2022 EU-wide Transparency Exercise

Bank Name	ING Groep N.V.
LEI Code	549300NYKK9MWM7GGW15
Country Code	NL

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

ING Groep N.V.

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	49,171	49,760	49,907	49,414	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	49,122	49,737	49,890	49,397	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	55,878	56,618	56,012	55,935	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	55,829	56,595	55,995	55,918	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	64,066	65,801	65,141	65,059	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,017	65,778	65,124	65,042	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	310,528	313,064	334,905	335,898	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	310,479	313,042	334,888	335,881	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.83%	15.89%	14.90%	14.71%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.82%	15.89%	14.90%	14.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.99%	18.09%	16.72%	16.65%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.98%	18.08%	16.72%	16.65%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.63%	21.02%	19.45%	19.37%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.62%	21.01%	19.45%	19.36%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	958,119	952,931	980,755	1,096,643	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.83%	5.94%	5.71%	5.10%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	55,878	56,618	56,012	55,935	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	55,828	56,594	55,994	55,916	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	958,119	952,931	980,755	1,096,643	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	958,070	952,908	980,739	1,096,626	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.83%	5.94%	5.71%	5.10%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.83%	5.94%	5.71%	5.10%	[A.2]/[B.2]	

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Capital

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		(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**64,066**	**65,801**	**65,141**	**65,059**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**49,171**	**49,760**	**49,907**	**49,414**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	17,138	15,531	15,403	15,178	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	33,879	35,941	36,090	34,920	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,157	389	-314	32	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	425	488	512	533	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	183	189	228	249	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-989	-256	585	1,384	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-899	-815	-801	-745	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-172	-257	-271	-390	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-155	-143	-258	-67	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-571	-603	-563	-537	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-438	-289	-289	-670	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-435	-440	-433	-490	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	49	23	17	17	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	49	23	17	17	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**6,707**	**6,858**	**6,105**	**6,520**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,707	6,860	6,104	6,519	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	-1	1	1	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**55,878**	**56,618**	**56,012**	**55,935**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**8,188**	**9,183**	**9,129**	**9,124**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,035	8,959	9,127	9,123	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	153	223	1	1	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	310,528	313,064	334,905	335,898	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	49	23	17	17	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**15.83%**	**15.89%**	**14.90%**	**14.71%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**17.99%**	**18.09%**	**16.72%**	**16.65%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**20.63%**	**21.02%**	**19.45%**	**19.37%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**49,122**	**49,737**	**49,890**	**49,397**	**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**15.82%**	**15.89%**	**14.90%**	**14.71%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	49	23	17	17	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	49	23	17	17	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	251,557	250,034	267,524	265,610	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	28,259	27,663	28,233	28,141	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	180,857	180,169	199,862	206,366	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	9,849	10,559	10,520	9,095	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	12,612	11,920	14,580	12,669	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	470	584	530	798	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,320	2,341	2,133	2,403	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	4,831	8,835	12,550	16,319	C 02.00 (r0520, c0010)
Of which the standardised approach	2	6	6	5,457	C 02.00 (r0530, c0010)
Of which IMA	4,828	8,829	12,544	10,863	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	34,348	35,550	32,914	30,702	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	34,348	35,550	32,914	30,702	C 02.00 (r0620, c0010)
Other risk exposure amounts	4,391	3,800	4,673	7,397	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	310,528	313,064	334,905	335,898	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
ING Groep N.V.

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	26,135	34,851	9,197	19,551
Of which debt securities income	733	967	245	529
Of which loans and advances income	10,776	14,323	3,711	7,979
Interest expenses	16,109	21,578	5,775	12,705
(Of which deposits expenses)	1,210	1,603	444	1,234
(Of which debt securities issued expenses)	1,429	1,916	482	1,031
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	130	138	6	50
Net Fee and commission income	2,592	3,517	933	1,822
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	45	75	27	44
Gains or (-) losses on financial assets and liabilities held for trading, net	734	941	-319	281
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-21	-13	105	138
Gains or (-) losses from hedge accounting, net	-24	29	83	132
Exchange differences [gain or (-) loss], net	140	214	462	279
Net other operating income /(expenses)	199	217	17	-187
TOTAL OPERATING INCOME, NET	13,821	18,392	4,736	9,404
(Administrative expenses)	6,553	9,025	2,277	4,491
(Cash contributions to resolution funds and deposit guarantee schemes)	655	743	489	658
(Depreciation)	622	834	170	357
Modification gains or (-) losses, net	-2	-11	0	-1
(Provisions or (-) reversal of provisions)	359	529	19	120
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	19	61	21	-11
(Other provisions)	340	468	-2	130
Of which pending legal issues and tax litigation[1]	0	27	0	0
Of which restructuring[1]	0	40	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	149	444	966	1,198
(Financial assets at fair value through other comprehensive income)	0	-1	34	9
(Financial assets at amortised cost)	149	445	932	1,190
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	78	124	160	199
(of which Goodwill)	0	0	0	32
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	48	102	13	30
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,452	6,782	668	2,411
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,925	4,905	474	1,686
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**3,925**	**4,905**	**474**	**1,686**
Of which attributable to owners of the parent	3,832	4,776	429	1,606

(1) Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

ING Groep N.V.

(mln EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy			
ASSETS:	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	**Carrying amount**	**Level 1**	**Level 2**	**Level 3**	
Cash, cash balances at central banks and other demand deposits	130,447				108,195				135,886				130,112				IAS 1.54 (i)
Financial assets held for trading	56,991	19,707	36,952	332	52,233	19,844	31,565	823	56,545	16,082	39,881	583	61,908	13,315	48,013	580	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	62,447	16	60,311	2,120	42,684	26	40,796	1,862	64,512	37	62,591	1,884	68,636	29	66,785	1,822	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	5,843	44	4,198	1,600	6,355	44	3,831	2,480	6,409	33	3,194	3,182	6,565	30	3,081	3,454	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	30,684	27,908	1,749	1,028	30,635	23,984	5,587	1,063	29,825	25,093	3,563	1,169	30,745	25,374	4,324	1,047	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	682,681				695,346				699,285				710,728				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	876	0	876	0	684	0	684	0	932	0	932	0	1,519	0	1,519	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2,922				2,398				-1,331				-6,474				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	15,860				12,760				15,859				16,325				
TOTAL ASSETS	988,751				951,290				1,007,922				1,020,064				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			Gross carrying amount (2)			Accumulated impairment (2)			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	27,539	0	0	-12	0	0	27,352	0	0	-12	0	0	26,341	174	0	-11	-36	0	27,516	400	0	-6	-33	0	Annex V.Part 1.31, 44(b)
	Loans and advances	792	39	6	0	0	-1	797	37	5	0	0	-1	787	29	5	0	0	-1	776	26	4	0	0	-1	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	48,450	37	0	-23	-2	0	48,337	0	0	-19	0	0	48,234	0	0	-20	0	0	48,388	4	0	-21	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	582,814	44,547	11,936	-465	-1,096	-3,656	600,235	40,588	11,362	-460	-1,010	-3,823	597,338	48,391	11,119	-425	-1,812	-3,690	610,131	46,777	11,158	-465	-1,808	-3,624	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

(2) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

ING Groep N.V.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	26,218	28,391	35,898	47,602	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	65,859	41,808	62,079	58,219	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	820,708	812,210	835,693	842,746	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	913	842	1,390	2,160	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7	-104	-328	-331	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,447	1,460	1,381	1,393	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,172	874	1,024	829	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,005	11,154	16,709	15,404	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2,053	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	932,367	896,635	953,846	968,023	IAS 1.9(b);IG 6
TOTAL EQUITY	56,384	54,654	54,076	52,042	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	988,751	951,290	1,007,922	1,020,064	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

ING Groep N.V.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		21,139	20,646	25,986	36,114	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	302	322	183	693	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	716	753	920	1,002	Annex V.Part 1.31
Deposits	Central banks	73,059	70,068	71,498	73,073	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2,097	518	44	76	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,671	7,954	8,850	9,753	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,296	6,036	5,031	4,968	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	41,846	25,172	35,014	35,007	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,541	3,777	4,029	4,392	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	95,059	83,740	109,641	112,510	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	41,329	39,408	41,529	43,352	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	118,485	120,324	126,466	130,091	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	110,459	111,083	112,505	114,024	ECB/2013/33 Annex 2.Part 2.9.1
	Households	439,840	438,253	433,693	436,942	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	393,848	392,897	388,695	391,196	Annex V.Part 1.42(f), 44(c)
Debt securities issued		114,374	114,794	121,538	114,286	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,913	16,944	16,615	15,698	Annex V.Part 1.37
Other financial liabilities		1,206	1,225	1,270	1,257	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		913,698	883,251	935,060	950,728	

2022 EU-wide Transparency Exercise

Market Risk

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	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	0	0	42	10	216	60							69	16	381	87						
Of which: General risk	0	0	35	8	185	50							59	13	337	78						
Of which: Specific risk	0	0	7	2	31	10							10	3	44	9						
Equities	0	0	8	1	24	7							11	3	57	12						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	8	1	24	7							11	3	57	12						
Foreign exchange risk	0	0	4	1	26	7							10	2	56	11						
Commodities risk	0	0	3	1	13	6							5	1	13	2						
Total	**0**	**0**	**57**	**13**	**279**	**80**	**50**	**49**	**0**	**0**	**0**	**4,828**	**94**	**21**	**507**	**112**	**105**	**94**	**0**	**0**	**0**	**8,829**
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	0	0	147	39	447	89							146	24	318	67						
Of which: General risk	0	0	130	34	405	79							125	20	277	59						
Of which: Specific risk	0	0	18	4	42	9							21	3	41	8						
Equities	0	0	19	5	60	13							22	4	58	13						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	19	5	60	13							22	4	58	13						
Foreign exchange risk	0	5,452	50	16	85	16							72	17	73	14						
Commodities risk	0	0	10	3	14	4							14	3	16	3						
Total	**0**	**5,452**	**225**	**63**	**606**	**122**	**116**	**172**	**0**	**0**	**0**	**12,544**	**254**	**48**	**465**	**97**	**150**	**81**	**0**	**0**	**0**	**10,863**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	377,142	202,151	2,371		364,666	176,467	2,608	
	Regional governments or local authorities	100	59	46		71	41	29	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	9,044	4,931	0		9,271	5,197	0	
	International Organisations	11,737	1,846	0		11,814	2,252	0	
	Institutions	619	4,167	1,016		352	3,876	921	
	Corporates	9,518	5,734	5,265		9,583	5,971	5,453	
	of which: SME	1,299	867	682		1,258	844	665	
	Retail	19,258	12,656	8,944		17,438	11,239	7,945	
	of which: SME	3,142	2,188	1,250		3,176	2,245	1,339	
	Secured by mortgages on immovable property	21,841	20,624	10,217		22,064	20,906	10,293	
	of which: SME	1,195	1,009	502		1,081	925	473	
	Exposures in default	1,519	570	695	765	1,367	525	648	690
	Items associated with particularly high risk	186	139	209		197	148	222	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]	**450,964**	**252,878**	**28,762**	**1,033**	**436,823**	**226,621**	**28,118**	**945**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	80,210	64,597	2		68,509	52,872	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	142	30		61	71	15	
	Corporates	567	465	448		570	452	438	
	of which: SME	71	67	56		49	40	35	
	Retail	39	5	4		41	6	4	
	of which: SME	4	1	1		5	2	1	
	Secured by mortgages on immovable property	2,794	2,240	1,453		2,715	2,179	1,457	
	of which: SME	179	170	91		165	157	100	
	Exposures in default	44	14	15	28	32	12	13	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**33**				**22**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	86,770	30,796	0		82,014	26,404	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	239	70	15		25	20	4	
	Corporates	431	354	353		489	409	408	
	of which: SME	5	5	4		5	4	4	
	Retail	93	91	52		105	103	59	
	of which: SME	91	90	51		104	102	59	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**4**				**5**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
BELGIUM	Central governments or central banks	55,569	31,610	21		55,576	25,965	19	
	Regional governments or local authorities	6	6	1		6	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	426	85		23	351	70	
	Corporates	1,025	1,057	906		1,097	1,176	988	
	of which: SME	220	200	161		215	189	152	
	Retail	2	1	0		4	2	1	
	of which: SME	1	1	0		2	2	1	
	Secured by mortgages on immovable property	225	176	167		228	179	170	
	of which: SME	3	3	2		3	3	2	
	Exposures in default	150	134	199	13	151	136	203	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**16**				**14**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	15,885	13,256	0		16,068	13,621	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	44	17		51	55	16	
	Corporates	25	76	40		23	75	38	
	of which: SME	3	3	2		3	2	2	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**1**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRALIA	Central governments or central banks	9,502	5,652	0		17,260	4,203	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	0	0	0		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	308	238	178		321	250	188	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	2,769	2,677	1,409		2,762	2,669	1,430	
	of which: SME	530	500	221		509	480	212	
	Exposures in default	55	46	52	8	51	43	48	8
	Items associated with particularly high risk	145	136	203		161	148	222	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				16				16

