

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.



Key Metrics

ING Groep N.V.

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	49,929	47,961	48,588	48,125	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	49,913	47,944	48,577	48,114	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	56,873	54,316	55,731	55,277	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	56,856	54,299	55,719	55,266	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	67,067	64,330	64,884	64,461	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	67,050	64,313	64,873	64,450	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	338,561	331,520	327,377	322,926	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	338,545	331,503	327,365	322,915	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	14.75%	14.47%	14.84%	14.90%	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	14.74%	14.46%	14.84%	14.90%	(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	16.80%	16.38%	17.02%	17.12%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.79%	16.38%	17.02%	17.11%	(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	19.81%	19.40%	19.82%	19.96%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.81%	19.40%	19.82%	19.96%	(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	1,145,577	1,063,802	1,125,123	1,131,413	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	4.96%	5.11%	4.95%	4.89%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

ING Groep N.V.

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	56,873	54,316	55,731	55,277	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	56,855	54,299	55,723	55,273	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,145,577	1,063,802	1,125,123	1,131,413	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,145,560	1,063,785	1,125,112	1,131,401	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.96%	5.11%	4.95%	4.89%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.96%	5.10%	4.95%	4.89%	[A.2]/[B.2]	

2023 EU-wide Transparencv Exercise Capital

ING Groep N.V.

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	67,067	64,330	64,884	64,461	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)	49,929	47,961	48,588	48,125	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share promium and net own capital instruments)	16,766	15,948	17,141	15,648	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	33,836	33,694	33,505	34,691	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-682	-1,694	-1,768	-2,043	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	525	550	560	529	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 CBR
	A.1.6	Minority interest given recognition in CET1 capital	279	283	283	301	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	2,009	2,301	1,946	2,125	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-842	-824	-840	-885	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	-484	-438	-340	-276	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	-3	-149	-171	-123	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-300	-489	-442	-440	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 CBR
	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
							C 01.00 (r0450,c0010) + C 01.00	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point
	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 (r0450,0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 34(1) point (k) (i) and 38 fo 30 of CR9; Articles 34(1) point (k) (ii), 24(1) point (b), 24(1) point (k) and 256 (CR9; Articles 36(1) point k) (iii) and 37(3) of CR9; Articles 36(1) point k) (iv) and 153(8) of CR9; and Articles 36(1) point k) (iv) and 155(4) of CR9.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 05.00 (r0460,c0050)	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 institution 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 institution 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 exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c ORR
Transitional period	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 (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-670	-670	-670	-693	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-522	-568	-629	-719	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	17	17	11	11	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 (+/-)	17	17	11	11	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)	6,943	6,355	7,143	7,152	C 01.00 (r0530,c0010)	Article 63 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,942	6,355	7,146	7,159	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	$\begin{array}{l} C \ 0.1.00 \ (+0690,c0010) + C \ 0.1.00 \\ (+0700,c0010) + C \ 0.1.00 \ (+0710,c0010) + C \\ 01.00 \ (+0740,c0010) + C \ 0.1.00 \ (+0744,c0010) \\ + C \ 01.00 \ (+0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	1	0	-3	-7	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)	56,873	54,316	55,731	55,277	C 05.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,194	10,014	9,153	9,184	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	10,193	10,014	9,157	9,191	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C 05.00 (r0910,c0010) + C 01.00 \\ (r0920,c0010) + C 01.00 (r0930,c0010) + C \\ 0.10 (r0940,c0010) + C 05.00 00650,c0010) \\ + C 01.00 (r0957,c0010) + C 01.00 (r0974,c0010) + C \\ 01.00 (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	1	0	-3	-7	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	338,561	331,520	327,377	322,926	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	17	17	11	11	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.75%	14.47%	14.84%	14.90%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.80%	16.38%	17.02%	17.12%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.81%	19.40%	19.82%	19.96%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	49,913	47,944	48,577	48,114	[A1-A.1.13-A1.21+MIN(A2+A1.13- 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)	14.74%	14.46%	14.84%	14.90%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	17	17	11	11	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	E.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	17	17	11	11	C 05.01 (r0440,c0040)	

(1)The fully loaded CET1 robits 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 balan into account in this calculation. Fully loaded CET1 cabits are estimation is based on the formulae stated in calculation.

Overview of Risk exposure amounts

ING Groep N.V.

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	271,051	264,361	258,470	253,853	C 02.00 (r0040, d010) -{C 07.00 (r0090, d020, s001) + C 07.00 (r0110, d0220, s001) + C 07.00 (r0130, d0220, s001) + C 08.01 (r0040, d0280, s001) + C 08.01 (r0050, d028, s001) + C 08.01 (r0050, d0280, s001) + C 08.10 (r0040, d028, s002) + C 08.01 (r0040, d028, s002) + C 08.01 (r0050, d0280, s002) + C 02.00 (r0470, d0010) + C 02.00 (r0460, d0100)]
Of which the standardised approach	27,511	26,636	27,760	27,637	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, d010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, d0260, s002) + C 08.01 (r0060, d0260, s002)]
Of which the advanced IRB (AIRB) approach	213,164	205,344	198,920	193,522	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	8,802	8,860	8,963	8,907	C 02.00 (r0420, d0010)
Counterparty credit risk (CCR, excluding CVA) ²	12,547	10,451	11,988	11,075	C 07.00 (10096, dt220, s001) + C 07.00 (10110, dt220, s001) + C 07.00 (10130, dt220, s001) + C 08.01 (10040, dt260, s001) + C 08.01 (10050, dt260, s001) + C 08.01 (10060, dt260, s001) + C 08.01 (10040, (dt260, s002) + C 08.01 (10050, dt260, s002) + C 08.01 (10060, dt260, s002) + C 02.00 (10460,
Credit valuation adjustment - CVA	1,045	864	742	746	C 02.00 (r0640, d0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, d010)
Securitisation exposures in the banking book (after the cap)	2,898	2,466	2,285	2,436	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,212	13,434	13,873	14,597	C 02.00 (r0520, c0010)
Of which the standardised approach	4,802	5,342	5,940	5,860	C 02.00 (r0530, d010)
Of which IMA	8,409	8,092	7,934	8,737	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 13.00 (0010, d660) Y12.5+C 20.00 (6010, d460) Y2.5+MAX(C 24.00(0010, d0990),C 24.00(0010, d109),C 24.00(0010, d110)) Y2.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, d0010)
Operational risk	32,689	35,000	35,000	35,000	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, d0010)
Of which advanced measurement approach	32,689	35,000	35,000	35,000	C 02.00 (r0620, d0010)
Other risk exposure amounts	5,119	4,944	5,019	5,220	C 02.00 (r0630, d010) + C 02.00 (r0690, d010)
Total	338,561	331,520	327,377	322,926	

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.





P&L ING Groep N.V.

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	32,085	47,063	20,974	45,736
Of which debt securities income	903	1,345	506	1,077
Of which loans and advances income	13,071	20,023	8,182	17,579
Interest expenses	22,057	33,478	16,876	37,738
(Of which deposits expenses)	2,691	5,388	3,282	7,463
(Of which debt securities issued expenses)	1,672	2,501	1,000	2,194
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	168	181	2	23
Net Fee and commission income	2,698	3,586	896	1,807
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	80	57	13	28
Gains or (-) losses on financial assets and liabilities held for trading, net	176	1,023	358	1,079
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	332	439	-77	-2
Gains or (-) losses from hedge accounting, net	-140	135	48	11
Exchange differences [gain or (-) loss], net	589	45	275	386
Net other operating income /(expenses)	-123	-380	-60	-35
TOTAL OPERATING INCOME, NET	13,808	18,670	5,554	11,294
(Administrative expenses)	6,767	9,342	2,485	4,874
(Cash contributions to resolution funds and deposit guarantee schemes)	707	779	381	424
(Depreciation)	541	711	164	328
Modification gains or (-) losses, net	-1	-14	-46	-46
(Provisions or (-) reversal of provisions)	240	281	25	61
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	-6	-15	-4
(Other provisions)	239	287	40	65
Of which pending legal issues and tax litigation ¹	0	18	0	0
Of which restructuring ¹	0	-4	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)	1,589	1,853	121	208
(Financial assets at fair value through other comprehensive income)	0	-4	-2	-3
(Financial assets at amortised cost)	1,589	1,856	123	211
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	230	271	3	10
(of which Goodwill)	32	32	0	0
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	59	84	16	36
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	3,791	5,502	2,344	5,379
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,640	3,777	1,629	3,846
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,640	3,777	1,629	3,846
Of which attributable to owners of the parent	2,586	3,674	1,591	3,746

⁽²⁾ 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."

Total Assets: fair value and impairment distribution

ING Groep N.V.

(min EUR)	٨	s of 30/09/20	22			As of 31/	12/2022			As of 31/0	03/2023			As of 30/0	6/2023		
		Fa	ir value hieraro	hy		F	air value hierarci	ıy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy	
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	References
Cash, cash balances at central banks and other demand deposits	139,405				90,465				122,682				116,585				IAS 1.54 (i)
Financial assets held for trading	73,110	9,948	61,914	1,249	58,994	13,334	44,625	1,035	58,843	14,301	43,076	1,466	64,387	16,451	45,995	1,941	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	75,173	45	72,861	2,268	46,844	70	44,925	1,849	73,854	220	70,986	2,648	70,216	209	67,116	2,891	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	6,831	24	3,118	3,689	6,159	33	2,633 3,492 5,848 34 2,428 3,386 6,005 222		2,256	3,527	IFRS 7.8(a)(i); IFRS 9.4.1.5						
Financial assets at fair value through other comprehensive income	31,147	27,080	3,070	997	31,625	27,665	3,069	891	34,426	30,509	3,082	835	37,391	33,943	2,484	964	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	723,076				725,306				718,096				724,363				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,600	0	1,600	0	1,769	0	1,769 0		1,343	0	1,343	0	1,374	0	1,374	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	-9,576				-9,386				-8,694				-8,611				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	18,064				16,042				15,791				17,471				
TOTAL ASSETS	1,058,830				967,817				1,022,188				1,029,181				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".

(min	EUR)			As of 30/09/2	022					As of 31/1	2/2022					As of 31/0	03/2023					As of 30/	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accu	mulated impairm	ent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	Gross	carrying amou	nt ⁽²⁾	Accun	nulated impairm	ient ⁽²⁾	Gross	carrying amou	nt ⁽²⁾	Accun	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	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 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	References
Financial assets at fair value through other	Debt securities	28,277	244	0	-8	-20	0	28,680	436	0	-10	-11	0	31,660	295	0	-10	-8	0	34,431	361	0	-11	-5	0	Annex V.Part 1.31, 44(b)
comprehensive income		727	23	4	0	0	-1	622	20	3	0	0	-1	574	16	4	0	0	-1	709	15	3	0	0	-1	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	47,367	545	0	-15	-2	0	46,247	1,930	0	-13	-4	0	46,697	1,043	0	-14	-5	0	47,123	1,108	0	-13	-5	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	614,045	55,986	10,967	-504	-1,879	-3,626	614,153	57,631	11,167	-550	-1,641	-3,819	609,316	55,623	11,051	-535	-1,542	-3,735	621,071	49,907	10,649	-547	-1,489	-3,638	Annex V.Part 1.32, 44(a)

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

(7) 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.





Breakdown of liabilities

ING Groep N.V.

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	58,090	40,534	42,145	41,292	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	65,436	50,883	70,780	73,866	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	863,744	810,308	840,595	846,236	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	2,654	1,602	1,146	1,123	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-50	-29	-27	-25	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,426	1,384	1,237	1,208	IAS 37.10; IAS 1.54(I)
Tax liabilities	792	582	830	775	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	15,068	12,141	13,208	13,243	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	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	1,007,160	917,405	969,914	977,718	IAS 1.9(b);IG 6
TOTAL EQUITY	51,670	50,413	52,274	51,463	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	1,058,830	967,817	1,022,188	1,029,181	IAS 1.IG6

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



Breakdown of liabilities

ING Groep N.V.

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		47,908	33,917	28,160	29,358	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,265	935	1,676	2,674	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,078	1,291	2,039	1,587	Annex V.Part 1.31
	Central banks	71,389	41,541	36,909	12,913	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	98	17	244	36	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,993	10,857	10,052	11,040	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,352	5,867	5,167	5,041	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	33,691	25,700	33,279	35,214	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	6,021	3,674	4,291	5,040	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	131,830	87,655	123,029	118,283	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	44,143	37,936	42,049	38,143	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	141,739	136,817	139,361	138,683	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	116,625	114,388	111,394	108,283	ECB/2013/33 Annex 2.Part 2.9.1
	Households	438,826	445,102	445,980	467,387	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	390,622	393,272	389,573	407,719	Annex V.Part 1.42(f), 44(c)
Debt securities issued		111,970	118,323	132,949	144,149	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	16,653	15,867	17,077	15,852	Annex V.Part 1.37
Other financial liabilities		1,236	1,190	1,231	1,229	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		989,925	903,328	954,667	962,518	

EBA ELADOREAN

2023 EU-wide Transparency Exercise Market Risk

ING Groep N.V.

