ING Historical Trend Data 3Q2026 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

1. Profit or loss

1.1 Profit or loss: Comparable quarters
1.2 Profit or loss: 3Q2026 Segment split
1.3 Profit or loss: Quarterly overview
1.4 Profit or loss: Retail Banking
1.5 Profit or loss: Retail Netherlands
1.6 Profit or loss: Retail Belgium
1.7 Profit or loss: Retail Germany
1.8 Profit or loss: Retail Other
1.9 Profit or loss: Wholesale Banking
1.10 Wholesale Banking income over average risk-weighted assets
1.11 Profit or loss: Corporate Line
1.12 Alternative income breakdown
1.13 Geographical split: 3Q2026
1.14 Geographical split: 9M2026

2. Balance sheet and other

2.1 Consolidated balance sheet: Total assets - Comparable quarters
2.2 Consolidated balance sheet: Total assets - Quarterly overview
2.3 Consolidated balance sheet: Total liabilities and equity - Comparable quarters
2.4 Consolidated balance sheet: Total liabilities and equity - Quarterly overview
2.5 Total equity: Comparable quarters
2.6 Total equity: Quarterly overview
2.7 Capital position
2.8 Funding
2.9 Investments: ING Group

3. Customer lending/deposits

3.1 Customer lending/deposits: 3Q2026 Segment split
3.2 Customer lending/deposits: Quarterly overview
3.3 Customer lending/deposits: Retail Banking
3.4 Customer lending/deposits: Retail Netherlands
3.5 Customer lending/deposits: Retail Belgium
3.6 Customer lending/deposits: Retail Germany
3.7 Customer lending/deposits: Retail Other
3.8 Customer lending/deposits: Wholesale Banking
3.9 Customer lending/deposits: Wholesale Banking - Lending
3.10 Customer lending/deposits: Wholesale Banking - Daily Banking & Trade Finance
3.11 Customer lending/deposits: Wholesale Banking - Financial Markets
3.12 Customer lending/deposits: Wholesale Banking - Treasury & Other
3.13 Customer lending/deposits: Corporate Line

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	3Q2026	3Q2025	2Q2026	3Q2026	3Q2025 [1]	2Q2026	3Q2026	3Q2025	2Q2026	3Q2026	3Q2025 [1]	2Q2026
Profit or loss												
Commercial net interest income	4,335	3,823	4,174	3,248	2,839	3,118	1,087	984	1,055	-	-	-
Other net interest income	-74	-118	-47	22	-47	52	-186	-220	-175	90	149	76
Net interest income	4,262	3,705	4,126	3,270	2,792	3,170	901	763	880	90	149	76
Net fee and commission income	1,273	1,165	1,278	859	783	880	419	383	401	-5	-0	-3
Investment income	91	66	54	0	5	26	2	1	3	89	59	26
Other income	602	962	825	115	299	293	480	663	595	7	0	-63
Total income	**6,227**	**5,898**	**6,284**	**4,244**	**3,880**	**4,369**	**1,802**	**1,810**	**1,879**	**181**	**208**	**36**
Expenses excl. regulatory costs	3,043	2,945	3,008	1,984	1,932	1,949	929	884	911	131	129	148
Regulatory costs [2]	75	67	78	56	49	57	20	18	21	0	0	0
Operating expenses	**3,119**	**3,012**	**3,086**	**2,039**	**1,981**	**2,006**	**948**	**902**	**932**	**131**	**129**	**148**
Gross result	**3,108**	**2,886**	**3,198**	**2,205**	**1,899**	**2,364**	**854**	**908**	**947**	**50**	**79**	**-112**
Addition to loan loss provisions	403	326	279	192	192	131	208	134	142	4	0	6
Result before tax	**2,705**	**2,560**	**2,919**	**2,013**	**1,707**	**2,233**	**646**	**774**	**804**	**46**	**78**	**-118**
Taxation	790	703	902	590	465	663	67	202	208	133	36	30
Non-controlling interests	64	70	71	56	56	59	9	14	11	-	-	-
Net result [3]	**1,850**	**1,787**	**1,947**	**1,368**	**1,185**	**1,510**	**570**	**559**	**585**	**-87**	**43**	**-148**
Key figures												
Net interest margin	1.47%	1.37%	1.44%									
Commercial net interest margin	2.31%	2.22%	2.26%									
Cost/income ratio	50.1%	51.1%	49.1%	48.0%	51.1%	45.9%	52.6%	49.8%	49.6%	n.a.	n.a.	n.a.
Risk costs in bps of average customer lending	21	19	15	14	15	10	39	28	27	n.a.	n.a.	n.a.
Return on tangible equity (ROTE) [4]	16.3%	15.4%	17.0%									
Return on equity based on 13.0% CET1 [5]	17.3%	17.0%	18.1%	24.3%	22.5%	27.0%	12.5%	11.8%	12.5%	-15.8%	7.6%	-25.7%
Risk-weighted assets (end of period)	337,651	336,196	341,946	179,866	170,294	181,086	140,792	149,257	143,883	16,994	16,644	16,977
Employees (internal FTEs, end of period)	62,109	63,025	62,234	44,394	45,519	44,613	17,470	17,488	17,398	245	18	223
Four-quarter rolling average key figures												
Net interest margin	1.44%	1.36%	1.42%									
Commercial net interest margin	2.26%	2.24%	2.24%									
Cost/income ratio	52.9%	55.6%	53.2%	50.0%	53.9%	50.8%	54.0%	55.5%	53.3%			
Return on tangible equity (ROTE) [4]	14.8%	12.9%	14.5%									
Return on equity based on 13.0% CET1 [5]	15.9%	14.6%	15.8%	23.4%	20.9%	22.9%	11.0%	9.7%	10.8%	-19.2%	-4.8%	-13.4%

[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: 3Q2026 Segment split

Profit or loss 3Q2026								
In € million	Total	Retail Banking	Retail Netherlands	Retail Belgium	Retail Germany	Retail Other	Wholesale Banking	Corporate Line
Commercial net interest income	4,335	3,248	1,111	461	625	1,051	1,087	-
Other net interest income	-74	22	-102	2	41	82	-186	90
Net interest income	4,262	3,270	1,008	463	666	1,133	901	90
Net fee and commission income	1,273	859	309	190	126	235	419	-5
Investment income	92	1	1	0	-0	0	2	89
Realised gains and fair value changes on investments	-1	-1	2	-0	-0	-3	-0	-0
Total investment income	91	0	3	0	-0	-3	2	89
Valuation result and net trading income	517	95	72	29	-0	-5	484	-62
Other income	85	19	10	5	2	2	-3	69
Total other income	602	115	82	34	2	-3	480	7
Total income	**6,227**	**4,244**	**1,402**	**687**	**794**	**1,361**	**1,802**	**181**
Expenses excl. regulatory costs	3,043	1,984	518	373	350	743	929	131
Regulatory costs[1]	75	56	2	-	-6	60	20	0
Operating expenses	**3,119**	**2,039**	**519**	**373**	**344**	**803**	**948**	**131**
Gross result	**3,108**	**2,205**	**883**	**314**	**449**	**559**	**854**	**50**
Addition to loan loss provisions	403	192	2	63	57	69	208	4
Result before tax	**2,705**	**2,013**	**881**	**251**	**392**	**490**	**646**	**46**
Taxation	790	590	227	64	126	173	67	133
Non-controlling interests	64	56	-	-0	0	55	9	-
Net result[2]	**1,850**	**1,368**	**654**	**186**	**266**	**261**	**570**	**-87**
Key figures								
Net interest margin	1.47%							
Commercial net interest margin	2.31%							
Cost/income ratio	50.1%	48.0%	37.0%	54.3%	43.4%	58.9%	52.6%	n.a.
Risk costs in bps of average customer lending	21	14	0	26	19	20	39	n.a.
Return on tangible equity (ROTE)[3]	16.3%							
Return on equity based on 13.0% CET1 [4]	17.3%	24.3%	35.9%	16.0%	26.6%	16.9%	12.5%	-15.8%
Risk-weighted assets (end of period)	337,651	179,866	54,993	35,317	31,393	58,163	140,792	16,994
Employees (internal FTEs, end of period)	62,109	44,394	12,497	6,963	6,276	18,657	17,470	245
Four-quarter rolling average key figures								
Net interest margin	1.44%							
Commercial net interest margin	2.26%							
Cost/income ratio	52.9%	50.0%	38.3%	62.5%	44.2%	59.0%	54.0%	
Return on tangible equity (ROTE)[3]	14.8%							
Return on equity based on 13.0% CET1 [4]	15.9%	23.4%	33.9%	12.8%	27.9%	17.4%	11.0%	-19.2%