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	29,385	9,329	3		22,977	3,004	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	8	4		10	10	5	
	Corporates	59	56	54		90	87	85	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
POLAND	Central governments or central banks	14,988	9,715	0		15,056	8,961	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,421	998	935		1,365	990	927	
	of which: SME	290	285	222		298	292	228	
	Retail	4,324	3,782	2,536		4,431	3,859	2,641	
	of which: SME	1,882	1,684	963		1,949	1,729	1,045	
	Secured by mortgages on immovable property	12,549	12,240	5,834		13,028	12,718	5,940	
	of which: SME	104	99	40		108	104	41	
	Exposures in default	334	126	137	207	337	116	126	220
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				291				304

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	14,721	7,417	0		14,743	7,542	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	3,145	711		24	3,082	685	
	Corporates	202	146	93		237	185	123	
	of which: SME	7	7	6		31	30	25	
	Retail	3,524	46	34		3,395	44	33	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	10	2	2	5	10	2	2	6
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				8				9

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	16,859	7,547	0		18,183	8,852	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	0		0	1	0	
	Corporates	154	146	144		160	153	149	
	of which: SME	14	13	10		19	18	14	
	Retail	47	42	25		46	42	25	
	of which: SME	43	39	22		43	39	22	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	3	3	4	0
	Items associated with particularly high risk	41	4	6		37	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				1

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	11,502	4,502	0		11,478	7,471	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	200	93		12	231	94	
	Corporates	66	113	84		75	120	92	
	of which: SME	0	0	0		0	0	0	
	Retail	4,166	3,509	2,632		4,233	3,570	2,677	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	164	26	26	138	154	24	24	130
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				179				170

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	389,477	204,834	2,643		392,686	203,416	2,252	
	Regional governments or local authorities	69	60	50		86	53	46	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	10,847	6,395	0		12,090	7,720	0	
	International Organisations	11,699	1,958	0		11,858	2,033	0	
	Institutions	764	3,100	667		826	3,170	673	
	Corporates	10,691	6,620	6,109		11,247	6,858	6,324	
	of which: SME	1,811	1,084	850		1,825	1,097	860	
	Retail	17,385	11,273	7,977		17,340	11,355	8,047	
	of which: SME	3,230	2,299	1,370		3,306	2,333	1,389	
	Secured by mortgages on immovable property	22,334	21,068	10,242		22,288	21,024	10,230	
	of which: SME	1,706	1,501	774		1,917	1,720	878	
	Exposures in default	1,348	504	623	695	1,323	486	601	695
	Items associated with particularly high risk	213	183	274		298	243	354	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]	**464,827**	**255,996**	**28,583**	**1,034**	**470,043**	**256,357**	**28,526**	**1,034**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
NETHERLANDS	Central governments or central banks	87,252	71,573	1		73,013	57,356	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	66	55	12		51	57	14	
	Corporates	535	442	428		559	459	446	
	of which: SME	48	42	35		47	39	32	
	Retail	23	5	3		22	5	3	
	of which: SME	4	1	1		4	1	1	
	Secured by mortgages on immovable property	2,671	2,138	1,425		2,618	2,082	1,374	
	of which: SME	145	134	90		139	129	86	
	Exposures in default	27	5	5	23	27	4	4	23
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**29**				**30**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	78,266	23,496	0		83,548	28,872	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	235	64	13		323	123	26	
	Corporates	501	413	412		520	427	426	
	of which: SME	5	5	4		5	5	4	
	Retail	137	134	77		167	163	94	
	of which: SME	135	133	76		166	163	93	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	0	0	2	4	0	0	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**5**				**7**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
BELGIUM	Central governments or central banks	55,624	29,870	22		57,143	30,177	36	
	Regional governments or local authorities	5	5	1		0	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	65	13		60	107	22	
	Corporates	1,151	1,191	1,024		1,232	1,277	1,102	
	of which: SME	219	194	155		216	196	157	
	Retail	4	2	1		3	2	1	
	of which: SME	3	2	1		2	2	1	
	Secured by mortgages on immovable property	225	178	170		252	190	181	
	of which: SME	4	3	2		4	3	2	
	Exposures in default	151	133	199	14	161	141	208	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**16**				**18**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED STATES	Central governments or central banks	16,272	13,732	0		17,232	15,030	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	42	13		35	37	10	
	Corporates	25	25	25		16	16	16	
	of which: SME	3	2	2		3	3	2	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**1**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

ING Groep N.V.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRALIA	Central governments or central banks	20,614	7,332	0		18,567	6,240	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	352	275	206		364	286	214	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	2,841	2,739	1,423		2,862	2,756	1,394	
	of which: SME	1,035	995	452		1,173	1,136	525	
	Exposures in default	59	50	56	9	42	35	39	7
	Items associated with particularly high risk	198	183	274		198	185	275	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				18				17

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	22,657	2,685	3		22,023	2,051	5	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	4		10	10	4	
	Corporates	69	68	66		64	62	61	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
POLAND	Central governments or central banks	15,659	9,526	0		14,994	8,582	1	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,371	994	925		1,444	1,046	976	
	of which: SME	319	315	246		325	319	250	
	Retail	4,381	3,823	2,611		4,305	3,756	2,564	
	of which: SME	1,962	1,747	1,054		1,959	1,734	1,047	
	Secured by mortgages on immovable property	12,924	12,637	5,753		12,539	12,287	5,638	
	of which: SME	101	98	40		109	105	42	
	Exposures in default	327	104	114	222	339	90	101	248
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				315				360

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	14,870	7,474	0		14,910	6,902	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	2,755	555		15	2,664	536	
	Corporates	241	196	140		221	208	157	
	of which: SME	9	7	6		12	11	9	
	Retail	3,290	35	26		3,113	30	22	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		4	4	1	
	of which: SME	0	0	0		2	1	0	
	Exposures in default	10	2	2	5	11	3	3	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				8				8

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	16,732	7,375	0		22,287	7,948	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	0		0	3	1	
	Corporates	167	160	154		467	318	312	
	of which: SME	28	25	20		33	30	24	
	Retail	48	42	25		53	45	26	
	of which: SME	45	39	22		50	42	24	
	Secured by mortgages on immovable property	0	0	0		243	224	108	
	of which: SME	0	0	0		61	56	22	
	Exposures in default	3	2	3	0	21	16	18	4
	Items associated with particularly high risk	15	0	0		100	57	79	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				1				5

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	11,517	7,515	0		11,527	7,998	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		12	12	2	
	Corporates	73	123	94		74	150	107	
	of which: SME	0	0	0		0	0	0	
	Retail	4,301	3,615	2,712		4,413	3,710	2,782	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	143	23	23	120	130	15	15	115
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				161				170

