ING Historical Trend Data 2Q2026 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	**Sub products**
Lending	Project and Asset-Based Finance General Lending
Daily Banking & Trade Finance	Payments & Cash Management Global Cash Pooling Securities Services Working Capital Solutions Trade & Commodity Finance Trade Finance Services
Financial Markets	Hedging and investment solutions for corporate and institutional clients
Treasury & Other	Treasury (Wholesale Banking part) Corporate Finance Corporate Investments General Leasing Run-off and other

Table of Contents

ING 1.1 Profit or loss: Comparable quarters

Profit or loss	ING Group			of which: Retail Banking			of which: Wholesale Banking			of which: Corporate Line		
In € million	2Q2026	2Q2025	1Q2026	2Q2026	2Q2025 [1]	1Q2026	2Q2026	2Q2025	1Q2026	2Q2026	2Q2025 [1]	1Q2026
Profit or loss												
Commercial net interest income	4,174	3,772	4,060	3,118	2,808	3,021	1,055	964	1,038	-	-	-
Other net interest income	-47	-236	-5	52	-42	69	-175	-296	-150	76	102	76
Net interest income	4,126	3,536	4,055	3,170	2,766	3,091	880	668	888	76	102	76
Net fee and commission income	1,278	1,122	1,236	880	762	862	401	360	372	-3	-0	2
Investment income	54	21	7	26	6	4	3	3	3	26	12	0
Other income	825	1,023	526	293	298	83	595	662	473	-63	63	-29
Total income	**6,284**	**5,702**	**5,823**	**4,369**	**3,832**	**4,039**	**1,879**	**1,694**	**1,735**	**36**	**177**	**48**
Expenses excl. regulatory costs	3,008	2,956	2,896	1,949	1,854	1,871	911	980	906	148	122	119
Regulatory costs[2]	78	78	324	57	66	274	21	12	49	0	-0	1
Operating expenses	**3,086**	**3,034**	**3,219**	**2,006**	**1,921**	**2,145**	**932**	**991**	**955**	**148**	**122**	**120**
Gross result	**3,198**	**2,668**	**2,604**	**2,364**	**1,911**	**1,895**	**947**	**702**	**781**	**-112**	**55**	**-72**
Addition to loan loss provisions	279	299	346	131	210	275	142	89	62	6	0	9
Result before tax	**2,919**	**2,369**	**2,258**	**2,233**	**1,701**	**1,620**	**804**	**614**	**719**	**-118**	**55**	**-81**
Taxation	902	633	652	663	468	476	208	126	199	30	38	-23
Non-controlling interests	71	62	50	59	55	43	11	7	7	-	-	-
Net result[3]	**1,947**	**1,675**	**1,556**	**1,510**	**1,178**	**1,101**	**585**	**480**	**513**	**-148**	**17**	**-58**
Key figures												
Net interest margin	1.44%	1.31%	1.46%									
Commercial net interest margin	2.26%	2.23%	2.26%									
Cost/income ratio	49.1%	53.2%	55.3%	45.9%	50.1%	53.1%	49.6%	58.5%	55.0%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	15	17	19	10	17	21	27	19	12	n.a.	n.a.	n.a.
Return on tangible equity (ROTE)[4]	17.0%	14.3%	13.6%									
Return on equity based on 13.0% CET1 [5]	18.1%	15.9%	14.4%	27.0%	22.4%	20.1%	12.5%	10.1%	10.7%	-25.7%	2.8%	-9.8%
Risk-weighted assets (end of period)	341,946	335,804	344,303	181,086	169,466	176,605	143,883	148,467	149,182	16,977	17,871	18,516
Employees (internal FTEs, end of period)	62,234	62,999	62,311	44,613	45,606	44,764	17,398	17,380	17,335	223	13	213
Four-quarter rolling average key figures												
Net interest margin	1.42%	1.37%	1.38%									
Commercial net interest margin	2.24%	2.28%	2.23%									
Cost/income ratio	53.2%	55.1%	54.3%	50.8%	53.1%	52.0%	53.3%	55.4%	55.6%	n.a.	n.a.	n.a.
Return on tangible equity (ROTE)[4]	14.5%	13.0%	13.9%									
Return on equity based on 13.0% CET1 [5]	15.8%	14.8%	15.2%	22.9%	22.0%	21.7%	10.8%	9.5%	10.2%	-13.4%	-7.0%	-6.2%

[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: 2Q2026 Segment split

Profit or loss 2Q2026								
In € million	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Corporate Line
Commercial net interest income	4,174	3,118	1,063	450	594	1,012	1,055	-
Other net interest income	-47	52	-83	25	25	86	-175	76
Net interest income	4,126	3,170	979	475	618	1,098	880	76
Net fee and commission income	1,278	880	300	196	150	234	401	-3
Investment income	40	16	0	3	1	12	-3	26
Realised gains and fair value changes on investments	15	9	1	-2	3	7	5	0
Total investment income	54	26	1	2	3	19	3	26
Valuation result and net trading income	709	205	127	44	26	9	586	-83
Other income	117	88	33	22	3	30	9	20
Total other income	825	293	160	66	29	39	595	-63
Total income	**6,284**	**4,369**	**1,441**	**738**	**801**	**1,389**	**1,879**	**36**
Expenses excl. regulatory costs	3,008	1,949	492	370	356	730	911	148
Regulatory costs[1]	78	57	0	-5	2	59	21	0
Operating expenses	**3,086**	**2,006**	**492**	**366**	**358**	**789**	**932**	**148**
Gross result	**3,198**	**2,364**	**949**	**372**	**443**	**600**	**947**	**-112**
Addition to loan loss provisions	279	131	1	43	32	54	142	6
Result before tax	**2,919**	**2,233**	**947**	**330**	**410**	**545**	**804**	**-118**
Taxation	902	663	247	90	132	194	208	30
Non-controlling interests	71	59	-	0	0	59	11	-
Net result[2]	**1,947**	**1,510**	**700**	**239**	**278**	**293**	**585**	**-148**
Key figures								
Net interest margin	1.44%							
Commercial net interest margin	2.26%							
Cost/income ratio	49.1%	45.9%	34.1%	49.6%	44.8%	56.8%	49.6%	n.a.
Risk costs in bps of average customer lending	15	10	0	18	11	16	27	n.a.
Return on tangible equity (ROTE)[3]	17.0%							
Return on equity based on 13.0% CET1 [4]	18.1%	27.0%	38.2%	20.5%	28.5%	19.1%	12.5%	-25.7%
Risk-weighted assets (end of period)	341,946	181,086	57,177	36,531	30,327	57,050	143,883	16,977
Employees (internal FTEs, end of period)	62,234	44,613	12,602	6,972	6,363	18,676	17,398	223
Four-quarter rolling average key figures								
Net interest margin	1.42%							
Commercial net interest margin	2.24%							
Cost/income ratio	53.2%	50.8%	39.4%	64.4%	44.5%	58.8%	53.3%	n.a.
Return on tangible equity (ROTE)[3]	14.5%							
Return on equity based on 13.0% CET1 [4]	15.8%	22.9%	32.3%	12.3%	27.9%	17.8%	10.8%	-13.4%

[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	6M2026	6M2025
Commercial net interest income			4,174	4,060	3,928	3,823	3,772	3,794	8,233	7,566
Other net interest income[1]			-47	-5	-110	-118	-236	-172	-52	-407
Net interest income			4,126	4,055	3,818	3,705	3,536	3,622	8,181	7,159
Net fee and commission income			1,278	1,236	1,221	1,165	1,122	1,094	2,514	2,216
Investment income			40	2	3	60	35	21	41	56
Realised gains and fair value changes on investments			15	5	13	5	-14	6	20	-8
Total investment income			54	7	15	66	21	27	61	48
Valuation result and net trading income			709	479	697	885	955	885	1,188	1,839
Other income			117	47	47	77	69	9	163	77
Total other income			825	526	744	962	1,023	893	1,351	1,917
Total income			**6,284**	**5,823**	**5,797**	**5,898**	**5,702**	**5,637**	**12,107**	**11,339**
Staff expenses			1,944	1,921	1,935	1,916	1,888	1,861	3,865	3,749
Regulatory costs[2]			78	324	361	67	78	361	402	439
Other expenses			1,064	974	1,042	1,030	1,068	978	2,038	2,046
Operating expenses			**3,086**	**3,219**	**3,337**	**3,012**	**3,034**	**3,200**	**6,305**	**6,234**
Gross result			**3,198**	**2,604**	**2,460**	**2,886**	**2,668**	**2,437**	**5,802**	**5,105**
Addition to loan loss provisions			279	346	365	326	299	313	625	612
Result before tax			**2,919**	**2,258**	**2,095**	**2,560**	**2,369**	**2,124**	**5,177**	**4,493**
Taxation			902	652	606	703	633	604	1,554	1,237
Non-controlling interests			71	50	78	70	62	65	120	127
Net result[3]			**1,947**	**1,556**	**1,411**	**1,787**	**1,675**	**1,455**	**3,503**	**3,130**
Key figures										
Net interest margin			1.44%	1.46%	1.40%	1.37%	1.31%	1.36%	1.45%	1.33%
Commercial net interest margin			2.26%	2.26%	2.23%	2.22%	2.23%	2.26%	2.26%	2.24%
Cost/income ratio			49.1%	55.3%	57.6%	51.1%	53.2%	56.8%	52.1%	55.0%
Risk costs in bps of average customer lending			15	19	20	19	17	18	17	18
Return on tangible equity (ROTE)[4]			17.0%	13.6%	12.2%	15.4%	14.3%	12.3%	15.3%	13.3%
Return on equity based on 13.0% CET1 [5]			18.1%	14.4%	13.5%	17.0%	15.9%	13.9%	16.3%	14.9%
Risk-weighted assets (end of period)			341,946	344,303	340,739	336,196	335,804	337,219	341,946	335,804
Employees (internal FTEs, end of period)			62,234	62,311	62,485	63,025	62,999	62,683	62,234	62,999
Four-quarter rolling average key figures										
Net interest margin			1.42%	1.38%	1.36%	1.36%	1.37%	1.41%		
Commercial net interest margin			2.24%	2.23%	2.23%	2.24%	2.28%	2.33%		
Cost/income ratio			53.2%	54.3%	54.6%	55.6%	55.1%	54.2%		
Return on tangible equity (ROTE)[4]			14.5%	13.9%	13.6%	12.9%	13.0%	13.2%		
Return on equity based on 13.0% CET1 [5]			15.8%	15.2%	15.1%	14.6%	14.8%	15.2%		

[1] 4Q2025 included €-18m for incentives to attract new customers (Retail Germany).

