

#### Available-for-sale equity securities by insurance and banking operations

	2007	Listed 2006	2007	Unlisted 2006	2007	Total 2006
Insurance operations	14,082	14,376	2,240	1,951	16,322	16,327
Banking operations	3,309	1,093	316	805	3,625	1,898
	<b>17,391</b>	15,469	<b>2,556</b>	2,756	<b>19,947</b>	18,225

#### Debt securities by insurance and banking operations

	2007	Available-for-sale 2006	2007	Held-to-maturity 2006	2007	Total 2006
Insurance operations	115,944	124,163			115,944	124,163
Banking operations	140,006	151,533	16,753	17,660	156,759	169,193
	<b>255,950</b>	275,696	<b>16,753</b>	17,660	<b>272,703</b>	293,356

As at 31 December 2007, the balance sheet value included equity securities which were lent or sold in repurchase transactions amounting to EUR 13 million (2006: EUR 20 million) and nil (2006: nil), respectively, and debt securities which were lent or sold in repurchase transactions amounting to EUR 4,114 million (2006: EUR 2,119 million) and EUR 38,214 million (2006: EUR 37,804 million), respectively.

Borrowed debt securities are not recognised in the balance sheet and amounted to EUR 170 million as at 31 December 2007 (2006: EUR 460 million).

Investments in connection with the insurance operations with a combined carrying value of EUR 69 million (2006: EUR 43 million) were non-income-producing for the year ended 31 December 2007.

## 5 LOANS AND ADVANCES TO CUSTOMERS

#### Loans and advances to customers by insurance and banking operations

	2007	2006
Insurance operations	27,576	37,606
Banking operations	528,540	440,375
	<b>556,116</b>	477,981
Eliminations	-3,152	-3,544
	<b>552,964</b>	474,437

#### Loans and advances to customers by type – insurance operations

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Policy loans	54	55	3,414	3,511	3,468	3,566
Loans secured by mortgages	8,532	18,335	8,772	9,539	17,304	27,874
Personal loans	2,851	3,736	2,602	913	5,453	4,649
Other	378	507	1,003	1,047	1,381	1,554
	<b>11,815</b>	22,633	<b>15,791</b>	15,010	<b>27,606</b>	37,643
Loan loss provisions	-14	-12	-16	-25	-30	-37
	<b>11,801</b>	22,621	<b>15,775</b>	14,985	<b>27,576</b>	37,606

## 2.1 Consolidated annual accounts

## Notes to the consolidated balance sheet of ING Group (continued)

**Loans and advances to customers by type – banking operations**

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Loans to, or guaranteed by, public authorities	14,678	16,450	8,961	9,503	23,639	25,953
Loans secured by mortgages	141,314	120,753	132,614	87,458	273,928	208,211
Loans guaranteed by credit institutions	1,951	2,088	591	320	2,542	2,408
Other personal lending	6,975	6,484	17,784	16,422	24,759	22,906
Other corporate loans	105,017	93,988	100,643	89,547	205,660	183,535
	269,935	239,763	260,593	203,250	530,528	443,013
Loan loss provisions	-654	-733	-1,334	-1,905	-1,988	-2,638
	269,281	239,030	259,259	201,345	528,540	440,375

**Loans and advances to customers analysed by subordination – banking operations**

	2007	2006
Non-subordinated	527,344	439,850
Subordinated	1,196	525
	528,540	440,375

As at 31 December 2007, Loans and advances to customers included receivables with regard to securities which have been acquired in reverse repurchase transactions related to the banking operations amounting to EUR 4,569 million (2006: EUR 1,554 million).

No individual loan or advance has terms and conditions that materially affect the amount, timing or certainty of the consolidated cash flows of the Group.

Loans and advances to customers and Amounts due from banks include finance lease receivables, analysed as follows:

**Finance lease receivables**

	2007	2006
Maturities of gross investment in finance lease receivables		
– within 1 year	6,473	4,641
– more than 1 year but less than 5 years	8,448	8,061
– more than 5 years	3,753	3,346
	18,674	16,048
Unearned future finance income on finance leases	-3,109	-2,684
Net investment in finance leases	15,565	13,364
Maturities of net investment in finance lease receivables		
– within 1 year	5,337	3,943
– more than 1 year but less than 5 years	7,060	6,813
– more than 5 years	3,168	2,608
	15,565	13,364
Included in Amounts due from banks	232	277
Included in Loans and advances to customers	15,333	13,087
	15,565	13,364

The allowance for uncollectible finance lease receivables included in the loan loss provisions amounted to EUR 33 million at 31 December 2007 (2006: EUR 47 million).

No individual finance lease receivable has terms and conditions that materially affect the amount, timing or certainty of the consolidated cash flows of the Group.

### Loan loss provisions analysed by type – banking operations

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Loans secured by public authorities			1	2	1	2
Loans secured by mortgages	96	96	203	177	299	273
Loans guaranteed by credit institutions	11		3	6	14	6
Other personal lending	181	357	374	408	555	765
Other corporate loans	377	280	755	1,316	1,132	1,596
	<b>665</b>	773	<b>1,336</b>	1,909	<b>2,001</b>	2,642
The closing balance is included in						
– amounts due from banks	11		2	4	13	4
– loans and advances to customers	654	733	1,334	1,905	1,988	2,638
	<b>665</b>	733	<b>1,336</b>	1,909	<b>2,001</b>	2,642

### Changes in loan loss provision

	Insurance operations		Banking operations		Total
	2007	2006	2007	2006	2006
Opening balance	37	47	2,642	3,313	3,360
Changes in the composition of the group	-3		98	-101	-101
Write-offs	-11	-4	-952	-691	-695
Recoveries	1		59	86	86
Increase in loan loss provisions	8	4	125	103	107
Exchange rate differences	-1	-2	-19	-67	-69
Other changes	-1	-8	48	-1	-9
Closing balance	<b>30</b>	37	<b>2,001</b>	2,642	2,679

Changes in loan loss provisions relating to insurance operations are presented under Investment income. Changes in the loan loss provision relating to banking operations are presented on the face of the profit and loss account.