4,211	4,024
Expenses excl. regulatory costs		747	769	780	810	899	748	746	2,296	2,393
Regulatory costs		75	112	117	109	74	74	120	304	267
Operating expenses		822	881	897	919	973	821	866	2,600	2,660
Gross result		624	482	505	435	256	547	561	1,611	1,364
Addition to loan loss provisions		96	35	85	193	140	178	140	216	458
Result before tax		528	447	420	243	116	369	421	1,395	906
Taxation		105	121	131	102	60	153	121	358	333
Non-controlling interests		28	32	16	7	24	15	14	76	52
Net result		395	293	272	134	33	201	286	961	520
Key figures										
Cost/income ratio		56.8%	64.6%	64.0%	67.9%	79.2%	60.0%	60.7%	61.7%	66.1%
Risk costs in bps of average customer lending		19	7	18	41	30	39	30	15	33
Return on equity based on 12.5% CET1 ¹⁾		17.2%	13.2%	11.8%	5.8%	2.4%	8.8%	12.2%	14.1%	7.8%
Risk-weighted assets (end of period)		78,080	79,272	78,484	77,510	76,339	76,390	79,892	78,080	76,339
Employees (internal FTEs, end of period)		25,247	25,330	25,309	25,105	24,756	24,395	24,045	25,247	24,756
Four-quarter rolling average key figures										
Cost/income ratio		63.2%	68.6%	67.4%	66.6%	64.9%	59.6%	59.4%		
Return on equity based on 12.5% CET1 ¹⁾		12.1%	8.4%	7.3%	7.3%	9.1%	12.7%	14.0%		

¹⁾ 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 ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		361	352	373	385	388	398	389	1,086	1,175
Capital charge on book equity		11	11	11	10	10	9	8	33	27
Interest benefit on total capital		-8	-6	-5	-4	-2	-1	-2	-20	-5
Net interest income		365	356	378	391	395	405	396	1,099	1,196
Net fee and commission income		115	108	148	125	97	109	106	372	312
Investment income		-34	0	-0	2	2	1	0	-34	3
Realised gains and fair value changes on investments		2	0	6	-0	1	-1	-0	9	-0
Total investment income		-32	0	6	1	3	0	0	-25	3
Valuation result and net trading income		11	21	13	14	18	25	17	45	60
Other income		4	2	2	-3	1	3	14	8	18
Total other income		15	23	15	11	19	28	31	53	78
Total income		463	488	548	528	515	542	533	1,499	1,589
Expenses excl. regulatory costs		254	266	256	250	253	253	255	776	761
Regulatory costs		20	49	33	22	19	19	40	102	77
Operating expenses		274	315	289	272	272	272	295	878	838
Gross result		189	173	259	256	243	270	238	621	751
Addition to loan loss provisions		23	16	3	17	26	8	6	42	40
Result before tax		166	158	255	239	217	262	232	579	711
Taxation		52	49	86	85	58	122	66	187	246
Non-controlling interests		1	1	1	1	1	1	1	3	3
Net result		113	107	168	153	158	139	165	388	462
Key figures										
Cost/income ratio		59.2%	64.5%	52.8%	51.5%	52.8%	50.2%	55.4%	58.6%	52.8%
Risk costs in bps of average customer lending		10	7	1	7	12	4	3	6	6
Return on equity based on 12.5% CET1 ²⁾		11.9%	11.4%	18.3%	16.7%	17.6%	15.7%	19.4%	13.8%	17.5%
Risk-weighted assets (end of period)		30,362	30,829	29,830	29,459	29,469	28,537	28,489	30,362	29,469
Employees (internal FTEs, end of period)		5,945	5,949	5,911	5,750	5,602	5,411	5,258	5,945	5,602
Four-quarter rolling average key figures										
Cost/income ratio		56.7%	55.2%	51.8%	52.4%	52.9%	52.0%	53.5%		
Return on equity based on 12.5% CET1 ²⁾		14.5%	16.0%	17.1%	17.3%	17.7%	18.8%	20.1%		

¹⁾ Including ING Austria.

²⁾ 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 ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		715	708	707	704	716	719	763	2,131	2,198
Capital charge on book equity		-30	-23	-21	-21	-24	-34	-51	-75	-108
Interest benefit on total capital		-10	-9	-8	-6	-3	-2	-3	-27	-8
Net interest income		675	676	679	678	690	683	709	2,029	2,082
Net fee and commission income		133	124	130	110	109	89	103	386	302
Investment income		98	2	0	0	95	2	-0	99	97
Realised gains and fair value changes on investments		1	-1	-1	1	1	5	1	-1	6
Total investment income		98	1	-0	1	96	7	1	98	103
Valuation result and net trading income		46	32	26	24	26	16	49	104	91
Other income		32	42	22	14	-205	31	31	96	-144
Total other income		77	75	47	37	-179	47	80	199	-52
Total income		983	874	855	826	715	826	894	2,712	2,435
Expenses excl. regulatory costs		493	503	524	560	647	494	491	1,520	1,632
Regulatory costs		55	63	84	87	55	55	80	202	190
Operating expenses		548	566	608	647	702	549	571	1,722	1,822
Gross result		435	309	247	179	13	277	323	990	613
Addition to loan loss provisions		72	19	82	176	114	170	134	174	418
Result before tax		363	289	165	3	-100	107	189	816	195
Taxation		53	72	45	17	2	31	54	170	87
Non-controlling interests		27	31	15	6	23	14	13	73	49
Net result		282	186	104	-19	-125	62	121	573	58
Key figures										
Cost/income ratio		55.7%	64.7%	71.1%	78.3%	98.1%	66.5%	63.9%	63.5%	74.8%
Risk costs in bps of average customer lending		28	8	33	72	47	71	55	23	57
Return on equity based on 12.5% CET1 ²⁾		20.6%	14.3%	7.9%	-0.9%	-6.9%	4.9%	8.3%	14.3%	2.3%
Risk-weighted assets (end of period)		47,718	48,444	48,654	48,051	46,870	47,853	51,403	47,718	46,870
Employees (internal FTEs, end of period)		19,302	19,380	19,397	19,354	19,154	18,984	18,786	19,302	19,154
Four-quarter rolling average key figures										
Cost/income ratio		66.9%	77.1%	77.8%	75.7%	72.3%	64.0%	62.8%		
Return on equity based on 12.5% CET1 ²⁾		9.7%	3.4%	1.2%	1.4%	3.9%	8.7%	10.0%		

¹⁾ Includes: Australia, Czech Republic, France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

²⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		1,089	1,044	1,071	974	931	953	988	3,204	2,872
Capital charge on book equity		-13	-8	-7	-9	-10	-20	-41	-28	-71
Interest benefit on total capital		-34	-30	-26	-20	-11	-7	-10	-90	-28
Net interest income		1,042	1,006	1,038	945	909	927	937	3,086	2,773
Net fee and commission income		295	302	278	255	253	264	297	875	814
Investment income		1	3	1	2	0	0	1	5	1
Realised gains and fair value changes on investments		1	-1	7	1	1	3	3	7	7
Total investment income		3	2	8	3	2	3	4	12	8
Valuation result and net trading income		116	97	170	43	217	314	-24	382	508
Other income		8	-13	3	-3	-7	1	56	-1	51
Total other income		124	84	173	40	210	315	33	381	558
Total income		1,463	1,394	1,497	1,242	1,374	1,509	1,270	4,355	4,153
Expenses excl. regulatory costs		700	656	640	746	644	909	669	1,995	2,222
Regulatory costs		7	9	148	92	8	20	130	164	158
Operating expenses		707	665	787	838	652	929	799	2,159	2,380
Gross result		756	730	709	405	722	580	471	2,195	1,773
Addition to loan loss provisions		19	-149	30	-50	145	882	373	-100	1,400
Result before tax		737	879	679	454	577	-302	98	2,295	373
Taxation		197	206	149	110	161	-10	33	553	184
Non-controlling interests		7	8	2	8	4	4	4	18	12
Net result		533	664	528	335	412	-296	61	1,725	177
Key figures										
Cost/income ratio		48.3%	47.7%	52.6%	67.4%	47.4%	61.6%	62.9%	49.6%	57.3%
Risk costs in bps of average customer lending		4	-33	7	-12	33	186	80	-8	101
Return on equity based on 12.5% CET1 ¹⁾		12.1%	14.9%	11.7%	7.6%	8.8%	-6.0%	1.3%	12.9%	1.3%
Risk-weighted assets (end of period)		144,968	141,044	147,187	143,775	146,596	155,536	158,168	144,968	146,596
Employees (internal FTEs, end of period)		14,058	13,904	13,942	14,328	14,078	13,838	13,676	14,058	14,078
Value at Risk trading positions (average)		5.4	7.2	21.4	25.1	29.8	39.2	21.6		
Four-quarter rolling average key figures										
Cost/income ratio		53.5%	53.4%	57.0%	59.6%	58.7%	59.1%	56.3%		
Return on equity based on 12.5% CET1 ¹⁾		11.6%	10.7%	5.3%	2.8%	1.7%	1.7%	5.9%		

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

ING 1.12 Profit or loss: WB - Lending

Profit or loss Wholesale Banking - Lending										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		698	663	678	630	625	645	629	2,040	1,898
Capital charge on book equity		0	-0	-0	-0	0	-0	0	-0	0
Interest benefit on total capital		-22	-19	-16	-13	-7	-4	-6	-57	-18
Net interest income		676	644	662	618	618	641	622	1,983	1,881
Net fee and commission income		127	111	107	104	122	97	131	345	349
Investment income		-	0	-	-	-	0	-	0	0
Realised gains and fair value changes on investments		-	-	-	-	-	-	-	-	-
Total investment income		-	0	-	-	-	0	-	0	0
Valuation result and net trading income		-1	-12	6	-17	4	34	-94	-6	-56
Other income		3	-1	2	4	2	6	6	4	14
Total other income		2	-12	8	-12	7	40	-88	-2	-42
Total income		805	743	777	709	747	777	665	2,325	2,188
Expenses excl. regulatory costs		222	222	217	215	220	222	230	661	672
Regulatory costs		-0	-0	54	41	0	6	45	53	51
Operating expenses		221	222	271	256	220	228	275	714	723
Gross result		584	521	507	454	526	549	390	1,611	1,465
Addition to loan loss provisions		-25	-161	29	-56	146	833	306	-157	1,284
Result before tax		609	682	478	510	381	-284	84	1,769	181
Taxation		159	170	129	118	120	-63	35	458	93
Non-controlling interests		4	6	2	5	2	1	2	12	6
Net result		445	506	347	386	258	-222	47	1,298	83
Key figures										
Cost/income ratio		27.5%	29.9%	34.8%	36.1%	29.5%	29.3%	41.4%	30.7%	33.1%
Risk costs in bps of average customer lending		-7	-47	8	-17	41	223	84	-16	117
Return on equity based on 12.5% CET1 ¹⁾		15.2%	17.9%	12.4%	13.6%	8.6%	-7.1%	1.6%	15.2%	1.0%
Risk-weighted assets (end of period)		97,415	91,647	91,253	89,368	94,421	99,208	99,200	97,415	94,421
Four-quarter rolling average key figures										
Cost/income ratio		32.0%	32.6%	32.4%	33.8%	34.7%	34.7%	34.8%		
Return on equity based on 12.5% CET1 ¹⁾		14.8%	13.1%	6.6%	4.0%	2.7%	2.9%	7.4%		