	SA					1	м									IM						
			VaR <i>(Memoral</i>	VaR (Memorandum item) STRESSED VaR (Memor		Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK FAL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	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	TOTAL RISK EXPOSURE AMOUNT	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	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30,	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	0 0 0 0	0 0 0 0	129 114 15 16	26 23 4 4	225 201 24 32	54 48 6 7							140 112 28 13	34 27 7 3	202 161 41 26	54 44 10 6						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 4,797 0 4.797	0 0 5,332 0	0 16 67 10	0 4 18 2 50	0 32 49 8	0 7 14 2		105				8,409	0 13 56 10 219	0 3 9 2	0 26 37 9	0 6 9 2	184					8.092
Total	4,797 As of 31/03/2023	5,332 As of 30/06/2023	223	50	315	77 As of 31,	121 03/2023	135	0	0	0	8,409	219	49	274	70 As of 30/0	155 6/2023	76	0	0	U	8,092
Traded Debt Instruments Of which: General risk	0 0	0	132 101	54 39	208 165	75 60							142 94	42 26	263 192	53 39						
Of which: Specific risk Equities Of which: General risk	0 0 0	0	31 15 0	14 5 0	44 19 0	15 8 0							49 15 0	16 5 0	71 32 0	15 8 0						
Of which: Specific risk Foreign exchange risk Commodities risk	0 5,928 0 5.928	0 5,843 0 5,843	15 29 10 187	5 6 3	19 28 12 267	8 9 3 95	123	181	0			7.934	15 19 12 187	5 5 3 55	32 32 18 345	8 6 4 72	166	137		0		8,737
Total	5,928						123	181	U	U	U	7,934	187	55	345	12	100	15/	0	J	U	0,/3/

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.



EBA Lever 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ING Groep N.V.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	476.709	211.277	2.089		466.198	174,982	1.715	
	Central governments or central banks Regional governments or local authorities	4/6,/09	211,277	2,089		466,198	1/4,982	1,/15	
	Public sector entities	82	43	30		/3	37	31	
	Multilateral Development Banks	14.216	9,839	0		18,044	11,154	0	
	International Organisations	11,690	1,918	0		11,692	2,172	0	
	Institutions	740	3.187	672		457	3,077	686	
	Corporates	10,976	6,922	6,396		10,222	6,121	5,608	
	of which: SME	1,819	1,080	845		1,724	982	767	
	Retail	16,882	11,242	7,982		16,864	11,687	8,321	
Consolidated data	of which: SME	3,281	2,312	1,376		3,389	2,368		
Consolidated data	Secured by mortgages on immovable property	21,715	20,484	9,829		21,683	20,485	9,545	
	of which: SME	1,835	1,631	810		1,965	1,762		
	Exposures in default	1,341	385	449	715	1,375	485	598	655
	Items associated with particularly high risk	293	239	348		285	232	337	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures	554.644	265.537	27.803	1.047	546.894	230,433	26.841	1.000
	Standardised Total ²	(7) Outsided concerns with the European state						26,841	1,006

2004 arguna, white Spaces and As spaced balance that the transmit of the Markov State State

					Standardised A	oproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(min 508, %)	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
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Joraninations	127,337 0 0	65,609 0 0	26 0 0		128,385 0 0	39,557 0 0	1 0 0	
	International Oreansations Institutions Corporates d which: SME Retail	44 527 44 16	41 432 35 5	8 420 30 3		38 515 43 14	0 33 417 34 4	7 404 29 3	
NETHERLANDS	of which: SME Secured by mortoaces on immovable property of which: SME Exposures in default	4 2,586 157 26	1 2,050 147 3	1 1,349 97 3	23	4 2,553 158 42	1 2,027 149 14	1 1,257 92 20	2
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	
	Eauliv Other excosures Standar@ised Total ²	0	0	0	29	0	0	0	31

⁽²⁾ Original excosure, unlike baceaure value, is recorded before taking into account any effect due to credit convenion factors or credit risk relibuation technicaes (s.o. sub (2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised A	pproach	Standardised Approach									
			As of 30/09/	2022			As of 31	12/2022								
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
	Central governments or central banks	117,922	33,143	0		112,665	29,150	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	247	172	36		10	98	48								
	Corporates	563	479	478		297	216	214								
	of which: SME	5	5	4		6	6	5								
	Retail	192	187	107		242	234	134								
GERMANY	of which: SME	191	186	106		240	233	133								
GERGINATI	Secured by mortgages on immovable property	4	1	1		2	2	1								
	of which: SME	0	0	0		0	0	0								
	Exposures in default	4	0	0	4	6	0	0	6							
	Items associated with particularly high risk	0	0	0		0	0	0								
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0								
	Collective investments undertakings (CEU) Equity	0	0			0	0									
	Other exposures	0	0			0	0									
	Other exposures Standardised Total ²		0	0		0	0	0	11							

⁽¹⁾ Orizinal ancessars, unitiae Econars value, in recorded before taking into account any effect due to cold conversion factory or could not instaution technicasa (s.e. su (2) Total value adjustments and provisions per country of counterparty encludes those for securitization exposues but includes general orieli risk adjustments.

-

			As of 30/09/	2022			As of 31/	12/2022			
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	57.495	24.049	50		57.827	23.722	35			
	Regional governments or local authorities	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	39	87	17		11	308	62			
	Corporates	1,201	1,250	1,077		1,168	1,217	1,043			
	of which: SME	221	201	161		190	173	138			
	Retail	3	2	1		2	2	1			
BELGIUM	of which: SME	3	2	1		2	2	1			
DELGIUM	Secured by mortgages on immovable property	252	192	183		239	179	175			
	of which: SME	4	4	3		4	4	3			
	Exposures in default	166	45	60	116	166	147	220	15		
	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			
	Eauity	0	0	0		0	0	0			
1	Other exposures	0	0	0		0	0	0			

Г

r

 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B
 B

		Standardised Approach									
			As of 30/09,	2022			As of 31	12/2022			
	(min 202. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or contral hanks Regional governments or local authorities Public sector entities Multificate Development Banks International Oreanisations International Companies	18,229 0 0 0 0	16,885 0 0 0 0 0	000000000000000000000000000000000000000		16,566 0 0 0	16,384 0 0 0 0	000000000000000000000000000000000000000			
UNITED STATES	Corocates of which: SME Retail of which: SME Socurad by montasoes on immovable property	21 3 0 1	21 3 0 1	21 2 0 0 0 0 0		47 4 1 0	46 3 0 1	45 3 0 0 0			
	of which: SME Exonource in default Items associated with particularly high risk Covered boold Caims on institutions and coroorates with a ST credit assessment	000000000000000000000000000000000000000	0	0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0		
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0	1		

Otheral ensears, utilité Dessars value, le monted befors laitois tes accust av effect des to confit convention factors or eacht nie relatation technicans (e.s. substitution effects).
 (2) Tadé value algoitments and provinces per country of counterparty encloides thank for successaria but holdes general outif nie algoitments.



EBA were a standardised Approach Credit Risk - Standardised Approach UNG Group N.V.

Original Expansive International Control (Control (C			Standardised Approach									
Original Expansive International Control (Control (C				As of 30/09/	2022			As of 31	/12/2022			
Autor of set o		(mb 8 8 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	AUSTRALIA	Central asseruments or central basis Paradice asseruments Paradice asseruments Multifactal Overdenesse basis Basis Basis Corporate of an 200 of an 200 Essence to Advant Essence to Advant Essence to Advant Essence to Advant Essence to Advant Essence to Advant Charter on institutions and concentral with 31 ordent assessment Calman on institutions and concents with 32 ordent assessment Calman on institutions and concents with 35 ordent assessment Calma	0 0 0 1 1 0 0 378 1 1 2,900 1,110 35	0 0 0 1 0 295 0 2,767 1,074 28	0 1,375 480 32		, 0 0 0 0 1 381 1,293 30 1,229 30 192 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 299 0 2,568 1,192 233	0 0 0 0 0 224 0 1,262 535 255 255	7		

 O Total value adjustments and provisions per country of count ures but includes general credit risk a

			As of 30/09/	2022			As of 31	/12/2022			
	(min ELR, %))	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 ³		
	Central governments or central banks	23,062	3,092	5		20,496	526	6			
	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	2	2	1		2	3	1			
	Corporates	70	72	70		23	24	23			
		0	0	0		0	0	0			
	Retail	1	1	1		2	1	1			
UNITED KINGDOM		0	0	0		0	0	0			
ontrice randeoon	Secured by mortoages on immovable property	1	1	1		1	1	1			
		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			
	Covered bonds		0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0			
	Collective investments undertakings (CIU) Equity		0	0		0	0				
	Courty Other exposures			0		0	0				
	Standardised Total ²				0		0	, i i i i i i i i i i i i i i i i i i i			
		Delini			°				, v		

⁽¹⁾ Original appoints, unlike Exposure value, is reported before taking into account any effect due to orefit conversion factors or credit nike mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterpany excludes these for securitization exposures but includes general credit risk adjustments.

		Standardised Approach									
			As of 30/09/	2022			As of 31,	12/2022			
	(min File Ni)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	14,853	7,897	1		14,906	8,901	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	1,258	1,027	962		1,167	989	932			
	of which: SME	295	292	227		270	265	207			
	Retail	4,129	3,600	2,456		4,278	3,692	2,520			
POLAND	of which: SME	1,908	1,677	1,014		1,992	1,711	1,035			
TOLAND	Secured by mortgages on immovable property	11,987	11,792	5,319		12,162	12,005	5,207			
	of which: SME	105	101	41		110	105	42			
	Exposures in default	289	90	101	198	324	96	106	223		
	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				317				365		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to oridit convension factors or ordit risk mitigation techniques (e.g. subs (2) Total value adjustments and provisions per country of counterparty encludes those for examination exposures but includes general ordit risk adjustments.

		Stanuaruiseu Approach										
			As of 30/09/	2022			As of 31,	12/2022				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³			
	Central governments or central banks	14,908	6,726	0		13,523	5,291	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	2.580	0 520		0	0 2,382	480				
	Institutions Corporates	16	2,580	520		15	2,382	480				
	corporates of which: SME	194	103	139		100	9/	30				
	Retail	2.756	21	16		2.502	134	100				
	of which: SME	2,130		10		1,002	1.54	100				
FRANCE	Secured by mortgages on immovable property	4	-	1		4	4	1				
	of which: SME	2	1	0		2	2	0				
	Exposures in default	12	3	3	6	6	1	1	3			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
1	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				
1	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				8				5			

 O
 O
 O
 O
 O
 O

 ¹⁰⁰ Obtriel assurs, utile Ecours's wide, in records and the status receives fractions or credit all antibuscus fixed by the status receives fractions and the status records and produces per control of contralignments.
 Control wassers, the status records and produces per control of control per control and control per control and control per contr

			As of 30/09/	2022			As of 31	/12/2022				
	(min 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			
	Central governments or central banks	11,545	5,343	0		11,445	5,143	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	12	2		13	14	3				
	Corporates	52	138	93		10	83	45				
	of which: SME	4.504	3.781	2.836		4.505	3.780	2.835				
	Retail of which: SME	4,504	3,781	2,836		4,505	3,/80	2,835				
SPAIN	of which: SME Secured by mortnanes on immovable property	0	0			0	0	0				
	of which: SME	0	ů			0	0					
	Exposures in default	104	12	12	91	112	13	13	98			
	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	U U		0	0	0				
	Standardised Total ²				147				154			
		(*) Original exposure, unlike Exposure value					ubstitution effects).					
		(2) Total value adjustments and provision	s per country of counterparty e	occludes those for securitisation	exposures but includes general	credit risk adjustments.						

