

ING Historical Trend Data 1Q2026 Introduction

General comments

- The Historical Trend Data document includes quarterly financial trend data and details of restatements. The Historical Trend Data document is published on a quarterly basis.
- In this document consolidated results of ING Group are based on IFRS as adopted by the European Union (IFRS-EU).
- Hyperinflation accounting (IAS 29) became applicable for ING's subsidiary in Türkiye in 2022.
- As of 2026, following a change in governance structure, the Retail Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.
- 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
General Lending

Payments & Cash Management
Global Cash Pooling
Securities Services
Working Capital Solutions
Trade & Commodity Finance
Trade Finance Services

Hedging and investment solutions for corporate and institutional clients

Treasury (Wholesale Banking part)
Corporate Finance
Corporate Investments
General Leasing
Run-off and 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		
	1Q2026	1Q2025	4Q2025	1Q2026	1Q2025 ¹⁾	4Q2025 ¹⁾	1Q2026	1Q2025	4Q2025	1Q2026	1Q2025 ¹⁾	4Q2025 ¹⁾
Profit or loss												
Commercial net interest income	4,060	3,794	3,928	3,021	2,787	2,913	1,038	1,007	1,014	-	-	-
Other net interest income	-5	-172	-110	69	-16	7	-150	-263	-192	76	107	76
Net interest income	4,055	3,622	3,818	3,091	2,772	2,920	888	744	822	76	107	76
Net fee and commission income	1,236	1,094	1,221	862	760	863	372	336	354	2	-2	3
Investment income	7	27	15	4	6	13	3	2	2	0	20	0
Other income	526	893	744	83	253	243	473	678	569	-29	-38	-68
Total income	5,823	5,637	5,797	4,039	3,791	4,039	1,735	1,758	1,747	48	88	11
Expenses excl. regulatory costs	2,896	2,839	2,977	1,871	1,851	1,950	906	871	883	119	117	143
Regulatory costs ²⁾	324	361	361	274	322	210	49	39	151	1	0	0
Operating expenses	3,219	3,200	3,337	2,145	2,173	2,160	955	910	1,034	120	117	143
Gross result	2,604	2,437	2,460	1,895	1,619	1,879	781	848	714	-72	-30	-133
Addition to loan loss provisions	346	313	365	275	175	177	62	138	188	9	0	0
Result before tax	2,258	2,124	2,095	1,620	1,444	1,702	719	710	526	-81	-30	-133
Taxation	652	604	606	476	381	466	199	216	130	-23	7	11
Non-controlling interests	50	65	78	43	53	63	7	12	15	-	-	-
Net result³⁾	1,556	1,455	1,411	1,101	1,010	1,173	513	482	381	-58	-37	-143
Key figures												
Net interest margin	1.46%	1.36%	1.40%									
Commercial net interest margin	2.26%	2.26%	2.23%									
Cost/income ratio	55.3%	56.8%	57.6%	53.1%	57.3%	53.5%	55.0%	51.8%	59.1%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	19	18	20	21	14	14	12	29	38	n.a.	n.a.	n.a.
Return on tangible equity (ROTE) ⁴⁾	13.6%	12.3%	12.2%									
Return on equity based on 13.0% CET1 ⁵⁾	14.4%	13.9%	13.5%	20.1%	19.6%		10.7%	10.1%		-9.8%	-6.5%	
Risk-weighted assets (end of period)	344,303	337,219	340,739	176,605	168,680	174,398	149,182	149,676	148,560	18,516	18,863	17,781
Employees (internal FTEs, end of period)	62,311	62,683	62,485	44,764	45,325	45,003	17,335	17,287	17,453	213	70	30
Four-quarter rolling average key figures												
Net interest margin	1.38%	1.41%	1.36%									
Commercial net interest margin	2.23%	2.33%	2.23%									
Cost/income ratio	54.3%	54.2%	54.6%	52.0%	53.2%	53.0%	55.6%	51.9%	54.7%	n.a.	n.a.	n.a.
Return on tangible equity (ROTE) ⁴⁾	13.9%	13.2%	13.6%									
Return on equity based on 13.0% CET1 ⁵⁾	15.2%	15.2%	15.1%	21.7%	22.8%	21.7%	10.2%	10.1%	10.0%	-6.2%	-13.4%	-5.3%

¹⁾ As of 2026, following a change in governance structure, the Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

²⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

³⁾ Net result reflects the net result attributable to shareholders of the parent.

⁴⁾ Annualised net result divided by average IFRS-EU shareholders' equity excluding reserved profit not included in CET1 capital and intangible assets.

⁵⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.2 Profit or loss: 1Q2026 Segment split

Profit or loss 1Q2026								
In € million	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Corporate Line
Commercial net interest income	4,060	3,021	1,000	451	583	987	1,038	-
Other net interest income	-5	69	-61	14	43	72	-150	76
Net interest income	4,055	3,091	939	465	627	1,060	888	76
Net fee and commission income	1,236	862	293	189	157	223	372	2
Investment income	2	-2	0	-3	-0	0	4	0
Realised gains and fair value changes on investments	5	6	4	0	2	-0	-1	-0
Total investment income	7	4	5	-2	2	-0	3	0
Valuation result and net trading income	479	44	63	20	-51	13	468	-33
Other income	47	38	19	5	2	13	4	4
Total other income	526	83	81	25	-49	25	473	-29
Total income	5,823	4,039	1,319	676	737	1,308	1,735	48
Expenses excl. regulatory costs	2,896	1,871	481	367	346	676	906	119
Regulatory costs ¹⁾	324	274	-	182	-5	97	49	1
Operating expenses	3,219	2,145	481	549	341	773	955	120
Gross result	2,604	1,895	838	127	396	535	781	-72
Addition to loan loss provisions	346	275	38	88	46	103	62	9
Result before tax	2,258	1,620	800	38	350	431	719	-81
Taxation	652	476	208	10	112	146	199	-23
Non-controlling interests	50	43	-	0	0	42	7	-
Net result²⁾	1,556	1,101	592	28	237	243	513	-58
Key figures								
Net interest margin	1.46%							
Commercial net interest margin	2.26%							
Cost/income ratio	55.3%	53.1%	36.5%	81.3%	46.3%	59.1%	55.0%	n.a.
Risk costs in bps of average customer lending	19	21	8	36	16	32	12	n.a.
Return on tangible equity (ROTE) ³⁾	13.6%							
Return on equity based on 13.0% CET1 ⁴⁾	14.4%	20.1%	33.1%	2.4%	25.0%	15.8%	10.7%	-9.8%
Risk-weighted assets (end of period)	344,303	176,605	55,699	35,130	29,851	55,924	149,182	18,516
Employees (internal FTEs, end of period)	62,311	44,764	12,647	7,190	6,389	18,537	17,335	213
Four-quarter rolling average key figures								
Net interest margin	1.38%							
Commercial net interest margin	2.23%							
Cost/income ratio	54.3%	52.0%	40.9%	67.3%	45.1%	59.1%	55.6%	n.a.
Return on tangible equity (ROTE) ³⁾	13.9%							
Return on equity based on 13.0% CET1 ⁴⁾	15.2%	21.7%	30.2%	10.7%	26.7%	18.0%	10.2%	-6.2%

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

²⁾ Net result reflects the net result attributable to shareholders of the parent.

³⁾ Annualised net result divided by average IFRS-EU shareholders' equity excluding reserved profit not included in CET1 capital and intangible assets.