[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	6M2026	6M2025
Commercial net interest income			3,118	3,021	2,913	2,839	2,808	2,787	6,140	5,595
Other net interest income[2]			52	69	7	-47	-42	-16	121	-58
Net interest income			3,170	3,091	2,920	2,792	2,766	2,772	6,261	5,538
Net fee and commission income			880	862	863	783	762	760	1,742	1,522
Investment income			16	-2	2	1	3	0	14	3
Realised gains and fair value changes on investments			9	6	11	4	3	5	15	8
Total investment income			26	4	13	5	6	6	29	12
Valuation result and net trading income			205	44	222	236	263	233	250	496
Other income			88	38	21	64	35	21	126	56
Total other income			293	83	243	299	298	253	376	551
Total income			**4,369**	**4,039**	**4,039**	**3,880**	**3,832**	**3,791**	**8,409**	**7,623**
Expenses excl. regulatory costs			1,949	1,871	1,950	1,932	1,854	1,851	3,820	3,705
Regulatory costs			57	274	210	49	66	322	331	388
Operating expenses			**2,006**	**2,145**	**2,160**	**1,981**	**1,921**	**2,173**	**4,151**	**4,093**
Gross result			**2,364**	**1,895**	**1,879**	**1,899**	**1,911**	**1,619**	**4,258**	**3,530**
Addition to loan loss provisions			131	275	177	192	210	175	405	385
Result before tax			**2,233**	**1,620**	**1,702**	**1,707**	**1,701**	**1,444**	**3,853**	**3,145**
Taxation			663	476	466	465	468	381	1,139	849
Non-controlling interests			59	43	63	56	55	53	102	107
Net result			**1,510**	**1,101**	**1,173**	**1,185**	**1,178**	**1,010**	**2,612**	**2,188**
Key figures										
Cost/income ratio			45.9%	53.1%	53.5%	51.1%	50.1%	57.3%	49.4%	53.7%
Risk costs in bps of average customer lending			10	21	14	15	17	14	15	15
Return on equity based on 13.0% CET1 [3]			27.0%	20.1%	22.1%	22.5%	22.4%	19.6%	23.6%	21.0%
Risk-weighted assets (end of period)			181,086	176,605	174,398	170,294	169,466	168,680	181,086	169,466
Employees (internal FTEs, end of period)			44,613	44,764	45,003	45,519	45,606	45,325	44,613	45,606
Four-quarter rolling average key figures										
Cost/income ratio			50.8%	52.0%	53.0%	53.9%	53.1%	53.2%		
Return on equity based on 13.0% CET1 [3]			22.9%	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 (Retail Germany).