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(min Pile Sa)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	Cohing anomanika ar cahari kaku Raphan garan manang bara kahaku Raphan garan manang Mattatata Davianang Eak Kahaku	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8,311 0 0 3 3 311 310 55 55 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 3055 244 300 288 1111 222 177 5 0 0 0 0 0 0 0 0 0	2	14,888 0 0 0 0 0 0 0 0 0 0 2 2 3 7 5 1 0 2 4 8 6 8 6 8 6 8 6 8 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,168 0 0 0 2 3322 33 46 42 233 64 42 233 64 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 366 27 24 112 25 16 72 25 16 72 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	0		0	3	0	0	0	

⁽³⁾ Ontrinel excessive, unlike Excessive values, in recented before takins into account any effect due to credit convension factors or realit mix mitiation technicaes (2) Total value adjustments and provisions per country of counterparty encludes those for securitization exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach		Standardised Approach										
			As of 31,	03/2023			As of 30/	06/2023										
	(mb B28, %)	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									
		436,939	196,381	1.455		434,216	197,555	1.628										
	Central governments or central banks Regional governments or local authorities	436,939	196,381	1,455		4,54,216	197,555	1,628										
	Public sector entities	110	91	**		28	/0	30										
	Public sector entries Multilateral Development Banks	17.956	11,748			17.854	13,246	0										
	International Organisations	11,733	2,667			11,700	2,770											
	Institutions	311	2,910	671		362	2,899	633										
	Cornerates	11,909	7,313	6.766		11.905	7.095	6.534										
	of which: SME	5,235	3,205	2.851		5,149	3.180	2.824										
	Retail	26.811	16,464	11.915		27.142	16,657	12.039										
e	of which: SHE	3.785	2,574	1.567		4.142	2.781	1.693										
Consolidated data	Secured by mortgages on immovable property	16.540	16,128	6,126		16,795	16.467	6.199										
	of which: SME	923	824	373		877	772	352										
	Exposures in default	1,600	558	694	699	1,640	605	737	708									
	Items associated with particularly high risk	283	231	334		247	225	328										
	Covered bonds	0	0	0		0	0	0										
	Claims on institutions and cornorates with a ST credit assocsment	0	0	0		0	0	0										
	Collective investments undertakings (CIU)	0	0	0		0	0	0										
	Eaulty	0	0	0		0	0	0										
	Other exposures	0	0	0		0	0	0										
	Standardised Total ²	524,198	254,491	28,004	1,076	521,960	257,597	28,132	1,100									

Optimiliar approximation of the state of the

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mh 208, %)	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
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Constitutions	119,079 4 0	50,413 4 0 0	1 0 0		124,102 5 0	57,645 0 0	1 0 0	
	Institutions Coronates of which: SME Retail	41 1,204 201 64	47 881 176 15	12 865 165 11		39 1,445 272 329 271	54 1,020 215 156 144	4 995 198 97 88	
NETHERLANDS	of mixic: SHE Secured by mortraaes on immovable property of which: SHE Emosures in default Thems associated with particularly high risk	3 1,747 83 21 0	1,519 73 2 0	1 757 36 2 0	19	1,505 79 29 0	1,370 71 4 0	682 682 35 4 0	2
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collictive investments undertakings (CIU) Equity Other excooures	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				27		5		3

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to oreth convention factors or oredit nik mitigation techniques (e.g. sub (2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but induces general credit nik adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(m) 5.8. %)	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
1	Central governments or central banks	88,508	28,809	0		94,701	38,111	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	102	49		16	110	51	
	Corporates	261	193	193		240	172	172	
	of which: SME	5	4	4		5	4	4	
	Retail of which: SME	7,028	2,208 267	1,618		7,079	2,218	1,620	
GERMANY	Secured by mortgages on immovable property	200 2	207	1		2 2	203	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	71	31	33	40	71	31	34	40
	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Collective investments undertakinos (CEU) Equity		0	0			0	0	
	Other exposures	0	0	ő		0	0	0	
	Standardised Total ²				77				79

Compare agreesing, unlike Spreasen winks, in reported them taking into accurat any effect data to endit commercisin factors or could risk intigation techniques (e.g. substitution effects)
 (2) Total value adjustments and provisions per country of counterparty endudes these for securitation exposures but includes greend could risk adjustments.

					Standardis	ed Approach			
			As of 31/	/03/2023			As of 30	/06/2023	
	(min 208, %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ³	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Canbrid anovernamenta or central tankant Machanal anovernamenta or Kord alaboritati Machanal anovernamenta banka Machanal anovernamenta banka Machanal anovernamenta banka Machanal Anovernamenta anovernamenta Machanal Anovernamenta anovernamenta di Anton 2016 di Anton 2016 di Anton 2016 di Anton 2016 di Anton 2016 Machanal Anovernamenta di Anton 2016 Machanal Anton 2016	58,842 0 0 0 0 0 1,169 535 535 2 8 1 1 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24,677 0 0 0 274 1,191 485 2 2 8 1 1 148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	233 0 0 0 555 1.015 444 1 1 1 4 0 0 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		58,960 1 1 20 0 1,122 510 366 11 171 0 0 0 0 0 0 0 0 0 0 0 0 0	23,123 1 0 0 281 1,239 461 5 10 2 1 1 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 56 1,026	17
	Standardised Total ²		×	· · · · ·	17	×			19

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(mh 208, %)	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
	Central governments or central banks Regional governments or local authorities	16,179	16,037	0		16,051	15,573	0	
	Regional governments or local authorities 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 Cornerates	16	16	4		21	21	4	
	of which: SME	40	-5	3		4	3	3	
	Retail	1	0	0		1	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortoaces on immovable property of which: SME	1	1	0		1	1	0	
	Exposures in default	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity	0	0	0		0	0	0	
	Other excosures	0	0	0		0	0	0	
	Standardised Total ²				1				1

(1) Dripini exposure, unlike Exposure value, is reported before taking into account any effect due to oreld convenien factors or coult risk mitigation techniques (e.g. substitution factor).
 (2) Tode value adjustments and previous per country of counterparty encloses from of re-saminations exposure but includes general could risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ING Groep N.V.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(m) 5.8. %)	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
	Control in exercismenta for cannot be a first of the second assessment	17,705 0 0 0 1 2099 15 448 43	7,533 0 0 1 195 15 15 360	0 0 0 0 174 12 264 23		16,775 0 0 0 174 15 452 36	6,903 0 0 0 120 15 360 340	0 0 0 0 149 11 264 20	
AUSTRALIA	Control, See Control, See Control, See Encourse in Schutt Tennes anochicket with an Ficular Iv bish risk Collarer on Institutions and consortate with a 51 credit assessment Collector on Institutions and consortate with a 51 credit assessment Collector on Institutions and consortation with a 51 credit assessment Collector on Institutions and consortation with a 51 credit assessment Collector on Institutions and consortation with a 51 credit assessment Collector on Institutions and consortation with a 51 credit assessment Collector on Institutions and consortation with a 51 credit assessment Scalabor on Institution and Consortation with a 51 credit assessment Collector on Institution and Consortation with a 51 credit assessment Collector on Institution and Consortation and Consortation and Consortation Displayed assessments	43 2,263 302 23 187 0 0 0 0 0 0 0 0	40 2,172 281 175 0 0 0 0 0 0 0 0 0	23 943 107 18 258 0 0 0 0 0 0 0 0 0 0 0		2,139 286 39 177 0 0 0 0 0 0 0	34 2,050 295 1677 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 879 246 0 0 0 0 0 0 0 0 0 0 0	8
					t due to credit conversion facto	s or cedit risk mitigation technic ies general credit risk adjustmen			10

					Standardise	d Approach			
			As of 31/	/03/2023			As of 30,	(06/2023	
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	24,161	4,209	4		24,571	4,645	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	5	6	2		3	3	2	
	Corporates	22	24	22		2	4	3	
	of which: SME Retail	0	0	0		2	2	2	
		2	1			2	1	1	
UNITED KINGDOM	Secured by mortgages on immovable property	1	1	0		1	ī	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 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	
	Eauitv	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				8				0

Original exposine, unlike Exposure value, is reported before taking the account any effect due to credit conversion factors or credit nik integration technologue (cg. substitution effects).
 Total value adjustments and provisions per country of countryparty encludes those for securitization exposures but includes general credit nik adjustments.

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(mh EJR, %)	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
	Central governments or central banks	14,698	10,307	0		13,739	10.423	52	
	Regional governments or local authorities	2	2	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		0	0	0	
	Corporates	1,132	970	880		1,131	985	895	
	of which: SME	696	670	580		689	661	570	
	Retail	7,087	6,328	4,508		7,339	6,435	4,580	
POLAND	of which: SME	2,086	1,743			2,258	1,800	1,104	
	Secured by mortpages on immovable property	9,239	9,216 85	3,224		9,948 87	9,922	3,472	
	of which: SME Exposures in default	88	28 106	119	249	398	84	153	256
	Exposures in default Items associated with particularly high risk	33/	100	119	240	398	140	123	230
	Covered bonds	ů	0			ő	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	ő			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				381				406

 U
 0
 311
 0
 0

 (1) Organi exposure, unlike factory providential balance interpretation of the statistic of the statistic

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(m) 5.8. %)	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
	Central governments or central banks Regional governments or local authorities	12,917	5,210	0		13,006	5,709	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	12	0 2,318	0 465		110	2.320	0 467	
	Corporates	111	103	64		86	83	46	
	of which: SME Retail	22	19	19		30 2.376	26	26	
5041105	of which: SME	1,455		0		0	0	0	
FRANCE	Secured by mortoages on immovable property	4	4	1		4	4	1	
	of which: SME Exposures in default	3	3	1	3	4	4	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ő	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	8	0	

Constraint of the second second

					Standardist	a Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(min EUR, %s)	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
	Central oovernments or central banks	11,420	5,091	0		11,495	5,190	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 Oroanisations Institutions	0	0	0		0	0	0	
	Corporates	12	20	42		12	38	52	
	of which: SME	, 0	01			10	0		
	Retail	4.524	3.774	2,831		4,591	3.834	2.876	
SPAIN	of which: SME	. 0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	111	13	13	98	113	13	13	100
	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) Equity	0	0	0		0	0	0	
	Other exposures	0	0	ő		ŏ	0	0	
	Standardised Total ²	-			156				158

Obijinal exposure, unlike Exposure value, in reported before taking into account any effect due to evoit conversion factors or could nike mitigation tudniques (e.g. substitution effects).
 Total value adjustments and provisions per country of countryparty excludes those for exactification exposures back includes general credit nik adjustments.

					Standardise	a Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(mb) PEP (%)	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
	Central governments or central banks	14,919	9,064	0		14,977	6,879	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	4	1		1	2	0	
	Corporates	491	342	311 275		520 485	364 333	331	
	of which: SME	449	306	2/5		485	333	300 37	
	Retail of which: SME	52	42	30		59	48	37	
LUXEMBOURG	or which: SNE Secured by mortgages on immovable property	222	213	83		195	186	33	
	of which: SME	222	213	83		195	185	73	
	Exposures in default	16	14	16	1	15	105	15	1
	Items associated with particularly high risk	96	56	76		71	58	82	
	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	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				2

Drignal exposure, unlike Exposure value, is negoted before taking into account any effect due to realit convenion factors or cent risk mitigation techniques (e.g. substitution effects)
 Total value adjustments and provisions per country of counterparty excludes those for excursisation exposures but includes general cent risk adjustments.

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

ING Groep N.V.

								IRB Approach									
					As of :	30/09/2022					As of	31/12/2022					
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments			
		(min EUR, %)		Of which: defaulted	T SIDE		Of which: defaulted	provisions		Of which: defaulted	· inde		Of which: defaulted	provisions			
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institution		131,941	4	68,518	11,458	11	14	124,878	97	65,625	11,283	11	15			
	Corporate	Corporates - Of Which: Specialised Lending	664,357 160.303	7,436	508,726 115,852	153,609 41.397	7,643	3,635 868	649,153 154,597	7,164	494,732 113,382	144,754	7,203 2,356	3,592 904			
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	29,794	2,996	26.653	11,795	557	320	29.879	2,5%0	26.508	11.007	414	326			
	Retail	corporates * or writer: sine	368.769	3.813	26,653	60.099	8,216	942	366.081	3,820	359,623	59.262	7.992	967			
	Pole carri	Retail - Secured on real estate property	335,948	2,997	331.968	43.396	5,056	419	334,214	3,014	330,689	43.042	4.839	449			
		Retail - Secured on real estate property - Of Which: SME	15.209	340	15.007	3.837	309	104	15.162	374	14,958	3.721	317	108			
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sh	320.739	2.657	316.961	39.559	4,747	314	319.052	2,640	315.731	39.321	4.522	341			
		Retail - Qualifying Revolving	0	0	0	0	o	0	0	0	0	0	0	0			
		Retail - Other Retail	32,821	815	29,677	16,703	3,160	524	31,867	806	28,933	16,220	3,153	519			
		Retail - Other Retail - Of Which: SME	5,273	215	4,885	1,967	256	135	5,303	201	4,818	1,901	232	132			
		Retail - Other Retail - Of Which: non-SME	27,548	600	24,792	14,736	2,904	389	26,563	605	24,115	14,319	2,921	387			
	Equity		3,620	0	3,620	8,802	0		3,647	0	3,647	8,860	0				
	Other non	credit-obligation assets				21,574						23,522					
	IRB Total					255,543						247,679					

(1) Object request, while Tensors who, respective that the tables tables are which as most any effect data because could conversion feature could can endpoint technologies (a.g. sublidiance effects). (2) By 15 and an one control are detected and the could be an advected and the feature of the 200 detected. (2) Det (b) and and could be advected and the could be advected and the feature of the 200 detected. (2) Det (b) and and could be advected and the base beam which ad under the filtering rule: Countries of countries of countries of an advected and the detected and the detected and the detected and the detected and the filtering rule: Countries of countries of countries of a strategies of the detected and th