⁴⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.3 Profit or loss: Quarterly overview

Profit or loss								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				4,060	3,928	3,823	3,772	3,794
Other net interest income ¹⁾				-5	-110	-118	-236	-172
Net interest income				4,055	3,818	3,705	3,536	3,622
Net fee and commission income				1,236	1,221	1,165	1,122	1,094
Investment income				2	3	60	35	21
Realised gains and fair value changes on investments				5	13	5	-14	6
Total investment income				7	15	66	21	27
Valuation result and net trading income				479	697	885	955	885
Other income				47	47	77	69	9
Total other income				526	744	962	1,023	893
Total income				5,823	5,797	5,898	5,702	5,637
Staff expenses				1,921	1,935	1,916	1,888	1,861
Regulatory costs ²⁾				324	361	67	78	361
Other expenses				974	1,042	1,030	1,068	978
Operating expenses				3,219	3,337	3,012	3,034	3,200
Gross result				2,604	2,460	2,886	2,668	2,437
Addition to loan loss provisions				346	365	326	299	313
Result before tax				2,258	2,095	2,560	2,369	2,124
Taxation				652	606	703	633	604
Non-controlling interests				50	78	70	62	65
Net result³⁾				1,556	1,411	1,787	1,675	1,455
Key figures								
Net interest margin				1.46%	1.40%	1.37%	1.31%	1.36%
Commercial net interest margin				2.26%	2.23%	2.22%	2.23%	2.26%
Cost/income ratio				55.3%	57.6%	51.1%	53.2%	56.8%
Risk costs in bps of average customer lending				19	20	19	17	18
Return on tangible equity (ROTE) ⁴⁾				13.6%	12.2%	15.4%	14.3%	12.3%
Return on equity based on 13.0% CET1 ⁵⁾				14.4%	13.5%	17.0%	15.9%	13.9%
Risk-weighted assets (end of period)				344,303	340,739	336,196	335,804	337,219
Employees (internal FTEs, end of period)				62,311	62,485	63,025	62,999	62,683
Four-quarter rolling average key figures								
Net interest margin				1.38%	1.36%	1.36%	1.37%	1.41%
Commercial net interest margin				2.23%	2.23%	2.24%	2.28%	2.33%
Cost/income ratio				54.3%	54.6%	55.6%	55.1%	54.2%
Return on tangible equity (ROTE) ⁴⁾				13.9%	13.6%	12.9%	13.0%	13.2%
Return on equity based on 13.0% CET1 ⁵⁾				15.2%	15.1%	14.6%	14.8%	15.2%

¹⁾ 4Q2025 included €-18m for incentives to attract new customers.

²⁾ Regulatory costs comprise bank taxes and contributions to the deposit guarantee schemes ('DGS') and resolution funds.

³⁾ Net result reflects the net result attributable to shareholders of the parent.

⁴⁾ Annualised net result divided by average IFRS-EU shareholders' equity excluding reserved profit not included in CET1 capital and intangible assets.

⁵⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.4 Profit or loss: Retail Banking

Profit or loss Retail Banking ¹⁾								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				3,021	2,913	2,839	2,808	2,787
Other net interest income ²⁾				69	7	-47	-42	-16
Net interest income				3,091	2,920	2,792	2,766	2,772
Net fee and commission income				862	863	783	762	760
Investment income				-2	2	1	3	0
Realised gains and fair value changes on investments				6	11	4	3	5
Total investment income				4	13	5	6	6
Valuation result and net trading income				44	222	236	263	233
Other income				38	21	64	35	21
Total other income				83	243	299	298	253
Total income				4,039	4,039	3,880	3,832	3,791
Expenses excl. regulatory costs				1,871	1,950	1,932	1,854	1,851
Regulatory costs				274	210	49	66	322
Operating expenses				2,145	2,160	1,981	1,921	2,173
Gross result				1,895	1,879	1,899	1,911	1,619
Addition to loan loss provisions				275	177	192	210	175
Result before tax				1,620	1,702	1,707	1,701	1,444
Taxation				476	466	465	468	381
Non-controlling interests				43	63	56	55	53
Net result				1,101	1,173	1,185	1,178	1,010
Key figures								
Cost/income ratio				53.1%	53.5%	51.1%	50.1%	57.3%
Risk costs in bps of average customer lending				21	14	15	17	14
Return on equity based on 13.0% CET1 ³⁾				20.1%	22.1%	22.5%	22.4%	19.6%
Risk-weighted assets (end of period)				176,605	174,398	170,294	169,466	168,680
Employees (internal FTEs, end of period)				44,764	45,003	45,519	45,606	45,325
Four-quarter rolling average key figures								
Cost/income ratio				52.0%	53.0%	53.9%	53.1%	53.2%
Return on equity based on 13.0% CET1 ³⁾				21.7%	21.7%	20.9%	22.0%	22.8%

¹⁾ As of 2026, following a change in governance structure, the Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

²⁾ 4Q2025 included €-18m for incentives to attract new customers.

³⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.5 Profit or loss: Retail Netherlands

Profit or loss Retail Netherlands								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				1,000	959	926	921	881
Other net interest income				-61	-109	-169	-152	-143
Net interest income				939	850	757	769	739
Net fee and commission income				293	297	291	283	257
Investment income				0	-0	1	0	0
Realised gains and fair value changes on investments				4	1	3	2	2
Total investment income				5	1	3	2	2
Valuation result and net trading income				63	134	173	204	178
Other income				19	5	7	4	12
Total other income				81	139	180	209	190
Total income				1,319	1,286	1,231	1,263	1,188
Expenses excl. regulatory costs				481	527	514	498	483
Regulatory costs				-	67	0	-	-
Operating expenses				481	594	514	498	483
Gross result				838	692	717	765	705
Addition to loan loss provisions				38	18	16	51	21
Result before tax				800	674	701	714	683
Taxation				208	179	185	199	170
Non-controlling interests				-	-	-	-	-
Net result				592	495	516	515	513
Key figures								
Cost/income ratio				36.5%	46.2%	41.7%	39.4%	40.7%
Risk costs in bps of average customer lending				8	4	4	12	5
Return on equity based on 13.0% CET1 ¹⁾				33.1%	28.2%	29.7%	29.9%	30.0%
Risk-weighted assets (end of period)				55,699	54,527	53,681	53,349	52,865
Employees (internal FTEs, end of period)				12,647	12,709	12,852	13,087	13,118
Four-quarter rolling average key figures								
Cost/income ratio				40.9%	42.0%	42.6%	42.2%	42.8%
Return on equity based on 13.0% CET1 ¹⁾				30.2%	29.4%	28.9%	29.7%	30.5%

¹⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.6 Profit or loss: Retail Belgium

Profit or loss Retail Belgium ¹⁾								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				451	445	417	415	416
Other net interest income				14	23	16	29	26
Net interest income				465	467	432	443	442
Net fee and commission income				189	177	176	163	176
Investment income				-3	2	0	0	-0
Realised gains and fair value changes on investments				0	1	0	-0	0
Total investment income				-2	3	1	-0	0
Valuation result and net trading income				20	41	29	13	35
Other income				5	4	47	22	2
Total other income				25	44	77	36	37
Total income				676	692	685	643	655
Expenses excl. regulatory costs				367	422	426	382	386
Regulatory costs				182	34	-0	0	226
Operating expenses				549	457	426	382	613
Gross result				127	235	259	260	42
Addition to loan loss provisions				88	41	36	36	40
Result before tax				38	194	224	224	2
Taxation				10	53	62	57	5
Non-controlling interests				0	0	0	0	0
Net result				28	140	162	167	-3
Key figures								
Cost/income ratio				81.3%	66.0%	62.1%	59.5%	93.6%
Risk costs in bps of average customer lending				36	16	14	15	16
Return on equity based on 13.0% CET1 ²⁾				2.4%	12.1%	14.0%	14.4%	-0.3%
Risk-weighted assets (end of period)				35,130	36,166	35,484	35,745	35,777
Employees (internal FTEs, end of period)				7,190	7,404	7,558	7,446	7,334
Four-quarter rolling average key figures								
Cost/income ratio				67.3%	70.2%	71.4%	69.0%	67.5%
Return on equity based on 13.0% CET1 ²⁾				10.7%	10.0%	9.4%	11.1%	12.3%

¹⁾ Including ING Luxembourg. As of 2026, following a change in governance structure, the Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

²⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.7 Profit or loss: Retail Germany