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ING Groep N.V.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	130,485	328	67,308	10,040	7	16	128,059	396	64,553	10,104	6	17
	Corporates	597,114	7,024	453,395	127,786	7,331	2,726	613,946	6,951	468,079	127,992	6,031	2,939
	Corporates - Of Which: Specialised Lending	146,338	2,300	109,360	31,081	2,198	703	149,465	2,366	111,833	32,249	1,678	844
	Corporates - Of Which: SME	31,123	872	27,357	11,783	967	339	31,801	880	27,972	11,738	912	348
	Retail	351,740	4,699	345,084	54,847	9,430	959	356,856	4,509	349,980	53,286	8,219	945
	Retail - Secured on real estate property	319,398	3,846	315,904	38,554	6,289	380	324,367	3,657	320,744	37,330	5,347	370
	Retail - Secured on real estate property - Of Which: SME	13,568	402	13,436	3,315	569	70	13,658	378	13,509	3,201	510	70
	Retail - Secured on real estate property - Of Which: non-SI	305,830	3,444	302,468	35,240	5,719	310	310,709	3,279	307,236	34,129	4,837	300
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32,342	852	29,181	16,292	3,141	578	32,490	851	29,235	15,956	2,872	575
	Retail - Other Retail - Of Which: SME	5,144	231	4,841	2,273	402	166	5,264	225	4,859	2,261	403	159
	Retail - Other Retail - Of Which: non-SME	27,198	621	24,340	14,019	2,738	412	27,226	627	24,377	13,695	2,469	415
	Equity	3,965	0	3,965	9,849	0		4,239	0	4,239	10,559	0	
	Other non credit-obligation assets				32,591						31,644		
	IRB Total[2]				**235,114**						**233,585**		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
NETHERLANDS	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,257	282	4,572	747	0	1	9,046	252	4,445	769	0	1
	Corporates	94,413	1,509	75,121	23,419	1,254	381	94,342	1,555	75,236	22,903	921	427
	Corporates - Of Which: Specialised Lending	25,510	573	21,035	3,783	295	95	25,765	625	21,454	3,211	66	138
	Corporates - Of Which: SME	9,339	252	8,144	5,001	321	91	9,378	269	8,207	4,924	340	86
	Retail	128,230	962	124,460	11,250	1,327	207	128,117	936	124,243	11,014	1,173	210
	Retail - Secured on real estate property	118,573	806	117,496	8,056	1,009	85	118,457	764	117,377	7,922	897	83
	Retail - Secured on real estate property - Of Which: SME	3,071	57	2,987	1,514	137	19	3,021	53	2,936	1,469	126	18
	Retail - Secured on real estate property - Of Which: non-SI	115,502	748	114,509	6,542	873	66	115,436	711	114,441	6,453	772	65
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,657	156	6,963	3,194	318	122	9,660	172	6,866	3,092	276	127
	Retail - Other Retail - Of Which: SME	1,771	50	1,546	1,002	118	49	1,848	50	1,529	980	114	49
	Retail - Other Retail - Of Which: non-SME	7,885	106	5,418	2,192	200	73	7,811	122	5,336	2,111	162	79
	Equity	258	0	258	625	0	0	322	0	322	809	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,808	0	4,128	651	0	0	5,423	0	3,409	478	0	0
	Corporates	27,187	328	18,766	5,805	309	163	27,295	304	18,444	6,056	98	180
	Corporates - Of Which: Specialised Lending	4,520	0	4,086	675	0	1	4,045	0	3,557	1,035	0	1
	Corporates - Of Which: SME	24	0	12	4	0	0	14	0	9	3	0	0
	Retail	102,839	720	99,544	23,855	2,987	321	105,513	710	102,062	23,803	2,740	315
	Retail - Secured on real estate property	87,965	356	84,760	13,854	704	72	90,487	344	87,110	13,970	686	64
	Retail - Secured on real estate property - Of Which: SME	9	1	9	2	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property - Of Which: non-SI	87,956	355	84,750	13,852	703	72	90,478	344	87,100	13,968	686	64
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14,874	364	14,785	10,001	2,283	250	15,026	366	14,952	9,833	2,054	251
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	14,873	364	14,784	10,000	2,283	249	15,025	366	14,952	9,832	2,053	251
	Equity	117	0	117	299	0	0	118	0	118	303	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
BELGIUM	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,520	2	10,558	1,906	2	1	12,211	1	10,288	1,832	1	1
	Corporates	48,967	1,556	38,762	18,183	2,125	714	49,114	1,542	39,114	16,475	1,845	737
	Corporates - Of Which: Specialised Lending	4,267	153	4,143	2,454	754	15	4,321	136	4,209	2,398	696	16
	Corporates - Of Which: SME	15,975	548	14,382	4,885	591	203	16,192	526	14,650	4,727	497	212
	Retail	51,510	1,855	51,194	10,779	3,131	297	51,750	1,722	51,408	10,033	2,588	297
	Retail - Secured on real estate property	44,598	1,549	44,522	7,918	2,640	100	44,847	1,435	44,758	7,239	2,098	110
	Retail - Secured on real estate property - Of Which: SME	10,109	335	10,061	1,704	415	50	10,225	316	10,164	1,628	367	50
	Retail - Secured on real estate property - Of Which: non-SI	34,489	1,214	34,461	6,213	2,225	50	34,622	1,119	34,595	5,612	1,731	60
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,912	306	6,672	2,862	492	197	6,903	287	6,649	2,794	489	186
	Retail - Other Retail - Of Which: SME	3,259	176	3,190	1,239	275	114	3,299	169	3,216	1,246	278	108
	Retail - Other Retail - Of Which: non-SME	3,653	131	3,482	1,623	217	82	3,604	118	3,433	1,547	212	78
	Equity	126	0	126	266	0	0	114	0	114	245	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	**Central banks and central governments**	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,253	0	9,708	1,124	0	0	12,728	59	9,442	1,201	1	0
	Corporates	114,603	589	96,764	16,933	879	194	116,496	529	98,288	16,910	735	221
	Corporates - Of Which: Specialised Lending	14,865	91	11,206	3,754	54	20	16,286	81	12,687	4,249	56	31
	Corporates - Of Which: SME	8	0	8	4	0	0	114	0	64	10	0	0
	Retail	135	2	133	19	5	0	139	2	138	18	5	0
	Retail - Secured on real estate property	125	2	126	16	4	0	129	2	130	15	4	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SI	125	2	126	16	4	0	129	2	130	15	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	7	3	1	0	10	1	7	4	2	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	9	0	6	3	1	0	9	1	6	3	2	0
	Equity	241	0	241	559	0	0	242	0	242	563	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ING Groep N.V.

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,638	0	1,194	207	0	0	4,982	0	1,745	328	0	0
	Corporates	8,467	104	7,339	2,025	14	40	8,675	155	7,584	2,084	95	44
	Corporates - Of Which: Specialised Lending	5,146	104	4,985	1,227	14	37	5,166	155	5,081	1,272	95	41
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	36,696	819	37,562	3,384	1,384	32	38,351	775	39,278	2,674	1,073	17
	Retail - Secured on real estate property	36,656	817	37,522	3,368	1,379	31	38,304	773	39,232	2,656	1,067	16
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	36,656	817	37,522	3,368	1,379	31	38,304	773	39,232	2,656	1,067	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	39	2	40	16	5	1	46	2	47	19	6	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	39	2	40	16	5	1	46	2	47	19	6	1
	Equity	0	0	0	0	0	0	9	0	9	27	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,666	0	6,215	930	0	0	10,408	0	5,866	997	0	0
	Corporates	28,458	384	19,529	7,844	694	91	29,904	465	20,168	7,872	633	153
	Corporates - Of Which: Specialised Lending	10,108	301	7,136	2,869	407	72	9,963	308	7,132	2,712	240	116
	Corporates - Of Which: SME	13	0	13	13	0	0	19	0	11	10	0	0
	Retail	277	10	224	53	20	2	276	10	222	50	17	2
	Retail - Secured on real estate property	167	9	168	47	19	2	165	9	165	44	16	2
	Retail - Secured on real estate property - Of Which: SME	5	2	5	8	8	0	5	2	5	8	8	0
	Retail - Secured on real estate property - Of Which: non-SME	162	7	163	38	11	2	159	7	160	36	8	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	109	1	56	6	1	0	111	1	57	6	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	109	1	56	6	1	0	110	1	56	5	1	0
	Equity	28	0	28	52	0	0	54	0	54	103	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,249	1	1,400	471	0	1	2,210	1	1,335	505	0	1
	Corporates	19,203	439	15,235	7,653	386	270	20,284	435	16,152	8,250	380	272
	Corporates - Of Which: Specialised Lending	2,272	71	2,258	1,041	58	31	2,275	58	2,245	993	25	30
	Corporates - Of Which: SME	4,957	50	4,140	1,592	41	33	5,231	62	4,371	1,747	61	36
	Retail	55	3	54	12	2	1	54	3	54	12	3	1
	Retail - Secured on real estate property	4	0	4	1	1	0	4	0	4	1	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	1	0	3	0	3	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	51	2	50	11	2	1	50	3	50	10	2	1
	Retail - Other Retail - Of Which: SME	48	2	48	9	2	1	48	3	48	9	2	1
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0	2	2	0	0
	Equity	77	0	77	146	0	0	81	0	81	154	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	11,607	0	4,918	482	0	0	10,915	0	4,228	456	0	0
	Corporates	25,591	92	20,248	5,351	166	37	27,683	123	23,159	5,555	234	50
	Corporates - Of Which: Specialised Lending	6,035	5	5,811	1,254	3	4	5,299	27	5,122	1,154	63	12
	Corporates - Of Which: SME	63	6	62	11	0	5	52	5	51	17	0	5
	Retail	316	7	308	82	16	3	323	7	315	86	15	3
	Retail - Secured on real estate property	256	3	255	54	5	1	262	3	262	57	3	1
	Retail - Secured on real estate property - Of Which: SME	123	1	123	36	0	0	129	1	129	40	0	0
	Retail - Secured on real estate property - Of Which: non-SME	133	3	132	18	4	1	133	2	133	17	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	61	4	53	28	11	2	61	4	53	29	11	2
	Retail - Other Retail - Of Which: SME	10	1	9	7	5	1	12	1	11	8	5	1
	Retail - Other Retail - Of Which: non-SME	51	3	44	22	6	1	49	3	43	21	6	1
	Equity	110	0	110	319	0	0	108	0	108	314	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,819	41	4,294	206	4	0	6,694	80	5,007	404	4	0
	Corporates	16,083	65	13,767	4,853	171	24	18,324	76	15,693	4,864	179	28
	Corporates - Of Which: Specialised Lending	6,004	2	5,727	1,214	2	1	6,163	2	5,810	1,216	2	1
	Corporates - Of Which: SME	75	2	67	25	2	0	75	2	64	26	2	0
	Retail	3,635	40	3,584	646	55	4	3,701	36	3,655	660	54	4
	Retail - Secured on real estate property	3,161	28	3,154	525	37	2	3,231	24	3,223	538	32	2
	Retail - Secured on real estate property - Of Which: SME	232	5	231	46	8	1	248	5	245	50	7	1
	Retail - Secured on real estate property - Of Which: non-SME	2,929	23	2,923	479	29	1	2,983	20	2,977	488	25	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	474	12	430	121	18	2	471	12	433	122	22	2
	Retail - Other Retail - Of Which: SME	26	1	20	7	1	0	29	1	28	7	1	1
	Retail - Other Retail - Of Which: non-SME	447	11	410	114	17	2	441	11	404	115	21	1
	Equity	5	0	5	10	0	0	5	0	5	10	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

	(mln EUR, %)	IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	566	0	249	72	0	0	747	0	246	72	0	0
	Corporates	8,806	54	6,516	3,465	1	35	8,785	52	6,650	3,316	1	35
	Corporates - Of Which: Specialised Lending	3,469	49	3,206	1,477	0	26	3,341	47	3,062	1,252	0	26
	Corporates - Of Which: SME	6	0	6	13	0	0	6	0	6	13	0	0
	Retail	20,223	79	20,218	2,952	172	36	20,775	78	20,770	2,983	170	37
	Retail - Secured on real estate property	20,204	79	20,203	2,947	170	36	20,755	77	20,755	2,978	169	37
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20,198	79	20,198	2,946	170	36	20,750	77	20,750	2,977	169	37
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	1	15	5	2	0	19	0	14	5	1	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	1	0	4	0	4	1	1	0
	Retail - Other Retail - Of Which: non-SME	16	1	11	4	1	0	15	0	11	4	1	0
	Equity	98	0	98	285	0	0	104	0	104	300	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ING Groep N.V.

