

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	ING Groep N.V.
<b>LEI Code</b>	549300NYKK9MWM7GGW15
<b>Country Code</b>	NL

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

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Key Metrics

ING Groep N.V.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	48,885	46,856	47,922	46,219	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	48,873	46,844	47,916	46,213	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	56,218	53,898	55,118	53,481	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	56,207	53,886	55,113	53,476	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	65,383	63,052	63,555	63,094	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	65,372	63,041	63,549	63,089	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	320,797	319,169	323,071	330,927	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	320,785	319,157	323,066	330,922	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.24%	14.68%	14.83%	13.97%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.24%	14.68%	14.83%	13.97%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.52%	16.89%	17.06%	16.16%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.52%	16.88%	17.06%	16.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.38%	19.76%	19.67%	19.07%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.38%	19.75%	19.67%	19.06%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,121,548	1,076,794	1,135,487	1,150,308	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.01%	5.01%	4.85%	4.65%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	56,218	53,898	55,118	53,481	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	56,215	53,894	55,122	53,490	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,121,548	1,076,794	1,135,487	1,150,308	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,121,537	1,076,783	1,135,481	1,150,303	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.01%	5.01%	4.85%	4.65%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.01%	5.01%	4.85%	4.65%	[A.2]/[B.2]	

Table with columns: Description, As of 30/09/2023, As of 31/12/2023, As of 31/03/2024, As of 30/06/2024, COREP CODE, REGULATION. Rows include OWN FUNDS, CAPITAL RATIOS (%), CET1 Capital, and Memo Items.

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation.

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	252,152	247,236	251,084	259,003	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	27,113	27,579	27,444	28,529	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	190,039	185,804	186,959	188,838	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	8,904	8,823	9,811	9,966	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	10,984	11,272	11,607	12,200	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	864	1,150	1,016	1,323	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,441	2,536	2,685	2,373	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	13,534	13,490	13,389	13,332	C 02.00 (r0520, c0010)
Of which the standardised approach	5,433	4,851	5,573	4,399	C 02.00 (r0530, c0010)
Of which IMA	8,101	8,639	7,815	8,933	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	35,000	38,500	38,500	38,500	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	35,000	38,500	38,500	38,500	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,822	4,985	4,791	4,196	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	320,797	319,169	323,071	330,927	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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

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P&L  
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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	71,148	93,297	25,083	49,702
Of which debt securities income	1,675	2,372	741	1,508
Of which loans and advances income	27,643	32,599	8,930	18,306
Interest expenses	59,371	77,775	21,219	42,173
(Of which deposits expenses)	12,224	16,868	5,147	10,517
(Of which debt securities issued expenses)	3,534	4,946	1,469	3,063
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	128	131	4	30
Net Fee and commission income	2,716	3,595	998	1,998
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	30	52	6	8
Gains or (-) losses on financial assets and liabilities held for trading, net	1,965	3,067	726	1,601
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	106	-128	115	93
Gains or (-) losses from hedge accounting, net	-1	-18	-14	-6
Exchange differences [gain or (-) loss], net	535	417	-150	32
Net other operating income /(expenses)	-152	-155	27	0
<b>TOTAL OPERATING INCOME, NET</b>	<b>17,104</b>	<b>22,482</b>	<b>5,578</b>	<b>11,284</b>
(Administrative expenses)	7,324	10,039	2,679	5,257
(Cash contributions to resolution funds and deposit guarantee schemes)	487	570	161	191
(Depreciation)	503	674	163	331
Modification gains or (-) losses, net	-46	-67	0	-6
(Provisions or (-) reversal of provisions)	141	212	41	108
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-21	-31	12	17
(Other provisions)	162	243	29	91
Of which pending legal issues and tax litigation <sup>1</sup>	0	43	0	0
Of which restructuring <sup>1</sup>	0	-187	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	409	484	247	536
(Financial assets at fair value through other comprehensive income)	-3	1	-4	-6
(Financial assets at amortised cost)	412	482	250	542
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	18	42	0	33
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	68	98	5	40
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>8,245</b>	<b>10,492</b>	<b>2,293</b>	<b>4,861</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>5,895</b>	<b>7,521</b>	<b>1,639</b>	<b>3,476</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>5,895</b>	<b>7,521</b>	<b>1,639</b>	<b>3,476</b>
Of which attributable to owners of the parent	5,728	7,287	1,578	3,358

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	120,065				92,930				101,748				100,731				IAS 1.54 (f)	
Financial assets held for trading	69,506	18,772	49,599	1,135	61,000	19,900	39,986	1,134	69,324	23,568	44,752	1,003	74,190	28,698	45,019	473	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	70,962	196	67,856	2,910	54,983	116	51,368	3,499	71,901	83	67,927	3,892	69,364	60	64,585	4,718	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	6,026	265	2,057	3,704	5,775	285	1,944	3,547	5,428	280	1,541	3,607	5,044	286	1,609	3,149	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	38,802	34,516	3,376	911	41,116	37,470	2,707	938	45,857	42,443	2,559	855	46,343	43,001	2,602	740	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	709,918				709,619				724,612				736,008				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,509	19	1,490	0	1,257	1	1,256	0	983	0	983	0	981	0	981	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	-10,238				-4,911				-5,414				-6,413				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	15,048				13,814				15,421				15,123					
<b>TOTAL ASSETS</b>	<b>1,021,627</b>				<b>975,583</b>				<b>1,029,859</b>				<b>1,041,371</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	35,791	307	0	-12	-4	0	37,603	690	0	-9	-3	0	42,279	363	0	-8	-2	0	42,562	94	0	-8	-1	0	Annex V Part 1.31.44(b)
	Loans and advances	690	112	3	0	0	-1	863	92	3	-2	-6	0	1,041	96	3	-1	-6	0	1,311	21	3	-1	-2	0	Annex V Part 1.32.44(a)
Financial assets at amortized cost	Debt securities	45,853	952	0	-19	-8	0	47,607	1,228	0	-20	-2	0	52,132	678	0	-18	-2	0	49,210	350	0	-20	-3	0	Annex V Part 1.31.44(b)
	Loans and advances	607,651	49,502	11,473	-564	-1,410	-3,754	597,635	57,968	11,108	-467	-1,385	-3,782	609,360	56,541	11,477	-467	-1,296	-4,032	624,879	55,196	12,075	-447	-1,149	-4,312	Annex V Part 1.32.44(a)