Profit or loss Retail Germany								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				583	570	585	545	569
Other net interest income ¹⁾				43	24	62	47	53
Net interest income				627	594	648	592	622
Net fee and commission income				157	210	135	139	147
Investment income				-0	0	0	1	0
Realised gains and fair value changes on investments				2	0	-	-0	2
Total investment income				2	1	0	0	2
Valuation result and net trading income				-51	4	-32	-35	-48
Other income				2	4	3	2	2
Total other income				-49	8	-29	-34	-46
Total income				737	812	754	699	726
Expenses excl. regulatory costs				346	328	347	318	337
Regulatory costs				-5	18	-11	13	12
Operating expenses				341	346	336	331	350
Gross result				396	466	418	368	377
Addition to loan loss provisions				46	31	62	42	35
Result before tax				350	435	355	325	342
Taxation				112	141	115	113	103
Non-controlling interests				0	1	1	0	0
Net result				237	293	240	212	238
Key figures								
Cost/income ratio				46.3%	42.6%	44.6%	47.4%	48.1%
Risk costs in bps of average customer lending				16	11	22	15	13
Return on equity based on 13.0% CET1 ²⁾				25.0%	31.8%	26.5%	23.4%	26.7%
Risk-weighted assets (end of period)				29,851	28,730	28,130	27,678	28,288
Employees (internal FTEs, end of period)				6,389	6,393	6,336	6,209	6,117
Four-quarter rolling average key figures								
Cost/income ratio				45.1%	45.6%	48.2%	47.8%	46.2%
Return on equity based on 13.0% CET1 ²⁾				26.7%	27.1%	24.5%	24.7%	27.6%

¹⁾ 4Q2025 included €-18m for incentives to attract new customers.

²⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.8 Profit or loss: Retail Other

Profit or loss Retail Other ¹⁾								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				987	940	911	927	920
Other net interest income				72	68	44	34	48
Net interest income				1,060	1,008	955	961	968
Net fee and commission income				223	180	181	176	180
Investment income				0	0	0	2	-
Realised gains and fair value changes on investments				-0	8	1	2	1
Total investment income				-0	9	1	4	1
Valuation result and net trading income				13	43	65	81	68
Other income				13	9	7	6	5
Total other income				25	53	72	87	73
Total income				1,308	1,249	1,210	1,227	1,222
Expenses excl. regulatory costs				676	673	645	656	644
Regulatory costs				97	91	60	53	83
Operating expenses				773	764	705	709	727
Gross result				535	485	505	518	495
Addition to loan loss provisions				103	86	78	81	78
Result before tax				431	399	427	437	417
Taxation				146	93	103	99	102
Non-controlling interests				42	63	56	54	52
Net result				243	244	268	284	262
Key figures								
Cost/income ratio				59.1%	61.2%	58.3%	57.8%	59.5%
Risk costs in bps of average customer lending				32	27	25	27	26
Return on equity based on 13.0% CET1 ²⁾				15.8%	17.5%	18.8%	19.9%	19.1%
Risk-weighted assets (end of period)				55,924	54,975	53,000	52,695	51,750
Employees (internal FTEs, end of period)				18,537	18,496	18,773	18,864	18,756
Four-quarter rolling average key figures								
Cost/income ratio				59.1%	59.2%	59.5%	58.7%	59.9%
Return on equity based on 13.0% CET1 ²⁾				18.0%	18.8%	18.8%	20.1%	19.6%

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

²⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.9 Profit or loss: Wholesale Banking

Profit or loss Wholesale Banking								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				1,038	1,014	984	964	1,007
Other net interest income				-150	-192	-220	-296	-263
Net interest income				888	822	763	668	744
Net fee and commission income				372	354	383	360	336
Investment income				4	0	0	1	0
Realised gains and fair value changes on investments				-1	2	1	2	1
Total investment income				3	2	1	3	2
Valuation result and net trading income				468	571	659	645	696
Other income				4	-3	4	18	-18
Total other income				473	569	663	662	678
Total income				1,735	1,747	1,810	1,694	1,758
Expenses excl. regulatory costs				906	883	884	980	871
Regulatory costs				49	151	18	12	39
Operating expenses				955	1,034	902	991	910
Gross result				781	714	908	702	848
Addition to loan loss provisions				62	188	134	89	138
Result before tax				719	526	774	614	710
Taxation				199	130	202	126	216
Non-controlling interests				7	15	14	7	12
Net result				513	381	559	480	482
Key figures								
Cost/income ratio				55.0%	59.1%	49.8%	58.5%	51.8%
Income over average risk-weighted assets (in bps) ¹⁾				466	469	486	454	466
Risk costs in bps of average customer lending				12	38	28	19	29
Return on equity based on 13.0% CET1 ²⁾				10.7%	8.2%	11.8%	10.1%	10.1%
Risk-weighted assets (end of period)				149,182	148,560	149,257	148,467	149,676
Employees (internal FTEs, end of period)				17,335	17,453	17,488	17,380	17,287
Value at Risk trading positions (average)				10.4	13.2	14.7	13.9	14.0
Four-quarter rolling average key figures								
Cost/income ratio				55.6%	54.7%	55.5%	55.4%	51.9%
Return on equity based on 13.0% CET1 ²⁾				10.2%	10.0%	9.7%	9.5%	10.1%

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

²⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 1.10 Wholesale Banking income over average risk-weighted assets

Profit or loss Wholesale Banking income by product								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
WB Lending								
Total income				818	837	884	780	785
Income over average risk-weighted assets (in bps) ¹⁾				346	350	374	334	323
Risk-weighted assets (end of period)				94,143	94,930	96,640	92,665	94,194
WB Daily Banking & Trade Finance								
Total income				487	481	449	463	495
Income over average risk-weighted assets (in bps) ¹⁾				1,064	1,108	1,069	1,091	1,233
Risk-weighted assets (end of period)				18,180	18,477	16,222	17,368	16,578
WB Financial Markets								
Total income				370	334	391	371	415
Income over average risk-weighted assets (in bps) ¹⁾				514	468	522	476	551
Risk-weighted assets (end of period)				29,520	28,096	29,068	30,979	31,374
WB Treasury & Other								
Total income				60	95	86	79	64
Income over average risk-weighted assets (in bps) ¹⁾				333	528	464	421	339
Risk-weighted assets (end of period)				7,339	7,058	7,327	7,454	7,529
Total Wholesale Banking								
Total income				1,735	1,747	1,810	1,694	1,758
Income over average risk-weighted assets (in bps) ¹⁾				466	469	486	454	466
Risk-weighted assets (end of period)				149,182	148,560	149,257	148,467	149,676

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

ING 1.11 Profit or loss: Corporate Line

Profit or loss Corporate Line								
In € million	4Q2026	3Q2026	2Q2026	1Q2026 ¹⁾	4Q2025	3Q2025	2Q2025	1Q2025
Commercial net interest income				-	-	-	-	-
Other net interest income				76	76	149	102	107
Net interest income				76	76	149	102	107
Net fee and commission income				2	3	-0	-0	-2
Investment income				0	0	59	31	20
Realised gains and fair value changes on investments				-0	-0	0	-19	-0
Total investment income				0	0	59	12	20
Valuation result and net trading income				-33	-97	-9	47	-44
Other income				4	29	10	16	6
Total other income				-29	-68	0	63	-38
Total income				48	11	208	177	88
Expenses excl. regulatory costs				119	143	129	122	117
Regulatory costs				1	0	0	-0	0
Operating expenses				120	143	129	122	117
Gross result				-72	-133	79	55	-30
Addition to loan loss provisions				9	0	0	0	0
Result before tax				-81	-133	78	55	-30
Taxation				-23	11	36	38	7
Non-controlling interests				-	-	-	-	-
Net result				-58	-143	43	17	-37
Key figures								
Risk-weighted assets (end of period)				18,516	17,781	16,644	17,871	18,863
Employees (internal FTEs, end of period)				213	30	18	13	70

¹⁾ As of 2026, following a change in governance structure, the Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

Corporate Line - Financial stakes ²⁾								
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Result before tax				26	26	106	91	28
Risk-weighted assets (end of period)				9,534	9,426	9,117	10,139	9,327

²⁾ Financial stakes contains ING's stake in TMBThanachart Bank (TTB), Bank of Beijing and Van Lanschot Kempen.

Market value ³⁾ - Financial stakes	
In € million	31 Mar 2026
TMBThanachart Bank (TTB) (23.1%)	1,292
Bank of Beijing (13.0%)	1,908
Van Lanschot Kempen (20.3%)	496
Total valuation	3,695

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

ING 1.12 Alternative income breakdown

Profit or loss Alternative income breakdown								
In € million	4Q2025	3Q2025	2Q2025	1Q2025	4Q2025	3Q2025	2Q2025	1Q2025
Retail Netherlands								
Commercial net interest income				1,000	959	926	921	881
Net fee and commission income				293	297	291	283	257
All other income				26	31	15	59	49
Total income Retail Netherlands				1,319	1,286	1,231	1,263	1,188
Retail Belgium¹⁾								
Commercial net interest income				451	445	417	415	416
Net fee and commission income				189	177	176	163	176
All other income				36	70	93	65	63
Total income Retail Belgium¹⁾				676	692	685	643	655
Retail Germany								
Commercial net interest income				583	570	585	545	569
Net fee and commission income				157	210	135	139	147
All other income				-4	32	33	14	10
Total income Retail Germany				737	812	754	699	726
Retail Other								
Commercial net interest income				987	940	911	927	920
Net fee and commission income				223	180	181	176	180
All other income				97	130	118	125	122
Total income Retail Other				1,308	1,249	1,210	1,227	1,222
Retail Banking¹⁾								
Commercial net interest income				3,021	2,913	2,839	2,808	2,787
Net fee and commission income				862	863	783	762	760
All other income				156	262	258	262	243
Total income Retail Banking¹⁾				4,039	4,039	3,880	3,832	3,791
WB Lending								
Commercial net interest income				706	691	675	649	664
Net fee and commission income				137	155	198	148	121
All other income				-26	-9	11	-16	0
Total income WB Lending				818	837	884	780	785
WB Daily Banking & Trade Finance								
Commercial net interest income				323	315	301	306	335
Net fee and commission income				149	144	136	142	146
All other income				15	21	12	15	13
Total income WB Daily Banking & Trade Finance				487	481	449	463	495
WB Financial Markets								
Commercial net interest income				-	-	-	-	-
Net fee and commission income				74	48	53	59	61
All other income				297	286	339	313	354
Total income WB Financial Markets				370	334	391	371	415
WB Treasury & Other								
Commercial net interest income				9	8	8	8	8
Net fee and commission income				12	6	-4	12	7
All other income				39	81	82	58	49
Total income WB Treasury & Other				60	95	86	79	64
Wholesale Banking								
Commercial net interest income				1,038	1,014	984	964	1,007
Net fee and commission income				372	354	383	360	336
All other income				326	379	444	369	416
Total income Wholesale Banking				1,735	1,747	1,810	1,694	1,758
Corporate Line¹⁾								
Commercial net interest income				-	-	-	-	-
Net fee and commission income				2	3	-0	-0	-2
All other income				47	8	208	177	89
Total income Corporate Line¹⁾				48	11	208	177	88
ING Group								
Commercial net interest income				4,060	3,928	3,823	3,772	3,794
Net fee and commission income				1,236	1,221	1,165	1,122	1,094
All other income				528	649	910	809	749
Total income ING Group				5,823	5,797	5,898	5,702	5,637

¹⁾ As of 2026, following a change in governance structure, the Luxembourg run-off portfolio is recorded as part of Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

ING 1.13 Geographical split: 1Q2026

Geographical split 1Q2026

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																				
Commercial net interest income	1,239	1,000	239	564	451	113	689	583	105	539	446	93	635	542	94	394	394	-0	-0	-
Other net interest income	-253	-61	-192	23	14	8	53	43	10	24	20	4	58	52	6	14	14	76	-0	76
Net interest income	986	939	47	586	465	121	742	627	116	563	466	97	693	594	99	409	409	76	-0	76
Net fee and commission income	364	293	70	258	189	69	174	157	17	105	77	28	174	147	28	160	160	2	-	2
Investment income	6	5	2	-2	-2	0	2	2	0	-0	-0	-0	-0	-0	-0	0	0	1	1	0
Other income	313	81	232	27	25	3	-52	-49	-3	14	3	12	49	23	26	200	200	-26	4	-29
Total income	1,669	1,319	351	869	676	193	866	737	130	681	545	137	916	763	153	769	769	52	4	48
Expenses excl. regulatory costs	708	481	227	457	367	89	403	346	57	377	330	47	408	346	62	423	423	120	1	119
Regulatory costs	-	-	-	199	182	17	-5	-5	-0	4	4	-	121	93	28	4	4	1	-	1
Operating expenses	708	481	227	656	549	106	398	341	57	381	334	47	529	439	90	427	427	121	1	120
Gross result	961	838	123	213	127	86	469	396	73	301	211	90	387	324	63	342	342	-68	3	-72
Addition to loan loss provisions	51	38	14	97	88	9	103	46	57	-35	48	-82	68	56	12	53	53	9	-	9
Result before tax	909	800	109	116	38	78	366	350	16	335	163	172	319	269	51	290	290	-78	3	-81
Retail Banking	800	800		38	38		350	350		163	163		269	269						
Wholesale Banking	109		109	78		78	16		16	172		172	51		51	290	290	3	3	
Corporate Line																		-81		-81
Result before tax	909	800	109	116	38	78	366	350	16	335	163	172	319	269	51	290	290	-78	3	-81
Customer lending/deposits (in € billion)																				
Residential mortgages	129.2	130.1	-0.8	42.6	42.7	-0.0	100.5	100.9	-0.4	82.3	82.3	0.0	19.3	19.1	0.1	0.0	0.0	2.4	0.0	2.4
Other customer lending	80.6	53.4	27.3	71.8	54.3	17.5	48.9	16.4	32.5	28.5	7.8	20.7	36.1	23.4	12.8	100.4	100.4	1.4	0.0	1.4
Customer deposits	268.1	223.6	44.6	113.5	97.0	16.5	160.9	159.2	1.7	111.3	109.9	1.4	76.6	69.1	7.6	22.1	22.1	0.5	0.0	0.5
Key figures																				
Cost/income ratio	42.4%	36.5%	64.9%	75.5%	81.3%	55.1%	45.9%	46.3%	43.8%	55.9%	61.3%	34.1%	57.8%	57.5%	58.9%	55.5%	55.5%			
Risk costs in bps of average customer lending	10	8	22	33	36	19	28	16	72	-13	22	-163	49	52	39	21	21			
Return on equity based on 13.0% CET1 ²⁾	25.1%	33.1%	8.8%	5.5%	2.4%	14.9%	18.3%	25.0%	2.7%	19.9%	14.3%	31.8%	15.6%	17.1%	10.9%	8.9%	8.9%			
Risk-weighted assets (end of period)	82,568	55,699	26,869	46,823	35,130	11,693	42,061	29,851	12,209	35,527	24,407	11,120	40,729	31,517	9,212	78,010	78,010	18,585	69	18,516
Employees (internal FTEs, end of period)	20,927	12,647	8,280	8,531	7,190	1,340	7,202	6,389	813	6,947	6,434	513	13,545	12,103	1,443	4,945	4,945	213		213
Four-quarter rolling average key figures																				
Cost/income ratio	47.6%	40.9%	71.5%	64.0%	67.3%	52.1%	44.6%	45.1%	41.4%	57.8%	64.4%	33.0%	55.1%	55.4%	53.5%	55.9%	55.9%			
Return on equity based on 13.0% CET1 ²⁾	22.2%	30.2%	7.1%	11.2%	10.7%	12.9%	20.9%	26.7%	8.3%	15.4%	13.3%	19.7%	20.1%	21.6%	15.1%	9.2%	9.2%			

¹⁾ Region Other consists mainly of Corporate Line.

²⁾ Annualised after-tax return divided by average equity based on 13.0% of risk-weighted assets.