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

ING 1.13 Profit or loss: WB - Daily Banking & Trade Finance

Profit or loss Wholesale Banking - Daily Banking & Trade Finance										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		171	173	176	164	152	151	182	521	485
Capital charge on book equity		1	1	1	1	1	1	1	3	2
Interest benefit on total capital		-5	-5	-4	-3	-2	-1	-2	-13	-4
Net interest income		168	169	173	161	152	151	181	510	483
Net fee and commission income		133	137	129	130	106	117	124	399	347
Investment income		-	0	-	0	-	-0	0	0	-
Realised gains and fair value changes on investments		-	-	-	-	-	-	-	-	-
Total investment income		-	0	-	0	-	-0	0	0	-
Valuation result and net trading income		23	17	16	11	12	14	11	56	37
Other income		-8	-5	-4	-3	-3	-5	-2	-17	-10
Total other income		15	11	12	7	9	9	9	39	27
Total income		316	318	314	299	267	276	314	948	857
Expenses excl. regulatory costs		225	173	181	208	186	187	182	578	554
Regulatory costs		1	1	39	15	0	3	25	41	28
Operating expenses		226	174	220	222	186	190	207	620	582
Gross result		90	144	94	77	81	87	108	329	275
Addition to loan loss provisions		40	14	5	3	-4	46	62	59	104
Result before tax		50	131	89	74	85	41	46	270	171
Taxation		13	35	23	19	22	9	17	71	47
Non-controlling interests		1	1	1	1	1	1	2	3	4
Net result		36	94	65	54	62	31	28	195	121
Key figures										
Cost/income ratio		71.5%	54.6%	70.0%	74.3%	69.8%	68.6%	65.7%	65.4%	67.9%
Risk costs in bps of average customer lending		51	18	7	4	-6	62	79	25	47
Return on equity based on 12.5% CET1 ¹⁾		6.6%	14.7%	9.1%	8.2%	9.5%	4.6%	3.9%	10.3%	5.9%
Risk-weighted assets (end of period)		18,421	17,733	23,673	22,665	20,956	21,677	22,668	18,421	20,956
Four-quarter rolling average key figures										
Cost/income ratio		67.5%	66.9%	70.7%	69.6%	65.1%	60.5%	56.3%		
Return on equity based on 12.5% CET1 ¹⁾		9.7%	10.3%	7.8%	6.4%	5.1%	7.0%	9.8%		

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

ING 1.14 Profit or loss: WB - Financial Markets

Profit or loss Wholesale Banking - Financial Markets										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		147	138	122	110	97	105	126	407	328
Capital charge on book equity		-11	-8	-7	-8	-9	-13	-23	-26	-44
Interest benefit on total capital		-6	-5	-4	-3	-2	-1	-1	-15	-4
Net interest income		130	125	111	98	86	91	102	366	279
Net fee and commission income		31	45	44	19	26	43	37	120	107
Investment income		0	1	-0	-0	-0	-0	0	1	-0
Realised gains and fair value changes on investments		0	-0	-	-	0	-	-	0	0
Total investment income		0	1	-0	-0	0	-0	0	1	0
Valuation result and net trading income		98	107	146	74	191	281	23	350	495
Other income		5	-9	-2	-9	-6	-9	-9	-5	-25
Total other income		104	98	144	65	184	272	14	346	471
Total income		265	269	299	181	297	406	154	833	857
Expenses excl. regulatory costs		186	189	183	175	183	185	194	558	561
Regulatory costs		1	2	38	26	1	3	38	40	42
Operating expenses		187	191	220	201	184	188	232	598	603
Gross result		78	78	79	-20	113	218	-78	235	253
Addition to loan loss provisions		-1	-1	-2	0	2	1	-0	-3	4
Result before tax		79	79	80	-20	111	217	-78	238	250
Taxation		23	33	22	-5	33	63	-22	77	74
Non-controlling interests		2	2	1	2	1	3	2	5	6
Net result		54	45	57	-18	77	151	-58	156	170
Key figures										
Cost/income ratio		70.7%	70.9%	73.7%	111.0%	61.8%	46.3%	150.8%	71.8%	70.4%
Risk costs in bps of average customer lending		-8	-4	-11	3	64	29	-2	-7	29
Return on equity based on 12.5% CET1 ¹⁾		7.8%	6.1%	7.6%	-2.0%	9.9%	19.6%	-8.3%	7.2%	7.8%
Risk-weighted assets (end of period)		22,576	23,498	24,693	24,837	24,402	26,139	24,159	22,576	24,402
Four-quarter rolling average key figures										
Cost/income ratio		78.8%	76.1%	67.0%	77.5%	84.8%	92.3%	123.0%		
Return on equity based on 12.5% CET1 ¹⁾		4.8%	5.4%	8.8%	5.3%	3.7%	1.8%	-4.9%		

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

Return on equity of ING's total Financial Markets activities, including Retail Banking										
	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Key figures										
Return on equity based on 12.5% CET1 ¹⁾		10.9%	9.2%	10.7%	1.0%	12.5%	21.2%	-4.6%	10.3%	10.4%
Four-quarter rolling average key figures										
Return on equity based on 12.5% CET1 ¹⁾		7.9%	8.4%	11.4%	8.0%	6.7%	4.9%	-1.2%		

ING 1.15 Profit or loss: WB - Treasury & Other

Profit or loss Wholesale Banking - Treasury & Other										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		73	70	94	70	56	53	51	237	161
Capital charge on book equity		-2	-1	-1	-1	-2	-8	-19	-5	-29
Interest benefit on total capital		-2	-1	-1	-1	-1	-1	-1	-5	-2
Net interest income		68	68	92	68	53	45	32	228	130
Net fee and commission income		4	8	-1	1	-1	8	5	10	11
Investment income		1	2	1	2	0	0	0	4	1
Realised gains and fair value changes on investments		1	-1	7	1	1	3	3	7	7
Total investment income		3	1	8	2	1	3	4	11	8
Valuation result and net trading income		-5	-14	2	-25	10	-15	36	-18	31
Other income		8	2	7	6	-0	9	62	17	71
Total other income		3	-13	9	-19	10	-5	98	-1	102
Total income		77	64	107	53	64	50	138	248	251
Expenses excl. regulatory costs		67	71	59	148	55	316	63	198	434
Regulatory costs		6	7	17	10	6	8	23	29	37
Operating expenses		73	78	77	158	62	324	86	227	471
Gross result		5	-14	30	-106	2	-274	52	21	-220
Addition to loan loss provisions		5	-1	-2	4	1	2	6	2	9
Result before tax		-0	-13	32	-110	1	-276	46	19	-229
Taxation		3	-32	-24	-22	-13	-19	3	-54	-29
Non-controlling interests		-0	-1	-2	-1	-1	-1	-2	-3	-3
Net result		-2	20	58	-88	15	-256	44	75	-196
Key figures										
Cost/income ratio		93.8%	121.6%	71.9%	301.2%	96.9%	n.a.	62.3%	91.5%	187.5%
Risk costs in bps of average customer lending		42	-8	-13	32	7	9	29	7	16
Return on equity based on 12.5% CET1 ¹⁾		-1.1%	7.9%	24.8%	-41.1%	6.0%	-79.5%	12.8%	10.4%	-22.3%
Risk-weighted assets (end of period)		6,556	8,166	7,569	6,906	6,818	8,512	12,142	6,556	6,818
Four-quarter rolling average key figures										
Cost/income ratio		128.2%	130.5%	227.5%	207.2%	176.7%	191.0%	106.7%		
Return on equity based on 12.5% CET1 ¹⁾		-1.7%	0.2%	-27.3%	-25.9%	-20.9%	-22.4%	3.8%		

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

ING 1.16 Profit or loss: Corporate Line

Profit or loss Corporate Line										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Balance sheet related interest		-61	-23	43	-42	-38	5	-13	-41	-46
Capital charge on book equity		22	15	21	23	30	51	96	59	177
Interest benefit on total capital		73	63	54	42	23	14	20	191	57
Net interest income		34	56	118	24	15	70	103	209	188
Net fee and commission income		1	0	4	-0	2	-2	-1	5	-1
Investment income		0	0	0	0	0	0	0	0	0
Realised gains and fair value changes on investments		0	-0	-	-	-	-0	0	-0	-
Total investment income		0	0	0	0	0	0	0	0	0
Valuation result and net trading income		-19	-21	-47	-35	-33	-25	-53	-88	-111
Other income		16	73	-0	-71	-6	-2	31	89	24
Total other income		-3	52	-47	-106	-39	-26	-22	1	-87
Total income		32	109	75	-83	-22	42	80	216	101
Expenses excl. regulatory costs		131	123	113	134	95	111	42	368	248
Regulatory costs		0	-0	0	-5	5	1	-0	0	5
Operating expenses		131	123	113	129	100	112	42	368	254
Gross result		-99	-14	-39	-212	-122	-70	39	-152	-153
Addition to loan loss provisions		0	-0	-0	-0	-0	0	3	0	3
Result before tax		-99	-14	-39	-212	-122	-70	36	-152	-155
Taxation		45	38	51	-49	5	-71	57	133	-9
Non-controlling interests		0	0	-0	-	-	-	-0	-0	-0
Net result		-144	-53	-89	-162	-127	1	-20	-286	-146
Key figures										
Risk-weighted assets (end of period)		3,096	2,985	2,721	2,503	2,612	2,637	2,650	3,096	2,612
Employees (internal FTEs, end of period)		363	404	335	7	7	5	5	363	7