IRB Approach

		As of 31/03/2022						As of 30/06/2022					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	127,206	5	65,183	10,360	14	20	127,103	4	64,607	10,814	11	9
	Corporates	615,605	6,959	471,466	148,863	5,981	3,301	642,599	7,332	493,832	152,078	8,634	3,506
	Corporates - Of Which: Specialised Lending	150,096	2,659	111,813	44,168	2,491	876	154,723	2,156	114,219	42,661	2,975	790
	Corporates - Of Which: SME	30,224	667	26,830	11,934	510	259	30,513	719	27,171	11,677	521	273
	Retail	363,540	4,391	356,628	54,551	8,011	947	366,912	4,087	359,882	55,117	7,454	970
	Retail - Secured on real estate property	330,959	3,543	327,153	38,239	5,250	374	334,160	3,256	330,288	38,901	4,542	425
	Retail - Secured on real estate property - Of Which: SME	13,955	370	13,786	3,624	416	85	15,221	349	15,042	3,776	307	100
	Retail - Secured on real estate property - Of Which: non-SME	317,005	3,173	313,366	34,615	4,835	289	318,939	2,907	315,246	35,125	4,235	324
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	32,581	848	29,475	16,313	2,761	573	32,753	831	29,594	16,216	2,912	545
	Retail - Other Retail - Of Which: SME	5,408	232	5,051	2,016	258	153	5,325	228	4,988	2,014	299	141
	Retail - Other Retail - Of Which: non-SME	27,173	616	24,424	14,297	2,503	420	27,428	603	24,606	14,202	2,613	405
	Equity	4,226	0	4,226	10,520	0		3,735	0	3,735	9,095	0	
	Other non credit-obligation assets				28,910						22,008		
	IRB Total[2]				253,205						249,112		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

IRB Approach

		As of 31/03/2022						As of 30/06/2022					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,609	0	4,029	815	0	2	8,757	0	4,337	792	0	1
	Corporates	94,153	1,333	75,087	24,222	990	375	96,832	1,309	78,130	24,926	840	370
	Corporates - Of Which: Specialised Lending	25,654	472	21,169	3,895	121	99	25,613	444	21,003	3,617	78	81
	Corporates - Of Which: SME	8,973	191	7,966	4,912	309	46	8,905	192	7,963	4,525	267	48
	Retail	127,759	1,035	124,087	11,824	1,548	189	128,088	913	124,453	11,866	1,402	235
	Retail - Secured on real estate property	118,329	870	117,264	8,258	1,240	69	118,697	765	117,647	8,372	1,106	93
	Retail - Secured on real estate property - Of Which: SME	2,967	51	2,887	1,433	121	17	2,887	51	2,811	1,371	114	17
	Retail - Secured on real estate property - Of Which: non-SME	115,363	819	114,377	6,825	1,119	53	115,810	714	114,836	7,001	992	76
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,429	165	6,824	3,566	307	119	9,391	149	6,806	3,495	296	141
	Retail - Other Retail - Of Which: SME	1,683	48	1,475	958	107	45	1,653	45	1,459	953	102	44
	Retail - Other Retail - Of Which: non-SME	7,746	117	5,348	2,608	201	74	7,738	104	5,347	2,542	194	97
	Equity	344	0	344	864	0	0	288	0	288	704	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach

		As of 31/03/2022						As of 30/06/2022					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,556	0	3,915	568	0	0	5,873	0	4,155	559	0	0
	Corporates	26,059	301	17,699	6,268	135	176	27,204	262	18,404	6,223	142	157
	Corporates - Of Which: Specialised Lending	3,979	0	3,333	1,134	0	1	3,779	0	3,121	811	0	1
	Corporates - Of Which: SME	20	0	17	6	0	0	26	0	20	5	0	0
	Retail	107,969	714	104,266	24,021	2,803	309	110,175	698	106,453	24,365	2,783	300
	Retail - Secured on real estate property	92,868	346	89,235	14,073	692	60	94,854	331	91,192	14,189	661	52
	Retail - Secured on real estate property - Of Which: SME	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	92,859	346	89,227	14,072	692	60	94,845	331	91,183	14,188	661	52
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,101	368	15,031	9,948	2,111	249	15,321	367	15,261	10,176	2,122	248
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	15,098	368	15,030	9,947	2,111	249	15,321	367	15,260	10,175	2,121	248
	Equity	118	0	118	299	0	0	40	0	40	77	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach

		As of 31/03/2022						As of 30/06/2022					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
BELGIUM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	11,997	1	10,383	1,875	1	1	10,803	2	9,121	1,732	2	1
	Corporates	49,020	1,533	39,155	18,491	1,253	745	49,056	1,562	39,204	18,623	1,121	760
	Corporates - Of Which: Specialised Lending	4,253	118	4,151	2,434	631	15	4,100	119	4,002	2,257	536	24
	Corporates - Of Which: SME	15,639	430	14,134	5,126	176	182	15,935	478	14,480	5,295	212	195
	Retail	52,606	1,682	52,218	10,096	2,174	332	53,020	1,614	52,429	10,484	1,984	318
	Retail - Secured on real estate property	45,444	1,391	45,333	7,547	1,875	137	45,791	1,324	45,625	8,169	1,545	172
	Retail - Secured on real estate property - Of Which: SME	10,536	309	10,451	2,073	276	67	11,930	292	11,828	2,298	179	81
	Retail - Secured on real estate property - Of Which: non-SME	34,908	1,082	34,882	5,474	1,599	71	33,861	1,032	33,797	5,871	1,366	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,162	290	6,884	2,548	299	195	7,229	291	6,804	2,315	439	146
	Retail - Other Retail - Of Which: SME	3,599	178	3,487	1,030	141	104	3,593	179	3,455	1,034	184	94
	Retail - Other Retail - Of Which: non-SME	3,563	113	3,397	1,518	157	90	3,636	112	3,349	1,282	255	52
	Equity	122	0	122	267	0	0	108	0	108	223	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach

		As of 31/03/2022						As of 30/06/2022					
	(mln EUR, %)	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,338	0	10,423	1,264	0	0	14,360	0	11,023	1,316	0	0
	Corporates	117,886	560	99,811	18,451	429	253	125,446	525	106,091	21,595	573	300
	Corporates - Of Which: Specialised Lending	17,189	209	13,189	5,968	84	36	20,236	134	15,651	7,723	85	65
	Corporates - Of Which: SME	108	0	40	13	0	0	116	0	52	13	0	0
	Retail	142	2	141	17	2	0	153	2	152	22	3	0
	Retail - Secured on real estate property	133	2	134	15	2	0	145	2	146	20	3	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	10	0	10	4	0	0
	Retail - Secured on real estate property - Of Which: non-SME	132	2	133	15	2	0	135	2	136	16	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	7	2	0	0	9	0	6	3	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	6	2	0	0	8	0	5	2	1	0
	Equity	238	0	238	555	0	0	240	0	240	558	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ING Groep N.V.