[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	6M2026	6M2025
Commercial net interest income			1,063	1,000	959	926	921	881	2,062	1,803
Other net interest income			-83	-61	-109	-169	-152	-143	-144	-295
Net interest income			979	939	850	757	769	739	1,919	1,508
Net fee and commission income			300	293	297	291	283	257	593	540
Investment income			0	0	-0	1	0	0	1	1
Realised gains and fair value changes on investments			1	4	1	3	2	2	5	4
Total investment income			1	5	1	3	2	2	6	4
Valuation result and net trading income			127	63	134	173	204	178	189	383
Other income			33	19	5	7	4	12	52	16
Total other income			160	81	139	180	209	190	241	399
Total income			**1,441**	**1,319**	**1,286**	**1,231**	**1,263**	**1,188**	**2,759**	**2,451**
Expenses excl. regulatory costs			492	481	527	514	498	483	973	981
Regulatory costs			0	-	67	0	-	-	0	-
Operating expenses			**492**	**481**	**594**	**514**	**498**	**483**	**973**	**981**
Gross result			**949**	**838**	**692**	**717**	**765**	**705**	**1,786**	**1,470**
Addition to loan loss provisions			1	38	18	16	51	21	39	72
Result before tax			**947**	**800**	**674**	**701**	**714**	**683**	**1,747**	**1,398**
Taxation			247	208	179	185	199	170	455	369
Non-controlling interests			-	-	-	-	-	-	-	-
Net result			**700**	**592**	**495**	**516**	**515**	**513**	**1,293**	**1,029**
Key figures										
Cost/income ratio			34.1%	36.5%	46.2%	41.7%	39.4%	40.7%	35.3%	40.0%
Risk costs in bps of average customer lending			0	8	4	4	12	5	4	9
Return on equity based on 13.0% CET1 [1)]			38.2%	33.1%	28.2%	29.7%	29.9%	30.0%	35.7%	29.9%
Risk-weighted assets (end of period)			57,177	55,699	54,527	53,681	53,349	52,865	57,177	53,349
Employees (internal FTEs, end of period)			12,602	12,647	12,709	12,852	13,087	13,118	12,602	13,087
Four-quarter rolling average key figures										
Cost/income ratio			39.4%	40.9%	42.0%	42.6%	42.2%	42.8%		
Return on equity based on 13.0% CET1 [1)]			32.3%	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	6M2026	6M2025
Commercial net interest income			450	451	445	417	415	416	901	831
Other net interest income			25	14	23	16	29	26	39	55
Net interest income			475	465	467	432	443	442	940	886
Net fee and commission income			196	189	177	176	163	176	385	339
Investment income			3	-3	2	0	0	-0	1	-0
Realised gains and fair value changes on investments			-2	0	1	0	-0	0	-1	0
Total investment income			2	-2	3	1	-0	0	-1	0
Valuation result and net trading income			44	20	41	29	13	35	64	48
Other income			22	5	4	47	22	2	27	25
Total other income			66	25	44	77	36	37	90	73
Total income			**738**	**676**	**692**	**685**	**643**	**655**	**1,414**	**1,298**
Expenses excl. regulatory costs			370	367	422	426	382	386	738	769
Regulatory costs			-5	182	34	-0	0	226	177	226
Operating expenses			**366**	**549**	**457**	**426**	**382**	**613**	**915**	**995**
Gross result			**372**	**127**	**235**	**259**	**260**	**42**	**499**	**302**
Addition to loan loss provisions			43	88	41	36	36	40	131	76
Result before tax			**330**	**38**	**194**	**224**	**224**	**2**	**368**	**226**
Taxation			90	10	53	62	57	5	101	62
Non-controlling interests			0	0	0	0	0	0	0	0
Net result			**239**	**28**	**140**	**162**	**167**	**-3**	**267**	**164**
Key figures										
Cost/income ratio			49.6%	81.3%	66.0%	62.1%	59.5%	93.6%	64.7%	76.7%
Risk costs in bps of average customer lending			18	36	16	14	15	16	27	15
Return on equity based on 13.0% CET1 [2]			20.5%	2.4%	12.1%	14.0%	14.4%	-0.3%	11.5%	7.0%
Risk-weighted assets (end of period)			36,531	35,130	36,166	35,484	35,745	35,777	36,531	35,745
Employees (internal FTEs, end of period)			6,972	7,190	7,404	7,558	7,446	7,334	6,972	7,446
Four-quarter rolling average key figures										
Cost/income ratio			64.4%	67.3%	70.2%	71.4%	69.0%	67.5%		
Return on equity based on 13.0% CET1 [2]			12.3%	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	6M2026	6M2025
Commercial net interest income			594	583	570	585	545	569	1,177	1,115
Other net interest income[1]			25	43	24	62	47	53	68	100
Net interest income			618	627	594	648	592	622	1,245	1,215
Net fee and commission income			150	157	210	135	139	147	307	287
Investment income			1	-0	0	0	1	0	1	1
Realised gains and fair value changes on investments			3	2	0	-	-0	2	5	2
Total investment income			3	2	1	0	0	2	5	3
Valuation result and net trading income			26	-51	4	-32	-35	-48	-25	-84
Other income			3	2	4	3	2	2	5	4
Total other income			29	-49	8	-29	-34	-46	-20	-80
Total income			**801**	**737**	**812**	**754**	**699**	**726**	**1,538**	**1,425**
Expenses excl. regulatory costs			356	346	328	347	318	337	703	655
Regulatory costs			2	-5	18	-11	13	12	-3	25
Operating expenses			**358**	**341**	**346**	**336**	**331**	**350**	**700**	**680**
Gross result			**443**	**396**	**466**	**418**	**368**	**377**	**838**	**745**
Addition to loan loss provisions			32	46	31	62	42	35	78	77
Result before tax			**410**	**350**	**435**	**355**	**325**	**342**	**760**	**667**
Taxation			132	112	141	115	113	103	244	216
Non-controlling interests			0	0	1	1	0	0	1	1
Net result			**278**	**237**	**293**	**240**	**212**	**238**	**516**	**450**
Key figures										
Cost/income ratio			44.8%	46.3%	42.6%	44.6%	47.4%	48.1%	45.5%	47.8%
Risk costs in bps of average customer lending			11	16	11	22	15	13	13	14
Return on equity based on 13.0% CET1 [2]			28.5%	25.0%	31.8%	26.5%	23.4%	26.7%	26.8%	25.0%
Risk-weighted assets (end of period)			30,327	29,851	28,730	28,130	27,678	28,288	30,327	27,678
Employees (internal FTEs, end of period)			6,363	6,389	6,393	6,336	6,209	6,117	6,363	6,209
Four-quarter rolling average key figures										
Cost/income ratio			44.5%	45.1%	45.6%	48.2%	47.8%	46.2%		
Return on equity based on 13.0% CET1 [2]			27.9%	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	6M2026	6M2025
Commercial net interest income			1,012	987	940	911	927	920	1,999	1,847
Other net interest income			86	72	68	44	34	48	158	82
Net interest income			1,098	1,060	1,008	955	961	968	2,157	1,929
Net fee and commission income			234	223	180	181	176	180	457	356
Investment income			12	0	0	0	2	-	12	2
Realised gains and fair value changes on investments			7	-0	8	1	2	1	7	2
Total investment income			19	-0	9	1	4	1	19	5
Valuation result and net trading income			9	13	43	65	81	68	22	148
Other income			30	13	9	7	6	5	42	11
Total other income			39	25	53	72	87	73	64	160
Total income			**1,389**	**1,308**	**1,249**	**1,210**	**1,227**	**1,222**	**2,697**	**2,449**
Expenses excl. regulatory costs			730	676	673	645	656	644	1,406	1,300
Regulatory costs			59	97	91	60	53	83	157	136
Operating expenses			**789**	**773**	**764**	**705**	**709**	**727**	**1,563**	**1,436**
Gross result			**600**	**535**	**485**	**505**	**518**	**495**	**1,134**	**1,013**
Addition to loan loss provisions			54	103	86	78	81	78	158	159
Result before tax			**545**	**431**	**399**	**427**	**437**	**417**	**977**	**854**
Taxation			194	146	93	103	99	102	340	202
Non-controlling interests			59	42	63	56	54	52	101	106
Net result			**293**	**243**	**244**	**268**	**284**	**262**	**536**	**546**
Key figures										
Cost/income ratio			56.8%	59.1%	61.2%	58.3%	57.8%	59.5%	57.9%	58.6%
Risk costs in bps of average customer lending			16	32	27	25	27	26	24	27
Return on equity based on 13.0% CET1 [2]			19.1%	15.8%	17.5%	18.8%	19.9%	19.1%	17.5%	19.5%
Risk-weighted assets (end of period)			57,050	55,924	54,975	53,000	52,695	51,750	57,050	52,695
Employees (internal FTEs, end of period)			18,676	18,537	18,496	18,773	18,864	18,756	18,676	18,864
Four-quarter rolling average key figures										
Cost/income ratio			58.8%	59.1%	59.2%	59.5%	58.7%	59.9%		
Return on equity based on 13.0% CET1 [2]			17.8%	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	6M2026	6M2025
Commercial net interest income			1,055	1,038	1,014	984	964	1,007	2,093	1,971
Other net interest income			-175	-150	-192	-220	-296	-263	-325	-559
Net interest income			880	888	822	763	668	744	1,768	1,412
Net fee and commission income			401	372	354	383	360	336	772	696
Investment income			-3	4	0	0	1	0	1	1
Realised gains and fair value changes on investments			5	-1	2	1	2	1	4	3
Total investment income			3	3	2	1	3	2	6	4
Valuation result and net trading income			586	468	571	659	645	696	1,054	1,340
Other income			9	4	-3	4	18	-18	13	-0
Total other income			595	473	569	663	662	678	1,068	1,340
Total income			**1,879**	**1,735**	**1,747**	**1,810**	**1,694**	**1,758**	**3,614**	**3,452**
Expenses excl. regulatory costs			911	906	883	884	980	871	1,817	1,850
Regulatory costs			21	49	151	18	12	39	70	51
Operating expenses			**932**	**955**	**1,034**	**902**	**991**	**910**	**1,886**	**1,901**
Gross result			**947**	**781**	**714**	**908**	**702**	**848**	**1,728**	**1,551**
Addition to loan loss provisions			142	62	188	134	89	138	204	227
Result before tax			**804**	**719**	**526**	**774**	**614**	**710**	**1,523**	**1,324**
Taxation			208	199	130	202	126	216	407	342
Non-controlling interests			11	7	15	14	7	12	18	19
Net result			**585**	**513**	**381**	**559**	**480**	**482**	**1,097**	**962**
Key figures										
Cost/income ratio			49.6%	55.0%	59.1%	49.8%	58.5%	51.8%	52.2%	55.1%
Income over average risk-weighted assets (in bps) [1)]			513	466	469	486	454	466	489	460
Risk costs in bps of average customer lending			27	12	38	28	19	29	20	24
Return on equity based on 13.0% CET1 [2)]			12.5%	10.7%	8.2%	11.8%	10.1%	10.1%	11.6%	10.1%
Risk-weighted assets (end of period)			143,883	149,182	148,560	149,257	148,467	149,676	143,883	148,467
Employees (internal FTEs, end of period)			17,398	17,335	17,453	17,488	17,380	17,287	17,398	17,380
Value at Risk trading positions (average)			10.7	10.4	13.2	14.7	13.9	14.0		
Four-quarter rolling average key figures										
Cost/income ratio			53.3%	55.6%	54.7%	55.5%	55.4%	51.9%		
Return on equity based on 13.0% CET1 [2)]			10.8%	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	6M2026	6M2025
WB Lending										
Total income			860	818	837	884	780	785	1,678	1,565
Income over average risk-weighted assets (in bps) [1]			368	346	350	374	334	323	357	328
Risk-weighted assets (end of period)			92,688	94,143	94,930	96,640	92,665	94,194	92,688	92,665
WB Daily Banking & Trade Finance										
Total income			503	487	481	449	463	495	990	958
Income over average risk-weighted assets (in bps) [1]			1,131	1,064	1,108	1,069	1,091	1,233	1,097	1,160
Risk-weighted assets (end of period)			17,372	18,180	18,477	16,222	17,368	16,578	17,372	17,368
WB Financial Markets										
Total income			418	370	334	391	371	415	789	787
Income over average risk-weighted assets (in bps) [1]			599	514	468	522	476	551	556	513
Risk-weighted assets (end of period)			26,364	29,520	28,096	29,068	30,979	31,374	26,364	30,979
WB Treasury & Other										
Total income			97	60	95	86	79	64	157	142
Income over average risk-weighted assets (in bps) [1]			524	333	528	464	421	339	430	380
Risk-weighted assets (end of period)			7,459	7,339	7,058	7,327	7,454	7,529	7,459	7,454
Total Wholesale Banking										
Total income			1,879	1,735	1,747	1,810	1,694	1,758	3,614	3,452
Income over average risk-weighted assets (in bps) [1]			513	466	469	486	454	466	489	460
Risk-weighted assets (end of period)			143,883	149,182	148,560	149,257	148,467	149,676	143,883	148,467

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

ING 1.11 Profit or loss: Corporate Line

Profit or loss Corporate Line[1]										
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025	6M2026	6M2025
Commercial net interest income			-	-	-	-	-	-	-	-
Other net interest income			76	76	76	149	102	107	152	209
Net interest income			76	76	76	149	102	107	152	209
Net fee and commission income			-3	2	3	-0	-0	-2	-1	-2
Investment income			26	0	0	59	31	20	26	51
Realised gains and fair value changes on investments			0	-0	-0	0	-19	-0	-0	-19
Total investment income			26	0	0	59	12	20	26	32
Valuation result and net trading income			-83	-33	-97	-9	47	-44	-116	3
Other income			20	4	29	10	16	6	23	22
Total other income			-63	-29	-68	0	63	-38	-93	25
Total income			**36**	**48**	**11**	**208**	**177**	**88**	**84**	**265**
Expenses excl. regulatory costs			148	119	143	129	122	117	267	240
Regulatory costs			0	1	0	0	-0	0	1	-0
Operating expenses			**148**	**120**	**143**	**129**	**122**	**117**	**268**	**239**
Gross result			**-112**	**-72**	**-133**	**79**	**55**	**-30**	**-184**	**25**
Addition to loan loss provisions			6	9	0	0	0	0	15	0
Result before tax			**-118**	**-81**	**-133**	**78**	**55**	**-30**	**-199**	**25**
Taxation			30	-23	11	36	38	7	8	45
Non-controlling interests			-	-	-	-	-	-	-	-
Net result			**-148**	**-58**	**-143**	**43**	**17**	**-37**	**-206**	**-21**
Key figures										
Risk-weighted assets (end of period)			16,977	18,516	17,781	16,644	17,871	18,863	16,977	17,871
Employees (internal FTEs, end of period)			223	213	30	18	13	70	223	13

[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	6M2026	6M2025
Result before tax			59	26	26	106	91	28	85	119
Risk-weighted assets (end of period)			8,672	9,534	9,426	9,117	10,139	9,327	8,672	10,139

[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	30 Jun 2026
TMBThanachart Bank (TTB) (19.5%)	1,107
Bank of Beijing (13.0%)	1,741
Van Lanschot Kempen (20.3%)	580
Total valuation	**3,429**

[3] Value of ING's stake, based on Bloomberg end of quarter data and FX rates. For ING's 19.5% interest in TMBThanachart Bank (TTB), the pending cancellation of shares under the share buyback programme has been taken into consideration.

