



**Consolidated balance sheet of ING Bank as at 31 December 2015**

| amounts in millions of euros                                | 2015    |
|---|---------|
| <b>ASSETS</b>   |         |
| Cash and balances with central banks                        | 21,458  |
| Amounts due from banks                                      | 29,966  |
| Financial assets at fair value through profit and loss      |         |
| - trading assets  | 131,485 |
| - non-trading derivatives                                   | 3,216   |
| - designated as at fair value through profit and loss       | 3,234   |
| Investments   |         |
| - available-for-sale  | 87,000  |
| - held-to-maturity  | 7,826   |
| Loans and advances to customers                             | 536,543 |
| Investments in associates                                   | 842     |
| Real estate investments                                     | 77      |
| Property and equipment                                      | 2,027   |
| Intangible assets   | 1,567   |
| Assets held for sale  | -       |
| Other assets  | 13,287  |
| Total assets  | 838,528 |
| <b>EQUITY</b>   |         |
| Shareholders' equity (parent)                               | 40,857  |
| Minority interests  | 638     |
| Total equity  | 41,495  |
| <b>LIABILITIES</b>  |         |
| Subordinated loans  | 15,920  |
| Debt securities in issue                                    | 117,556 |
| Amounts due to banks  | 33,808  |
| Customer deposits and other funds on deposit                | 508,740 |
| Financial liabilities at fair value through profit and loss |         |
| - trading liabilities                                       | 88,807  |
| -non-trading derivatives                                    | 4,364   |
| -designated as at fair value through profit and loss        | 12,616  |
| Liabilities held for sale                                   |         |
| Other liabilities   | 15,222  |
| Total liabilities   | 797,033 |
| Total liabilities and equity                                | 838,528 |