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4,981	0	1,345	271	0	0	4,943	0	1,203	252	0	0
	Corporates	9,148	104	8,072	2,491	0	39	9,263	104	8,139	2,530	0	39
	Corporates - Of Which: Specialised Lending	5,268	104	5,158	1,616	0	37	5,329	104	5,167	1,560	0	36
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	41,511	601	42,520	2,966	886	14	41,582	511	42,586	2,805	739	10
	Retail - Secured on real estate property	41,469	600	42,477	2,952	882	13	41,511	511	42,513	2,786	737	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	41,468	600	42,477	2,952	882	13	41,511	511	42,513	2,786	737	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	42	1	42	14	4	1	72	0	72	19	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	42	1	42	14	4	1	71	0	72	19	2	0
	Equity	3	0	3	10	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,691	0	6,281	1,132	0	0	9,684	0	6,067	1,377	0	0
	Corporates	30,825	460	21,581	9,128	770	165	32,694	366	22,672	9,599	1,193	126
	Corporates - Of Which: Specialised Lending	9,846	304	7,162	4,028	386	120	10,102	277	7,152	4,539	1,025	85
	Corporates - Of Which: SME	7	0	6	7	0	0	6	0	6	7	0	0
	Retail	278	10	238	73	16	2	183	8	178	47	16	1
	Retail - Secured on real estate property	168	9	169	43	15	2	162	7	162	42	14	0
	Retail - Secured on real estate property - Of Which: SME	6	2	6	8	7	0	7	2	7	9	8	0
	Retail - Secured on real estate property - Of Which: non-SM	162	7	163	35	8	2	155	5	155	33	7	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	110	0	69	29	0	0	21	0	16	6	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	109	0	68	29	0	0	21	0	16	5	2	0
	Equity	60	0	60	114	0	0	76	0	76	144	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,259	0	1,432	522	0	0	2,267	0	1,457	540	0	0
	Corporates	20,449	386	16,468	8,641	363	240	21,189	393	17,033	8,990	339	247
	Corporates - Of Which: Specialised Lending	2,381	58	2,344	1,166	24	32	2,479	58	2,435	1,271	23	33
	Corporates - Of Which: SME	5,307	37	4,509	1,787	22	26	5,393	40	4,532	1,762	38	25
	Retail	43	3	43	11	3	1	44	3	43	10	2	1
	Retail - Secured on real estate property	2	0	2	1	1	0	3	0	3	1	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SM	2	0	2	1	1	0	2	0	2	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	41	3	40	10	2	1	41	3	41	9	2	1
	Retail - Other Retail - Of Which: SME	38	3	38	8	2	1	38	3	38	7	1	1
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0	2	2	0	0
	Equity	77	0	77	146	0	0	60	0	60	114	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,482	0	4,555	513	0	0	10,367	0	4,867	755	0	0
	Corporates	26,779	108	21,274	5,071	125	52	26,515	78	20,719	5,550	127	53
	Corporates - Of Which: Specialised Lending	5,838	27	5,638	1,146	52	13	5,168	26	4,765	1,118	33	18
	Corporates - Of Which: SME	59	5	56	28	0	5	48	5	47	17	0	5
	Retail	341	6	331	85	9	3	334	6	322	91	17	3
	Retail - Secured on real estate property	282	2	282	64	3	0	276	3	275	64	4	1
	Retail - Secured on real estate property - Of Which: SME	147	1	147	47	0	0	138	1	138	45	0	0
	Retail - Secured on real estate property - Of Which: non-SM	135	2	135	17	3	0	137	2	137	19	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	59	3	49	22	6	2	59	3	47	26	13	2
	Retail - Other Retail - Of Which: SME	11	1	8	4	3	1	12	1	10	7	6	1
	Retail - Other Retail - Of Which: non-SME	48	2	41	18	3	2	47	2	38	19	7	1
	Equity	110	0	110	319	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,964	1	5,434	296	3	1	6,753	0	5,164	222	3	0
	Corporates	17,504	44	15,154	4,918	125	40	17,437	21	15,178	4,267	97	29
	Corporates - Of Which: Specialised Lending	5,665	0	5,299	1,264	0	1	5,392	0	5,105	1,307	0	3
	Corporates - Of Which: SME	86	2	77	31	1	0	58	2	48	27	1	0
	Retail	3,760	38	3,710	665	57	4	3,773	35	3,728	651	52	4
	Retail - Secured on real estate property	3,298	25	3,287	542	34	2	3,293	23	3,286	535	30	2
	Retail - Secured on real estate property - Of Which: SME	271	6	267	56	10	1	218	4	218	45	5	1
	Retail - Secured on real estate property - Of Which: non-SM	3,027	19	3,020	486	25	1	3,075	19	3,068	490	25	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	461	13	423	123	23	2	480	13	442	116	22	2
	Retail - Other Retail - Of Which: SME	33	1	31	9	1	0	21	0	19	6	1	0
	Retail - Other Retail - Of Which: non-SME	428	11	392	114	21	1	459	12	423	110	21	1
	Equity	5	0	5	10	0	0	5	0	5	10	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	913	0	546	120	0	0	787	0	468	119	0	0
	Corporates	8,318	52	5,986	3,381	0	35	8,947	52	6,146	3,321	0	35
	Corporates - Of Which: Specialised Lending	3,075	47	2,904	1,508	0	26	3,085	47	2,952	1,263	0	26
	Corporates - Of Which: SME	6	0	6	13	0	0	6	0	6	13	0	0
	Retail	21,201	78	21,196	2,865	174	36	21,618	79	21,613	2,751	179	33
	Retail - Secured on real estate property	21,183	78	21,183	2,861	173	35	21,601	79	21,601	2,746	178	33
	Retail - Secured on real estate property - Of Which: SME	8	0	8	2	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property - Of Which: non-SM	21,175	78	21,175	2,859	173	35	21,593	79	21,593	2,744	178	33
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	13	5	1	0	17	0	12	6	1	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	1	0	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	16	0	11	4	0	0	16	0	11	5	1	0
	Equity	94	0	94	272	0	0	1	0	1	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		514	514	0	0	416	98	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		459	459	0	0	459	0	0	0	0	0	0	0	
[3Y - 5Y [		396	396	0	0	190	206	0	0	0	0	0	0	
[5Y - 10Y [		199	199	0	0	180	19	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,568**	**1,568**	**0**	**0**	**1,245**	**324**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	18	18	0	0	0	18	1	62	0	1	0	0	
[3M - 1Y [		282	282	0	0	0	282	6	145	0	28	0	0	
[1Y - 2Y [		272	272	0	0	0	272	27	808	0	798	76	0	
[2Y - 3Y [		518	518	0	0	27	490	16	209	5	164	0	0	
[3Y - 5Y [		1,596	1,596	0	13	126	1,456	61	365	1	166	0	0	
[5Y - 10Y [		3,889	3,889	0	0	902	2,987	173	835	9	273	0	0	
[10Y - more		7,390	7,390	0	33	0	7,356	1,036	2,227	17	1,673	0	0	
Total		**13,963**	**13,963**	**0**	**47**	**1,055**	**12,861**	**1,321**	**4,653**	**32**	**3,102**	**76**	**0**	**1,904**
[0 - 3M [	Bulgaria	18	18	0	0	0	18	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		16	16	0	0	9	7	0	0	0	0	0	0	
[2Y - 3Y [		16	16	0	0	9	7	0	0	0	0	0	0	
[3Y - 5Y [		14	14	0	0	11	3	0	0	0	0	0	0	
[5Y - 10Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**90**	**90**	**0**	**0**	**29**	**61**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		29	29	1	0	0	28	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		10	10	10	0	0	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**41**	**41**	**12**	**0**	**0**	**30**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		205	205	0	0	102	103	0	0	0	0	0	0	
[1Y - 2Y [		270	270	0	0	114	156	0	0	0	0	0	0	
[2Y - 3Y [		504	504	0	0	296	208	0	0	0	0	0	0	
[3Y - 5Y [		899	899	0	0	527	373	0	0	0	0	0	0	
[5Y - 10Y [		231	231	0	0	10	221	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2,109**	**2,109**	**0**	**0**	**1,049**	**1,060**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	29	273	85	3,096	0	0	
[3M - 1Y [		344	344	0	0	77	267	2	13	34	387	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		228	228	0	0	0	228	0	0	0	0	0	0	
[3Y - 5Y [		44	44	0	0	44	0	0	1	0	0	0	0	
[5Y - 10Y [		3,767	3,767	0	0	953	2,813	1	9	0	0	0	0	
[10Y - more		234	234	0	0	0	234	29	98	0	0	0	0	
Total		**4,617**	**4,617**	**0**	**0**	**1,074**	**3,543**	**61**	**394**	**119**	**3,482**	**0**	**0**	**1**
[0 - 3M [	Germany	1,312	1,312	0	0	0	1,312	0	0	0	0	0	0	
[3M - 1Y [		586	586	0	0	82	505	0	0	0	0	0	0	
[1Y - 2Y [		1,641	1,641	0	0	698	943	0	0	0	0	0	0	
[2Y - 3Y [		1,598	1,598	4	0	564	1,031	0	0	0	0	0	0	
[3Y - 5Y [		604	604	8	0	238	358	0	0	0	0	0	0	
[5Y - 10Y [		1,208	1,208	30	0	433	745	1	40	0	0	0	0	
[10Y - more		3	3	3	0	0	0	0	0	0	0	0	0	
Total		**6,954**	**6,954**	**44**	**0**	**2,015**	**4,895**	**1**	**40**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	23	23	0	0	0	23	0	0	0	0	0	0	
[3M - 1Y [		86	86	1	0	0	86	0	0	0	0	0	0	
[1Y - 2Y [		38	38	0	0	0	38	0	0	15	97	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	21	344	0	0	
[3Y - 5Y [		109	109	1	0	0	108	0	0	0	0	0	0	
[5Y - 10Y [		4	4	4	0	0	0	0	0	0	0	0	0	
[10Y - more		1	1	1	0	0	0	0	0	0	0	0	0	
Total		**262**	**262**	**7**	**0**	**0**	**255**	**0**	**0**	**36**	**441**	**0**	**0**	**0**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		175	175	0	0	146	29	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**175**	**175**	**0**	**0**	**146**	**29**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	1	1	0	0	0	1	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		175	175	0	0	175	0	0	0	0	0	0	0	
[3Y - 5Y [		1,351	1,351	0	0	1,350	0	0	0	0	0	0	0	
[5Y - 10Y [		16	16	0	0	0	16	0	0	0	0	0	0	
[10Y - more		45	45	0	0	0	44	0	0	0	0	0	0	
Total		**1,592**	**1,592**	**1**	**0**	**1,525**	**66**	**0**	**0**	**0**	**0**	**0**	**0**	**151**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	29	29	0	0	0	29	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		124	124	0	0	0	124	0	0	0	0	0	0	
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		79	79	0	0	28	52	0	0	0	0	0	0	
[10Y - more		34	34	0	0	0	34	0	0	0	0	0	0	
Total		**273**	**273**	**0**	**0**	**28**	**246**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	13	13	0	0	0	13	3	81	0	0	2	0	
[3M - 1Y [		1,626	1,626	0	0	0	1,626	6	138	0	0	3	0	
[1Y - 2Y [		2,407	2,407	0	0	314	2,093	11	116	0	0	1	0	
[2Y - 3Y [		1,221	1,221	0	0	269	952	16	113	0	0	1	0	
[3Y - 5Y [		255	255	0	0	0	255	35	173	0	0	18	0	
[5Y - 10Y [		309	309	0	0	0	309	96	276	0	0	0	0	
[10Y - more		97	97	0	0	0	97	167	240	0	20	0	0	
Total		**5,928**	**5,928**	**0**	**0**	**583**	**5,345**	**336**	**1,137**	**0**	**20**	**25**	**0**	**225**
[0 - 3M [	Poland	234	234	0	0	0	234	0	0	0	0	0	0	
[3M - 1Y [		538	538	3	0	12	522	0	0	0	0	0	0	
[1Y - 2Y [		195	195	11	0	11	173	0	0	0	0	0	0	
[2Y - 3Y [		1,279	1,279	20	0	523	736	0	0	0	0	0	0	
[3Y - 5Y [		2,867	2,867	92	7	1,148	1,619	0	0	0	0	0	0	
[5Y - 10Y [		3,060	3,060	152	0	1,369	1,539	0	0	0	0	0	0	
[10Y - more		181	181	0	0	0	181	0	0	0	0	0	0	
Total		**8,353**	**8,353**	**279**	**7**	**3,063**	**5,004**	**0**	**0**	**0**	**0**	**0**	**0**	**228**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	96	96	4	0	0	93	0	0	0	0	0	0	
[3M - 1Y [		150	150	50	0	0	100	0	0	0	0	0	0	
[1Y - 2Y [		115	115	24	0	0	91	0	0	0	0	0	0	
[2Y - 3Y [		274	274	6	0	119	149	0	0	0	0	0	0	
[3Y - 5Y [		521	521	14	0	289	219	0	0	0	0	0	0	
[5Y - 10Y [		410	410	33	0	263	113	0	0	0	0	0	0	
[10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	
Total		**1,579**	**1,579**	**143**	**0**	**671**	**765**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2021 - Direct exposures - On balance sheet - Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives - Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		504	504	0	0	504	0	0	0	0	0	0	0	
[2Y - 3Y [		388	388	0	0	0	388	0	0	0	0	0	0	
[3Y - 5Y [		1,627	1,627	0	0	0	1,627	0	0	0	0	0	0	
[5Y - 10Y [		1,904	1,904	0	0	495	1,409	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4,422**	**4,422**	**0**	**0**	**999**	**3,423**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		27	27	0	0	27	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**48**	**48**	**0**	**0**	**27**	**21**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	8	244	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	22	660	10	487	0	0	
[1Y - 2Y [		0	0	0	0	0	0	16	451	4	262	0	0	
[2Y - 3Y [		0	0	0	0	0	0	3	80	5	197	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		13	13	13	0	0	0	0	0	0	0	0	0	
[10Y - more		18	18	1	0	17	0	0	0	0	0	0	0	
Total		**31**	**31**	**14**	**0**	**17**	**0**	**50**	**1,436**	**18**	**946**	**0**	**0**	**2**
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	397	397	0	0	365	32	0	0	0	64	0	0	
[3M - 1Y [		314	314	0	0	247	67	0	0	12	129	0	0	
[1Y - 2Y [		359	359	0	0	234	125	0	0	0	0	0	0	
[2Y - 3Y [		305	305	0	0	225	80	0	0	0	26	0	0	
[3Y - 5Y [		922	922	0	0	453	468	0	0	2	45	0	0	
[5Y - 10Y [		966	966	0	0	551	416	0	0	11	82	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3,263**	**3,263**	**0**	**0**	**2,074**	**1,189**	**0**	**0**	**26**	**346**	**0**	**0**	**14**
[0 - 3M [	Canada	45	45	0	0	45	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		156	156	0	0	58	98	0	0	0	0	0	0	
[3Y - 5Y [		575	575	0	0	87	488	0	0	0	0	0	0	
[5Y - 10Y [		427	427	0	0	242	185	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,202**	**1,202**	**0**	**0**	**432**	**770**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan	46	46	0	0	0	46	0	0	0	0	0	0	
[3M - 1Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Japan	112	112	112	0	0	0	0	0	0	0	0	0	
Total	Japan	**158**	**158**	**112**	**0**	**0**	**46**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	U.S.	44	44	0	0	0	44	0	0	0	0	0	0	
[1Y - 2Y [	U.S.	183	183	1	0	1	182	0	0	0	0	0	0	
[2Y - 3Y [	U.S.	1,618	1,618	0	1	232	1,385	0	0	0	0	0	0	
[3Y - 5Y [	U.S.	2,177	2,177	1	10	140	2,025	0	0	0	0	0	0	
[5Y - 10Y [	U.S.	4,597	4,597	0	206	2,331	2,060	0	0	0	0	0	0	
[10Y - more	U.S.	5,090	5,090	0	2,419	1,304	1,367	0	0	0	0	0	0	
Total	U.S.	**13,709**	**13,709**	**2**	**2,636**	**4,008**	**7,063**	**0**	**0**	**0**	**0**	**0**	**0**	**8**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	China	2	2	2	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	China	0	0	0	0	0	0	0	0	0	0	0	0	
Total	China	**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	1	0	
[2Y - 3Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Switzerland	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	6	6	6	0	0	0	3	106	8	513	0	0	
[3M - 1Y [	Other advanced economies non EEA	1,352	1,352	1,221	3	88	39	0	0	35	624	0	0	
[1Y - 2Y [	Other advanced economies non EEA	23	23	10	0	13	0	0	15	0	0	0	0	
[2Y - 3Y [	Other advanced economies non EEA	124	124	100	0	24	0	0	0	0	0	0	0	
[3Y - 5Y [	Other advanced economies non EEA	18	18	2	0	16	0	97	202	99	289	0	0	
[5Y - 10Y [	Other advanced economies non EEA	12	12	12	0	0	0	0	0	0	0	0	0	
[10Y - more	Other advanced economies non EEA	6	6	6	0	0	0	0	0	0	0	0	0	
Total	Other advanced economies non EEA	**1,542**	**1,542**	**1,357**	**3**	**142**	**39**	**100**	**322**	**142**	**1,426**	**0**	**0**	**76**
[0 - 3M [	Other Central and eastern Europe countries non EEA	3	3	1	0	0	1	0	0	0	0	0	0	
[3M - 1Y [	Other Central and eastern Europe countries non EEA	25	25	3	0	0	22	0	0	0	0	0	0	
[1Y - 2Y [	Other Central and eastern Europe countries non EEA	208	208	14	0	45	148	0	0	0	0	0	0	
[2Y - 3Y [	Other Central and eastern Europe countries non EEA	60	60	13	0	12	36	0	0	0	0	0	0	
[3Y - 5Y [	Other Central and eastern Europe countries non EEA	247	247	17	0	29	201	0	0	0	0	0	0	
[5Y - 10Y [	Other Central and eastern Europe countries non EEA	99	99	29	0	0	70	0	0	0	0	0	0	
[10Y - more	Other Central and eastern Europe countries non EEA	13	13	13	0	0	0	0	0	0	0	0	0	
Total	Other Central and eastern Europe countries non EEA	**656**	**656**	**90**	**0**	**87**	**479**	**0**	**0**	**0**	**0**	**0**	**0**	**134**
[0 - 3M [	Middle East	9	9	9	0	0	0	1	10	3	374	0	0	
[3M - 1Y [	Middle East	238	238	238	0	0	0	2	25	4	50	0	0	
[1Y - 2Y [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Middle East	428	428	428	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Middle East	281	281	281	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Middle East	251	251	251	0	0	0	0	0	0	0	0	0	
[10Y - more	Middle East	46	46	0	0	0	46	0	0	0	0	0	0	
Total	Middle East	**1,253**	**1,253**	**1,207**	**0**	**0**	**46**	**3**	**35**	**7**	**424**	**0**	**0**	**7**
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [	Latin America and the Caribbean	10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [	Latin America and the Caribbean	67	67	0	0	0	67	10	95	0	0	0	0	
[10Y - more	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
Total	Latin America and the Caribbean	**76**	**76**	**0**	**0**	**0**	**76**	**10**	**95**	**0**	**0**	**0**	**0**	**67**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 31/12/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		29	29	1	0	0	28	0	0	0	0	0	0	
[3Y - 5Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[5Y - 10Y [		317	317	0	0	0	317	0	0	0	0	0	0	
[10Y - more		95	95	1	0	0	95	0	0	0	0	0	0	
Total		**479**	**479**	**2**	**0**	**0**	**477**	**0**	**0**	**0**	**0**	**0**	**0**	**144**
[0 - 3M [	Others	1	1	1	0	0	0	60	2,700	14	597	0	0	
[3M - 1Y [		131	131	22	0	0	109	20	480	8	137	0	0	
[1Y - 2Y [		268	268	2	0	171	95	1	13	1	10	0	0	
[2Y - 3Y [		338	338	1	0	0	336	4	30	0	0	0	0	
[3Y - 5Y [		14	14	14	0	0	0	0	0	0	0	1	0	
[5Y - 10Y [		1,027	1,027	22	0	793	212	0	0	3	10	0	0	
[10Y - more		673	673	8	0	536	129	0	0	0	0	0	0	
Total		**2,452**	**2,452**	**70**	**0**	**1,499**	**882**	**85**	**3,223**	**25**	**754**	**1**	**0**	**85**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 30/06/2022												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	98	98	0	0	0	98	0	0	0	0	0	0	
[3M - 1Y [		414	414	0	0	414	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		444	444	0	0	444	0	0	0	0	0	0	0	
[3Y - 5Y [		480	480	0	0	274	206	0	0	0	0	0	0	
[5Y - 10Y [		86	86	0	0	67	19	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,522**	**1,522**	**0**	**0**	**1,199**	**324**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	77	77	0	0	0	77	0	4	0	14	0	0	
[3M - 1Y [		152	152	0	0	0	152	10	766	0	744	0	0	
[1Y - 2Y [		528	528	0	0	0	528	3	136	0	162	75	0	
[2Y - 3Y [		2,527	2,527	0	0	99	2,427	11	107	0	173	0	0	
[3Y - 5Y [		1,842	1,842	0	12	0	1,830	68	423	3	192	0	0	
[5Y - 10Y [		2,962	2,962	0	0	424	2,538	125	679	15	356	0	0	
[10Y - more		7,364	7,364	0	32	0	7,332	701	1,519	80	2,590	0	0	
Total		**15,452**	**15,452**	**0**	**44**	**523**	**14,884**	**918**	**3,634**	**99**	**4,231**	**75**	**0**	**1,713**
[0 - 3M [	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		22	22	6	0	8	7	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		22	22	0	0	12	10	0	0	0	0	0	0	
[3Y - 5Y [		20	20	0	0	16	3	0	0	0	0	0	0	
[5Y - 10Y [		30	30	1	0	3	26	0	0	0	0	0	0	
[10Y - more		4	4	4	0	0	0	0	0	0	0	0	0	
Total		**98**	**98**	**11**	**0**	**40**	**47**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		69	69	0	0	0	69	0	0	0	0	0	0	
[1Y - 2Y [		15	15	14	0	0	1	0	0	0	0	0	0	
[2Y - 3Y [		13	13	13	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		45	45	14	0	31	0	0	0	0	0	0	0	
[5Y - 10Y [		233	233	30	0	203	0	0	0	0	0	0	0	
[10Y - more		9	9	9	0	0	0	0	0	0	0	0	0	
Total		**386**	**386**	**82**	**0**	**234**	**70**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	204	204	0	0	102	103	0	0	4	93	0	0	
[3M - 1Y [		267	267	0	0	111	156	0	0	0	0	0	0	
[1Y - 2Y [		491	491	0	0	283	208	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		881	881	0	0	498	383	0	0	0	0	0	0	
[5Y - 10Y [		210	210	0	0	0	210	0	0	0	0	0	0	
[10Y - more		173	173	0	0	173	0	0	0	0	0	0	0	
Total		**2,227**	**2,227**	**0**	**0**	**1,167**	**1,060**	**0**	**0**	**4**	**93**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	118	4,273	0	0	
[3M - 1Y [		263	263	0	0	51	212	0	0	15	90	0	0	
[1Y - 2Y [		50	50	0	0	0	50	0	0	0	0	0	0	
[2Y - 3Y [		178	178	0	0	0	178	0	0	0	0	0	0	
[3Y - 5Y [		88	88	0	0	41	47	0	1	0	0	0	0	
[5Y - 10Y [		3,739	3,739	0	0	884	2,855	1	13	0	0	0	0	
[10Y - more		234	234	0	0	0	234	8	42	8	50	0	0	
Total		**4,553**	**4,553**	**0**	**0**	**976**	**3,577**	**8**	**56**	**141**	**4,413**	**0**	**0**	**1**
[0 - 3M [	Germany	2,148	2,148	0	0	0	2,147	0	0	2	47	0	0	
[3M - 1Y [		809	809	0	0	169	640	0	0	0	0	0	0	
[1Y - 2Y [		2,238	2,238	0	0	1,068	1,170	0	0	0	0	0	0	
[2Y - 3Y [		629	629	1	0	201	428	0	0	0	0	0	0	
[3Y - 5Y [		484	484	5	0	69	410	0	0	0	0	0	0	
[5Y - 10Y [		811	811	18	0	341	452	1	40	0	0	0	0	
[10Y - more		7	7	7	0	0	0	0	0	0	0	0	0	
Total		**7,126**	**7,126**	**30**	**0**	**1,847**	**5,248**	**1**	**40**	**2**	**47**	**0**	**0**	**0**
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	79	79	17	0	0	62	0	0	0	0	0	0	
[3M - 1Y [		21	21	2	0	0	19	0	0	0	0	0	0	
[1Y - 2Y [		38	38	3	0	0	35	0	0	0	195	0	0	
[2Y - 3Y [		3	3	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		97	97	7	0	0	90	0	0	0	0	0	0	
[5Y - 10Y [		12	12	12	0	0	0	0	0	12	60	0	0	
[10Y - more		9	9	9	0	0	0	0	0	0	0	0	0	
Total		**258**	**258**	**50**	**0**	**0**	**209**	**0**	**0**	**12**	**254**	**0**	**0**	**4**
[0 - 3M [	Ireland	25	25	25	0	0	0	0	0	5	56	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		47	47	0	0	47	0	0	0	0	0	0	0	
[5Y - 10Y [		111	111	0	0	82	29	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**184**	**184**	**25**	**0**	**130**	**29**	**0**	**0**	**5**	**56**	**0**	**0**	**0**
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[1Y - 2Y [		183	183	0	0	183	0	0	0	0	0	0	0	
[2Y - 3Y [		372	372	0	0	371	0	0	0	0	0	0	0	
[3Y - 5Y [		1,609	1,609	0	0	1,608	1	0	0	0	0	0	0	
[5Y - 10Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[10Y - more		30	30	0	0	0	29	0	0	0	0	0	0	
Total		**2,225**	**2,225**	**1**	**0**	**2,162**	**62**	**0**	**0**	**0**	**0**	**0**	**0**	**155**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[1Y - 2Y [		120	120	0	0	0	120	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		34	34	0	0	0	34	0	0	0	0	0	0	
[5Y - 10Y [		47	47	0	0	24	24	0	0	0	0	0	0	
[10Y - more		39	39	0	0	0	39	0	0	0	0	0	0	
Total		**249**	**249**	**0**	**0**	**24**	**225**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Netherlands	1,608	1,608	0	0	0	1,608	1	26	0	0	3	0	
[3M - 1Y [		300	300	0	0	0	300	4	82	0	0	0	0	
[1Y - 2Y [		2,205	2,205	0	0	309	1,896	10	130	0	0	1	0	
[2Y - 3Y [		1,176	1,176	0	0	261	915	6	71	0	0	0	0	
[3Y - 5Y [		298	298	0	0	0	298	30	204	0	0	24	0	
[5Y - 10Y [		250	250	0	0	0	250	72	274	0	0	0	0	
[10Y - more		71	71	0	0	0	71	103	204	0	19	0	0	
Total		**5,908**	**5,908**	**0**	**0**	**570**	**5,338**	**225**	**991**	**0**	**20**	**29**	**0**	**187**
[0 - 3M [	Poland	9	9	3	0	0	6	0	0	0	0	0	0	
[3M - 1Y [		174	174	47	0	10	117	0	0	0	0	0	0	
[1Y - 2Y [		1,142	1,142	5	0	484	653	0	0	0	0	0	0	
[2Y - 3Y [		1,083	1,083	38	0	267	777	0	0	0	0	0	0	
[3Y - 5Y [		2,147	2,147	31	5	1,026	1,085	0	0	0	0	0	0	
[5Y - 10Y [		2,728	2,728	45	0	1,267	1,416	0	0	0	0	0	0	
[10Y - more		174	174	4	0	0	170	0	0	0	0	0	0	
Total		**7,457**	**7,457**	**172**	**5**	**3,054**	**4,225**	**0**	**0**	**0**	**0**	**0**	**0**	**219**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	51	51	51	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		386	386	196	0	0	191	0	0	0	0	0	0	
[1Y - 2Y [		325	325	184	0	0	141	0	0	0	0	0	0	
[2Y - 3Y [		208	208	40	0	137	30	0	0	0	0	0	0	
[3Y - 5Y [		601	601	177	0	229	196	0	0	0	0	0	0	
[5Y - 10Y [		901	901	563	0	224	114	0	0	0	0	0	0	
[10Y - more		162	162	162	0	0	0	0	0	0	0	0	0	
Total		**2,634**	**2,634**	**1,372**	**0**	**591**	**671**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		9	9	0	0	9	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**12**	**12**	**0**	**0**	**9**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		498	498	0	0	498	0	0	0	0	0	0	0	
[1Y - 2Y [		360	360	0	0	0	360	0	0	0	0	0	0	
[2Y - 3Y [		111	111	0	0	0	111	0	0	0	0	0	0	
[3Y - 5Y [		1,544	1,544	0	0	0	1,544	0	0	0	0	0	0	
[5Y - 10Y [		1,843	1,843	0	0	434	1,409	0	0	0	0	0	0	
[10Y - more		263	263	0	0	263	0	0	0	0	0	0	0	
Total		**4,618**	**4,618**	**0**	**0**	**1,195**	**3,423**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		29	29	0	0	29	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		21	21	0	0	0	21	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**50**	**50**	**0**	**0**	**29**	**21**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	2	57	0	269	0	0	
[3M - 1Y [		0	0	0	0	0	0	9	205	9	652	0	0	
[1Y - 2Y [		0	0	0	0	0	0	11	169	10	418	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	1	21	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	4	61	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		12	12	1	0	11	0	0	0	0	0	0	0	
Total		**12**	**12**	**1**	**0**	**11**	**0**	**23**	**430**	**24**	**1,421**	**0**	**0**	**5**
[0 - 3M [	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia	100	100	0	0	100	0	0	0	0	0	0	0	
[3M - 1Y [		363	363	0	0	154	209	0	0	0	0	0	0	
[1Y - 2Y [		281	281	0	0	258	23	0	0	0	27	0	0	
[2Y - 3Y [		392	392	0	0	257	135	0	0	0	0	0	0	
[3Y - 5Y [		1,214	1,214	0	0	519	695	0	0	0	47	0	0	
[5Y - 10Y [		2,458	2,458	0	0	1,656	802	0	0	2	84	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4,809**	**4,809**	**0**	**0**	**2,945**	**1,864**	**0**	**0**	**2**	**158**	**0**	**0**	**11**
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		154	154	0	0	56	98	0	0	0	0	0	0	
[2Y - 3Y [		363	363	0	0	59	304	0	0	0	0	0	0	
[3Y - 5Y [		359	359	0	0	68	291	0	0	0	0	0	0	
[5Y - 10Y [		336	336	0	0	229	107	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1,212**	**1,212**	**0**	**0**	**412**	**800**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