TOB A

							IRB Ap	proach					
				As of 3	0/09/2022					As of 3	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,629	0	4,324	732	0	1	8,552	0	4,304	744	0	1
	Corporates Corporates - Of Which: Specialised Lending	99,838 26,259	1,346	80,848 21,530	25,113	1,002	420	100,073 26.055	1,282	80,241 21.799	23,981 3.933	733	428 125
			486			299	86				3,933		
	Corporates - Of Which: SME	8,632		7,851	4,459	299	80 203	8,463	223	7,635		159	75
	Retail Retail - Secured on real estate property	128,714 119.391	716	124,851 118.065	16,156 12,620	1,953	203	128,375 119.327	686 550	124,723 117,981	16,057 12,587	1,809	213 91
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2.898	49	2.822	1.386	1,674	19	2.846	47	2,771	1.348	1,540	19
NETHERLANDS	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-Sh		527	115.243	1,300	1.563	59	116.481	503	115.210	1,3%8	1.429	72
_	Retail - Qualifying Revolving	0		0	0	1,505		0	0	0	0	1,415	
	Retail - Other Retail	9.323	140	6.785	3.536	279	126	9.048	136	6.742	3.470	269	122
	Retail - Other Retail - Of Which: SME	1.613	38	1.422	926	84	42	1.673	34	1.420	909	77	41
	Retail - Other Retail - Of Which: non-SME	7,710	101	5,364	2.610	194	84	7,376	102	5.322	2.560	197	82
	Eouity	307	0	307	733	0	0	331	0	331	779	0	0
	Other non credit-obligation assets												
	IRB Total												
		(2) Autobal survey		a set of the second set	I hofere taking into pocore			(de antiki an Karaka	in the second second	No. Marke		

				As of 1	30/09/2022					As of :	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· · · · ·		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,626	0	4,795	555	0	0	5,756	0	3,752	571	0	0
	Corporates	28,489	165	19,525	6,745	115	98	29,355	169	20,069	6,998	107	101
	Corporates - Of Which: Specialised Lending	3,818	0	3,208	887	0	1	4,587	0	3,758	1,193	0	2
	Corporates - Of Which: SME	45	0	24	7	0	0	44	0	34	52	0	2
	Retail	111,562	722	108,036	24,774	3,148	304	111,151	731	108,166	24,387	3,129	319
	Retail - Secured on real estate property	96,074	342	92,601	14,196	692	53	95,918	346	92,982	13,985	648	64
GERMANY	Retail - Secured on real estate property - Of Which: SME	9	0	9	1	0	0	11	0	11	1	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SM	96,065	342	92,592	14,195	692	53	95,907	346	92,971	13,984	648	64
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	15,488	380	15,435	10,578	2,456	252	15,233	385	15,185	10,402	2,481	255
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	15,487	380	15,434	10,577	2,456	251	15,231	384	15,182	10,400	2,481	255
	Equity	40	0	40	77	0	0	40	0	40	77	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos.	ire, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation techn	niques (e.g. substit	ation effects).		-

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	• and a		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,900	2	9,092	1,740	2	1	12,000	2	10,267	1,995	1	3
	Corporates	48,957	1,533	39,056	18,664	937	758	49,403	1,538	39,164	18,211	900 198	774
	Corporates - Of Which: Specialised Lending	4,146		4,046	1,814		13	5,122	58	4,621	2,116	198	
	Corporates - Of Which: SME Retail	15,644 53.209	513 1.559	14,194 52,553	5,473 10.617	215 1.904	204	15,819 53,132	1.680	14,310 52,452	5,319 10.503	2.080	208 306
	Retail - Secured on real estate property	45.967	1,359	45,777	8,245	1,504	174	46,400	1,680	46.205	8.368	1,718	176
	Retail - Secured on real estate property - Of Which: SME	11.922	283	11,796	2,357	185	84	11.924	313	11.803	2.271	192	85
BELGIUM	Retail - Secured on real estate property - Of Which: non-Sh		1.005	33.981	5.888	1.342	90	34,475	1.105	34,402	6.098	1.526	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,241	271	6,775	2,372	376	137	6,732	261	6,247	2,135	362	131
1	Retail - Other Retail - Of Which: SME	3,581	171	3,390	1,013	159	90	3,465	162	3,242	959	151	88
1	Retail - Other Retail - Of Which: non-SME	3,661	100	3,385	1,359	217	48	3,267	99	3,005	1,176	211	43
	Equity	108	0	108	215	0	0	102	0	102	203	0	0
	Other non credit-obligation assets												1
	IRB Total												

								IRB Ap	proach					1
					As of :	30/09/2022					As of :	31/12/2022		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		15,598	0	11,500	1,539	0	0	13,304	0	9,958	1,303	0	1
	Corporate		128,818	664	108,325	22,550	555	337	120,683	415	100,586	20,637	492	323
		Corporates - Of Which: Specialised Lending	21,002	356	15,821	7,865	124	70	20,397	145	15,294	7,689	44	73
		Corporates - Of Which: SME	18	0	18	16	0	1	69	0	31	10	0	0
	Retail		143	1	141	19	2	0	145	2	144	22	4	0
		Retail - Secured on real estate property	135	1	136	17	2	0	137	2	138	20	4	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SP	134	1	135	16	2	0	135	2	137	20	4	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
			8	0	6	2	0	0	8	0	ь	2	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Franker,	Retail - Other Retail - Of Which: non-SME	7 263		5 263	2 630	0	0	7 260	0	5 260	2 671	0	0
	Equity	credit-obligation assets	263	0	263	030	0	0	260	0	250	0/1	0	0
1	IRB Total													

r



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	- and a		Of which: defaulted	provisions		Of which: defaulted	· · · · ·		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,272 10.012	0 95	1,033 8,816	273 2.832	0	0	4,761 10.017	0 85	1,632	304 2.629	0	0 52
	Corporates Corporates - Of Which: Specialised Lending	5.812	95	5,672	1.563	0	43	5.969	85	5,839	1.566	0	41
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5,612	95	3,672	1,363	0	13	3,909	0	3,606	1,500	0	0
	Retail	41.099	458	42.105	2.834	666	12	39.151	361	40.109	2.615	477	12
	Retail - Secured on real estate property	41.042	458	42.048	2.819	665	12	39.104	360	40.061	2,603	477	11
ALICTO AL TA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-Sh	41,042	458	42,048	2,819	665	12	39,104	360	40,061	2,603	477	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	0	57	15	1	0	47	1	48	13	0	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	57	0	57	14	1	0	47	1	48	13	0	1
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	0	0	1	•	0
	IRB Total												
					d before taking into accou								

							IRB Ap	proach					
				As of 3	30/09/2022					As of	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9,964	0	6,338	1,189	0	0	8,899	0	5,498	1,079	0	0
	Corporates	33,735	377	22,646	9,446	1,156	149	32,802	359	22,755	9,508	1,043	152
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	10,577	285	7,154	4,528	1,080	88	10,184	264	7,536	4,588	981	84
	Corporates - Or Which: SME Retail	6 175	0	6 170	7	12		180	0	5	45	11	0
	Retail - Secured on real estate property	1/5	0	170	35	11	-	155		1/5	40	11	1
	Retail - Secured on real estate property - Of Which: SME	154	2	154	33	7	0	130	3	15/	7	6	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: sinc.	148	-	148	28	é	0	148	2	149	34	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	16	5	1	0	23	0	18	-	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	5	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	20	ō	15	4	1	ō	18	ō	16	5	1	0
	Equity	88	0	88	184	0	0	84	0	84	175	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos.	ire, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	tution effects).		-

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,458 21.208	0 390	1,490 17.080	9.175	340	255	2,521 21.784	0 391	1,784 17.147	8 774	293	3 269
	Corporates Corporates - Of Which: Specialised Lending	2,472	52	2,441	1.316	23	235	2,537	51	2.507	1.150	85	200
	Corporates - Of Which: SME	5.285	53	4,425	1,727	38	30	5.331	66	4,363	1,667	33	36
	Retail	45	3	44	10	2	1	131	2	131	20	2	2
	Retail - Secured on real estate property	3	0	3	1	1	0	8	0	8	2	1	0
POLAND	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
FOLAND	Retail - Secured on real estate property - Of Which: non-SM		0	2	1	1	0	7	0	7	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	42	3	41	9	1	1	123	2	123	18	1	2
1	Retail - Other Retail - Of Which: SME	39 3	2	39	6	1	1	120	2	120	16	1	1
	Retail - Other Retail - Of Which: non-SME Equity	61	0	61	117	0	0	64	0	54	121	0	0
	Other non-credit-obligation assets	61		61		0	0		0	01			
	IRB Total												
		(1) Original expos.	ire, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substi	ution effects).		

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	10,456	0	4,946 26.041	685 6.821	0 84	0 64	10,306 27.010	0 230	4,930 21.635	803 5.147	0 357	0 131
	Corporates Corporates - Of Which: Specialised Lending	31,501 6.274	76 26	26,041 5,868	6,821	35	18	4,608	230	21,655	5,14/	35/	21
	Corporates - Of Which: SME	48	5	47	20		5	39	5	38	12		5
	Retail	322	6	311	88	20	ž	349	6	334	97	18	ž
	Retail - Secured on real estate property	265	3	265	63	9	0	285	3	285	74	8	0
ED ANICE	Retail - Secured on real estate property - Of Which: SME	138	0	138	38	0	0	149	0	149	49	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh		3	127	24	8	0	136	3	136	25	8	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	3	46	25	11	2	63	3	49	23	10	2
	Retail - Other Retail - Of Which: SME	11	1	8	8	5	1	9	1	7	7	5	1
	Retail - Other Retail - Of Which: non-SME Equity	46	2	38	17	6	1	54	1	42	17	5	1
	Equity Other non credit-obligation assets	0	0	0		0	0	0	0	0	1		0
	IRB Total												
		(1) Original expos.	ire, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	to credit conversion	factors or credit ri	sk mitigation techn	niques (e.g. substi	aution effects).		

							IRB Ap	proacn					
				As of :	30/09/2022					As of 3	1/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,011	0	419	87	0	0	993	0	492	113	0	0
	Corporates	9,377	52	6,596	3,552	0	39	9,278	52	6,429	3,365	2	46
	Corporates - Of Which: Specialised Lending	3,218	47	3,009	1,358	0	27	3,254	47	3,030	1,354	0	32
	Corporates - Of Which: SME	6	0	6	13	0	0	6	0 83	6 21.596	13 2.866	0	0 37
	Retail	21,772	79	21,767 21.754	2,827	172		21,600 21,583		21,596	2,866	177	37
	Retail - Secured on real estate property	21,755	19	21,754	2,822	171	34	21,583	82	21,583	2,861	1/6	
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SV	8 21.747	79	8 21.747	2,819	171	34	4 21.579	82	4 21.579	2.860	175	0 36
	Retail - Qualifying Revolving	21,747	79	21,747	2,019	1/1	34	21,5/9	04	21,5/9	2,000	1/6	30
	Retail - Other Retail	17	0	13	5	1	0	18	0	13	5	1	0
	Retail - Other Retail - Of Which: SME	2	ő	1	i i	0	0	10	0	1	1		ő
	Retail - Other Retail - Of Which: non-SME	16	0	11	4	1	0	16	0	12		1	0
	Equity	1	ō	1	i	ō	ō	1	ō	1	i	ō	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,301	2	5,438	185	9	0	7,112	2	5,047	96	9	0
	Corporates	18,604	93	16,361	4,777	391	46	19,734	85	17,223	5,305	303	62
	Corporates - Of Which: Specialised Lending	5,723	0	5,463	1,314	0	3	6,175	2	5,851	1,803	15	3
	Corporates - Of Which: SME	94	1	67	64	0	1	79	1	65	75	0	1
	Retail	3,752	37	3,708	647	53	4	3,736	43	3,683	640	52	6
	Retail - Secured on real estate property	3,297	24	3,290	533	30	2	3,276	29	3,263	532	31	4
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	215	4	215	42	5	1	209	10	202	42	6	3
LOALMBOOKG	Retail - Secured on real estate property - Of Which: non-SP	3,082	20	3,075	491	25	1	3,067	19	3,061	491	25	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	455	13	418	113	23	2	460	13	420	108	21	2
	Retail - Other Retail - Of Which: SME	21	1	19	6	1	1	23	1	19	6	1	1
	Retail - Other Retail - Of Which: non-SME	434	12	399	107	22	1	437	13	401	102	20	1
	Equity	3	0	3	6	0	0	3	0	3	6	0	0
	Other non credit-obligation assets												
	IRB Total												