[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	9M2026	9M2025
Commercial net interest income		4,335	4,174	4,060	3,928	3,823	3,772	3,794	12,568	11,389
Other net interest income[1]		-74	-47	-5	-110	-118	-236	-172	-125	-525
Net interest income		4,262	4,126	4,055	3,818	3,705	3,536	3,622	12,443	10,863
Net fee and commission income		1,273	1,278	1,236	1,221	1,165	1,122	1,094	3,786	3,381
Investment income		92	40	2	3	60	35	21	134	116
Realised gains and fair value changes on investments		-1	15	5	13	5	-14	6	18	-2
Total investment income		91	54	7	15	66	21	27	152	114
Valuation result and net trading income		517	709	479	697	885	955	885	1,705	2,725
Other income		85	117	47	47	77	69	9	248	154
Total other income		602	825	526	744	962	1,023	893	1,953	2,879
Total income		**6,227**	**6,284**	**5,823**	**5,797**	**5,898**	**5,702**	**5,637**	**18,334**	**17,237**
Staff expenses		1,958	1,944	1,921	1,935	1,916	1,888	1,861	5,824	5,665
Regulatory costs[2]		75	78	324	361	67	78	361	477	506
Other expenses		1,085	1,064	974	1,042	1,030	1,068	978	3,123	3,076
Operating expenses		**3,119**	**3,086**	**3,219**	**3,337**	**3,012**	**3,034**	**3,200**	**9,424**	**9,246**
Gross result		**3,108**	**3,198**	**2,604**	**2,460**	**2,886**	**2,668**	**2,437**	**8,910**	**7,991**
Addition to loan loss provisions		403	279	346	365	326	299	313	1,028	938
Result before tax		**2,705**	**2,919**	**2,258**	**2,095**	**2,560**	**2,369**	**2,124**	**7,882**	**7,053**
Taxation		790	902	652	606	703	633	604	2,344	1,939
Non-controlling interests		64	71	50	78	70	62	65	185	197
Net result[3]		**1,850**	**1,947**	**1,556**	**1,411**	**1,787**	**1,675**	**1,455**	**5,353**	**4,917**
Key figures										
Net interest margin		1.47%	1.44%	1.46%	1.40%	1.37%	1.31%	1.36%	1.45%	1.34%
Commercial net interest margin		2.31%	2.26%	2.26%	2.23%	2.22%	2.23%	2.26%	2.28%	2.24%
Cost/income ratio		50.1%	49.1%	55.3%	57.6%	51.1%	53.2%	56.8%	51.4%	53.6%
Risk costs in bps of average customer lending		21	15	19	20	19	17	18	18	18
Return on tangible equity (ROTE)[4]		16.3%	17.0%	13.6%	12.2%	15.4%	14.3%	12.3%	15.6%	14.0%
Return on equity based on 13.0% CET1 [5]		17.3%	18.1%	14.4%	13.5%	17.0%	15.9%	13.9%	16.6%	15.6%
Risk-weighted assets (end of period)		337,651	341,946	344,303	340,739	336,196	335,804	337,219	337,651	336,196
Employees (internal FTEs, end of period)		62,109	62,234	62,311	62,485	63,025	62,999	62,683	62,109	63,025
Four-quarter rolling average key figures										
Net interest margin		1.44%	1.42%	1.38%	1.36%	1.36%	1.37%	1.41%		
Commercial net interest margin		2.26%	2.24%	2.23%	2.23%	2.24%	2.28%	2.33%		
Cost/income ratio		52.9%	53.2%	54.3%	54.6%	55.6%	55.1%	54.2%		
Return on tangible equity (ROTE)[4]		14.8%	14.5%	13.9%	13.6%	12.9%	13.0%	13.2%		
Return on equity based on 13.0% CET1 [5]		15.9%	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	9M2026	9M2025
Commercial net interest income		3,248	3,118	3,021	2,913	2,839	2,808	2,787	9,388	8,434
Other net interest income[2)]		22	52	69	7	-47	-42	-16	144	-104
Net interest income		3,270	3,170	3,091	2,920	2,792	2,766	2,772	9,532	8,330
Net fee and commission income		859	880	862	863	783	762	760	2,601	2,305
Investment income		1	16	-2	2	1	3	0	15	5
Realised gains and fair value changes on investments		-1	9	6	11	4	3	5	14	13
Total investment income		0	26	4	13	5	6	6	29	17
Valuation result and net trading income		95	205	44	222	236	263	233	345	731
Other income		19	88	38	21	64	35	21	146	120
Total other income		115	293	83	243	299	298	253	491	851
Total income		**4,244**	**4,369**	**4,039**	**4,039**	**3,880**	**3,832**	**3,791**	**12,653**	**11,503**
Expenses excl. regulatory costs		1,984	1,949	1,871	1,950	1,932	1,854	1,851	5,803	5,637
Regulatory costs		56	57	274	210	49	66	322	387	437
Operating expenses		**2,039**	**2,006**	**2,145**	**2,160**	**1,981**	**1,921**	**2,173**	**6,190**	**6,074**
Gross result		**2,205**	**2,364**	**1,895**	**1,879**	**1,899**	**1,911**	**1,619**	**6,463**	**5,429**
Addition to loan loss provisions		192	131	275	177	192	210	175	597	577
Result before tax		**2,013**	**2,233**	**1,620**	**1,702**	**1,707**	**1,701**	**1,444**	**5,866**	**4,852**
Taxation		590	663	476	466	465	468	381	1,729	1,315
Non-controlling interests		56	59	43	63	56	55	53	157	164
Net result		**1,368**	**1,510**	**1,101**	**1,173**	**1,185**	**1,178**	**1,010**	**3,980**	**3,373**
Key figures										
Cost/income ratio		48.0%	45.9%	53.1%	53.5%	51.1%	50.1%	57.3%	48.9%	52.8%
Risk costs in bps of average customer lending		14	10	21	14	15	17	14	15	15
Return on equity based on 13.0% CET1 [3)]		24.3%	27.0%	20.1%	22.1%	22.5%	22.4%	19.6%	23.8%	21.5%
Risk-weighted assets (end of period)		179,866	181,086	176,605	174,398	170,294	169,466	168,680	179,866	170,294
Employees (internal FTEs, end of period)		44,394	44,613	44,764	45,003	45,519	45,606	45,325	44,394	45,519
Four-quarter rolling average key figures										
Cost/income ratio		50.0%	50.8%	52.0%	53.0%	53.9%	53.1%	53.2%		
Return on equity based on 13.0% CET1 [3)]		23.4%	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	9M2026	9M2025
Commercial net interest income		1,111	1,063	1,000	959	926	921	881	3,173	2,729
Other net interest income		-102	-83	-61	-109	-169	-152	-143	-246	-463
Net interest income		1,008	979	939	850	757	769	739	2,927	2,265
Net fee and commission income		309	300	293	297	291	283	257	902	831
Investment income		1	0	0	-0	1	0	0	1	2
Realised gains and fair value changes on investments		2	1	4	1	3	2	2	8	6
Total investment income		3	1	5	1	3	2	2	9	8
Valuation result and net trading income		72	127	63	134	173	204	178	261	555
Other income		10	33	19	5	7	4	12	62	23
Total other income		82	160	81	139	180	209	190	324	579
Total income		**1,402**	**1,441**	**1,319**	**1,286**	**1,231**	**1,263**	**1,188**	**4,162**	**3,682**
Expenses excl. regulatory costs		518	492	481	527	514	498	483	1,491	1,495
Regulatory costs		2	0	-	67	0	-	-	2	0
Operating expenses		**519**	**492**	**481**	**594**	**514**	**498**	**483**	**1,492**	**1,495**
Gross result		**883**	**949**	**838**	**692**	**717**	**765**	**705**	**2,669**	**2,187**
Addition to loan loss provisions		2	1	38	18	16	51	21	41	89
Result before tax		**881**	**947**	**800**	**674**	**701**	**714**	**683**	**2,628**	**2,099**
Taxation		227	247	208	179	185	199	170	682	554
Non-controlling interests		-	-	-	-	-	-	-	-	-
Net result		**654**	**700**	**592**	**495**	**516**	**515**	**513**	**1,946**	**1,545**
Key figures										
Cost/income ratio		37.0%	34.1%	36.5%	46.2%	41.7%	39.4%	40.7%	35.9%	40.6%
Risk costs in bps of average customer lending		0	0	8	4	4	12	5	3	7
Return on equity based on 13.0% CET1 [1)]		35.9%	38.2%	33.1%	28.2%	29.7%	29.9%	30.0%	35.7%	29.8%
Risk-weighted assets (end of period)		54,993	57,177	55,699	54,527	53,681	53,349	52,865	54,993	53,681
Employees (internal FTEs, end of period)		12,497	12,602	12,647	12,709	12,852	13,087	13,118	12,497	12,852
Four-quarter rolling average key figures										
Cost/income ratio		38.3%	39.4%	40.9%	42.0%	42.6%	42.2%	42.8%		
Return on equity based on 13.0% CET1 [1)]		33.9%	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	9M2026	9M2025
Commercial net interest income		461	450	451	445	417	415	416	1,362	1,248
Other net interest income		2	25	14	23	16	29	26	41	70
Net interest income		463	475	465	467	432	443	442	1,403	1,318
Net fee and commission income		190	196	189	177	176	163	176	575	515
Investment income		0	3	-3	2	0	0	-0	1	0
Realised gains and fair value changes on investments		-0	-2	0	1	0	-0	0	-2	0
Total investment income		0	2	-2	3	1	-0	0	-1	1
Valuation result and net trading income		29	44	20	41	29	13	35	92	78
Other income		5	22	5	4	47	22	2	32	72
Total other income		34	66	25	44	77	36	37	124	149
Total income		**687**	**738**	**676**	**692**	**685**	**643**	**655**	**2,101**	**1,983**
Expenses excl. regulatory costs		373	370	367	422	426	382	386	1,111	1,195
Regulatory costs		-	-5	182	34	-0	0	226	177	226
Operating expenses		**373**	**366**	**549**	**457**	**426**	**382**	**613**	**1,288**	**1,421**
Gross result		**314**	**372**	**127**	**235**	**259**	**260**	**42**	**813**	**562**
Addition to loan loss provisions		63	43	88	41	36	36	40	194	112
Result before tax		**251**	**330**	**38**	**194**	**224**	**224**	**2**	**619**	**450**
Taxation		64	90	10	53	62	57	5	165	124
Non-controlling interests		-0	0	0	0	0	0	0	-	0
Net result		**186**	**239**	**28**	**140**	**162**	**167**	**-3**	**454**	**325**
Key figures										
Cost/income ratio		54.3%	49.6%	81.3%	66.0%	62.1%	59.5%	93.6%	61.3%	71.7%
Risk costs in bps of average customer lending		26	18	36	16	14	15	16	26	15
Return on equity based on 13.0% CET1 [2)]		16.0%	20.5%	2.4%	12.1%	14.0%	14.4%	-0.3%	13.0%	9.3%
Risk-weighted assets (end of period)		35,317	36,531	35,130	36,166	35,484	35,745	35,777	35,317	35,484
Employees (internal FTEs, end of period)		6,963	6,972	7,190	7,404	7,558	7,446	7,334	6,963	7,558
Four-quarter rolling average key figures										
Cost/income ratio		62.5%	64.4%	67.3%	70.2%	71.4%	69.0%	67.5%		
Return on equity based on 13.0% CET1 [2)]		12.8%	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	9M2026	9M2025
Commercial net interest income		625	594	583	570	585	545	569	1,802	1,700
Other net interest income[1)]		41	25	43	24	62	47	53	109	162
Net interest income		666	618	627	594	648	592	622	1,911	1,862
Net fee and commission income		126	150	157	210	135	139	147	433	422
Investment income		-0	1	-0	0	0	1	0	1	1
Realised gains and fair value changes on investments		-0	3	2	0	-	-0	2	4	2
Total investment income		-0	3	2	1	0	0	2	5	3
Valuation result and net trading income		-0	26	-51	4	-32	-35	-48	-25	-116
Other income		2	3	2	4	3	2	2	7	7
Total other income		2	29	-49	8	-29	-34	-46	-18	-109
Total income		**794**	**801**	**737**	**812**	**754**	**699**	**726**	**2,331**	**2,178**
Expenses excl. regulatory costs		350	356	346	328	347	318	337	1,052	1,003
Regulatory costs		-6	2	-5	18	-11	13	12	-8	14
Operating expenses		**344**	**358**	**341**	**346**	**336**	**331**	**350**	**1,044**	**1,016**
Gross result		**449**	**443**	**396**	**466**	**418**	**368**	**377**	**1,288**	**1,162**
Addition to loan loss provisions		57	32	46	31	62	42	35	135	139
Result before tax		**392**	**410**	**350**	**435**	**355**	**325**	**342**	**1,153**	**1,023**
Taxation		126	132	112	141	115	113	103	370	331
Non-controlling interests		0	0	0	1	1	0	0	1	2
Net result		**266**	**278**	**237**	**293**	**240**	**212**	**238**	**782**	**690**
Key figures										
Cost/income ratio		43.4%	44.8%	46.3%	42.6%	44.6%	47.4%	48.1%	44.8%	46.7%
Risk costs in bps of average customer lending		19	11	16	11	22	15	13	15	17
Return on equity based on 13.0% CET1 [2)]		26.6%	28.5%	25.0%	31.8%	26.5%	23.4%	26.7%	26.7%	25.5%
Risk-weighted assets (end of period)		31,393	30,327	29,851	28,730	28,130	27,678	28,288	31,393	28,130
Employees (internal FTEs, end of period)		6,276	6,363	6,389	6,393	6,336	6,209	6,117	6,276	6,336
Four-quarter rolling average key figures										
Cost/income ratio		44.2%	44.5%	45.1%	45.6%	48.2%	47.8%	46.2%		
Return on equity based on 13.0% CET1 [2)]		27.9%	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	9M2026	9M2025
Commercial net interest income		1,051	1,012	987	940	911	927	920	3,050	2,758
Other net interest income		82	86	72	68	44	34	48	240	126
Net interest income		1,133	1,098	1,060	1,008	955	961	968	3,290	2,884
Net fee and commission income		235	234	223	180	181	176	180	692	537
Investment income		0	12	0	0	0	2	-	12	2
Realised gains and fair value changes on investments		-3	7	-0	8	1	2	1	4	4
Total investment income		-3	19	-0	9	1	4	1	16	6
Valuation result and net trading income		-5	9	13	43	65	81	68	16	214
Other income		2	30	13	9	7	6	5	45	18
Total other income		-3	39	25	53	72	87	73	61	232
Total income		**1,361**	**1,389**	**1,308**	**1,249**	**1,210**	**1,227**	**1,222**	**4,059**	**3,659**
Expenses excl. regulatory costs		743	730	676	673	645	656	644	2,149	1,945
Regulatory costs		60	59	97	91	60	53	83	217	196
Operating expenses		**803**	**789**	**773**	**764**	**705**	**709**	**727**	**2,365**	**2,141**
Gross result		**559**	**600**	**535**	**485**	**505**	**518**	**495**	**1,693**	**1,518**
Addition to loan loss provisions		69	54	103	86	78	81	78	227	237
Result before tax		**490**	**545**	**431**	**399**	**427**	**437**	**417**	**1,466**	**1,281**
Taxation		173	194	146	93	103	99	102	512	305
Non-controlling interests		55	59	42	63	56	54	52	156	162
Net result		**261**	**293**	**243**	**244**	**268**	**284**	**262**	**798**	**814**
Key figures										
Cost/income ratio		58.9%	56.8%	59.1%	61.2%	58.3%	57.8%	59.5%	58.3%	58.5%
Risk costs in bps of average customer lending		20	16	32	27	25	27	26	22	26
Return on equity based on 13.0% CET1 [2)]		16.9%	19.1%	15.8%	17.5%	18.8%	19.9%	19.1%	17.3%	19.3%
Risk-weighted assets (end of period)		58,163	57,050	55,924	54,975	53,000	52,695	51,750	58,163	53,000
Employees (internal FTEs, end of period)		18,657	18,676	18,537	18,496	18,773	18,864	18,756	18,657	18,773
Four-quarter rolling average key figures										
Cost/income ratio		59.0%	58.8%	59.1%	59.2%	59.5%	58.7%	59.9%		
Return on equity based on 13.0% CET1 [2)]		17.4%	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	9M2026	9M2025
Commercial net interest income		1,087	1,055	1,038	1,014	984	964	1,007	3,180	2,954
Other net interest income		-186	-175	-150	-192	-220	-296	-263	-511	-779
Net interest income		901	880	888	822	763	668	744	2,669	2,175
Net fee and commission income		419	401	372	354	383	360	336	1,191	1,079
Investment income		2	-3	4	0	0	1	0	3	1
Realised gains and fair value changes on investments		-0	5	-1	2	1	2	1	4	4
Total investment income		2	3	3	2	1	3	2	7	6
Valuation result and net trading income		484	586	468	571	659	645	696	1,538	1,999
Other income		-3	9	4	-3	4	18	-18	10	3
Total other income		480	595	473	569	663	662	678	1,548	2,003
Total income		**1,802**	**1,879**	**1,735**	**1,747**	**1,810**	**1,694**	**1,758**	**5,416**	**5,262**
Expenses excl. regulatory costs		929	911	906	883	884	980	871	2,745	2,734
Regulatory costs		20	21	49	151	18	12	39	89	69
Operating expenses		**948**	**932**	**955**	**1,034**	**902**	**991**	**910**	**2,835**	**2,803**
Gross result		**854**	**947**	**781**	**714**	**908**	**702**	**848**	**2,581**	**2,459**
Addition to loan loss provisions		208	142	62	188	134	89	138	412	361
Result before tax		**646**	**804**	**719**	**526**	**774**	**614**	**710**	**2,169**	**2,098**
Taxation		67	208	199	130	202	126	216	474	544
Non-controlling interests		9	11	7	15	14	7	12	27	33
Net result		**570**	**585**	**513**	**381**	**559**	**480**	**482**	**1,667**	**1,521**
Key figures										
Cost/income ratio		52.6%	49.6%	55.0%	59.1%	49.8%	58.5%	51.8%	52.3%	53.3%
Income over average risk-weighted assets (in bps) [1]		506	513	466	469	486	454	466	495	469
Risk costs in bps of average customer lending		39	27	12	38	28	19	29	26	25
Return on equity based on 13.0% CET1 [2]		12.5%	12.5%	10.7%	8.2%	11.8%	10.1%	10.1%	11.9%	10.7%
Risk-weighted assets (end of period)		140,792	143,883	149,182	148,560	149,257	148,467	149,676	140,792	149,257
Employees (internal FTEs, end of period)		17,470	17,398	17,335	17,453	17,488	17,380	17,287	17,470	17,488
Value at Risk trading positions (average)		11.3	10.7	10.4	13.2	14.7	13.9	14.0		
Four-quarter rolling average key figures										
Cost/income ratio		54.0%	53.3%	55.6%	54.7%	55.5%	55.4%	51.9%		
Return on equity based on 13.0% CET1 [2]		11.0%	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	9M2026	9M2025
WB Lending										
Total income		917	860	818	837	884	780	785	2,595	2,450
Income over average risk-weighted assets (in bps) [1]		405	368	346	350	374	334	323	373	343
Risk-weighted assets (end of period)		88,417	92,688	94,143	94,930	96,640	92,665	94,194	88,417	96,640
WB Daily Banking & Trade Finance										
Total income		522	503	487	481	449	463	495	1,512	1,406
Income over average risk-weighted assets (in bps) [1]		1,195	1,131	1,064	1,108	1,069	1,091	1,233	1,129	1,129
Risk-weighted assets (end of period)		17,542	17,372	18,180	18,477	16,222	17,368	16,578	17,542	16,222
WB Financial Markets										
Total income		363	418	370	334	391	371	415	1,152	1,178
Income over average risk-weighted assets (in bps) [1]		540	599	514	468	522	476	551	551	516
Risk-weighted assets (end of period)		27,467	26,364	29,520	28,096	29,068	30,979	31,374	27,467	29,068
WB Treasury & Other										
Total income		0	97	60	95	86	79	64	157	228
Income over average risk-weighted assets (in bps) [1]		1	524	333	528	464	421	339	286	408
Risk-weighted assets (end of period)		7,365	7,459	7,339	7,058	7,327	7,454	7,529	7,365	7,327
Total Wholesale Banking										
Total income		1,802	1,879	1,735	1,747	1,810	1,694	1,758	5,416	5,262
Income over average risk-weighted assets (in bps) [1]		506	513	466	469	486	454	466	495	469
Risk-weighted assets (end of period)		140,792	143,883	149,182	148,560	149,257	148,467	149,676	140,792	149,257