ING 1.17 Geographical split: 3Q2021

Geographical split 3Q2021

In € million	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other ¹⁾		
	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Retail Banking	Wholesale Banking	Total	Wholesale Banking	Total	Wholesale Banking	Corporate Line
Profit or loss																				
Net interest income	1,000	817	183	547	456	91	501	365	136	463	334	128	380	340	40	463	463	34	0	34
Net fee and commission income	263	197	66	187	141	46	124	115	9	82	58	24	91	74	17	134	134	1	-0	1
Investment income	7	5	2	-0	-0	-0	-31	-32	0	0	0	-	98	98	0	0	0	0	-	0
Other income	95	45	50	54	46	9	27	15	12	28	15	13	92	62	30	11	11	-4	-0	-3
Total income	1,364	1,064	300	788	642	145	620	463	157	573	408	165	662	575	87	608	608	32	-0	32
Expenses excl. regulatory costs	888	642	247	408	345	63	294	254	40	313	265	48	263	227	36	266	266	131	0	131
Regulatory costs	44	38	6	-0	-0	-	21	20	1	18	18	0	42	37	6	-4	-4	0	-0	0
Operating expenses	932	680	252	408	345	63	315	274	41	332	284	48	305	264	41	261	261	131	0	131
Gross result	432	384	48	379	297	82	305	189	116	242	124	117	356	311	46	347	347	-99	-0	-99
Addition to loan loss provisions	-34	-60	26	-21	-16	-5	31	23	7	15	25	-10	44	48	-4	4	4	0	-	0
Result before tax	466	444	22	400	313	87	274	166	109	227	100	127	312	263	49	343	343	-99	-0	-99
Retail Banking	444	444		313	313		166	166		100	100		263	263						
Wholesale Banking	22		22	87		87	109		109	127		127	49		49	343	343	-0	-0	
Corporate Line																		-99		-99
Result before tax	466	444	22	400	313	87	274	166	109	227	100	127	312	263	49	343	343	-99	-0	-99
Customer lending/deposits (in € billion)																				
Residential mortgages	110.4	110.0	0.4	39.5	39.4	0.0	84.1	84.0	0.0	60.8	60.8	0.0	14.8	14.8	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending	72.7	44.9	27.8	66.0	50.1	15.9	41.8	11.6	30.2	32.4	10.3	22.1	26.3	18.3	8.1	69.9	69.9	0.4	0.0	0.4
Customer deposits	215.5	182.0	33.5	108.9	90.7	18.2	140.9	139.6	1.3	95.0	93.1	1.9	49.8	45.3	4.5	10.1	10.1	0.0	0.0	0.0
Key figures																				
Cost/income ratio	68.3%	63.9%	83.9%	51.8%	53.7%	43.7%	50.8%	59.2%	26.1%	57.9%	69.5%	29.0%	46.1%	45.9%	47.4%	43.0%	43.0%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	-7	-16	37	-8	-7	-13	10	10	9	6	14	-18	44	59	-18	2	2	3	n.a.	3
Return on equity based on 12.5% CET1 ²⁾	14.5%	24.1%	-0.2%	18.7%	19.7%	15.5%	12.7%	11.9%	14.4%	15.0%	13.8%	16.3%	23.2%	24.8%	17.3%	14.8%	14.8%	-151.6%	n.a.	-151.4%
Risk-weighted assets (end of period)	72,525	44,108	28,416	54,260	40,276	13,984	46,037	30,362	15,676	35,389	18,104	17,286	37,456	29,614	7,841	61,765	61,765	3,096	-0	3,096
Employees (internal FTEs, end of period)	16,662	9,902	6,760	9,277	8,110	1,167	6,402	5,945	457	6,010	5,375	635	15,250	13,927	1,324	3,711	3,711	366	4	362
Four-quarter rolling average key figures																				
Cost/income ratio	63.7%	57.8%	87.1%	64.7%	68.0%	50.9%	49.9%	56.7%	27.1%	64.5%	78.7%	29.0%	55.8%	56.5%	49.4%	53.1%	53.1%	n.a.	n.a.	n.a.
Return on equity based on 12.5% CET1 ²⁾	16.7%	26.9%	1.6%	9.3%	7.7%	14.2%	14.7%	14.5%	15.1%	10.9%	7.9%	14.3%	12.8%	12.4%	15.2%	13.6%	13.5%	-126.6%	117.0%	-129.6%

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

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

ING 1.18 Geographical split: Comparable quarters

Geographical split comparable quarters

In € million	Total		Netherlands		Belgium		Germany		Other Challengers		Growth Markets		Wholesale Banking Rest of World		Other	
	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020	3Q2021	3Q2020
Profit or loss																
Net interest income	3,388	3,329	1,000	1,034	547	523	501	519	463	439	380	396	463	403	34	14
Net fee and commission income	882	734	263	249	187	132	124	104	82	68	91	78	134	101	1	2
Investment income	74	103	7	3	-0	1	-31	3	0	0	98	96	0	0	0	0
Other income	304	120	95	171	54	56	27	25	28	6	92	-155	11	55	-4	-39
Total income	4,648	4,286	1,364	1,457	788	712	620	651	573	514	662	415	608	560	32	-23
Expenses excl. regulatory costs	2,565	2,502	888	677	408	421	294	290	313	464	263	267	266	285	131	97
Regulatory costs	121	111	44	25	-0	-0	21	19	18	19	42	42	-4	2	0	5
Operating expenses	2,685	2,613	932	702	408	421	315	309	332	483	305	309	261	286	131	102
Gross result	1,962	1,673	432	755	379	291	305	342	242	31	356	106	347	273	-99	-125
Addition to loan loss provisions	39	469	-34	129	-21	130	31	19	15	43	44	66	4	83	0	-0
Result before tax	1,924	1,204	466	626	400	161	274	323	227	-12	312	40	343	191	-99	-125
Retail Banking	1,286	749	444	540	313	92	166	217	100	-105	263	5	-	-	-	-
Wholesale Banking	737	577	22	86	87	69	109	106	127	93	49	35	343	191	-0	-3
Corporate Line	-99	-122	-	-	-	-	-	-	-	-	-	-	-	-	-99	-122
Result before tax	1,924	1,204	466	626	400	161	274	323	227	-12	312	40	343	191	-99	-125
Taxation	521	389	134	158	86	42	90	99	60	7	40	38	65	45	45	-1
Non-controlling interests	35	27	-	-0	0	0	1	1	-	-	34	27	-	-	0	-
Net result	1,367	788	332	468	314	119	183	222	167	-19	238	-25	277	146	-144	-124
Customer lending/deposits (in € billion)																
Residential mortgages	309.6	298.9	110.4	111.4	39.5	38.7	84.1	78.8	60.8	57.6	14.8	12.6	0.0	0.0	0.0	-0.0
Other customer lending	309.6	308.7	72.7	73.5	66.0	66.5	41.8	43.7	32.4	32.7	26.3	25.2	69.9	66.6	0.4	0.4
Customer deposits	620.1	605.6	215.5	197.7	108.9	108.3	140.9	142.9	95.0	98.7	49.8	46.9	10.1	11.1	0.0	0.0
Key figures																
Cost/income ratio	57.8%	61.0%	68.3%	48.2%	51.8%	59.1%	50.8%	47.5%	57.9%	94.0%	46.1%	74.5%	43.0%	51.2%	407.2%	n.a.
Risk costs in bps of average customer lending	3	30	-7	27	-8	49	10	6	6	19	44	69	2	48	3	-10
Return on equity based on 12.5% CET1 ¹⁾	14.5%	8.2%	14.5%	20.3%	18.7%	6.9%	12.7%	15.3%	15.0%	-1.8%	23.2%	0.2%	14.8%	7.2%	-151.6%	-146.3%
Risk-weighted assets (end of period)	310,528	312,307	72,525	73,582	54,260	54,807	46,037	47,009	35,389	34,765	37,456	37,811	61,765	61,630	3,096	2,704
Employees (internal FTEs, end of period)	57,679	56,492	16,663	16,675	9,277	8,936	6,402	6,031	6,010	6,115	15,250	14,984	3,711	3,739	366	12
Four-quarter rolling average key figures																
Cost/income ratio	61.9%	60.9%	63.7%	58.0%	64.7%	69.6%	49.9%	47.5%	64.5%	70.4%	55.8%	61.4%	53.1%	54.3%	n.a.	n.a.
Return on equity based on 12.5% CET1 ¹⁾	12.1%	6.7%	16.7%	13.8%	9.3%	2.8%	14.7%	12.9%	10.9%	4.6%	12.8%	6.3%	13.6%	1.2%	-126.6%	-52.7%

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

ING 1.19 Geographical split: Netherlands

Geographical split Netherlands										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		1,000	994	1,029	1,047	1,034	1,041	1,056	3,023	3,131
Net fee and commission income		263	271	246	239	249	238	255	781	743
Investment income		7	10	30	2	3	12	2	47	16
Other income		95	38	70	25	171	178	6	202	354
Total income		1,364	1,313	1,375	1,312	1,457	1,470	1,319	4,053	4,245
Expenses excl. regulatory costs		888	655	715	780	677	925	650	2,258	2,252
Regulatory costs		44	45	163	130	25	40	121	251	186
Operating expenses		932	699	878	909	702	965	771	2,509	2,438
Gross result		432	614	497	403	755	505	548	1,544	1,807
Addition to loan loss provisions		-34	-47	-4	-27	129	256	64	-85	449
Result before tax		466	660	502	430	626	248	484	1,629	1,358
Retail Banking		444	576	445	495	540	489	554	1,466	1,583
Wholesale Banking		22	84	56	-65	86	-240	-70	162	-225
Corporate Line									-	-
Result before tax		466	660	502	430	626	248	484	1,629	1,358
Customer lending/deposits (in € billion)										
Residential mortgages		110.4	110.5	110.3	110.8	111.4	111.9	112.2	110.4	111.4
Other customer lending		72.7	73.8	80.0	72.0	73.5	79.3	77.7	72.7	73.5
Customer deposits		215.5	212.9	212.8	199.0	197.7	196.4	188.1	215.5	197.7
Key figures										
Cost/income ratio		68.3%	53.3%	63.8%	69.3%	48.2%	65.7%	58.5%	61.9%	57.4%
Risk costs in bps of average customer lending		-7	-10	-1	-6	27	54	14	-6	32
Return on equity based on 12.5% CET1 ¹⁾		14.5%	21.4%	16.6%	14.2%	20.3%	4.5%	15.2%	17.5%	13.3%
Risk-weighted assets (end of period)		72,525	74,333	72,511	71,383	73,582	73,763	78,807	72,525	73,582
Employees (internal FTEs, end of period)		16,663	16,848	16,811	17,095	16,675	16,351	16,217	16,663	16,675
Four-quarter rolling average key figures										
Cost/income ratio		63.7%	58.4%	61.5%	60.2%	58.0%	59.5%	56.1%		
Return on equity based on 12.5% CET1 ¹⁾		16.7%	18.2%	13.8%	13.5%	13.8%	13.2%	16.6%		