2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of 1	1/03/2023					As of 1	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustme and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	127,065	9	66,967	11,827	16	13	123,864	52	68,346	11,600	23	28
	Corporates	641,589 156.088	7,033	485,375	139,208	7,204 2,046	3,369	653,748	6,338 1.887	490,842 111,846	132,679	5,550	3,157 760
	Corporates - Of Which: Specialised Lending		2,048	114,118	39,565		802	159,361			37,277	1,875	
	Corporates - Of Which: SME Rotall	62,641 358.201	2,048	52,607 351.992	28,122 59.397	1,447	1,010 1.029	61,602 359,223	2,014 3.790	51,236 352,992	27,305 59.605	1,397	963 1.121
	Retail - Secured on real estate property	338,201	3,003	329,699	45.505	4,989	1,029	333,722	3,790	330,600	46.006	3,972	667
	Retail - Secured on real estate property - Of Which: SME	15.340	368	15.108	4,218	335	116	15.253	366	14.857	3.923	275	114
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		2,705	314,590	41.287	4,654	437	318,469	2.694	315.733	42.083	3.697	553
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25,224	732	22,294	13,892	2,716	476	25,501	730	22,392	13,599	2,622	453
	Retail - Other Retail - Of Which: SME	5,485	192	4,967	2,127	214	137	5,242	185	4,564	1,819	205	118
	Retail - Other Retail - Of Which: non-SME	19,738	539	17,327	11,765	2,502	339	20,259	546	17,828	11,780	2,417	335
	Equity	3,688	0	3,688	8,963	0		3,667	0	3,667	8,907	0	
	Other non credit-obligation assets				22,825						23,787		
	IRB Total ²				242,221						236,578		
		(2) IRB Total d	oes not include t relevent countrie	he Securitisation	position unlike in the re	sults prior to the	2019 exercise.				niques (e.g. substitutio e or Top 10 countries ran	,	posure, calr

IRB Approach

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	0/06/2023		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0 4 341	0 731	0	0	0 8 574	0	0	0 713	0	0
	Institutions Corporates	8,728 99.907	0	4,941 80.214	22.518	742	1 435	8,574 99.680	1.090	4,537 78,992	713 22.618	0 750	378
	Corporates - Of Which: Specialised Lending	25.742	348	21.510	3,306	69	120	26.146	337	21.633	3.642	181	90
	Corporates - Of Which: SME	18,318	522	15.893	10.584	568	183	17,995	458	15.654	10.169	448	164
	Retall	128,768	696	125,115	17,008	1,834	288	128,916	680	125,289	17,159	1,865	309
	Retail - Secured on real estate property	119,636	567	118,283	13,137	1,545	160	120,004	555	118,656	13,539	1,586	200
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	2,925	43	2,849	1,475	103	19	2,901	32	2,824	1,382	80	13
INE ITTEREATINDS	Retail - Secured on real estate property - Of Which: non-S	116,710	525	115,434	11,662	1,442	141	117,103	524	115,832	12,157	1,506	185
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	9,132 1.757	129	6,833 1,516	3,871	289 73	128	8,912 1.491	124	6,633	3,620	279 72	110 30
	Retail - Other Retail - Of Which: sine Retail - Other Retail - Of Which: non-SME	7.375	95	5.317	2,842	216	83	7,420	92	5,386	2.832	207	30
	East + Other Netari + Or Which: horrshe	412	0	412	981	0	0	412	0	412	975	0	0
	Other non credit-obligation assets					-							
	IRB Total												

				As of :	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· · · · ·		Of which: defaulted	provisions		Of which: defaulted	- and		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,645	0	4,257	576	0	0	6,722	0	4,142	503	0	0
	Corporates	30,473	185	20,428	7,208	42	94	31,728	189	21,480	6,858	59	93
	Corporates - Of Which: Specialised Lending	4,860	0	3,881	1,227	0	2	5,086	0	4,167	1,208	0	1
	Corporates - Of Which: SME	253	2	212	154	3	1	86	2	64	40	3	1
	Retail	103,993	725	101,370	21,318	2,657	291 82	103,789 95,406	742	101,488		2,731	293 85
	Retail - Secured on real estate property	95,623	392	93,009	13,743	585	82	95,406	401	93,112	13,645	600	85
GERMANY	Retail - Secured on real estate property - Of Which: SME	11	0		1	0	0	9	0	9	1	0	0
2210 / 001	Retail - Secured on real estate property - Of Which: non-S? Retail - Qualifying Revolving	95,613	391	92,998	13,742	585	82	95,396	401	93,103	13,644	600	85
	Retail - Qualitying Revolving Retail - Other Retail	8.370	333	8.362	7.574	2.071	208	8,384	341	8,375	7.620	2.131	209
	Retail - Other Retail Retail - Other Retail - Of Which: SME	8,370	333	8,362	1,3/4	2,071	208	6,384	341	8,3/5	7,620	2,131	209
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2 8.368	333	2 8.359	2 7.573	2.071	208	2 8.382	341	2 8.373	7.619	2.130	208
	Recail - Other Recail - Or Which: hon-SME Equity	0,300 40	333	8,539 40	77	2,0/1	208	38	341	38	7,019	2,150	200
	Other non credit-obligation assets	40	0	40		0	0	30	0	30	12	0	0
	IRB Total												
		 Original exp 	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	Sit conversion fac	tors or credit ris	k mitigation tech	hniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,216	1	10,280	2,157	1	3	12,637	45	10,803	2,469	12	15
	Corporates	49,731	1,514	38,943 4,868	17,057	959 230	781	49,505	1,469	38,257 4 957	16,457	746	710
	Corporates - Of Which: Specialised Lending	5,391			2,100			5,416 26.759			2,077		
	Corporates - Of Which: SME Retail	27,068 53.446	1,153	23,321 52.695	10,312 10,848	565 2.080	597 319	26,759	1,090	22,574 52,304	9,787 9,724	413 823	522 379
	Retail - Secured on real estate property	46,564	1,009	46.339	8.622	1,763	189	45,446	1,052	46.073	7,943	644	255
	Retail - Secured on real estate property - Of Which: SME	12.020	317	11.872	2.620	218	95	11.953	320	11.654	2.419	185	97
BELGIUM	Retail - Secured on real estate property - Of Which: non-St	34,544	1.124	34.467	6.002	1.545	94	34,493	1.091	34,419	5.524	458	158
	Retail - Qualifying Revolving	0	o	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,882	248	6,356	2,227	317	130	6,895	241	6,231	1,781	179	124
	Retail - Other Retail - Of Which: SME	3,563	154	3,303	1,062	133	90	3,567	147	3,212	974	121	85
	Retail - Other Retail - Of Which: non-SME	3,320	94	3,053	1,165	184	41	3,329	93	3,019	808	58	39
	Equity	111	0	111	226	0	0	117	0	117	240	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	14,244	8	10,874	1,366	12	1	15,578	7	12,195	1,469	9	0
	Corporates	122,427	442	102,044	20,710	524	310	123,513	591	101,676	19,156	437	388
	Corporates - Of Which: Specialised Lending	21,322	184	15,943	8,553	67	87	21,308	325	15,391	7,556	74	157
	Corporates - Of Which: SME	230	0	85	40	0	0	186	0	55	29	0	0
	Retail	145	2	143	23	5	0	150	2	149	26	4	0
	Retail - Secured on real estate property	135	2	135	20	5	0	139	2	140	21	3	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1 134	0	1	0 20	0	0	1	0	1	0	0	0
ontreb onnieb	Retail - Secured on real estate property - Of Which: non-SI		2	135	20	4	0	138	2	139	21	3	0
	Retail - Qualifying Revolving Retail - Other Retail	9	0	0	0	0	0	11	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	0		2	0	0	11		2	· ·	0	0
		1	0	1		0	0	1 10	0	0			0
	Retail - Other Retail - Of Which: non-SME Equity	8	0	6 183	433	0	0	10	0	9 198	4	0	0
	Other non credit-obligation assets	105	0	100			0	170	0	170			
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to crea	dit conversion fac	tors or credit ri	sk mitigation tech	nniques (e.g. substitutio	on effects).	

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

ING Groep N.V.

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,050 9,940	0	865 8.619	202 2.582	0	0 48	3,928 10.073	0	678 8.606	165 2.452	0	0
	Corporates Corporates - Of Which: Specialised Lending	9,940 5.344	68	8,619	2,582	0	48	5,231	67	8,606	2,452	0	49
	Corporates - Of Which: SME	3,399	0	3,103	1,457	0	33	5,231	6/	9,551	1,270	0	33
	Retail	37,769	335	38.687	3.594	595	12	38.531	333	39.440	4.039	594	14
	Retail - Secured on real estate property	37,712	335	38,630	3.561	593	12	38,044	333	38,945	3.662	583	13
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRALIA	Retail - Secured on real estate property - Of Which: non-St	37,711	335	38,629	3,561	593	12	38,044	333	38,945	3,662	583	13
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	57	1	58	22	2	1	487	0	496	377	1	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	57	1	58	22	2	1	487	0	496	377	1	1
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is i	eported before taking i	nto account any	effect due to crea	it conversion fa	ctors or credit ri	sk mitigation tech	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,522	0	5,694	1,270	0	0	7,946	0	5,044	978	0	0
	Corporates	31,579	267	21,307	9,227	965	99	32,366	268	21,603	8,764	828	105
	Corporates - Of Which: Specialised Lending	10,560	227	7,329	4,567	914	49	11,303	207	7,490	4,209	784	47
	Corporates - Of Which: SME	1,149	0	880	119	0	0	489	0	260	88	0	1
	Retail	166	6	163	38	13	1	161	6	158	26	5	1
	Retail - Secured on real estate property	149	6	149	34	12	0	134	6	135	21	- 4	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	6	2	6	7	6	0	9	2	9	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S		4	143	27	6	0	125	4	126	20	- 4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	14	4	1	0	26	0	23	4	1	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	0	14	4	1	0	26	0	23	4	1	0
	Equity	78	0	78	159	0	0	62	0	62	120	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 Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,495	0	1,766 17.334	616	0	1 277	2,682 22.887	0	1,930	672	0	2
	Corporates	22,133	419		8,752	264 30	30	2,514	472	17,955 2.482	8,954	268	318
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,548 11.891	51 324	2,511 9,783	1,133 5.103	30	30	2,514 12,345	50 376	2,482	1,135 5.202	38 208	33 243
	Retail	108	324	9,783	3,103	195	207	52	3/6	51	13	200	245
	Retail - Secured on real estate property	100	3	105	2	2		7	3	7	1		0
	Retail - Secured on real estate property - Of Which: SME	1	0	i	0	0	0	i	0	i	0	0	0
POLAND	Retail - Secured on real estate property - Of Which: non-S	2	0	2	1	1	0	6	0	6	1	0	0
	Retail - Qualifying Revolving	0	ō	ō	ō	0	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail	104	3	104	16	1	1	45	3	45	12	4	1
	Retail - Other Retail - Of Which: SME	102	3	102	14	1	1	42	3	42	9	4	1
	Retail - Other Retail - Of Which: non-SME	2	0	2	2	0	0	3	0	3	2	0	0
	Equity	65	0	65	124	0	0	65	0	65	124	0	0
	Other non credit-obligation assets												
	IRB Total												1

 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U
 U

TRB Approach

													_
				As of :	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	· · · · ·		Of which: defaulted	provisions		Of which: defaulted	- and		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,637	0	6,036	1,185	0	0	10,265	0	6,202	809	0	0
	Corporates	26,605	206	22,055	4,911	318	114	24,644	182	20,488	4,890	497	112
	Corporates - Of Which: Specialised Lending	5,689	4	5,513	892	7	- 4	4,456	3	4,267	841	0	3
	Corporates - Of Which: SME	415	15	346	145	48	10	322	44	317	334	250	20
	Retail	361	5	345	107	18	2	384	5	349	104	10	2
	Retail - Secured on real estate property	301	3	300	85	9	1	303	2	303	79	1	1
FRANCE	Retail - Secured on real estate property - Of Which: SME	159	0	159	59	0	0	162	0	162	59	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-St	141	3	141	26	8	0	141	2	141	20	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	60	2	45	22	9	1	81	2	46	24	8	1
	Retail - Other Retail - Of Which: SME	13	1	8	7	5	1	37	1	11	10	5	1
	Retail - Other Retail - Of Which: non-SME	47	1	38	15	4	1	-44	1	35	14	3	1
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