[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	9M2026	9M2025
Commercial net interest income		-	-	-	-	-	-	-	-	-
Other net interest income		90	76	76	76	149	102	107	242	358
Net interest income		90	76	76	76	149	102	107	242	358
Net fee and commission income		-5	-3	2	3	-0	-0	-2	-6	-2
Investment income		89	26	0	0	59	31	20	115	110
Realised gains and fair value changes on investments		-0	0	-0	-0	0	-19	-0	-0	-19
Total investment income		89	26	0	0	59	12	20	115	91
Valuation result and net trading income		-62	-83	-33	-97	-9	47	-44	-178	-6
Other income		69	20	4	29	10	16	6	92	31
Total other income		7	-63	-29	-68	0	63	-38	-86	26
Total income		**181**	**36**	**48**	**11**	**208**	**177**	**88**	**265**	**473**
Expenses excl. regulatory costs		131	148	119	143	129	122	117	398	369
Regulatory costs		0	0	1	0	0	-0	0	1	0
Operating expenses		**131**	**148**	**120**	**143**	**129**	**122**	**117**	**399**	**369**
Gross result		**50**	**-112**	**-72**	**-133**	**79**	**55**	**-30**	**-134**	**104**
Addition to loan loss provisions		4	6	9	0	0	0	0	19	1
Result before tax		**46**	**-118**	**-81**	**-133**	**78**	**55**	**-30**	**-153**	**103**
Taxation		133	30	-23	11	36	38	7	140	81
Non-controlling interests		-	-	-	-	-	-	-	-	-
Net result		**-87**	**-148**	**-58**	**-143**	**43**	**17**	**-37**	**-293**	**22**
Key figures										
Risk-weighted assets (end of period)		16,994	16,977	18,516	17,781	16,644	17,871	18,863	16,994	16,644
Employees (internal FTEs, end of period)		245	223	213	30	18	13	70	245	18