		As of 30/06/2022												
		Direct exposures												
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan	42	42	0	0	0	42	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		113	113	113	0	0	0	0	0	0	0	0	0	
Total		**156**	**156**	**113**	**0**	**0**	**42**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		58	58	0	0	0	57	0	0	0	0	0	0	
[1Y - 2Y [		927	927	0	0	1	926	0	0	0	0	0	0	
[2Y - 3Y [		1,189	1,189	0	1	143	1,045	0	0	0	0	0	0	
[3Y - 5Y [		3,094	3,094	219	23	278	2,575	0	0	0	0	0	0	
[5Y - 10Y [		4,560	4,560	2	190	2,326	2,043	0	0	0	0	0	0	
[10Y - more		4,956	4,956	5	2,388	1,073	1,490	0	0	0	0	0	0	
Total		**14,784**	**14,784**	**226**	**2,601**	**3,821**	**8,136**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	1	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**0**
[0 - 3M [	Other advanced economies non EEA	796	796	695	0	101	0	9	179	0	0	0	0	
[3M - 1Y [		749	749	693	0	33	22	94	989	0	15	0	0	
[1Y - 2Y [		167	167	133	3	31	0	0	0	0	0	0	0	
[2Y - 3Y [		42	42	16	0	26	0	34	100	86	288	0	0	
[3Y - 5Y [		24	24	15	0	9	0	84	201	0	0	0	0	
[5Y - 10Y [		27	27	27	0	0	0	0	0	0	0	0	0	
[10Y - more		3	3	3	0	0	0	0	0	0	0	0	0	
Total		**1,809**	**1,809**	**1,583**	**3**	**200**	**23**	**221**	**1,469**	**86**	**303**	**0**	**0**	**184**
[0 - 3M [	Other Central and eastern Europe countries non EEA	6	6	2	0	0	5	0	0	0	0	0	0	
[3M - 1Y [		111	111	2	0	11	99	0	0	0	0	0	0	
[1Y - 2Y [		54	54	3	0	23	29	0	0	0	0	0	0	
[2Y - 3Y [		76	76	3	0	10	64	0	0	0	0	0	0	
[3Y - 5Y [		248	248	7	0	25	216	0	0	0	0	0	0	
[5Y - 10Y [		70	70	5	0	0	65	0	0	0	0	0	0	
[10Y - more		8	8	8	0	0	0	0	0	0	0	0	0	
Total		**574**	**574**	**29**	**0**	**69**	**477**	**0**	**0**	**0**	**0**	**0**	**0**	**157**
[0 - 3M [	Middle East	266	266	266	0	0	0	0	0	1	173	0	0	
[3M - 1Y [		7	7	7	0	0	0	0	0	2	62	0	0	
[1Y - 2Y [		398	398	398	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		290	290	290	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		415	415	415	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		166	166	166	0	0	0	0	0	0	0	0	0	
[10Y - more		55	55	3	0	0	53	0	0	0	0	0	0	
Total		**1,597**	**1,597**	**1,545**	**0**	**0**	**53**	**0**	**0**	**3**	**235**	**0**	**0**	**4**
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		99	99	0	0	0	99	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**108**	**108**	**0**	**0**	**0**	**108**	**0**	**0**	**0**	**0**	**0**	**0**	**58**

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

ING Groep N.V.

(mln EUR)

		As of 30/06/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa	2	2	0	0	0	2	0	0	0	0	0	0	
[3M - 1Y [		5	5	4	0	0	1	0	0	0	0	0	0	
[1Y - 2Y [		21	21	1	0	0	20	0	0	0	0	0	0	
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		74	74	0	0	0	74	0	0	0	0	0	0	
[5Y - 10Y [		340	340	0	0	0	339	0	0	0	0	0	0	
[10Y - more		94	94	1	0	0	94	0	0	0	0	0	0	
Total		**539**	**539**	**7**	**0**	**0**	**532**	**0**	**0**	**0**	**0**	**0**	**0**	**199**
[0 - 3M [	Others	2	2	2	0	0	0	94	1,385	60	4,686	0	0	
[3M - 1Y [		23	23	13	0	11	0	27	251	44	408	0	0	
[1Y - 2Y [		685	685	2	0	176	508	0	0	0	53	0	0	
[2Y - 3Y [		38	38	4	0	0	35	0	0	0	0	1	0	
[3Y - 5Y [		27	27	27	0	0	0	0	0	0	10	1	0	
[5Y - 10Y [		598	598	9	0	348	240	0	0	0	0	0	0	
[10Y - more		700	700	8	0	582	111	0	0	0	0	0	0	
Total		**2,073**	**2,073**	**64**	**0**	**1,116**	**894**	**122**	**1,636**	**104**	**5,157**	**1**	**0**	**76**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

(mln EUR)	As of 30/09/2021								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**128,804**	**0**	**0**	**0**	**0**	**4**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**82,075**	**0**	**0**	**0**	**0**	**38**	**0**	**0**	**0**
Central banks	1,961	0	0	0	0	0	0	0	0
General governments	60,351	0	0	0	0	34	0	0	0
Credit institutions	14,642	0	0	0	0	1	0	0	0
Other financial corporations	4,652	0	0	0	0	2	0	0	0
Non-financial corporations	470	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**702,358**	**1,049**	**12,177**	**12,177**	**11,942**	**1,561**	**3,659**	**3,657**	**5,726**
Central banks	3,544	0	0	0	0	0	0	0	0
General governments	11,757	0	79	79	79	2	5	5	36
Credit institutions	51,157	0	0	0	0	19	0	0	0
Other financial corporations	67,595	1	474	474	474	87	127	127	51
Non-financial corporations	222,493	585	6,324	6,324	6,205	920	2,428	2,426	1,975
of which: small and medium-sized enterprises	33,732	49	1,291	1,291	1,290	162	485	484	692
of which: Loans collateralised by commercial immovable property	54,638	29	1,312	1,312	1,312	138	386	350	858
Households	345,811	463	5,300	5,300	5,185	533	1,099	1,098	3,664
of which: Loans collateralised by residential immovable property	308,205	345	3,553	3,553	3,553	118	306	266	3,244
of which: Credit for consumption	21,507	64	1,138	1,138	1,024	252	612	565	119
DEBT INSTRUMENTS other than HFT	**913,237**	**1,049**	**12,177**	**12,177**	**11,942**	**1,603**	**3,659**	**3,657**	**5,726**
OFF-BALANCE SHEET EXPOSURES	**243,265**		**973**	**973**	**535**	**62**	**46**	**17**	**287**

(mln EUR)	As of 31/12/2021								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**106,551**	**0**	**0**	**0**	**0**	**6**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**82,347**	**0**	**0**	**0**	**0**	**31**	**0**	**0**	**0**
Central banks	2,026	0	0	0	0	0	0	0	0
General governments	59,526	0	0	0	0	30	0	0	0
Credit institutions	14,636	0	0	0	0	1	0	0	0
Other financial corporations	4,950	0	0	0	0	0	0	0	0
Non-financial corporations	1,210	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**695,384**	**1,004**	**11,521**	**11,521**	**11,367**	**1,470**	**3,827**	**3,824**	**6,015**
Central banks	2,579	0	0	0	0	0	0	0	0
General governments	10,960	0	84	84	84	6	5	5	64
Credit institutions	39,469	0	0	0	0	22	0	0	0
Other financial corporations	60,237	1	470	470	470	85	140	140	171
Non-financial corporations	231,835	531	5,909	5,909	5,871	832	2,532	2,529	2,258
of which: small and medium-sized enterprises	34,639	78	1,231	1,231	1,231	170	536	536	650
of which: Loans collateralised by commercial immovable property	54,968	47	1,211	1,211	1,211	91	469	469	742
Households	350,305	472	5,057	5,057	4,942	525	1,150	1,149	3,522
of which: Loans collateralised by residential immovable property	312,878	357	3,382	3,382	3,382	123	347	347	3,035
of which: Credit for consumption	21,399	64	1,127	1,127	1,013	271	675	675	100
DEBT INSTRUMENTS other than HFT	**884,282**	**1,004**	**11,521**	**11,521**	**11,367**	**1,507**	**3,827**	**3,824**	**6,015**
OFF-BALANCE SHEET EXPOSURES	**253,178**		**1,043**	**1,043**	**591**	**76**	**72**	**24**	**185**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Performing and non-performing exposures

ING Groep N.V.