(do E.R., %) traj banka and central governments prodoko seriolog	Original I 0 1,063	Exposure ^s Of which: defaulted 0	Exposure Value ¹	1/03/2023 Risk exposure	e amount Of which: defaulted	Value adjustments and provisions	Original I	ixposure ¹	As of 2 Exposure Value ¹	80/06/2023 Risk exposure	amount	Value
tral banks and central governments titutions	0	Of which: defaulted	Value ¹	Risk exposure	Of which:	adjustments and	Original I	-		Risk exposure	amount	
tral banks and central governments titutions		defaulted										and
titutions		0						Of which: defaulted			Of which: defaulted	provisions
	1,063		0	0	0	0	0	0	0	0	0	0
porates		0	515	111	0	0	738	0	663	164	0	0
	9,177	49	6,424	3,466	2	43	9,069	58	6,557	3,363	8	44
Corporates - Of Which: Specialised Lending	3,575	47	3,186	1,513	0	33	3,372	47	3,057	1,307	0	34
Corporates - Of Which: SME	372	0	214	192	0	1	413	8	237	216	- 4	2
all .	21,568	87	21,563	3,340	208	40	21,727	91	21,722	3,690	249	42
Retail - Secured on real estate property	21,550	87	21,549	3,335	207	40	21,709	91	21,709	3,684	249	42
Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	3	0	3	1	0	0
		8/	21,5%	3,353	207		21,706			3,683	249	42
		0	0	0			0			0		0
	19	0	13	5			10		15	3		0
	17	0	17	5	1		17		17	5	1	0
Retail - Uther Retail - Ut Which: non-SME	1	0	12	ĩ		0	1	0	12	ĩ	â	0
	-	-	-				-		-			
Total												1
er	Retall - Sound on real exits property - of Which: non-3 Retall - Outher Retall Retall - Other Retall - Of Which: SME Retall - Other Retall - of Which: NME Retall - Other Retall - of Which: non-SME non crudit-obligation assets otal	Retail -Securit do real actes property - 07 Which: non-53 21,566 Retail - Other Retail 0 Retail - Other Retail - 07 Which: soft 19 Retail - Other Retail - 07 Which: soft SPE 2 Retail - Other Retail - 07 Which: non-59E 17 nent credit-deligation assets 1	Radii Source on nat attack property 'O' Which not's 21,56 87 Radii	Real Scored on rule attack property OF Which, nor 59 21,596 87 21,596 Real - Garding Booking 0 0 0 0 Real - Garding Booking 13 0 13 13 Acta - Garding Booking 12 0 12 12 Mail - Garding Booking 12 0 12 12 Mail - Garding Booking 17 0 12 12	Real Scale Departy Of Which no.9 21.546 87 21.966 3.337 Real -Coll marked 0	Rate Score Opening Of Which thors 21,56 87 21,56 3,333 287 Rate One model 0	Rate Source or not access (parsy): Q* Work nor 3 21,56 37.37 207 40 Rate -Observation pression 0	Bital Secure of an elastic poperty Of With Non 51 21,56 1,313 207 400 21,556 Real Observation 0	Ref Source on a data point () Of White no 5 21,56 32,33 207 40 21,76 91 Read	Real Score Oral elastic priority Of Which two ? 21,56 3,73 20,79 40 21,786 91 21,576 Real	Bital Scored on addata spectry Of Mich. Nov.5 21,26 3.73 207 400 21,256 3.481 Real Observation 0	Ref Security on solution pointy Of thicks, no.9 21,246 33.33 207 400 21,276 14,841 2464 Ref Organization 0

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,999	0	4,947	111	2	0	7,008	0	5,105	179	1	0
	Corporates	17,602	85	15,095	4,765	311	56	19,543	88	17,157	4,470	298	58
	Corporates - Of Which: Specialised Lending	5,777	2	5,455	1,442	15	3	5,765	0	5,386	1,312	0	2
	Corporates - Of Which: SME	840	13	697	370	56	5	905	15	710	389	62	5
	Retail	3,672	39	3,620	648	56	5	3,640	53	3,576	671	56	7
	Retail - Secured on real estate property	3,223	28	3,210	542	37	3	3,184	39	3,170	587	45	4
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	203	6	197	52	7	1	202	11	192	56	8	2
LOXENDOORG	Retail - Secured on real estate property - Of Which: non-SI	3,020	22	3,013	490	29	1	2,983	29	2,978	531	37	1
	Retail - Qualifying Revolving Retail - Other Retail	0 449	0	0 410	0	0	0	0 456	13	0 405	0 84	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	449	11	410	105	19	2	456	13	405	01	11	3
		430	10	15 395	99	1	1	18	1	13 393	5	10	1
	Retail - Other Retail - Of Which: non-SME Equity	430	10	395	5 99	18	1	438	12	393	/8 66	10	2
	Other non-credit-obligation assets	3	0	,				24		29	~		-
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	fit conversion fa	ctors or credit ri	sk mitigation tech	hniques (e.g. substitutio	on effects).	



							ING Groep N.V.							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted
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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	(422 200 286 75 7 9 9 99	79 0 0 989		0 0 0 0 0 0 0 0 0 0	(423 (265 71 (753)	200 11 8 0		5 249 0 0 0 0 0 0 0 0 0 0 0 0 5 249	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	3 30 1,344 58 2,155 3,112 8,147 15,677	33 300 1,340 581 2,159 3,112 8,147 15,671	0	0 0 0 11 11 0 32 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,787 8.115	3 11 5 5 12 34 5 57	0 752 5 123 4 66 4 226 9 646	0 15 29	1 812 240 69 500 760 2,917 5,299	0		0 0 0 0 0 0 0 0 0 1,989
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		18 2 17 16 7 33 3 1	2 2 0 0 1 1 1			7 0 7 3 3 26 0			0 0 0 0 0 0 0		0 0 0 0 0		
10 - 3M f [3M - 1Y [Cyprus						~							
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Czech Republic	100 355 463	1	2 4 0 0 0 18 1 25		C C C C C C C C C C C C C C C C C C C	0					000000000000000000000000000000000000000		
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	40.	403			424								
10 - 3M [[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia						0 0 0 0 0 0					000000000000000000000000000000000000000		



							ING Groep N.V.							
							As of 31/12/2022							
		-				Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			<i>.</i>		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Finland	0 267 4655 688 174 210 0 0 1,824	210			(111) 277 316 164 (0 (857 857	208 373 10 210			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	58 0 228 76 66 3,938 273 4,650	58 0 228 76 86 3 3938			((77 33 875 37 37 37 37	58 0 228 0 47 3,064 234	33 18 0 0 0 1 1 4 56	347 0 0 2 14 38	0 0 0 0 0 3 3	0 0 0 0 0 50 50	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	1,730 1,139 1,575 4575 4589 829 829 3 6,204	1,730 1,139 1.578	1 2 5 1 1 3 5 5 3 60		135 533 541 194 66 314 01 1,788	1,590 603 1,032 241 410 500		222 0 0 0 0 40 40 262	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	6 26 0 0 0 0 0 0 1	6 26 0 0 0 0 0 1 33				0 0 0 0 0 0							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary	20 443 79 73 73 23 20 0 0 0 0 0	20 443 1 79 73 23 10 648	20 16 1 9 6 23 10 8			0 427 0 70 67 0 0 0 565		164 0 0 0 0 0 0 0 0 0 0 0 0	0 0 18 0 7 0 25	0 0 195 270 0 60 0 0 524			
10 - 3M [[3M - 117] [1Y - 277] [2Y - 377] [3Y - 577] [57 - 107] [107 - more Total	Ireland	949 0 0 0 4 155 0 5 0 5 0 5 0 5 0	0480 0 0 0 0 45 105 0 50			0 0 0 0 4 5 7 7 0 0 0 120	0 0 0 0 29 0	2 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0			
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	2150 0 1275 1595 1599 2899 2,167 2,167	0 4 176 192 1,549 228			(() () () () () () () () () (0 4 0 1 33 33							147
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0



							ING Groep N.V.							
							As of 31/12/2022							
						Dire	ct exposures					-		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	14 96 28 2 33 45 60 281	14 96 28 2 35 45 60 281				14 96 28 2 35 24 60 259	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Netherlands	304 2,082 1,224 187 114 288 104 4,255	197 114 228 104			0 0 301 301 250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	197 114 228 104	0 116 6 22 42 59 250	25 392 114 101 181 248 153 1,214	0 0 0 0 0 0 0	236 5 1 0 0 19 261	2 0 1 0 23 0 0 0 0 27		179
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] Total	Poland	23 121 1,124 1,329 2,433 2,239 170 7,562 7,562	23	12 52 7 8 205 80 1 365 365	0 0 5 0	10 (396 277 1,238 1,071 (2,994	0 70 1,107 984 1,149			0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		232
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Portugal						0 0 0 0 0 0 0							
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	5 381 395 571 882 1,893 355 4,485	882 1,893	5 291 133 301 371 1.83		() () () () () () () () () () () () () (0 90 146 125 207 0							3
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(103) 0 0 0 0 103 0 103				0 0 0 0 45 0			0 0 0 0 0 0 0 0				
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													0



							ING Groep N.V.							
							As of 31/12/2022							
		-				Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 388 1.595 2690 2,011 0 4,661	0 396 1,595 269 2,011 0 4,661	0		0 397 0 0 0 0 640 640 0 0 0 1,038	388 1,595 269 1,371		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	288 00 21 0 0 0 0 49	28 0 21 0 0 0 0 49			28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 0 1 8				0 0 0 0 0 0		142 183 128 0 0 0 0 0 0 452	0 17 5 3 0 0 0 27	144 836 257 61 21 0 0 0			6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland											0 0 0 0 0 0		
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Liechtenstein									U		U	U	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Norway						0 0 0 0 0 0			0 0 0 0 0 0				0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	6 5 5 5 5 5 5 5 5 5 5 5 5 5	1,450 2,624			0 219 207 164 759 1,734 0 3,083	61 74 48 204 691 890			0 0 0 0 0 0 0	0 0 25 0 45 81 0 152	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	11
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 0 153 1514 204 202 0 1,193	0 0 153 514 204 323 0 1,193			0 0 55 57 66 216 0 394	0 98 457 139 107			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		0 0 0 0 0 0 2 0				0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



							ING Groep N.V.							
							As of 31/12/2022							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan	43 0 0 0 0 121 121	43 0 0 0 0 0 121 164	0 0 0 0 0 0 121 121			43 0 0 0 0 0 0 0 43					0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	3 241 1,472 849 4,655 4,076 4,696 15,993		3 1 0 0 238 1 2 2 2 4 2 44	0 1 2 39 140	0 31 683 2,355 1.090 4,446	3,696		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								000000000000000000000000000000000000000					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland								0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		001100000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	127 349 258 86 222 6 818	8 62 22 6	98 333 223 1 6 22 6 745			23 0 0 0 0 0 0 0 0	6 55 33 91 14 0 203	182 552 0 101 392 108 0	0 12 0 80 0 0 0 0	0 290 0 289 0 0 0 0 0 5 79			
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Other Central and eastern Europe countries non EEA	818 71 33 36 39 39 39 39 39 39 39 39 39 39 39 39 39	71 130 39 28 390 85	245 6 4 2 3 3 6 1 26		4/ 53 33 5 5 5 5 7 7 2 12 7 7 2 12 7 7 2 19 7 2	12 91 26 263 80 0			92 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			
10tal [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East	745 15 2333 15 402 164 3 3 833 883	15 5 233 15 402 164 3	20 5 5 233 5 402 164 3 837			0 0 0 0 0 0 0	25 4 0 0 0 0 0 0 2 9	287 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		34 0 0 0 0 0 0 0 0 34	0 0 0 0 0 0 0 0 0		
100a1 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	000 00 7 00 90 00 90 90 90 90 90 90 90	000 0 7 0 90 90 97				0 0 7 0 90 90	2 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0			



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 31/12/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	1 19 0 64 299 142 556	1 1 19 0 64 329 142 556	1 0 0 1 0 2 5			0 1 18 0 64 328 140 551				0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 262
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Others	16 248 323 4 0 762	16 248 323 4 0 762	6 3 1 4 0 23		10 162 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 83 314 0 0 270	15 1 0 0 0 0 0 0 0 0	360 10 0 0 0 0 0	0 0 1 7 8 0	15 23 55 279 110 0	0 0 0 0 1 0		
[10Y - more Total			882 2,235	27	0	1 731 1,380	124 791	0	370	16	0 482	0		0 0 61

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). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe: Age/as, Egypt, Morocco, South Africa, Ange/as, Bernin, Retsmanna, Facina, Barundel, Camerono, Cape Verets, Central African Regulation, Collardo, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Southan, Ange, Ange/as, Barund, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gaino, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Guinea, Estivea, Estivea

(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



							ING Groep N.V.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	(422 200 28 665 (0 0 0 0 0 0	1 281 D 690 D 0	0		() () () () () () () () () () () () () (206 11 92 0			3 0 0 0 0 0 0 0 3 3	91 0 0 0 0 0 0 9 9 9	0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	5 355 2,400 886 1,595 3,922 8,505 17,68	9 9 9 9 359 6 2,406 6 886 7 1,597 2 3,922 8 8,50 8 8,768 8 17,688	0	0 0 0 9 0 3 1 4 1	() () () () () () () () () () () () () (3,109	5 5 11 277 45 5	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 2 3 18 38 577 118	516 109 198 129 508 767 2,744 4,972	20 1 50 9		0 0 0 0 0 0 0 0 0 0 2,025
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		7 7 0 0 0 2 2 22 1 11 2 32 0 0 0 2 2 2 2 32 3 32 3 32 3 32 3	7 0 0 0 0 0 0 2								0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	33 77 390 522	9 9	5 3 2 0 9 40 9		() () () () () () () () () () () () () (0							
10431 [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Denmark													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