ING 2.1 Consolidated Balance Sheet: Total assets - Comparable quarters

ING Group: Total assets						
In € million	ING Group		ING Bank		Holding/Eliminations	
	31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
Cash and balances with central banks	68,587	52,889	68,587	52,889		
Loans and advances to banks	31,248	21,204	31,248	21,204	0	0
Financial assets at fair value through profit or loss						
- trading assets	61,862	55,730	61,867	55,734	-4	-3
- non-trading derivatives	1,983	1,657	1,983	1,657		
- designated as at fair value through profit or loss	3,290	3,448	3,290	3,448		
- mandatorily at fair value through profit or loss	90,036	72,322	90,036	72,322		
Financial assets at fair value OCI						
- equity securities FV OCI	2,712	2,607	2,712	2,607		
- debt securities FV OCI	56,618	50,817	56,618	50,817		
- loans and advances FV OCI	3,225	3,238	3,225	3,238		
Securities at amortised cost	63,614	53,867	63,614	53,867		
Loans and advances to customers						
- customer lending	744,039	727,599	744,135	727,691	-96	-92
- provision for loan losses	-5,996	-5,894	-5,996	-5,894		
Investments in associates and joint ventures	1,524	1,607	1,524	1,607		
Property and equipment	2,589	2,478	2,589	2,478		
Intangible assets	1,552	1,510	1,552	1,510		
Current tax assets	524	458	561	491	-37	-33
Deferred tax assets	996	893	996	893		
Other assets ¹⁾	9,107	7,975	9,095	7,965	12	9
Total assets	1,137,511	1,054,405	1,137,636	1,054,525	-126	-119

¹⁾ Other assets per 31 December 2025 includes €164 million assets held for sale.

ING 2.2 Consolidated Balance Sheet: Total assets - Quarterly overview

ING Group: Total assets								
In € million	31 Dec 2026	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Cash and balances with central banks				68,587	52,889	82,871	75,565	94,098
Loans and advances to banks				31,248	21,204	35,628	50,080	36,414
Financial assets at fair value through profit or loss								
- trading assets				61,862	55,730	60,689	64,744	67,275
- non-trading derivatives				1,983	1,657	1,597	2,075	1,810
- designated as at fair value through profit or loss				3,290	3,448	4,054	3,951	5,266
- mandatorily at fair value through profit or loss				90,036	72,322	80,753	81,715	75,944
Financial assets at fair value OCI								
- equity securities FV OCI				2,712	2,607	2,540	2,753	2,591
- debt securities FV OCI				56,618	50,817	49,340	45,618	43,307
- loans and advances FV OCI				3,225	3,238	1,877	1,475	1,507
Securities at amortised cost				63,614	53,867	54,107	53,805	53,668
Loans and advances to customers								
- customer lending				744,039	727,599	709,034	694,664	688,481
- provision for loan losses				-5,996	-5,894	-5,828	-5,771	-5,841
Investments in associates and joint ventures				1,524	1,607	1,552	1,536	1,663
Property and equipment				2,589	2,478	2,432	2,418	2,399
Intangible assets				1,552	1,510	1,459	1,409	1,374
Current tax assets				524	458	383	489	450
Deferred tax assets				996	893	929	949	1,012
Other assets ¹⁾				9,107	7,975	8,942	9,285	7,485
Total assets				1,137,511	1,054,405	1,092,359	1,086,760	1,078,904

¹⁾ Other assets per 31 December 2025 and 30 September 2025 includes €164 million and €205 million assets held for sale respectively.

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

ING Group: Total liabilities and equity						
In € million	ING Group		ING Bank		Holding/Eliminations	
	31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
Deposits from banks	32,392	18,517	32,414	18,539	-22	-22
Customer deposits	753,063	721,367	755,916	724,707	-2,854	-3,340
Financial liabilities at fair value through profit or loss						
- trading liabilities	28,142	23,427	28,142	23,427		
- non-trading derivatives	1,618	1,338	1,618	1,338		
- designated as at fair value through profit or loss	71,678	55,768	71,674	55,764	4	4
Current tax liability	407	411	407	411		0
Deferred tax liabilities	319	365	319	365	0	0
Provisions	916	941	887	913	29	27
Other liabilities	14,012	11,989	13,909	10,755	103	1,234
Debt securities in issue	163,281	151,231	114,974	103,116	48,307	48,116
Senior non-preferred debt			48,281	48,090	-48,281	-48,090
Subordinated loans	19,617	18,100	19,619	18,100	-1	-1
Total liabilities	1,085,446	1,003,452	1,088,160	1,005,525	-2,714	-2,073
Shareholders' equity	50,872	49,698	48,284	47,744	2,588	1,953
Non-controlling interests	1,192	1,255	1,192	1,255		
Total equity	52,064	50,953	49,476	48,999	2,588	1,953
Total liabilities and equity	1,137,511	1,054,405	1,137,636	1,054,525	-126	-119

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

ING Group: Total liabilities and equity								
In € million	31 Dec 2026	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Deposits from banks				32,392	18,517	26,694	20,891	21,158
Customer deposits				753,063	721,367	736,134	738,079	733,706
Financial liabilities at fair value through profit or loss								
- trading liabilities				28,142	23,427	23,237	26,387	25,933
- non-trading derivatives				1,618	1,338	1,456	2,499	1,594
- designated as at fair value through profit or loss				71,678	55,768	68,453	64,637	60,792
Current tax liability				407	411	443	359	302
Deferred tax liabilities				319	365	314	310	332
Provisions				916	941	791	765	715
Other liabilities				14,012	11,989	13,793	15,104	13,258
Debt securities in issue				163,281	151,231	151,360	151,016	151,228
Subordinated loans				19,617	18,100	19,116	16,566	17,092
Total liabilities				1,085,446	1,003,452	1,041,792	1,036,614	1,026,109
Shareholders' equity				50,872	49,698	49,447	49,115	51,675
Non-controlling interests				1,192	1,255	1,120	1,031	1,119
Total equity				52,064	50,953	50,567	50,146	52,794
Total liabilities and equity				1,137,511	1,054,405	1,092,359	1,086,760	1,078,904

ING 2.5 Total Equity: Comparable quarters

ING Group: Total equity						
In € million	ING Group		ING Bank		Holding/Eliminations	
	31 Mar 2025	31 Dec 2025	31 Mar 2025	31 Dec 2025	31 Mar 2025	31 Dec 2025
Share capital	29	30	525	525	-496	-495
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,531	1,444	1,531	1,444		
Revaluation reserve debt instruments	-106	-41	-106	-41		
Revaluation reserve cashflow hedge	-1,613	-1,096	-1,613	-1,096		
Other revaluation reserve	155	156	155	156		
Remeasurement of the net defined benefit asset/liability	-335	-345	-335	-345		
Currency translation reserve	-2,613	-2,774	-2,613	-2,774	0	0
Treasury shares	-1,023	-2,404			-1,023	-2,404
Liability credit reserve	-36	-49	-36	-49		
Retained earnings and other reserves	36,211	31,334	32,684	27,157	3,527	4,177
Net result year to date	1,556	6,327	1,550	6,226	6	101
Shareholders' equity	50,872	49,698	48,284	47,744	2,588	1,953
Non-controlling interests	1,192	1,255	1,192	1,255		
Total equity	52,064	50,953	49,476	48,999	2,588	1,953
Key figures						
Shareholders' equity per share in €	17.68	17.12				
Shares outstanding in the market (in million)	2,877	2,902				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total equity								
	31 Dec 2026	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
In € million								
Share capital				29	30	30	31	31
Share premium				17,116	17,116	17,116	17,116	17,116
Revaluation reserve equity securities				1,531	1,444	1,369	1,838	1,697
Revaluation reserve debt instruments				-106	-41	-260	-302	-412
Revaluation reserve cashflow hedge				-1,613	-1,096	-1,156	-1,199	-1,522
Other revaluation reserve				155	156	146	146	151
Remeasurement of the net defined benefit asset/liability				-335	-345	-334	-341	-326
Currency translation reserve				-2,613	-2,774	-2,846	-2,798	-2,168
Treasury shares				-1,023	-2,404	-1,670	-2,746	-1,528
Liability credit reserve				-36	-49	-44	-20	6
Retained earnings and other reserves				36,211	31,334	32,180	34,260	37,175
Net result year to date				1,556	6,327	4,917	3,130	1,455
Shareholders' equity				50,872	49,698	49,447	49,115	51,675
Non-controlling interests				1,192	1,255	1,120	1,031	1,119
Total equity				52,064	50,953	50,567	50,146	52,794
Key figures								
Shareholders' equity per share in €				17.68	17.12	16.84	16.48	16.94