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

ING 1.20 Geographical split: Belgium

Geographical split Belgium ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		547	522	549	503	523	534	556	1,618	1,613
Net fee and commission income		187	184	172	149	132	154	149	543	434
Investment income		-0	0	2	-0	1	-0	18	2	19
Other income		54	41	84	40	56	83	-3	179	137
Total income		788	747	807	693	712	770	720	2,342	2,203
Expenses excl. regulatory costs		408	404	423	455	421	464	441	1,236	1,326
Regulatory costs		-0	7	231	35	-0	10	211	238	221
Operating expenses		408	411	654	490	421	474	652	1,474	1,547
Gross result		379	336	153	202	291	296	68	868	656
Addition to loan loss provisions		-21	19	120	121	130	194	144	118	468
Result before tax		400	317	32	81	161	102	-76	749	188
Retail Banking		313	177	-43	66	92	56	-92	448	56
Wholesale Banking		87	140	75	16	69	45	16	302	131
Corporate Line									-	-
Result before tax		400	317	32	81	161	102	-76	749	188
Customer lending/deposits (in € billion)										
Residential mortgages		39.5	39.2	38.8	38.7	38.7	39.0	39.1	39.5	38.7
Other customer lending		66.0	65.5	66.4	64.8	66.5	68.2	70.8	66.0	66.5
Customer deposits		108.9	110.7	110.7	108.9	108.3	111.3	109.9	108.9	108.3
Key figures										
Cost/income ratio		51.8%	55.0%	81.1%	70.8%	59.1%	61.6%	90.5%	62.9%	70.2%
Risk costs in bps of average customer lending		-8	7	46	46	49	72	53	15	58
Return on equity based on 12.5% CET1 ²⁾		18.7%	13.8%	1.4%	3.5%	6.9%	3.6%	-3.6%	11.3%	2.3%
Risk-weighted assets (end of period)		54,260	53,291	54,507	54,014	54,807	56,232	58,547	54,260	54,807
Employees (internal FTEs, end of period)		9,277	9,234	9,127	8,750	8,936	8,920	9,105	9,277	8,936
Four-quarter rolling average key figures										
Cost/income ratio		64.7%	66.8%	68.4%	70.4%	69.6%	69.2%	66.0%		
Return on equity based on 12.5% CET1 ²⁾		9.3%	6.4%	3.9%	2.6%	2.8%	3.7%	6.6%		

¹⁾ Including ING Luxembourg.

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

ING 1.21 Geographical split: Germany

Geographical split Germany ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		501	488	522	512	519	534	525	1,511	1,578
Net fee and commission income		124	112	150	136	104	118	110	386	332
Investment income		-31	0	8	1	3	-0	0	-23	3
Other income		27	39	30	17	25	39	41	97	105
Total income		620	640	711	666	651	691	676	1,970	2,018
Expenses excl. regulatory costs		294	312	296	287	290	294	296	902	880
Regulatory costs		21	49	34	23	19	19	43	104	81
Operating expenses		315	361	330	310	309	313	339	1,006	961
Gross result		305	279	381	357	342	378	337	965	1,057
Addition to loan loss provisions		31	30	13	7	19	228	13	74	260
Result before tax		274	249	367	350	323	150	324	891	797
Retail Banking		166	158	255	239	217	262	232	579	711
Wholesale Banking		109	91	112	110	106	-112	92	312	86
Corporate Line									-	-
Result before tax		274	249	367	350	323	150	324	891	797
Customer lending/deposits (in € billion)										
Residential mortgages		84.1	82.4	81.3	80.3	78.8	77.5	76.4	84.1	78.8
Other customer lending		41.8	43.1	44.6	41.9	43.7	44.8	45.1	41.8	43.7
Customer deposits		140.9	144.8	148.0	145.6	142.9	141.0	138.4	140.9	142.9
Key figures										
Cost/income ratio		50.8%	56.4%	46.4%	46.5%	47.5%	45.3%	50.1%	51.0%	47.6%
Risk costs in bps of average customer lending		10	10	4	2	6	75	4	8	28
Return on equity based on 12.5% CET1 ²⁾		12.7%	12.7%	17.1%	16.4%	15.3%	5.5%	15.4%	14.2%	12.0%
Risk-weighted assets (end of period)		46,037	46,531	46,128	45,852	47,009	46,640	47,017	46,037	47,009
Employees (internal FTEs, end of period)		6,402	6,397	6,359	6,183	6,031	5,839	5,677	6,402	6,031
Four-quarter rolling average key figures										
Cost/income ratio		49.9%	49.1%	46.4%	47.3%	47.5%	46.4%	47.3%		
Return on equity based on 12.5% CET1 ²⁾		14.7%	15.4%	13.5%	13.1%	12.9%	13.6%	16.6%		

¹⁾ Including ING Austria.

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

ING 1.22 Geographical split: Other Challengers

Geographical split Other Challengers ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		463	465	508	448	439	444	449	1,436	1,333
Net fee and commission income		82	77	83	72	68	66	70	243	204
Investment income		0	-2	-1	0	0	0	0	-3	1
Other income		28	29	19	7	6	-8	21	76	19
Total income		573	570	610	527	514	502	541	1,753	1,557
Expenses excl. regulatory costs		313	325	343	370	464	315	308	981	1,088
Regulatory costs		18	26	31	44	19	20	26	75	64
Operating expenses		332	351	373	414	483	336	334	1,056	1,152
Gross result		242	218	237	113	31	167	207	697	405
Addition to loan loss provisions		15	6	49	43	43	137	75	69	255
Result before tax		227	213	187	70	-12	29	132	627	150
Retail Banking		100	106	54	5	-105	10	64	260	-32
Wholesale Banking		127	107	133	66	93	20	68	367	181
Corporate Line									-	-
Result before tax		227	213	187	70	-12	29	132	627	150
Customer lending/deposits (in € billion)										
Residential mortgages		60.8	60.5	60.6	59.1	57.6	57.7	54.8	60.8	57.6
Other customer lending		32.4	33.1	34.0	32.0	32.7	33.9	32.9	32.4	32.7
Customer deposits		95.0	95.0	98.5	100.4	98.7	98.0	92.5	95.0	98.7
Key figures										
Cost/income ratio		57.9%	61.7%	61.2%	78.5%	94.0%	66.8%	61.7%	60.3%	74.0%
Risk costs in bps of average customer lending		6	2	21	19	19	61	34	10	38
Return on equity based on 12.5% CET1 ²⁾		15.0%	13.0%	11.8%	3.8%	-1.8%	1.6%	7.9%	13.3%	2.6%
Risk-weighted assets (end of period)		35,389	35,591	36,473	35,649	34,765	35,038	34,976	35,389	34,765
Employees (internal FTEs, end of period)		6,010	6,055	6,108	6,110	6,115	5,990	5,817	6,010	6,115
Four-quarter rolling average key figures										
Cost/income ratio		64.5%	73.0%	74.6%	75.1%	70.4%	63.7%	62.0%		
Return on equity based on 12.5% CET1 ²⁾		10.9%	6.8%	3.9%	2.9%	4.6%	7.1%	9.3%		

¹⁾ Including Australia, Czech Republic, France, Italy, Spain and Portugal, Other.

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

ING 1.23 Geographical split: Growth Markets

Geographical split Growth Markets ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		380	375	374	383	396	389	410	1,130	1,195
Net fee and commission income		91	82	81	76	78	62	69	254	210
Investment income		98	2	-	1	96	7	0	100	103
Other income		92	80	71	70	-155	95	100	244	41
Total income		662	540	526	530	415	553	579	1,728	1,548
Expenses excl. regulatory costs		263	260	263	265	267	259	271	787	797
Regulatory costs		42	44	69	53	42	42	72	155	157
Operating expenses		305	305	332	318	309	301	343	942	953
Gross result		356	235	195	212	106	252	237	786	595
Addition to loan loss provisions		44	-7	52	141	66	118	87	89	271
Result before tax		312	242	143	71	40	134	150	697	324
Retail Banking		263	183	110	-1	5	97	125	556	227
Wholesale Banking		49	58	33	72	35	37	26	140	97
Corporate Line									-	-
Result before tax		312	242	143	71	40	134	150	697	324
Customer lending/deposits (in € billion)										
Residential mortgages		14.8	14.5	13.5	13.1	12.6	12.6	12.0	14.8	12.6
Other customer lending		26.3	25.4	24.9	24.9	25.2	26.0	27.2	26.3	25.2
Customer deposits		49.8	49.3	48.0	46.6	46.9	47.1	43.9	49.8	46.9
Key figures										
Cost/income ratio		46.1%	56.4%	63.0%	60.0%	74.5%	54.4%	59.1%	54.5%	61.6%
Risk costs in bps of average customer lending		44	-7	54	149	69	122	88	30	93
Return on equity based on 12.5% CET1 ²⁾		23.2%	15.4%	9.7%	3.3%	0.2%	7.7%	8.1%	16.0%	5.5%
Risk-weighted assets (end of period)		37,456	37,372	39,082	38,361	37,811	39,810	43,955	37,456	37,811
Employees (internal FTEs, end of period)		15,250	15,274	15,252	15,181	14,984	14,928	14,910	15,250	14,984
Four-quarter rolling average key figures										
Cost/income ratio		55.8%	62.8%	62.2%	61.2%	61.4%	55.7%	55.5%		
Return on equity based on 12.5% CET1 ²⁾		12.8%	7.1%	5.3%	5.0%	6.3%	10.3%	11.2%		

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

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

Geographical split Growth Markets - Asian stakes										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Result before tax		111	15	13	6	-121	25	9	139	-86
Risk-weighted assets (end of period)		6,883	7,287	7,360	7,161	6,580	7,546	7,342	6,883	6,580

Market value ³⁾ - Asian stakes	
In € million	30 Sep 2021
TMB (23.0%)	632
Bank of Beijing (13.0%)	1,608
Total valuation	2,241

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

ING 1.24 Geographical split: Wholesale Banking Rest of World

Geographical split Wholesale Banking Rest of World										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		463	439	411	427	403	418	405	1,314	1,227
Net fee and commission income		134	128	118	100	101	86	131	380	318
Investment income		0	0	0	0	0	0	0	0	0
Other income		11	31	69	-9	55	136	61	112	252
Total income		608	598	599	518	560	640	597	1,805	1,797
Expenses excl. regulatory costs		266	292	276	291	285	286	300	834	871
Regulatory costs		-4	1	60	51	2	5	53	57	59
Operating expenses		261	293	336	343	286	290	353	891	930
Gross result		347	305	262	175	273	350	244	915	867
Addition to loan loss provisions		4	-93	-8	-77	83	402	276	-97	761
Result before tax		343	398	270	251	191	-52	-32	1,011	106
Retail Banking									-	-
Wholesale Banking		343	398	270	251	191	-52	-32	1,011	106
Corporate Line									-	-
Result before tax		343	398	270	251	191	-52	-32	1,011	106
Customer lending/deposits (in € billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending		69.9	67.8	68.5	65.8	66.6	71.4	82.9	69.9	66.6
Customer deposits		10.1	7.9	10.2	9.2	11.1	12.0	13.5	10.1	11.1
Key figures										
Cost/income ratio		43.0%	48.9%	56.2%	66.3%	51.2%	45.4%	59.2%	49.3%	51.8%
Risk costs in bps of average customer lending		2	-55	-5	-46	48	209	144	-19	137
Return on equity based on 12.5% CET1 ¹⁾		14.8%	17.1%	11.7%	10.7%	7.2%	-2.3%	-1.2%	14.5%	1.1%
Risk-weighted assets (end of period)		61,765	58,479	59,592	58,473	61,630	68,024	69,331	61,765	61,630
Employees (internal FTEs, end of period)		3,711	3,681	3,734	3,703	3,739	3,733	3,716	3,711	3,739
Four-quarter rolling average key figures										
Cost/income ratio		53.1%	55.3%	54.2%	55.0%	54.3%	53.1%	54.5%		
Return on equity based on 12.5% CET1 ¹⁾		13.6%	11.6%	6.5%	3.3%	1.2%	1.6%	5.7%		