(mln EUR)	As of 31/03/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**134,080**	**5**	**0**	**0**	**0**	**19**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**81,285**	**0**	**0**	**0**	**0**	**67**	**0**	**0**	**0**
Central banks	2,579	0	0	0	0	0	0	0	0
General governments	58,491	0	0	0	0	65	0	0	0
Credit institutions	14,072	0	0	0	0	1	0	0	0
Other financial corporations	4,988	0	0	0	0	0	0	0	0
Non-financial corporations	1,156	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**722,056**	**1,174**	**11,289**	**11,289**	**11,124**	**2,238**	**3,696**	**3,691**	**5,242**
Central banks	3,271	0	0	0	0	0	0	0	0
General governments	12,602	0	75	75	75	8	5	5	63
Credit institutions	43,486	0	62	62	62	140	15	15	0
Other financial corporations	76,302	2	293	293	293	114	108	108	59
Non-financial corporations	231,111	606	5,964	5,964	5,913	1,428	2,436	2,431	2,069
of which: small and medium-sized enterprises	35,384	45	1,081	1,081	1,081	150	375	375	595
of which: Loans collateralised by commercial immovable property	55,346	24	1,211	1,211	1,211	97	398	360	800
Households	355,284	565	4,895	4,895	4,781	548	1,132	1,132	3,052
of which: Loans collateralised by residential immovable property	318,055	433	3,263	3,263	3,263	148	336	283	2,688
of which: Credit for consumption	21,353	63	1,109	1,109	997	268	698	588	90
DEBT INSTRUMENTS other than HFT	**937,421**	**1,179**	**11,289**	**11,289**	**11,124**	**2,324**	**3,696**	**3,691**	**5,242**
OFF-BALANCE SHEET EXPOSURES	**254,909**		**941**	**941**	**458**	**26**	**142**	**23**	**340**

(mln EUR)	As of 30/06/2022								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4,5]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	**128,422**	**2**	**0**	**0**	**0**	**40**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**82,925**	**0**	**0**	**0**	**0**	**60**	**0**	**0**	**0**
Central banks	2,086	0	0	0	0	0	0	0	0
General governments	59,711	0	0	0	0	58	0	0	0
Credit institutions	14,402	0	0	0	0	2	0	0	0
Other financial corporations	5,536	0	0	0	0	0	0	0	0
Non-financial corporations	1,191	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**737,497**	**896**	**11,364**	**11,364**	**11,161**	**2,274**	**3,629**	**3,624**	**5,190**
Central banks	5,129	0	0	0	0	0	0	0	0
General governments	13,415	0	77	77	77	6	5	5	60
Credit institutions	39,249	0	25	25	25	24	11	11	0
Other financial corporations	83,236	10	299	299	299	111	108	108	54
Non-financial corporations	237,768	388	6,370	6,370	6,281	1,538	2,397	2,393	2,234
of which: small and medium-sized enterprises	35,728	41	1,109	1,109	1,109	140	396	396	663
of which: Loans collateralised by commercial immovable property	54,872	25	1,123	1,123	1,123	144	405	405	718
Households	358,699	497	4,592	4,592	4,479	595	1,107	1,107	2,841
of which: Loans collateralised by residential immovable property	321,049	375	2,998	2,998	2,998	156	319	241	2,536
of which: Credit for consumption	21,488	68	1,055	1,055	942	293	685	570	78
DEBT INSTRUMENTS other than HFT	**948,844**	**898**	**11,364**	**11,364**	**11,161**	**2,374**	**3,629**	**3,624**	**5,190**
OFF-BALANCE SHEET EXPOSURES	**264,314**		**842**	**842**	**458**	**9**	**127**	**10**	**164**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

(mln EUR)	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**20,782**	**6,092**	**1,649**	**1,474**	**13,229**	**3,486**	**19,816**	**6,023**	**1,853**	**1,695**	**12,592**	**3,338**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	40	39	1	1	39	38	65	39	1	1	64	38
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	557	150	37	34	296	33	716	331	143	142	306	74
Non-financial corporations	14,616	3,621	1,337	1,189	8,099	1,621	13,634	3,393	1,432	1,295	7,561	1,448
of which: small and medium-sized enterprises	1,980	499	165	136	1,550		1,817	493	153	137	1,432	
Households	5,568	2,282	273	250	4,795	1,793	5,402	2,260	276	257	4,661	1,778
DEBT INSTRUMENTS other than HFT	**20,782**	**6,092**	**1,649**	**1,474**	**13,229**		**19,816**	**6,023**	**1,853**	**1,695**	**12,592**	
Loan commitments given	**3,561**	**229**	**29**	**14**	**1,201**	**91**	**3,383**	**194**	**30**	**14**	**1,017**	**96**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

[1] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[2] For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

[3] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

(mln EUR)	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**19,339**	**5,574**	**1,735**	**1,558**	**12,374**	**3,111**	**17,564**	**5,406**	**1,706**	**1,506**	**11,106**	**2,975**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	61	36	1	1	61	35	54	36	1	1	53	36
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	645	254	114	112	370	83	640	211	106	99	357	71
Non-financial corporations	13,434	3,221	1,354	1,196	7,456	1,398	12,406	3,250	1,336	1,163	6,917	1,426
of which: small and medium-sized enterprises	1,561	429	129	110	1,214		1,337	431	136	120	1,042	
Households	5,198	2,062	266	249	4,487	1,594	4,464	1,908	263	244	3,780	1,443
DEBT INSTRUMENTS other than HFT	**19,339**	**5,574**	**1,735**	**1,558**	**12,374**		**17,564**	**5,406**	**1,706**	**1,506**	**11,106**	
Loan commitments given	**3,069**	**140**	**24**	**11**	**902**	**64**	**2,353**	**124**	**26**	**9**	**495**	**50**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice[3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria[3]	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

ING Groep N.V.

As of 30/09/2021

(mln EUR)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	3.469	163	163	3.458	49	0
B Mining and quarrying	9.738	1.043	1.043	9.730	343	0
C Manufacturing	43,769	1,264	1,264	43,422	655	0
D Electricity, gas, steam and air conditioning supply	14,858	158	158	14,597	123	0
E Water supply	2,418	56	56	2,417	13	0
F Construction	9,629	407	407	9,629	216	0
G Wholesale and retail trade	38.365	1.189	1.189	38.365	606	0
H Transport and storage	23.616	501	501	23.436	279	0
I Accommodation and food service activities	2.551	240	240	2.551	120	0
J Information and communication	10.749	196	196	10.491	216	0
K Financial and insurance activities	754	0	0	668	3	0
L Real estate activities	33,181	390	390	32,887	152	0
M Professional, scientific and technical activities	8,775	362	362	8,736	179	0
N Administrative and support service activities	11,477	262	262	11,391	227	0
O Public administration and defence, compulsory social security	929	0	0	929	24	0
P Education	356	8	8	289	5	0
Q Human health services and social work activities	6,180	39	39	6,180	94	0
R Arts, entertainment and recreation	705	30	30	705	19	0
S Other services	974	15	15	974	24	0
Loans and advances	222,493	6,324	6,324	220,856	3,348	0

As of 31/12/2021

(mln EUR)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	3.597	158	158	3.588	48	0
B Mining and quarrying	10.558	974	974	10.558	408	0
C Manufacturing	44,816	1,214	1,214	44,636	636	0
D Electricity, gas, steam and air conditioning supply	16,720	181	181	16,263	143	0
E Water supply	2,865	54	54	2,863	28	0
F Construction	9,560	384	384	9,560	196	0
G Wholesale and retail trade	40.820	1.236	1.236	40.689	616	0
H Transport and storage	23.796	420	420	23.744	230	0
I Accommodation and food service activities	2.462	251	251	2.393	116	0
J Information and communication	12.240	189	189	12.070	171	0
K Financial and insurance activities	979	0	0	935	0	0
L Real estate activities	34,081	298	298	34,020	158	0
M Professional, scientific and technical activities	9,641	214	214	9,634	211	0
N Administrative and support service activities	11,025	250	250	10,884	210	0
O Public administration and defence, compulsory social security	931	0	0	931	22	0
P Education	271	7	7	271	7	0
Q Human health services and social work activities	5,958	35	35	5,958	88	0
R Arts, entertainment and recreation	715	27	27	715	12	0
S Other services	802	18	18	802	64	0
Loans and advances	231,835	5,909	5,909	230,513	3,364	0

As of 31/03/2022

(mln EUR)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	3.442	151	151	3.434	105	0
B Mining and quarrying	10.218	650	650	10.218	353	0
C Manufacturing	44,036	1,185	1,185	43,933	691	0
D Electricity, gas, steam and air conditioning supply	16,517	132	132	15,153	133	0
E Water supply	2,448	55	55	2,447	13	0
F Construction	9,574	352	352	9,574	185	0
G Wholesale and retail trade	42.145	1.304	1.304	42.068	628	0
H Transport and storage	24.031	732	732	23.990	280	0
I Accommodation and food service activities	2.465	253	253	2.463	140	0
J Information and communication	11.888	188	188	11.601	177	0
K Financial and insurance activities	354	3	3	334	0	0
L Real estate activities	34,645	432	432	34,584	176	0
M Professional, scientific and technical activities	9,361	195	195	9,317	176	0
N Administrative and support service activities	11,425	247	247	11,280	616	0
O Public administration and defence, compulsory social security	918	0	0	918	20	0
P Education	249	7	7	249	4	0
Q Human health services and social work activities	5,882	32	32	5,882	88	0
R Arts, entertainment and recreation	738	30	30	738	17	0
S Other services	774	17	17	774	62	0
Loans and advances	231,111	5,964	5,964	228,959	3,864	0

As of 30/06/2022

(mln EUR)	Gross carrying amount	Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
A Agriculture, forestry and fishing	3.641	341	341	3.633	49	0
B Mining and quarrying	10.705	1.052	1.052	10.596	566	0
C Manufacturing	49,137	1,250	1,250	48,735	682	0
D Electricity, gas, steam and air conditioning supply	15,251	200	200	15,232	144	0
E Water supply	2,448	22	22	2,448	11	0
F Construction	9,526	331	331	9,526	177	0
G Wholesale and retail trade	42.623	1.203	1.203	42.437	682	0
H Transport and storage	25.051	376	376	24.972	205	0
I Accommodation and food service activities	2.508	243	243	2.508	126	0
J Information and communication	12.337	342	342	12.095	209	0
K Financial and insurance activities	253	3	3	233	0	0
L Real estate activities	34,728	439	439	34,470	238	0
M Professional, scientific and technical activities	8,785	268	268	8,729	206	0
N Administrative and support service activities	12,094	220	220	11,941	490	0
O Public administration and defence, compulsory social security	905	0	0	905	20	0
P Education	305	6	6	305	7	0
Q Human health services and social work activities	5,959	32	32	5,959	83	0
R Arts, entertainment and recreation	692	26	26	692	18	0
S Other services	820	16	16	820	22	0
Loans and advances	237,768	6,370	6,370	236,235	3,935	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.