							ING Groep N.V.							
							As of 30/06/2023							
						Dire	ct exposures					-		
	(mln EUR)		-	On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 481 0 831 20 210 438 1,979	0 481 0 831 20 200 408 438 1,979			(273 (455 5 (387 387 1,128	0 373 10 210		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	97 104 178 97 464 3.804 465 5.209	97 104 178 97 464 3,804 465 5,209	97 C C C		() () () () () () () () () () () () () (465	14 12 0 0 0 2 1 3 30	187 0 1 1 32 18	2 0 0 0 0 0 2 3	377 0 0 0 0 0 0 50 50 427	0 0 0 4 0 0 4		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	2,464 1,890 989 143 1,211 144 6,857	2,464 1,890 589 121 438	2 149 0 1		457 570 161 7 41 452 122 1812	2,005 1,171 428 115 395 747 0	1 0 0 0 1 1 0	28 0 0 0 0 40 0	1 6 0 0 0 0 0 0	27 91 0 0 0 0 0 1 1 1			
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	Croatia	6,21 0 0 2 2 6 4	6 6 21 0 0 2 6 6				1,001 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
Total (0 - 3M (13M - 1Y (1Y - 2Y (1Y - 2Y (13Y - 5Y (13Y - 5Y (13Y - 10Y (10Y - more Total	Greece	38 0 0 0 0 0 0 0	388 0 0 0 0 0 0 0 0 0	388 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0							
(0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y] [5Y - 10Y] [10Y - more Total	Hungary	51 403 30 100 165 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 51 403 3 100 165 2 2 0 724	0 13 11 2 2 15 2 2 0 6 8 8			38 392 2 97 146 0 0 676	0 0 0 10 17 11 37	0 0 270 471 60 0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 45 107 0 152	0 0 0 45 107 0 152			() () () () () () () () () () () () () (0 0 0 0 29 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 180 192 0 1.221 114 15 1,723	0 180 0 1,221 114			(17/ 192 (1,221 80 (0 (1,669	0 4 0 1 34 15	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		105
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0



							ING Groep N.V.							
							As of 30/06/2023							
						Dire	ct exposures					-		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	96 5 39 1 35 46 59 281 281 281	96 5 39 1 35 46 59 59 281			0 0 0 0 22 0 22 22	96 5 39 1 35 23 59 258	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta						0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0				0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Netherlands	2,068 75 1,161 236 265 265 127 4,186	75 1,161 236 263 253 256 127			305 0 251 0 0 0 0 37 593	75 910 236 263 255 90	1 1 6 16 32 51 109	85 45 71 132 161 231 152 878	0 1 0 0 0 0 0	3 5 2 0 0 0 18	0 11 1 1 1 1 1 25		115
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] Total	Poland	7,25 1,052 1,129 1,299 3,969 2,102 1,53 9,710	16	11 75 32 23 135 94 17 392		0 281 288 667 2,432 1,259 0 9 4,927	5 692 808 596 1,403 749							316
10-3M [[3M-117] [3M-217] [1Y-217] [2Y-337] [3Y-57] [3Y-57] [3Y-107] [10Y-more Total	Portugal						0 0 0 0 0 0							310
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	0 212 446 1430 1,430 3,985 3,985 1,956 9,329	0 212 446 262 1,430 1,036 3,985 1,985 1,985 9,329	212 306 87 985 671		0 0 147 249 251 0 0 0 648	0 140 27 195 113 0 0							0
10 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	5,225 0 0 0 114 14	5,225 0 0 0 0 0 0 114 114 114			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 0							
[3M - 11] [3M - 11] [1Y - 27] [2Y - 37] [3Y - 57] [5Y - 107] [10Y - more Total	Slovenia													0



							ING Groep N.V.							
							As of 30/06/2023							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Spain	0 360 1111 1.544 871 1.767 4.36 5.069	0 360 111 1,544 871 1,767 435 5,089			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 955 381 381 335	0 360 111 1.544 871 812 55 3,753		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 21 0 0 0 0 21	0 0 21 0 0 0 0 0 21				0 0 21 0 0 0 0 21 21		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	United Kingdom	0 0 0 0 0 1 8 9	0 0 0 0 1 1 8 9				0 0 0 0 0 0 0	6 13 2 2 2 0 0 0 0 2 3	241 428 47 33 0 0 0 0 748	0 1 3 0 0 0 5	121 126 21 62 0 0 0 0 3 30	0 0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland						0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0				
IO - 3M [I 3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway						0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia	0 233 580 1,266 2,280 5,245 5,245	0 253 358 580 1,266 2,280 500 5,245			0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 124 435 423 838				0 24 0 43 48 30 0 145			11
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada	0 153 361 206 151 483 0 0 1,353	0 153 361 206 151 483			0 0 55 0 77 22 0 43 323 0 501	0 98 304 184 108 159		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
10 - 3M f [3M - 1Y [Hong Kong	11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,550 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000 18 0 0 0 0 0 0 0 0 0 18	0 0 0 0 0 0				0 0 0 0 0 0		0



							ING Groep N.V.							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan		19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 6 6 6			19 0 0 0 0 0 0 0 0 19			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	233 697 1,003 488 4,333 4,341 1,0 ,02	235 697 1,003 488 4,433 3,833 4,341 15,029	0 2 0 0 4 7	0 0 2 46 61 1,986 2,095	0 0 1 667 2,521 927 4,117	235 696 999 486 3,719 1,251 1,424 8,810			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China											0 0 0 0 0 0 0 0		
10-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
10 - 3M [3M - 1Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Other advanced economies non EEA	363 665 77 77 171 31 1 1,612	7 171 31	363 452 355 2 171 31 1 1 1,375	0 3 0 0 0 0 0 0 0	0 18 15 5 0 0 0 0 0 38	0 196 0 0 0 0 0 0 0	4(8 0 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	922 8 68 0 0 0 0 8 178 7 101 1 7	0 0 64 77 53 8 0 202	0 0 365 278 199 70 0 0	0 0 0 0 0 0 0		59
10 - 3M [13M - 1Y] 13Y - 2Y [12Y - 3Y [13Y - 5Y] 15Y - 10Y [10Y - more Total	Other Central and eastern Europe countries non EEA	49 32 61 151 264 133 40 727	49 32 61 151 264 130 40 727	43 5 21 39 19 20 5 151		0 14 6 16 19 0 0 0 55	6 13 34 96 126 110 35					0 0 0 0 0 0 0		202
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Middle East	11 12 12 12 12 12 12 12 12 12 12 12 12 1	19 172 8 88 5 155 255 200	19 172 88 155 255 150 22 861			0 0 0 0 51 0			1 6 0 0 0 0 0 0 0 8	149 29 0 0 0 0 0 0 0 0 0 178			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 5 0 0 83 83 87 87	0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 5 0 0 82 82 87			0 0 0 0 0 0 0 0 0 0 0				48



General governments exposures by country of the counterparty

							ING Groep N.V.							
							As of 30/06/2023	;						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli)	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nue 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	4 18 1 1 59 315 183 581	4 18 3 1 59 315 183 581	3 8 0 1 1 11 7 31			0 10 3 0 57 304 175 550							0 0 0 0 0 0 0 0 0 0 0 0 275
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	8 567 20 4 77 1,476 825	825	7 5 3 4 25 20 24) () 177) () () () () 1,200) 67 ²	128		53 51 25 0 100 0 0 0 0	38 38 1 () 5 () 5 () 5 () 5 () 5 () 5 () 5 () 5	8 1,867 0 43 0 0 5 296 8 75 0 0 0 0 0 0			
Total		2,978	2,978	89	0	2,048	841	14	229	46	i 2,281	1		0 67

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). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africa: Algeria, Esynt, Morocco, South Mrica, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Ginaa, Guinea, Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mau

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures ING Groep N.V.

1					As of 30/09/2022									As of 31/12/2022				
		Gross carr	ying amount/ Nominal	amount		Accumulated impo value due to credi	airment, accumulated ne it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal	l amount		Accumulated imp value due to cred	airment, accumulated n it risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		M which non-performing ³	1	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Df which non-performing ¹	i .	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and < =90 days		Of which: defaulted	Of which Stage 31			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	137,661	0	0	0	0	9	0		0	88,796	0	0	0	0	12	C		0
Debt securities (including at amortised cost and fair value)	83,156	0	0	0	0	44	0		0	83,551	0	0	0	0	38	c		ه د
Central barks	2,335	0	0	0	0	0	0		• •	2,638	0	0	0	0	0	0		J 0
General governments	58,650	0	0	0	0	42	0	0	•	58,102	٥	0	0	0	35	0		ه د
Credit institutions	15,085	0	0	0	0	2	0			15,933	0	0	0	0	2	c		3 O
Other financial corporations	5,840	0	0	0	0	0	0		• •	5,702	0	0	0	0	0	0		3 O
Non-financial corporations	1,245	0	0	0	0	0	0			1,176	0	0	0	0	0	0		a 0
Loans and advances(including at amortised cost and fair value)	757,026	889	11,179	11,179	10,971	2,383	3,635	3,626	5,120	730,352	1,127	11,431	11,431	11,170	2,191	3,831	3,819	9 5,184
Central banks	4,776	0	0	0	0	0	0			16,226	0	0	0	0	0			5 C
General governments	12,459	0	161	161	161	9	6		i 147	12,784	٥	175	175	175	11	6		à 150
Credit institutions	43,446	0	27	27	27	20	12	12		33,072	٥	20	20	20	17	20	21	а о
Other financial corporations	95,567	54	316	316	316	116	147	14	72	73,284	3	303	303	303	84	165	16	3 88
Non-financial corporations	241,479	323	6,430	6,430	6,337	1,560	2,442	2,43	2,182	236,045	468	6,646	6,646	6,502	1,367	2,545	2,53	8 2,215
of which: small and medium-sized enterprises	35,598	66	1,193	1,193	1,193	145	431	43:	1 703	35,755	98	1,293	1,293	1,293	173	543	54	2 660
of which: Loans collateralised by commercial immovable property	55,001	56	1,167	1,167	1,167	145	379	37	741	55,992	89	1,216	1,216	1,216	149	423	42	2 750
Hauseholds	359,299	512	4,245	4,245	4,130	678	1,028	1,028	2,719	358,941	656	4,288	4,288	4,171	711	1,091	1,09	1 2,731
of which: Loans collateralised by residential immovable property	322,320	384	2,742	2,742	2,742	113	337	24	2,402	323,107	548	2,792	2,792	2,792	212	361	36	1 2,426
of which: Credit for consumption	20,478	65	1,005	1,005	892	254	567	502	67	20,448	107	1,194	1,194	1,078	330	578	57	a 6
DEBT INSTRUMENTS other than HFT	977,842	889	11,179	11,179	10,971	2,436	3,635	3,626	5,120	902,699	1,127	11,431	11,431	11,170	2,241	3,831	3,815	9 5,184
OFF-BALANCE SHEET EXPOSURES	272,251	forming exposures clease refer to	911	911	429	22	125	17	148	274,017		741	741	447	19	120	11	208

¹⁰ The factors of an adverse mean state and a basis to be 160 (CV) (I transmit 10 to 172) (III). ¹⁰ (Initiation of a state factors of a state factor of a state facto

EBA

EBA

2023 EU-wide Transparency Exercise

Performing and non-performing exposures ING Groep N.V.