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

ING 1.25 Geographical split: Other

Geographical split Other ¹⁾										
In € million	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020	9M2021	9M2020
Profit or loss										
Net interest income		34	56	119	24	14	69	101	209	184
Net fee and commission income		1	1	3	-0	2	-2	-1	5	-1
Investment income		0	0	0	2	0	0	0	0	1
Other income		-4	52	-48	-103	-39	-24	-21	1	-83
Total income		32	109	75	-77	-23	44	79	216	100
Expenses excl. regulatory costs		131	123	113	135	97	112	42	368	252
Regulatory costs		0	0	0	-5	5	1	0	0	5
Operating expenses		131	123	113	130	102	113	42	368	257
Gross result		-99	-14	-39	-207	-125	-69	37	-152	-157
Addition to loan loss provisions		0	-0	-0	-0	-0	0	3	0	3
Result before tax		-99	-14	-39	-207	-125	-69	34	-152	-160
Retail Banking									-	-
Wholesale Banking		-0	0	0	4	-3	0	-2	-0	-5
Corporate Line		-99	-14	-39	-212	-122	-70	36	-152	-155
Result before tax		-99	-14	-39	-207	-125	-69	34	-152	-160
Customer lending/deposits (in € billion)										
Residential mortgages		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.0
Other customer lending		0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Customer deposits		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Key figures										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending		3	-1	-1	-4	-10	11	196	0	64
Return on equity based on 12.5% CET1 ²⁾		-151.6%	-59.1%	-105.1%	-192.2%	-146.3%	-3.5%	-26.6%	-106.3%	-59.0%
Risk-weighted assets (end of period)		3,096	2,985	2,721	2,592	2,704	2,726	2,741	3,096	2,704
Employees (internal FTEs, end of period)		366	408	340	12	12	10	9	366	12
Four-quarter rolling average key figures										
Cost/income ratio		n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Return on equity based on 12.5% CET1 ²⁾		-126.6%	-124.5%	-111.1%	-91.8%	-52.7%	-13.3%	-12.8%		

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

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

ING 2.1 Consolidated Balance Sheet: Assets - Comparable quarters

ING Group: Assets						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021
Cash and balances with central banks	127,781	121,331	127,781	121,331		
Loans and advances to banks	25,828	26,198	25,827	26,197	1	1
Financial assets at fair value through profit or loss						
- trading assets	56,007	50,652	56,013	50,660	-6	-8
- non-trading derivatives	1,859	2,112	1,859	2,112		
- designated as at fair value through profit or loss	5,843	5,421	5,843	5,421		
- mandatorily at fair value through profit or loss	62,447	63,217	62,447	63,217		
Financial assets at fair value OCI						
- equity securities FV OCI	2,321	2,434	2,321	2,434		
- debt securities FV OCI	27,526	29,693	27,526	29,693		
- loans and advances FV OCI	837	889	837	889		
Securities at amortised cost	48,462	49,467	48,462	49,467		
Loans and advances to customers						
- customer lending	619,179	616,284	619,311	616,413	-132	-129
- provision for loan losses	-5,201	-5,347	-5,201	-5,347		
Investments in associates and joint ventures	1,470	1,461	1,470	1,461		
Property and equipment	2,555	2,631	2,555	2,631		
Intangible assets	1,246	1,315	1,246	1,315		
Current tax assets	575	679	556	660	19	19
Deferred tax assets	789	787	789	787		
Other assets	7,855	7,743	7,845	7,727	9	16
Assets held for sale	1,370	1,278	1,370	1,278		
Total assets	988,751	978,246	988,860	978,347	-109	-101

ING 2.2 Consolidated Balance Sheet: Assets - Quarterly overview

ING Group: Assets								
In € million	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021	31 Dec 2020	30 Sep 2020	30 Jun 2020	31 Mar 2020
Cash and balances with central banks		127,781	121,331	112,703	111,087	111,081	118,971	63,819
Loans and advances to banks		25,828	26,198	31,033	25,364	29,019	30,664	32,998
Financial assets at fair value through profit or loss								
- trading assets		56,007	50,652	50,453	51,356	52,592	53,781	62,071
- non-trading derivatives		1,859	2,112	2,442	3,583	2,752	2,488	2,415
- designated as at fair value through profit or loss		5,843	5,421	5,030	4,126	3,890	3,700	2,793
- mandatorily at fair value through profit or loss		62,447	63,217	62,677	44,305	53,137	51,142	52,264
Financial assets at fair value OCI								
- equity securities FV OCI		2,321	2,434	1,924	1,862	1,817	1,998	1,980
- debt securities FV OCI		27,526	29,693	30,851	32,977	34,248	35,650	34,102
- loans and advances FV OCI		837	889	963	1,056	1,180	1,345	1,525
Securities at amortised cost		48,462	49,467	49,893	50,587	50,526	51,085	47,534
Loans and advances to customers								
- customer lending		619,179	616,284	623,488	603,956	607,599	622,738	631,569
- provision for loan losses		-5,201	-5,347	-5,785	-5,779	-6,185	-6,029	-4,998
Investments in associates and joint ventures		1,470	1,461	1,502	1,475	1,467	1,775	1,693
Property and equipment		2,555	2,631	2,724	2,841	2,987	3,086	3,119
Intangible assets		1,246	1,315	1,362	1,394	1,418	1,586	1,917
Current tax assets		575	679	766	419	474	515	475
Deferred tax assets		789	787	838	773	836	806	818
Other assets		7,855	7,743	7,487	5,893	7,642	9,543	8,591
Assets held for sale		1,370	1,278	518				
Total assets		988,751	978,246	980,870	937,275	956,481	984,842	944,685

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank N.V.		Holding/Eliminations	
	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021
Deposits from banks	91,166	89,134	91,166	89,134		
Customer deposits	620,116	620,593	661,328	659,418	-41,212	-38,824
Financial liabilities at fair value through profit or loss						
- trading liabilities	25,051	26,845	25,051	26,845		
- non-trading derivatives	2,080	1,925	2,080	1,925		
- designated as at fair value through profit or loss	65,859	58,370	65,859	58,370	-0	-0
Current tax liability	316	290	316	290		
Deferred tax liabilities	574	596	574	596		
Provisions	943	756	911	726	32	30
Other liabilities	15,980	13,652	14,099	13,644	1,882	8
Liabilities held for sale	2,053	2,243	2,053	2,243		
Debt securities in issue	92,539	91,840	60,312	61,262	32,228	30,578
Subordinated loans	15,689	14,791	15,782	14,883	-93	-92
Total liabilities	932,367	921,037	939,531	929,336	-7,164	-8,300
Shareholders' equity	55,439	56,222	48,384	48,024	7,056	8,199
Non-controlling interests	945	987	945	987		
Total equity	56,384	57,209	49,329	49,011	7,056	8,199
Total liabilities and equity	988,751	978,246	988,860	978,347	-109	-101

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

ING Group: Total liabilities and equity								
In € million	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021	31 Dec 2020	30 Sep 2020	30 Jun 2020	31 Mar 2020
Deposits from banks		91,166	89,134	85,095	78,098	78,173	78,649	45,908
Customer deposits		620,116	620,593	628,233	609,642	605,620	605,798	586,193
Financial liabilities at fair value through profit or loss								
- trading liabilities		25,051	26,845	29,700	32,709	32,089	35,745	44,794
- non-trading derivatives		2,080	1,925	2,853	1,629	2,449	2,435	3,074
- designated as at fair value through profit or loss		65,859	58,370	59,437	48,444	56,292	52,461	49,823
Current tax liability		316	290	351	342	349	387	454
Deferred tax liabilities		574	596	585	584	702	758	834
Provisions		943	756	744	691	545	566	607
Other liabilities		15,980	13,652	13,363	11,609	12,667	14,879	16,255
Liabilities held for sale		2,053	2,243					
Debt securities in issue		92,539	91,840	90,033	82,065	95,972	121,138	124,501
Subordinated loans		15,689	14,791	14,494	15,805	16,393	16,697	16,951
Total liabilities		932,367	921,037	924,887	881,616	901,251	929,515	889,395
Shareholders' equity (in parent)		55,439	56,222	55,041	54,637	54,204	54,305	54,334
Non-controlling interests		945	987	941	1,022	1,025	1,022	956
Total equity		56,384	57,209	55,982	55,659	55,230	55,327	55,290
Total liabilities and equity		988,751	978,246	980,870	937,275	956,481	984,842	944,685

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank N.V.		Holdings/Eliminations	
	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021
Share capital	39	39	525	525	-486	-486
Share premium	17,105	17,105	16,542	16,542	563	563
Revaluation reserve equity securities	1,151	1,270	1,151	1,270		
Revaluation reserve debt instruments	169	165	169	165		
Revaluation reserve cashflow hedge	594	873	594	873		-0
Other revaluation reserve	214	215	214	215		
Remeasurement of the net defined benefit asset/liability	-256	-278	-256	-278		-0
Currency translation reserve	-3,401	-3,485	-3,401	-3,485	0	0
Treasury shares	-6	-8			-6	-8
Liability credit reserve	-96	-100	-96	-100		
Retained earnings and other reserves	36,094	37,962	29,105	29,829	6,989	8,133
Net result year to date	3,832	2,464	3,836	2,467	-5	-2
Shareholders' equity	55,439	56,222	48,384	48,024	7,056	8,199
Non-controlling interests	945	987	945	987		
Total equity	56,384	57,209	49,329	49,011	7,056	8,199
Key figures						
Shareholders' equity per share in €	14.20	14.40				
Shares outstanding in the market (in million)	3,904	3,903				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
In € million	31 Dec 2021	30 Sep 2021	30 Jun 2021	31 Mar 2021	31 Dec 2020	30 Sep 2020	30 Jun 2020	31 Mar 2020
Share capital		39	39	39	39	39	39	39
Share premium		17,105	17,105	17,105	17,089	17,089	17,089	17,088
Revaluation reserve equity securities		1,151	1,270	1,240	1,181	1,130	1,270	1,258
Revaluation reserve debt instruments		169	165	197	296	250	200	113
Revaluation reserve cashflow hedge		594	873	1,009	1,450	1,602	1,709	1,567
Other revaluation reserve		214	215	219	221	231	262	248
Remeasurement of the net defined benefit asset/liability		-256	-278	-285	-307	-291	-252	-167
Currency translation reserve		-3,401	-3,485	-3,336	-3,636	-3,419	-2,729	-2,677
Treasury shares		-6	-8	-7	-4	-9	-3	-6
Liability credit reserve		-96	-100	-100	-117	-119	-103	350
Retained earnings and other reserves		36,094	37,962	37,954	35,941	35,946	35,855	35,852
Net result year to date		3,832	2,464	1,005	2,485	1,757	969	670
Shareholders' equity		55,439	56,222	55,041	54,637	54,204	54,305	54,334
Non-controlling interests		945	987	941	1,022	1,025	1,022	956
Total equity		56,384	57,209	55,982	55,659	55,230	55,327	55,290
Key figures								
Shareholders' equity per share in €		14.20	14.40	14.10	14.01	13.90	13.92	13.93

