

2.1 Consolidated annual accounts

Consolidated balance sheet of ING Group as at 31 December

amounts in millions of euros	2007	2006
ASSETS		
Cash and balances with central banks 1	12,406	14,326
Amounts due from banks 2	48,875	39,868
Financial assets at fair value through profit and loss 3		
– trading assets	193,213	193,977
– investments for risk of policyholders	114,827	110,547
– non-trading derivatives	7,637	6,521
– designated as at fair value through profit and loss	11,453	6,425
Investments 4		
– available-for-sale	275,897	293,921
– held-to-maturity	16,753	17,660
Loans and advances to customers 5	552,964	474,437
Reinsurance contracts 17	5,874	6,529
Investments in associates 6	5,014	4,343
Real estate investments 7	4,829	6,974
Property and equipment 8	6,237	6,031
Intangible assets 9	5,740	3,522
Deferred acquisition costs 10	10,692	10,163
Other assets 11	40,099	31,063
Total assets	1,312,510	1,226,307
EQUITY		
Shareholders' equity (parent) 12	37,208	38,266
Minority interests	2,323	2,949
Total equity	39,531	41,215
LIABILITIES		
Preference shares 13	21	215
Subordinated loans 14	7,325	6,014
Debt securities in issue 15	66,995	78,133
Other borrowed funds 16	27,058	29,639
Insurance and investment contracts 17	265,712	268,683
Amounts due to banks 18	166,972	120,839
Customer deposits and other funds on deposit 19	525,216	496,680
Financial liabilities at fair value through profit and loss 20		
– 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
Other liabilities 21	43,859	38,278
Total liabilities	1,272,979	1,185,092
Total equity and liabilities	1,312,510	1,226,307

References relate to the notes starting on page 110 which form an integral part of the consolidated annual accounts.