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	49,234	38,576	37,430	34,704	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	71,093	55,400	65,335	67,261	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	833,541	814,765	855,547	871,330	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,307	663	721	684	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-18	-9	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,228	1,295	1,243	1,220	IAS 37.10; IAS 1.54(l)
Tax liabilities	864	580	720	606	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	11,845	12,130	14,733	14,604	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>969,094</b>	<b>923,400</b>	<b>975,729</b>	<b>990,408</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>52,533</b>	<b>52,184</b>	<b>54,130</b>	<b>50,963</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>1,021,627</b>	<b>975,583</b>	<b>1,029,859</b>	<b>1,041,371</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

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(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		32,318	25,148	23,957	23,664	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,675	1,156	1,472	474	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,550	2,492	2,358	2,174	Annex V.Part 1.31
Deposits	Central banks	13,059	9,172	5,071	3,856	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	10	11	288	15	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,634	11,137	12,952	12,639	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,270	5,996	7,363	7,361	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	33,091	28,145	31,950	36,400	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	3,951	3,706	3,672	4,119	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	113,815	86,215	104,205	107,582	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	32,819	30,361	29,645	31,700	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	138,904	135,714	134,896	139,861	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	105,318	103,185	102,154	105,543	ECB/2013/33 Annex 2.Part 2.9.1
	Households	457,250	460,218	470,889	479,700	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	395,125	381,518	388,599	395,555	Annex V.Part 1.42(f), 44(c)
Debt securities issued		150,710	148,837	170,120	166,466	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,366	15,496	16,101	16,038	Annex V.Part 1.37
Other financial liabilities		1,167	1,170	1,163	1,163	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>955,175</b>	<b>909,403</b>	<b>959,033</b>	<b>973,979</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
ING Groep N.V.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	0	0	162	58	196	64							149	19	202	54							
Of which: General risk	0	0	105	35	143	47							90	14	185	40							
Of which: Specific risk	0	0	57	23	53	17							59	5	77	15							
Equities	0	0	16	5	18	6							14	2	24	5							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	16	5	18	6							14	2	24	5							
Foreign exchange risk	5,413	4,811	19	9	25	8							22	4	33	9							
Commodities risk	0	0	14	5	25	6							16	2	31	7							
<b>Total</b>	<b>5,413</b>	<b>4,811</b>	<b>211</b>	<b>78</b>	<b>264</b>	<b>84</b>	<b>173</b>	<b>173</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,101</b>	<b>201</b>	<b>26</b>	<b>351</b>	<b>75</b>	<b>140</b>	<b>108</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,639</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	0	0	139	26	222	62							83	31	227	72							
Of which: General risk	0	0	100	20	159	44							71	26	159	53							
Of which: Specific risk	0	0	39	5	63	18							22	5	68	19							
Equities	0	0	17	2	21	7							17	6	38	14							
Of which: General risk	0	0	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	17	2	21	7							17	6	38	14							
Foreign exchange risk	5,528	4,369	20	4	30	7							27	6	46	17							
Commodities risk	0	0	16	4	30	10							13	2	33	9							
<b>Total</b>	<b>5,528</b>	<b>4,369</b>	<b>191</b>	<b>35</b>	<b>303</b>	<b>88</b>	<b>131</b>	<b>104</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,815</b>	<b>151</b>	<b>40</b>	<b>345</b>	<b>112</b>	<b>168</b>	<b>219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,933</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	414,024	326,500	1,621		426,765	371,696	1,720	
Regional governments or local authorities	280	74	261		94	66	261	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	12,051	12,051	0		12,653	12,392	0	
International Organisations	11,790	2,651	0		11,745	2,655	0	
Institutions	232	2,893	631		662	2,186	662	
Corporates	11,845	6,554	6,303		11,098	5,921	5,594	
of which: SME	4,551	2,971	2,621		4,823	2,841	2,596	
Retail	71,121	16,581	11,976		71,747	17,021	12,209	
Secured by mortgages on immovable property	6,577	2,749	1,671		4,422	2,915	1,767	
of which: SME	36,489	16,972	6,071		37,271	16,851	6,261	
of which: SME	890	769	343		771	665	309	
Exposures in default	1,647	569	651	721	1,796	620	717	743
Exposures associated with particular high risk	242	220	333		246	221	333	
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 <sup>2</sup>	561,323	254,653	27,624	1,111	587,895	228,646	27,790	1,111

<sup>1</sup> 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).