[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	9M2026	9M2025
Result before tax		169	59	26	26	106	91	28	254	225
Risk-weighted assets (end of period)		8,342	8,672	9,534	9,426	9,117	10,139	9,327	8,342	9,117

[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 Sep 2026
TMBThanachart Bank (TTB) (11.6%)	781
Bank of Beijing (13.0%)	2,019
Van Lanschot Kempen (20.3%)	597
Total valuation	**3,396**

[3] Value of ING's stake, based on Bloomberg end of quarter data and FX rates. For ING's 11.6% 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	9M2026	9M2025
Retail Netherlands										
Commercial net interest income		1,111	1,063	1,000	959	926	921	881	3,173	2,729
Net fee and commission income		309	300	293	297	291	283	257	902	831
All other income		-17	78	26	31	15	59	49	86	123
Total income Retail Netherlands		**1,402**	**1,441**	**1,319**	**1,286**	**1,231**	**1,263**	**1,188**	**4,162**	**3,682**
Retail Belgium[1]										
Commercial net interest income		461	450	451	445	417	415	416	1,362	1,248
Net fee and commission income		190	196	189	177	176	163	176	575	515
All other income		35	92	36	70	93	65	63	164	220
Total income Retail Belgium[1]		**687**	**738**	**676**	**692**	**685**	**643**	**655**	**2,101**	**1,983**
Retail Germany										
Commercial net interest income		625	594	583	570	585	545	569	1,802	1,700
Net fee and commission income		126	150	157	210	135	139	147	433	422
All other income		43	57	-4	32	33	14	10	97	57
Total income Retail Germany		**794**	**801**	**737**	**812**	**754**	**699**	**726**	**2,331**	**2,178**
Retail Other										
Commercial net interest income		1,051	1,012	987	940	911	927	920	3,050	2,758
Net fee and commission income		235	234	223	180	181	176	180	692	537
All other income		76	144	97	130	118	125	122	317	364
Total income Retail Other		**1,361**	**1,389**	**1,308**	**1,249**	**1,210**	**1,227**	**1,222**	**4,059**	**3,659**
Retail Banking[1]										
Commercial net interest income		3,248	3,118	3,021	2,913	2,839	2,808	2,787	9,388	8,434
Net fee and commission income		859	880	862	863	783	762	760	2,601	2,305
All other income		137	371	156	262	258	262	243	664	764
Total income Retail Banking[1]		**4,244**	**4,369**	**4,039**	**4,039**	**3,880**	**3,832**	**3,791**	**12,653**	**11,503**
WB Lending										
Commercial net interest income		740	717	706	691	675	649	664	2,164	1,988
Net fee and commission income		189	162	137	155	198	148	121	488	467
All other income		-13	-19	-26	-9	11	-16	0	-57	-5
Total income WB Lending		**917**	**860**	**818**	**837**	**884**	**780**	**785**	**2,595**	**2,450**
WB Daily Banking & Trade Finance										
Commercial net interest income		338	328	323	315	301	306	335	989	942
Net fee and commission income		162	162	149	144	136	142	146	473	424
All other income		21	13	15	21	12	15	13	49	40
Total income WB Daily Banking & Trade Finance		**522**	**503**	**487**	**481**	**449**	**463**	**495**	**1,512**	**1,406**
WB Financial Markets										
Commercial net interest income		-	-	-	-	-	-	-	-	-
Net fee and commission income		69	72	74	48	53	59	61	215	172
All other income		294	346	297	286	339	313	354	937	1,006
Total income WB Financial Markets		**363**	**418**	**370**	**334**	**391**	**371**	**415**	**1,152**	**1,178**
WB Treasury & Other										
Commercial net interest income		9	9	9	8	8	8	8	27	24
Net fee and commission income		-2	5	12	6	-4	12	7	15	15
All other income		-7	83	39	81	82	58	49	115	189
Total income WB Treasury & Other		**0**	**97**	**60**	**95**	**86**	**79**	**64**	**157**	**228**
Wholesale Banking										
Commercial net interest income		1,087	1,055	1,038	1,014	984	964	1,007	3,180	2,954
Net fee and commission income		419	401	372	354	383	360	336	1,191	1,079
All other income		296	423	326	379	444	369	416	1,045	1,229
Total income Wholesale Banking		**1,802**	**1,879**	**1,735**	**1,747**	**1,810**	**1,694**	**1,758**	**5,416**	**5,262**
Corporate Line[1]										
Commercial net interest income		-	-	-	-	-	-	-	-	-
Net fee and commission income		-5	-3	2	3	-0	-0	-2	-6	-2
All other income		186	39	47	8	208	177	89	271	475
Total income Corporate Line[1]		**181**	**36**	**48**	**11**	**208**	**177**	**88**	**265**	**473**
ING Group										
Commercial net interest income		4,335	4,174	4,060	3,928	3,823	3,772	3,794	12,568	11,389
Net fee and commission income		1,273	1,278	1,236	1,221	1,165	1,122	1,094	3,786	3,381
All other income		619	833	528	649	910	809	749	1,979	2,467
Total income ING Group		**6,227**	**6,284**	**5,823**	**5,797**	**5,898**	**5,702**	**5,637**	**18,334**	**17,237**