ING 2.7 Capital position

Capital position	ING Group		ING Bank	
	30 Sep 2021	30 Jun 2021	30 Sep 2021	30 Jun 2021
In € million				
Shareholders' equity (parent)	55,439	56,222	48,384	48,024
- Reserved profit not included in CET1 capital ¹⁾	-2,840	-4,031	-685	-731
- Minority interests, counting as CET1 capital	183	175	360	343
- Goodwill and intangibles deductible from CET1	-914	-924	-914	-924
- Deferred tax liabilities associated to intangible assets	15	15	15	15
- Shortfall on expected loan loss provision	-155	-38	-155	-38
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	-594	-873	-594	-873
- Treasury shares (ING Group)			-6	-8
- Prudent Valuation adjustment	-471	-460	-471	-460
- Own credit risk	96	100	96	100
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-571	-595	-571	-595
- Deferred tax assets	-172	-160	-172	-160
- Own credit risk adjustments to derivatives (DVA)	-21	-19	-21	-19
- Irrevocable Payment Commitment (IPC)	-434	-388	-434	-388
- Excess of provisions over expected losses eligible	49	31	49	31
- Non-Performing Exposure Prudential Backstop (Pillar I)	-2		-2	
- Non-Performing Exposure Prudential Backstop (Pillar II)	-438	-530		
Regulatory adjustments	-6,269	-7,697	-3,504	-3,707
Available common equity Tier 1 capital	49,171	48,525	44,880	44,317
Subordinated loans qualifying as Tier 1 capital ^{2), 3)}	6,659	5,737	6,642	5,485
Regulatory adjustments additional Tier 1	49	52	76	73
Available Tier 1 capital	55,878	54,314	51,598	49,874
Supplementary capital - Tier 2 bonds ⁴⁾	8,346	8,336	8,346	8,336
Regulatory adjustments Tier 2	-159	-168	33	29
Available BIS capital	64,066	62,482	59,978	58,239
Risk-weighted assets	310,528	308,581	310,083	308,272
Common equity Tier 1 ratio	15.8%	15.7%	14.5%	14.4%
Tier 1 ratio	18.0%	17.6%	16.6%	16.2%
Total capital ratio	20.6%	20.2%	19.3%	18.9%

¹⁾ The reserved profit not included in CET1 capital ING Group as per 30 September 2021 was €2,840 million, of which €1,096 million relates to the result of 2021 and €1,744 million to the result of 2019.

²⁾ ING Group: Including €6,659 million, which is CRR/CRD IV-compliant (2Q2021: €4,815 million), and there are no longer eligible instruments subject to CRR grandfathering rules in 30 September 2021 (2Q2020: €922 million).

³⁾ ING Bank: Including €6,642 million, which is CRR/CRD IV-compliant (2Q2021: €4,807 million), and there are no longer eligible instruments subject to CRR grandfathering rules in 30 September 2021 (2Q2020: €677 million).

⁴⁾ Including €8,193 million, which is CRR/CRD IV-compliant (2Q2021: €8,183 million), and €153 million to be replaced (by Group instruments) as capital recognition is subject to CRR/CRD IV grandfathering rules (2Q2021: €153 million).

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 2021

In € million	Long-term debt issued			Maturing ¹⁾										
	2019	2020	2021	Remaining 2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	>2030
ING Bank senior debt ²⁾	4,616	1,160	847	2,016	3,567	455	147	495	502	448	316	164	109	1,393
ING Bank covered bond	4,266	1,250	466	1,000	3,367	3,004	1,249	1,759	2,475	1,369	2,063	2,444	1,600	2,389
ING Bank RMBS	949		80											1,319
ING Group senior debt ²⁾	6,277	2,065	5,882		3,908	4,556	1,549	2,000	4,105	2,591	6,157	2,597	3,217	995
ING Bank Tier 2						700			2	150				
ING Group Tier 2	995	1,500	500							77	2,080	1,843	1,750	2,225

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

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

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

	30 Sep 2021	30 Jun 2021
Loan-to-deposit ratio	0.99	0.98
Key figures		
Customer deposits (retail)	49%	50%
Customer deposits (corporate)	20%	20%
Repurchase agreement	8%	7%
Interbank	10%	10%
CD/CP	3%	3%
Long-term senior debt	8%	8%
Subordinated debt	2%	2%
Liabilities held for sale ¹⁾	0%	0%
Total²⁾	100%	100%

¹⁾ Liabilities held for sale relate to Retail Banking Austria customer deposits that are intended to be sold to bank99.

²⁾ Financial liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: Group

ING Group: Total Investments - 30 September 2021

In € billion	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	48.5	27.5	0.1	6.0	82.0	0.1
of which Government bonds	26.9	17.0	0.1	0.0	44.0	0.1
of which Sub-sovereign, Supranationals and Agencies	13.7	7.3	0.1	3.3	24.2	0.1
of which Covered bonds	5.1	1.8	0.0	0.0	7.0	0.0
of which Financial institutions	1.8	0.6	0.0	1.9	4.2	0.0
of which Corporate bonds	0.1	0.2	0.0	0.0	0.3	0.0
of which asset-backed securities	0.9	0.7	0.0	0.7	2.3	0.0
Total equity securities		2.3	1.2		2.3	1.2
Total Investments	48.5	29.9	1.3	6.0	84.3	1.3

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

ING 3.1 Customer lending/deposits: 3Q2021 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Benelux		Retail Challengers & Growth Markets		Wholesale Banking	Lending	Daily Banking & Trade Finance	Financial Markets	Treasury & Other	Corporate Line
			Netherlands	Belgium	Germany ¹⁾	Other ²⁾						
Residential mortgages												
Beginning of period	307.0	306.4	110.0	39.2	82.3	74.9	0.6	0.0	0.0	0.0	0.6	0.0
Net production	3.6	3.6	0.1	0.2	1.8	1.5						
Treasury												
Acquisitions / divestments												
FX impact and other	-1.0	-0.9	-0.1	0.0	-0.1	-0.8	-0.1				-0.1	
End of period	309.6	309.1	110.0	39.4	84.0	75.6	0.5	0.0	0.0	0.0	0.5	0.0
Other customer lending												
Beginning of period	309.3	134.7	45.2	50.4	11.2	27.8	174.2	134.6	30.4	5.3	3.9	0.4
Net production	-0.7	0.9	-0.2	-0.3	0.4	1.1	-1.6	-2.5	1.0	-0.3	0.3	
Treasury	-0.2	-0.1	-0.0	-0.0	-0.1	-0.0	-0.0				-0.0	
Acquisitions / divestments												
FX impact and other	1.2	-0.3				-0.3	1.6	1.1	0.4			-0.0
End of period	309.6	135.1	44.9	50.1	11.6	28.6	174.1	133.2	31.7	4.9	4.2	0.4
Customer deposits												
Beginning of period	620.6	552.9	179.4	91.7	143.7	138.1	67.7	0.4	61.4	2.4	3.5	0.0
Net production	-1.2	-2.5	1.7	-1.1	-4.4	1.3	1.4	0.5	0.6	-0.3	0.5	
Treasury	1.8	1.5	0.9	0.1	0.3	0.2	0.3				0.3	
Acquisitions / divestments												
FX impact and other	-1.1	-1.2				-1.2	0.0	0.0	-0.0	0.0	-0.0	
End of period	620.1	550.7	182.0	90.7	139.6	138.4	69.4	1.0	62.0	2.1	4.4	0.0

¹⁾ 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.

²⁾ 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.

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In € billion	4Q2021	3Q2021 ¹⁾	2Q2021 ²⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		307.0	304.6	302.2	298.9	298.7	294.6	298.0
Net production		3.6	3.2	2.5	2.1	0.8	0.9	0.4
Treasury								
Acquisitions / divestments								
FX impact and other		-1.0	-0.8	-0.1	1.1	-0.5	3.3	-3.9
End of period		309.6	307.0	304.6	302.2	298.9	298.7	294.6
Other customer lending								
Beginning of period		309.3	318.9	301.8	308.7	324.0	337.0	318.3
Net production		-0.7	-8.4	15.1	-3.3	-8.0	-8.2	11.6
Treasury		-0.2	-0.3	-1.2	-0.6	-3.0	-3.5	7.6
Acquisitions / divestments								
FX impact and other		1.2	-1.0	3.2	-3.0	-4.3	-1.3	-0.6
End of period		309.6	309.3	318.9	301.8	308.7	324.0	337.0
Customer deposits								
Beginning of period		620.6	628.2	609.6	605.6	605.8	586.2	574.4
Net production		-1.2	-3.4	8.1	7.8	3.4	20.9	9.2
Treasury		1.8	-4.2	10.3	-4.8	-1.5	-4.4	8.9
Acquisitions / divestments								
FX impact and other		-1.1	-0.0	0.2	1.0	-2.1	3.1	-6.3
End of period		620.1	620.6	628.2	609.6	605.6	605.8	586.2

¹⁾ 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.

²⁾ 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	4Q2021	3Q2021 ¹⁾	2Q2021 ²⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		306.4	304.0	301.4	298.2	297.9	293.8	297.3
Net production		3.6	3.2	2.6	2.1	0.8	0.9	0.4
Treasury								
Acquisitions / divestments								
FX impact and other		-0.9	-0.8	0.0	1.1	-0.5	3.2	-3.9
End of period		309.1	306.4	304.0	301.4	298.2	297.9	293.8
Other customer lending								
Beginning of period		134.7	134.1	135.5	138.6	141.7	141.2	139.8
Net production		0.9	0.7	-0.1	-2.6	0.1	-2.6	2.2
Treasury		-0.1	-0.2	-0.9	-0.5	-2.4	2.8	0.6
Acquisitions / divestments								
FX impact and other		-0.3	0.1	-0.3	-0.1	-0.8	0.3	-1.5
End of period		135.1	134.7	134.1	135.5	138.6	141.7	141.2
Customer deposits								
Beginning of period		552.9	557.2	544.2	537.7	536.0	515.9	510.9
Net production		-2.5	-1.0	4.8	8.8	4.4	20.6	3.2
Treasury		1.5	-3.2	8.2	-3.3	-1.2	-3.4	7.5
Acquisitions / divestments								
FX impact and other		-1.2	-0.1	0.0	1.0	-1.6	2.9	-5.6
End of period		550.7	552.9	557.2	544.2	537.7	536.0	515.9

¹⁾ 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.

²⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		110.0	109.9	110.2	110.8	111.3	111.7	111.9
Net production		0.1	0.2	0.1	-0.5	-0.5	-0.5	-0.5
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.1	-0.5	-0.0	-0.0	0.1	0.3
End of period		110.0	110.0	109.9	110.2	110.8	111.3	111.7
Other customer lending								
Beginning of period		45.2	45.7	46.6	47.7	51.3	49.4	48.3
Net production		-0.2	-0.0	-0.1	-1.0	-0.9	-0.7	0.1
Treasury		-0.0	-0.5	-0.8	-0.1	-2.7	2.6	0.9
Acquisitions / divestments								
FX impact and other								
End of period		44.9	45.2	45.7	46.6	47.7	51.3	49.4
Customer deposits								
Beginning of period		179.4	177.2	165.2	165.2	164.8	158.1	150.3
Net production		1.7	4.2	5.1	3.0	1.2	9.6	1.5
Treasury		0.9	-2.1	6.9	-3.0	-0.8	-2.9	6.3
Acquisitions / divestments								
FX impact and other								
End of period		182.0	179.4	177.2	165.2	165.2	164.8	158.1

ING 3.5 Customer lending/deposits: Retail Banking Belgium

Customer lending/deposits Retail Banking Belgium ¹⁾								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		39.2	38.7	38.7	38.6	39.0	39.1	39.3
Net production		0.2	0.5	0.1	-0.0	-0.3	-0.1	-0.2
Treasury								
Acquisitions / divestments								
FX impact and other ²⁾		0.0	-0.0	-0.1	0.1	-0.0	0.0	0.0
End of period		39.4	39.2	38.7	38.7	38.6	39.0	39.1
Other customer lending								
Beginning of period		50.4	50.4	50.8	52.3	51.8	53.0	52.0
Net production		-0.3	0.1	-0.4	-1.3	0.5	-1.3	1.3
Treasury		-0.0	0.0	-0.0	-0.0	0.0	0.0	-0.3
Acquisitions / divestments								
FX impact and other ²⁾					-0.1			
End of period		50.1	50.4	50.4	50.8	52.3	51.8	53.0
Customer deposits								
Beginning of period		91.7	93.1	93.5	92.6	93.6	90.9	89.7
Net production		-1.1	-1.3	-0.5	1.2	-0.5	2.9	0.5
Treasury		0.1	-0.1	0.1	-0.3	-0.4	-0.2	0.8
Acquisitions / divestments								
FX impact and other								
End of period		90.7	91.7	93.1	93.5	92.6	93.6	90.9

¹⁾ Including ING Luxembourg.

ING 3.6 Customer lending/deposits: Retail Banking Germany

Customer lending/deposits Retail Banking Germany ¹⁾								
In € billion	4Q2021	3Q2021 ²⁾	2Q2021 ³⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		82.3	81.3	80.2	78.6	77.4	76.3	76.0
Net production		1.8	1.1	1.2	1.6	1.3	1.0	0.3
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.1	-0.2	-0.0	0.0	0.0	0.0
End of period		84.0	82.3	81.3	80.2	78.6	77.4	76.3
Other customer lending								
Beginning of period		11.2	11.0	11.1	11.4	11.0	10.9	10.7
Net production		0.4	-0.1	0.1	0.1	0.1	-0.1	0.3
Treasury		-0.1	0.3	-0.1	-0.4	0.3	0.2	-0.1
Acquisitions / divestments								
FX impact and other								
End of period		11.6	11.2	11.0	11.1	11.4	11.0	10.9
Customer deposits								
Beginning of period		143.7	146.6	144.3	141.5	139.7	137.4	138.5
Net production		-4.4	-2.4	1.7	2.9	1.7	2.4	-1.2
Treasury		0.3	-0.5	0.6	-0.1	0.0	-0.1	0.1
Acquisitions / divestments								
FX impact and other								
End of period		139.6	143.7	146.6	144.3	141.5	139.7	137.4

¹⁾ Including ING Austria.

²⁾ 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.

³⁾ 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 ¹⁾								
In € billion	4Q2021	3Q2021 ²⁾	2Q2021 ³⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		74.9	74.1	72.2	70.1	70.3	66.8	70.1
Net production		1.5	1.4	1.2	1.1	0.3	0.5	0.8
Treasury								
Acquisitions / divestments								
FX impact and other		-0.8	-0.7	0.8	1.0	-0.5	3.0	-4.2
End of period		75.6	74.9	74.1	72.2	70.1	70.3	66.8
Other customer lending								
Beginning of period		27.8	26.9	26.9	27.2	27.7	27.9	28.8
Net production		1.1	0.8	0.4	-0.3	0.3	-0.5	0.5
Treasury		-0.0	-0.0	0.0	-0.0	-0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other		-0.3	0.1	-0.3	0.1	-0.8	0.3	-1.5
End of period		28.6	27.8	26.9	26.9	27.2	27.7	27.9
Customer deposits								
Beginning of period		138.1	140.2	141.1	138.4	137.9	129.5	132.5
Net production		1.3	-1.5	-1.5	1.7	2.0	5.8	2.3
Treasury		0.2	-0.6	0.5	0.0	-0.0	-0.2	0.3
Acquisitions / divestments								
FX impact and other		-1.2	-0.1	0.0	1.0	-1.6	2.9	-5.6
End of period		138.4	138.1	140.2	141.1	138.4	137.9	129.5

¹⁾ Includes: Australia, Czech Republic, France, Italy, Spain, Poland, Romania, Turkey, Philippines, Asian stakes and Other.

²⁾ 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.

³⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.6	0.6	0.8	0.8	0.8	0.8	0.8
Net production			0.0	-0.1	0.1	-0.0	0.0	-0.0
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.0	-0.1	-0.0	0.0	0.0	-0.0
End of period		0.5	0.6	0.6	0.8	0.8	0.8	0.8
Other customer lending								
Beginning of period		174.2	184.4	165.9	169.7	181.9	195.5	178.1
Net production		-1.6	-9.1	15.2	-0.7	-8.1	-5.6	9.4
Treasury		-0.0	-0.1	-0.3	-0.1	-0.6	-6.3	7.1
Acquisitions / divestments								
FX impact and other		1.6	-1.1	3.6	-3.0	-3.5	-1.6	0.9
End of period		174.1	174.2	184.4	165.9	169.7	181.9	195.5
Customer deposits								
Beginning of period		67.7	71.1	65.4	67.9	69.8	70.3	63.5
Net production		1.4	-2.5	3.3	-0.9	-1.0	0.3	6.0
Treasury		0.3	-0.9	2.1	-1.5	-0.3	-1.0	1.4
Acquisitions / divestments								
FX impact and other		0.0	0.1	0.1	-0.1	-0.5	0.2	-0.6
End of period		69.4	67.7	71.1	65.4	67.9	69.8	70.3

ING 3.9 Customer lending/deposits: WB - Lending

Customer lending/deposits Wholesale Banking - Lending								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		134.6	139.1	130.6	137.8	147.0	151.8	140.1
Net production		-2.5	-3.6	5.8	-5.0	-6.4	-3.6	11.2
Treasury								
Acquisitions / divestments								
FX impact and other		1.1	-0.9	2.7	-2.2	-2.7	-1.2	0.5
End of period		133.2	134.6	139.1	130.6	137.8	147.0	151.8
Customer deposits								
Beginning of period		0.4	0.6	1.0	0.5	0.4	0.5	0.5
Net production		0.5	-0.2	-0.4	0.5	0.1	-0.0	0.0
Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.0	0.0	-0.0	-0.0	-0.0	0.0
End of period		1.0	0.4	0.6	1.0	0.5	0.4	0.5

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

Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		30.4	31.7	29.1	26.2	28.8	30.4	32.0
Net production		1.0	-1.1	1.7	3.6	-1.8	-1.2	-2.0
Treasury								
Acquisitions / divestments								
FX impact and other		0.4	-0.2	0.8	-0.7	-0.8	-0.4	0.4
End of period		31.7	30.4	31.7	29.1	26.2	28.8	30.4
Customer deposits								
Beginning of period		61.4	62.1	58.9	58.5	59.7	58.2	54.0
Net production		0.6	-0.8	3.2	0.4	-0.9	1.5	4.6
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.1	-0.0	-0.0	-0.3	0.1	-0.4
End of period		62.0	61.4	62.1	58.9	58.5	59.7	58.2

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		5.3	9.5	2.0	1.4	1.6	2.1	1.4
Net production		-0.3	-4.3	7.5	0.6	-0.2	-0.6	0.7
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		4.9	5.3	9.5	2.0	1.4	1.6	2.1
Customer deposits								
Beginning of period		2.4	3.9	3.3	5.0	5.5	6.4	4.6
Net production		-0.3	-1.5	0.5	-1.6	-0.3	-1.0	2.0
Treasury								
Acquisitions / divestments								
FX impact and other		0.0	-0.0	0.1	-0.1	-0.3	0.1	-0.2
End of period		2.1	2.4	3.9	3.3	5.0	5.5	6.4

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

Customer lending/deposits Wholesale Banking - Treasury & Other								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.6	0.6	0.8	0.8	0.8	0.8	0.8
Net production			0.0	-0.1	0.1	-0.0	0.0	-0.0
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.0	-0.1	-0.0	0.0	0.0	-0.0
End of period		0.5	0.6	0.6	0.8	0.8	0.8	0.8
Other customer lending								
Beginning of period		3.9	4.1	4.2	4.2	4.6	11.1	4.6
Net production		0.3	-0.1	0.1	0.1	0.3	-0.2	-0.5
Treasury		-0.0	-0.1	-0.3	-0.1	-0.6	-6.3	7.1
Acquisitions / divestments								
FX impact and other			-0.0	0.0	-0.0	-0.0	-0.0	
End of period		4.2	3.9	4.1	4.2	4.2	4.6	11.1
Customer deposits								
Beginning of period		3.5	4.4	2.3	4.0	4.1	5.3	4.4
Net production		0.5	0.0	0.0	-0.2	0.2	-0.1	-0.5
Treasury		0.3	-0.9	2.1	-1.5	-0.3	-1.0	1.4
Acquisitions / divestments								
FX impact and other		-0.0	0.0	-0.0	-0.0	-0.0	-0.0	-0.0
End of period		4.4	3.5	4.4	2.3	4.0	4.1	5.3

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.4	0.4	0.4	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	0.0	0.0	0.0	0.0	0.0
End of period		0.4	0.4	0.4	0.4	0.4	0.4	0.4
Customer deposits								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other					-0.0	-0.0	0.0	-0.0
End of period		0.0	0.0	0.0	-0.0	0.0	0.0	0.0