ING 2.7 Capital position

Capital position	ING Group		ING Bank	
	31 Mar 2026	31 Dec 2025	31 Mar 2026	31 Dec 2025
In € million				
Shareholders' equity (parent)	50,872	49,698	48,284	47,744
- Reserved profit not included in CET1 capital	-3,681	-2,125	-1,549	-699
- Minority interests, counting as CET1 capital	614	575	614	575
- Goodwill and intangibles deductible from CET1	-1,214	-1,197	-1,214	-1,197
- Deferred tax liabilities associated to intangible assets	34	31	34	31
- Shortfall on expected loan loss provision	-1,098	-1,132	-1,098	-1,132
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	1,785	1,268	1,785	1,268
- Treasury shares (ING Group)			-4	-3
- Prudent Valuation adjustment	-801	-731	-800	-731
- Own credit risk	36	49	36	49
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-427	-413	-427	-413
- Deferred tax assets	-38	-52	-38	-52
- Own credit risk adjustments to derivatives (DVA)	-44	-32	-44	-32
- Irrevocable Payment Commitment (IPC)	-683	-688	-683	-688
- Excess of provisions over expected losses eligible				
- Non-Performing Exposure Prudential Backstop (Pillar I)	-288	-255	-288	-255
- Non-Performing Exposure Prudential Backstop (Pillar II)	-338	-430		
Regulatory adjustments	-6,143	-5,130	-3,676	-3,279
Available common equity Tier 1 capital	44,729	44,567	44,608	44,465
Subordinated loans qualifying as Tier 1 capital	8,999	7,459	9,000	7,460
Regulatory adjustments additional Tier 1	114	112	114	112
Available Tier 1 capital	53,842	52,138	53,722	52,037
Supplementary capital - Tier 2 bonds	9,068	10,608	9,069	10,609
Regulatory adjustments Tier 2	106	98	106	98
Available BIS capital	63,016	62,845	62,896	62,744
Risk-weighted assets	344,303	340,739	343,744	340,186
Common equity Tier 1 ratio	13.0%	13.1%	13.0%	13.1%
Tier 1 ratio	15.6%	15.3%	15.6%	15.3%
Total capital ratio	18.3%	18.4%	18.3%	18.4%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 31 March 2026

In € million	Long-term debt issued			Maturing ¹⁾										
	2024	2025	2026	Remaining 2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	>2035
ING Bank senior debt ²⁾	3,690	3,727	2,457	2,637	1,983	3,142	1,445	910	1,471	259	221	341	421	2,515
ING Bank covered bond	6,467	6,839	750	2,531	4,100	5,695	7,004	6,234	2,649	4,508	2,586	1,276	750	2,700
ING Bank RMBS	1,745	914	1,000											4,735
ING Group senior debt ²⁾	9,752	7,562	5,103	1,302	4,070	7,189	7,301	7,754	3,829	4,775	1,954	2,760	3,925	4,919
ING Bank Tier 2	140													124
ING Group Tier 2	2,500	2,500		1,500					0	1,726	1,858	1,250	1,750	2,500

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

	31 Mar 2026	31 Dec 2025
Loan-to-deposit ratio	0.98	1.00
Funding mix		
Customer deposits (private individuals)	50%	53%
Customer deposits (other)	22%	22%
Repurchase agreements	7%	5%
Interbank	3%	2%
CD/CP	6%	5%
Long-term senior debt	10%	11%
Subordinated debt	2%	2%
Total ¹⁾	100%	100%

¹⁾ Financial liabilities excluding trading securities and IFRS equity.

ING 2.9 Investments: ING Group

ING Group: Investments - 31 March 2026

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	63.6	56.6	-0.1	3.2	123.5	-0.1
of which Government bonds	28.4	35.1	-0.0	0.2	63.7	-0.0
of which Central bank bonds	6.3				6.3	0.0
of which Sub-sovereign, Supranationals and Agencies	19.7	17.3	-0.0	0.4	37.5	-0.0
of which Covered bonds	5.3	3.5	0.0		8.8	0.0
of which Corporate bonds	0.1	0.1	0.0	0.1	0.2	0.0
of which Financial institutions bonds	0.1	0.1	-0.0	1.6	1.7	-0.0
of which asset-backed securities	3.7	0.6	-0.0	0.9	5.2	-0.0
Total equity securities		2.7	1.5		2.7	1.5
Total Investments	63.6	59.3	1.5	3.2	126.2	1.5

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 1Q2026 Segment split

Customer lending/deposits												
In € billion	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Lending	Daily Banking & Trade Finance	Financial Markets	Treasury & Other	Corporate Line
Residential mortgages												
Beginning of period	369.1	370.2	127.7	44.9	99.9	97.7	-1.2	0.0	0.0	0.0	-1.2	0.0
Net core lending growth	5.9	5.9	2.2	0.3	1.3	2.1	0.0	-	-	-	0.0	0.0
Treasury	-0.5	-0.5	-0.1	-0.1	-0.3	-0.0	-0.0	-	-	-	-0.0	-
Acquisitions / divestments / run-off ¹⁾	0.2	0.3	0.3	-	-	-	-	-	-	-	-	-0.1
FX impact and other ⁴⁾	1.6	-0.8	-	-2.5	-	1.6	-	-	-	-	-	2.5
End of period	376.3	375.1	130.1	42.7	100.9	101.4	-1.2	0.0	0.0	0.0	-1.2	2.4
Other customer lending												
Beginning of period	358.5	154.0	51.5	55.2	16.6	30.7	204.2	151.0	36.8	8.9	7.6	0.3
Net core lending growth	9.1	3.5	1.9	-0.0	0.6	1.0	5.6	7.8	-3.1	0.9	-0.0	-
Treasury	-0.9	-0.7	0.1	0.3	-0.8	-0.3	-0.2	-	-	-	-0.2	-
Acquisitions / divestments / run-off ²⁾	-0.4	-0.1	-0.1	-	-	-	-0.1	-	-	-	-0.1	-0.2
FX impact and other ⁴⁾	1.3	-1.4	-	-1.2	-	-0.2	1.5	1.1	0.4	-	-0.0	1.3
End of period	367.7	155.3	53.4	54.3	16.4	31.2	211.1	159.8	34.1	9.8	7.3	1.4
Customer deposits												
Beginning of period	721.4	636.8	209.1	96.5	157.7	173.4	84.6	0.0	63.5	16.4	4.7	0.0
Net core deposits growth	7.2	4.3	-0.1	0.5	0.8	3.1	2.9	0.0	5.0	-1.7	-0.4	0.0
Treasury	24.2	17.9	14.6	0.7	0.7	1.8	6.3	-	-	-	6.3	-
Acquisitions / divestments / run-off ³⁾	-0.4	-0.1	-0.1	-	-	-	-0.0	-	-	-	-0.0	-0.2
FX impact and other ⁴⁾	0.7	-0.2	-	-0.8	-	0.6	0.1	0.0	-0.1	0.2	-0.0	0.8
End of period	753.1	658.7	223.6	97.0	159.2	178.9	93.9	0.0	68.4	14.8	10.7	0.5

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Banking Netherlands and the Luxembourg run-off portfolio in Corporate Line.

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

³⁾ Acquisitions / divestments / run-off in Customer deposits includes the Luxembourg run-off portfolio in Corporate Line.

⁴⁾ In 1Q2026, following a change in governance structure in 1Q2026, FX impact and other included the transfer of the Luxembourg run-off portfolio to Corporate Line, previously the Luxembourg run-off portfolio was recorded in Retail Belgium.