ING 1.12 Alternative income breakdown

Profit or loss Alternative income breakdown										
In € million	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025	6M2026	6M2025
Retail Netherlands										
Commercial net interest income			1,063	1,000	959	926	921	881	2,062	1,803
Net fee and commission income			300	293	297	291	283	257	593	540
All other income			78	26	31	15	59	49	104	108
Total income Retail Netherlands			**1,441**	**1,319**	**1,286**	**1,231**	**1,263**	**1,188**	**2,759**	**2,451**
Retail Belgium[1]										
Commercial net interest income			450	451	445	417	415	416	901	831
Net fee and commission income			196	189	177	176	163	176	385	339
All other income			92	36	70	93	65	63	129	127
Total income Retail Belgium[1]			**738**	**676**	**692**	**685**	**643**	**655**	**1,414**	**1,298**
Retail Germany										
Commercial net interest income			594	583	570	585	545	569	1,177	1,115
Net fee and commission income			150	157	210	135	139	147	307	287
All other income			57	-4	32	33	14	10	54	23
Total income Retail Germany			**801**	**737**	**812**	**754**	**699**	**726**	**1,538**	**1,425**
Retail Other										
Commercial net interest income			1,012	987	940	911	927	920	1,999	1,847
Net fee and commission income			234	223	180	181	176	180	457	356
All other income			144	97	130	118	125	122	241	247
Total income Retail Other			**1,389**	**1,308**	**1,249**	**1,210**	**1,227**	**1,222**	**2,697**	**2,449**
Retail Banking[1]										
Commercial net interest income			3,118	3,021	2,913	2,839	2,808	2,787	6,140	5,595
Net fee and commission income			880	862	863	783	762	760	1,742	1,522
All other income			371	156	262	258	262	243	527	506
Total income Retail Banking[1]			**4,369**	**4,039**	**4,039**	**3,880**	**3,832**	**3,791**	**8,409**	**7,623**
WB Lending										
Commercial net interest income			717	706	691	675	649	664	1,424	1,313
Net fee and commission income			162	137	155	198	148	121	299	269
All other income			-19	-26	-9	11	-16	0	-45	-16
Total income WB Lending			**860**	**818**	**837**	**884**	**780**	**785**	**1,678**	**1,565**
WB Daily Banking & Trade Finance										
Commercial net interest income			328	323	315	301	306	335	651	642
Net fee and commission income			162	149	144	136	142	146	311	288
All other income			13	15	21	12	15	13	28	28
Total income WB Daily Banking & Trade Finance			**503**	**487**	**481**	**449**	**463**	**495**	**990**	**958**
WB Financial Markets										
Commercial net interest income			-	-	-	-	-	-	-	-
Net fee and commission income			72	74	48	53	59	61	146	119
All other income			346	297	286	339	313	354	643	667
Total income WB Financial Markets			**418**	**370**	**334**	**391**	**371**	**415**	**789**	**787**
WB Treasury & Other										
Commercial net interest income			9	9	8	8	8	8	19	16
Net fee and commission income			5	12	6	-4	12	7	16	19
All other income			83	39	81	82	58	49	122	107
Total income WB Treasury & Other			**97**	**60**	**95**	**86**	**79**	**64**	**157**	**142**
Wholesale Banking										
Commercial net interest income			1,055	1,038	1,014	984	964	1,007	2,093	1,971
Net fee and commission income			401	372	354	383	360	336	772	696
All other income			423	326	379	444	369	416	748	785
Total income Wholesale Banking			**1,879**	**1,735**	**1,747**	**1,810**	**1,694**	**1,758**	**3,614**	**3,452**
Corporate Line[1]										
Commercial net interest income			-	-	-	-	-	-	-	-
Net fee and commission income			-3	2	3	-0	-0	-2	-1	-2
All other income			39	47	8	208	177	89	85	267
Total income Corporate Line[1]			**36**	**48**	**11**	**208**	**177**	**88**	**84**	**265**
ING Group										
Commercial net interest income			4,174	4,060	3,928	3,823	3,772	3,794	8,233	7,566
Net fee and commission income			1,278	1,236	1,221	1,165	1,122	1,094	2,514	2,216
All other income			833	528	649	910	809	749	1,360	1,557
Total income ING Group			**6,284**	**5,823**	**5,797**	**5,898**	**5,702**	**5,637**	**12,107**	**11,339**

[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: 2Q2026

Geographical split 2Q2026

In € million	Netherlands Total	Netherlands Retail Banking	Netherlands Wholesale Banking	Belgium Total	Belgium Retail Banking	Belgium Wholesale Banking	Germany Total	Germany Retail Banking	Germany Wholesale Banking	Other Challengers Total	Other Challengers Retail Banking	Other Challengers Wholesale Banking	Growth Markets Total	Growth Markets Retail Banking	Growth Markets Wholesale Banking	Wholesale Banking Rest of World Total	Wholesale Banking Rest of World Wholesale Banking	Other[1] Total	Other[1] Wholesale Banking	Other[1] Corporate Line
Profit or loss																				
Commercial net interest income	1,298	1,063	235	563	450	113	702	594	108	568	473	95	630	538	92	412	412	-0	-0	-
Other net interest income	-300	-83	-216	33	25	8	33	25	8	28	23	5	69	63	6	15	15	76	-0	76
Net interest income	998	979	19	596	475	121	735	618	117	596	497	99	699	601	98	426	426	76	-0	76
Net fee and commission income	345	300	45	271	196	75	181	150	31	107	71	37	195	163	31	181	181	-3	-0	-3
Investment income	2	1	1	2	2	-0	4	3	0	0	0	0	20	19	2	0	0	26	-0	26
Other income	413	160	253	72	66	6	34	29	5	18	2	16	61	37	24	281	281	-53	10	-63
Total income	**1,758**	**1,441**	**317**	**941**	**738**	**202**	**954**	**801**	**153**	**722**	**570**	**152**	**975**	**820**	**155**	**889**	**889**	**46**	**10**	**36**
Expenses excl. regulatory costs	713	492	221	461	370	90	413	356	57	393	346	47	447	385	62	432	432	150	1	148
Regulatory costs	0	0	-	-5	-5	-0	2	2	0	8	6	1	68	53	15	5	5	0	-	0
Operating expenses	**713**	**492**	**221**	**456**	**366**	**90**	**416**	**358**	**57**	**400**	**352**	**48**	**515**	**437**	**77**	**437**	**437**	**150**	**1**	**148**
Gross result	**1,045**	**949**	**96**	**485**	**372**	**112**	**539**	**443**	**96**	**321**	**218**	**104**	**460**	**382**	**78**	**452**	**452**	**-104**	**8**	**-112**
Addition to loan loss provisions	30	1	28	43	43	1	54	32	22	64	13	51	40	41	-1	41	41	6	-	6
Result before tax	**1,015**	**947**	**68**	**441**	**330**	**112**	**485**	**410**	**74**	**257**	**205**	**53**	**420**	**341**	**79**	**411**	**411**	**-109**	**8**	**-118**
Retail Banking	947	947		330	330		410	410		205	205		341	341						
Wholesale Banking	68		68	112		112	74		74	53		53	79		79	411	411	8	8	
Corporate Line																		-118		-118
Result before tax	**1,015**	**947**	**68**	**441**	**330**	**112**	**485**	**410**	**74**	**257**	**205**	**53**	**420**	**341**	**79**	**411**	**411**	**-109**	**8**	**-118**
Customer lending/deposits (in € billion)																				
Residential mortgages	131.9	132.8	-0.8	43.1	43.1	-0.0	102.8	103.2	-0.3	85.1	85.1	0.0	19.5	19.3	0.2	0.0	0.0	2.3	0.0	2.3
Other customer lending	84.3	56.2	28.1	72.9	55.1	17.8	48.7	16.6	32.1	30.4	8.1	22.3	37.9	24.5	13.5	101.3	101.3	1.2	0.0	1.2
Customer deposits	280.0	233.4	46.6	109.0	96.3	12.7	168.9	166.4	2.5	112.3	111.0	1.3	78.7	71.2	7.5	23.8	23.8	0.4	0.0	0.4
Key figures																				
Cost/income ratio	40.6%	34.1%	69.7%	48.5%	49.6%	44.6%	43.5%	44.8%	37.2%	55.5%	61.8%	31.9%	52.8%	53.4%	49.7%	49.1%	49.1%			
Risk costs in bps of average customer lending	6	0	42	15	18	1	14	11	28	23	6	95	29	38	-3	16	16			
Return on equity based on 13.0% CET1[2]	27.6%	38.2%	5.4%	20.9%	20.5%	22.1%	24.3%	28.5%	13.4%	15.0%	17.4%	9.7%	19.6%	20.5%	16.6%	13.1%	13.1%			
Risk-weighted assets (end of period)	83,825	57,177	26,648	47,543	36,531	11,011	41,207	30,327	10,880	36,324	24,788	11,537	41,674	32,262	9,411	74,338	74,338	17,036	59	16,977
Employees (internal FTEs, end of period)	20,985	12,602	8,383	8,295	6,972	1,324	7,163	6,363	801	7,041	6,525	516	13,591	12,151	1,440	4,935	4,935	223	-	223
Four-quarter rolling average key figures																				
Cost/income ratio	45.2%	39.4%	67.0%	61.5%	64.4%	50.9%	43.6%	44.5%	38.8%	57.3%	64.0%	32.4%	54.9%	55.2%	53.4%	54.3%	54.3%			
Return on equity based on 13.0% CET1[2]	24.1%	32.3%	7.8%	12.1%	12.3%	11.4%	22.4%	27.9%	9.6%	15.3%	14.4%	17.1%	19.5%	20.5%	16.3%	10.3%	10.3%			

[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 1.14 Geographical split: 6M2026

Geographical split 6M2026	Netherlands			Belgium			Germany			Other Challengers			Growth Markets			Wholesale Banking Rest of World		Other [1]		
In € million	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	2,537	2,062	475	1,127	901	226	1,391	1,177	214	1,107	919	188	1,265	1,080	185	806	806	-0	-0	-
Other net interest income	-552	-144	-408	56	39	17	87	68	19	52	43	8	127	115	12	29	29	151	-1	152
Net interest income	1,985	1,919	66	1,182	940	242	1,477	1,245	232	1,158	962	196	1,392	1,195	197	835	835	151	-1	152
Net fee and commission income	708	593	115	529	385	144	355	307	48	212	147	65	369	310	59	341	341	-1	-0	-1
Investment income	8	6	2	-1	-1	-0	6	5	1	-0	-0	-0	20	19	2	1	1	27	1	26
Other income	726	241	484	99	90	9	-18	-20	2	33	5	28	109	59	50	481	481	-79	14	-93
Total income	**3,427**	**2,759**	**668**	**1,809**	**1,414**	**395**	**1,821**	**1,538**	**283**	**1,403**	**1,114**	**289**	**1,891**	**1,583**	**308**	**1,658**	**1,658**	**98**	**14**	**84**
Expenses excl. regulatory costs	1,421	973	448	917	738	180	816	703	114	769	676	94	855	731	124	855	855	269	2	267
Regulatory costs	0	0	-	194	177	17	-3	-3	-0	12	11	1	189	146	43	9	9	1	-	1
Operating expenses	**1,421**	**973**	**448**	**1,112**	**915**	**196**	**813**	**700**	**114**	**781**	**686**	**95**	**1,044**	**877**	**167**	**863**	**863**	**270**	**2**	**268**
Gross result	**2,006**	**1,786**	**219**	**698**	**499**	**199**	**1,007**	**838**	**169**	**622**	**428**	**194**	**847**	**706**	**141**	**795**	**795**	**-172**	**12**	**-184**
Addition to loan loss provisions	81	39	42	140	131	9	157	78	79	30	61	-31	108	97	11	94	94	15	-	15
Result before tax	**1,925**	**1,747**	**177**	**557**	**368**	**189**	**850**	**760**	**90**	**592**	**367**	**225**	**739**	**609**	**130**	**701**	**701**	**-187**	**12**	**-199**
Retail Banking	1,747	1,747		368	368		760	760		367	367		609	609						
Wholesale Banking	177		177	189		189	90		90	225		225	130		130	701	701	12	12	
Corporate Line																		-199		-199
Result before tax	**1,925**	**1,747**	**177**	**557**	**368**	**189**	**850**	**760**	**90**	**592**	**367**	**225**	**739**	**609**	**130**	**701**	**701**	**-187**	**12**	**-199**
Customer lending/deposits (in € billion)																				
Residential mortgages	131.9	132.8	-0.8	43.1	43.1	-0.0	102.8	103.2	-0.3	85.1	85.1	0.0	19.5	19.3	0.2	0.0	0.0	2.3	0.0	2.3
Other customer lending	84.3	56.2	28.1	72.9	55.1	17.8	48.7	16.6	32.1	30.4	8.1	22.3	37.9	24.5	13.5	101.3	101.3	1.2	0.0	1.2
Customer deposits	280.0	233.4	46.6	109.0	96.3	12.7	168.9	166.4	2.5	112.3	111.0	1.3	78.7	71.2	7.5	23.8	23.8	0.4	0.0	0.4
Key figures																				
Cost/income ratio	41.5%	35.3%	67.2%	61.4%	64.7%	49.7%	44.7%	45.5%	40.2%	55.7%	61.6%	32.9%	55.2%	55.4%	54.3%	52.1%	52.1%			
Risk costs in bps of average customer lending	8	4	32	24	27	10	21	13	50	5	14	-30	39	45	17	19	19			
Return on equity based on 13.0% CET1 [2]	26.4%	35.7%	7.1%	13.2%	11.5%	18.5%	21.3%	26.8%	7.8%	17.4%	15.9%	20.7%	17.6%	18.8%	13.7%	11.0%	11.0%			
Risk-weighted assets (end of period)	83,825	57,177	26,648	47,543	36,531	11,011	41,207	30,327	10,880	36,324	24,788	11,537	41,674	32,262	9,411	74,338	74,338	17,036	59	16,977
Employees (internal FTEs, end of period)	20,985	12,602	8,383	8,295	6,972	1,324	7,163	6,363	801	7,041	6,525	516	13,591	12,151	1,440	4,935	4,935	223	-	223

[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	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026
Cash and balances with central banks	64,954	68,587	64,954	68,587		
Loans and advances to banks	30,311	31,248	30,311	31,248	0	0
Financial assets at fair value through profit or loss						
- trading assets	64,728	61,862	64,729	61,867	-1	-4
- non-trading derivatives	1,501	1,983	1,501	1,983		
- designated as at fair value through profit or loss	3,455	3,290	3,455	3,290		
- mandatorily at fair value through profit or loss	90,373	90,036	90,373	90,036		
Financial assets at fair value OCI						
- equity securities FV OCI	2,647	2,712	2,647	2,712		
- debt securities FV OCI	56,765	56,618	56,765	56,618		
- loans and advances FV OCI	3,631	3,225	3,631	3,225		
Securities at amortised cost	67,985	63,614	67,985	63,614		
Loans and advances to customers						
- customer lending	761,635	744,039	761,715	744,135	-80	-96
- provision for loan losses	-6,015	-5,996	-6,015	-5,996		
Investments in associates and joint ventures	1,184	1,524	1,184	1,524		
Property and equipment	2,651	2,589	2,651	2,589		
Intangible assets	1,740	1,552	1,740	1,552		
Current tax assets	408	524	408	561	0	-37
Deferred tax assets	908	996	907	996	1	
Other assets	11,897	9,107	11,887	9,095	10	12
Total assets	**1,160,759**	**1,137,511**	**1,160,828**	**1,137,636**	**-69**	**-126**

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			64,954	68,587	52,889	82,871	75,565	94,098
Loans and advances to banks			30,311	31,248	21,204	35,628	50,080	36,414
Financial assets at fair value through profit or loss								
- trading assets			64,728	61,862	55,730	60,689	64,744	67,275
- non-trading derivatives			1,501	1,983	1,657	1,597	2,075	1,810
- designated as at fair value through profit or loss			3,455	3,290	3,448	4,054	3,951	5,266
- mandatorily at fair value through profit or loss			90,373	90,036	72,322	80,753	81,715	75,944
Financial assets at fair value OCI								
- equity securities FV OCI			2,647	2,712	2,607	2,540	2,753	2,591
- debt securities FV OCI			56,765	56,618	50,817	49,340	45,618	43,307
- loans and advances FV OCI			3,631	3,225	3,238	1,877	1,475	1,507
Securities at amortised cost			67,985	63,614	53,867	54,107	53,805	53,668
Loans and advances to customers								
- customer lending			761,635	744,039	727,599	709,034	694,664	688,481
- provision for loan losses			-6,015	-5,996	-5,894	-5,828	-5,771	-5,841
Investments in associates and joint ventures			1,184	1,524	1,607	1,552	1,536	1,663
Property and equipment			2,651	2,589	2,478	2,432	2,418	2,399
Intangible assets			1,740	1,552	1,510	1,459	1,409	1,374
Current tax assets			408	524	458	383	489	450
Deferred tax assets			908	996	893	929	949	1,012
Other assets[1)]			11,897	9,107	7,975	8,942	9,285	7,485
Total assets			**1,160,759**	**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 included €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						
	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026
Deposits from banks	31,687	32,392	31,694	32,414	-7	-22
Customer deposits	773,179	753,063	775,251	755,916	-2,071	-2,854
Financial liabilities at fair value through profit or loss						
- trading liabilities	26,318	28,142	26,318	28,142		
- non-trading derivatives	1,257	1,618	1,257	1,618		
- designated as at fair value through profit or loss	75,738	71,678	75,732	71,674	5	4
Current tax liability	517	407	478	407	39	
Deferred tax liabilities	363	319	363	319		0
Provisions	902	916	868	887	34	29
Other liabilities	14,331	14,012	13,670	13,909	661	103
Debt securities in issue	166,011	163,281	118,447	114,974	47,564	48,307
Senior non-preferred debt			47,546	48,281	-47,546	-48,281
Subordinated loans	19,068	19,617	19,070	19,619	-1	-1
Total liabilities	**1,109,372**	**1,085,446**	**1,110,693**	**1,088,160**	**-1,321**	**-2,714**
Shareholders' equity	50,246	50,872	48,994	48,284	1,253	2,588
Non-controlling interests	1,141	1,192	1,141	1,192		
Total equity	**51,387**	**52,064**	**50,134**	**49,476**	**1,253**	**2,588**
Total liabilities and equity	**1,160,759**	**1,137,511**	**1,160,828**	**1,137,636**	**-69**	**-126**