[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: 3Q2026

Geographical split 3Q2026

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	1,359	1,111	248	573	461	112	739	625	113	582	484	98	662	567	95	420	420	-	-	-
Other net interest income	-278	-102	-176	6	2	5	48	41	7	37	32	5	51	50	1	-27	-27	90	-0	90
Net interest income	1,080	1,008	72	579	463	117	787	666	120	619	516	104	713	617	96	393	393	90	-0	90
Net fee and commission income	382	309	74	253	190	62	152	126	27	113	71	42	193	163	30	184	184	-5	0	-5
Investment income	6	3	3	-0	0	-0	-0	-0	-0	0	0	-0	-4	-3	-1	-0	-0	89	-0	89
Other income	244	82	162	25	34	-8	10	2	8	-12	-14	1	29	11	19	299	299	7	-0	7
Total income	**1,713**	**1,402**	**311**	**857**	**687**	**170**	**948**	**794**	**155**	**720**	**573**	**147**	**933**	**788**	**144**	**875**	**875**	**180**	**-1**	**181**
Expenses excl. regulatory costs	757	518	239	463	373	90	406	350	56	427	380	46	427	362	65	433	433	131	0	131
Regulatory costs	2	2	-	-	-	-	-6	-6	-0	7	7	-	68	53	15	5	5	0	-	0
Operating expenses	**758**	**519**	**239**	**463**	**373**	**90**	**400**	**344**	**56**	**434**	**387**	**46**	**495**	**415**	**80**	**437**	**437**	**131**	**0**	**131**
Gross result	**955**	**883**	**72**	**394**	**314**	**80**	**548**	**449**	**99**	**287**	**186**	**101**	**438**	**373**	**64**	**438**	**438**	**49**	**-1**	**50**
Addition to loan loss provisions	18	2	16	60	63	-3	143	57	86	81	53	29	24	17	7	72	72	4	-	4
Result before tax	**936**	**881**	**56**	**334**	**251**	**83**	**405**	**392**	**12**	**205**	**133**	**72**	**414**	**357**	**57**	**366**	**366**	**45**	**-1**	**46**
Retail Banking	881	881		251	251		392	392		133	133		357	357						
Wholesale Banking	56		56	83		83	12		12	72		72	57		57	366	366	-1	-1	
Corporate Line																		46		46
Result before tax	**936**	**881**	**56**	**334**	**251**	**83**	**405**	**392**	**12**	**205**	**133**	**72**	**414**	**357**	**57**	**366**	**366**	**45**	**-1**	**46**
Customer lending/deposits (in € billion)																				
Residential mortgages	134.1	135.0	-1.0	42.6	42.8	-0.1	103.2	103.8	-0.6	87.2	87.2	-0.0	19.4	19.3	0.2	0.0	0.0	2.3	0.0	2.3
Other customer lending	85.6	56.2	29.4	71.6	54.0	17.5	50.0	16.7	33.3	31.2	8.3	22.9	39.3	26.2	13.1	102.0	102.0	1.1	0.0	1.1
Customer deposits	276.7	229.3	47.4	111.4	97.2	14.3	167.5	164.2	3.3	115.1	113.2	1.9	80.1	72.5	7.6	28.6	28.6	0.2	0.0	0.2
Key figures																				
Cost/income ratio	44.3%	37.0%	76.9%	54.0%	54.3%	52.7%	42.2%	43.4%	36.2%	60.2%	67.6%	31.5%	53.1%	52.7%	55.3%	50.0%	50.0%			
Risk costs in bps of average customer lending	3	0	23	21	26	-6	38	19	107	28	22	51	17	15	22	28	28			
Return on equity based on 13.0% CET1 [2]	25.7%	35.9%	4.4%	16.4%	16.0%	17.9%	20.3%	26.6%	2.4%	11.8%	11.1%	13.6%	19.3%	21.5%	11.8%	12.0%	12.0%			
Risk-weighted assets (end of period)	81,973	54,993	26,980	45,690	35,317	10,373	42,345	31,393	10,952	36,376	25,548	10,828	41,877	32,615	9,262	72,318	72,318	17,072	79	16,994
Employees (internal FTEs, end of period)	20,932	12,497	8,435	8,273	6,963	1,309	7,079	6,276	803	7,072	6,559	513	13,536	12,098	1,439	4,971	4,971	245	-	245
Four-quarter rolling average key figures																				
Cost/income ratio	44.9%	38.3%	72.3%	60.3%	62.5%	52.0%	43.2%	44.2%	37.8%	58.3%	64.9%	32.9%	54.7%	54.8%	54.3%	53.7%	53.7%			
Return on equity based on 13.0% CET1 [2]	24.5%	33.9%	5.4%	13.2%	12.8%	14.5%	21.7%	27.9%	6.4%	14.7%	13.5%	17.3%	19.1%	20.3%	14.8%	10.7%	10.7%			

[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: 9M2026

Geographical split 9M2026

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	3,896	3,173	722	1,700	1,362	338	2,129	1,802	327	1,689	1,403	286	1,928	1,647	281	1,227	1,227	-	-	-
Other net interest income	-831	-246	-584	62	41	21	135	109	25	89	75	14	178	165	13	2	2	241	-1	242
Net interest income	3,065	2,927	138	1,762	1,403	359	2,264	1,911	353	1,778	1,478	300	2,105	1,812	293	1,228	1,228	241	-1	242
Net fee and commission income	1,090	902	188	781	575	206	507	433	75	325	218	107	563	473	89	525	525	-6	0	-6
Investment income	15	9	5	-1	-1	-0	6	5	1	-0	-0	-0	17	16	1	0	0	116	1	115
Other income	970	324	647	124	124	0	-8	-18	10	20	-9	29	139	70	69	780	780	-72	14	-86
Total income	**5,140**	**4,162**	**978**	**2,666**	**2,101**	**565**	**2,769**	**2,331**	**438**	**2,123**	**1,688**	**436**	**2,823**	**2,371**	**452**	**2,534**	**2,534**	**278**	**13**	**265**
Expenses excl. regulatory costs	2,178	1,491	687	1,380	1,111	269	1,222	1,052	170	1,196	1,056	140	1,282	1,093	189	1,287	1,287	401	2	398
Regulatory costs	2	2	-	194	177	17	-9	-8	-0	19	18	1	257	199	58	13	13	1	-	1
Operating expenses	**2,180**	**1,492**	**687**	**1,574**	**1,288**	**286**	**1,214**	**1,044**	**170**	**1,215**	**1,074**	**141**	**1,539**	**1,292**	**247**	**1,301**	**1,301**	**402**	**2**	**399**
Gross result	**2,960**	**2,669**	**291**	**1,092**	**813**	**279**	**1,555**	**1,288**	**268**	**908**	**614**	**294**	**1,285**	**1,079**	**205**	**1,233**	**1,233**	**-123**	**11**	**-134**
Addition to loan loss provisions	99	41	58	201	194	6	300	135	165	111	113	-3	132	114	19	166	166	19	-	19
Result before tax	**2,861**	**2,628**	**233**	**891**	**619**	**273**	**1,255**	**1,153**	**102**	**798**	**501**	**297**	**1,153**	**966**	**187**	**1,066**	**1,066**	**-142**	**11**	**-153**
Retail Banking	2,628	2,628		619	619		1,153	1,153		501	501		966	966						
Wholesale Banking	233		233	273		273	102		102	297		297	187		187	1,066	1,066	11	11	
Corporate Line																		-153		-153
Result before tax	**2,861**	**2,628**	**233**	**891**	**619**	**273**	**1,255**	**1,153**	**102**	**798**	**501**	**297**	**1,153**	**966**	**187**	**1,066**	**1,066**	**-142**	**11**	**-153**
Customer lending/deposits (in € billion)																				
Residential mortgages	134.1	135.0	-1.0	42.6	42.8	-0.1	103.2	103.8	-0.6	87.2	87.2	-0.0	19.4	19.3	0.2	0.0	0.0	2.3	0.0	2.3
Other customer lending	85.6	56.2	29.4	71.6	54.0	17.5	50.0	16.7	33.3	31.2	8.3	22.9	39.3	26.2	13.1	102.0	102.0	1.1	0.0	1.1
Customer deposits	276.7	229.3	47.4	111.4	97.2	14.3	167.5	164.2	3.3	115.1	113.2	1.9	80.1	72.5	7.6	28.6	28.6	0.2	0.0	0.2
Key figures																				
Cost/income ratio	42.4%	35.9%	70.2%	59.1%	61.3%	50.6%	43.8%	44.8%	38.8%	57.2%	63.6%	32.4%	54.5%	54.5%	54.6%	51.3%	51.3%			
Risk costs in bps of average customer lending	6	3	29	23	26	5	27	15	69	13	17	-2	31	35	19	22	22			
Return on equity based on 13.0% CET1 [2]	26.1%	35.7%	6.2%	14.3%	13.0%	18.3%	20.9%	26.7%	6.1%	15.5%	14.2%	18.4%	18.2%	19.7%	13.1%	11.3%	11.3%			
Risk-weighted assets (end of period)	81,973	54,993	26,980	45,690	35,317	10,373	42,345	31,393	10,952	36,376	25,548	10,828	41,877	32,615	9,262	72,318	72,318	17,072	79	16,994
Employees (internal FTEs, end of period)	20,932	12,497	8,435	8,273	6,963	1,309	7,079	6,276	803	7,072	6,559	513	13,536	12,098	1,439	4,971	4,971	245	-	245

[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 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026
Cash and balances with central banks	69,770	64,954	69,770	64,954		
Loans and advances to banks	38,402	30,311	38,402	30,311	0	0
Financial assets at fair value through profit or loss						
- trading assets	63,846	64,728	63,847	64,729	-1	-1
- non-trading derivatives	1,912	1,501	1,912	1,501		
- designated as at fair value through profit or loss	3,617	3,455	3,617	3,455		
- mandatorily at fair value through profit or loss	92,383	90,373	92,383	90,373		
Financial assets at fair value through OCI						
- equity securities fair value OCI	2,918	2,647	2,918	2,647		
- debt securities fair value OCI	56,274	56,765	56,274	56,765		
- loans and advances fair value OCI	3,457	3,631	3,457	3,631		
Securities at amortised cost	68,515	67,985	68,515	67,985		
Loans and advances to customers						
- customer lending	769,671	761,635	769,750	761,715	-79	-80
- provision for loan losses	-6,199	-6,015	-6,199	-6,015		
Investments in associates and joint ventures	761	1,184	761	1,184	-0	
Property and equipment	2,750	2,651	2,750	2,651		
Intangible assets	1,783	1,740	1,783	1,740		
Current tax assets	391	408	390	408	1	0
Deferred tax assets	1,295	908	1,294	907	1	1
Other assets	9,862	11,897	9,852	11,887	10	10
Total assets	**1,181,407**	**1,160,759**	**1,181,476**	**1,160,828**	**-69**	**-69**

