

18 AMOUNTS DUE TO BANKS

Amounts due to banks include non-subordinated debt due to banks, other than amounts in the form of debt securities. As at 31 December 2007, liabilities concerning securities sold in repurchase transactions amounted to EUR 29,604 million (2006: EUR 23,627 million).

Amounts due to banks by type

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Non-interest bearing	3,527	2,696	3,580	1,035	7,107	3,731
Interest bearing	72,257	52,817	87,608	64,291	159,865	117,108
	75,784	55,513	91,188	65,326	166,972	120,839

19 CUSTOMER DEPOSITS AND OTHER FUNDS ON DEPOSIT

Customer deposits and other funds on deposit

	2007	2006
Savings accounts	275,127	283,147
Credit balances on customer accounts	161,204	147,695
Corporate time deposits	86,151	62,628
Other	2,734	3,210
	525,216	496,680

Customer deposits and other funds on deposits by type

	2007	Netherlands 2006	2007	International 2006	2007	Total 2006
Non-interest bearing	15,100	13,734	3,905	2,704	19,005	16,438
Interest bearing	192,808	181,976	313,403	298,266	506,211	480,242
	207,908	195,710	317,308	300,970	525,216	496,680

No funds have been entrusted to the Group by customers on terms other than those prevailing in the normal course of business. As at 31 December 2007, Customer deposits and other funds on deposit included liabilities with regard to securities sold in repurchase transactions amounting to EUR 3,725 million (2006: EUR 870 million).

Savings accounts relate to the balances on savings accounts, savings books, savings deposits and time deposits of personal customers. The interest payable on savings accounts, which is contractually added to the accounts, is also included.

20 FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS

Financial liabilities at fair value through profit and loss

	2007	2006
Trading liabilities	148,988	127,975
Non-trading derivatives	6,951	4,934
Designated as at fair value through profit and loss	13,882	13,702
	169,821	146,611

Trading liabilities by type

	2007	2006
Equity securities	12,271	20,732
Debt securities	10,301	9,045
Funds on deposit	97,857	77,245
Derivatives	28,559	20,953
	148,988	127,975

2.1 Consolidated annual accounts

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

Non-trading derivatives by type

	2007	2006
Derivatives used in:		
– fair value hedges	958	606
– cash flow hedges	3,188	1,696
– hedges of net investments in foreign operations	352	7
Other non-trading derivatives	2,453	2,625
	6,951	4,934

Designated as at fair value through profit and loss by type

	2007	2006
Debt securities	10,902	10,642
Funds entrusted	756	603
Other	2,224	2,457
	13,882	13,702

In 2007, changes in the fair value of financial liabilities designated as at fair value through profit and loss is attributable to changes in the credit risk of that liability is approximately EUR 20 million.

The amount that ING Group is contractually required to pay at maturity to the holders of financial liabilities designated as at fair value through profit and loss is EUR 13,845 million.

As at 31 December 2007, trading liabilities include amounts payable of EUR 86,759 million (2006: EUR 67,114 million) with regard to repurchase transactions.