ING 3.2 Customer lending/deposits: Quarterly overview

Customer lending/deposits								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				369.1	362.0	354.3	348.9	345.2
Net core lending growth				5.9	7.6	7.7	7.2	6.0
Treasury				-0.5	-1.1	-0.3	0.1	-1.0
Acquisitions / divestments / run-off ¹⁾				0.2	-0.1	-0.1	-0.1	-0.1
FX impact and other ^{4) 5)}				1.6	0.7	0.3	-1.8	-1.3
End of period				376.3	369.1	362.0	354.3	348.9
Other customer lending								
Beginning of period				358.5	347.1	340.3	339.6	340.9
Net core lending growth				9.1	12.8	6.5	8.2	0.8
Treasury				-0.9	0.1	0.9	-1.4	0.8
Acquisitions / divestments / run-off ²⁾				-0.4	-0.1	-0.1	-0.1	-0.1
FX impact and other ^{4) 5) 6) 7)}				1.3	-1.4	-0.7	-5.9	-2.8
End of period				367.7	358.5	347.1	340.3	339.6
Customer deposits								
Beginning of period				721.4	736.1	738.1	733.7	691.7
Net core deposits growth				7.2	9.5	-0.2	6.2	22.6
Treasury				24.2	-24.8	-1.5	1.2	20.4
Acquisitions / divestments / run-off ³⁾				-0.4	-0.0	-0.0	-0.0	-0.0
FX impact and other ⁴⁾				0.7	0.6	-0.3	-3.0	-1.0
End of period				753.1	721.4	736.1	738.1	733.7

¹⁾ Acquisitions / divestments / run-off in Residential mortgages includes the WUB run-off portfolio in Retail Banking Netherlands and the Luxembourg run-off portfolio in Corporate Line.

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

³⁾ Acquisitions / divestments / run-off in Customer deposits includes the Luxembourg run-off portfolio in Corporate Line.

⁴⁾ In 1Q2026, following a change in governance structure in 1Q2026, FX impact and other included the transfer of the Luxembourg run-off portfolio to Corporate Line, previously the Luxembourg run-off portfolio was recorded in Retail Belgium. Historical numbers have not been adjusted.

⁵⁾ In 4Q2025, Other customer lending FX impact and other included a €1.3 billion reclassification from customer lending to loans and advances at FVOCI in Wholesale Banking Daily Banking & Trade Finance.

⁶⁾ In 3Q2025, Other customer lending FX impact and other included a portfolio sale in Retail Germany.

⁷⁾ 1Q2025, 2Q2025 and 4Q2025 included reclassifications between residential mortgages and other customer lending in Retail Belgium.

ING 3.3 Customer lending/deposits: Retail Banking

Customer lending/deposits Retail Banking								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				370.2	362.9	355.2	349.8	345.9
Net core lending growth				5.9	7.6	7.7	7.2	6.0
Treasury				-0.5	-0.9	-0.2	0.1	-0.8
Acquisitions / divestments / run-off ¹⁾				0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other ^{2) 4)}				-0.8	0.7	0.3	-1.8	-1.3
End of period				375.1	370.2	362.9	355.2	349.8
Other customer lending								
Beginning of period				154.0	151.7	150.4	147.6	144.1
Net core lending growth				3.5	2.5	0.9	4.1	2.6
Treasury				-0.7	0.1	0.8	-1.1	0.7
Acquisitions / divestments / run-off ¹⁾				-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other ^{2) 3) 4)}				-1.4	-0.2	-0.5	-0.2	0.3
End of period				155.3	154.0	151.7	150.4	147.6
Customer deposits								
Beginning of period				636.8	642.3	650.9	643.1	612.0
Net core deposits growth				4.3	11.3	-7.1	8.9	17.0
Treasury				17.9	-17.4	-1.5	1.2	14.7
Acquisitions / divestments / run-off				-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other ²⁾				-0.2	0.6	-0.0	-2.3	-0.5
End of period				658.7	636.8	642.3	650.9	643.1

¹⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio in Retail Netherlands. In 1Q2026, the WUB run-off mortgage portfolio increased by €0.4 bn due to the repurchase of securitized loans.

²⁾ In 1Q2026, following a change in governance structure, FX impact and other included the transfer of the Luxembourg run-off portfolio to Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

³⁾ In 3Q2025, Other customer lending FX impact and other included a portfolio sale in Retail Germany.

⁴⁾ 1Q2025, 2Q2025 and 4Q2025 included reclassifications between residential mortgages and other customer lending in Retail Belgium.

ING 3.4 Customer lending/deposits: Retail Netherlands

Customer lending/deposits Retail Netherlands								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				127.7	125.3	122.6	120.0	117.8
Net core lending growth				2.2	2.8	2.8	2.8	2.7
Treasury				-0.1	-0.3	-0.1	-0.1	-0.3
Acquisitions / divestments / run-off ¹⁾				0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other								
End of period				130.1	127.7	125.3	122.6	120.0
Other customer lending								
Beginning of period				51.5	50.1	49.2	48.0	46.5
Net core lending growth				1.9	1.0	1.1	1.3	1.7
Treasury				0.1	0.4	-0.2	-0.1	-0.2
Acquisitions / divestments / run-off ¹⁾				-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period				53.4	51.5	50.1	49.2	48.0
Customer deposits								
Beginning of period				209.1	220.0	218.3	215.2	200.7
Net core deposits growth				-0.1	5.4	0.9	5.1	0.2
Treasury				14.6	-16.2	0.7	-2.0	14.4
Acquisitions / divestments / run-off				-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period				223.6	209.1	220.0	218.3	215.2

¹⁾ Acquisitions / divestments / run-off includes the WUB run-off portfolio. In 1Q2026, the WUB run-off mortgage portfolio increased by €0.4 bn due to the repurchase of securitized loans.

ING 3.5 Customer lending/deposits: Retail Belgium

Customer lending/deposits Retail Belgium ¹⁾								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				44.9	44.5	44.4	44.4	44.6
Net core lending growth				0.3	0.3	0.2	0.3	0.1
Treasury				-0.1	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other ^{2) 3)}				-2.5	0.3		-0.4	-0.2
End of period				42.7	44.9	44.5	44.4	44.4
Other customer lending								
Beginning of period				55.2	54.2	55.4	53.6	53.7
Net core lending growth				-0.0	1.0	-1.2	1.5	-0.2
Treasury				0.3	0.3	-0.0	0.0	-0.1
Acquisitions / divestments / run-off								
FX impact and other ^{2) 3)}				-1.2	-0.3		0.4	0.2
End of period				54.3	55.2	54.2	55.4	53.6
Customer deposits								
Beginning of period				96.5	96.4	98.0	97.0	97.1
Net core deposits growth				0.5	0.2	-1.5	1.0	-0.3
Treasury				0.7	-0.1	-0.0	-0.0	0.2
Acquisitions / divestments / run-off								
FX impact and other ²⁾				-0.8				
End of period				97.0	96.5	96.4	98.0	97.0

¹⁾ Including ING Luxembourg.

²⁾ In 1Q2026, following a change in governance structure, FX impact and other included the transfer of the Luxembourg run-off portfolio to Corporate Line. Previously this portfolio was recorded as part of Retail Belgium. Historical numbers have not been adjusted.

³⁾ 1Q2025, 2Q2025 and 4Q2025 included reclassifications between residential mortgages and other customer lending.

ING 3.6 Customer lending/deposits: Retail Germany

Customer lending/deposits Retail Germany								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				99.9	99.0	97.3	95.8	95.1
Net core lending growth				1.3	1.3	1.8	1.2	1.0
Treasury				-0.3	-0.4	-0.0	0.2	-0.3
Acquisitions / divestments / run-off								
FX impact and other								
End of period				100.9	99.9	99.0	97.3	95.8
Other customer lending								
Beginning of period				16.6	16.5	16.0	15.9	15.1
Net core lending growth				0.6	0.4	0.2	0.5	0.5
Treasury				-0.8	-0.2	0.5	-0.4	0.3
Acquisitions / divestments / run-off								
FX impact and other ¹⁾						-0.3		
End of period				16.4	16.6	16.5	16.0	15.9
Customer deposits								
Beginning of period				157.7	157.2	165.5	166.4	151.1
Net core deposits growth				0.8	0.8	-8.4	-1.1	15.3
Treasury				0.7	-0.3	0.1	0.2	-0.0
Acquisitions / divestments / run-off								
FX impact and other								
End of period				159.2	157.7	157.2	165.5	166.4

¹⁾ In 3Q2025, Other customer lending FX impact and other reflects a portfolio sale.