<sup>2</sup> Standardised Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been reported under the following table. Coverage of counterparty covering up to 5% of total eligible exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	124,531	16,507	1		124,603	16,553	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	36	18	0		17	24	0	
Corporates	1,286	926	916		1,296	844	814	
of which: SME	288	231	217		254	201	187	
Retail	288	188	69		223	152	69	
Secured by mortgages on immovable property	87	146	89		273	144	144	
of which: SME	1,099	1,469	699		1,096	1,468	729	
Exposures in default	109	91	44		91	46	74	
Exposures associated with particular high risk	29	4	0	21	29	4	0	21
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 <sup>2</sup>	125,945	18,625	61	41	125,945	18,625	61	41

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	45,322	23,794	0		47,979	27,260	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	184	0		0	188	0	
Corporates	223	164	164		233	157	157	
of which: SME	1,027	945	905		1,025	889	852	
Retail	460	411	279		460	411	261	
Secured by mortgages on immovable property	341	327	195		394	376	221	
of which: SME	47	1	1		47	1	1	
Exposures in default	0	0	0	41	0	0	0	41
Exposures associated with particular 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 <sup>2</sup>	45,322	23,794	0	41	47,979	27,260	0	41

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	12,769	24,661	10		12,507	24,469	0	
Regional governments or local authorities	0	1	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	30	308	62		21	328	68	
Corporates	1,027	945	905		1,025	889	852	
of which: SME	460	411	279		460	411	261	
Retail	1	1	1		1	1	1	
Secured by mortgages on immovable property	1	1	1		1	1	1	
of which: SME	178	153	223	21	182	158	228	21
Exposures in default	0	0	0		0	0	0	
Exposures associated with particular 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 <sup>2</sup>	12,769	24,661	10	21	12,507	24,469	0	21

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	26,303	15,769	0		26,539	15,591	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	37	37	0		45	45	0	
Corporates	89	89	89		96	96	96	
of which: SME	4	4	4		0	0	0	
Retail	1	1	1		1	1	1	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	1	1	1		1	1	1	
Exposures in default	0	0	0	0	0	0	0	0
Exposures associated with particular 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 <sup>2</sup>	26,303	15,769	0	0	26,539	15,591	0	0

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
AUSTRALIA	Central governments or central banks	17,284	7,423	0	17,227	7,760	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	128	128	128	128	128	128	
	of which: SME	12	12	9	14	14	11	
	Retail	467	371	273	482	388	292	
	of which: SME	25	21	13	24	21	13	
	Secured by mortgages on immovable assets	2,050	1,502	879	2,050	1,947	890	
	of which: SME	286	242	91	286	242	94	
	Exposures in default	40	32	34	34	23	23	11
	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 <sup>(4)</sup>							22	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	24,812	4,344	20	24,574	4,302	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	14	8	4	4	4	4	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	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	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 <sup>(4)</sup>							4	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
POLAND	Central governments or central banks	12,911	12,641	51	12,509	12,703	51	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	1,091	826	853	1,029	875	799	
	of which: SME	646	621	539	597	568	492	
	Retail	7,989	6,141	4,371	7,996	6,550	4,827	
	of which: SME	2,229	1,722	1,363	2,498	1,827	1,322	
	Secured by mortgages on immovable assets	9,672	9,649	3,392	10,399	10,349	3,638	
	of which: SME	92	78	28	78	78	28	
	Exposures in default	409	143	136	428	176	188	241
	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 <sup>(4)</sup>				404			365	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
FRANCE	Central governments or central banks	12,719	8,942	0	12,742	8,643	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	26	2,220	449	20	2,176	429	
	of which: SME	14	13	13	7	16	16	
	Retail	2,163	1,128	86	2,266	1,121	26	
	of which: SME	4	4	1	3	3	1	
	Secured by mortgages on immovable assets	4	4	1	4	4	1	
	of which: SME	4	4	1	4	4	1	
	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	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 <sup>(4)</sup>				0			0	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
SPAIN	Central governments or central banks	4,371	3,601	42	4,772	4,442	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	12	46	14	11	19	14	
	Corporates	1	1	0	1	1	0	
	of which: SME	0	0	0	0	0	0	
	Retail	4,738	3,936	2,948	4,736	3,998	2,988	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	134	11	11	101	14	14	101
	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 <sup>(4)</sup>				161			162	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)								
SWITZERLAND	Central governments or central banks	1,377	1,421	0	1,029	1,071	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable assets	1	1	0	1	1	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	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 <sup>(4)</sup>				0			0	

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

(2) Total value adjustments and provisions per country of countryparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>								
Central governments or central banks	420,865	188,473	1,825		431,567	190,063	1,156	
Regional governments or local authorities	91	59	23		62	42	27	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	12,848	12,476	0		12,817	12,268	0	
International Organisations	18,878	3,883	0		18,702	3,859	0	
Institutions	423	2,017	468		2,169	2,725	765	
Corporates	10,843	5,417	5,065		10,884	5,372	5,034	
of which: SME	4,795	2,268	2,311		4,800	2,256	2,328	
Retail	26,161	17,733	12,725		26,322	18,138	13,017	
of which: SME	5,913	3,396	1,907		5,316	3,380	2,002	
Secured by mortgages on immovable property	12,026	12,227	6,487		12,021	12,044	6,632	
of which: SME	907	892	329		810	876	320	
Exposures in default	1,201	626	726	726	1,212	626	726	821
Items associated with particular high risk	241	219	323		252	235	348	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>222,243</b>	<b>248,241</b>	<b>27,487</b>	<b>1,774</b>	<b>222,209</b>	<b>252,463</b>	<b>23,784</b>	<b>1,213</b>

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

(2) Standardised Total does not include the securitisation portfolio unless the results prior to the 2024 exercise.

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>NETHERLANDS</b>								
Central governments or central banks	103,811	52,023	1		122,376	52,778	1	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,111	27	7		80	87	29	
Corporates	765	388	388		1,111	701	711	
of which: SME	247	202	186		234	194	172	
Retail	208	188	242		208	242	242	
of which: SME	276	145	88		278	146	146	
Secured by mortgages on immovable property	1,726	1,309	720		1,876	1,422	713	
of which: SME	30	32	10		30	34	14	
Exposures in default	42	7	0	22	11	4	4	0
Items associated with particular 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 resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>105,122</b>	<b>104,432</b>	<b>1,008</b>	<b>22</b>	<b>122,486</b>	<b>103,621</b>	<b>1,167</b>	<b>0</b>

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>GERMANY</b>								
Central governments or central banks	83,372	34,872	0		90,391	34,797	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	12	111	51		12	111	52	
Corporates	195	149	149		201	152	152	
of which: SME	0	0	0		0	0	0	
Retail	7,225	2,295	1,823		7,6	2,295	1,865	
of which: SME	421	401	236		460	419	258	
Secured by mortgages on immovable property	2	2	1		2	2	1	
of which: SME	0	0	0		0	0	0	
Exposures in default	84	20	27	52	93	21	29	50
Items associated with particular 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 resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>83,484</b>	<b>35,014</b>	<b>1,008</b>	<b>52</b>	<b>90,484</b>	<b>35,014</b>	<b>1,008</b>	<b>50</b>

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>BELGIUM</b>								
Central governments or central banks	11,874	25,573	0		11,225	25,803	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	25	425	26		26	460	30	
Corporates	88	82	76		109	80	84	
of which: SME	801	392	392		828	428	428	
Retail	4	3	2		4	3	3	
of which: SME	1	1	1		1	1	1	
Secured by mortgages on immovable property	1	1	1		1	1	1	
of which: SME	0	0	0		0	0	0	
Exposures in default	182	109	212	22	185	104	242	19
Items associated with particular 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 resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>12,081</b>	<b>26,810</b>	<b>215</b>	<b>22</b>	<b>11,440</b>	<b>26,807</b>	<b>262</b>	<b>19</b>

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>UNITED STATES</b>								
Central governments or central banks	17,301	33,021	0		17,382	34,204	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	13	5	1		5	13	1	
Corporates	12	12	7		12	12	7	
of which: SME	0	0	0		0	0	0	
Retail	1	1	1		1	1	1	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	1	1	0	0
Items associated with particular 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 resources	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>17,314</b>	<b>33,026</b>	<b>1</b>	<b>0</b>	<b>17,387</b>	<b>34,215</b>	<b>1</b>	<b>0</b>

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.











2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

ING Group N.V.

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
AUSTRALIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	3,871	0	1,556	199	0	0	4,261	0
	Corporates	13,825	37	9,538	2,574	0	28	11,862	28
	Corporates - Of Which: Specialised Lending	5,354	37	5,554	1,281	0	10	5,466	26
	Corporates - Of Which: SME	0	0	0	0	0	2	1	0
	Retail	39,322	483	39,310	4,193	569	12	41,396	456
	Retail - Secured on real estate property	39,314	483	39,203	4,184	569	12	41,227	455
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39,314	483	39,203	4,184	569	12	41,227	455
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	108	0	107	9	0	0	59	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	108	0	107	9	0	0	59	1
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	5,546	0	2,748	424	0	0	6,097	0
	Corporates	39,267	186	27,695	9,228	746	75	43,251	892
	Corporates - Of Which: Specialised Lending	19,396	183	7,647	3,976	703	43	10,726	282
	Corporates - Of Which: SME	347	0	327	528	0	0	746	0
	Retail	147	5	143	25	3	1	147	13
	Retail - Secured on real estate property	129	5	128	19	2	1	124	15
	Retail - Secured on real estate property - Of Which: SME	7	2	7	1	0	0	10	2
	Retail - Secured on real estate property - Of Which: non-SME	122	3	121	18	2	1	114	13
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	19	0	14	6	0	0	23	7
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	19	0	14	6	0	0	23	7
Equity	63	0	63	120	0	0	51	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
POLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,748	0	1,888	849	0	0	2,280	889
	Corporates	24,294	535	18,690	9,812	298	387	24,247	613
	Corporates - Of Which: Specialised Lending	13,598	51	2,916	1,220	48	54	11,948	105
	Corporates - Of Which: SME	13,599	440	9,979	5,208	233	283	12,212	456
	Retail	37	2	36	7	1	1	37	2
	Retail - Secured on real estate property	8	0	8	1	0	0	8	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	1	0	0	7	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	29	2	28	6	1	1	44	2
	Retail - Other Retail - Of Which: SME	27	2	26	4	1	1	41	2
	Retail - Other Retail - Of Which: non-SME	3	0	2	2	0	0	3	0
Equity	99	0	99	187	0	0	100	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	11,121	0	6,454	919	0	0	10,691	876
	Corporates	29,266	3,267	21,362	4,541	328	147	29,635	3,486
	Corporates - Of Which: Specialised Lending	9,769	37	5,431	2,614	9	13	9,597	35
	Corporates - Of Which: SME	19,507	42	15,931	1,927	229	134	19,998	341
	Retail	148	0	138	67	15	2	153	69
	Retail - Secured on real estate property	208	7	208	49	2	1	207	8
	Retail - Secured on real estate property - Of Which: SME	186	5	186	32	1	1	186	5
	Retail - Secured on real estate property - Of Which: non-SME	122	2	122	17	1	0	142	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	48	2	48	18	0	0	44	18
	Retail - Other Retail - Of Which: SME	7	1	7	7	1	1	14	8
	Retail - Other Retail - Of Which: non-SME	41	1	41	11	0	0	30	10
Equity	0	0	0	1	0	0	0	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
SPAIN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	833	0	721	190	0	0	829	193
	Corporates	13,888	168	10,644	3,811	40	137	13,972	3,247
	Corporates - Of Which: Specialised Lending	3,822	50	3,415	1,492	0	35	3,812	50
	Corporates - Of Which: SME	294	0	179	190	0	48	418	295
	Retail	22,032	120	22,136	3,812	347	49	22,428	133
	Retail - Secured on real estate property	22,141	139	22,141	3,926	346	49	22,418	133
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22,138	139	22,137	3,925	346	49	22,415	133
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0
Equity	1	0	1	1	0	0	1	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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

		IRB Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: subfitted		Of which: subfitted		Of which: subfitted		Of which: subfitted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,591	0	972	140	0	0	898	138
	Corporates	15,772	146	12,803	2,989	124	124	14,288	2,203
	Corporates - Of Which: Specialised Lending	12,247	139	5,847	1,726	45	22	12,542	98
	Corporates - Of Which: SME	4	0	0	0	0	0	0	0
	Retail	101	3	96	16	1	1	105	3
	Retail - Secured on real estate property	79	3	77	10	1	0	82	12
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	78	3	76	9	1	0	81	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	22	0	20	7	0	1	21	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	22	0	20	7	0	1	21	0
Equity	5	0	5	10	0	0	5	10	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

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





**2024 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio												Nominal		Provisions	
		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								
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		5	-5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		47	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		66	66	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		188	188	0	0	0	24	0	165	0	0	0	0	0	0	0	1
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		2	-2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		1,207	1,207	0	0	0	0	251	0	957	0	113	0	0	0	0	0
1Y1 - 2Y]		291	291	0	0	0	0	0	0	98	0	294	0	0	0	0	0
2Y1 - 3Y]		52	52	0	0	0	0	0	0	52	0	70	0	0	0	0	0
3Y - 5Y]		144	144	0	0	0	0	0	0	144	0	165	0	0	0	0	0
5Y - 10Y]		850	850	0	0	0	0	514	0	337	0	190	0	0	0	0	0
10Y+ more		142	142	0	0	0	0	54	0	88	0	139	0	0	0	0	0
Total		2,687	2,687	0	0	0	0	818	0	1,869	0	779	0	26	0	0	123
[0 - 3M]		31	31	0	0	0	0	0	0	25	0	0	0	0	0	0	0
13M - 1Y]		900	900	47	47	0	0	108	0	794	0	0	0	0	0	0	0
1Y1 - 2Y]		1,710	1,710	4	4	0	0	524	0	1,182	0	0	0	0	0	0	0
2Y1 - 3Y]		2,126	2,126	5	4	0	0	1,550	0	568	0	0	0	0	0	0	0
3Y - 5Y]		3,478	3,478	10	10	0	0	2,382	0	1,097	0	0	0	0	0	0	0
5Y - 10Y]		1,218	1,218	11	11	0	0	490	0	717	0	0	0	0	0	0	0
10Y+ more		112	112	2	2	0	0	110	0	0	0	0	0	0	0	0	0
Total		9,245	9,245	86	86	0	0	5,684	0	4,442	0	0	0	0	0	0	397
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		278	278	16	16	0	0	119	0	146	0	0	0	0	0	0	0
1Y1 - 2Y]		283	283	6	6	0	0	151	0	127	0	0	0	0	0	0	0
2Y1 - 3Y]		240	240	17	17	0	0	132	0	96	0	0	0	0	0	0	0
3Y - 5Y]		399	399	26	26	0	0	255	0	124	0	0	0	0	0	0	0
5Y - 10Y]		26	26	26	26	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		11	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,251	1,251	120	120	0	0	657	0	484	0	0	0	0	0	0	1



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
	Australia	59	59	0	0	38	21	0	0	0	0	0	0	0	0	0	0
	Canada	518	518	0	0	59	96	0	0	0	0	0	0	0	0	0	0
	Hong Kong	19	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Japan	38	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	U.S.	14,712	14,712	32	1,172	892	9,248	0	0	0	0	0	0	0	0	0	0
	China	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	207	207	1	3	14	196	45	45	91	227	157	1,641	0	0	0	0
	<b>Total</b>	<b>311</b>	<b>311</b>	<b>32</b>	<b>6</b>	<b>21</b>	<b>189</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,641</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	24	24	18	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		36	36	9	0	2	25	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		34	34	24	0	0	10	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		163	163	11	0	15	137	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		294	294	8	0	95	191	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		111	111	11	0	11	223	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	85	85	4	0	0	81	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>767</b>	<b>767</b>	<b>83</b>	<b>0</b>	<b>113</b>	<b>671</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>224</b>
[ 0 - 3M ]	Middle East	17	17	17	0	0	0	0	0	195	0	69	0	0	0	0	0
[ 3M - 1Y ]		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		13	13	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		310	310	310	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		112	112	112	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		96	96	48	0	0	48	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>600</b>	<b>600</b>	<b>252</b>	<b>0</b>	<b>0</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>195</b>	<b>0</b>	<b>69</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		74	74	0	0	0	74	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>78</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
[ 0 - 3M ]	Africa	17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		9	9	2	0	0	7	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		84	84	2	0	0	83	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		257	257	0	0	0	257	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	238	238	27	0	0	211	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>646</b>	<b>646</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>988</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>144</b>
[ 0 - 3M ]	Others	70	70	38	0	8	24	0	744	0	354	0	0	0	0	0	0
[ 3M - 1Y ]		490	490	189	0	0	301	0	0	0	25	0	0	0	0	0	0
[ 1Y - 2Y ]		4	4	4	0	0	0	0	66	0	219	0	0	0	0	0	0
[ 2Y - 3Y ]		12	12	12	0	0	0	0	17	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		228	228	3	0	0	225	0	185	0	10	0	0	0	0	0	0
[ 5Y - 10Y ]		1,235	1,235	36	0	1,024	271	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	1,050	1,050	8	13	910	119	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>3,179</b>	<b>3,179</b>	<b>284</b>	<b>13</b>	<b>1,042</b>	<b>938</b>	<b>0</b>	<b>966</b>	<b>0</b>	<b>610</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>

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

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

**Regions**

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

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

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

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

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

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

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

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures				
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M]		47	47	0	0	47	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		289	289	0	0	162	128	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		596	596	0	0	149	447	0	0	0	0	0	0	44	0	0
2Y1 - 3Y]		605	605	0	0	393	212	0	0	0	0	0	0	0	0	0
3Y - 5Y]		1,202	1,202	0	0	847	355	0	0	0	0	0	0	48	0	0
5Y - 10Y]		2,333	2,333	0	0	1,261	858	0	0	0	0	0	0	30	0	0
10Y+ more		750	750	0	0	532	227	0	0	0	0	0	0	0	0	0
Total		5,630	5,630	0	0	3,411	2,218	0	0	0	0	0	0	123	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		341	341	0	0	43	305	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		208	208	0	0	23	185	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		152	152	0	0	45	108	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		772	772	0	0	530	242	0	0	0	0	0	0	0	0	0
10Y+ more		99	99	0	0	47	52	0	0	0	0	0	0	0	0	0
Total		1,579	1,579	0	0	687	852	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		96	96	0	0	0	96	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
Total		97	97	1	0	0	96	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		17	17	0	0	0	17	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0
Total		36	36	9	0	0	17	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		730	730	0	0	0	721	0	0	0	0	0	0	0	0	0
13M - 1Y]		277	277	2	0	0	275	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		548	548	50	0	0	498	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		2,739	2,739	294	3	0	2,442	0	0	0	0	0	0	0	0	0
3Y - 5Y]		4,307	4,307	444	9	1,302	2,952	0	0	0	0	0	0	0	0	0
5Y - 10Y]		3,228	3,228	411	9	2,090	718	0	0	0	0	0	0	0	0	0
10Y+ more		4,207	4,207	894	1,097	790	3,406	0	0	0	0	0	0	0	0	0
Total		16,035	16,035	2,307	1,118	4,152	8,658	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		103	103	103	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		103	103	103	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]		226	226	0	0	16	207	0	0	623	0	0	0	0	0	0
13M - 1Y]		99	99	0	0	0	0	0	0	265	0	0	0	0	0	0
1Y1 - 2Y]		180	180	172	3	5	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		9	9	9	0	0	0	0	0	0	0	0	0	0	0	0
3Y - 5Y]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y - 10Y]		30	30	30	0	0	0	0	0	125	0	0	0	0	0	0
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		606	606	276	3	21	207	0	0	1,228	0	0	0	801	0	0

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

ING Groep N.V.

As of 30/06/2024

(min EUR)		Direct exposures													Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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					
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	36	36	17	0	2	17	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		25	25	18	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		314	314	16	0	14	84	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		143	143	9	0	14	120	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		238	238	11	0	83	164	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		346	346	31	0	31	34	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	173	173	6	0	0	167	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>896</b>	<b>896</b>	<b>129</b>	<b>0</b>	<b>114</b>	<b>654</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>79</b>
[ 0 - 3M ]	Middle East	48	48	48	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		168	168	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		250	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		34	34	14	0	14	14	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		37	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>575</b>	<b>575</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		77	77	0	0	0	0	77	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>80</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>80</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>
[ 0 - 3M ]	Africa	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		6	6	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		22	22	0	0	0	22	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		70	70	0	0	0	65	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		344	344	3	0	0	342	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	191	191	27	0	0	164	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>652</b>	<b>652</b>	<b>86</b>	<b>0</b>	<b>0</b>	<b>586</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42</b>
[ 0 - 3M ]	Others	96	96	80	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		314	314	290	0	0	24	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		725	725	9	0	482	234	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		1,398	1,398	24	0	981	301	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	1,273	1,273	22	0	1,012	229	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>	<b>3,722</b>	<b>3,722</b>	<b>442</b>	<b>0</b>	<b>12</b>	<b>2,475</b>	<b>791</b>	<b>0</b>	<b>1,225</b>	<b>0</b>	<b>1,038</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>52</b>

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
ING Groep N.V.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2)</sup>				On performing exposures <sup>3)</sup>	On non-performing exposures <sup>3)</sup>				
		Of which defaulted	Of which Stage 3 <sup>4)</sup>				Of which defaulted	Of which Stage 3 <sup>4)</sup>			Of which defaulted		Of which Stage 3 <sup>4)</sup>									
in EUR																						
Cash balances at central banks and other demand deposits	118,567	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	89,982	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	2,243	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	59,982	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	19,300	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6,535	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,214	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	740,309	1,090	11,811	11,811	11,476	1,979	3,769	3,766	5,576	723,126	966	11,362	11,362	11,111	1,899	3,799	3,782	5,405	6,405	6,405		
Central banks	6,738	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	13,530	2	159	159	159	8	10	10	149	14,477	0	157	157	157	8	11	11	144	144	144		
Credit institutions	41,500	0	6	6	6	14	6	6	0	30,489	0	8	8	8	16	8	8	8	8	8		
Other financial corporations	85,314	5	393	393	393	114	81	81	201	77,138	2	328	328	328	96	87	87	88	88	88		
Non-financial corporations	230,949	513	6,711	6,711	6,559	1,056	2,492	2,478	2,568	230,384	291	6,280	6,280	6,164	988	2,503	2,492	2,406	2,406	2,406		
of which: small and medium-sized enterprises	39,018	71	1,462	1,462	1,462	173	649	647	710	39,581	95	1,379	1,379	1,377	201	574	574	572	572	572		
of which: Loans collateralised by commercial immovable property	56,494	19	1,520	1,520	1,520	113	492	492	602	56,132	37	1,597	1,597	1,597	113	491	491	494	494	494		
Households	362,277	569	4,343	4,343	4,364	783	1,180	1,179	2,659	366,966	660	4,580	4,580	4,455	752	1,185	1,184	2,767	2,767	2,767		
of which: Loans collateralised by residential immovable property	327,531	477	2,857	2,857	2,857	339	473	473	2,369	330,687	564	3,038	3,038	3,038	344	472	472	471	471	471		
of which: Credit for consumption	18,660	96	937	937	937	233	470	470	38	19,001	109	944	944	921	235	455	455	39	39	39		
DEBT INSTRUMENTS other than MPT	947,963	1,090	11,816	11,816	11,481	2,023	3,774	3,760	5,576	906,470	966	11,360	11,360	11,119	1,898	3,799	3,788	5,405	5,405	5,405		
OFF-BALANCE SHEET EXPOSURES	276,406		581	581	608	49	99	99	273	277,425		606	606	603	51	89	89	89	201	201		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

<sup>4)</sup> For the off-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
ING Groep N.V.

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>						
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which: defaulted			Of which Stage <sup>(4)</sup>			Of which Stage <sup>(4)</sup>		Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			
(in € bn)																						
Cash balances at central banks and other demand deposits	100,239	0	5	5	5	7	5	5	5	0	99,238	0	6	6	6	5	6	6	6	6	0	
Debt securities (including at amortised cost and fair value)	100,846	0	0	0	0	29	0	0	0	0	97,128	0	0	0	0	32	0	0	0	0	0	
Central banks	4,538	0	0	0	0	0	0	0	0	0	3,303	0	0	0	0	0	0	0	0	0	0	
General governments	67,542	0	0	0	0	29	0	0	0	0	66,250	0	0	0	0	30	0	0	0	0	0	
Credit institutions	21,156	0	0	0	0	-1	0	0	0	0	20,380	0	0	0	0	-1	0	0	0	0	0	
Other financial corporations	6,209	0	0	0	0	0	0	0	0	0	6,037	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	1,137	0	0	0	0	0	0	0	0	0	1,149	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	750,488	1,436	11,786	11,786	11,480	1,760	4,039	4,033	5,896	763,027	1,085	12,384	12,384	12,078	1,600	4,320	4,313	5,958				
Central banks	7,410	0	0	0	0	0	0	0	0	0	12,818	0	0	0	0	0	0	0	0	0	0	
General governments	15,325	7	252	252	252	7	11	11	234	17,560	7	246	246	246	7	10	10	229				
Credit institutions	38,485	0	8	8	8	7	8	8	0	40,630	0	81	81	81	4	11	11	64				
Other financial corporations	85,270	3	247	247	247	58	97	97	139	83,682	6	217	217	217	62	123	123	92				
Non-financial corporations	234,783	492	6,515	6,515	6,389	844	2,660	2,654	2,654	233,079	217	7,011	7,011	6,875	805	2,885	2,879	2,718				
of which: small and medium-sized enterprises	36,023	107	1,316	1,316	1,314	171	562	562	633	37,478	110	1,378	1,378	1,378	176	587	587	675				
of which: Loans collateralised by commercial immovable property	65,286	39	1,572	1,572	1,572	80	448	448	1,084	64,679	39	1,613	1,613	1,613	79	462	462	1,128				
Households	369,339	934	4,765	4,765	4,589	744	1,264	1,263	2,368	375,259	856	4,827	4,827	4,657	722	1,288	1,288	2,855				
of which: Loans collateralised by residential immovable property	334,609	759	3,135	3,135	3,134	302	417	417	2,700	340,248	668	3,151	3,151	3,150	255	444	443	2,690				
of which: Credit for consumption	19,398	107	992	992	823	188	441	441	99	18,078	119	1,020	1,020	859	195	471	470	99				
DEBT INSTRUMENTS other than HFT	951,271	1,436	11,792	11,792	11,486	1,796	4,045	4,038	5,896	959,393	1,085	12,390	12,390	12,084	1,636	4,326	4,319	5,968				
OFF-BALANCE SHEET EXPOSURES	384,813		738	738	728	82	96	96	338	385,870	1,344	1,344	1,344	1,242	46	199	199	334				

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2024 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,484	5,429	1,714	1,564	8,687	2,439	13,925	5,166	1,808	1,661	9,078	2,428
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28	28	0	0	27	27	30	29	0	0	28	28
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	734	152	50	44	355	36	600	139	37	31	360	38
Non-financial corporations	8,959	3,480	1,358	1,242	4,476	1,182	8,440	3,247	1,466	1,352	4,559	1,157
of which: small and medium-sized enterprises	1,025	546	219	211	654		967	478	187	178	674	
Households	4,763	1,769	305	277	3,829	1,193	4,855	1,752	305	278	4,131	1,206
DEBT INSTRUMENTS other than HFT	14,484	5,429	1,714	1,564	8,687		13,925	5,166	1,808	1,661	9,078	
Loan commitments given	1,072	75	16	12	173	6	878	99	10	7	345	21
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

ING Groep N.V.

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	14,027	5,316	1,802	1,656	9,179	2,695	13,991	5,138	1,770	1,643	8,996	2,444	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	26	3	0	0	25	2	22	3	0	0	22	2	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	648	167	59	52	546	102	526	164	80	78	403	74	
Non-financial corporations	8,422	3,313	1,417	1,310	4,443	1,343	8,489	3,110	1,330	1,234	4,408	1,128	
of which: small and medium-sized enterprises	917	433	197	187	590		912	399	183	171	588		
Households	4,931	1,834	325	293	4,166	1,248	4,954	1,862	360	331	4,163	1,240	
DEBT INSTRUMENTS other than HFT	14,027	5,316	1,802	1,656	9,179		13,991	5,138	1,770	1,643	8,996		
Loan commitments given	894	137	8	5	556	76	1,297	207	20	17	435	71	
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 ING Groep N.V.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	3,519	418	418	3,513	89	0	3,058	314	314	3,055	74	0	2,998	118	118	2,997	227	0	2,871	110	110	2,970	311	0
B Mining and quarrying	8,687	395	395	8,639	203	0	7,220	319	319	7,290	297	0	7,200	425	425	7,161	215	0	7,324	753	753	7,321	316	0
C Manufacturing	47,227	1,184	1,184	47,011	893	0	47,204	1,116	1,116	47,208	698	0	48,649	1,087	1,087	48,221	543	0	48,318	1,099	1,099	45,893	478	0
D Electricity, gas, steam and air conditioning supply	17,647	399	399	17,600	199	0	18,128	341	341	18,095	193	0	19,255	344	344	19,207	194	0	19,298	283	283	19,165	114	0
E Water supply	2,044	27	27	2,763	15	0	2,616	34	34	2,605	13	0	2,607	159	159	2,602	26	0	2,728	272	272	2,728	188	0
F Construction	9,699	538	538	9,699	193	0	9,337	345	345	9,337	234	0	9,551	325	325	9,489	191	0	9,690	397	397	9,696	211	0
G Wholesale and retail trade	39,095	1,365	1,365	39,834	731	0	39,202	1,256	1,256	39,069	734	0	39,532	1,306	1,306	39,454	712	0	39,156	1,279	1,279	39,125	694	0
H Transport and storage	25,086	583	583	25,047	174	0	25,427	363	363	25,414	143	0	25,759	376	376	25,742	137	0	24,976	386	386	24,976	385	0
I Accommodation and food service activities	2,180	227	227	2,180	164	0	2,156	295	295	2,156	149	0	2,177	237	237	2,171	126	0	2,267	179	179	2,262	199	0
J Information and communication	13,454	422	422	13,138	200	0	14,359	449	449	14,225	224	0	14,975	637	637	14,321	297	0	16,774	357	357	16,263	266	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	33,347	797	797	33,920	219	0	34,114	886	886	34,082	306	0	34,474	870	870	34,409	326	0	34,485	1,021	1,021	34,450	303	0
M Professional, scientific and technical activities	8,423	199	199	8,611	185	0	8,702	298	298	8,690	165	0	8,620	197	197	8,488	176	0	8,406	216	216	8,394	197	0
N Administrative and support service activities	13,329	247	247	13,029	243	0	12,639	283	283	12,635	270	0	12,891	258	258	12,814	264	0	12,875	322	322	12,868	177	0
O Public administration and defence, compulsory social security	1,120	0	0	1,120	0	0	1,151	0	0	1,151	0	0	1,165	0	0	1,165	0	0	1,268	0	0	1,268	0	0
P Education	296	3	3	296	4	0	306	3	3	306	6	0	296	3	3	296	4	0	294	3	3	294	3	0
Q Health services and social work activities	5,985	149	149	5,985	96	0	6,090	108	108	6,090	50	0	6,251	97	97	6,109	49	0	5,924	88	88	5,924	48	0
R Arts, entertainment and recreation	680	18	18	680	17	0	652	16	16	652	18	0	713	16	16	713	16	0	756	11	11	756	9	0
S Other services	207	11	11	207	11	0	693	13	13	693	14	0	839	19	19	839	19	0	819	11	11	819	9	0
Loans and advances	230,445	6,711	6,711	230,122	3,348	0	230,384	6,280	6,280	229,487	3,499	0	234,783	6,519	6,519	233,158	3,604	0	233,679	7,011	7,011	232,044	3,690	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.