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		69,770	64,954	68,587	52,889	82,871	75,565	94,098
Loans and advances to banks		38,402	30,311	31,248	21,204	35,628	50,080	36,414
Financial assets at fair value through profit or loss								
- trading assets		63,846	64,728	61,862	55,730	60,689	64,744	67,275
- non-trading derivatives		1,912	1,501	1,983	1,657	1,597	2,075	1,810
- designated as at fair value through profit or loss		3,617	3,455	3,290	3,448	4,054	3,951	5,266
- mandatorily at fair value through profit or loss		92,383	90,373	90,036	72,322	80,753	81,715	75,944
Financial assets at fair value through OCI								
- equity securities fair value OCI		2,918	2,647	2,712	2,607	2,540	2,753	2,591
- debt securities fair value OCI		56,274	56,765	56,618	50,817	49,340	45,618	43,307
- loans and advances fair value OCI		3,457	3,631	3,225	3,238	1,877	1,475	1,507
Securities at amortised cost		68,515	67,985	63,614	53,867	54,107	53,805	53,668
Loans and advances to customers								
- customer lending		769,671	761,635	744,039	727,599	709,034	694,664	688,481
- provision for loan losses		-6,199	-6,015	-5,996	-5,894	-5,828	-5,771	-5,841
Investments in associates and joint ventures		761	1,184	1,524	1,607	1,552	1,536	1,663
Property and equipment		2,750	2,651	2,589	2,478	2,432	2,418	2,399
Intangible assets		1,783	1,740	1,552	1,510	1,459	1,409	1,374
Current tax assets		391	408	524	458	383	489	450
Deferred tax assets		1,295	908	996	893	929	949	1,012
Other assets[1)]		9,862	11,897	9,107	7,975	8,942	9,285	7,485
Total assets		**1,181,407**	**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 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026
Deposits from banks	28,745	31,687	28,753	31,694	-8	-7
Customer deposits	779,705	773,179	782,100	775,251	-2,396	-2,071
Financial liabilities at fair value through profit or loss						
- trading liabilities	30,519	26,318	30,519	26,318		
- non-trading derivatives	1,698	1,257	1,698	1,257		
- designated as at fair value through profit or loss	78,661	75,738	78,656	75,732	5	5
Current tax liability	615	517	574	478	42	39
Deferred tax liabilities	255	363	255	363		
Provisions	957	902	922	868	35	34
Other liabilities	13,608	14,331	13,436	13,670	173	661
Debt securities in issue	176,897	166,011	132,108	118,447	44,789	47,564
Senior non-preferred debt			44,767	47,546	-44,767	-47,546
Subordinated loans	18,684	19,068	18,686	19,070	-1	-1
Total liabilities	**1,130,343**	**1,109,372**	**1,132,473**	**1,110,693**	**-2,129**	**-1,321**
Shareholders' equity	49,980	50,246	47,920	48,994	2,060	1,253
Non-controlling interests	1,083	1,141	1,083	1,141		
Total equity	**51,063**	**51,387**	**49,003**	**50,134**	**2,060**	**1,253**
Total liabilities and equity	**1,181,407**	**1,160,759**	**1,181,476**	**1,160,828**	**-69**	**-69**

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		28,745	31,687	32,392	18,517	26,694	20,891	21,158
Customer deposits		779,705	773,179	753,063	721,367	736,134	738,079	733,706
Financial liabilities at fair value through profit or loss								
- trading liabilities		30,519	26,318	28,142	23,427	23,237	26,387	25,933
- non-trading derivatives		1,698	1,257	1,618	1,338	1,456	2,499	1,594
- designated as at fair value through profit or loss		78,661	75,738	71,678	55,768	68,453	64,637	60,792
Current tax liability		615	517	407	411	443	359	302
Deferred tax liabilities		255	363	319	365	314	310	332
Provisions		957	902	916	941	791	765	715
Other liabilities		13,608	14,331	14,012	11,989	13,793	15,104	13,258
Debt securities in issue		176,897	166,011	163,281	151,231	151,360	151,016	151,228
Subordinated loans		18,684	19,068	19,617	18,100	19,116	16,566	17,092
Total liabilities		**1,130,343**	**1,109,372**	**1,085,446**	**1,003,452**	**1,041,792**	**1,036,614**	**1,026,109**
Shareholders' equity		49,980	50,246	50,872	49,698	49,447	49,115	51,675
Non-controlling interests		1,083	1,141	1,192	1,255	1,120	1,031	1,119
Total equity		**51,063**	**51,387**	**52,064**	**50,953**	**50,567**	**50,146**	**52,794**
Total liabilities and equity		**1,181,407**	**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 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026
Share capital	29	29	525	525	-497	-496
Share premium	17,116	17,116	16,542	16,542	575	575
Revaluation reserve equity securities	1,743	1,468	1,743	1,468		
Revaluation reserve debt instruments	-151	-37	-151	-37		
Revaluation reserve cash flow hedge	-2,362	-1,198	-2,362	-1,198		
Other revaluation reserve	149	154	149	154		
Remeasurement of the net defined benefit asset/liability	-312	-313	-312	-313		
Currency translation reserve	-2,495	-2,476	-2,496	-2,476	0	0
Treasury shares	-842	-1,454			-842	-1,454
Liability credit reserve	-60	-71	-60	-71		
Retained earnings and other reserves	31,812	33,524	29,007	30,907	2,805	2,617
Net result year to date	5,353	3,503	5,334	3,492	19	11
Shareholders' equity	**49,980**	**50,246**	**47,920**	**48,994**	**2,060**	**1,253**
Non-controlling interests	1,083	1,141	1,083	1,141		
Total equity	**51,063**	**51,387**	**49,003**	**50,134**	**2,060**	**1,253**
Key figures						
Shareholders' equity per share in €	17.58	17.57				
Shares outstanding in the market (in million)	2,844	2,860				

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	29	30	30	31	31
Share premium		17,116	17,116	17,116	17,116	17,116	17,116	17,116
Revaluation reserve equity securities		1,743	1,468	1,531	1,444	1,369	1,838	1,697
Revaluation reserve debt instruments		-151	-37	-106	-41	-260	-302	-412
Revaluation reserve cash flow hedge		-2,362	-1,198	-1,613	-1,096	-1,156	-1,199	-1,522
Other revaluation reserve		149	154	155	156	146	146	151
Remeasurement of the net defined benefit asset/liability		-312	-313	-335	-345	-334	-341	-326
Currency translation reserve		-2,495	-2,476	-2,613	-2,774	-2,846	-2,798	-2,168
Treasury shares		-842	-1,454	-1,023	-2,404	-1,670	-2,746	-1,528
Liability credit reserve		-60	-71	-36	-49	-44	-20	6
Retained earnings and other reserves		31,812	33,524	36,211	31,334	32,180	34,260	37,175
Net result year to date		5,353	3,503	1,556	6,327	4,917	3,130	1,455
Shareholders' equity		**49,980**	**50,246**	**50,872**	**49,698**	**49,447**	**49,115**	**51,675**
Non-controlling interests		1,083	1,141	1,192	1,255	1,120	1,031	1,119
Total equity		**51,063**	**51,387**	**52,064**	**50,953**	**50,567**	**50,146**	**52,794**
Key figures								
Shareholders' equity per share in €		17.58	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 Sep 2026	30 Jun 2026	30 Sep 2026	30 Jun 2026
Shareholders' equity (parent)	49,980	50,246	47,920	48,994
- Reserved profit not included in CET1 capital	-3,435	-2,725	-1,842	-1,942
- Minority interests, counting as CET1 capital	759	550	759	550
- Goodwill and intangibles deductible from CET1	-1,288	-1,219	-1,288	-1,219
- Deferred tax liabilities associated to intangible assets	43	35	43	35
- Shortfall on expected loan loss provision	-989	-1,060	-989	-1,060
- Adjustment Revaluation reserve bonds				
- Adjustment Revaluation reserve equity				
- Adjustment Revaluation reserve real estate				
- Adjustment Revaluation reserve cash flow hedge	2,497	1,407	2,497	1,407
- Treasury shares (ING Group)			-1	-1
- Prudent Valuation adjustment	-781	-754	-781	-755
- Own credit risk	60	71	60	71
- Defined benefit remeasurement				
- Defined benefit pension fund assets	-466	-464	-466	-464
- Deferred tax assets	-19	-28	-19	-28
- Own credit risk adjustments to derivatives (DVA)	-47	-29	-47	-29
- Irrevocable Payment Commitment (IPC)	-683	-691	-683	-691
- Excess of provisions over expected losses eligible				
- Non-Performing Exposure Prudential Backstop (Pillar I)	-325	-309	-325	-309
- Non-Performing Exposure Prudential Backstop (Pillar II)	-293	-338		
Regulatory adjustments	-4,966	-5,554	-3,082	-4,434
Available common equity Tier 1 capital	**45,014**	**44,692**	**44,839**	**44,560**
Subordinated loans qualifying as Tier 1 capital	7,509	8,906	7,510	8,907
Regulatory adjustments additional Tier 1	116	114	116	114
Available Tier 1 capital	**52,640**	**53,712**	**52,465**	**53,581**
Supplementary capital - Tier 2 bonds	9,803	10,135	9,806	10,135
Regulatory adjustments Tier 2	55	67	55	67
Available Total capital	**62,498**	**63,914**	**62,325**	**63,783**
Risk-weighted assets	337,651	341,946	337,120	341,396
Common equity Tier 1 ratio	**13.3%**	**13.1%**	**13.3%**	**13.1%**
Tier 1 ratio	15.6%	15.7%	15.6%	15.7%
Total capital ratio	18.5%	18.7%	18.5%	18.7%