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			31,687	32,392	18,517	26,694	20,891	21,158
Customer deposits			773,179	753,063	721,367	736,134	738,079	733,706
Financial liabilities at fair value through profit or loss								
- trading liabilities			26,318	28,142	23,427	23,237	26,387	25,933
- non-trading derivatives			1,257	1,618	1,338	1,456	2,499	1,594
- designated as at fair value through profit or loss			75,738	71,678	55,768	68,453	64,637	60,792
Current tax liability			517	407	411	443	359	302
Deferred tax liabilities			363	319	365	314	310	332
Provisions			902	916	941	791	765	715
Other liabilities			14,331	14,012	11,989	13,793	15,104	13,258
Debt securities in issue			166,011	163,281	151,231	151,360	151,016	151,228
Subordinated loans			19,068	19,617	18,100	19,116	16,566	17,092
Total liabilities			**1,109,372**	**1,085,446**	**1,003,452**	**1,041,792**	**1,036,614**	**1,026,109**
Shareholders' equity			50,246	50,872	49,698	49,447	49,115	51,675
Non-controlling interests			1,141	1,192	1,255	1,120	1,031	1,119
Total equity			**51,387**	**52,064**	**50,953**	**50,567**	**50,146**	**52,794**
Total liabilities and equity			**1,160,759**	**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	ING Group		ING Bank		Holding/Eliminations	
In € million	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026
Share capital	29	29	525	525	-496	-496
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,468	1,531	1,468	1,531		
Revaluation reserve debt instruments	-37	-106	-37	-106		
Revaluation reserve cashflow hedge	-1,198	-1,613	-1,198	-1,613		
Other revaluation reserve	154	155	154	155		
Remeasurement of the net defined benefit asset/liability	-313	-335	-313	-335		
Currency translation reserve	-2,476	-2,613	-2,476	-2,613	0	0
Treasury shares	-1,454	-1,023	-		-1,454	-1,023
Liability credit reserve	-71	-36	-71	-36		
Retained earnings and other reserves	33,524	36,211	30,907	32,684	2,617	3,527
Net result year to date	3,503	1,556	3,492	1,550	11	6
Shareholders' equity	**50,246**	**50,872**	**48,994**	**48,284**	**1,253**	**2,588**
Non-controlling interests	1,141	1,192	1,141	1,192		
Total equity	**51,387**	**52,064**	**50,134**	**49,476**	**1,253**	**2,588**
Key figures						
Shareholders' equity per share in €	17.57	17.68				
Shares outstanding in the market (in million)	2,860	2,877				

ING 2.6 Total Equity: Quarterly overview

ING Group: Total 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
Share capital			29	29	30	30	31	31
Share premium			17,116	17,116	17,116	17,116	17,116	17,116
Revaluation reserve equity securities			1,468	1,531	1,444	1,369	1,838	1,697
Revaluation reserve debt instruments			-37	-106	-41	-260	-302	-412
Revaluation reserve cashflow hedge			-1,198	-1,613	-1,096	-1,156	-1,199	-1,522
Other revaluation reserve			154	155	156	146	146	151
Remeasurement of the net defined benefit asset/liability			-313	-335	-345	-334	-341	-326
Currency translation reserve			-2,476	-2,613	-2,774	-2,846	-2,798	-2,168
Treasury shares			-1,454	-1,023	-2,404	-1,670	-2,746	-1,528
Liability credit reserve			-71	-36	-49	-44	-20	6
Retained earnings and other reserves			33,524	36,211	31,334	32,180	34,260	37,175
Net result year to date			3,503	1,556	6,327	4,917	3,130	1,455
Shareholders' equity			**50,246**	**50,872**	**49,698**	**49,447**	**49,115**	**51,675**
Non-controlling interests			1,141	1,192	1,255	1,120	1,031	1,119
Total equity			**51,387**	**52,064**	**50,953**	**50,567**	**50,146**	**52,794**
Key figures								
Shareholders' equity per share in €			17.57	17.68	17.12	16.84	16.48	16.94

ING 2.7 Capital position

Capital position	ING Group		ING Bank	
In € million	30 Jun 2026	31 Mar 2026	30 Jun 2026	31 Mar 2026
Shareholders' equity (parent)	50,246	50,872	48,994	48,284
- Reserved profit not included in CET1 capital	-2,725	-3,681	-1,942	-1,549
- Minority interests, counting as CET1 capital	550	614	550	614
- Goodwill and intangibles deductible from CET1	-1,219	-1,214	-1,219	-1,214
- Deferred tax liabilities associated to intangible assets	35	34	35	34
- Shortfall on expected loan loss provision	-1,060	-1,098	-1,060	-1,098
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	1,407	1,785	1,407	1,785
- Treasury shares (ING Group)			-1	-4
- Prudent Valuation adjustment	-754	-801	-755	-800
- Own credit risk	71	36	71	36
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-464	-427	-464	-427
- Deferred tax assets	-28	-38	-28	-38
- Own credit risk adjustments to derivatives (DVA)	-29	-44	-29	-44
- Irrevocable Payment Commitment (IPC)	-691	-683	-691	-683
- Excess of provisions over expected losses eligible				
- Non-Performing Exposure Prudential Backstop (Pillar I)	-309	-288	-309	-288
- Non-Performing Exposure Prudential Backstop (Pillar II)	-338	-338		
Regulatory adjustments	-5,554	-6,143	-4,434	-3,676
Available common equity Tier 1 capital	**44,692**	**44,729**	**44,560**	**44,608**
Subordinated loans qualifying as Tier 1 capital	8,906	8,999	8,907	9,000
Regulatory adjustments additional Tier 1	114	114	114	114
Available Tier 1 capital	**53,712**	**53,842**	**53,581**	**53,722**
Supplementary capital - Tier 2 bonds	10,135	9,068	10,135	9,069
Regulatory adjustments Tier 2	67	106	67	106
Available BIS capital	**63,914**	**63,016**	**63,783**	**62,896**
Risk-weighted assets	341,946	344,303	341,396	343,744
Common equity Tier 1 ratio	**13.1%**	**13.0%**	**13.1%**	**13.0%**
Tier 1 ratio	15.7%	15.6%	15.7%	15.6%
Total capital ratio	18.7%	18.3%	18.7%	18.3%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 June 2026

	Long-term debt issued			Maturing [1]										
In € million	2024	2025	2026	Remaining 2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	>2035
ING Bank senior debt [2]	3,690	3,727	6,476	2,608	2,014	4,403	2,482	1,391	1,664	255	1,294	198	425	3,013
ING Bank covered bond	6,467	6,839	3,383	2,458	4,099	5,695	7,020	6,490	4,899	4,508	2,586	1,276	750	2,851
ING Bank RMBS	1,745	914	1,000											4,501
ING Group senior debt [2]	9,752	7,562	5,124		4,093	7,219	7,325	7,764	3,837	4,799	1,960	2,768	3,935	4,937
ING Bank Tier 2	140													122
ING Group Tier 2	2,500	2,500	1,000							1,727	1,871	1,250	1,750	3,500

[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 >= 1 year.

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

	30 Jun 2026	31 Mar 2026
Loan-to-deposit ratio	0.98	0.98
Funding mix		
Customer deposits (private individuals)	50%	50%
Customer deposits (other)	22%	22%
Repurchase agreements	7%	7%
Interbank	3%	3%
CD/CP	6%	6%
Long-term senior debt	11%	10%
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 - 30 June 2026						
	Securities at amortised cost	Financial assets at fair value through other comprehensive income (FV OCI)		Fair value through profit or loss	Total	
In € billion	B/S value	B/S value	Reval after tax	B/S value	B/S value	Reval after tax
Total debt securities	68.0	56.8	-0.0	3.5	128.3	-0.0
of which Government bonds	33.3	34.0	-0.0	0.3	67.5	-0.0
of which Central bank bonds	5.0		0.0	0.4	5.4	0.0
of which Sub-sovereign, Supranationals and Agencies	20.6	18.4	0.0	0.4	39.3	0.0
of which Covered bonds	5.4	3.6	-0.0		9.0	-0.0
of which Corporate bonds	0.1	0.1	0.0	0.1	0.3	0.0
of which Financial institutions bonds	0.2	0.2	-0.0	1.4	1.7	-0.0
of which asset-backed securities	3.5	0.6	0.0	1.0	5.1	0.0
Total equity securities		2.6	1.5		2.6	1.5
Total Investments	**68.0**	**59.4**	**1.4**	**3.5**	**131.0**	**1.4**

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 2Q2026 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	**376.3**	**375.1**	**130.1**	**42.7**	**100.9**	**101.4**	**-1.2**	**0.0**	**0.0**	**0.0**	**-1.2**	**2.4**
Net core lending growth	7.1	7.1	2.7	0.3	1.8	2.3	0.0				0.0	0.0
Treasury	0.8	0.7	0.1	0.1	0.5	0.0	0.1				0.1	
Acquisitions / divestments / run-off[1)]	-0.2	-0.1	-0.1									-0.1
FX impact and other	0.8	0.8				0.8						
End of period	**384.8**	**383.5**	**132.8**	**43.1**	**103.2**	**104.5**	**-1.0**	**0.0**	**0.0**	**0.0**	**-1.0**	**2.3**
Other customer lending												
Beginning 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**
Net core lending growth	8.1	5.0	2.0	1.6	0.5	1.0	3.0	2.4	-0.1	0.9	-0.3	
Treasury	0.6	0.2	0.8	-0.7	-0.3	0.5	0.3				0.3	
Acquisitions / divestments / run-off[2)]	-0.3	0.0	0.0				-0.1				-0.1	-0.2
FX impact and other	0.7	-0.2				-0.2	0.8	0.6	0.2		-0.0	0.1
End of period	**376.8**	**160.4**	**56.2**	**55.1**	**16.6**	**32.6**	**215.2**	**162.9**	**34.2**	**10.7**	**7.3**	**1.2**
Customer deposits												
Beginning 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**
Net core deposits growth	15.9	16.7	5.2	-0.1	7.8	3.9	-0.8	0.0	0.2	-1.1	0.0	
Treasury	3.9	2.6	4.6	-0.5	-0.6	-0.9	1.3				1.3	
Acquisitions / divestments / run-off[3)]	-0.1	-0.0	-0.0				-0.0				-0.0	-0.1
FX impact and other	0.4	0.2				0.2	0.2	0.0	0.1	0.2	-0.0	0.0
End of period	**773.2**	**678.2**	**233.4**	**96.3**	**166.4**	**182.2**	**94.5**	**0.0**	**68.6**	**13.9**	**12.0**	**0.4**

[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.

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			**376.3**	**369.1**	**362.0**	**354.3**	**348.9**	**345.2**
Net core lending growth			7.1	5.9	7.6	7.7	7.2	6.0
Treasury			0.8	-0.5	-1.1	-0.3	0.1	-1.0
Acquisitions / divestments / run-off[1]			-0.2	0.2	-0.1	-0.1	-0.1	-0.1
FX impact and other[4] [5]			0.8	1.6	0.7	0.3	-1.8	-1.3
End of period			**384.8**	**376.3**	**369.1**	**362.0**	**354.3**	**348.9**
Other customer lending								
Beginning of period			**367.7**	**358.5**	**347.1**	**340.3**	**339.6**	**340.9**
Net core lending growth			8.1	9.1	12.8	6.5	8.2	0.8
Treasury			0.6	-0.9	0.1	0.9	-1.4	0.8
Acquisitions / divestments / run-off[2]			-0.3	-0.4	-0.1	-0.1	-0.1	-0.1
FX impact and other[4] [5] [6] [7]			0.7	1.3	-1.4	-0.7	-5.9	-2.8
End of period			**376.8**	**367.7**	**358.5**	**347.1**	**340.3**	**339.6**
Customer deposits								
Beginning of period			**753.1**	**721.4**	**736.1**	**738.1**	**733.7**	**691.7**
Net core deposits growth			15.9	7.2	9.5	-0.2	6.2	22.6
Treasury			3.9	24.2	-24.8	-1.5	1.2	20.4
Acquisitions / divestments / run-off[3]			-0.1	-0.4	-0.0	-0.0	-0.0	-0.0
FX impact and other[4]			0.4	0.7	0.6	-0.3	-3.0	-1.0
End of period			**773.2**	**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			**375.1**	**370.2**	**362.9**	**355.2**	**349.8**	**345.9**
Net core lending growth			7.1	5.9	7.6	7.7	7.2	6.0
Treasury			0.7	-0.5	-0.9	-0.2	0.1	-0.8
Acquisitions / divestments / run-off[1]			-0.1	0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other[2] [4]			0.8	-0.8	0.7	0.3	-1.8	-1.3
End of period			**383.5**	**375.1**	**370.2**	**362.9**	**355.2**	**349.8**
Other customer lending								
Beginning of period			**155.3**	**154.0**	**151.7**	**150.4**	**147.6**	**144.1**
Net core lending growth			5.0	3.5	2.5	0.9	4.1	2.6
Treasury			0.2	-0.7	0.1	0.8	-1.1	0.7
Acquisitions / divestments / run-off[1]			0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other[2] [3] [4]			-0.2	-1.4	-0.2	-0.5	-0.2	0.3
End of period			**160.4**	**155.3**	**154.0**	**151.7**	**150.4**	**147.6**
Customer deposits								
Beginning of period			**658.7**	**636.8**	**642.3**	**650.9**	**643.1**	**612.0**
Net core deposits growth			16.7	4.3	11.3	-7.1	8.9	17.0
Treasury			2.6	17.9	-17.4	-1.5	1.2	14.7
Acquisitions / divestments / run-off			-0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other[2]			0.2	-0.2	0.6	-0.0	-2.3	-0.5
End of period			**678.2**	**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 billion 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	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period			**130.1**	**127.7**	**125.3**	**122.6**	**120.0**	**117.8**
Net core lending growth			2.7	2.2	2.8	2.8	2.8	2.7
Treasury			0.1	-0.1	-0.3	-0.1	-0.1	-0.3
Acquisitions / divestments / run-off[1)]			-0.1	0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other								
End of period			**132.8**	**130.1**	**127.7**	**125.3**	**122.6**	**120.0**
Other customer lending								
Beginning of period			**53.4**	**51.5**	**50.1**	**49.2**	**48.0**	**46.5**
Net core lending growth			2.0	1.9	1.0	1.1	1.3	1.7
Treasury			0.8	0.1	0.4	-0.2	-0.1	-0.2
Acquisitions / divestments / run-off[1)]			0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period			**56.2**	**53.4**	**51.5**	**50.1**	**49.2**	**48.0**
Customer deposits								
Beginning of period			**223.6**	**209.1**	**220.0**	**218.3**	**215.2**	**200.7**
Net core deposits growth			5.2	-0.1	5.4	0.9	5.1	0.2
Treasury			4.6	14.6	-16.2	0.7	-2.0	14.4
Acquisitions / divestments / run-off			-0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period			**233.4**	**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 billion 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			**42.7**	**44.9**	**44.5**	**44.4**	**44.4**	**44.6**
Net core lending growth			0.3	0.3	0.3	0.2	0.3	0.1
Treasury			0.1	-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			**43.1**	**42.7**	**44.9**	**44.5**	**44.4**	**44.4**
Other customer lending								
Beginning of period			**54.3**	**55.2**	**54.2**	**55.4**	**53.6**	**53.7**
Net core lending growth			1.6	-0.0	1.0	-1.2	1.5	-0.2
Treasury			-0.7	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			**55.1**	**54.3**	**55.2**	**54.2**	**55.4**	**53.6**
Customer deposits								
Beginning of period			**97.0**	**96.5**	**96.4**	**98.0**	**97.0**	**97.1**
Net core deposits growth			-0.1	0.5	0.2	-1.5	1.0	-0.3
Treasury			-0.5	0.7	-0.1	-0.0	-0.0	0.2
Acquisitions / divestments / run-off								
FX impact and other[2]				-0.8				
End of period			**96.3**	**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			**100.9**	**99.9**	**99.0**	**97.3**	**95.8**	**95.1**
Net core lending growth			1.8	1.3	1.3	1.8	1.2	1.0
Treasury			0.5	-0.3	-0.4	-0.0	0.2	-0.3
Acquisitions / divestments / run-off								
FX impact and other								
End of period			**103.2**	**100.9**	**99.9**	**99.0**	**97.3**	**95.8**
Other customer lending								
Beginning of period			**16.4**	**16.6**	**16.5**	**16.0**	**15.9**	**15.1**
Net core lending growth			0.5	0.6	0.4	0.2	0.5	0.5
Treasury			-0.3	-0.8	-0.2	0.5	-0.4	0.3
Acquisitions / divestments / run-off								
FX impact and other[1]						-0.3		
End of period			**16.6**	**16.4**	**16.6**	**16.5**	**16.0**	**15.9**
Customer deposits								
Beginning of period			**159.2**	**157.7**	**157.2**	**165.5**	**166.4**	**151.1**
Net core deposits growth			7.8	0.8	0.8	-8.4	-1.1	15.3
Treasury			-0.6	0.7	-0.3	0.1	0.2	-0.0
Acquisitions / divestments / run-off								
FX impact and other								
End of period			**166.4**	**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			**101.4**	**97.7**	**94.1**	**90.9**	**89.5**	**88.4**
Net core lending growth			2.3	2.1	3.2	2.9	2.9	2.2
Treasury			0.0	-0.0	-0.0	-0.0	0.0	
Acquisitions / divestments / run-off								
FX impact and other			0.8	1.6	0.4	0.3	-1.5	-1.1
End of period			**104.5**	**101.4**	**97.7**	**94.1**	**90.9**	**89.5**
Other customer lending								
Beginning of period			**31.2**	**30.7**	**30.9**	**29.7**	**30.2**	**28.8**
Net core lending growth			1.0	1.0	0.2	0.8	0.8	0.6
Treasury			0.5	-0.3	-0.4	0.5	-0.6	0.7
Acquisitions / divestments / run-off								
FX impact and other			-0.2	-0.2	0.1	-0.1	-0.6	0.1
End of period			**32.6**	**31.2**	**30.7**	**30.9**	**29.7**	**30.2**
Customer deposits								
Beginning of period			**178.9**	**173.4**	**168.7**	**169.0**	**164.5**	**163.2**
Net core deposits growth			3.9	3.1	4.9	2.0	3.9	1.8
Treasury			-0.9	1.8	-0.7	-2.3	3.0	0.0
Acquisitions / divestments / run-off								
FX impact and other			0.2	0.6	0.6	-0.0	-2.3	-0.5
End of period			**182.2**	**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	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period			**-1.2**	**-1.2**	**-0.9**	**-0.9**	**-0.9**	**-0.7**
Net core lending growth			0.0	0.0	0.0	0.0	0.0	0.0
Treasury			0.1	-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period			**-1.0**	**-1.2**	**-1.2**	**-0.9**	**-0.9**	**-0.9**
Other customer lending								
Beginning of period			**211.1**	**204.2**	**195.2**	**189.7**	**191.7**	**196.5**
Net core lending growth			3.0	5.6	10.3	5.7	4.1	-1.8
Treasury			0.3	-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	-0.1
FX impact and other[2)]			0.8	1.5	-1.2	-0.2	-5.7	-3.1
End of period			**215.2**	**211.1**	**204.2**	**195.2**	**189.7**	**191.7**
Customer deposits								
Beginning of period			**93.9**	**84.6**	**93.9**	**87.2**	**90.6**	**79.6**
Net core deposits growth			-0.8	2.9	-1.8	6.9	-2.7	5.6
Treasury			1.3	6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off			-0.0					
FX impact and other			0.2	0.1	-0.0	-0.2	-0.7	-0.4
End of period			**94.5**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period			**159.8**	**151.0**	**148.4**	**143.9**	**149.6**	**152.3**
Net core lending growth			2.4	7.8	2.4	4.7	-1.2	-0.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			0.6	1.1	0.1	-0.2	-4.5	-2.4
End of period			**162.9**	**159.8**	**151.0**	**148.4**	**143.9**	**149.6**
Customer deposits								
Beginning of period			**0.0**	**0.0**	**0.0**	**0.0**	**0.1**	**0.4**
Net core deposits growth			0.0	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	-0.0
End of period			**0.0**	**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	4Q2026	3Q2026	2Q2026	1Q2026	4Q2025	3Q2025	2Q2025	1Q2025
Residential mortgages								
Beginning of period			**0.0**	**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**	**0.0**
Other customer lending								
Beginning of period			**34.1**	**36.8**	**31.7**	**30.9**	**27.2**	**28.0**
Net core lending growth			-0.1	-3.1	6.4	0.8	4.9	-1.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other[1) 2)]			0.2	0.4	-1.3	-0.0	-1.2	0.4
End of period			**34.2**	**34.1**	**36.8**	**31.7**	**30.9**	**27.2**
Customer deposits								
Beginning of period			**68.4**	**63.5**	**67.1**	**62.8**	**66.5**	**62.4**
Net core deposits growth			0.2	5.0	-3.6	4.4	-3.5	4.2
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			0.1	-0.1	0.0	-0.1	-0.3	-0.1
End of period			**68.6**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period			**9.8**	**8.9**	**8.1**	**7.9**	**7.8**	**9.0**
Net core lending growth			0.9	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			**10.7**	**9.8**	**8.9**	**8.1**	**7.9**	**7.8**
Customer deposits								
Beginning of period			**14.8**	**16.4**	**14.9**	**12.6**	**12.1**	**10.9**
Net core deposits growth			-1.1	-1.7	1.6	2.4	0.9	1.6
Treasury								
Acquisitions / divestments / run-off								
FX impact and other			0.2	0.2	-0.1	-0.1	-0.4	-0.4
End of period			**13.9**	**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**	**-1.2**	**-0.9**	**-0.9**	**-0.9**	**-0.7**
Net core lending growth			0.0	0.0	0.0	0.0	0.0	0.0
Treasury			0.1	-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period			**-1.0**	**-1.2**	**-1.2**	**-0.9**	**-0.9**	**-0.9**
Other customer lending								
Beginning of period			**7.3**	**7.6**	**6.9**	**7.0**	**7.1**	**7.2**
Net core lending growth			-0.3	-0.0	0.6	-0.1	0.3	-0.2
Treasury			0.3	-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	-0.1
FX impact and other			-0.0					
End of period			**7.3**	**7.3**	**7.6**	**6.9**	**7.0**	**7.1**
Customer deposits								
Beginning of period			**10.7**	**4.7**	**12.0**	**11.8**	**11.7**	**5.9**
Net core deposits growth			0.0	-0.4	0.2	0.1	0.0	0.0
Treasury			1.3	6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off			-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
FX impact and other			-0.0	-0.0	0.0	0.0	0.0	0.0
End of period			**12.0**	**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			**2.4**	**0.0**				
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off[2]			-0.1	-0.1				
FX impact and other[3]				2.5				
End of period			**2.3**	**2.4**				
Other customer lending								
Beginning of period			**1.4**	**0.3**	**0.3**	**0.3**	**0.2**	**0.3**
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off[2]			-0.2	-0.2				
FX impact and other[3]			0.1	1.3		0.0	0.0	-0.0
End of period			**1.2**	**1.4**	**0.3**	**0.3**	**0.3**	**0.2**
Customer deposits								
Beginning of period			**0.5**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Net core deposits growth								
Treasury								
Acquisitions / divestments / run-off[2]			-0.1	-0.2				
FX impact and other[3]			0.0	0.8				
End of period			**0.4**	**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.