ING 3.7 Customer lending/deposits: Retail Other

Customer lending/deposits Retail Other ¹⁾								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				97.7	94.1	90.9	89.5	88.4
Net core lending growth				2.1	3.2	2.9	2.9	2.2
Treasury				-0.0	-0.0	-0.0	0.0	
Acquisitions / divestments / run-off								
FX impact and other				1.6	0.4	0.3	-1.5	-1.1
End of period				101.4	97.7	94.1	90.9	89.5
Other customer lending								
Beginning of period				30.7	30.9	29.7	30.2	28.8
Net core lending growth				1.0	0.2	0.8	0.8	0.6
Treasury				-0.3	-0.4	0.5	-0.6	0.7
Acquisitions / divestments / run-off								
FX impact and other				-0.2	0.1	-0.1	-0.6	0.1
End of period				31.2	30.7	30.9	29.7	30.2
Customer deposits								
Beginning of period				173.4	168.7	169.0	164.5	163.2
Net core deposits growth				3.1	4.9	2.0	3.9	1.8
Treasury				1.8	-0.7	-2.3	3.0	0.0
Acquisitions / divestments / run-off								
FX impact and other				0.6	0.6	-0.0	-2.3	-0.5
End of period				178.9	173.4	168.7	169.0	164.5

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

ING 3.8 Customer lending/deposits: Wholesale Banking

Customer lending/deposits Wholesale Banking								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				-1.2	-0.9	-0.9	-0.9	-0.7
Net core lending growth				0.0	0.0	0.0	0.0	0.0
Treasury				-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period				-1.2	-1.2	-0.9	-0.9	-0.9
Other customer lending								
Beginning of period				204.2	195.2	189.7	191.7	196.5
Net core lending growth				5.6	10.3	5.7	4.1	-1.8
Treasury				-0.2	0.1	0.1	-0.4	0.1
Acquisitions / divestments / run-off ¹⁾				-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other ²⁾				1.5	-1.2	-0.2	-5.7	-3.1
End of period				211.1	204.2	195.2	189.7	191.7
Customer deposits								
Beginning of period				84.6	93.9	87.2	90.6	79.6
Net core deposits growth				2.9	-1.8	6.9	-2.7	5.6
Treasury				6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off				-0.0				
FX impact and other				0.1	-0.0	-0.2	-0.7	-0.4
End of period				93.9	84.6	93.9	87.2	90.6

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

²⁾ In 4Q2025, Other customer lending FX impact and other included a €1.3 billion reclassification from customer lending to loans and advances at FVOCI in Wholesale Banking Daily Banking & Trade Finance.

ING 3.9 Customer lending/deposits: WB - Lending

Customer lending/deposits Wholesale Banking - Lending								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period				0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period				151.0	148.4	143.9	149.6	152.3
Net core lending growth				7.8	2.4	4.7	-1.2	-0.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other				1.1	0.1	-0.2	-4.5	-2.4
End of period				159.8	151.0	148.4	143.9	149.6
Customer deposits								
Beginning of period				0.0	0.0	0.0	0.1	0.4
Net core deposits growth				0.0	0.0	-0.0	-0.1	-0.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other				0.0	0.0	-0.0	-0.0	-0.0
End of period				0.0	0.0	0.0	0.0	0.1

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

Customer lending/deposits Wholesale Banking - Daily Banking & Trade Finance								
In € billion	4Q2025	3Q2025	2Q2025	1Q2025	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period				0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period				36.8	31.7	30.9	27.2	28.0
Net core lending growth				-3.1	6.4	0.8	4.9	-1.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other ^{1) 2)}				0.4	-1.3	-0.0	-1.2	0.4
End of period				34.1	36.8	31.7	30.9	27.2
Customer deposits								
Beginning of period				63.5	67.1	62.8	66.5	62.4
Net core deposits growth				5.0	-3.6	4.4	-3.5	4.2
Treasury								
Acquisitions / divestments / run-off								
FX impact and other				-0.1	0.0	-0.1	-0.3	-0.1
End of period				68.4	63.5	67.1	62.8	66.5

¹⁾ In 4Q2025, Other customer lending FX impact and other included a €1.3 billion reclassification from customer lending to loans and advances at FVOCI.

²⁾ In 1Q2025 Other customer lending included a transfer of €1.1 billion from Financial Markets to Daily Banking & Trade Finance.

ING 3.11 Customer lending/deposits: WB - Financial Markets

Customer lending/deposits Wholesale Banking - Financial Markets								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				0.0	0.0	0.0	0.0	0.0
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off								
FX impact and other								
End of period				0.0	0.0	0.0	0.0	0.0
Other customer lending								
Beginning of period				8.9	8.1	7.9	7.8	9.0
Net core lending growth				0.9	0.9	0.2	0.0	-0.0
Treasury								
Acquisitions / divestments / run-off								
FX impact and other ¹⁾								-1.1
End of period				9.8	8.9	8.1	7.9	7.8
Customer deposits								
Beginning of period				16.4	14.9	12.6	12.1	10.9
Net core deposits growth				-1.7	1.6	2.4	0.9	1.6
Treasury								
Acquisitions / divestments / run-off								
FX impact and other				0.2	-0.1	-0.1	-0.4	-0.4
End of period				14.8	16.4	14.9	12.6	12.1

¹⁾ In 1Q2025 Other customer lending included a transfer of €1.1 billion from Financial Markets to Daily Banking & Trade Finance.

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

Customer lending/deposits Wholesale Banking - Treasury & Other								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				-1.2	-0.9	-0.9	-0.9	-0.7
Net core lending growth				0.0	0.0	0.0	0.0	0.0
Treasury				-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period				-1.2	-1.2	-0.9	-0.9	-0.9
Other customer lending								
Beginning of period				7.6	6.9	7.0	7.1	7.2
Net core lending growth				-0.0	0.6	-0.1	0.3	-0.2
Treasury				-0.2	0.1	0.1	-0.4	0.1
Acquisitions / divestments / run-off ¹⁾				-0.1	-0.1	-0.1	-0.1	-0.1
FX impact and other				-0.0				
End of period				7.3	7.6	6.9	7.0	7.1
Customer deposits								
Beginning of period				4.7	12.0	11.8	11.7	5.9
Net core deposits growth				-0.4	0.2	0.1	0.0	0.0
Treasury				6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off				-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other				-0.0	0.0	0.0	0.0	0.0
End of period				10.7	4.7	12.0	11.8	11.7

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

ING 3.13 Customer lending/deposits: Corporate Line

Customer lending/deposits Corporate Line ¹⁾								
In € billion	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period				0.0				
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off ²⁾				-0.1				
FX impact and other ³⁾				2.5				
End of period				2.4				
Other customer lending								
Beginning of period				0.3	0.3	0.3	0.2	0.3
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off ²⁾				-0.2				
FX impact and other ³⁾				1.3		0.0	0.0	-0.0
End of period				1.4	0.3	0.3	0.3	0.2
Customer deposits								
Beginning of period				0.0	0.0	0.0	0.0	0.0
Net core deposits growth								
Treasury								
Acquisitions / divestments / run-off ²⁾				-0.2				
FX impact and other ³⁾				0.8				
End of period				0.5	0.0	0.0	0.0	0.0

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

²⁾ Acquisitions / divestments / run-off includes the Luxembourg run-off business.

³⁾ In 1Q2026, following a change in governance structure, FX impact and other included the transfer of the Luxembourg run-off business to Corporate Line. Previously this business was recorded as part of Retail Belgium (Residential mortgages €2.5 billion, Other customer lending €1.2 billion and Customer deposits €0.8 billion). Historical numbers have not been adjusted.

Important legal information

ING Group's financial statements 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 2025 ING Group consolidated financial statements. All figures in this document are unaudited. Small differences are possible in the tables due to rounding.

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