ING 2.8 Funding

ING Group: Maturity ladder outstanding long-term debt 30 September 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	8,766	2,236	2,025	4,427	3,378	1,382	2,573	254	1,368	225	401	3,318
ING Bank covered bond	6,467	6,839	7,051	703	4,106	5,693	7,025	6,487	6,818	4,503	2,586	2,026	750	3,851
ING Bank RMBS	1,745	914	1,000											4,393
ING Group senior debt [2]	9,752	7,562	5,141		2,571	7,244	7,358	7,779	3,847	4,816	1,969	2,775	3,944	4,951
ING Bank Tier 2	140											121		
ING Group Tier 2	2,500	2,500	1,000							1,729	1,877	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 Sep 2026	30 Jun 2026
Loan-to-deposit ratio	0.98	0.98
Funding mix		
Customer deposits (private individuals)	49%	50%
Customer deposits (other)	23%	22%
Repurchase agreements	7%	7%
Interbank	2%	3%
CD/CP	7%	6%
Long-term senior debt	11%	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 - 30 September 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	68.5	56.3	-0.1	3.7	128.5	-0.1
of which Government bonds	33.7	33.6	-0.1	0.2	67.5	-0.1
of which Central bank bonds	4.8				4.8	0.0
of which Sub-sovereign, Supranationals and Agencies	20.1	17.2	-0.0	0.4	37.7	-0.0
of which Covered bonds	5.4	3.6	0.0		9.0	0.0
of which Corporate bonds	0.1	0.2	0.0	0.2	0.4	0.0
of which Financial institutions bonds	0.5	1.1	-0.0	1.9	3.5	-0.0
of which asset-backed securities	4.0	0.6	-0.0	1.0	5.6	-0.0
Total equity securities		2.9	1.7		2.9	1.7
Total Investments	**68.5**	**59.2**	**1.6**	**3.7**	**131.4**	**1.6**

Total investments contains banking book but excludes the trading book.

ING 3.1 Customer lending/deposits: 3Q2026 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	**384.8**	**383.5**	**132.8**	**43.1**	**103.2**	**104.5**	**-1.0**	**0.0**	**0.0**	**0.0**	**-1.0**	**2.3**
Net core lending growth	6.9	6.9	2.8	0.2	2.1	1.8	0.0				0.0	0.0
Treasury	-3.0	-2.4	-0.4	-0.5	-1.5	-0.1	-0.5				-0.5	
Acquisitions / divestments / run-off[1)]	-0.2	-0.1	-0.1									-0.1
FX impact and other	0.2	0.2				0.2						
End of period	**388.8**	**388.1**	**135.0**	**42.8**	**103.8**	**106.5**	**-1.5**	**0.0**	**0.0**	**0.0**	**-1.5**	**2.3**
Other customer lending												
Beginning 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**
Net core lending growth	4.1	1.6	1.0	-1.0	0.7	0.8	2.5	3.2	-1.4	0.5	0.3	
Treasury	-0.0	-0.1	-1.0	-0.1	-0.6	1.5	0.1				0.1	
Acquisitions / divestments / run-off[2)]	-0.2	-0.0	-0.0				-0.1				-0.1	-0.2
FX impact and other	0.2	-0.4				-0.4	0.5	0.4	0.1		-0.0	0.1
End of period	**380.8**	**161.5**	**56.2**	**54.0**	**16.7**	**34.6**	**218.2**	**166.4**	**33.0**	**11.2**	**7.6**	**1.1**
Customer deposits												
Beginning 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**
Net core deposit growth	12.1	2.7	-0.0	0.6	-2.1	4.2	9.4	0.0	9.1	0.3	-0.0	
Treasury	-4.7	-3.9	-4.1	0.3	-0.1	-0.1	-0.8				-0.8	
Acquisitions / divestments / run-off[3)]	-0.2	-0.0	-0.0				-0.0				-0.0	-0.2
FX impact and other	-0.7	-0.6				-0.6	-0.0	0.0	-0.1	0.1	-0.0	-0.0
End of period	**779.7**	**676.4**	**229.3**	**97.2**	**164.2**	**185.7**	**103.2**	**0.0**	**77.6**	**14.3**	**11.2**	**0.2**