ING 3.14 Customer lending/deposits: 3Q2021 Geographical split of the segments

Customer lending/deposits Geographical split of the segments								
In € billion	Total	Netherlands	Belgium	Germany ¹⁾	Other Challengers ²⁾	Growth Markets	WB Rest of World	Other
Residential mortgages								
Beginning of period	307.0	110.5	39.2	82.4	60.5	14.5	0.0	0.0
Net production	3.6	0.1	0.2	1.8	0.8	0.6		
Treasury								
Acquisitions / divestments								
FX impact and other	-1.0	-0.2	-0.0	-0.1	-0.5	-0.3		
End of period	309.6	110.4	39.5	84.1	60.8	14.8	0.0	0.0
Other customer lending								
Beginning of period	309.3	73.8	65.5	43.1	33.1	25.4	67.8	0.4
Net production	-0.7	-1.2	0.5	-1.5	-0.6	1.2	1.0	0.0
Treasury	-0.2	-0.0	-0.1	-0.1	-0.0	-0.0	0.0	
Acquisitions / divestments								
FX impact and other	1.2	0.2	0.1	0.2	-0.1	-0.3	1.1	-0.0
End of period	309.6	72.7	66.0	41.8	32.4	26.3	69.9	0.4
Customer deposits								
Beginning of period	620.6	212.9	110.7	144.8	95.0	49.3	7.9	0.0
Net production	-1.2	1.5	-1.9	-4.3	0.4	1.1	2.1	
Treasury	1.8	1.1	0.1	0.4	0.0	0.2	-0.0	
Acquisitions / divestments								
FX impact and other	-1.1	-	-	-	-0.4	-0.8	0.1	
End of period	620.1	215.5	108.9	140.9	95.0	49.8	10.1	0.0

¹⁾ 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.

²⁾ 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.

ING 3.15 Customer lending/deposits: Geographical Netherlands

Customer lending/deposits Geographical Netherlands								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		110.5	110.3	110.8	111.4	111.9	112.2	112.4
Net production		0.1	0.2	0.1	-0.5	-0.5	-0.5	-0.5
Treasury								
Acquisitions / divestments								
FX impact and other		-0.2	-0.1	-0.6	-0.1	-0.1	0.2	0.2
End of period		110.4	110.5	110.3	110.8	111.4	111.9	112.2
Other customer lending								
Beginning of period		73.8	80.0	72.0	73.5	79.3	77.7	75.6
Net production		-1.2	-5.4	8.5	-1.0	-2.0	-1.4	1.0
Treasury		-0.0	-0.7	-0.9	-0.1	-3.4	3.2	0.9
Acquisitions / divestments								
FX impact and other		0.2	-0.1	0.4	-0.4	-0.4	-0.2	0.2
End of period		72.7	73.8	80.0	72.0	73.5	79.3	77.7
Customer deposits								
Beginning of period		212.9	212.8	199.0	197.7	196.4	188.1	178.7
Net production		1.5	2.7	5.1	4.9	2.3	11.9	1.9
Treasury		1.1	-2.6	8.8	-3.7	-1.0	-3.6	7.5
Acquisitions / divestments								
FX impact and other								
End of period		215.5	212.9	212.8	199.0	197.7	196.4	188.1

ING 3.16 Customer lending/deposits: Geographical Belgium

Customer lending/deposits Geographical Belgium ¹⁾								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		39.2	38.8	38.8	38.7	39.0	39.1	39.3
Net production		0.2	0.5	0.0	0.0	-0.3	-0.1	-0.2
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	-0.0	-0.0	0.1	-0.0	0.0	0.0
End of period		39.5	39.2	38.8	38.8	38.7	39.0	39.1
Other customer lending								
Beginning of period		65.5	66.4	64.7	66.5	68.2	70.8	67.6
Net production		0.5	-0.9	1.6	-1.5	-1.5	-2.5	3.4
Treasury		-0.1	0.0	-0.0	-0.0	0.0	0.0	-0.4
Acquisitions / divestments								
FX impact and other		0.1	-0.0	0.2	-0.3	-0.2	-0.1	0.1
End of period		66.0	65.5	66.4	64.7	66.5	68.2	70.8
Customer deposits								
Beginning of period		110.7	110.7	108.9	108.3	111.3	109.9	105.2
Net production		-1.9	0.0	1.6	1.1	-2.5	1.6	3.8
Treasury		0.1	-0.1	0.2	-0.5	-0.5	-0.2	0.9
Acquisitions / divestments								
FX impact and other								
End of period		108.9	110.7	110.7	108.9	108.3	111.3	109.9

¹⁾ Including ING Luxembourg.

ING 3.17 Customer lending/deposits: Geographical Germany

Customer lending/deposits Geographical Germany ¹⁾								
In € billion	4Q2021	3Q2021 ²⁾	2Q2021 ³⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		82.4	81.3	80.3	78.8	77.5	76.4	76.1
Net production		1.8	1.1	1.2	1.6	1.3	1.0	0.3
Treasury								
Acquisitions / divestments								
FX impact and other		-0.1	-0.1	-0.2	-0.0	0.0	0.0	0.1
End of period		84.1	82.4	81.3	80.3	78.8	77.5	76.4
Other customer lending								
Beginning of period		43.1	44.6	41.9	43.7	44.8	45.1	44.3
Net production		-1.5	-1.8	2.4	-0.8	-0.9	-0.2	0.6
Treasury		-0.1	0.4	-0.1	-0.5	0.4	0.2	-0.1
Acquisitions / divestments								
FX impact and other		0.2	-0.1	0.5	-0.5	-0.5	-0.3	0.3
End of period		41.8	43.1	44.6	41.9	43.7	44.8	45.1
Customer deposits								
Beginning of period		144.8	148.0	145.6	142.9	141.0	138.4	139.5
Net production		-4.3	-2.6	1.7	2.8	1.8	2.6	-1.2
Treasury		0.4	-0.6	0.7	-0.1	0.1	-0.1	0.1
Acquisitions / divestments								
FX impact and other								
End of period		140.9	144.8	148.0	145.6	142.9	141.0	138.4

¹⁾ Including ING Austria.

²⁾ 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.

³⁾ 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 ¹⁾								
In € billion	4Q2021	3Q2021 ²⁾	2Q2021 ³⁾	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		60.5	60.6	59.1	57.6	57.7	54.8	58.1
Net production		0.8	0.8	0.4	0.5	0.0	0.0	0.2
Treasury								
Acquisitions / divestments								
FX impact and other		-0.5	-0.9	1.0	1.1	-0.2	2.9	-3.5
End of period		60.8	60.5	60.6	59.1	57.6	57.7	54.8
Other customer lending								
Beginning of period		33.1	34.0	32.0	32.7	33.9	32.9	32.6
Net production		-0.6	-0.6	1.7	-0.9	-1.0	0.3	1.0
Treasury		-0.0	-0.0	-0.0	0.0	0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other		-0.1	-0.3	0.3	0.2	-0.1	0.6	-0.7
End of period		32.4	33.1	34.0	32.0	32.7	33.9	32.9
Customer deposits								
Beginning of period		95.0	98.5	100.4	98.7	98.0	92.5	95.3
Net production		0.4	-2.8	-2.7	0.5	1.0	3.0	0.5
Treasury		0.0	0.1	-0.1	-0.0	-0.0	-0.1	0.1
Acquisitions / divestments								
FX impact and other		-0.4	-0.8	1.0	1.1	-0.2	2.6	-3.5
End of period		95.0	95.0	98.5	100.4	98.7	98.0	92.5

¹⁾ Includes Australia, Czech Republic, France, Italy, Spain and Portugal, Other.

²⁾ 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.

³⁾ 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 ¹⁾								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		14.5	13.5	13.1	12.6	12.6	12.0	12.1
Net production		0.6	0.6	0.7	0.5	0.3	0.4	0.6
Treasury								
Acquisitions / divestments								
FX impact and other		-0.3	0.3	-0.3	-0.0	-0.3	0.2	-0.7
End of period		14.8	14.5	13.5	13.1	12.6	12.6	12.0
Other customer lending								
Beginning of period		25.4	24.9	24.9	25.2	26.0	27.2	27.8
Net production		1.2	0.3	0.5	-0.2	0.2	-1.2	0.7
Treasury		-0.0	-0.0	0.0	-0.0	-0.0	0.0	0.0
Acquisitions / divestments								
FX impact and other		-0.3	0.2	-0.5	-0.1	-1.0	0.0	-1.3
End of period		26.3	25.4	24.9	24.9	25.2	26.0	27.2
Customer deposits								
Beginning of period		49.3	48.0	46.6	46.9	47.1	43.9	43.7
Net production		1.1	1.4	1.7	-0.2	1.3	3.1	2.3
Treasury		0.2	-0.7	0.7	0.0	0.0	-0.2	0.3
Acquisitions / divestments								
FX impact and other		-0.8	0.7	-1.0	-0.1	-1.5	0.3	-2.4
End of period		49.8	49.3	48.0	46.6	46.9	47.1	43.9

¹⁾ 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	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period		67.8	68.5	65.8	66.6	71.4	82.9	70.1
Net production		1.0	-0.0	0.4	1.1	-2.7	-3.2	4.8
Treasury		0.0	0.0	-0.1	0.0	-0.0	-7.0	7.1
Acquisitions / divestments								
FX impact and other		1.1	-0.7	2.3	-1.9	-2.1	-1.2	0.9
End of period		69.9	67.8	68.5	65.8	66.6	71.4	82.9
Customer deposits								
Beginning of period		7.9	10.2	9.2	11.1	12.0	13.5	12.0
Net production		2.1	-2.1	0.8	-1.3	-0.4	-1.3	1.8
Treasury		-0.0	-0.2	-0.0	-0.6	-0.1	-0.2	-0.0
Acquisitions / divestments								
FX impact and other		0.1	0.0	0.2	-0.1	-0.4	0.1	-0.4
End of period		10.1	7.9	10.2	9.2	11.1	12.0	13.5

ING 3.21 Customer lending/deposits: Geographical Other

Customer lending/deposits Geographical Other ¹⁾								
In € billion	4Q2021	3Q2021	2Q2021	1Q2021	4Q2020	3Q2020	2Q2020	1Q2020
Residential mortgages								
Beginning of period								
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other								
End of period								
Other customer lending								
Beginning of period		0.4	0.4	0.4	0.4	0.4	0.4	0.4
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other		-0.0	0.0	0.0	0.0	0.0	0.0	0.0
End of period		0.4	0.4	0.4	0.4	0.4	0.4	0.4
Customer deposits								
Beginning of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net production								
Treasury								
Acquisitions / divestments								
FX impact and other					0.0	0.0	0.0	-0.0
End of period		0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

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 2020 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 (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) political instability and 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 (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 who feel misled 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 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 cyber-attacks 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 (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.

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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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