

## 2.1 Consolidated annual accounts

# Notes to the consolidated balance sheet of ING Group

amounts in millions of euros, unless stated otherwise

**ASSETS****1 CASH AND BALANCES WITH CENTRAL BANKS****Cash and balances with central banks**

	2007	2006
Amounts held at central banks	<b>8,376</b>	10,511
Cash and bank balances	<b>3,664</b>	3,563
Short term deposits insurance operations	<b>366</b>	252
	<b>12,406</b>	14,326

**2 AMOUNTS DUE FROM BANKS****Amounts due from banks**

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Loans and advances to banks	<b>14,451</b>	4,660	<b>31,339</b>	31,751	<b>45,790</b>	36,411
Cash advances, overdrafts and other balances	<b>1,065</b>	285	<b>2,033</b>	3,176	<b>3,098</b>	3,461
	<b>15,516</b>	4,945	<b>33,372</b>	34,927	<b>48,888</b>	39,872
Loan loss provision	<b>-11</b>		<b>-2</b>	-4	<b>-13</b>	-4
	<b>15,505</b>	4,945	<b>33,370</b>	34,923	<b>48,875</b>	39,868

Amounts due from banks, at 31 December 2007, included receivables with regard to securities which have been acquired in reverse repurchase transactions amounting to EUR 2,472 million (2006: EUR 2,249 million) and assets held under finance lease contracts amounting to EUR 232 million (2006: EUR 277 million).

As at 31 December 2007, the non-subordinated receivables amounted to EUR 48,705 million (2006: EUR 39,774 million), and the subordinated receivables amounted to EUR 170 million (2006: EUR 94 million).

No individual amount due from banks has terms and conditions that materially affect the amount, timing or certainty of consolidated cash flows of the Group. For details on significant concentrations see 'Risk management' section.

**3 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS****Financial assets at fair value through profit and loss**

	2007	2006
Trading assets	<b>193,213</b>	193,977
Investments for risk of policyholders	<b>114,827</b>	110,547
Non-trading derivatives	<b>7,637</b>	6,521
Designated as at fair value through profit and loss	<b>11,453</b>	6,425
	<b>327,130</b>	317,470

**Trading assets by type**

	2007	2006
Equity securities	<b>11,112</b>	14,717
Debt securities	<b>37,345</b>	38,287
Derivatives	<b>28,592</b>	22,514
Loans and receivables	<b>116,164</b>	118,459
	<b>193,213</b>	193,977

As at 31 December 2007, the balance sheet value included equity securities which were lent or sold in repurchase transactions amounting to EUR 4 million (2006: EUR 13 million) and nil (2006: nil), respectively. As at 31 December 2007, the balance sheet value included debt securities which were lent or sold in repurchase transactions amounting to EUR 386 million (2006: EUR 42 million) and EUR 629 million (2006: EUR 4,303 million), respectively.