[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		**384.8**	**376.3**	**369.1**	**362.0**	**354.3**	**348.9**	**345.2**
Net core lending growth		6.9	7.1	5.9	7.6	7.7	7.2	6.0
Treasury		-3.0	0.8	-0.5	-1.1	-0.3	0.1	-1.0
Acquisitions / divestments / run-off[1)]		-0.2	-0.2	0.2	-0.1	-0.1	-0.1	-0.1
FX impact and other[4) 5)]		0.2	0.8	1.6	0.7	0.3	-1.8	-1.3
End of period		**388.8**	**384.8**	**376.3**	**369.1**	**362.0**	**354.3**	**348.9**
Other customer lending								
Beginning of period		**376.8**	**367.7**	**358.5**	**347.1**	**340.3**	**339.6**	**340.9**
Net core lending growth		4.1	8.1	9.1	12.8	6.5	8.2	0.8
Treasury		-0.0	0.6	-0.9	0.1	0.9	-1.4	0.8
Acquisitions / divestments / run-off[2)]		-0.2	-0.3	-0.4	-0.1	-0.1	-0.1	-0.1
FX impact and other[4) 5) 6) 7)]		0.2	0.7	1.3	-1.4	-0.7	-5.9	-2.8
End of period		**380.8**	**376.8**	**367.7**	**358.5**	**347.1**	**340.3**	**339.6**
Customer deposits								
Beginning of period		**773.2**	**753.1**	**721.4**	**736.1**	**738.1**	**733.7**	**691.7**
Net core deposit growth		12.1	15.9	7.2	9.5	-0.2	6.2	22.6
Treasury		-4.7	3.9	24.2	-24.8	-1.5	1.2	20.4
Acquisitions / divestments / run-off[3)]		-0.2	-0.1	-0.4	-0.0	-0.0	-0.0	-0.0
FX impact and other[4)]		-0.7	0.4	0.7	0.6	-0.3	-3.0	-1.0
End of period		**779.7**	**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, 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		**383.5**	**375.1**	**370.2**	**362.9**	**355.2**	**349.8**	**345.9**
Net core lending growth		6.9	7.1	5.9	7.6	7.7	7.2	6.0
Treasury		-2.4	0.7	-0.5	-0.9	-0.2	0.1	-0.8
Acquisitions / divestments / run-off[1)]		-0.1	-0.1	0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other[2) 4)]		0.2	0.8	-0.8	0.7	0.3	-1.8	-1.3
End of period		**388.1**	**383.5**	**375.1**	**370.2**	**362.9**	**355.2**	**349.8**
Other customer lending								
Beginning of period		**160.4**	**155.3**	**154.0**	**151.7**	**150.4**	**147.6**	**144.1**
Net core lending growth		1.6	5.0	3.5	2.5	0.9	4.1	2.6
Treasury		-0.1	0.2	-0.7	0.1	0.8	-1.1	0.7
Acquisitions / divestments / run-off[1)]		-0.0	0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other[2) 3) 4)]		-0.4	-0.2	-1.4	-0.2	-0.5	-0.2	0.3
End of period		**161.5**	**160.4**	**155.3**	**154.0**	**151.7**	**150.4**	**147.6**
Customer deposits								
Beginning of period		**678.2**	**658.7**	**636.8**	**642.3**	**650.9**	**643.1**	**612.0**
Net core deposit growth		2.7	16.7	4.3	11.3	-7.1	8.9	17.0
Treasury		-3.9	2.6	17.9	-17.4	-1.5	1.2	14.7
Acquisitions / divestments / run-off		-0.0	-0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other[2)]		-0.6	0.2	-0.2	0.6	-0.0	-2.3	-0.5
End of period		**676.4**	**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		**132.8**	**130.1**	**127.7**	**125.3**	**122.6**	**120.0**	**117.8**
Net core lending growth		2.8	2.7	2.2	2.8	2.8	2.8	2.7
Treasury		-0.4	0.1	-0.1	-0.3	-0.1	-0.1	-0.3
Acquisitions / divestments / run-off[1)]		-0.1	-0.1	0.3	-0.1	-0.1	-0.1	-0.1
FX impact and other								
End of period		**135.0**	**132.8**	**130.1**	**127.7**	**125.3**	**122.6**	**120.0**
Other customer lending								
Beginning of period		**56.2**	**53.4**	**51.5**	**50.1**	**49.2**	**48.0**	**46.5**
Net core lending growth		1.0	2.0	1.9	1.0	1.1	1.3	1.7
Treasury		-1.0	0.8	0.1	0.4	-0.2	-0.1	-0.2
Acquisitions / divestments / run-off[1)]		-0.0	0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period		**56.2**	**56.2**	**53.4**	**51.5**	**50.1**	**49.2**	**48.0**
Customer deposits								
Beginning of period		**233.4**	**223.6**	**209.1**	**220.0**	**218.3**	**215.2**	**200.7**
Net core deposit growth		-0.0	5.2	-0.1	5.4	0.9	5.1	0.2
Treasury		-4.1	4.6	14.6	-16.2	0.7	-2.0	14.4
Acquisitions / divestments / run-off		-0.0	-0.0	-0.1	-0.0	-0.0	-0.0	-0.0
FX impact and other								
End of period		**229.3**	**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		**43.1**	**42.7**	**44.9**	**44.5**	**44.4**	**44.4**	**44.6**
Net core lending growth		0.2	0.3	0.3	0.3	0.2	0.3	0.1
Treasury		-0.5	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		**42.8**	**43.1**	**42.7**	**44.9**	**44.5**	**44.4**	**44.4**
Other customer lending								
Beginning of period		**55.1**	**54.3**	**55.2**	**54.2**	**55.4**	**53.6**	**53.7**
Net core lending growth		-1.0	1.6	-0.0	1.0	-1.2	1.5	-0.2
Treasury		-0.1	-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		**54.0**	**55.1**	**54.3**	**55.2**	**54.2**	**55.4**	**53.6**
Customer deposits								
Beginning of period		**96.3**	**97.0**	**96.5**	**96.4**	**98.0**	**97.0**	**97.1**
Net core deposit growth		0.6	-0.1	0.5	0.2	-1.5	1.0	-0.3
Treasury		0.3	-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		**97.2**	**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		**103.2**	**100.9**	**99.9**	**99.0**	**97.3**	**95.8**	**95.1**
Net core lending growth		2.1	1.8	1.3	1.3	1.8	1.2	1.0
Treasury		-1.5	0.5	-0.3	-0.4	-0.0	0.2	-0.3
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**103.8**	**103.2**	**100.9**	**99.9**	**99.0**	**97.3**	**95.8**
Other customer lending								
Beginning of period		**16.6**	**16.4**	**16.6**	**16.5**	**16.0**	**15.9**	**15.1**
Net core lending growth		0.7	0.5	0.6	0.4	0.2	0.5	0.5
Treasury		-0.6	-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		**16.7**	**16.6**	**16.4**	**16.6**	**16.5**	**16.0**	**15.9**
Customer deposits								
Beginning of period		**166.4**	**159.2**	**157.7**	**157.2**	**165.5**	**166.4**	**151.1**
Net core deposit growth		-2.1	7.8	0.8	0.8	-8.4	-1.1	15.3
Treasury		-0.1	-0.6	0.7	-0.3	0.1	0.2	-0.0
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**164.2**	**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		**104.5**	**101.4**	**97.7**	**94.1**	**90.9**	**89.5**	**88.4**
Net core lending growth		1.8	2.3	2.1	3.2	2.9	2.9	2.2
Treasury		-0.1	0.0	-0.0	-0.0	-0.0	0.0	
Acquisitions / divestments / run-off								
FX impact and other		0.2	0.8	1.6	0.4	0.3	-1.5	-1.1
End of period		**106.5**	**104.5**	**101.4**	**97.7**	**94.1**	**90.9**	**89.5**
Other customer lending								
Beginning of period		**32.6**	**31.2**	**30.7**	**30.9**	**29.7**	**30.2**	**28.8**
Net core lending growth		0.8	1.0	1.0	0.2	0.8	0.8	0.6
Treasury		1.5	0.5	-0.3	-0.4	0.5	-0.6	0.7
Acquisitions / divestments / run-off								
FX impact and other		-0.4	-0.2	-0.2	0.1	-0.1	-0.6	0.1
End of period		**34.6**	**32.6**	**31.2**	**30.7**	**30.9**	**29.7**	**30.2**
Customer deposits								
Beginning of period		**182.2**	**178.9**	**173.4**	**168.7**	**169.0**	**164.5**	**163.2**
Net core deposit growth		4.2	3.9	3.1	4.9	2.0	3.9	1.8
Treasury		-0.1	-0.9	1.8	-0.7	-2.3	3.0	0.0
Acquisitions / divestments / run-off								
FX impact and other		-0.6	0.2	0.6	0.6	-0.0	-2.3	-0.5
End of period		**185.7**	**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		**-1.0**	**-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	0.0
Treasury		-0.5	0.1	-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**-1.5**	**-1.0**	**-1.2**	**-1.2**	**-0.9**	**-0.9**	**-0.9**
Other customer lending								
Beginning of period		**215.2**	**211.1**	**204.2**	**195.2**	**189.7**	**191.7**	**196.5**
Net core lending growth		2.5	3.0	5.6	10.3	5.7	4.1	-1.8
Treasury		0.1	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	-0.1
FX impact and other[2)]		0.5	0.8	1.5	-1.2	-0.2	-5.7	-3.1
End of period		**218.2**	**215.2**	**211.1**	**204.2**	**195.2**	**189.7**	**191.7**
Customer deposits								
Beginning of period		**94.5**	**93.9**	**84.6**	**93.9**	**87.2**	**90.6**	**79.6**
Net core deposit growth		9.4	-0.8	2.9	-1.8	6.9	-2.7	5.6
Treasury		-0.8	1.3	6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off								
FX impact and other		-0.0	0.2	0.1	-0.0	-0.2	-0.7	-0.4
End of period		**103.2**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period		**162.9**	**159.8**	**151.0**	**148.4**	**143.9**	**149.6**	**152.3**
Net core lending growth		3.2	2.4	7.8	2.4	4.7	-1.2	-0.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other		0.4	0.6	1.1	0.1	-0.2	-4.5	-2.4
End of period		**166.4**	**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**	**0.0**	**0.1**	**0.4**
Net core deposit growth		0.0	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	-0.0
End of period		**0.0**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period		**34.2**	**34.1**	**36.8**	**31.7**	**30.9**	**27.2**	**28.0**
Net core lending growth		-1.4	-0.1	-3.1	6.4	0.8	4.9	-1.3
Treasury								
Acquisitions / divestments / run-off								
FX impact and other[1) 2)]		0.1	0.2	0.4	-1.3	-0.0	-1.2	0.4
End of period		**33.0**	**34.2**	**34.1**	**36.8**	**31.7**	**30.9**	**27.2**
Customer deposits								
Beginning of period		**68.6**	**68.4**	**63.5**	**67.1**	**62.8**	**66.5**	**62.4**
Net core deposit growth		9.1	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	-0.1	0.0	-0.1	-0.3	-0.1
End of period		**77.6**	**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**	**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**	**0.0**
Other customer lending								
Beginning of period		**10.7**	**9.8**	**8.9**	**8.1**	**7.9**	**7.8**	**9.0**
Net core lending growth		0.5	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		**11.2**	**10.7**	**9.8**	**8.9**	**8.1**	**7.9**	**7.8**
Customer deposits								
Beginning of period		**13.9**	**14.8**	**16.4**	**14.9**	**12.6**	**12.1**	**10.9**
Net core deposit growth		0.3	-1.1	-1.7	1.6	2.4	0.9	1.6
Treasury								
Acquisitions / divestments / run-off								
FX impact and other		0.1	0.2	0.2	-0.1	-0.1	-0.4	-0.4
End of period		**14.3**	**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		**-1.0**	**-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	0.0
Treasury		-0.5	0.1	-0.0	-0.2	-0.1	0.0	-0.2
Acquisitions / divestments / run-off								
FX impact and other								
End of period		**-1.5**	**-1.0**	**-1.2**	**-1.2**	**-0.9**	**-0.9**	**-0.9**
Other customer lending								
Beginning of period		**7.3**	**7.3**	**7.6**	**6.9**	**7.0**	**7.1**	**7.2**
Net core lending growth		0.3	-0.3	-0.0	0.6	-0.1	0.3	-0.2
Treasury		0.1	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	-0.1
FX impact and other								
End of period		**7.6**	**7.3**	**7.3**	**7.6**	**6.9**	**7.0**	**7.1**
Customer deposits								
Beginning of period		**12.0**	**10.7**	**4.7**	**12.0**	**11.8**	**11.7**	**5.9**
Net core deposit growth		-0.0	0.0	-0.4	0.2	0.1	0.0	0.0
Treasury		-0.8	1.3	6.3	-7.4	0.0	0.0	5.8
Acquisitions / divestments / run-off								
FX impact and other		-0.0	-0.0	-0.0	0.0	0.0	0.0	0.0
End of period		**11.2**	**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		**2.3**	**2.4**	**0.0**				
Net core lending growth								
Treasury								
Acquisitions / divestments / run-off[2]		-0.1	-0.1	-0.1				
FX impact and other[3]				2.5				
End of period		**2.3**	**2.3**	**2.4**				
Other customer lending								
Beginning of period		**1.2**	**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	-0.2				
FX impact and other[3]		0.1	0.1	1.3		0.0	0.0	-0.0
End of period		**1.1**	**1.2**	**1.4**	**0.3**	**0.3**	**0.3**	**0.2**
Customer deposits								
Beginning of period		**0.4**	**0.5**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Net core deposit growth								
Treasury								
Acquisitions / divestments / run-off[2]		-0.2	-0.1	-0.2				
FX impact and other[3]		-0.0	0.0	0.8				
End of period		**0.2**	**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.

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