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CONSENSUS OVERVIEW 3Q2026 PRE RESULTS

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Analysts' contribution		
	3Q2026 pre results	2Q2026 post results
ABN Amro – Oddo BHF	X	
Autonomous Research	X	X
Banco Sabadell		
Bank of America Merrill Lynch		X
Barclays	X	X
Citigroup	X	X
Deutsche Bank	X	X
Exane BNP Paribas	X	X
Goldman Sachs	X	X
Intesa Sanpaolo		
Jefferies	X	
J.P. Morgan	X	X
KBC Securities		
Keefe, Bruyette & Woods		
Kepler Cheuvreux	X	X
Mediobanca	X	X
Morgan Stanley	X	X
Morningstar		
Redburn		
RBC Capital Markets	X	X
Santander	X	
UBS	X	X

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	3Q2026			FY26			FY27			FY28		
	Min	*Median*	*Max*	*Min*	*Median*	*Max*	*Min*	*Median*	*Max*	*Min*	*Median*	*Max*
Consolidated P&L (€ mln)												
Commercial NII	4,278	4,344	4,399	16,883	17,020	17,139	18,053	18,507	19,025	18,607	19,705	20,598
Net fee and commission income	1,249	1,278	1,314	5,031	5,077	5,109	5,318	5,495	5,698	5,544	5,919	6,299
All other income	624	693	824	2,491	2,701	2,803	2,537	2,814	3,200	2,562	2,800	3,296
Total income	**6,188**	**6,306**	**6,488**	**24,636**	**24,777**	**24,933**	**25,997**	**26,987**	**27,415**	**26,866**	**28,488**	**29,488**
Expenses excl. regulatory costs and incidental items	2,913	2,957	3,000	11,667	11,764	11,839	11,931	12,103	12,235	12,214	12,402	12,602
Regulatory costs	72	91	117	875	916	1,000	876	955	989	878	998	1,016
Incidental items	0	30	70	76	141	251	0	100	251	0	100	251
Total operating expenses	**3,015**	**3,077**	**3,161**	**12,709**	**12,818**	**12,982**	**13,009**	**13,151**	**13,304**	**13,262**	**13,472**	**13,674**
Gross result	**3,109**	**3,240**	**3,424**	**11,695**	**11,947**	**12,132**	**12,693**	**13,862**	**14,331**	**13,192**	**14,994**	**16,152**
Additions to LLP	305	343	400	1,294	1,345	1,492	1,415	1,574	1,926	1,513	1,676	1,989
Result before tax	**2,738**	**2,892**	**3,087**	**10,203**	**10,611**	**10,787**	**10,767**	**12,296**	**12,847**	**11,203**	**13,318**	**14,564**
Taxation	775	833	880	3,068	3,140	3,223	3,138	3,581	3,752	3,369	3,902	4,262
Non-controlling interest	60	70	87	236	258	308	239	293	351	265	318	393
Net result	**1,860**	**1,973**	**2,141**	**6,885**	**7,199**	**7,340**	**7,211**	**8,327**	**8,825**	**7,493**	**9,203**	**10,031**
Additional items												
Cost/income ratio (%)	47.0%	48.6%	50.3%	51.2%	51.7%	52.6%	47.6%	48.7%	51.2%	45.2%	47.2%	50.9%
Risk costs on average customer lending (bps)	16	18	21	17	18	20	18	20	24	18	20	24
Risk-weighted assets (EoP, € bln)	338	345	348	341	344	349	349	357	369	359	368	390
Shareholders' equity (€ mln)	50,326	51,064	53,242	50,369	51,245	51,873	51,670	52,839	54,487	53,752	54,710	57,607
CET1 ratio (%)	12.9%	13.1%	13.3%	13.1%	13.2%	13.5%	12.8%	13.2%	13.4%	12.6%	13.2%	13.6%
ROTE based on IFRS-EU equity (%)[1]	15.2%	16.4%	18.4%	14.6%	15.1%	15.8%	16.3%	17.0%	18.0%	17.0%	18.1%	19.6%
Earnings/share (€)	0.60	0.68	0.75	2.41	2.54	2.58	2.61	3.03	3.22	2.80	3.44	3.80
Ordinary Dividend/share (€)[2]	-	-	-	1.21	1.28	1.29	1.30	1.52	1.61	1.40	1.72	1.90
Structural excess capital distribution (€ mln)[3]	1,000	1,500	2,000	2,000	2,500	3,000	2,000	2,500	3,500	2,000	2,750	4,000
of which: via share buyback (€ mln)	1,000	1,250	1,500	2,000	2,250	2,500	2,000	2,500	3,500	2,000	2,600	4,000

Consensus overview 3Q2026 pre results based on estimates submitted by 15 brokers covering ING Group

Consensus calculated on the basis of median, unless otherwise stated. Therefore, Consolidated P&L may not add up to totals

1. Annualised net result divided by average IFRS-EU shareholders' equity, excluding intangibles, declared dividends and interim profit not included in CET1 capital
2. Regular dividends related to performance year
3. As announced with the quarterly results. Full year includes 4Q, 1Q, 2Q, 3Q announcements

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Range and distribution of P&L estimates for 3Q2026