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

Actual results, performance or events may differ materially from those in such statements due to a number of factors, including, without limitation: (1) changes in general economic conditions and customer behaviour, in particular economic conditions in ING's core markets, including changes affecting currency exchange rates and the regional and global economic impact of the 'invasion of Russia into Ukraine and related international 'response measures (2) changes affecting interest rate levels (3) any default of a major market participant and related market disruption (4) changes in performance of financial markets, including in Europe and developing markets (5) fiscal uncertainty in Europe and the United States (6) discontinuation of or changes in 'benchmark' indices (7) inflation and deflation in our principal markets (8) changes in conditions in the credit and capital markets generally, including changes in borrower and counterparty creditworthiness (9) failures of banks falling under the scope of state compensation schemes (10) 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 (11) geopolitical risks, political instabilities and policies and actions of governmental and regulatory authorities, including in connection with the invasion of Russia into Ukraine, other existing or emerging military conflicts, the risk of further military escalation, geopolitical tensions, trade restrictions and the related international response measures (12) legal and regulatory risks in certain countries with less developed legal and regulatory frameworks (13) prudential supervision and regulations, including in relation to stress tests and regulatory restrictions on dividends and distributions (also among members of the group) (14) ING's ability to meet minimum capital and other prudential regulatory requirements (15) changes in regulation of US commodities and derivatives businesses of ING and its customers (16) application of bank recovery and resolution regimes, including write down and conversion powers in relation to our securities (17) outcome of current and future litigation, enforcement proceedings, investigations or other regulatory actions, including claims by customers or stakeholders who feel misled or treated unfairly, and other conduct issues (18) changes in tax laws and regulations and risks of non-compliance or investigation in connection with tax laws, including FATCA (19) operational and IT risks, such as system disruptions or failures, breaches of security, cyber-attacks, human error, changes in operational practices or inadequate controls including in respect of third parties with which we do business and including any risks as a result of incomplete, inaccurate, or otherwise flawed outputs from the algorithms and data sets utilized in artificial intelligence (20) risks and challenges related to cybercrime including the effects of cyberattacks and changes in legislation and regulation related to cybersecurity and data privacy, including such risks and challenges as a consequence of the use of emerging technologies, such as advanced forms of artificial intelligence and quantum computing (21) changes in general competitive factors, including ability to increase or maintain market share (22) inability to protect our intellectual property and infringement claims by third parties (23) inability of counterparties to meet financial obligations or ability to enforce rights against such counterparties (24) changes in credit ratings (25) business, operational, regulatory, reputation, transition and other risks and challenges in connection with climate change, diversity, equity and inclusion and other ESG-related matters, including data gathering and reporting and also including managing the conflicting laws and requirements of governments, regulators and authorities with respect to these topics (26) inability to attract and retain key personnel (27) future liabilities under defined benefit retirement plans (28) failure to manage business risks, including in connection with use of models, use of derivatives, or maintaining appropriate policies and guidelines (29) 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 (30) 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.

This document may contain ESG-related material that has been prepared by ING on the basis of publicly available information, internally developed data and other third-party sources believed to be reliable. ING has not sought to independently verify information obtained from public and third-party sources and makes no representations or warranties as to accuracy, completeness, reasonableness or reliability of such information. This document may also discuss one or more specific transactions and/or contain general statements about ING's ESG approach. The approach and criteria referred to in this document are intended to be applied in accordance with applicable law. Due to the fact that there may be different or even conflicting laws, the approach, criteria or the application thereof, could be different.

Materiality, as used in the context of ESG, is distinct from, and should not be confused with, such term as defined in the Market Abuse Regulation or as defined for Securities and Exchange Commission ('SEC') reporting purposes. Any issues identified as material for purposes of ESG in this document are therefore not necessarily material as defined in the Market Abuse Regulation or for SEC reporting purposes. In addition, there is currently no single, globally recognized set of accepted definitions in assessing whether activities are "green" or "sustainable." Without limiting any of the statements contained herein, we make no representation or warranty as to whether any of our securities constitutes a green or sustainable security or conforms to present or future investor expectations or objectives for green or sustainable investing. For information on characteristics of a security, use of proceeds, a description of applicable project(s) and/or any other relevant information, please reference the offering documents for such security.

This document may contain inactive textual addresses to internet websites operated by us and third parties. Reference to such websites is made for information purposes only, and information found at such websites is not incorporated by reference into this document. ING does not make any representation or warranty with respect to the accuracy or completeness of, or take any responsibility for, any information found at any websites operated by third parties. ING specifically disclaims any liability with respect to any information found at websites operated by third parties. ING cannot guarantee that websites operated by third parties remain available following the publication of this document, or that any information found at such websites will not change following the filing of this document. Many of those factors are beyond ING's control.

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.

This document does not constitute an offer to sell, or a solicitation of an offer to purchase, any securities in the United States or any other jurisdiction.