Image: Problem in the section of the secting of the secting of the sectin						As of 31/03/2023									As of 30/06/2023				
Image: state			Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions ⁴	egative changes in fair	Collisionale and		Gross ca	urrying amount/ Nomina	il amount		Accumulated imp value due to crec	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collatorate and
Like Weike Weike <th< th=""><th></th><th></th><th>but past due >30 days</th><th></th><th>Of which non-performing</th><th></th><th></th><th>On non-perform</th><th>ning exposures³</th><th>financial guarantees received on non-</th><th></th><th>but past due > 30 days</th><th></th><th>Of which non-performing¹</th><th></th><th></th><th>On non-perform</th><th>ing exposures^a</th><th>financial guarantees received on non-</th></th<>			but past due >30 days		Of which non-performing			On non-perform	ning exposures ³	financial guarantees received on non-		but past due > 30 days		Of which non-performing ¹			On non-perform	ing exposures ^a	financial guarantees received on non-
Alt Alt <th>(min EUR)</th> <th></th> <th>and <=90 days</th> <th></th> <th>Of which: defaulted</th> <th>Of which Stage 3⁸</th> <th></th> <th></th> <th>Of which Stage 3⁸</th> <th></th> <th></th> <th>and <=90 days</th> <th></th> <th>Of which: defaulted</th> <th>Of which Stage 3⁸</th> <th>exposures</th> <th></th> <th>Of which Stage 3¹</th> <th></th>	(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ¹	
India The image in the image. image interms	Cash balances at central banks and other demand deposits	121,145	0	0	0	0	11	0		0	115,028	0	5	5	5	8	5	5	. 0
MAR MAR <thm< th=""><th>Debt securities (including at amortised cost and fair value)</th><th>85,895</th><th>0</th><th>0</th><th>0</th><th>0</th><th>36</th><th>0</th><th></th><th>0</th><th>89,242</th><th>0</th><th>0</th><th></th><th>0</th><th>34</th><th>0</th><th>0</th><th>. 0</th></thm<>	Debt securities (including at amortised cost and fair value)	85,895	0	0	0	0	36	0		0	89,242	0	0		0	34	0	0	. 0
Nome No	Central banks	1,735	0	0	0	0	0	0		0	1,628	0	a	o 0	0	0	0	a	, 0
Maximum Main	General governments	60,527	0	0	0	0	34	0		0	62,064	0	٥	0	0	32	0	٥	. 0
Main discription Main discription <t< th=""><th>Credit institutions</th><th>15,870</th><th>0</th><th>0</th><th>0</th><th>0</th><th>2</th><th>0</th><th></th><th>0</th><th>18,329</th><th>0</th><th>a</th><th>0</th><th>0</th><th>2</th><th>0</th><th>c</th><th></th></t<>	Credit institutions	15,870	0	0	0	0	2	0		0	18,329	0	a	0	0	2	0	c	
under definition of a sector of a	Other financial corporations	6,615	0	0	0	0	1	0		0	5,917	0	a	o 0	0	0	0	a	, ,
Cardian $0,0$ <	Non-financial corporations	1,148	0	0	0	0	0	0		0	1,304	0	a	o 0	0	0	0	a	, ,
And and any and any and any	Loans and advances(including at amortised cost and fair value)	750,093	1,388	11,306	11,306	11,055	2,078	3,745	3,735	5,261	752,336	1,011	10,938	10,938	10,652	2,036	3,649	3,639	5,098
Contract Contrad Contrad Contrad C	Central banks	9,008	0	0	٥	o	0	0		0	15,453	0	٥	0	0	0	0	٥	
One function protein $30,9$ <t< td=""><td>General governments</td><td>14,930</td><td>2</td><td>160</td><td>160</td><td>160</td><td>8</td><td>6</td><td></td><td>151</td><td>14,973</td><td>1</td><td>160</td><td>160</td><td>160</td><td>6</td><td>6</td><td>6</td><td>152</td></t<>	General governments	14,930	2	160	160	160	8	6		151	14,973	1	160	160	160	6	6	6	152
Non-standing standing standis standing standing standing standing stan	Credit institutions	43,428	2	6	6	6	30	6		0	39,558	0	6	6	6	14	6	6	
i and i andeesee andeesee andesesee and i and i and i and i and i	Other financial corporations	90,561	2	382	382	382	93	61	61	133	88,213	1	334	334	334	125	63	63	219
a short is at attaining part 55.00 <th< td=""><td>Non-financial corporations</td><td>234,205</td><td>694</td><td>6,384</td><td>6,384</td><td>6,252</td><td>1,212</td><td>2,560</td><td>2,551</td><td>2,192</td><td>233,129</td><td>476</td><td>6,042</td><td>6,042</td><td>5,936</td><td>1,148</td><td>2,395</td><td>2,386</td><td>2,092</td></th<>	Non-financial corporations	234,205	694	6,384	6,384	6,252	1,212	2,560	2,551	2,192	233,129	476	6,042	6,042	5,936	1,148	2,395	2,386	2,092
Households 237,972 68 4.07 4.28 4.29 7.11 1.11 2.78 3.61,01 5.31 4.35<	of which: small and medium-sized enterprises	38,304	68	1,450	1,450	1,448	186	586	584	717	39,234	68	1,474	1,474	1,472	178	625	623	731
d which Labels Calificationality property 22,264 62,85 2,86 2,2	of which: Loans collateralised by commercial immovable property	56,298	105	1,156	1,156	1,155	160	390	390	613	55,854	11	1,240	1,240	1,240	118	426	426	627
d whick Cedit for onsumption 20,055 110 1,28 1,28 1,29 325 577 58 26,02 95 1,09 98 277 516 534 39 RETINGTURINGT down Max MPT 957,133 1,388 11,306 11,065 2,125 3,745 3,755 5,564 956,665 1,011 10,643 10,643 2,078 3,654 3,694 3	Households	357,963	688	4,374	4,374	4,254	735	1,112	1,117	2,785	361,010	533	4,395	4,395	4,215	743	1,178	1,178	2,635
OET INSTITUCIENTS share that MFT 957,133 1,38 11,36 11,65 2,115 3,745 3,735 5,561 956,666 1,011 10,940 10,947 2,078 3,654 3,654 5,661	of which: Loans collateralised by residential immovable property	322,824	607	2,854	2,854	2,854	210	420	420	2,426	325,706	462	2,869	2,869	2,869	295	461	461	. 2,379
	of which: Credit for consumption	20,095	110	1,216	1,216	1,097	326	579	575	61	20,423	95	1,019	1,019	898	277	514	514	39
OFF-ALLACE SLEET DPOSURE 27,200 64 66 377 62 83 131 27,4075 58 58 58 50 101 101 27,4075	DEBT INSTRUMENTS other than HFT	957,133	1,388	11,306	11,306	11,055	2,125	3,745	3,735	5,261	956,606	1,011	10,943	10,943	10,657	2,078	3,654	3,644	5,098
	OFF-BALANCE SHEET EXPOSURES	270,220		668	668	397	62	85	8	131	274,075		558	558	558	50	101	101	. 233

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

TAIC	C	B1 37	
IING.	Groep	IN.V.	

			As of 30/	09/2022					As of 31	/12/2022		
		ying amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, nanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ing amount of with forbearance	Accumulated i accumulated o value due to c	impairment, changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		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	C	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	o	0	0	0	c	0	o
Central banks	0	0	0	0	0		0	0	0		0	
General governments	0	0	0	0	0		0	0	0		0	
Credit institutions	0	0	0	0	0		0	0	0		0	
Other financial corporations	0	0	0	0	0		0	0	0		0	
Non-financial corporations	0	0	0	0	0		0	0	0		0	
Loans and advances (including at amortised cost and fair value)	17,286	5,381	1,795	1,578	11,001	2,773	16,498	5,628	1,856	1,635	9,753	2,616
Central banks	0	0	0	0	0	0	0	0	0		0	0
General governments	47	30	1	1	46	29	30	30	1	. 1	. 24	24
Credit institutions	0	0	0	0	0	0	0	0	0		0	0
Other financial corporations	695	274	167	157	355	73	634	256	140	137	248	25
Non-financial corporations	12,070	3,260	1,368	1,179	6,790	1,315	11,239	3,581	1,442	1,243	5,690	1,301
of which: small and medium-sized enterprises	1,211	422	144	132	941		1,059	385	134	122	922	
Households	4,474	1,817	259	242	3,810	1,356	4,594	1,762	274	254	3,791	1,265
DEBT INSTRUMENTS other than HFT	17,286	5,381	1,795	1,578	11,001		16,498	5,628	1,856	1,635	9,753	
Loan commitments given	2,044	131	16	4	415	46	1,750	187	19	11	130	17
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

⁽¹⁾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 F18.00 / F19.00), 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 consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments are generally reported with a positive sign.

(1) 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.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

ING	Groep	N.V.

			As of 31/	03/2023			As of 30/06/2023								
		/ing amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			/ing amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with re measures			
(min EUR)		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	o			
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)	15,943	5,358	1,806	1,615	9,509	2,473	14,607	5,165	1,748	1,599	8,713	2,256			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	27	27	1	1	26	26	32	32	0	0	32	32			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	702	206	93	90	343	49	630	149	41	39	338	40			
Non-financial corporations	10,549	3,361	1,412	1,246	5,319	1,155	9,231	3,250	1,396	1,272	4,499	1,003			
of which: small and medium-sized enterprises	1,244	527	202	189	932		1,072	559	216	207	680				
Households	4,664	1,764	301	278	3,820	1,243	4,713	1,734	312	287	3,843	1,181			
DEBT INSTRUMENTS other than HFT	15,943	5,358	1,806	1,615	9,509		14,607	5,165	1,748	1,599	8,713				
Loan commitments given	1,491	144	34	26	113	40	1,253	91	14	8	89	8			
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 F18.00 / F19.00), 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 constituents 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.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading ING Groep N.V.

	As of 30/09/2022							As of 31/12/2022						As of 31/03/2023							As of 30/06/2023					
	Gross carrying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated				
(min EUR)		Of which: non- performir	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹ value due to credit risk on non-performine exposures ¹		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir	of which: defaulted	Of which loans and advances subject to impairment	impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to impairment	s Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	3.623	344	344	3.615	98	0	3.610	302	302	3.603	109	0	3.556	304	304	3.550	107	0	3.481	385	385	3.474	102	0		
B Mining and guarrying	10.737	967	967	10.729	439	0	9.883	824	824	9.883	378	0	9.339	723	723	9.319	353	0	8.862	429	429	8.862	240	0		
C Manufacturing	50,128	1,273	1,273	49,446	734	0	48,295	1,253	1,253	47,802	707	0	48,489	1,299	1,299	48,168	711	0	47,797	1,177	1,177	47,725	784	0		
D Electricity, gas, steam and air conditioning sunnly	17,297	230	230	16,880	178	0	17,534	368	368	17,198	204	0	18,152	355	355	17,301	212	0	17,224	355	355	17,204	188	0		
E Water supply	2.434	22	22	2,434	13	0	2.449	25	25	2,449	15	0	2.637	24	24	2.637	17	0	2,795	24	24	2,795	15	0		
F Construction	9,571	360	360	9,571	182	Ū	9,397	353	353	9,397	189	0	9,177	356	356	9,177	193	0	9,532	332	332	9,532	212	0		
G Wholesale and retail trade	41.059	1.213	1.213	40.885	749	0	38.479	1.367	1.367	38.145	725	0	38,560	1.392	1.392	38,473	707	0	37.436	1.171	1.171	37.293	645	0		
H Transport and storage	25.838	354	354	25.818	187	0	24.384	332	332	24.349	196	0	24.073	356	356	24.055	196	0	25.249	369	369	24,984	184	0		
I Accommodation and food service activities	2,478	272	272	2,478	163	0	2,522	239	239	2,467	155	0	2,387	233	233	2,349	126	0	2,338	229	229	2,337	174	0		
J Information and communication	12.138	382	382	11.986	160	0	13.366	412	412	13.167	170	0	12.458	340	340	11.993	133	0	12.634	342	342	12.342	189	0		
K Financial and insurance activities	304	3	3	304	0	Ū	6	1	1	6	0	0	182	6	6	5	Ö	0	234	5	5	3	0	0		
L Real estate activities	35,161	468	468	34,919	224	0	35.121	518	518	34.932	226	0	34.928	393	393	34,777	201	0	34.929	607	607	34.894	203	0		
M Professional, scientific and technical activities	9,597	200	200	8,834	185	0	9,362	226	226	9,313	186	0	8,823	212	212	8,807	252	0	8,415	216	216	8,403	179	0		
N Administrative and support service activities	12,607	265	265	12,509	532	0	12,883	234	234	12,826	447	0	12,647	215	215	12,508	355	0	13,247	199	199	13,218	298	0		
O Public administration and defence, compulsory social security	941	0	0	941	22	0	1,069	0	0	1,069	24	0	1,096	0	0	1,096	26	0	1,076	24	24	1,076	0	0		
P Education	238	6	6	234	5	0	246	6	6	246	4	0	238	2	2	238	4	0	277	2	2	277	3	0		
Q Human health services and social work	5,913	34	34	5,886	89	0	5,905	148	148	5,879	143	0	5,903	139	139	5,881	140	0	6,066	146	146	6,066	95	0		
R Arts, entertainment and recreation	661	24	24	661	18	0	670	21	21	670	15	0	696	19	19	696	19	0	676	18	18	676	15	0		
S Other services	754	15	15	754	23	0	865	16	16	865	23	0	866	16	16	866	24	0	863	12	12	863	15	0		
Loans and advances	241.479	6.430	6.430	238.886	4 002	0	236.045	6.646	6.646	234.266	3,916	0	234.205	6 384	6 384	231.893	3,772	ő	233.129	6.042	6.042	232.025	3 543	0		
cualis alla duvallees	271.4/9	0.450	0.430	4.35,880	4.002		230.045	0.040	0.040	434,200	2,910		437.205	0.384	0.384	431.893	2.//2		433.129	0.042	0.042	432.025	3.343			

⁽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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHORITY